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Marital Commitment as a Function of Marital Satisfaction, Marital Investment and Marital Alternatives among Working Women in Malaysia

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ABSTRACT

Research on marriage, its correlates and consequences, has been mostly done in the Western countries and often the dependent variable links with the subjective evaluation on the quality of the marriage. Marital instability has been steadily included as one of the outcome variables which may imply the lack of commitment towards sustaining the relationship. Considering the increased trend in number of recorded divorce cases among the Malays in Malaysia, this study utilized Rusbult's Investment Model to examine the relationships between marital satisfaction, alternatives, investment and commitment toward marriage among married working women. The model postulates that an increases in satisfaction, decreases in quality of alternative, and increases in investment size would increase one's commitment in the marital relationship, hence, hindering marital dissolution. Using data on three hundred fifteen (n=315) married women from dual-earner couples in Malaysia, this study aims to determine the relationships between the aforementioned variables. Significant bivariate relationships between all independent variables and marital commitment were established. Findings of multiple regression analyses on the relevant variables for

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the model revealed that alternatives in marriage served as the strongest predictor of marital commitment, followed by marital satisfaction and marital investment. This model explained 65% of variance of marital commitment of the respondents in the study. However, controlling for selected socio-demographic variables, the findings indicated that married working women who

perceived low quality of alternatives, with lower family income and higher marital satisfaction tended to have greater marital commitment. This additional analysis which explains only 45% of variance of marital commitment of the respondents also revealed that marital investment was not one of the significant predictors. Findings of the study lend support for the hypotheses derived from the model. Embracing contextual variables in the analysis explains the role of family income, and highlights variation in the role of marital investment as a predictor for marital commitment. The insignificant role of marital investment may imply that the inclination to weigh on marriage in terms of gain and lost may not be perceived as critical among the respondents. Confounding roles of cultural elements, economic interdependence and its associated variables may need to be further explored in future studies.

Keywords: Commitment, dual earner couple, investment model, marital quality, working women

INTRODUCTION

Having a good marriage is beneficial in many aspects of life. For example, Robles et al. (2014) in their meta-analyses concluded that marital quality led to a better health outcome in individuals. Marital quality which is inclined to reflect a happy, stable, lasting and satisfactory marriage has been linked with various personal factors, interactions between the spouses and contextual elements of the married couple. It has been a long standing discussion on

the construct of marital quality among researchers and practitioners alike. Spanier (1979) proposed that marital quality was an umbrella term that governed many subjective evaluations on one's marriage such as marital happiness, marital satisfaction, and marital adjustment. Researchers have yet to precisely define marital quality and plethora of research on marital relationship quality have been considering marital satisfaction as a close enough concept to represent marital quality (for example, Karney & Bradbury, 1995). Marital satisfaction is associated with the overall subjective evaluation of the marriage representing the state of being contented with elements such as marital process and experiences one has in his or her own marriage (Schuum et al., 1983). Satisfactory and long lasting marriage has been empirically claimed to be critical for many positive outcome variables such as quality of life and health (Bradbury et al., 2000; Gharibi et al., 2015; Weiss & Aved, 1978), while unhappy and unsatisfying marriage which may later lead to marital disruptions is associated with negative life quality for both spouses as well as of their off-springs (Amato, 2000; Wallerstein, 1991). Researchers have also been further engrossed on the fact that such an important variable of marital well-being is also highly bound by cultural and traditions which made it more complexed. Al-Darmaki et al. (2016) developed an instrument to measure marital satisfaction among Arabs with strong claim that the cultural factors made a major different on its meaning.

