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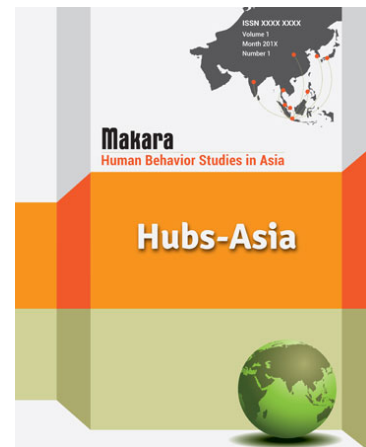
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Marital Satisfaction in terms of Communication, Conflict Resolution, Sexual Intimacy, and Financial Relations among Working and Non-Working Wives

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**Abstract**

Marriage can be an important part of human development. One of the signs of a successful marriage is marital satisfaction. Marital satisfaction must be felt by both the husband and wife. However, in the current era, the role of wives who work outside the household has been a challenge for some married couples. The aim of this study is to examine the influences of communication, conflict resolution, sexual intimacy, and financial relations on the marital satisfaction of working wives and non-working wives. The study was conducted on a total of 144 subjects, consisting of 90 full-time working wives and 54 non-working wives. Data collection was conducted by using questionnaires. Results of linear regression analysis showed a difference in factors that affect marital satisfaction in working wives and non-working wives. Marital satisfaction in working wives was influenced by communication, sexual intimacy, and financial relations. Meanwhile, marital satisfaction in non-working wives was influenced by communication and financial relations.

Keywords: communication, conflict resolution, financial relations, marital satisfaction, sexual intimacy working wife, non-working wife

**Abstrak**

Menikah merupakan salah satu tugas perkembangan manusia. Salah satu hal yang menjadi tanda keberhasilan pernikahan adalah kepuasan pernikahan. Kepuasan pernikahan ini tentu harus dirasakan oleh kedua belah pihak baik suami maupun istri. Namun di era saat ini peran istri yang bekerja di luar rumah menjadi tantangan tersendiri bagi pasangan suami istri. Penelitian ini bertujuan untuk mengetahui pengaruh komunikasi, intimasi seksual, resolusi konflik dan relasi finansial terhadap kepuasan perkawinan pada pasangan suami istri dengan istri yang bekerja dan tidak bekerja. Keseluruhan partisipan berjumlah 144 orang yang terdiri dari 90 istri yang bekerja dan 54 istri yang tidak bekerja. Pengumpulan data dilakukan dengan menggunakan skala. Hasil analisis regresi linear menunjukkan adanya perbedaan faktor-faktor yang menyebabkan kepuasan antara pasangan dengan istri bekerja dan tidak bekerja. Kepuasan pasangan dengan istri yang bekerja dipengaruhi oleh komunikasi, intimasi seksual dan relasi finansial. Sedangkan pada pasangan yang istrinya tidak bekerja, kepuasan pernikahan dipengaruhi oleh komunikasi dan relasi finansial.

*Kata kunci: intimasi seksual, istri bekerja, istri tidak bekerja, kepuasan pernikahan, komunikasi, relasi finansial, resolusi konflik*

**1. Introduction**

The number of dual earner couples has increased over this decade. This relates to the increasing number of women who complete their formal education (O'Brien, 2012), and means that the number of working wives is increasing day by day.

Working wives have double roles in their marriages. They play the role of a housewife and a worker. The dual role is like two sides of a coin. Working can help wives to develop and actualize themselves and also provide additional household income. On the other hand, working also gives additional duties and challenges for them (Pujiastuti & Retnowati, 2004). This is true especially for full-time working wives.

It is argued that the wives' new roles as income earners in addition to household roles may also change their view of marriage. According to Olson, DeFrain, and Skogrand (2011), the situation where both partners work and have careers can shift their view of marriage into a more contemporary view. In contemporary views of marriage, roles are flexible and both partners share child care and initiate sex.

Data from Badan Pusat Statistik (BPS) from 2013 to 2015 showed that the divorce rate is continuing to rise in Indonesia. The divorce incidence in 2013 was 324,247, while the divorce rate in 2014 was 344,237. In 2015, the divorce rate reached 347,256. This heightened divorce rate indicates that happiness and marital satisfaction are decreasing.

