

Text Mining of Economic Factors Causing Divorce: A Case Study of Decisions From the Klaten Religious Court

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ABSTRACT

This study analyzes economic factors in divorce cases at the Klaten Religious Court, Central Java, Indonesia. Employing a mixed-methods approach, the study examines 81 divorce verdicts selected via purposive sampling (from 405 economically motivated cases between January and August 2025). The data were analyzed using text mining techniques including word frequency analysis, Latent Dirichlet Allocation (LDA) topic modeling, and network visualization as well as inductive qualitative reasoning. The results identify three dominant typologies: the inability to fulfill financial support obligations, employment instability (unemployment or bankruptcy), and destructive economic behaviors, specifically online gambling addiction and illegal online loans. These findings indicate that digital economic vulnerability has emerged as a critical driver of marital dissolution, shifting traditionally homogenous legal narratives. The study recommends differentiated policy interventions, specifically behavioral rehabilitation programs for addiction cases and structural economic policies for systemic poverty as a foundation for evidence-based socio-legal reforms.

Keywords: Economic Factors, Divorce, Religious Court, Text Mining

1. INTRODUCTION

Marriage in Islam is viewed as a contract that emphasizes the moral obligations and responsibilities of husband and wife, not merely an emotional relationship or the fulfillment of desires. Marriage serves as a legitimate means of protecting individuals from immorality and social harm. A marriage is considered valid if it is between a man and a woman as bride and groom, in the presence of a guardian from the woman's side, witnessed by witnesses, and with the pronouncement of Ijab and Qabul as the marriage contract itself. The essence of marriage is referred to as Mitsaqan ghalizha, which signifies a strong bond between the couple and God. Marriage is viewed as a religious obligation, moral protection, and social commitment that aims to ensure the continuation of humanity while providing emotional fulfillment. The foundation of this relationship is mutual respect, kindness, and fair treatment (Meraj, 2018).

Although marriage is ideally viewed as a bond that should last forever, social reality shows a significant increase in divorce rates, both globally and nationally. Divorce is a complex phenomenon that reflects the internal dynamics of the household and the influence of external conditions. Legally, the divorce process in Indonesia is regulated in UU No. 1 of 1974 concerning Marriage, which has been amended by UU No. 16 of 2019. Article 39 paragraph 1 stipulates that divorce is only valid through a court hearing after mediation (reconciliation) has been attempted. For Muslims, the acceptable reasons for divorce are further detailed in the Compilation of Islamic Law (KHI) Article 116 and Government Regulation No. 9 of 1975.

In practice at the Religious Court, economic issues are generally related to the husband's failure to fulfill his religious obligation to provide for his family. However, economic motives in the modern era have become increasingly diverse. Phenomena such as husbands losing their jobs or becoming unemployed, being trapped in debt both online and offline, or having destructive habits such as gambling addiction have become new forms of economic factors that destroy family harmony. These conditions often become the root cause of the "continuous disputes" that are argued in court (Wibisono et al., 2025). The destructive impact of consumer debt and online gambling is not only related to a decline in family income, but also undermines the main foundation of marriage, namely trust. These activities are often carried out in secret, diverting funds that should be used for the basic needs of wives and children to non-productive or illegal activities. When these actions are revealed, the consequences are not only financial problems, but also a crisis of trust that triggers conflict, loss of respect, and feelings of betrayal. Ultimately, this situation makes divorce difficult to avoid (Manna et al., 2021).

Statistical data from Statistics Indonesia (BPS) and reports from the Supreme Court (MA) consistently confirm high divorce rates. The dominant factor recorded is arguments stemming from

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economic problems, such as failure to provide financial support or financial pressure. This confirms that divorce is rarely caused by a single factor, but rather by an accumulation of relational, social, and economic problems. Among these various factors, economic factors play a crucial role in maintaining household harmony. Economic factors cannot be interpreted narrowly as poverty or wealth alone. They include the fulfillment of financial responsibilities, family financial management, and income stability. Economic instability in the household has been shown to significantly increase stress levels, trigger conflict, and reduce marital satisfaction, which ultimately leads to divorce (Matondang, 2014).

