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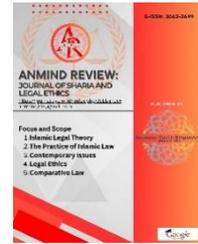
Artificial Intelligence (AI)-Based Premarital Counselling Policy for Strengthening Sakinah Families in Indonesia: An Islamic Family Law Perspective

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A B S T R A C T

This article examines the potential of an artificial intelligence (AI)-based premarital counselling policy to strengthen sakinah families in Indonesia from an Islamic family law perspective. High and persistent divorce rates, particularly due to prolonged disputes and economic problems, indicate that existing premarital counselling has not been fully effective in preparing couples for married life. This qualitative, descriptive study with a phenomenological approach explores how AI can be integrated into premarital counselling to anticipate sources of marital conflict and to improve the quality of guidance provided to prospective spouses. Primary data were obtained through in-depth, semi-structured interviews with 47 respondents from diverse regional and professional backgrounds, while secondary data were collected from statistical reports, policy documents, and relevant scholarly literature. Data were analysed using Miles and Huberman's interactive model, including data condensation, data display, and conclusion drawing. The findings show that AI is perceived as useful for expanding access to counselling services, personalising learning materials, supporting soft-skill and religious education, and providing continuous follow-up before and after marriage. At the same time, respondents emphasise the irreplaceable role of human counsellors in offering empathy, spiritual guidance, and contextual judgement. From the standpoint of Islamic family law and maqāṣid al-sharīʿah, the study recommends the development of a national AI-supported premarital counselling platform, strict data protection and ethical standards, and a hybrid service model that combines AI systems with professional counsellors to support the realisation of sakinah, mawaddah, and raḥmah-based families in Indonesia.

A R T I C L E   I N F O

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1. INTRODUCTION

Family is the primary social institution that shapes individual character, social cohesion, and the moral fabric of society. In Islamic teachings, marriage is not merely a social contract but a sacred covenant (*mīthāq ghalīẓ*) aimed at realising a household characterised by tranquillity, love, and compassion (*sakinah, mawaddah, wa raḥmah*) (Toha & Kustiawan, 2024; Ismatulloh, 2015). A sakinah family is expected to become a nurturing environment in which spouses support one another, raise righteous children, and contribute positively to the wider community. This ideal is closely aligned with the objectives of Islamic family law and the broader framework of *maqāṣid al-sharīʿah*, particularly the protection of religion, life, intellect, progeny, and wealth (Asa'ari et al., 2021; Purnomo & Qoharuddin, 2021).

In order to move closer to this ideal, prospective spouse are encouraged, and in some contexts required, to participate in premarital counselling programmes. Premarital counselling functions as a preventive measure designed to strengthen couples' readiness for marriage by providing knowledge about rights and obligations, communication skills, conflict management, financial planning, and the spiritual foundations of marital life (Jufri, 2021; Lubis & Muktarruddin, 2023). In Indonesia, premarital counselling has been institutionalised through state-supported programmes such as the *bimbingan perkawinan* and marriage certification initiatives organised by the Ministry of Religious Affairs, which aim to reduce divorce and strengthen family resilience (Saloom et al., 2022).

Despite these efforts, divorce rates in Indonesia remain worrying. Although there was a reported decrease of 10.2 per cent in 2023, there were still 463,654 divorce cases recorded nationally. The majority of these cases were attributed to prolonged disputes and quarrels (75.21 per cent), followed by economic problems (24.78 per cent). In addition, the dominance of wife-initiated divorce (*cerai gugat*), which reached approximately 76 per cent, indicates the persistence of dissatisfaction among women regarding interpersonal relationships, emotional fulfilment, and economic security in marriage (Badan Pusat Statistik, 2023). These data suggest that existing premarital counselling programmes have not yet been fully effective in equipping couples with the skills and resilience needed to navigate the complexities of married life in a rapidly changing socio-economic context.

Several structural and methodological challenges contribute to this gap. Previous studies highlight limitations such as the shortage of trained counsellors, the short duration and sometimes purely lecture-based format of the sessions, and the lack of interactive, context-sensitive, and follow-up components after the formal course is completed (Wulan, 2021; Toha & Kustiawan, 2024). As a result, many couples still enter marriage with limited preparation in managing conflict, balancing work and family roles, and dealing with psychological stressors that can threaten marital stability. There is thus an urgent need for innovative models of premarital counselling that are more accessible, engaging, personalised, and responsive to the lived realities of Muslim families in Indonesia.

