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Financial well-being, mindfulness and marital duration as predictors of relationship satisfaction among married couples in Malaysia

Abstract: This study aims to identify the potential predictors (i.e., financial well-being, mindfulness, and marital duration) of relationship satisfaction among married couples in Malaysia. Respondents were 156 Malaysian married couples from different races – Malay, Chinese, Indian, and others. All respondents responded to three questionnaires which are In Charge Financial Distress/ Financial Well-Being Scale (Prawitz et al., 2006), Mindfulness Attention Awareness Scale (Brown & Ryan, 2003), and Couple Satisfaction Index (Funk & Rogge, 2007). A significant positive relationship was found between financial well-being and mindfulness with relationship satisfaction, meanwhile, no statistically significant relationship was found between marital duration and relationship satisfaction. Moreover, mindfulness is established to be the strongest predictor of relationship satisfaction among married couples in Malaysia. This result emphasized the role of mindfulness within the context of development and sustainability of marital relationships satisfaction in addition to general well-being.

Keywords: *Mindfulness, Relationship satisfaction, Financial well-being, Marital duration, Married couples*

INTRODUCTION

Relationship satisfaction is an individual estimation of one's relationship (Gerlach, Driebe & Reinhard, 2020). According to Keizer (2014), relationship satisfaction is not possessions of a relationship but it is a personal experience and view. Members of the same couple may differ in what way they feel. Yet, satisfaction in close relationships is well-defined as the individual attitude (satisfaction) and affective experience (happiness) in the estimation of one's relationship (Gómez-López, Viejo & Ortega-Ruiz, 2019). Greatest of the existing research on this topic emphasizes on the correlates and predictors of satisfaction among married couples (e.g., Adonu, 2005; Barnes, Brown, Krusemark, Campbell, & Rogge, 2007; Dew, 2009; Naderi & Nory, 2017). Briefly, the subjective perception of satisfaction is a significant pointer of relationship quality and has significance for the permanency of the relationship (Abd Rahman & Keat, 2017; Affandee, Rehman & Keat, 2018; Sedaghatnia, Lamit, Ghahramanpouri & Mohamad, 2013).

However, many issues occur due to the lack of relationship satisfaction, such as domestic violence which leads to divorce among married couples. According to

Department of Statistics Malaysia, there was an increment in the number of divorces which is approximately 0.1% from 50,314 (2017) to 50,356 (2018). Besides, as stated by Women's Aid Organization (WAO), there were 5,421 domestic violence cases reported to the Royal Malaysia Police (PDRM) in 2018 and most of the perpetrators of domestic violence are between the ages of 26 to 35 years old. Moreover, every state in Malaysia has a percentage of domestic violence cases in 2017, especially in Selangor as there were 775 cases reported (14.1%), followed by 681 cases in Johor (12.4%) and 662 cases reported in Kelantan (12%). Thus, there are many couples who face difficulty in dealing with their partners due to the imprecise understanding as the contributing factor, especially in relationship satisfaction.

It cannot be denied that financial well-being is about a sense of security and to be in-control of an individual's day-to-day (Brüggen, Hogreve, Holmlund, Kabadayi, & Löfgren, 2017), which also known as crucial to the lives of married couples and affect marital happiness (Dew, 2009). Past contemporary literature has revealed that individual who were satisfied with finances as well as engagement of financial behaviors are related to the relationship satisfac-

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tion (Tavakol, Nikbakht Nasrabadi, Behboodi Moghadam, Salehiniya & Rezaei, 2017; Thoresen & Goldsmith, 1987). Meanwhile, Grable, Britt and Cantrell (2007) suggested that individuals who possessed low level of financial well-being tend to have more thoughts about divorce as compared to their counterparts. This finding has been supported by Aronson (2008) in which financial insecurity contributed to high rate of divorce. Financial well-being remains as one of the top contributors to the dissolution of marriages; however, there has been little discussion about financial well-being and relationship satisfaction in Malaysia (Muhammad, 2014).