Anna (2015) reported a 52% increase in divorce rates from 2010-2014, where 70% of divorce cases were submitted by the wives. Similarly, Nurillah (2016) reported that cases of divorce accounted for nearly 84% cases in Religious Court, and 71% of divorce cases were raised by wives. This data suggests that wives may experience higher levels of marital dissatisfaction than husbands.

According to Gelles (in Hyun & Shin, 2010), marital satisfaction refers to an individual's overall evaluation toward his or her marriage, which is related to the accomplishment of his/her needs, expectations, and desires. This overall evaluation toward marriage is subjective in nature. It can be contended that full time working wives and non-working wives have different needs and expectations as they experience different challenges in life. Working wives who may have more contemporary views of marriage may have different desires compared to non-working wives; therefore it is possible that factors influencing marital satisfaction in working wives are different from those in non-working wives. The aim of this study is to investigate factors affecting marital satisfaction in working wives and non-working wives. There are several factors that are expected to affect marital satisfaction including communication, conflict resolution, sexual intimacy, conflict resolution, and financial relations.

#### Communication

One important factor needed to build good relationships in marriage is communication. A good interpersonal relationship can create positive mental health for each partner (Luong, Charles & Fingerman, 2011). Communication is described as a dynamic process of conveying meaning/message to others, in this case to one's spouse. The purpose of communication is to understand and to be understood by one's spouse (Olson, Olson-Sigg, & Larson, 2008).

According to Burlinson and Denton (1997), communication involves communication skills and communication behavior. Communication in marriage is shown in three aspects: ability to communicate, listening and talking skills, and ease in sharing ideas or complaints (Olson, Larson, & Olson, 2009).

Communication is important for marital satisfaction. Litzinger and Gordon (2005) emphasize that ineffective communication can contribute to marital dissatisfaction. A study by Sanjaya and Putra (2016) among nurses also showed that marriage communication skills and sexual satisfaction predict marriage quality.

Among working wives, communication may be an important issue as they juggle many different responsibilities which rob them of their time. Among non-working wives, communication may also be an issue, when they cannot share and receive emotional and cognitive information with their spouse for various reasons; therefore communication is assumed to be a good predictor of marital satisfaction in both working and non-working wives.

#### Conflict resolution

Conflict is an undeniable phenomenon in marriage. Such conflicts can occur because of sexual fights, differences in temperament, interests, values, religion, and parenting style (Igbo, Grace, & Christiana, 2015). Additionally, conflict can also occur due to economic problems, recreation, and decision-making in the household, as well as the execution of duties or roles in the household (Scanzoni, 1985).

Conflict is usually shown by fights, anger, aggression, violence and hatred (Igbo et al., 2015). There are two sides of the coin – conflict can cause grudges, hostility, separation and even divorce, yet on the other hand, conflict can also lead to understanding, closeness and respect.

In order to create healthy marriages, conflict resolution is required. Burton (1990) defines conflict resolution as an action to find solutions to resolve conflict. Effective conflict resolution is demonstrated by not bringing up the past, openness in conveying negative or positive feelings, openness to information, focusing on issues, not accusing each other, openness to change, awareness to win or equally yield with spouse, becoming more intimate

as well as building trust with one's spouse (Olson et al., 2008). As conflict happens in marriage with working wives as well as non working wives, effective conflict resolution is assumed to be a predictor for working and non working wives.

#### Sexual intimacy

Sexual activity is one of the most important things in marriage (Elliott & Umberson, 2008), having long-term implications (Hinchliff & Gott, 2004). A sexual relationship not only refers to sexual activity but also to sexual intimacy, which includes the willingness to openly communicate and sexually explore between partners.

Sexual intimacy is defined more broadly than just sexual activity since it includes not only touch, physical proximity, and sexual activity, but also affective experiences (Schaefer & Olson, 1981). According to Cordova (2009), two important aspects of sexual intimacy are emotional nakedness and non judgmental acceptance. Partners can share their sexual-related feelings, needs, and desires; therefore, to achieve sexual intimacy, one should show acceptance and support towards his/her partner (Cordova, 2009).

Working wives are not only responsible for domestic matters such as cooking, washing clothes and taking care of children, but also external matters related to their work. Sometimes when they get home, they are physically tired because of work, and thus dislike having to face a husband who wants to channel his sexual needs. For these reasons, sexual life might be more prone to conflict in marriages among working wives rather than non-working wives.