In this regard, artificial intelligence (AI) offers both promising opportunities and serious challenges. AI refers to technologies designed to emulate human intelligence in analysing data, making decisions, and predicting behaviour through complex algorithms (Zarkani et al., 2024; Fosso Wamba et al., 2024; Masrichah, 2023). Within the field of education and counselling, AI can be used to develop interactive chatbots, adaptive learning modules, and data-driven assessment tools that provide tailored recommendations based on users' psychological profiles, values, and relationship dynamics. In the context of premarital counselling, AI has the potential to support early detection of risk factors, strengthen couples' communication and problem-solving skills, and provide continuous guidance before and after marriage through easily accessible digital platforms.

At the same time, the integration of AI into intimate domains such as marriage and family raises important ethical and legal questions. Concerns include the protection of personal data,

algorithmic bias, the risk of reducing complex human relationships to quantified variables, and the possibility that technology may undermine rather than complement the role of human counsellors (Masrichah, 2023; Mouta et al., 2023; Raquib, 2023). From an Islamic family law perspective, the adoption of AI-based premarital counselling must therefore be critically assessed in light of the objectives of marriage, the principles of justice and responsibility between spouses, and the obligation to preserve human dignity and privacy. This necessitates a normative-empirical inquiry that combines insights from field data with doctrinal analysis of Islamic legal sources.

Existing scholarship on premarital counselling in Indonesia has largely focused on evaluating conventional programmes in religious affairs offices and examining their impact on marital readiness and divorce prevention (Wulansari, 2017; Jufri, 2021; Lubis & Muktarruddin, 2023). Parallel to this, a growing body of literature discusses the opportunities and threats posed by AI in Islamic education and ethics (Masrichah, 2023; Zarkani et al., 2024; Raquib, 2023). However, there remains a limited number of studies that explicitly connect these two strands by analysing AI-based premarital counselling as a policy issue within the framework of Islamic family law and family resilience in Indonesia. This article seeks to fill that gap.

Building on qualitative fieldwork and normative analysis, this study has three main objectives. First, it analyses the implementation and potential design of an AI-based premarital counselling policy as an innovative instrument to prepare prospective spouses for married life and to strengthen sakinah families in Indonesia. Second, it identifies the possible roles of AI technology in detecting and preventing key causes of divorce, particularly disputes, communication breakdowns, and economic problems, through premarital guidance programmes. Third, it formulates policy recommendations for the development of ethically grounded, AI-supported premarital counselling that aligns with Islamic family law principles and contributes to family resilience. To address these aims, the article combines data from in-depth interviews with 15 respondents from diverse regions and professional backgrounds with a doctrinal examination of Islamic legal and ethical norms related to marriage, family, and the use of technology.

2. METHODS

This study adopted a descriptive qualitative design with a phenomenological approach to explore phenomena related to premarital counselling, the use of artificial intelligence (AI), and the formation of sakinah families in Indonesia. The qualitative design was chosen to obtain a holistic understanding of how individuals perceive, experience, and evaluate AI-supported premarital counselling in the context of family resilience and Islamic family values. The phenomenological orientation made it possible to capture the subjective meanings that respondents attach to marriage preparation, counselling practices, and the role of technology in supporting or potentially disrupting these processes.

Primary data were generated through in-depth interviews with 47 respondents selected by purposive sampling. The inclusion criteria were that respondents were adult Muslims who had experience with, or awareness of, premarital counselling or marriage preparation, and who were willing to reflect on the potential use of AI in that context. Efforts were made to ensure diversity in terms of region and socio-professional background, including teachers, university students, civil servants, housewives, and small business owners from both urban and non-urban settings. This composition was intended to capture a wide spectrum of perceptions regarding opportunities and challenges in implementing AI-based premarital counselling.

Data collection techniques consisted of semi-structured interviews and documentation study. Semi-structured interviews were conducted face to face and online, using an interview guide that covered themes such as experiences of premarital counselling, expectations about marriage, views on AI applications in counselling, and concerns about ethics and privacy. Interviews were audio recorded with the consent of participants and then transcribed for analysis. Documentation study

was conducted to collect secondary data from relevant scientific literature, official statistics, and policy documents on premarital counselling, family resilience, and AI in education and counselling.

Data analysis followed Miles and Huberman's interactive model, which consists of three interrelated stages: data condensation, data display, and conclusion drawing. During data condensation, interview transcripts were read repeatedly, and meaningful units were coded and grouped into categories such as perceived benefits of AI, perceived limitations and risks, ethical concerns, and expectations of AI-based premarital counselling policy. In the data display stage, the coded material was organised into thematic matrices and narrative summaries that facilitated comparison across respondents and themes. In the conclusion drawing stage, patterns, relationships, and tensions in the data were interpreted in dialogue with the theoretical framework of Islamic family law, maqāṣid al-sharīʿah, and family systems theory, while constantly checking the coherence of interpretations with the empirical evidence.