However, over the years, researchers in relevant fields have also highlighted that the ultimate aim is not only to have the married people feel happy and satisfied but, also to ensure the persistence of the marriage, as to answer "why do people stay in the marriage?". Lewis and Spanier (1982) highlighted the satisfaction-stability quadrants which was based on Social Exchange Theory in describing the roles of other important factors above marital satisfaction that could make the marriage last. They claimed that unsatisfying but stable marriage might be associated with few attractions but some barriers (such as greater cost) for the couple to end the relationship. As complex as it may sound, a more practical way as suggested by the researchers is to scrutinize on what makes a good marriage and will the "good" marriage last. What makes couples committed enough to keep their marriage stable is one of the interesting questions that have been lingering in this field of study. Commitment in marital relationship is viewed as one of the key variables that would cultivate relationship building, and relationship maintaining cognition and behaviour, and may serve as a vital feature that determines the continuity of the relationship (Rusbult & Buunk, 1993). According to Johnson (1999), individuals who are obliged to maintain their marital relationships are those who experienced certain types of personal, moral and structural commitment to sustain the relationship. The three types represent roles of self, moral belief and conformity and constrains of other external

factors that demand for the person to remain committed in the relationship. On the other hand, Rusbult (1980) claimed that both past and present experiences of the married individuals related interdependently with his or her partner's experiences. This reciprocal dyadic relationship represents desire for fulfilment of mutual needs of both partners and may foster marital satisfaction thus influencing relationship or marital commitment.

The Investment Model of Commitment (Rusbult, 1980, 1983) was developed to address the prediction of the state of being committed in a relationship and factors that were associated with it. Rusbult (1980) claimed that couples did not just stay committed because of the positive factors that drew them to one another such as satisfaction with the relationship, but also because of the marital bind that worked as an investment for them, and unavailability of better options than the marriage for them. The model also proposed that accordingly, high marital commitment worked as a predictor of marital stability since it was expected that committed married individuals might experience satisfactory marriage and were dedicated enough to ensure the marriage sustains. Rusbult and Buunk (1993) further argued that commitment was both cognitive and emotional driven. In the model, along with marital satisfaction, Rusbult (1980) included quality of alternatives and investment size as predictors of commitment. This model highlights past, on-going as well as future perceptions of married individuals on various domains of their relationship "quality" that may lead to marital stability or instability.

Problem Statement, Research Questions and Hypothesis

Although the divorce rate of Malaysia is not officially available, the alarming recorded numbers of divorce cases which have been increasing have also brings about concerns among many. A steady annual increase of divorce has been detected and such trend implies that married couples are having lower degree of commitment in ensuring the persistence of the relationship. In a study done by the Board of Population and Family Development of Malaysia, it was found that 37.2% of the divorced female respondents and 35.4% of the divorced male respondents ended their marriage within the first five years of their married life (Lembaga Penduduk dan Pembangunan Keluarga [LPPKN], 2016). Such findings warrant for studies to be done on antecedents of marital commitment, an important deterministic element that is highly linked with marital persistence.

The present study addresses the research gaps within the Malaysian context that there is no documented evidence that shows the application of the Rusbult's (1980) model in examining marital relationships within the local context and published materials on marital studies normally stopped at marital satisfaction as the dependent variable; and missed the subsequent indicator whether the people involved in the relationship will thrive to be committed and preserve

the intimate relationships. Specifically, we are interested to scrutinize the working women's commitment towards marriage based on variables in Investment Model which are satisfaction level, quality of alternatives, and investment size. Focussing on working women from dual earner marriage carries the argument that these women are financially independent (and for this study, they are also educated) if there is consideration on investment or alternatives that relate with financial issues or decision making power they are subjectively almost at par with their spouse and not considered coerced to be assumed being at the much lower position than of their spouse.

The Investment Model defines commitment in terms of an individual's psychological or behavioural attachment and long-term orientation toward the relationship. The interdependence construct which is measured by degree of commitment in ensuring that the marriage persists is the focus of the argument. Rusbult's Investment Model (1983) asserts that being satisfied, not having attractive alternatives and perceived high degree of "investment" made in the marriage will lead the married persons to be committed to make the marriage sustain. Investment, which is defined as the magnitude and importance of resources being put into the relationship relates with one's perception of gains and loss. Accordingly, married people who feel that they will experience a great loss in their investments of resources should the marriage ends, may become more committed in the relationship. These resources can be direct or indirect or extrinsic on intrinsic.

