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Symbiosis Mutualism in Economics and the Responsibility of Maintaining Family Integrity in Marriage in the Digital Era

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Abstract. This article aims to explore more deeply about mutualistic symbiosis in the economic context of the digital era by couples as a responsibility to maintain the integrity of the marriage. The digital era is likely to bring significant changes to the concept of marriage and family financial management. In this era the concept of "Syimbiotic Mutualism in Marriage"emerged and was applied in the context of family economics. Economic mutualism syimbiosis in this case describes partners as mutually dependent on each other to achieve economic prosperity and maintain family stability. This article will look at the role of women and men in creating strong marital relationship and a stable economy. This role is carried out by the couple together. It is not solely the husband's responsibility. As suggested in traditional jurisprudence. There are various challenges faced by married couples in managing mutualistic syimbiosis in the digital era, communication challenges due to increasingly dominant online interactions, including the double pressures experienced by women. This study was carried out using qualitative research methods by referring to related journals, article and books. The findings of this research indicate that syimbiotic economic mutualism is the basic that allow couples to jointly overcome obstacles and build a stable and happy marriage with financial security amidst ongoing technological changes.

Keywords: mutualist symbiosis; economy, responsibility; marital integrity; and digital era

Abstrak. Artikel ini bertujuan menggali lebih dalam tentang simbiosis mutualisme dalam konteks ekonomi di era digital oleh pasutri sebagai tanggung jawab mempertahankan keutuhan perkawinan. Era digital kiranya membawa perubahan yang signifikan terhadap konsep perkawinan dan manajemen keuangan keluarga. Di era ini konsep "Simbiosis Mutualisme Dalam Perkawinan" muncul dan teraplikasi dalam konteks ekonomi keluarga. Simbiosis mutualisme ekonomi dalam hal ini menggambarkan pasangan saling bergantung satu sama lain untuk mencapai kesejahteraan ekonomi dan mempertahankan stabilitas keluarga. Tulisan ini akan melihat peran perempuan dan laki-laki dalam menciptakan hubungan perkawinan yang kuat dan ekonomi yang mapan. Peran ini dilakukan pasutri bersama-sama. Tidak tunggal hanya menjadi tanggungjawab suami. Seperti yang dikesankan dalam fikih tradisional. Beragam tantangan yang dihadapi pasutri dalam mengelola simbiosis mutualisme di era digital, tantangan komunikasi karena interaksi online semakin dominan, termasuk tekanan ganda yang dialami oleh perempuan. Kajian ini dilakukan dengan metode penelitian kualitatif dengan merujuk pada jurnal, artikel, dan buku-buku terkait. Temuan penelitian ini menunjukkan bahwa simbiosis mutualisme ekonomi menjadi dasar yang memungkinkan pasangan untuk bersama-sama mengatasi kendala dan membangun perkawinan yang stabil dan bahagia dengan finansial yang mapan di tengah perubahan teknologi yang terus berlanjut.

Kata kunci : simbiosis mutualis; ekonomi, tanggung jawab; dan keutuhan perkawinan

1. Introduction

The digital era significantly transforms the concept of economics within marriage. The rapid advancement of communication and information technology has brought about major changes in how women and men fulfil their roles in marriage, including managing the economic aspects of the family (Basyirah et al., 2023). In this framework, the concept of "mutual symbiosis"emerges as an important foundation that depicts the positive interdependence between spouses in carrying out economic roles and responsibilities in maintaining family integrity in this digital era collectively (Rosihana et al., 2024). Thus, it can be said that mutual symbiosis is an idea that illustrates the syimbiotic relationship between two entites that mutually support each other. In the context of marital economics, this concept describes how husband and wives depend on each other to achive economic well-being and maintain family stability. In the ever-evolving digital era, this concept becomes increasingly relevant with technology becoming an integral part of daily life.

This paper will explore how the economic roles and responsibilities in marriage have transformed in the digital era, and how mutual symbiosis has become a key element in maintaining family integrity. Additionally, it will examine how marriages in the digital era often involve more complex financial planning, joint asset management and how technology assists husband and wife in collaborating to achieve financial goals and maintain balance in their lives. Furthermore the paper will address the emerging challenges, the dual pressures faced by women and solutions to overcome communication challenges in the digital era, where online interactions are increasingly dominat. Thus the goal of this article is to delve deeper into the concept of mutual symbiosis within the framework of marital economics in the digital era. It will highlight the roles of women and men in building strong and sutainable relationship and how they must collaborate to maintain family integrity in the ever-changing digital environtment.