Research ethics were observed throughout the study. Before each interview, the researcher explained the aims of the study, the voluntary nature of participation, and the measures taken to protect confidentiality. Informed consent was obtained from all respondents. To preserve anonymity, personal identifiers were removed from the transcripts, and respondents are referred to in the article by codes (R1 to R47) rather than by real names. Normative analysis of Islamic legal sources, including the Qur'an, Sunnah, classical and contemporary fiqh literature, as well as Indonesian family law regulations and policy documents, was then used to interpret the empirical findings and formulate recommendations for AI-based premarital counselling policy that is consistent with Islamic family law principles.

3. RESULTS AND DISCUSSION

Premarital Counselling and Sakinah Families

Premarital counselling is understood in this study as a preventive intervention that prepares couples to enter marriage with adequate psychological, social, economic, and spiritual readiness. It is not only an administrative requirement before the marriage contract, but a structured process that aims to deepen the couple's understanding of rights and duties, to strengthen communication skills, and to build a shared commitment to face marital challenges together. In this sense, premarital counselling functions as an early investment in family resilience rather than a formal ceremony that must simply be completed.

From an Islamic perspective, the ultimate horizon of premarital counselling is the formation of *sakinah* families. The Qur'an presents marriage as a source of tranquillity, affection, and compassion (*sakinah, mawaddah, wa raḥmah*) (Sajaruddin, 2022). A *sakinah* family is expected to become a space of emotional security, mutual support, and shared responsibility in which spouses help one another to obey God, to raise their children, and to contribute to society (Ismanto et al., 2019). This ideal is closely related to the objectives of Islamic family law and the broader framework of *maqāṣid al sharīʿah*, especially the protection of religion, life, intellect, progeny, and wealth. Premarital preparation becomes a strategic arena to protect lineage and to nurture a morally grounded next generation (Sugitanata, 2024).

The Indonesian context shows how urgent this preparation is. National statistics still record hundreds of thousands of divorce cases each year. The majority of these divorces are caused by prolonged disputes and quarrels, followed by economic problems (Asa'ari et al., 2021). In many regions, wife-initiated divorce (*cerai gugat*) constitutes most of the cases, which indicates serious dissatisfaction among wives with regard to communication, emotional fulfilment, and economic security in marriage (Ismatulloh, 2015). These patterns suggest that many couples enter marriage without sufficient skills in conflict management, emotional regulation, and financial planning. Premarital counselling is expected to equip prospective spouses with these competencies before they build a household.

The government has responded to this situation by institutionalising premarital education through programmes organised by the Ministry of Religious Affairs, such as *bimbingan perkawinan* and marriage preparation classes at the Office of Religious Affairs. The stated aim of these programmes is to reduce divorce rates and to strengthen family resilience by providing systematic guidance on relational, psychological, and religious aspects of married life. Empirical studies in various regions show that couples who participate in premarital counselling tend to have more realistic expectations about marriage and a better understanding of their rights and obligations. They are also more aware of the potential sources of conflict and the need for constructive communication when problems arise.

However, field observations and previous research also reveal structural weaknesses in many premarital counselling practices. In a number of locations, the sessions still rely heavily on one way lectures, are delivered in a very limited time, and are not tailored to the specific psychological profile or socio economic context of each couple. The number and capacity of trained counsellors are often insufficient. As a result, there is little room for interactive exercises, personalised feedback, or follow up support after the formal course is completed. Premarital counselling then tends to function as a one off information session, not as a continuous formative process that accompanies couples from engagement to the early years of marriage.

From the perspective of family systems theory, this situation is problematic. Marital stability is not determined only by individual virtues, but also by patterns of interaction between spouses and by the wider relational environment. Dysfunctional patterns that appear early in the relationship, such as avoidance of difficult conversations, rigid role expectations, or unaddressed financial stress, can harden over time and lead to chronic conflict that eventually ends in divorce. If premarital counselling remains generic and non interactive, it is difficult to identify and address these systemic risks at an early stage.

Within the normative and empirical frame of this study, premarital counselling therefore occupies a central position. Conceptually, it links three dimensions. The first is the theological and ethical ideal of marriage as a source of tranquillity and mercy that realises the *maqaṣid* of the family. The second is the legal and policy framework that obliges or encourages premarital education as part of the state's role in protecting families. The third is the set of psycho social competencies that couples need in order to build a stable and just relationship in the midst of contemporary social and economic pressures.