Employing the theoretical rationale for the investment model by Rusbult (1983), we aimed to explore whether the three major constructs predict marital commitment in a different cultural setting. We expected that all three variables of marital satisfaction, alternatives and investment would significantly predict marital commitment as the model dictates. In addition, we also explored on the likelihood of marital investment and marital alternatives serving as significant predictors for marital commitment if the model included selected contextual and socio-economic variables.

LITERATURE REVIEW

It takes serious efforts by both partners to ensure marital satisfaction, thus to establish commitment which is agreed upon by most research as important precursors for marital stability - that the marriage will last as long as possible. Culturally, marriage is a sacred union in which the aim justifies the need for happy and lasting relationship. Although research on culture and marital dynamics among the Malays has not been popularly discussed, evidently, sayings like "Selamat Pengantin Baru, Semoga kekal hingga ke syurga or ke hujung nyawa" or literally translated as "Best wishes on your marriage, may you last till heaven or till the end of your life" which are commonly used as greeting remarks for the newly-weds of Malay ethnic couples imply the aspiration for a long lasting and happy marriage. Being Muslims, the Malays succumb to the Islamic teaching that marriage is explicitly

mentioned in the Quran whereby husbands are mandated to be good and kind to his family and for the couple to live in harmony where through marriage, Allah's blessings will be abundant.

Marital Commitment

Commitment is the main cause in the development and stability of a successful relationship. The persistence or ending of a relationship can be explained by commitment of the couples. Past research found that the high levels of marital commitment have predicted marital stability for some number of years (Bui et al., 1996; Kurdek, 2000; Sprecher, 2001). According to the Investment Model, commitment is developed as a consequence of feelings of satisfaction from the marriage, individual's perception of available alternatives whether interesting or not, and also the investment he or she made in the relationship. Investments refer to the size and relative importance of tangible and intangible resources (e.g., time, energy, effort, memories) which she would lose if the relationship ends. Married people invested numerous amounts and types of intrinsic and extrinsic resources such as time, money, energy, and emotions into the relationship, in which if a person perceives great loss of such investment in his or her marriage, they may be highly committed to preserve the marriage. Rusbult et al. (2011) highlighted that the model addressed the greater weight of commitment as compared to satisfaction in determining marital maintaining behaviour, thus marital stability.

Many past studies used marital satisfaction as a dependent variable representing the quality of the marriage (Hori, 2017; Hoesni et al., 2013; Rogers & May, 2003). Marital satisfaction signifies general personal evaluation of one's cognition and emotions toward one's marriage. According to Rusbult (1983), commitment in the relationship bears greater role in predicting relationship sustainability than marital satisfaction. This view is in synch with Spanier and Thompson's (1982) notion of the satisfaction-stability quadrant which categorized marital relationship into satisfying-stable, satisfying-unstable, unsatisfying-stable and unsatisfyingunstable. Many individual-personal, dyadicrelational and contextual factors have been associated with marital satisfactions. For example, in Karney and Bradbury (1995) Vulnerability-Stress-Adaptation (VSA) model, marital satisfaction is the consequences of stressful events, enduring vulnerabilities and adaptive process. However, as challenged by Rusbult (1983) and Lewis and Spanier (1982), having a satisfactory marriage does not necessarily warrant for the relationship to sustain. Considering the commitment variable enhanced our understanding of the dynamics of the relationships.

Working Women and Marital Relationships

Both economic and cultural factors have been acknowledged as important contributors to marital well-being (Cherlin, 2005). Marriage and job are essential constructs

of living for many women worldwide, with no exception on Malaysian women. There are various reasons why married women are continuously working for paid income; one of the reasons is to earn more money for family to increase the well-being of the family. Cherlin (2000) found that women's involvement in the economic activities was a factor in stabilizing the marriage. In addition, income pooling improves various domains in the marriage and family living (Rogers, 2004). Paid employment has been found to cause positive impacts on marital satisfactions of both husbands and wives, particularly on self and personal related factors of the wives such as self-esteem and self-confidence (Lupri & Frideres, 1981).