In addition, mindfulness may play an influential role in relationship satisfaction and wellbeing (Barnes et al., 2007) since mindfulness is the maintenance of a moment-by-moment awareness of thoughts, bodily sensations, feelings, and surrounding environment, over a kind, nurturing lens (Brown, Ryan & Creswell, 2007). In fact, according to Black (2011), by practicing mindfulness, humans' thoughts tune into what they sense in the present moment rather than reworking the bygone or imagining the upcoming. Thus, mindfulness has direct link to positive outcomes, for instance, enhanced relationship satisfaction (McGill, Adler-Baeder, & Rodriguez, 2016), partner acceptance (Kappen, Karremans, Burk, & Buyukcan-Tetik, 2018) relationship coping abilities (Atkinson, 2013) and relationship stability (Khaddouma & Gordon, 2018). Equally important, in 1993, Kabat-Zinn highlighted that mindfulness can enable cognitive reappraisals of stressors and conflicts within relationships, helped individuals to remark them as challenge and increased the opportunity for a better problem solver. The finding is consistent with a finding of a past study by Overall, Fletcher and Simpson (2010), which has confirmed the crucial association between healthy relational behaviors and increment of mindfulness, together with healthy relationship skills and relationship quality. Research finding by Kozlowski (2013) also pointed towards a positive link between mindfulness and relational outcomes, which align with an empirical evidence of meta-analysis on mindfulness and relationship satisfaction done by McGill et al. (2016). They concluded that more mindful individuals possess higher relationship quality and mindfulness training had been proposed to be included in relationship education.

Not to mention, the role of the marital duration is vital for an understanding of relationship satisfaction. Based on research conducted by Teimourpour, Moshtagh Bidokhti and Pourshanbaz (2012), majority of newlywed couples have high level of relationship satisfaction at the beginning, however, found to drop across the time and this negative relationship between marital duration and relationship satisfaction were also supported by other studies (e.g., Gallimore, Hughes & Geldhauser, 2006; Naderi et al., 2017; Ziaei et al., 2014). For instance, Lee and McKinnish (2018) found that marital satisfaction declines more rapidly over time, due to lack of communication, perceived stress, pressure, having an abusive partner or alcoholic partners. On the other hand, interestingly, this is

contrary to studies conducted by Duncan (2008) as well as Zainah, Nasir, Ruzy Suliza and Noraini (2012), which proposed that increment of years of married life, resulted in increment of marital adjustment. In a word, older couples or those who have been together for more than ten years have undergone adaptation phase which resulted in fewer psychological problems (Bradbury, Fincham & Beach, 2000; Orathinkal & Vansteenwegen, 2006).

The contribution of the current study can be capitalized as guidelines for Malaysian married couples to understand the contributing factors which play an important role in achieving better relationship satisfaction. This also benefits the society and the nation as it may lead to fewer divorce rates and strengthens the bonding among couples. Countless issues can be settled through understanding and by "give and take policy." Similarly, in reducing the level of stress, depression, anxiety and some mental disorder among those who are married. Consequently, the current study aims to identify the potential predictors (i.e., financial well-being, mindfulness and marital duration) of relationship satisfaction among married couples in Malaysia.

METHODOLOGY

This present study aims to determine whether financial well-being, mindfulness and marital duration predict relationship satisfaction among married couples in Malaysia. For this reason, quantitative research design and survey method were employed to identify the potential variables of interest. The participants were 156 married couples in Malaysia with a mean age of 37.78, standard deviation, SD of 11.499. Among them, there were 107 females, and 49 males. The study consisted of a few self-report questionnaires or surveys consisting In Charge Financial Distress/Financial Well-Being Scale (Prawitz, Garman, Sorhaindo, Neill, and Kim, 2006), Mindful Attention Awareness Scale, MAAS (Brown & Ryan, 2003), and Couple Satisfaction Index, CSI (Funk & Rogge, 2007). Furthermore, correlation study was employed to find the relationship between independent variables (financial well-being, mindfulness and marital duration) and dependent variables (relationship satisfaction). Regression analysis was used to obtain the best and the strongest predictors of relationship satisfaction among married couples in Malaysia.

FINDINGS AND DISCUSSION

Objective 1: To describe the level of financial well-being, romantic relationship, mindfulness, and relationship satisfaction among married couples in Malaysia.