The subsequent sub sections of this article situate AI based innovation within this triad. AI is not presented as an independent solution that replaces human counsellors, but as a potential instrument to enhance the reach, personalisation, and continuity of premarital counselling that is already normatively mandated by Islamic family law and national policy. In other words, strengthening premarital counselling in order to form *sakinah* families requires both substantive content that is rooted in Islamic legal ethical principles and delivery models that respond to the realities of the digital era (Gunawan, 2024). AI may contribute to this agenda if it is designed and regulated in a way that respects human dignity, protects privacy, and supports, rather than weakens, the human and spiritual dimensions of marital guidance.

Perceptions of AI-based premarital counselling

The interview findings indicate that respondents generally received the idea of AI-based premarital counselling positively, although their support was conditional and nuanced. Most participants did not view AI as something that should stand alone, but rather as a technological instrument that can strengthen the accessibility, quality, and continuity of premarital guidance. At the same time, they expressed specific concerns related to empathy, privacy, digital skills, and the need for strong religious and institutional oversight. For ethical reasons, the names of respondents are replaced here with respondent codes (R1, R2, and so on).

One of the strongest themes that emerged from the data was the perception that AI can help people find and reach professional counsellors more easily. As summarised in Table 4, eleven of the fifteen respondents stated that AI would assist society in accessing competent marriage counsellors, especially for those who live far from urban centres or who face financial and time constraints.

Table 4. AI helps users find professional counsellors

Code	Occupation	Region	Perception
R1	Teacher	Bandung	AI helps users find professional counsellors
R2	Housewife	Purbalingga	AI helps users find professional counsellors
R3	Teacher	Tasikmalaya	AI helps users find professional counsellors
R4	Online business	Tasikmalaya	AI helps users find professional counsellors
R5	Tahfiz teacher	Bukittinggi	AI helps users find professional counsellors
R6	Housewife	Majalengka	AI helps users find professional counsellors
R7	Teacher	Solo	AI helps users find professional counsellors
R8	Student	Palu	AI helps users find professional counsellors
R9	Student	Mandailing Natal	AI helps users find professional counsellors
R10	Legal consultant	Karawang	AI helps users find professional counsellors
R11	Housewife	Sukabumi	AI helps users find professional counsellors

Respondents explained that AI driven platforms could be accessed at any time and from any place, which is particularly important for couples living in rural or remote areas. They imagined applications that provide information about available counsellors, schedule online or offline sessions, and offer initial screening of users' needs before they meet a human professional. In their view, such systems would reduce the gap between the ideal of comprehensive premarital counselling and the reality of limited human resources in many regions. AI based systems were therefore seen as a practical way to extend the reach of state and religious institutions in fulfilling their responsibility to support family resilience.

However, not all respondents were fully satisfied with an AI centred approach. Six of the fifteen respondents expressed clear concerns related to personalisation and empathy in AI based services. They argued that AI, even when technically advanced, cannot replace the role of human counsellors in understanding emotions and interpersonal dynamics. As summarised in Table 5, these respondents felt that the emotional relationship between counsellor and client is difficult to build through a technology based system.

Table 5. Emotional relationship between counsellor and client is difficult to build through AI

Code	Occupation	Region	Perception
R12	Housewife	Medan	Emotional relationship between counsellor and client is difficult to build through AI
R13	Teacher	Tasikmalaya	Emotional relationship between counsellor and client is difficult to build through AI
R14	Marketing	Ciamis	Emotional relationship between counsellor and client is difficult to build through AI

R15	Tahfiz teacher	Bukittinggi	Emotional relationship between counsellor and client is difficult to build through AI
R16	Housewife	Majalengka	Emotional relationship between counsellor and client is difficult to build through AI
R17	Student	Jakarta	Emotional relationship between counsellor and client is difficult to build through AI

Respondents in this group emphasised that premarital counselling often involves sensitive issues, such as religious differences, social pressure from extended family, past trauma, or severe economic stress. They believed that these matters require a human presence, the ability to listen empathically, and spiritual guidance that cannot be provided fully by AI. Some participants, particularly from older generations, also reported feeling less comfortable using AI based technology because of limited technical skills and low trust in digital platforms.

In line with these concerns, many respondents proposed that AI should be positioned as a support system rather than a replacement for conventional counselling. Eight respondents explicitly suggested a hybrid model in which AI provides basic materials and premarital tests online, while in depth counselling sessions remain the responsibility of professional counsellors. Their views are summarised in Table 6.