Elliott and Umberson (2008) state that sexual activity is not highly sought by working wives when they are already tired, busy or stressed out. Meanwhile, Cordova (2009) argues that sexual relationships have more to do with intimacy than biology. That means that it is very important to consider the deeper feelings and psychological concerns behind sexual activity, including anxiety, worry, low self-confidence, pain, and unresolved conflict. For these reasons, when the husband does not understand the situation faced by his wife and is only concerned with meeting his own sexual needs, this may make the wife feel like a mere sexual object, which may create resentment in wives. These negative feelings are assumed to be stronger in working wives, as they adopt not only domestic roles but also working and earning roles.

These negative feelings in regards to sexual intimacy are thought to have implications towards marital satisfaction. Therefore, sexual-related communication and openness are very important for working wives.

#### Financial relations

Satisfaction with financial status and financial decision-making are important in marital satisfaction. Copur and Eker (2014) contend that marriage is not only an emotional relationship, but also an economic partnership. The term "economic partnership" is very interesting as it signifies how husbands and wives work together in dealing with financial issues, including income, debt, and assets. Similarly, Kurniawan and Setiawan (2016) discuss "financial relations", which refer to agreements between spouses in financial decision-making and financial management.

The most common problem in marriage is disagreeing on the planning and management of money. Arguments on financial problems sometimes result in lower levels of happiness in marriage (Britt, Grable, Briana, Goff, & White, 2008).

In couples with working wives, both husbands and wives can be equal sources of income; therefore both of them think that they have power and rights over the family's finances. This may be potentially problematic in their financial relations.

In couple with non-working wives, normally the husbands serve as breadwinners, and wives serve as money managers. Husbands work and earn money, while wives deal with spending money to take care of household and family needs. This may also create marital dispute related to the amount of income and what to spend.

Financial relations require couple openness to reach an agreement in terms of financial arrangements. Such agreements include the planning, management and use of money; thus trust is built and marriage quality increases (Cordova, 2009). As money is an issue in marriage with working wives as well as non working wives, satisfying financial relations is assumed to be a predictor of marital satisfaction in both working and non working wives.

This study

The descriptions above show that working wives and non-working wives have different situations. They may have different views and expectations of marriage; therefore it is possible that the factors affecting their marital satisfaction are also different. Based on these considerations, the research questions raised in this study are:

1. Do communication, conflict resolution, sexual intimacy, and financial relations influence the marital satisfaction of working wives?
2. Do communication, conflict resolution, sexual intimacy, and financial relations influence the marital satisfaction of non-working wives?

The hypothesis of this study are:

1. Communication, conflict resolution, sexual intimacy, and financial relations all influence the marital satisfaction of working wives.
2. Communication, conflict resolution, sexual intimacy, and financial relations all influence the marital satisfaction of non-working wives.

The aim of this study is to identify the effective contributions of the variables of communication, conflict resolution, sexual intimacy, and financial relations on the variable of marital satisfaction in working and non-working wives. This study will attempt to fill the current gap in literature about the possible differences of effective contributors on marital satisfaction between full time working and non-working wives.

The results of this study can be useful for many parties, including individuals and couples preparing for marriage, by providing an overview of factors influencing marital satisfaction. For marriage counselors, the results of this study can be useful for preparing couple counseling programs. For the government, the results of this study can become a foundation in preparing family programs to reduce divorce rates in the community.

## 2. Method

### Participants

Participants in this study were full-time working wives and non-working wives in Indonesia. Participants were recruited with an online survey. There were 90 full-time working wives and 54 non-working wives. In total, there were 144 participants. The demographic distribution of sample is presented in Table 1.