Studies on economic obligations within the family have been extensively written. These studies can be grouped into several aspects of research. First from the perspective of financial obligations, a traditional jurisprudential review as written by Bahri (Bahri, 2015), Nurani (Nurani, 2021) and Bastiar (Bastiar, 2018). Secondly, the obligation of financial support from the perspective of national legislative regulations as written by Anwar (Anwar, 2021). Thirdly, highlighting women as the provider of family financial support, as written by Asman (Asman, 2022) and Yuniawati dan Rizqy Addha (Yuniawati & Addha, 2021). Fourthly from the aspect of the dynamics of family life in digital era, as written by Daniswara, and Handayani (Daniswara & Risko Faristiana, 2023; Handayani, 2021; Suarmini et al., 2018).

The variety of research indicates that the theme of economic responsibility within the family/marriage is always interesting to discuss from various perspectives, attracting considerable attention from academic intelectuals. From the previous studies presented above, the research conducted by the author distinguishes itself by emphasizing the mutual involvement of spouses in strengthening each other in the economic field and maintaining family integrity, without causing harm to their partners. This is where the importance of this study lies-in understanding how the mutual symbiosis of spouses enhances family economics as a manifestation of their responsibility in preserving the integrity of their marriage in the digital era.

2. Methods

The writing of this article focuses on a qualitative descriptive literature review. The research is conducted using a qualitative approach. Data is collected from journals, books and relevant writings related to the discussions. The data is read, sorted and then analized using descriptive method.

3. Results and Discussion

3.1. The Understanding of Mutual Syimbiosis in Marriage

The word "syimbiosos"originates from the Grekk language, namely "sym"and "biosis". "Syim" means "with"and "biosis"means "life". Meanwhile the term "mutualism" means fortunate and of high quality. When combined "symbiosis mutualism"means a life that is fortunate and of high quality. In terminology. The understanding of mutual symbiosis is the relationship between two entites of different types that mutually benefit each other. This relationship is highly positive because both parties benefit. It depicts that mutual symbiosis is a type of ecological interaction that demonstrates cooperation and positive relations between the involved parties.

Next the term mutual symbiosis is juxtaposed with the word marriage. The understanding of marriage is commonly known as a spiritual and physical bond between a man and women as husband and wife. This bond is exceptionally strong, termed as "mitsaqan ghaliza" with direct accountability to Allah. Therefore, the concept of mutual symbiosis in marriage refers to the relationship and interaction between two indivuduals 9husband and wife) who live together, synergize in their roles, mutually benefit each other and do not cause harm to any party. In this conduction both men and women derive benefits from their interaction without causing harm to their partners. These spouses are mutually dependent on each other to maintain the continuity of their marriage, contributing to the well being of the their marital union.

3.2. Digital Era

Advancements in technology and information, along with digital usage are considered markers and characteristic of the digital era. On April 4 2018 during the Indonesia industrial Summit 2018 event in Jakarta, making Indonesia "4.0" was launched as a roadmap and strategy for Indonesia to enter the digital era (Ritonga, 2021). In this era, data and information are stored, processed and disseminated in digital forms such as computer signals. This enables easier access, distribution and management of information with the assistance of electronic devices such as computers, smartphones and internet networks (Muhyiddin, 2020). In this era, almost the entire society utilizes systems in their daily lives. The digital age has undergone significant transformation in terms of how people work, learn and interact in various aspects of daily life. Therefore, progress in the digital era also has a profound impact on various sectors of life, such as business, education, entertainment, helath and marriage. Digital transformation also opens up new opportunities and presents new challenges in contemporary society and marital relationships within marriages.

3.3. Husbands as the Financial Provider in Classic Islamic Jurisprudence

In the classical Islamic jurisprudence the concept of the husband's role as the financial provider for the family is enshrined. This concept has its roots in the Qurán and Hadith and serves as an Islamic legal norm that governs marital relationships (Bahri, 2015; Nurani, 2021) in marriage and family life. Based on surah an-Nisa verse 34 the husband is stated as the financial provider for the family. The husband is responsible for providing for his wife and children. Hadiths narrated by Bukhari also explain that the husband bears the economic respondibility for his family. A man is responsible for his family and will be held accountable for that responsibility. The obligation of financial support in traditional fiqh theory is deeply rooted in the general understanding of the Islamic community. Thus, the duties and roles of the wife are confined to the domestic realm, while for men, their duties and roles extend to the public sphere.