Table 6. AI is only a support for counsellors

Code	Occupation	Region	Perception
R18	Teacher	Tasikmalaya	AI is only a support for counsellors
R19	Online business	Tasikmalaya	AI is only a support for counsellors
R20	Housewife	Majalengka	AI is only a support for counsellors
R21	Marketing	Yogyakarta	AI is only a support for counsellors
R22	Housewife	Purbalingga	AI is only a support for counsellors
R23	Marketing	Ciamis	AI is only a support for counsellors
R24	Housewife	Sukabumi	AI is only a support for counsellors
R25	Teacher	Tasikmalaya	AI is only a support for counsellors

For these respondents, the combination of AI and human counsellors is considered more effective than either element alone. AI can handle routine and standardised tasks, such as delivering introductory modules, collecting background information, and reminding couples to complete certain learning steps. Human counsellors can then focus on complex, high risk, and context specific problems that demand empathy, ethical judgement, and spiritual insight. This hybrid model is viewed as a pragmatic way to use technology without losing the human and religious dimensions that are central to Islamic conceptions of marital guidance.

Respondents also expressed high expectations regarding the development of AI based premarital counselling in the future. Twelve respondents hoped that AI platforms would be continuously updated with relevant and up to date modules, including topics such as mental health, parenting, and conflict management in the family. They also wanted strong oversight from government bodies and religious institutions to ensure that the content provided is in line with moral and ethical values held by society. These expectations are reflected in Table 7.

Table 7. AI can and should be continuously updated

Code	Occupation	Region	Perception
R26	Student	Jakarta	AI can and should be continuously updated
R27	Teacher	Bandung	AI can and should be continuously updated
R28	Housewife	Purbalingga	AI can and should be continuously updated
R29	Teacher	Tasikmalaya	AI can and should be continuously updated
R30	Online business	Tasikmalaya	AI can and should be continuously updated
R31	Teacher	Tasikmalaya	AI can and should be continuously updated
R32	Housewife	Majalengka	AI can and should be continuously updated
R33	Teacher	Solo	AI can and should be continuously updated
R34	Marketing	Ciamis	AI can and should be continuously updated
R35	Housewife	North Sumatra	AI can and should be continuously updated
R36	Legal consultant	Karawang	AI can and should be continuously updated
R37	Housewife	Sukabumi	AI can and should be continuously updated

Respondents in this group underlined the importance of credible authority in increasing public trust. They mentioned that the involvement of institutions such as the Ministry of Religious Affairs or national Islamic councils would reassure users that the content and recommendations generated by AI are consistent with Islamic teachings and local cultural norms. They also pointed out the need to prevent biased or misleading information that may arise if algorithms are designed without adequate ethical supervision.

In addition to opportunities and expectations, respondents identified several challenges associated with AI based premarital counselling. Seven respondents from rural areas emphasised limited internet access and low digital literacy as major obstacles to the effective use of AI platforms. At the same time, respondents from urban areas tended to focus more on data security and the risk of misuse of personal information collected by AI systems. Table 8 presents the profile of respondents who articulated these concerns.

Table 8. Perceived challenges of AI based premarital counselling

Code	Occupation	Region	Main concern
R38	Marketing	Ciamis	Limited internet access and digital skills
R39	Tahfiz teacher	Bukittinggi	Limited internet access and digital skills
R40	Marketing	Yogyakarta	AI should remain only a support for counsellors
R41	Housewife	Purbalingga	AI should remain only a support for counsellors
R42	Teacher	Bandung	Need for reliable infrastructure and clear benefits
R43	Student	Palu	AI can help but requires user guidance
R44	Student	Mandailing Natal	AI can help but requires user guidance

Respondents who highlighted infrastructural and literacy challenges noted that many people in rural communities still struggle with unstable connections, expensive data packages, and limited familiarity with digital applications. For them, the potential of AI will remain unrealised if these basic conditions are not addressed through broader policies on infrastructure and digital education.

Meanwhile, respondents who emphasised data security argued that couples need to be confident that their personal information will not be leaked, commercialised, or used for unrelated purposes. They called for strong encryption, transparent privacy policies, and explicit explanations to users about how data are collected, stored, and processed. Without such assurances, they feared that many potential users would hesitate to adopt AI based counselling, especially when the topics discussed are highly sensitive.

Taken together, the perceptions of respondents in this study show that social acceptance of AI based premarital counselling in Indonesia rests on several critical conditions. First, AI must demonstrably improve access, personalisation, and continuity of guidance, as illustrated by the eleven respondents in Table 4 who saw it as a way to reach professional counsellors. Second, AI must respect the need for empathy and human presence, which six respondents in Table 5 considered difficult to replicate through technology alone. This tension is resolved, in the view of many participants, through a hybrid model in which AI acts only as a support system, as reflected in Table 6. Third, AI platforms must be continuously improved and overseen by credible authorities, as expected by the respondents in Table 7, and they must be designed with careful attention to infrastructural, literacy, and data security challenges, as shown in Table 8.