It should be noted that the high divorce rate due to “continuous disputes and quarrels” in official court statistics often does not reflect the root cause of the problem. This factor has been identified in many studies as a catch-all category. This category serves to accommodate various more sensitive or difficult-to-prove underlying issues, such as economic incapacity, debt, and even infidelity, which are ultimately recorded formally in legal terms as ‘disputes’ (Khurin’in et al., 2022). As a result, aggregate statistical data fails to reflect the actual causes of divorce. Therefore, a more comprehensive analytical approach, such as text mining, is needed to trace the narratives behind the legal data.

This study focuses on Klaten Regency, Central Java, which has unique socioeconomic dynamics as a buffer zone for major cities (Yogyakarta and Surakarta) while also possessing semi-urban and rural characteristics. Local conditions such as job instability in the informal sector and limited education on family financial management have the potential to exacerbate domestic conflicts (Yunus & Riana, 2025). In line with national trends, the Klaten Religious Court has recorded high divorce rates (divorce suits and divorce by repudiation), with economic factors often identified as the main trigger (Klaten Religious Court Annual Report, 2024). However, the aggregate data does not reveal the specific types of economic motives that arise most frequently. For example, is it purely due to an inability to provide financial support, or has it shifted due to consumer debt and addictions such as online gambling? Understanding this local context is crucial for designing targeted policy interventions (Marsitadewi & Sudemen, 2025).

Literature Review

Various studies in Indonesia consistently place economic factors as one of the main triggers of divorce. Research at the Langkat Religious Court highlights that economic factors were the dominant cause in 80.87% of cases in 2019 (Habib, 2019). Similar findings have emerged in various regions. In Bone Regency, economic pressure stemming from the husband's inability to fulfill his financial responsibilities was a driver of family conflict and divorce (Marzuki, 2016). Similarly, in Karawang Regency, economic problems, constant disputes, and a lack of harmony were identified as significant causes (Garwan et al., 2018).

More specifically, financial problems are a significant contributing factor in cases of divorce (lawsuits filed by wives) in Jombang (Andri, 2023). Economic instability and unmet economic needs are believed to directly cause damage to marriages (Nadiatusholikha et al., 2024). Qualitative research also identifies derivative issues such as unemployment and income inequality between spouses as key factors that trigger conflict (Fatmawati & Ridhwani, 2022). Economic factors are not only a trigger but also influence the decision-making process in court. A study at the Jember Religious Court analyzed how income, debt, and living expenses influence judges' decisions regarding alimony, asset division, and child custody (Zakih, 2023).

Several studies have added to the relevance of the relationship between economics and divorce. A quantitative study in Pacitan found that education and income levels significantly affect divorce, while occupation does not (Azis, 2021). Meanwhile, another study discusses the dynamics of income between spouses, highlighting that an increase in the wife's income can benefit the family, especially when the husband is unable to provide, although it emphasizes the importance of maintaining essential family values (Zelfa, 2021). In addition, economic stability is seen as a crucial element in marital relationships, in line with the objectives of marriage within the framework of maqashid syariah (Febiana, 2018). Overall, these various studies show a consistent pattern, which states that economics is not only an external factor, but also a core factor that influences harmony, decision-making authority, division of roles, and even the decision to divorce.

Although previous studies have successfully confirmed the significance of economic factors in divorce, these studies have clear methodological and substantive limitations. Most of the existing literature is limited to quantitative studies (Habib, 2019) and (Azis, 2021) which only show statistical data, but fail to detail the specific economic motives behind them, or qualitative studies (Fatmawati & Ridhwani, 2022) which is rich in narrative depth but limited to small samples and cannot be generalized. To date, there has been no research using text mining methods to uncover narrative details of economic factors in divorce on a large scale from textual data of court decisions. Existing research (Zakih, 2023) is limited to manual qualitative analysis of a number of decisions, and no one has applied a Natural Language Processing (NLP)

approach to systematically process hundreds of textual court decision data. Based on this knowledge gap, this study aims to answer the following main research questions (RQ): What knowledge can be extracted from unstructured textual data related to specific economic motives and narrative patterns in divorce rulings at the Klaten Religious Court?

Based on this background, this study aims to identify and analyze the economic motives that arise in divorce case decisions at the Klaten Religious Court. Through a text mining approach to copies of the rulings, this study seeks to explore narrative patterns related to economic factors, such as the husband's inability to provide adequate financial support, unemployment, household debt pressure, and involvement in destructive economic activities such as online gambling (Putri, 2022). This analysis focuses not only on identifying common economic motives, but also on understanding how these motives interact with relational dynamics within households, such as conflict, neglect of responsibilities, and decreased trust between spouses. Thus, the results of this study are expected to contribute empirically to the understanding of the relationship between economic conditions and divorce, particularly in the socio-cultural context of Klaten Regency (Zakih, 2023).