With regards to the measurement of financial well-being, the minimum score was 48 and maximum score was 55. Based on Table 1, half (35.3%, 55) of the respondents reported low level of financial well-being and 34.0% (53) of them possessed a high level of financial well-being. The mean score of financial well-being was 48.8, with a standard deviation of 14.130. on the other hand, the

measurement of mindfulness has a minimum score of 44 and maximum score of 59. Based on Table 4.0, half (37.8%, 59) of the respondents reported low level of mindfulness and 34.0% (53) of them possessed a high level of mindfulness. The mean score of mindfulness was 63.36, with a standard deviation of 13.921. Besides, more than half (44.9%, 70) of the respondents reported in short marital duration (1 – 6 years), meanwhile, 31.4% (49) of respondents were in long marital duration (more than 16 years) (refer Table 1). In regards to measurement of relationship satisfaction, the minimum score was 16 and maximum score was 157. Half (33.3%, 52) of the respondents reported low level of relationship satisfaction and (34.6%, 54) of them possessed a high level of relationship satisfaction. The mean score of relationship satisfaction was 110.88, with a standard deviation of 31.829 (see Table 1).

Table 1. Level of Independent Variable (N=156)

Variable	n	%	Mean	Sd.
Financial Well-Being			48.8	14.13
Low	55	35.3		
Medium	48	30.8		
High	53	34.0		
Mindfulness			63.36	13.92
Low	59	37.8		
Medium	44	28.2		
High	53	34.0		
Marital Duration				
Short (1 – 6 years)	70	44.9		
Intermediate (7 – 16 years)	37	23.7		
Long (more than 16 years)	49	31.4		
Relationship Satisfaction			110.88	31.83
Low	52	33.3		
Medium	50	32.1		
High	54	34.6		

Note: Sd. = Standard deviation, Min. = Minimum, Max. = Maximum

Objective 2: To examine the relationships between financial well-being, mindfulness, education, marital duration and relationship satisfaction among married couples in Malaysia.

Ha1: There is a significant relationship between financial well-being and relationship satisfaction among married couples in Malaysia.

A Pearson correlation was carried out to examine the relationship between financial well-being and relationship satisfaction. The finding revealed that financial well-being and relationship satisfaction were significant positively correlated ($r = .367, p < .05$). This finding supported that married couples with strong financial well-being was more likely to engage in relationship satisfaction. Therefore, Ha1 was then supported (see Table 4.1). The finding was

consistent with findings of past studies by Archuleta, Britt, Tonn and Grable (2011), which concluded that people who are financially satisfied are to be more stable in their marriages. Thus, financial well-being determines relationship among married couples.

Ha2: There is a significant relationship between mindfulness and relationship satisfaction among married couples in Malaysia.

As shown in Table 2, the current finding revealed that mindfulness and relationship satisfaction were significantly positive correlated ($r = .450, p < .05$). Therefore, Ha2 was supported (see Table 2). The present finding was supported by Adair, Boulton, and Algoe, (2018) which concluded that individuals with higher in trait mindfulness would rate their partners higher in responsiveness, which in turn predict greater relationship satisfaction in the rater of the study.

Table 2. Pearson Correlation between financial well-being, mindfulness, marital duration and relationship satisfaction.

Variable	Relationship Satisfaction	
	r	p
Financial Well-Being	.367**	.000
Mindfulness	.450**	.000
Marital Duration	-.045	.573

Note: ** $p < .05$

Ha3: There is a significant relationship between marital duration and relationship satisfaction among married couples in Malaysia.

A Pearson correlation was carried out to examine the relationship between marital duration and relationship satisfaction. Table 2 indicates that marital duration and relationship satisfaction were not significant correlated ($r = -.045, p > .05$). The finding proposed that marital duration does not give impact on the perceived feeling of being supported and satisfied among married couples and found similar results to those obtained by Gallimore, Hughes and Geldhauser (2006). Therefore, Ha3 was not supported. As highlighted by Gallimore et al. (2006), other aspects of marriage such as lack of communication and failure to compromise may have huge impact on the duration of couples to stay with their spouses. The present finding also supports Sorokowski et al., (2017); which concluded that duration of marriage does not determine relationship satisfaction and this might be due to some reasons.

