



UNIVERSITI PUTRA MALAYSIA

***RELATIONSHIPS BETWEEN FINANCIAL STRESS, ADULT
ATTACHMENT, RELIGIOSITY, MARITAL COMMUNICATION AND
MARITAL QUALITY AMONG MALAY MUSLIM NEWLY-WEDS IN THE
KLANG VALLEY, MALAYSIA***

SYAH QURRATU 'AINI SAHRANI

FEM 2017 28



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By

SYAH QURRATU 'AINI SAHRANI

**Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, in
Fulfilment of the Requirements for the Degree of Master of Science**

May 2016

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Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Master of Science

RELATIONSHIPS BETWEEN FINANCIAL STRESS, ADULT ATTACHMENT, RELIGIOSITY, MARITAL COMMUNICATION AND MARITAL QUALITY AMONG MALAY MUSLIM NEWLY-WEDS IN THE KLANG VALLEY, MALAYSIA

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May 2016

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Various research had highlighted that marital quality are going downward trajectories and early years of marriage has been highlighted as the most crucial stage in marriage life. For years, factors influencing marital quality has always been the basic interest among family researchers and academicians and they have listed out various factors that may influence marital quality. Nevertheless, less research has focused on the combination of financial stress, adult attachment, religiosity and marital communication in predicting marital quality among Muslim newlyweds. Thus, guided by Vulnerability Stress Adaptation Model (VSA) this current study aims to examine the role of marital communication as mediator for the relationships between financial stress, adult attachment, religiosity and marital quality.

Data were gathered from 549 Muslim who were married less than 2 years at the time of data collection . This study was part of the Exploratory Research Grant Scheme (ERGS) research entitled “Exploring Marital Quality in the First Year of Married Life: Risk and Protective Factors for Marital Instability” funded by Ministry of Education. This research utilized correlational research design and sample of the study were recruited using convenience and snowball sampling technique. Data were collected using five validated and reliable instruments to measure financial stress, adult attachment, religiosity, marital communication and marital quality. Instruments used in this study were InCharge Financial Distress/Financial Well-Being Scale, Adult Attachment Scale, Intrinsic Religious Motivation Scale, Dyadic Adjustment Scale, and The Three Couple Scale PREPARED/ENRICH: Marital Satisfaction, Communication and Conflict Resolution. All instruments were translated into Malay and data were analyzed using descriptive, bivariate and multivariate analyses.

Results of Pearson correlations showed that income, educational background, financial stress, adult attachment, religiosity and marital communication were significantly related with marital quality among Muslim newly-weds in Klang Valley. Series of multiple regression analyses conducted in this study highlighted that marital communication mediates the relationship between attachment avoidant, attachment anxiety, religiosity and marital quality. However, the mediation analysis between financial stress and marital quality was not statistically significant. Finally, multiples regression analysis was conducted to predict the most significant predictors for marital quality. Financial stress were found to be the most significant indicators to predict marital quality among Muslim newly-weds in Klang Valley. It is predicted that couples that encounter financial stress will have lower marital quality if the problem was not tackled in the earlier phase of marriage. Based on this study, it is recommended that future interventions and research should focus more on financial stress and marital communication in studying marital quality among newly-weds.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia, sebagai memenuhi keperluan untuk Ijazah Master Sains

HUBUNGKAIT ANTARA TEKANAN KEWANGAN, PERAPATAN DEWASA, TAHAP KEAGAMAAN, KOMUNIKASI DALAM PERKAHWINAN DAN KUALITI PERKAHWINAN BAGI INDIVIDU MELAYU MUSLIM YANG BARU BERKAHWIN DI LEMBAH KLANG, MALAYSIA

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Hasil kajian-kajian terdahulu menunjukkan bahawa kualiti perkahwinan akan sentiasa menurun dari masa ke semasa dan tahun-tahun awal perkahwinan adalah waktu yang paling penting dalam alam perkahwinan. Faktor-faktor yang mempengaruhi kualiti perkahwinan menjadi aspek terpenting dalam kajian bagi kalangan penyelidik-penyelidik keluarga dan ahli-ahli akademik serta telah menyenaraikan pelbagai faktor yang boleh mempengaruhi kualiti sesuatu perkahwinan. Namun begitu, kajian terhadap tekanan kewangan, perapatan dewasa, tahap keagamaan, dan komunikasi perkahwinan dalam meramalkan kualiti perkahwinan pasangan Muslim yang baru berkahwin masih kurang mendapat tumpuan. Oleh yang demikian, berdasarkan Model *Vulnerability Stress Adaptation*, kajian ini bertujuan untuk mengkaji peranan komunikasi perkahwinan sebagai perantara antara hubungan tekanan kewangan, perapatan dewasa, tahap keagamaan dan kualiti perkahwinan.