Actually, there are several interpretations of that verse. Traditional jurist interpret financial support as the husband's obligation and the wife's right resulting from the marriage contract. However, contemporary figures like Asghar Ali Enggineer as quoted by Ahmad rajafi, argue that the verse explains a social study rather than a theological one and thus the verse is not normative (Rajafi, 2018). This describes the social conditions at the time when the verse was revealed. This aligns with the explanation of Husein Muhammad (Nuroniyah et al., 2019) that the verse is informatitive and not normative. According to him, the verse is related to gender. The obligation of financial support is based on the social context of the community.

The concept of economic responsibility refers to the basic needs of the family (Al-Zuhaili, 1997), such as food, clothing, shelter and medical care. The husband is obligated to ensure the well being of his family by fulfilling these economic needs. In this regard the husbands is reminded to treat his wife justly and not to misuse his authority as the financial provider. The husband must fulfil the rights of his wife regarding financial support and protection, treating her with kindness. Economic responsibility is based on the husband's capability (Jamaludin et al., 2023).

Thus, it can be said that in the concept of economic responsibility, it must align with the husband's financial capability. This means that the husband should provide financial support according to his economic capacity and is not instructed to provide more than he can fulfil. The husband in this context plays the role of the financial provider for the family to maintain justice, balance and the well being of the family within the marriage.

3.4. Women, Economy and Marriage in Digital Era

In the continually evolving digital era, the role of women in the context of finance and marriage has undergone significant changes. The transformation of communication and information technology has opened doors for women to actively engage in the economic sphere and contribute to building strong marital relationships (Rais et al., 2023).

In this digital era, women are becoming increasingly active in various economic sectors (Tamrin, 2020). Women have access to various job opportunities, both in the physical world and online. This enable women to develop their own careers, generate income and contribute to family finances. In this era, women also have greater access to financial information. Investment opportunities and personal financial planning. As a result, women can take steps and initiatives to manage their financies more effectively, plan for the future and achieve financial independence.

Therefore women in this case can leverage this technology to build strong relationships with their partners collaborate in family financial planning. Certainly, the digital era also presents challenges in achieving a balance between career and family life (Suarmini et al., 2018). Women are often with the doble pressure of pursuing a career and taking care of the family. However, technology can also assist in managing time and these responsibilities.

It seems that women's awareness of the importance of financial education has increased. This helps women make smarter financial decisions and plan family finaces efficiently. Thus, women play a positive role in building sustainable marriages. Women, together with their partners (husbands), and plan family finances, encourage each other to achieve financial goals and overcome emerging challenges. This condition indicates that despite progress in women's roles in the economiy and marriage in the digital era, there are still many challenges to be overcome. Women's participation in the economic responsibilities demonstrates the achievement of relevant gender equality.

Indeed, the progress of digital technology opens new opportunities and transforms dynamics regarding the role of women in the economy, marriage and daily life. In this digital era, the role of women in marriage has become a focal point and a subject of continuous change. In this era, women are increasingly advocating for gender equality (Handayani, 2021) in the context of marriage and family finances. Furthermore, the digital era also witnesses changes in the dynamics of marriage and family. Women tend to pursue higher education, seek careers and make significant contributions to family income (Hakim et al., 2023). This can alter the roles and responsibilities in marriage, with women and men sharing financial responsibilities and household chores.

Thus, the role of women in marriage in the digital era becomes a continuously evolving and dynamic issue, reflecting the spirit of the struggle to achieve gender equality and fulfill diverse roles in family and society. This role continues to evolve over time, reflecting the increasingly strong and dynamic role played by women in marriage and society.

3.5. Digital transformation, Finance and Family Well-Being : Constraints and Prospects

Significant changes in the digital era impacting the ways couples and families manage finances and achieve well-being (Daniswara & Risko Faristiana, 2023). Whether liked or nod, digital transformation turns out to bring various challenges and prospects for family finances. First, one of the challenges faced is the access gap. Despite the opportunities presented by technology, there is still a significant access gap. Some families may not have access to digital devices or the internet. This condition certainly hinders and limits their ability to leverage digital advancements. Second, another challenge is financial security issues. With the increasing yse of online financial transactions, there is agreater security risk. However, the threats of hacking and the loss of financial data are also lurking. This conditions also distrupts family financial stability. Third, the challengeof digital debt. In this case, it refers to the ease of digitally transacting in debt. For example, the ease of of obtaining online loans and credit cards can lead families to fall into digital debt. This can have a negative impact on family well-being if not managed wisely. Fourth, in addition to all these, the increased use of social media and technology can also disrupt direct interactions between family members and affect their quality of life. These are the challenges that emerge and are faced by couples in the digital era regarding family finances and overall well-being.