However, women in dual-earner family are predisposed to challenges, pressure and stress (Bhattarai et al., 2016) which can lead to various negative personal, career and familial outcomes and finally may cause marital instability. Past research found that women's economic activity was also a significant destabilizing factor for marriage especially in the case of wife's working hours and sector of employment (Raz-Yuvorich, 2012) and wife's independence and higher earnings (Becker, 1991). Furthermore, dualearner couples are vulnerable and having conflicts on issues pertaining to divisions of household labour (Poortman & Kalmijn, 2002; Shelton & John, 1996). When social support especially from husband, is perceived as inadequate, many employed women suffer from the negative effect of work-family conflict, which may also influence the marriage as well as the job.

Interestingly, Lavee and Katz (2002) found high marital quality in couples who shared fair division of labour and responsibilities. Our earlier analyses on both men and women from dual earner couples found that women differed significantly in terms of marital commitment than of the men in the study (Juhari & Mohd Ariff, 2016). The ambiguous effect of educational status on marital stability implies the roles of other factors that may mediate the relationship between the two variables (for example Boertien & Härkönen, 2018). In general, for this study, we considered that education and income may have both negative and positive roles in marital commitment, translated in the responses in marital investment and alternatives of the respondents.

Past literature has highlighted how Rusbult's Model of Marital Investment works in explaining marital commitment in many research done in other cultural contexts. Testing this model on Malaysian working women is expected to shed some lights in examining whether the presumption of the model is also applicable in a different cultural setting. It is our aim to examine whether working women who feel relatively satisfied, possess lower quality alternatives, and have invested more into the relationship, tend to be more committed and inclined to act in various ways in order to maintain the relationship. Studies on marital commitment among Malaysian women are at scarce, therefore, this paper aims to examine if Rusbult's proposition works in similar directions among married working women of Malaysia.

MATERIALS AND METHODS

Respondents

Data for this paper was derived from a bigger study on Marital Investment among individuals, males and females from dual-earner marriage. This correlational study was targeted at married, working women from dual earner families as the population of the study. The three hundred fifteen (n=315) working women who were involved in the current research came from Selangor, Johor, Pulau Pinang and Kelantan which each states representing north, east, west and south of Peninsular Malaysia. All respondents were working in the government agencies at the time of the study. We chose the government agencies which had both offices in the federal territory and the respective states. We further selected the sections in the agencies and cluster of employees who fulfilled the requirement of inclusion factor included in the study. Only those respondents who had a working spouse were recruited as respondents.

Measures

Self-administered questionnaires were used to obtain information from the respondents. The questionnaire contained socio-demographic questions about each participant, her spouse, and some aspects of their relationship. Personal information of the respondents and their spouse such as age, education, job and income were gathered. The contextual data of the marriage were also obtained on the duration of marriage

and number of children. The Marital Investment Scale (Rusbult et al., 1998) was utilized to measure commitment, satisfaction, investments and quality of alternatives. The instrument was translated to Bahasa Malaysia using back-translation technique. Established Cronbach Alphas indicating high reliability of all key variables were obtained. Specifically, the questionnaire covers the following measures:

Personal Factors. Respondents' demographic characteristics including background characteristics of respondents and their spouses were asked in this section. For this current study, the questions asked were their education level, age, marital duration, working status, individual income, and family income.

Marital Satisfaction. Respondents rated how satisfied they were with their relationship in general on a nine-point scale (0 = strongly disagree to 8 = strongly agree). Sample items include "I feel satisfied with our relationship" and "Our relationship makes me very happy". Cronbach Alpha for this subscale is 0.949.

Quality of Alternatives. Participants were asked, "My alternatives are attractive to me (dating another, spending time with friends or on my own, etc.)" and "The people other than my partner are very appealing". The scoring for each item was determined by Likert method (0 = strongly disagree to 8

= strongly agree). Cronbach Alpha for this subscale is 0.934.