Within the framework of Islamic family law, these conditions converge on a single point. AI may serve as a useful tool to assist premarital counselling, but it must operate as a complement to human counsellors and be embedded in ethical, legal, and institutional structures that protect human dignity, realise the objectives of marriage, and support the formation of *sakinah*, *mawaddah*, and *raḥmah* based families in Indonesia.

Opportunities and risks of AI-based premarital counselling

The empirical findings presented above point to a complex configuration of opportunities and risks in the use of AI for premarital counselling. On the one hand, respondents see AI as a strategic instrument to expand access, personalise guidance, and provide continuous support for couples before and after marriage (Pramanasari, 2021). On the other hand, they raise serious concerns about the erosion of empathy, the digital divide, data security, and the possibility that technology might weaken rather than strengthen family relationships if it is not carefully regulated. This section synthesises these opportunities and risks and relates them to the broader framework of Islamic family law and family resilience.

The first major opportunity identified in the data concerns the capacity of AI to extend the reach of premarital counselling. As shown in the previous subsection, many respondents believed that AI based platforms can help users find professional counsellors, obtain basic information about marriage preparation, and access guidance without being constrained by time, distance, or cost. In regions where counsellors are few and institutional capacity is limited, AI can function as a bridge that connects couples with appropriate support services. For Islamic family law, which emphasises the duty of both state and community to protect the family, this expanded reach is highly significant (Ummah, 2024). It opens the possibility of making premarital education a truly universal service rather than a privilege limited to certain groups.

A second opportunity lies in the potential of AI to personalise learning and enhance the quality of premarital preparation. Through adaptive modules, interactive scenarios, and digital assessments, AI systems can tailor content to the specific characteristics of each couple, including their age, educational background, psychological profile, and socio-economic context. Instead of receiving generic lectures, couples can engage with materials that directly address their concerns, such as communication patterns, conflict triggers, financial planning, or parenting expectations. This kind of personalisation is consistent with the spirit of Islamic legal maxims that acknowledge diversity of circumstances and encourage context sensitive guidance for individuals and families.

Third, respondents saw AI as a means to provide continuous and preventive support rather than one off interventions. Many of them imagined AI applications that accompany couples from the engagement period into the early years of marriage, offering reminders, micro learning materials, self-reflection tools, and early warning signals when certain risk indicators appear (Firman, 2023). Such continuity resonates with the preventive orientation of *maqaṣid al sharīʿah*, which gives priority to preventing harm before it occurs. In the field of family law, continuous support may help couples to detect and address tensions before they escalate into chronic conflict and divorce.

Fourth, AI has the potential to generate data that can inform evidence-based policy making (Fosso Wamba et al., 2024; Raquib, 2023). If designed properly, AI platforms can collect anonymised and aggregated information about the most frequent issues faced by couples, the themes that users search for, and the kinds of interventions that are most effective (Zarkani et al., 2024). This information can complement official statistics and qualitative studies, and can help policy makers in the Ministry of Religious Affairs and other institutions to refine curricula, allocate resources, and design targeted programmes for specific groups, such as young couples, low-income households, or interregional marriages (Ananda, 2021).

From an Islamic family law perspective, these opportunities can be understood as ways of operationalising the protection of religion, life, intellect, progeny, and wealth in the family sphere. By improving access, personalisation, continuity, and policy learning, AI based premarital counselling can contribute to reducing preventable causes of divorce, strengthening mutual rights and responsibilities between spouses, and supporting the emergence of *sakinah*, *mawaddah*, and *raḥmah* based households (Ghaly, 2023; Guan et al., 2023; Mouta et al., 2023).

Despite these opportunities, the empirical material also reveals a set of risks that cannot be ignored. The most prominent concern, repeatedly voiced by respondents, relates to the potential dehumanisation of counselling. Several participants stated that emotional connection between counsellor and client is difficult to build through AI. They feared that if AI systems become too dominant, premarital counselling might be reduced to the delivery of information and the scoring of tests, while the deeper dimensions of empathy, compassion, and spiritual accompaniment are neglected (Masrichah, 2023). From the standpoint of Islamic family ethics, which places great emphasis on *raḥmah* and interpersonal care, such dehumanisation would contradict the very purpose of marital guidance.

A second cluster of risks concerns the digital divide and social exclusion. Respondents from rural areas and older age groups highlighted obstacles such as unstable internet connections, expensive data, and limited digital literacy. If AI based counselling becomes the main or only form of service, there is a real danger that those who are most vulnerable will be left behind. In practice, this would mean that couples who already face economic and educational disadvantages, and who are often at higher risk of marital stress, may not be able to access the very support that they need. From a justice perspective in Islamic law, such exclusion would conflict with the principle that public policies should protect the weak and ensure fair access to basic services (Sugitanata, 2024).