Although digital transformation brings various challenges for couples in managing family finances, the prospect resulting from this advanced digital age cannot be entirely avoided (Rusyaida & Marh, 2020). Several prospects have a positive impact on family finances that can be managed wisely. First, family financial management becomes more efficient. Using financial and online banking applications allows couples and families to manage their finances efficiently, including budgeting, investments and long term financial planning. Second, financial education. The digital era enables easy access to financial education resources. Families can enhance their understanding of financial management investments and retirement planning. Third, opportunities for additional income. The internet also opens up opportunities for additional income, whether through online side jobs, stock investments or online businesses. This can improve family well being. Fourth, ease of payments. Digital payment services make it convenient for families to pay bills, shop and transfer money, reducing administrative burdens and the risk of late payments. Fifth, ease of communication. The digital era allows geographically separated family members to stay connected, enhancing social support and emotional well being. Sixth, job flexibility . many jobs can now be done online, providing families with more flexibility in balancing work and personal life(Syamsu et al., 2022).

In conclusion, it can be summarized that digital transformation has a significant impact on family finances and well being. Despite challenges that need to be addressed, there are various positive prospects that can enhance the quality of family life. It is important for families to wisely leverage digital developments and take steps to overcome challenges that arise in this digital era.

3.6. Shared Responsibility : the Pillar of Family *Integrity*

Joint responsibility of husband and wife is the main pillar that supports the integrity of the family. This describes the obligations and roles that must be assumed by couples in maintaining stability, harmony and Family Welfare. Shared responsibilities play an important role in building strong marital relationships and creating a balanced and happy family environment

Here are some key aspects of the shared responsibility of husband and wife in supporting the integrity of the family. First, joint leadership. Husband and wife must work together in decision-making and Family Leadership. They must respect each other's views and values, reach agreements, and plan together for the good of the family. Secondly, the division of duties and responsibilities. Spouses must make a fair and balanced distribution of duties. This includes household chores, meeting the needs of children, and family finances. Husband and wife work together to carry out these tasks. Third, emotional support. Husband and wife should provide emotional support to each other. They should listen attentively, provide support in difficult situations, and create a strong emotional bond in marriage. Fourth, effective communication. Good communication is key in the shared responsibilities of husband and wife. They should speak openly, honestly, and with respect for each other. Effective communication helps in solving problems, preventing conflicts, and strengthening understanding. Fifth, the education and development of children. Husband and wife have a shared responsibility in educating and developing their children. This includes imparting values, ethics, and skills to children so that they grow up to be competent and responsible individuals. Sixth, finance and stability. Couples must work together in financial management and meeting the economic needs of the family. They need to make a budget plan, save for the future, and take financial decisions together. Seventh, health and well-being. Husband and wife should cooperate in maintaining the health and well-being of each other. They must provide health care, maintain a healthy diet, and support good physical and mental condition. Eighth, gender equality. The joint responsibilities of husband and wife also include gender equality in marriage. They must work together in decision - making, responsibility sharing, and problem-solving regardless of gender. Ninth, the quality of the relationship. Husband and wife should invest in the quality of their relationship. This includes caring for romantic relationships, spending time together, and celebrating important moments together. Tenth, compromise and understanding. Both partners must learn to compromise and understand each other. They must be ready to give and receive, maintain peace, and create harmonious relationships

Thus it can be said that shared responsibility for couples is a strong foundation in maintaining the integrity of the family. This creates harmony, cooperation and love in the Household, making the family a refuge and support in the midst of the changing dynamics of life. By sharing responsibilities and cooperation, couples can build strong and stable marriages that reflect mutually beneficial collaboration

3.7. The concept of symbiosis of economic mutualism and the responsibility of caring for the integrity of marriage in the Digital era

Marriage is an institution that is the foundation for the family, and in the ever-evolving digital age, the concept of marriage has undergone significant changes. A concept that is increasingly relevant to contemporary marriage in the digital age is the symbiosis of economic mutualism. In this concept, couples form a symbiotic relationship in which both benefit from each other in economic terms.