Objective 3: To determine the unique predictors of relationship satisfaction among married couples in Malaysia.

Ha4: The regression coefficient for financial well-being and mindfulness are equal to zero when regressed against relationship satisfaction.

Table 3 presents the regression of relationship satisfaction on financial well-being and mindfulness. The results of multiple regression revealed that the overall model was statistically significant ($F_{(df, n)} = 24.997, p < .05$). The model showed that 23% of the variance in

Table 3. Multiple Regression Analysis for Relationship Satisfaction

Variable	Relationship Satisfaction		
	B	SE.B	Beta, β
Financial Well-Being	.468	.168	.213**
Mindfulness	.817	.175	.358**
<i>Adjusted R²</i>		.230	
<i>F</i>		24.997**	

Note: Relationship Satisfaction $F(2, 156) = 24.997$

Level of significant is at $p < .05$

relationship satisfaction is explained by financial well-being and mindfulness. This indicates that the slope of the estimated linear regression model is not equal to zero confirming that there is a linear relationship between relationship satisfaction and the predictor variables. Hence, H_0 is not supported.

According to multiple regression analysis, both variables were significantly contributed to relationship satisfaction, which are financial well-being ($\beta = .213$, $p < .05$) and mindfulness ($\beta = .358$, $p < .05$) (see Table 3). Remarkably, mindfulness was found to be the strongest predictor to relationship satisfaction. The finding is consistent with findings of past studies by Adair and colleagues (2017) as well as Sean et al. (2007), which agreed on the effect of higher trait mindfulness on relationship satisfaction among romantic partners.

CONCLUSION AND RECOMMENDATION

Overall, the findings concluded that there is a relationship between financial well-being, mindfulness and relationship satisfaction. The mindfulness stands out to be the strongest predictor of relationship satisfaction among married couples in Malaysia. The findings from this study makes several contributions to the current literature. First, the results have supported the theory of triadic reciprocal determinism by Albert Bandura (1990), in which behavior of an individual (i.e., relationship satisfaction) is influenced from the environment (i.e., financial well-being) as well as personal factors (i.e., mindfulness) reciprocally. In other words, the principles of reciprocal determinism of relationship satisfaction can be seen in observational learning. As for the current study, mindfulness was found to assist an individual in determining the degree of relationship satisfaction in environment (i.e., financial well-being) that an individual decides to imitate. These findings imply that mindfulness alone may not improve levels of relationship satisfaction among married couples, but it may be related to other factor, that is financial well-being in order to explain the relationship (Smith, 2015). Secondly, mindfulness found to be the strongest predictor of relationship satisfaction among Malaysian married couples. With this in mind, positive

consequences of mindfulness on psychological well-being (Carlson & Brown, 2005) may potentially extend to relationship satisfaction as mindfulness refers to an accessible attention to and consciousness of surrounding, both internally and externally, in the present (Brown & Ryan, 2003). Therefore, by practicing mindfulness, humans' thoughts can modify into what they are currently sensing, which are really helpful in dealing with marital conflict (Black, 2011).

This study gives a new insight into the implementation of an understanding that although mindfulness among married couples plays an important role in relationship satisfaction, the other aspects which also should be considered is financial well-being. Hence, this study has implications not only for individuals, but also for psychological and counseling practitioners, intervention effort makers, and policy decisions makers. This is particularly important as any shifts among them, leave a growing portion of the population facing burden of chronic disease in marital well-being including relationships (Yusoff, Khan, Latif & Aziz, 2019). This is equally important in today's era for having quality and healthy relationship satisfaction since greater relationship satisfaction results in good health, emotional and mental stability and well-being (Aziz & Ali, 2020; Yusoff et al., 2019).

There were several limitations that can be discussed in this study. The number of sampling is small which is 156 respondents due to COVID-19 pandemic's Movement Control Order (MCO). Besides, there are more female respondents compared to male respondents in the study. Under those circumstances, recommendations should be put forward to aim greater attribute of future research. Since the statistical tests require a larger sample size, future research may focus on obtaining larger sample size in ensuring a representative distribution of the sample as well as significant relationships from the data. Besides, getting equal numbers of female and male respondents of married couples is encouraged for future research as well.

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