2. METHOD

This study uses a mixed-method approach, which combines quantitative analysis based on text analytics in the initial stage with qualitative reasoning through inductive analysis in the final stage. This approach allows researchers to gain initial understanding through word analysis to identify and interpret substantive themes from unstructured data (Grimmer & Stewart, 2013).

Quantitative Approach (Text Mining)

This study uses a text mining approach to answer the research questions. Although the specific definitions and algorithms of text mining are still the subject of debate (Ordenes & Zhang, 2019), In general, text mining is understood as a form of big data analysis that aims to extract insights from unstructured and semi-structured data (Hudaefi, 2024). This study adopts a four-stage analytical framework comprising information retrieval (IR), information extraction (IE), data visualization (DV), and knowledge discovery (KD), as described in the literature (Antons et al., 2020). The analysis process was carried out using the Orange Data Mining machine learning tool developed by (Demšar et al., 2013). The focus of analysis in this study is on word frequency, keyword extraction, and network analysis between words and documents. As a single case study, this research focuses on the Klaten Religious Court, with data obtained from copies of divorce case decisions available on the official website of the Indonesian Supreme Court Decision Directory (Direktori Putusan Mahkamah Agung RI). Figure 1 is the Orange Data Mining widget used during the analysis process.

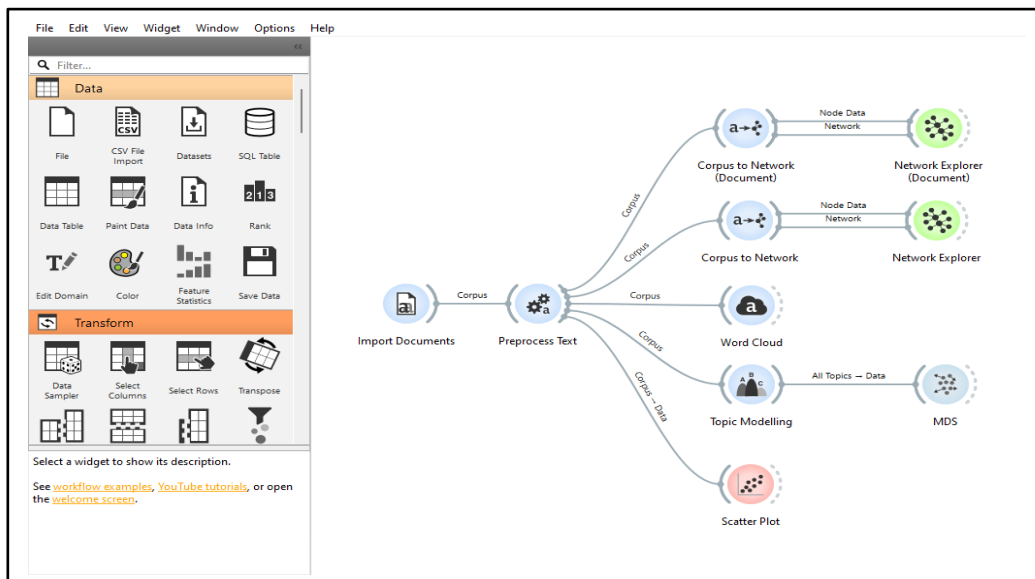


Figure 1. Author's Work Flow in Orange Data Mining

Qualitative Approach (Descriptive Analysis)

A qualitative approach is used to explore narrative patterns or linguistic expressions of economic principles that have been identified quantitatively. This study uses qualitative reasoning through inductive analysis to interpret results without using predetermined categories or theories. The inductive approach allows researchers to trace themes or patterns of interpretation directly from the data without relying on initial hypotheses. This approach is supported by contextual analysis of text mining data, namely using the Worldcloud Widget to determine the frequency with which keywords such as “gambling” or “debt” are used in sentences, as well as Topic Modeling to automatically group decisions based on similar economic themes. This approach ensures that quantitative findings (frequency) are also supported by an understanding of meaning (narrative context).