In the symbiosis of economic mutualism, couples collaborate by combining their resources and efforts to achieve the economic well-being of the family together. They are jointly responsible for managing the financial aspects of the family, planning for the future, and ensuring financial stability. This concept emphasizes strong cooperation between couples in meeting the financial needs of their families. Thus it can be said that the symbiosis of mutualism in economics describes the mutually beneficial cooperation among couples in the context of Family Finance and economics. Although this concept is considered contrary to the traditional view in jurisprudence or Islamic law which mandates the husband as the sole breadwinner in the family (Fadhli, 2021; Jannah, 2018). While the wife acts as a housekeeper and nanny for their children. Presumably the digital age has sparked a debate about gender equality in family relationships and economics as expressed by Handayani (Handayani, 2021). Young couples in this case often seek a more balanced balance in their economic roles, with each actively participating in generating and managing income. This condition illustrates that changes in economic roles in the family often depend on the values, beliefs, and culture of the individual or family. Some couples may choose to stick to traditional roles, while others are more open to change. Therefore, a good discussion is needed about the rights and obligations of each spouse in managing family finances in the digital age. The changing role of the couple's economy in the digital age does present challenges, but it also opens up opportunities to create more balanced and mutually beneficial relationships. This challenge also encourages a rethinking of the traditional understanding of the husband's role as the sole breadwinner in the context of family finances.

The digital era, impacting social change, where traditional Fiqh views that put the husband as the sole responsible person in the economy, have changed. Digital age couples, it is not worth questioning the economic obligations of the traditionalistic husband. This is to ensure that the marriage remains harmonious. What is strengthened in this case is the collaboration of couples to improve family finances, without anyone being harmed or neglected (Agit et al., 2024).

In many modern families in the digital age, it is depicted that they have dual economic resources. Because couples work together to achieve their financial goals. With technology that facilitates financial management, strong collaboration, and effective communication, the symbiosis of mutualism of couples in the economy in the digital age is easier to realize. This approach allows couples to utilize their resource and income potential more effectively and achieve financial stability and sustainability

There are several main aspects of the concept of economic mutualism symbiosis in marriage in the digital era that need to be done by couples. First, collaborative financial management. In this financial management, couples collaboratively manage family finances. For example, together in making financial budgets, managing savings, and making important financial decisions. Secondly, a balanced distribution of responsibilities. In modern marriages, there is often an even distribution of responsibilities between spouses. This includes the division of household chores and financial responsibilities. Third, joint future planning. Couples plan their future together, including financial goals, investments, and retirement planning.

Couples unite to achieve their dreams in the household. Fourth. Utilization of technology. The digital age is bringing changes in the way couples manage finances and plan. They can take advantage of technologies such as financial applications and online banking to facilitate financial management. Fifth, find a balance between work and family. The key to a successful marriage in the digital age is finding a balance between work and family life. Couples need to manage time efficiently to meet the demands of work and share quality time with family. Sixth, a positive role in building strong relationships. The symbiosis of economic mutualism helps to strengthen marital relations by creating a solid foundation for collaboration and joint problem solving. Spouses feel interdependent in achieving economic well-being and family stability. However, in reality the concept of symbiotic economic mutualism in marriage in the digital era is also faced with the challenge of the dual role of women as a mother/wife in the family and as a career woman in the realm outside the family(Kholifah & Masruroh, 2022; Wahyu et al., 2020). Couples must be able to overcome communication challenges that can arise where digital technology dominates interaction. Thus it can be described that the concept of symbiotic mutualism in marriage creates a strong basis for family well-being in the digital age. Through strong cooperation, good financial management, and effective communicative, couples can build strong and stable marriages that reflect mutually beneficial economic cooperation.

4. Conclusions

In the digital era, the idea of symbiotic mutualism in an economic context is increasingly relevant in the understanding of economic roles and responsibilities within the institution of marriage. This symbiosis reflects the symbiotic relationship between couples. Both provide mutual support to achieve economic well-being and maintain family stability. In an era where the presence of digital technology is changing the way couples look at managing finances and communicating, this idea confirms the importance of cooperation and collaboration among couples. Within this framework, the economic role of couples has undergone significant changes. Couples, in the digital age often face the complexity of financial management, sharing responsibilities in family financial planning, and utilizing technology to achieve financial goals together in marriage. Undoubtedly, the digital age brings the pressure of multiple roles for women. Therefore, to maintain the integrity of the family in this digital era, it is important for couples to have open communication. Couples should talk about their expectations, feelings, and needs in marriage. A balanced distribution of responsibilities, efficient time management, and a strong financial understanding are also key. If all these elements are well understood and implemented, the symbiosis of mutualism in the economy helps to build a solid foundation for a happy marriage. Couples can jointly face obstacles and utilize technology to maintain family unity in the midst of constant changes in the digital era.

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