Table 1. Demographic Characteristics of Sample

	Working wives (n=90)	%	Non- working wives (n=54)	%	All respondents	%
Age (years)	40.58		39.92		40.25	
Age of Marriage (years)	15.92		17.12		16.52	
<b>Education level</b>						
Elementary School	1	1.1	2	3.7	3	2.08
Junior High School	2	2.2	3	5.6	5	3.47
Senior High School	22	24.4	21	38.9	43	29.86
Undergraduate	48	53.3	27	50.0	75	52.08
Master	15	16.7	1	1.9	16	11.11
Doctorate	2	2.2	0	0	2	1.38
Total	90	100	54	100	144	100
<b>Domicile (N)</b>						
East Java	62	68.8	34	62.96	96	66.66
Central Java	8	8.88	5	9.26	13	9.03
West Java	11	12.22	10	18.51	21	14.58
Outside Java	8	8.88	5	9.26	13	9.03
Missing data	1	1.11	0	0	1	0.69
Total	90	100	54	100	144	100
<b>Occupations (N)</b>						
Low level worker	9	10.0				

	Working wives (n=90)	%	Non- working wives (n=54)	%	All respondents	%
Administrative staff	22	24.4				
Professional	43	47.8				
Entrepreneur	16	17.8				
Total	90	100				

### Instruments

There were five scales used in this study to measure communication, conflict resolution, sexual intimacy, financial relations, and marital satisfaction. To measure communication, the Enrich Communication Scale (Olson, Fournier, & Druckman, 1985) was used. This scale consists of 10 items regarding level of satisfaction with communication with one's spouse, and the items focus on the level of comfort in sharing and receiving both emotional and cognitive information.

Conflict resolution was measured with the Enrich Conflict Resolution Scale (Olson et al., 1985). This scale measures the openness of couples in discussing strategies to solve issues and disagreements (Fowers & Olsons, 1985). This scale consists of 8 items. More agreement reported in the scale shows more effective conflict resolution.

The sexual intimacy scale consisted of 8 items. This scale was modified from the MC Sexual Intimacy Questionnaire (Cordova, 2009). The scale of sexual intimacy consists of two components, namely emotional nakedness and nonjudgmental acceptance (Cordova, 2009). More agreement reported in the scale shows higher sexual intimacy.

The financial relations scale consisted of 8 items. The items measure the level of agreement between partners in regards to financial decisions, such as spending, saving, etc. The scale was developed based on financial activities that generally occur, proposed by Cordova (2009) and Olson and Larson (2008). More agreement reported in the scale shows higher satisfaction of financial relations.

To measure marital satisfaction, the Kansas Marital Satisfaction Scale was used (Schumm, et al, 1986). The scale consists of 3 items. The items measure overall satisfaction towards one's spouse, marital relationship, and quality of marriage.

The scales measuring communication, conflict resolution, sexual intimacy, and financial relations all used 5-point Likert scales (1 = strongly disagree, 5= strongly agree). The Kansas Marital Satisfaction Scale also used a 5-point Likert scale (1 = strongly dissatisfied and 5= strongly satisfied). Items of communication, conflict resolution, sexual intimacy, and marital satisfaction were translated from English to Indonesian, and was back-translated to ensure that the items did not lose the original meaning.

The reliability of the scales used in the current study are presented in Table 2.

Table 2. Reliability of Communication, Conflict Resolution, Sexual Intimacy, Financial Relations and Marital Satisfaction Scales

Scale	Aitem (N)	Cronbach's Alpha ( $\alpha$ )
Communication	10	0.854
Conflict Resolution	10	0.831
Sexual Intimacy	8	0.838
Financial Relations	8	0.887
Marital Satisfaction	3	0.941

### 3. Results

The results of both subject groups are described in Table 3. The correlations between variables are presented in Table 4. Regression analyses are presented in Table 5.

Table 3. Means and Standard Deviations of Communication, Conflict Resolution, Sexual Intimacy, Financial Relations and Marital Satisfaction

Variables	Working wives (n=90)	Non-working wives (n=54)
Communication		
M	3.59	3.58
SD	0.85	0.86
Conflict Resolution		
M	3.55	3.42
SD	0.73	0.76
Sexual Intimacy		
M	4.04	4.05
SD	0.82	0.73
Financial Relations		
M	3.68	3.70
SD	0.92	0.97
Marital Satisfaction		
M	4.10	4.07
SD	0.86	0.95

Table 4. Correlation Matrix of Communication, Conflict Resolution, Sexual Intimacy, Financial Relations and Marital Satisfaction