Data daripada kajian ini telah dikumpulkan daripada 549 pasangan Muslim yang berkahwin kurang daripada 2 tahun pada masa pengumpulan data. Kajian ini adalah sebahagian daripada penyelidikan *Exploratory Research Grant Scheme* (ERGS) yang bertajuk "Meneroka Kualiti Perkahwinan di Tahun Pertama Berkahwin: Risiko dan Faktor-faktor Pelindung untuk Ketidakstabilan Perkahwinan" yang dibiayai oleh Kementerian Pelajaran Malaysia. Kajian ini menggunakan pendekatan reka bentuk korelasi dan sampel kajian yang digunakan dalam kajian ini diambil menggunakan teknik persampelan *convenience* dan *snow ball*. Data ini menggunakan lima instrumen untuk mengukur tekanan kewangan, perapatan dewasa, tahap keagamaan, komunikasi perkahwinan dan kualiti perkahwinan. Instrumen yang digunakan dalam kajian ini adalah *InCharge Financial Distress/Financial Well-Being Scale*, *Adult Attachment Scale*, *Intrinsic Religious Motivation Scale*, *Dyadic Adjustment Scale*, and *The Three Couple Scale PREPARED/ENRICH: Marital Satisfaction, Communication and Conflict*

Resolution. Kesemua instrumen ini telah dialih bahasa ke Bahasa Malaysia dan analisis deskriptif, bivariat dan multivariat telah digunakan untuk menganalisis data.

Keputusan analisis korelasi Pearson menunjukkan pendapatan, pendidikan, tekanan kewangan, perapatan dewasa, tahap keagamaan dan komunikasi perkahwinan adalah signifikan dengan kualiti perkahwinan bagi pasangan Muslim yang baru berkahwin di Lembah Klang. Siri analisis regresi berganda yang dijalankan dalam kajian ini menekankan bahawa komunikasi perkahwinan menjadi pengantara hubungan antara *attachment avoidant*, *attachment anxiety*, tahap keagamaan dan kualiti perkahwinan. Walau bagaimanapun, analisis pengantaraan di antara tekanan kewangan dan kualiti perkahwinan adalah tidak signifikan. Akhir sekali, siri analisis regresi berganda telah dijalankan untuk meramalkan faktor unik bagi menentukan kualiti perkahwinan. Hasil analisis ini menunjukkan tekanan kewangan sebagai faktor paling unik dalam menentukan kualiti perkahwinan bagi pasangan Muslim yang baru berkahwin di sekitar Lembah Klang. Hasil kajian ini juga menjangkakan bahawa pasangan yang mempunyai masalah kewangan pada peringkat awal perkahwinan bakal mempunyai kualiti perkahwinan yang rendah sekiranya masalah ini tidak dibendung dari peringkat awal. Kajian ini mensyorkan bahawa program intervensi dan kajian akan datang perlu memberi tumpuan lebih kepada tekanan kewangan dan komunikasi perkahwinan dalam mengkaji kualiti perkahwinan di kalangan pasangan baru berkahwin.

ACKNOWLEDGEMENTS

In utter humbleness, all praise to Allah the most merciful for giving me strength and patience to accomplish this thesis.

I also would like to express the deepest gratitude's to my supervisor, Assoc. Prof. Dr. Rumaya Juhari for her guidance and encouragement throughout my journey in completing this thesis and provides deeper understanding on the subject. I would also like to thank and express my appreciation to my co-supervisor, Dr. Rojanah Kahar for all her advice throughout this project. It has been a pleasure to work with both of them.

I wish to extend my gratitude's and blessings to my family especially my mother and my late father, siblings and other family. Their prayers and unconditional support provides me strength to keep me continue my journey. Not to forget, to all my friends who supported and motivate me throughout the completion of my thesis, you are the best friend that one could ask for. Finally I would like to extend my appraisal to everyone who was involved in this project directly and indirectly. I am deeply indebted to them by providing me unconditional supports.

