

RECOGNITION OF EXPENDITURE BURDENS IN THE TRANSITION TOWARD A SACRED RELATIONSHIP

By Nabila Aisha Fathurrahman

ABSTRACT

This study is motivated by the increasing expenditure burdens faced by Generation Z men in pre-marital relationships as a result of social, cultural, and gender role expectations that position men as financial providers in the process toward marriage. This study aims to analyze how Generation Z men recognize and interpret pre-marital expenditure burdens through the perspective of mental accounting. This study adopts an interpretive paradigm with a qualitative approach using an intrinsic case study design. Data were collected through in-depth interviews with two couples who had passed the engagement stage and had set their wedding dates in Jakarta. The findings reveal that pre-marital expenditure burdens are not merely interpreted as a decline in financial capacity, but also as manifestations of gentlemanly traits, symbols of respect toward families, expressions of love, means of gaining family legitimacy, suppressed emotional pressure, and struggles to realize marriage aspirations. Through the mental accounting framework, these burdens are recognized through practices of choice bracketing, budgeting, decision making, as well as gain framing and loss framing. The results of this study can be used as a reference for the development of pre-marital financial literacy and financial planning, as well as to strengthen behavioral accounting studies in the context of relational dynamics toward marriage.

Keywords: *Mental accounting, Pre-marital burden, Pre-marital relationship, Gen Z*

REKOGNISI BEBAN MENUJU KESUCIAN HUBUNGAN

Oleh Nabila Aisha Fathurrahman

ABSTRAK

Penelitian ini dilatarbelakangi oleh meningkatnya beban pengeluaran yang dihadapi laki-laki Generasi Z dalam hubungan pra-nikah akibat tuntutan sosial, budaya, dan ekspektasi peran gender sebagai penyedia dalam proses menuju pernikahan. Penelitian ini bertujuan untuk menganalisis bagaimana laki-laki Generasi Z merekognisi dan memaknai beban pengeluaran pra-nikah melalui perspektif *mental accounting*. Penelitian ini menggunakan paradigma interpretif dengan pendekatan kualitatif melalui studi kasus intrinsik. Data diperoleh melalui wawancara mendalam terhadap dua pasangan yang telah melalui tahap lamaran dan menetapkan tanggal pernikahan di Jakarta. Hasil penelitian menunjukkan bahwa beban pengeluaran pra-nikah tidak hanya dimaknai sebagai penurunan kemampuan finansial, tetapi juga sebagai manifestasi sifat gentleman, simbol penghormatan kepada keluarga, pembuktian cinta, sarana memperoleh legitimasi keluarga, tekanan emosional yang tersimpan, serta perjuangan untuk mewujudkan pernikahan. Melalui kerangka *mental accounting*, beban tersebut direkognisi melalui praktik *choice bracketing*, *budgeting*, *decision making*, serta *framing gain* dan *framing loss*. Hasil penelitian ini dapat digunakan sebagai acuan dalam pengembangan literasi dan perencanaan keuangan pra-nikah serta penguatan kajian akuntansi perilaku dalam konteks relasi menuju pernikahan.

Kata kunci: *Mental accounting*, Beban pra-nikah, Hubungan pra-nikah, Gen Z