Investments. Five items with nine-point scale (0 = strongly disagree to 8 = strongly agree) were used to assessed investment. Sample of items are "I have put a great deal into our relationship that I would lose if the relationship were to end" and "Many aspects of my life have become linked to my partner". Cronbach Alpha for this subscale is 0.880.

Commitment. Commitment was measured by seven items. The response format consisted of a seven-point Likert scale on which respondents indicated whether they 0 = strongly disagree or towards 8 = strongly agree. Sample items for this subscale are "I am committed to maintaining my relationship with my partner" and "I want our relationship to last for a very long time". Cronbach Alpha for this subscale is 0.815.

Data Analyses

Data were analysed by using the Statistical Package for Social Science (SPSS) version 22 which includes descriptive statistical analysis and inferential statistical analysis to illustrate the socio-demographic distributions of the respondents and the key variables, and explore the relationships among variables in this study. Bivariate and multivariate analyses were performed to describe on the associations of variables as well as to test the hypothesis of the prediction model.

RESULTS

Descriptive Statistical Analysis

Characteristics of the Respondents.

Table 1 depicts the descriptive statistics for the variables. The age of respondents was between 24 to 58 years old (M=36.57, SD=8.851). As shown in Table 1, a total of 114 (36.2%) respondents were under 31 years old, 116 (36.8%) 32 to 40 years old and 85 (27%) were more than 40 years old. The youngest respondents were 24 years old while maximum age was 58. Respondents' education level was presented by years of formal education. Findings showed that the respondents were fairly well educated whereby average years of education was 16.74 years (SD = 3.79) which is equal to a first university degree level. The average year of marital duration was 10 years where more than half of the respondents (65%) married for less than 11 years old. The result also indicated the mean value for family income was RM6087.00 (SD = 2902) with minimum value of RM2300.00 (approximately USD 600.00) and maximum RM18000 (USD 4500.00) monthly. These earnings are commonly acceptable when we examined the respondents' educational background.

Descriptive Analyses on Satisfaction, **Quality of Alternatives, Investment Size** and Marital Commitment. The results in Table 2 indicate that more than half of the respondents reported low marital satisfaction level (55%), low in quality of alternatives (58%), low in investment size (64%), and low in marital commitment (51%). Other than the investment size, respondents in this study did not vary that much in terms of their distributions of scores in all the other key variables. Such findings, especially on marital satisfaction and marital commitment are quite alarming in which they signify the divided tendency of respondents on reporting high versus low responses on the subjective evaluations of their marriages. As almost two-third of the women in this study reported low investment size, it is assumed that such evaluations represent their perceived level of not highly investing in the relationships, or perhaps the inclination to consider that marital investment may not be something of their main concern in their marital relationship.

Table 1
Background characteristic of respondents (N=315)

Background variable	M	SD	Min	Max
Personal Characteristic				
Age (years)	36.57	8.851	24	58
Education (years)	16.74	3.79	11	21
Marital duration (years)	10.36	8.31	1	34
Family Monthly Income (RM)	6086.92	2902.29	2300.00	18000.00

Note. M = Mean; SD = Standard Deviation

Table 2 Level of satisfaction, quality of alternatives, investment size and marital commitment (N=315)

Variables	n (%)	M	SD	Min	Max
Satisfaction level					
Low	175 (55)	16.60	2.27	11	20
High	140 (45)				
Quality of alternative					
Low	183 (58)	8.75	3.91	5	20
High	132 (42)				
Investment Size					
Low	202 (64)	12.74	1.98	7	16
High	113 (36)				
Marital Commitment					
Low	160 (51)	27.10	3.00	21	30
High	155 (49)				