I certify that a Thesis Examination Committee has met on 24 May 2016 to conduct the final examination of Syah Qurratu 'aini bt Sahrani @ Shahrani on her thesis entitled "Relationships between Financial Stress, Adult Attachment, Religiosity, Marital Communication and Marital Quality among Malay Muslim Newly-Weds in the Klang Valley, Malaysia" in accordance with the Universities and University Colleges Act 1971 and the Constitution of the Universiti Putra Malaysia [P.U.(A) 106] 15 March 1998. The Committee recommends that the student be awarded the Master of Science.

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TABLE OF CONTENTS

ABSTRACT	Page
ABSTRAK	i
ACKNOWLEDGEMENT	iii
APPROVAL	v
DECLARATION	vi
LIST OF TABLES	viii
LIST OF FIGURES	xii
LIST OF ABBREVIATION	xiii
	xiv

CHAPTER

1	INTRODUCTION	
	1.1 Background of Study	1
	1.2 Statement of Problem	4
	1.3 Significance of Study	6
	1.4 Objective of the Study	7
	1.4.1 General Objective	7
	1.4.2 Specific Objective	7
	1.5 Research Hypothesis	7
	1.6 Terminology	9
	1.7 Theoretical Framework	10
	1.8 Conceptual Framework	12
	1.9 Limitation of Study	12
	1.10 Summary	13
2	LITERATURE REVIEW	
	2.1 Marital Quality among Newly-Weds	14
	2.2 Financial Stress and Marital Quality	17
	2.3 Adult Attachment and Marital Quality	19
	2.4 Religiosity and Marital Quality	21
	2.5 Marital Communication and Marital Quality	23
	2.6 Marital Communication as Mediator	24
	2.7 Summary	26
3	METHODOLOGY	
	3.1 Research Design	28
	3.2 Location	28
	3.3 Population and sampling technique	28
	3.4 Respondents of study	30
	3.5 Measurement of the variables	30
	3.6 Reliability	33
	3.7 Pilot study	34
	3.8 Validity	35
	3.9 Data collection	35
	3.10 Data analyses	35
	3.11 Summary	38

4	RESULT AND DISCUSSION	
4.1	Descriptive analyses	39
4.1.1	Background characteristics of Respondents	39
4.1.2	Descriptive analyses on financial stress, attachment avoidance, attachment anxiety, religiosity and marital quality	41
4.2	Bivariate analyses	43
4.3	Multivariate analyses	47
4.4	Summary	56
5	SUMMARY, CONCLUSION, IMPLICATION AND SUGGESTION	
5.1	Summary	57
5.2	Conclusion of the study	58
5.3	Implication	59
5.3.1	Theoretical Implication	60
5.3.2	Practical Implication	60
5.4	Future research	61
	REFERENCES	62
	APPENDICES	71
	BIODATA OF STUDENT	100
	LIST OF PUBLICATIONS	101

LIST OF TABLES

Table		Page
3.1	Respondents' Background Information	30
3.2	Measures and Sources	33
3.3	Internal consistency analyses.	34
3.4	Internal consistency analyses for pilot study	34
3.5	Normality of All the Variables Using EDA and Skewness Kurtosis	36
3.6	Multicollinearity test of independent variables.	36
3.7	Matrix correlation between variables	37
4.1	Frequency Distribution of Personal and Couple Characteristics	40
4.2	Distribution of Respondent by Categories of Variables	41
4.3	Correlation analyses between personal characteristics, family income, financial stress, attachment anxiety, attachment avoidant, religiosity and marital communication	43
4.4	Multiple regression on marital quality	47
4.5	Relationship between attachment anxiety and marital quality mediated by marital communication	49
4.6	Relationship between attachment avoidance and marital quality mediated by marital communication	51
4.7	Relationship between religiosity and marital quality mediated by marital communication	52
4.8	Summary of findings	54

LIST OF FIGURES

Figure		Page
1.1	Theoretical Framework	11
1.2	Conceptual framework on “Relationships between financial stress, adult attachment, religiosity, marital communication and marital quality among Muslim newly-weds”.	12
4.1	Mediator model (Baron and Kenny, 1986)	48
4.2	Standardized regression coefficient for the relationship between attachment anxiety and marital quality as mediated by marital communication.	50
4.3	Standardized regression coefficient for the relationship between attachment avoidant and marital quality as mediated by marital communication	51
4.4	Standardized regression coefficient for the relationship between religiosity and marital quality as mediated by marital communication.	52

LIST OF ABBREVIATIONS

MQ	Marital Quality
DV	Dependent Variable
IV	Independent Variable
AV	Antecedent Variable
VSA	<i>Vulnerability Stress Adaptation</i>
DCON	Dyadic consensus
DS	Dyadic satisfaction
DCOH	Dyadic cohesion
AE	Affectional Expression



CHAPTER 1

INTRODUCTION

This chapter begins with the presentation of the background of the study on marital quality among newly-weds. Next, statement of the problem is discussed and the objectives and hypotheses of the research are also stated in this chapter. This chapter continues with the discussions on the importance of the study, definitions of the main variables, theoretical background and the conceptual framework of the current study. This chapter ends with the chapter summary.