	Working wives (N=90)				
	Communication	Conflict Resolution	Sexual Intimacy	Financial Relations	Marital Satisfaction
Communication	1.0	0.87***	0.79***	0.72***	0.75***
Conflict Resolution		1.0	0.71***	0.66***	0.71***
Sexual Intimacy			1.0	0.61***	0.72***
Financial Relations				1.0	0.66***
Marital Satisfaction					1.0
	Non-working wives (N=54)				
	Communication	Conflict Resolution	Sexual Intimacy	Financial Relations	Marital Satisfaction
Communication	1.0	0.87***	0.60***	0.70***	0.78***
Conflict Resolution		1.0	0.44**	0.68***	0.49***
Sexual Intimacy			1.0	0.46***	0.76***
Financial Relations				1.0	0.76***
Marital Satisfaction					1.0

\*\*P&lt;0.001

A significant regression equation in working wives was found  $F(3,86) = 51.42$ ,  $p < 0.00$ , with an  $R^2 = 0.64$ . Participants' predicted marital satisfaction is equal to  $0.70 + 0.35$  (communication) +  $0.35$  (sexual intimacy) +  $0.19$  (financial relations). Communication, sexual intimacy, and financial relations were significant predictors of marital satisfaction in working wives.

A significant regression equation in non-working wives was found  $F(2,51) = 58.53$ ,  $p < 0.00$ , with an  $R^2 = 0.70$ . Participants' predicted marital satisfaction is equal to  $0.62 + 0.55$  (communication) +  $0.40$  (financial relations). Communication and financial relations relation were significant predictors of marital satisfaction in non- working wives.

#### 4. Discussion

Working and non-working wives have different psychological dynamics. Working wives have more opportunities to develop themselves through their work. By working, they earn income that can be used as additional family

income (Pujiastuti & Retnowati, 2004). However, they also face the challenge of maintaining stability between work and family, especially in their marital relationships. This situation may also affect their needs and expectations towards marriage.

Results of the current study indicate that there is a difference in factors affecting marital satisfaction in the two groups of wives. In the group of working wives, marital satisfaction was influenced by communication, sexual intimacy, and financial relations. These variables accounted for 64% of the variance in marital satisfaction of working wives. The strongest contributor to marital satisfaction was communication, followed by sexual intimacy and financial relations. In non-working wives, marital satisfaction was influenced by communication and financial relations. These variables accounted for 70% of the variance in marital satisfaction. Communication still highly explained marital satisfaction. Meanwhile, conflict resolution had no contribution to marital satisfaction in both groups.

### **Communication**

Communication is the strongest predictor of marital satisfaction in both groups of wives. This is in line with the study conducted by Litzinger and Gordon (2005) which found that interpersonal communication between spouses plays a role in achieving marital satisfaction. Communication includes the ability to listen to each other's thoughts, ideas, feelings and opinions. It contains an element of trust and courage to express it (Azeez, 2013).



Table 5. Summary Regression Analyses Investigating Influences of Communication, Conflict Resolution, Sexual Intimacy, and Financial Relations on The Marital Satisfaction of Working Wives and Non-Working Wives

<b>Working Wives (N=90)</b>																
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>	<b>Change Statistics</b>					<b>Collinearity Statistics</b>	
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>							<b>R Square Change</b>	<b>F Change</b>	<b>df1</b>	<b>df2</b>	<b>Sig. F Change</b>	<b>Tolerance</b>	<b>VIF</b>
1 (Constant)	1.410	0.26	-	5.37	0.00	0.75	0.56	0.55	0.57	0.56	110.72	1	88	.000	-	-
Communication	0.75	0.07	0.75	10.5	0.00										1.00	1.00
2 (Constant)	0.81	0.29	-	2.83	0.00	0.79	0.62	0.61	0.53	0.06	15.01	1	87	.000	-	-
Communication	0.48	0.10	0.476	4.95	0.00										0.47	2.12
Sexual intimacy	0.39	0.10	0.37	3.87	0.00										0.47	2.12
3 (Constant)	0.70	0.29	-	2.46	0.02	0.80	0.64	0.63	0.52	0.02	4.75	1	86	.032	-	-
Communication	0.35	0.11	0.35	3.21	0.00										0.35	2.90
Financial Relations	0.19	0.09	0.20	2.18	0.03										0.46	2.15
Sexual intimacy	0.35	0.10	0.33	3.52	0.00										0.46	2.19
<b>Non-Working Wives (N=54)</b>																
<b>Model</b>	<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>	<b>R</b>	<b>R<sup>2</sup></b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>	<b>Change Statistics</b>					<b>Collinearity Statistics</b>	
	<b>B</b>	<b>Std. Error</b>	<b>Beta</b>							<b>R Square Change</b>	<b>F Change</b>	<b>df1</b>	<b>df2</b>	<b>Sig. F Change</b>	<b>Tolerance</b>	<b>VIF</b>
1 (Constant)	0.99	0.35	-	2.8	0.01	0.78	0.61	0.60	0.60	0.60	81.10	1	52	.000	-	-
Communication	0.86	0.10	0.78	9.0	0.00										1.00	1.00
2 (Constant)	0.62	0.32	-	1.89	0.06	0.84	0.70	0.69	0.54	0.09	14.66	1	51	.000	-	-
Communication	0.55	0.12	0.49	4.57	0.00										0.51	1.95
Financial Relations	0.40	0.11	0.41	3.83	0.00										0.51	1.95