The third major risk involves data protection and privacy. Respondents expressed anxiety about the possibility that intimate information about their relationships, psychological profiles, finances, and religious practices might be leaked, commercialised, or misused. In the context of AI, such risks are heightened by the scale and speed at which data can be processed and shared. If premarital counselling is mediated by AI platforms without strict safeguards, couples may be exposed to harm that is difficult to remedy, including stigma, manipulation, and loss of trust in both institutions and technology. Islamic family law treats privacy and the protection of personal dignity as fundamental values, so any AI system used in this domain must be designed with strong encryption, clear consent procedures, and effective mechanisms for accountability.

A fourth risk relates to bias and normative misalignment in AI systems. Algorithms are built and trained by humans, using particular data sets and value assumptions. Without careful supervision, AI may reproduce cultural or gender biases, oversimplify complex family situations, or offer recommendations that are not compatible with Islamic teachings on marriage and family roles. For example, AI that is trained mainly on data from non Muslim or individualistic societies might encourage solutions that prioritise personal autonomy in ways that are not easily reconciled with the relational and communitarian ethos of Islamic family life. Such misalignment could create confusion, undermine the authority of religious counsellors, and erode trust in both religious and technological institutions.

There is a risk of over reliance on technology and the weakening of informal support networks. If couples come to believe that AI can answer all their questions and solve their problems, they may become less inclined to seek advice from family elders, community leaders, or religious scholars. While informal support can sometimes perpetuate harmful norms, it also plays an important role in many Muslim communities in providing social and spiritual backing during crises. An uncritical adoption of AI might unintentionally weaken these networks and leave couples more isolated when facing marital difficulties (Masrichah, 2023).

Taken together, these opportunities and risks suggest that AI based premarital counselling is neither inherently beneficial nor inherently harmful. Its impact depends on how it is designed, regulated, and embedded within existing legal, religious, and social structures. From an Islamic family law perspective, the key question is whether AI can be harnessed in a way that genuinely supports the objectives of marriage and the protection of the family, while avoiding forms of harm that violate human dignity, fairness, and privacy.

The findings of this study indicate that such a balance is possible, but only under strict conditions. AI should be positioned as a complement to human counsellors, not a replacement. It should be used to expand access, personalise education, and provide early detection of risk factors, while decisive ethical guidance, empathy, and spiritual accompaniment remain in human hands. AI systems must also be subject to robust regulation regarding data protection, transparency, and accountability, and their content should be supervised by credible religious and professional bodies to ensure consistency with Islamic legal and ethical norms.

Under these conditions, AI based premarital counselling can be seen as an extension of existing efforts by the state and religious institutions to strengthen family resilience. If these conditions are not met, however, the same technology may deepen inequality, erode trust, and undermine the very goals it claims to serve. The next subsection therefore develops concrete policy implications and recommendations for designing and governing AI supported premarital counselling in ways that are aligned with Islamic family law and the broader agenda of promoting *sakinah* families in Indonesia.

Policy implications for AI-based premarital counselling

The findings of this study indicate that AI-based premarital counselling carries significant potential to support the formation of *sakinah* families in Indonesia, but only if it is designed and governed within a clear ethical, legal, and religious framework. The following subsections outline key policy implications that can guide state institutions, religious authorities, and professional organisations in developing AI supported premarital counselling that is consistent with Islamic family law and responsive to social realities.

First, the results suggest the need to move from fragmented, ad hoc initiatives toward a more integrated national ecosystem for AI-supported premarital counselling. Rather than allowing various unregulated applications to grow independently, the Ministry of Religious Affairs, in cooperation with other relevant ministries and Islamic scholarly bodies, could develop or accredit a standardised digital platform dedicated to premarital education and early marital support. Such a

platform would ideally include several core features: structured learning modules on rights and obligations in marriage, communication and conflict management, financial planning, parenting, and mental health; interactive assessments to map couples' strengths and vulnerabilities; and channels to connect users with certified counsellors at the local level (Purnomo & Qoharuddin, 2021). By placing this platform under the supervision of legitimate public and religious authorities, the state can ensure that content, algorithms, and service standards are aligned with national family policies and Islamic norms.

Second, the findings underline the urgent need for robust ethical and legal safeguards in any AI-based premarital counselling policy. Respondents' concerns about privacy and the potential misuse of personal data show that trust in AI will depend heavily on how data governance is regulated. Policy makers should therefore establish clear rules regarding data collection, storage, processing, and sharing. These rules must include mechanisms for informed consent, limitations on the use of data for purposes beyond counselling, and the right of users to access, correct, or delete their data. Strong technical measures, such as encryption and secure authentication, must be complemented by institutional mechanisms of oversight and sanctions for violations. In an Islamic legal perspective, these safeguards are not only technical requirements but also part of the obligation to protect human dignity, private life, and the integrity of the family.