Case Study of the Klaten Religious Court

The Klaten Religious Court (PA) was chosen as the case study object due to its position as a judicial institution in Indonesia with authority to handle family law issues, such as marriage and divorce, particularly for Muslims. In addition, based on the Annual Reports of seven Religious Courts (PA) in the Surakarta Residency (Surakarta, Klaten, Sukoharjo, Wonogiri, Sragen, Boyolali, Karanganyar), the Klaten Religious Court has consistently been recorded as one of the religious courts with the second highest number of divorce cases after the Sragen Religious Court. This high volume of cases indicates that the Klaten PA is a representative location for intensive observation of the social phenomenon of divorce. Comparative data on the number of divorce cases (Cerai Gugat and Cerai Talak) received by the Religious Courts in the Surakarta Residency region in 2022-2024 can be seen in **Table 1**.

Table 1. Comparison of Divorce Cases Accepted by the Surakarta Residency District Court over a 3-Year Period (2022-2024)

No.	Religious Court (PA)	Value
1	Sragen	5.934
2	Klaten	5.636
3	Boyolali	5.053
4	Wonogiri	4.947
5	Sukoharjo	3.977
6	Karanganyar	3.804
7	Surakarta	2.837

Data Sources and Data Collection Techniques

This study uses purposive sampling, which aims to select documents that the researcher deems representative of the issue being studied. The data used in this study are copies of divorce decrees from the Klaten Religious Court. This data source was chosen for its authenticity. Court decisions record in detail the factual arguments contained in the “Case Details” section and the evidence through the testimony of witnesses presented by the parties, thus providing rich and honest narrative data on the roots of the conflict (Triyono, 2025).

The data collection process was carried out by accessing publicly available data through the open-access portal of the Indonesian Supreme Court Decision Directory, which is available on the website (<https://putusan3.mahkamahagung.go.id/>). In general, these documents contain the identities of the parties involved in the case, the chronology or reasons for the divorce, the judge's considerations, and the verdict (the essence of the decision). This document provides information to assist researchers in identifying the grounds for divorce used by the Plaintiff or Petitioner. After that, data filtering was carried out based on population criteria: (a) Directory: Religious Civil (perdata agama), (b) Classification: Divorce (perceraian), (c) Court: Klaten Religious Court, (d) Year: Decided in 2025 (Cases decided in January-August 2025). From the total population of decisions found during that period, there were 1008 divorce case decisions. Furthermore, the researcher conducted a second filter to identify the research corpus. The population of decisions was filtered using initial search keywords for terms related to economics, such as: ‘economy’, ‘alimony’, ‘debt’, ‘gambling’, ‘work’, ‘unemployment’, ‘bankruptcy’. As a result, this study identified and established a final data corpus of 405 decisions relevant to economic factors for further analysis using text mining.

This research data collection consists of 405 divorce decree documents that were purposively filtered from the Indonesian Supreme Court (Mahkamah Agung) Decree Directory. Through a sample of 81 decree documents, a total corpus of 12,117 words was produced after undergoing a partial extraction process in the “case details (duduk perkara)” and witness statements sections. These text files are stored in raw text format (txt.) and organized based on the economic motives that led to the divorce. Specifically, 100% of the data corpus is unstructured textual data derived from the narratives of the Plaintiff's

arguments and the Defendant's responses in the case description section, as well as witness statements in the evidence section. The focus of the analysis is on the “case details (duduk perkara)” and witness testimony because these sections contain detailed and authentic narratives regarding the economic conflicts underlying the grounds for divorce.