Note. M = Mean; SD = Standard Deviation

Correlational Analyses

Relationships Between the Independent and Dependent Variables. Prior to examining the relationships between the independent variables and marital commitment, we tested the associations among the major constructs of the model. All four variables of marital satisfaction, alternatives, investment and marital commitment are significantly related with each other in the expected directions. The anticipated significant relationships between Pearson product moment correlation coefficient was used to explore and determine the strengths of the relationship between antecedent variables (age, marital duration, education level and family income and independent variables (satisfaction, alternatives, and investment) with the dependent variable (commitment). Findings in Table 3 show that age (r=-0.143), years of marriage (r= -0.193), family income (r= -0.162), and quality of alternative (r= -0.625) were significantly negatively associated with marital commitment. Apparently, there were significant positive relationships ($p \le 0.05$) between satisfaction and investment size with commitment with a correlation coefficient of 0.321 and 0.180 respectively. These bivariate relationships depict younger women, who have been married for shorter period of time, earning lower income, perceived greater marital satisfaction, having low quality of alternatives and high investment, tend to report better commitment in their marital relationship. Some of these findings are inconsistent with past research in terms of the directions of the relationships, however, the variables of the model remain coherent with past findings. Years of education and number of children apparently did not significantly correlate with marital commitment. In general, past findings have also been inconsistent in showing the role of income on marital outcome variables, where most research showed that higher income led to good marital outcome. Interestingly, the lower income in this study does not necessarily imply inadequacy of the earning, which may be one of the justifications for such findings.

Table 3
Correlates of marital commitment (N=315)

Variables	Marital commitment (r)
Age	-0.143*
Age of spouse	-0.167*
Years of education	0.103 n.s
Marital duration	-0.193*
Family Income	-0.162**
Number of children	0.087 n.s
Marital satisfaction	0.321 *
Quality of alternatives	-0.625 **
Investment	0.180 **

Note. *p≤0.05

Predictors of Marital Commitment. The results of Multiple Regression Analyses on the variables of Rusbult's model are shown in Table 4 which indicates that all three independent variables significantly predict marital commitment of the respondents. Respondents with lower quality of alternatives ($\beta = -.625$), higher marital satisfaction ($\beta = .321$), and bigger size of investment (β =.180), tend to have greater marital commitment. The model explains 65% of the variance of marital commitment among the respondents. This finding supports the model in totality. The negative value of Beta for quality of alternatives implies that working women who do not have many alternatives to their marriage tend to be more committed in their marriage.

Table 4
Multiple regression of satisfaction, quality
of alternatives, investment size on marital
commitment

Variables	Standardized Beta (β)
Satisfaction	0.321**
Quality of alternative	-0.625**
Investment	0.180*

Note. ** $p \le 0.01$; * $p \le 0.05$; R²=0.645; F = 74.02, d.f. = (3, 311)

We further ran another prediction model that included the contextual and sociodemographic variables that were found to be correlated significantly with marital commitment in the bivariate analyses. We hypothesized that the selected variables might play some roles in influencing the outcome of the prediction model. As shown in Table 5, only family income, quality of alternatives, and marital satisfaction significantly predict marital commitment. The strongest predictor of marital commitment is quality of alternative (β = -0.584), followed by family income (β = -0.174) and marital satisfaction ($\beta = 0.120$). These three variables accounted for 45.4% of the variance of marital commitment among the respondents. Interestingly, having the other variables in the model made marital investment a non-significant predictor of marital commitment. Such finding may imply the different understanding on the importance of the concept of marital investment among the respondents.

Table 5
Multiple regression of personal factors,
satisfaction, quality of alternatives, investment size
and marital commitment

Variables	Standardized Beta (β)
Age	0.180 n.s.
Age of spouse	-0.109 n.s
Marital duration	-0.089 n.s
Family Income	-0.171**
Satisfaction	0.120*
Quality of alternative	-0.584 **
Investment	0.072 n.s.

Note. ** $p \le 0.01$; * $p \le 0.05$; $R^2 = 0.454$; F = 36.42, d.f. = (7, 307)

Noting the significant but negative role of family income in predicting marital commitment, one possible explanation could be, being in the middle income bracket, having low income in this group of working women is not representing a status that can create financial related problems that may disturb marital commitment. Culturally, it is expected for the men to provide for the family and women who work are not required to co-shoulder the role, however in practice, the women's income is also used to support the family.