Third, the policy framework should explicitly adopt a hybrid model in which AI is positioned as a support tool for, not a replacement of, human counsellors. The empirical results show that respondents value the efficiency and reach of AI, but also insist on the irreplaceable role of human empathy, spiritual guidance, and contextual judgement. In practical terms, this implies policies that define a clear division of labour between AI systems and counsellors. AI may be tasked with delivering basic educational content, administering standardised questionnaires, and providing initial risk screening. Human counsellors, in turn, should be responsible for in depth sessions, complex cases, and situations that involve serious ethical or psychological dilemmas. To make this hybrid model effective, the state and professional associations need to invest in the training and certification of counsellors, including literacy in the use of AI tools and awareness of their limitations. Strengthening human counsellors is thus a central component of any responsible AI-based counselling policy.

Fourth, AI-based premarital counselling must be firmly anchored in Islamic family law principles and local cultural wisdom. The respondents' insistence on religious legitimacy indicates that public acceptance depends on the extent to which AI systems reflect the objectives of marriage and the values upheld by Muslim communities. Policy makers should therefore ensure that the design of AI content and recommendation systems is guided by scholars of Islamic jurisprudence, family law experts, and practitioners of counselling. Modules and scenarios should incorporate Qur'anic and prophetic teachings on marital harmony, mutual rights and responsibilities, and fair treatment between spouses, while also engaging with contemporary issues such as gender justice, mental health, and digital ethics. Local cultural norms that support family solidarity and mutual care can be selectively integrated, provided that they do not contradict Islamic principles (Wulansari, 2017). This integrative approach will help AI-based counselling to function not merely as a technical tool, but as a medium for transmitting and contextualising Islamic family ethics in the digital era.

The study highlights the importance of addressing infrastructural and capacity constraints if AI-based premarital counselling is to be implemented fairly. Limited internet access, especially in rural areas, and low digital literacy among certain groups pose serious obstacles to inclusive service delivery. Policy responses should therefore go beyond the counselling sector and link AI-based premarital education with broader initiatives to improve digital infrastructure and skills. This may include subsidised internet access for poor households, public access points at religious offices or community centres, and basic digital literacy training integrated into premarital programmes. Special attention should be paid to vulnerable groups, such as low income couples, rural communities, and older adults, so that AI-based counselling does not deepen existing inequalities.

In addition, offline and assisted modes of access need to be maintained as part of the overall system. For example, staff at local Offices of Religious Affairs can be trained to help couples navigate AI applications, interpret digital assessments, and bridge the gap between online materials and face to face counselling. By combining investment in technology with investment in people and infrastructure, policy makers can ensure that AI-based premarital counselling supports, rather than undermines, the goals of justice, inclusiveness, and family protection that stand at the heart of Islamic family law.

4. CONCLUSION

This study examined the potential and limitations of AI based premarital counselling for strengthening *sakinah* families in Indonesia from an Islamic family law perspective. Using a descriptive qualitative design with a phenomenological approach, it explored how respondents perceive AI supported premarital counselling and how these perceptions relate to the objectives of marriage, family resilience, and the framework of *maqaṣid al shariʿah*. Field data from interviews were interpreted together with doctrinal insights from Islamic legal sources and contemporary debates on digital technology in family and educational settings.

The findings show that AI based premarital counselling is generally welcomed as a complementary innovation rather than a replacement for conventional counselling. Respondents highlighted clear opportunities in terms of broader access to professional counsellors, more flexible and personalised learning processes, and the possibility of continuous and preventive support before and after marriage. At the same time, they expressed serious concerns about the lack of empathy and emotional connection in AI systems, the risk of dehumanising counselling into a purely informational process, the digital divide that may marginalise certain groups, and vulnerabilities related to data protection and normative bias. These opportunities and risks converge in a shared preference for a hybrid model, in which AI handles standardised and supportive tasks while human counsellors retain responsibility for deep, ethically sensitive, and spiritually oriented guidance.

On this basis, the study concludes that AI based premarital counselling can support the goals of Islamic family law if, and only if, it is embedded in a robust ecosystem. This ecosystem should include clear legal safeguards for data privacy, strong institutional and religious oversight, integration of Islamic family law principles and local wisdom into content and algorithms, and public policies that address infrastructure gaps and digital literacy. Under such conditions, AI can function as a useful tool to help realise *sakinah, mawaddah,* and *raḥmah* based families in Indonesia. If these conditions are neglected, however, AI may instead deepen inequality, erode trust, and undermine the very objectives of marriage and family protection that Islamic law and national policy aim to uphold.

5. ACKNOWLEDGMENT

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