3. RESULT AND DISCUSSION

Result

Data Overview

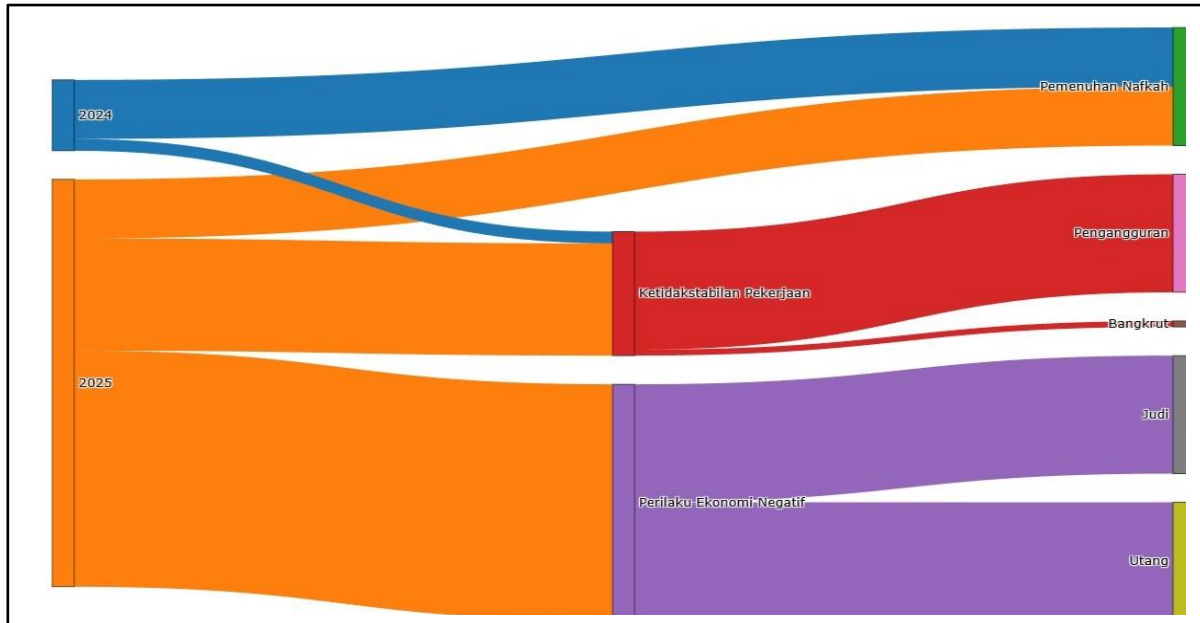


Figure 2. Data Flow Based on the Year the Case was Filed and Its Factors

Figure 2 is a Sankey diagram illustrating the flow of samples from the year the case was received to the main category and then identified based on its attribute subcategories. Of the 81 decisions identified, 2025 contributed the largest number of decisions to the final data set, namely 69 cases, while the rest came from 2024 (12 cases). In terms of issue distribution, ‘Negative Economic Behavior’ was the largest contributor to the main category with 40 cases, which were specifically divided equally into two fatal subcategories, namely ‘Gambling’ and ‘Debt’, each contributing 20 cases. Meanwhile, the ‘Job Instability’ category contributed to 21 cases, the majority of which were in the ‘Unemployment’ subcategory (20 cases), and the ‘Provision of Financial Support’ category stood alone with 20 cases.

Word Frequency

Word cloud analysis provides a visual overview of the frequency distribution of keywords in the data corpus. This analysis is obtained through the Word Cloud widget in Orange Data Mining software, as shown in Figure 3, identifying several significant terms. The most prominent words are ‘disputes (perselisihan)’, ‘quarrels (pertengkaran)’, ‘financial support (nafkah)’, ‘debt (utang)’, ‘gambling (judi)’, and ‘online’. The significance of these terms collectively confirms three main aspects underlying the grounds for divorce: (1) formal issues recorded in court “disputes (perselisihan), quarrels (pertengkaran)”, (2) fundamental obligations “financial support (nafkah), needs (kebutuhan)”, and (3) modern triggers “debt (utang), gambling (judi), online”.

Topic Modeling

Topic modeling using the Latent Dirichlet Allocation (LDA) method in Figure 4 successfully mapped the main economic motifs causing divorce. The most basic cluster is neglect of financial support, where the dominance of keywords such as “financial support (nafkah)” and “sufficient (mencukupi)” confirms that the core problem is the husband’s failure to meet the basic needs of the household in the long term, not just poverty.

In addition, the analysis identified a cluster of economic instability due to business failure, marked by the keywords “capital (modal)”, “decline (surut)” and low work ethic “lazy (malas)”. Both conditions

Figure 6. Word Co-occurrence Network

Document Networks

This study also conducted a network analysis on nodes representing the centers of five economic motif clusters that had been identified through Topic Modeling. This motif cluster network explains the level of correlation between various types of economic issues that arise in divorce decisions. This analysis sets a connection threshold of 1, which means that there is a relationship between two documents if the number of words that appear in both documents contains at least 1 word.

Figure 7 illustrates the interconnections between the five economic motif clusters. The Failure to Provide Financial Support cluster (Yellow) has the strongest connection with the Unemployment cluster (Red), indicating a significant overlap in narratives, where the lack of employment is the main root cause of failure to fulfill financial support obligations. In addition, the Debt (Green) and Unemployment (Red) clusters are also closely connected, showing that debt problems often arise as a consequence or driving factor of unemployment and become a central cause. On the other hand, the Bankrupt (Orange) cluster shows a relatively weaker connection with other clusters, suggesting that divorce cases due to business failure (bankruptcy) have more unique and separate keyword narratives compared to issues involving Debt, Gambling, and Financial Support Obligation, which form a closely interrelated Central Conflict Triangle in the middle of the network.