On the other hand, as expected, marital alternative appeared to be reversely linked with marital commitment which is in accord with the proposition of the model. Respondents who perceived fewer alternatives of their relationship are more focused in upholding the need to withstand the marriage.

DISCUSSION

This study examines the relationships between satisfaction level, quality of alternatives, and investment size with marital commitment among working women in Malaysia. Based on the bivariate analyses, the findings revealed that marital satisfaction and investment size were positively associated with commitment while quality of alternatives negatively associated with marital commitment. In other words, women who feel satisfied with their marriage, having limited availability of attractive alternative, and greater investment are more committed to their relationship. The results of this study are consistent with past research (Rusbult et al., 1983; 2003). Likewise, Ho et al. (2012) found that relationship satisfaction was correlated with personal commitment which was individual intention to stay in relationship and comprised the personal desire toward partner or relationship. In other words, if the women want the relationship they will be committed. It is interesting to explore the different types of commitment that may comprise "commitment" among the respondents. Living and being socialized in a culture of collectivism, it can be easily assumed that the moral and structural commitment may be prominent. The findings support the tenets of Rusbult's Investment Model of Commitment. Our respondents, the working women who are satisfied with their marriage, and having less alternatives and greater investment size are more committed thus implying stability of their marriage. Culturally, being married for women is commonly associated with having limited alternatives and one should strive to make the marriage works. Often enough this notion of "surrendering" to the fate of being tied to the marital bond implies multiple personal, interpersonal and familial obligations and commitment.

It is also interesting to further scrutinize the reverse relationship of family income in this model. Having good money not necessarily will ensure people to be committed in such relationship. Future studies may need to include the cultural meaning of role of income in marital relationship. It is also interesting to note the insignificant role of marital investment as a predictor in the model. Controlling for other socio-demographic factors along with marital satisfaction and marital alternatives. it was found that marital investment is not a critical variable in the model. Even when the test was done on just the major variables of the model, the result remains the same, where marital investment did not serve as a significant predictor of marital commitment. The role of marital alternative and not marital investment as significant mediator may also imply the different subjective meaning of marital investment to the respondents. Either "financial" aspect of marriage although deemed as important, but the idea of putting one's evaluation of marital commitment against the objective number of income and the notion that things are weighed as "an investment" may not fit the cultural meaning of it. Furthermore, the female respondents in this study earn their own regular income and may have a greater freedom to manage their own finance may also explain for this variation of the findings.

CONCLUSION

In the present study, working women reported moderate levels of relationship satisfaction and commitment in conjunction with very low levels of quality alternatives and investments, as evidenced by low to midlevel scores on Investment Model Scale. Findings also suggested that alternative served as a significant mediator on the relationship between marital satisfaction and marital commitment. The insignificant role of marital investment in the prediction model is most likely due to cultural concern on putting "economics price" onto the relationship thus implying being ungrateful. This notion may have to be further scrutinized in future studies.

Culturally, although the noble role of culture is assumed to be the governing element in married life, personal, interpersonal and the present lifestyle and situations may have an upper hand in determining whether or not the couples remain committed to preserve the marriage. Future researchers are encouraged to scrutinize dimensions of marital satisfaction, alternatives, investment and commitment to enhance our understandings of the dynamics within a marital relationship. Additional in-depth analyses on the link between these constructs and the cultural meanings of them can be explored since the role of family income is also reversed in the study, maybe it is also fair to examine the subjective meaning of income adequacy rather than just considering the actual value of income for working women. Qualitative data may enrich the findings in terms of meanings of all relevant constructs. Nevertheless, the findings shed some lights on the potential use of the Rusbult's Model in studying marital commitment in a different cultural context. Evidently, the findings lend theoretical support of the theory governing the model which highly reflects interpersonal motivational and behaviour with a varied finding on the role of investment.

Future studies may also need to explore beyond this point by including some cultural related variables that may enrich our understanding on marriage and marital relationships. Expanding the study by considering interdependence of spousal relationship which may influence one's degree of commitment is also worth it. An individual may be committed as a mutual reaction on how she or he perceives the spousal degree of commitment in the relationship.

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