Working and non-working wives experience different challenges in their life. Working wives face pressure from both inside and outside the household. They have little time left to take care of the family, especially when tired from activities at the office. On the other hand, non-working wives also experience stress from taking the responsibilities of household management and taking care of children.

Marital satisfaction is related to the fulfillment of needs, expectations and desires in marriage (Bahr, Chappell, & Leigh, 1983). Different situations and challenges faced by wives lead to different needs, expectations, and desires, which can be facilitated by good communication. Communication helps spouses to understand and meet each other's expectations.

Good communication is demonstrated by the ease of expressing feelings, providing support when experiencing problems, satisfaction gained after talking to one's spouse, and being a good listener (Olson et al., 1985). Having good communication with one's spouse can reduce stress experienced by both partners and increase the quality and harmony of the relationship (Ledermann, Bodenmann, Rudaz, and Bradbury, 2010).

### **Conflict resolution**

The current study showed that conflict resolution did not influence marital satisfaction both in the group of working wives and non-working wives. In other words, resolution conflict is not a predictor of marital satisfaction. These results were not consistent with previous studies. A study by Rands, Levinger, Mellinger (1981) found that spouses who perceived an intimate-nonaggressive pattern of conflict resolution in their marriage experienced the highest marital satisfaction. Similarly a study by Greeff & de Bruyne (2000) showed that collaborative conflict management style has the highest correlation with marital satisfaction. In collaborative style, one is not only assertive in reaching his/her goal, but also pays attention and concern towards his/her spouse (Olson et al., 2011). Meanwhile, competitive conflict management style has the lowest marital satisfaction.

One possible explanation for the results of the current study is that the measurement of conflict resolution in this study may not be suitable for Indonesian culture. The measurement focuses on the openness of partners to admit and work out problems in their marriage and the way they put an end to arguments (Fowers & Olson, 1989).

This measurement originally came from Western culture, in which openness and assertiveness are encouraged and appreciated. Meanwhile, openness and assertiveness may be perceived as negative in Eastern culture. This openness may potentially create discomfort in Indonesian culture, because it can be perceived as potentially hurtful to one's partner; therefore Indonesian couples may choose to avoid talking openly to avoid discomfort and further conflict.

Looking at the construct from Hofstede, Indonesia is a highly collectivist society. According to Dilek (2008), the focus of people in an individualist culture is attaining personal goals, whereas the focus in the collectivist society is shared goals. Considering this, conflict management strategies may differ between collectivist societies and individualist societies. In collectivist culture, there is a tendency to not directly communicate issues that may hurt the partner.

### **Sexual intimacy**

Results showed that sexual intimacy is a factor influencing marital satisfaction in working wives. However this was not the case in the group of non-working wives. These differing results suggest different perceptions of wives' roles in the two groups of study.

Non-working wives may adopt the traditional model of marriage, and therefore they perceive themselves as responsible for internal household matters, including taking care of children and serving the husband while the husband works (Gutek, Searle & Klepa, 1991). As a result, the wife becomes more resigned to the husband, including in sexual life. In support of this analysis, Crawford and Popp (2003) explain that women are seen as passive in terms of sexual activity.

Sexual intimacy is not a factor influencing marital satisfaction in non-working wives, as the wives perceive fulfilling sexual activity as a form of the wife's service to the husband. It is the husband who initiates sex (Olson et al., 2011). Therefore, the wife prioritizes meeting the husband's sexual needs and desires, even though it may not meet her own sexual needs.