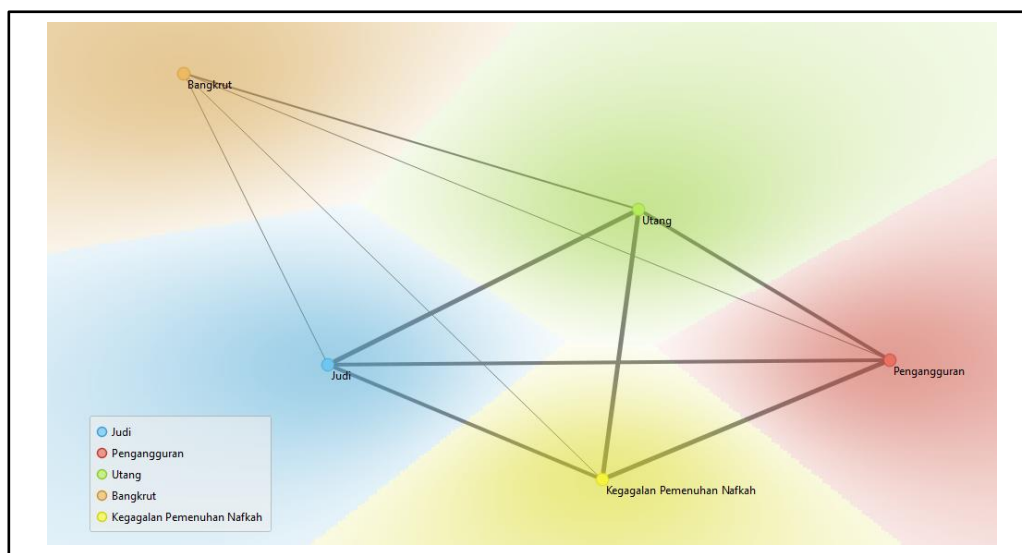


Figure 7. Document Network Analysis

Discussion

Digital transformation in the economic and entertainment sectors has had significant implications for family resilience, creating new challenges and vulnerabilities in the institution of marriage. As individuals gain easier access to digital financial platforms such as online loans and online entertainment, particularly online gambling, questions about how this phenomenon affects household stability have become highly relevant.

Specifically, this study found economic factors that have not been widely discussed or studied in depth in previous studies, which generally focus on structural poverty and income inequality. This paper reveals that economic motives for divorce in the Klaten Religious Court have undergone a fundamental shift. In current practice, three main typologies of economic-based causes of divorce have been identified, namely failure to provide financial support, job instability, and destructive economic behavior.

Failure to provide financial support is the factor with the highest probability of occurrence. Key words include "financial support (nafkah)", "sufficient (menukupi)", "responsibility (tanggung jawab)" and "needs (kebutuhan)". This is a fundamental issue, where the husband fails to provide for the family's needs (clothing, food, shelter). An example of narrative representation in a decision: "That the Defendant did not provide for the Plaintiff's physical and emotional needs, so that the Plaintiff had to work to meet their daily needs." (Decision Number 5/Pdt.G/2025/PA.Klt)

Job instability (unemployment) is the root cause of financial failure. The keywords "lazy (malas)", "work (kerja)", "effort (usaha)" and "unemployment (pengangguran)" dominate. Unlike layoffs, which are considered a misfortune, the narrative here emphasizes the husband's unwillingness to make an effort. An example of narrative representation in a decision: "That disputes and arguments arose due to economic

problems, the Defendant was unemployed and did not work, as stated by the Plaintiff, the Defendant still did not want to work.” (Decision Number 0037/Pdt.G/2025/PA.Klt)

Unlike the previous factor, this factor describes external economic shocks caused by business failure or bankruptcy. The keywords that appear in this cluster are “capital (modal)”, “decline (surut)”, “business (bisnis)” and “bankrupt (bangkrut)”. This narrative shows that household breakdowns are often triggered by a drastic decline in living standards due to the destruction of the main source of income, which then triggers unmanaged financial stress and disrupts family harmony. An example of the narrative representation in the decision: “The household began to experience disharmony due to economic problems caused by the decline of the Plaintiff’s building supply business and the Defendant’s large debts, which ultimately led to the bankruptcy of the Plaintiff’s building supply business and frequent arguments between the Plaintiff and the Defendant.” (Decision No. 1632/Pdt.G/2024/PA.Klt)