On the contrary, working wives may adopt a more egalitarian role in marriage. As wives also work and are another source of income, working wives may expect to have mutual respect and commitment in their relationships. They also expect their spouse to be involved in domestic and financial issues (Knudson-Martin & Mahoney, 2005;

Perrone, Wright, & Jackson, 2009). Similarly, they also want their husband to pay attention to their sexual needs, desires, and feelings. For instance, they expect sex to include foreplay, not only the activity of sex (Davidson & Darling, 1989). This is a possible reason that sexual intimacy is one of the factors influencing marital satisfaction in working wives. Sexual intimacy which involves emotional nakedness and nonjudgemental acceptance between partners allows wives to share their sex-related needs and expectations.

The notion that working wives may expect an egalitarian role in marriage is supported by the fact that working wives in this study have higher educational levels compared to non-working wives. 72.2% of working wives in this study have pursued higher education, either having an undergraduate, masters, or doctorate degree. Meanwhile only 51.9% of non-working wives have a background in higher education, and none of them have a doctorate degree. Additionally, the majority of working wives in this study are professionals (47.8%) and entrepreneurs (17.8%). High educational level and working status may encourage working wives to adopt egalitarian roles in marriage.

High levels of sexual intimacy have a positive impact on the establishment of intimacy, romantic attachment and partner satisfaction (Dandurand & Lafontaine, 2013), and vice versa, low sexual intimacy adversely affects marital satisfaction. The results of this study are also supported by a study conducted by Blumstein & Schwartz (1983) which found that marital satisfaction can be associated with sexual satisfaction.

### **Financial relations**

Problems in marriage are often related to money (Setiawan, 2017). However, it seems that real problems are not simply related to money itself, but rather to financial relations. Financial relations concern how spouses come to an agreement in regards to monetary activities, such as money management, savings, spendings, and other monetary decisions.

The results of the current study showed that financial relations affect marital satisfaction in both groups. This means that agreeing about the planning, management and use of money is an important factor for marital satisfaction for both working wives and non-working wives. The results of this study are also supported by a study conducted by Ochsner (2012) which found that financial security is one of the factors that affect marital satisfaction.

In marital relationships, the husband and wife may have different views on money and have different styles of money management. One partner may be a saver and the other partner may be a spender. Cordova (2009) explains that savers tend to save their money and do not easy to spend their money. This pattern of money management is rooted in feeling high need of security. Saving is a way to generate security. On the other hand, spenders tend to easily spend their money as a form of freedom (Cordova, 2009). Different types of financial attitude between spouses will influence marital satisfaction, because money management style relates to emotional condition. Therefore satisfying financial relations are required.

Non-working wives do not contribute to the income of the family. As husbands only focus on working and obtaining money and wives focus on managing family and household needs, conflict may arise from the husband's complaints that the wife is not a wise spender, or the wife's complaints that the husband does not earn enough money for the family.

Unlike non-working wives, working wives certainly have financial contributions to the household; therefore the husband and the wife are both sources of income. This condition may lead to disputes over the use of money, such as whose money is used and how to use it. For that reason, a common agreement on financial matters is needed.

### **5. Conclusions and recommendations**

The results show that marital satisfaction in working wives and non-working wives is influenced by different factors. In working wives, marital satisfaction is influenced by communication, sexual intimacy and financial relations. Meanwhile, in non-working wives, marital satisfaction is influenced by communication and financial relations. Conflict resolution is not a predictor both in working and non-working wives, which may be due to cultural issues.

Considering that marital satisfaction is influenced by communication and financial relations in both groups of wives, couples should learn and practice in order to improve communication and financial relations. Couples should practice sharing and receiving emotional and cognitive information. They should be open about monetary issues and improve their understanding of the psychological issues underlying spending and saving actions.

As sexual intimacy is important for working wives, dual earner couples should learn how to openly communicate sexuality-related issues in order to achieve high quality sex and sexual intimacy. Wives should learn to express their feelings in regards to sexual activities, whereas husbands should learn to listen and meet the sexual expectations of their wives.

Further studies on the most effective conflict resolution styles in Indonesian culture should be conducted. Future studies should also include the variable of working status of wives. These studies would enrich the body knowledge of conflict resolution in marriage to gain an understanding of the best practice for Indonesian couples.

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