Negative economic behavior “gambling (judi)” emerged as a very distinctive phenomenon. The dominant keywords were “gambling (judi)”, “online”, “slots”, “depleted (habis)” and “sold (jual).” In the decision, the narrative pattern often described a cycle of addiction that caused the husband to be irrational in managing assets. The husband not only spent his salary, but also sold household assets. An example of narrative representation in the decision: “...because the Defendant often gambled online on slot machines, as a result, the Defendant was unable to meet household needs until the Defendant sold the Defendant’s motorcycle, as a result of which the Plaintiff and the Defendant often engaged in arguments almost every day.” (Decision No. 0059/Pdt.G/2025/PA.Klt)

Negative economic behavior “debt (utang)” is closely related to psychological pressure caused by debt collection. The keywords “loan (pinjaman)”, “collect (tagih)” and “knowledge (sepengetahuan)” form this cluster. Debt here is often not for productive or emergency needs, but to cover lifestyle expenses or gambling losses. Example of narrative representation in the decision: “That the Defendant incurred debt without the Plaintiff’s knowledge, and when the Defendant found it difficult to repay the debt, the Defendant then asked the Plaintiff for help in repaying it. The Plaintiff gave money to the Defendant to pay off the debt, but the money was used for other purposes.” (Decision Number 0012/Pdt.G/2025/PA.Klt)

Findings regarding the dominance of destructive digital-based economic behavior in divorce cases call for an in-depth discussion of contemporary Islamic family law approaches. The use of digital evidence, such as gambling transaction histories or online loan collection communications, as the basis for proving syiqaq (continuous dispute) has introduced a new element in religious court practices. This situation requires a special evaluation of the legal aspects of evidence and judicial considerations. Judges now need to explore the roots of such digital addiction, rather than merely looking at the symptoms of conflict, in order to determine decisions regarding hadhanah (child custody) or the division of joint property, especially if one party is proven to have squandered assets (tabdzir) on prohibited activities.

Furthermore, the use of text mining methods in this study reveals serious social implications, where the massive phenomenon of online gambling and online lending has damaged the foundation of trust in marriage in the Klaten region. This shows that social policy interventions must be specific and cannot be generalized. If cash social assistance is effective in addressing the “Failure to provide financial support” group, then for the group with “destructive behavior,” addiction rehabilitation and digital financial literacy strengthening programs are needed. Without this specific handling, the dissolution of marriages due to digital vulnerability will continue to increase and widen the socio economic impact of post divorce in society.

4. CONCLUSION

An in-depth investigation into economic motives in divorce administration is crucial, given that many judicial institutions in semi-urban areas, such as Klaten Regency, face the reality that digital vulnerability hinders family resilience. This condition highlights the importance of empirical studies based on court decisions, given that the Religious Court has the legal authority to examine, adjudicate, and decide divorce cases while also recording the factual narrative of domestic conflicts.

This study uses a mixed-method approach by analyzing primary data in the form of copies of divorce decrees from the Klaten Religious Court obtained through the Indonesian Supreme Court’s (Mahkamah Agung) Decree Directory. The data was purposively filtered from cases decided between January and August 2025, then analyzed using text mining methods with the help of Orange Data Mining software. Quantitative analysis identified word frequency, topic structure, and word and document networks, which were then explored further through inductive qualitative analysis to interpret the narrative context of economic arguments. This study produced three typological themes, namely failure to fulfill financial obligations, job instability (unemployment and bankruptcy), and destructive economic behavior (gambling and debt). The latest findings emphasize the practical implications for discussions of Islamic law, particularly in proving the argument of syiqaq due to digital addiction.

Furthermore, this study has important implications for the development of contemporary Islamic family law. The emergence of digital evidence such as online gambling transaction histories and online loan collection communications requires adaptation in the practices of evidence and judicial considerations in the Religious Court. Future research could investigate whether policy interventions such as digital addiction rehabilitation are more beneficial to family integrity than simply providing cash assistance. Moreover, it is important to further validate whether the phenomenon of online gambling and online loans as triggers for divorce is a systemic national trend or a specific anomaly in certain regions.

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