1.1 Background of study

Married individual will usually undergo series of dynamic changes across life. Research on marriage and family usually focus on the pattern of changes and stability of marital institutions across all age. Marital quality, often interchangeable with marital satisfaction, is referred to a subjective evaluation of individual's marital relationship (Spanier & Lewis, 1980). Meanwhile, Burpee and Langer (2005) define marital satisfaction as the perception on how spouses meet the needs and desires as perceived by husband and wife. In addition, Archuleta, Britt, Tonn and Grable, (2011) refers relationship satisfaction as combined terms which includes components of relationship stability and relationship satisfaction.

In addition to this, Amato, Johnson and Rogers (2003) defined marital quality as a multi-dimensional construct which divided into three dimensions. Amato and colleagues named the dimensions as i) spouses reports of happiness in the marriage ii) marital interactions with spouse iii) thoughts of getting divorce or divorce proneness. However, in contrast, Harper, Schaalje & Sandberg (2000) defined marital quality as a single dimension such as communication.

The trend in marriage has always been a world common issue. It is estimated that in United States, within first five years of marriage, 25% of the newly-weds will end in divorce (Bramlet and Mosher, 2001). In addition to this, Amato and Cherlin (2010) also estimated that around 40% to 50% of couples in United States will end up with separation. Aside of the reducing rates in marital quality, divorce has become one of the common phenomenons not only in United States but as well as in Asian countries including Malaysia. According to Syariah Judiciary Department Malaysia (2015), there are more than 12,000 increments in number of divorce cases reported within four years from 2010 to 2014.

According to Islam, couples should go through marriage life and hold on together throughout the journey. However, divorce is permitted as the last resort and also as an option if it is the best for all parties. Divorce also needs to be conducted in the best manner as stated in Quran,

The parties should either hold together on equitable terms, or separate with kindness."
(Quran, 2:229)

Nevertheless, by looking at the current divorce trend in Malaysia, it can be seen that married couples in Malaysia are having difficulties in maintaining and adapting their relationship thus taking divorce as the main option of solving their problems.

It is also undeniable that it is crucial for researchers and practitioners to seek a clear understanding on the factors that contribute to relationship disharmony. This is because, relationship breakdown is well known to be associated with negative impacts on individuals. Extensive evidence on other studies confirms the detrimental effects of poor marital quality. Generally, literature confirms the positive effects of healthy and stable marriage where it promotes positive individual development (Fischer & Sousa-Poza, 2009), less depression (Beach, Katz, Kim, & Brody, 2003; Henry, Smith, Butner, Berg, Sewell & Uchino, 2015) and good mental health (Umberson, Williams, Powers, Liu, & Needham, 2006; Leach, Butterworth, Olesen & Mackinnon, 2013) meanwhile decreasing level of mental health are most likely to occur due to negative life events (Choi & Marks, 2008).

Giving all the extensive evidence on the effects of poor marital quality, research has highlighted a number of factors that may lead to poor marital quality. One of the factors discussed was financial stress. Rapid changes in global economics had increase individuals cost of living which later may leads to financial crisis. According to Bank Negara Malaysia (2010), household debt to Growth Domestic Product (GDP) ratio has increased 7.2% since 2006 to 2010. In the meantime, according to Malaysia Department of Insolvency (2013), a total of 3970 cases of bankruptcy are among young adult age 25-34 years old and majority (48.41%) are Malay Muslims. Based on these statistics, it is assumed that young Malaysians are currently facing greater risk to financial instability and financial stress.

Financial stress can be defined as situations where any income level that cannot meet and support financial needs (Marican, Zakaria & Rahman, 2012). In past research, financial stress is often linked to health and psychological well-being. According to Siahpush, Huang, Sikora, Tibbits, Shaikh and Sinkh (2014), their two consecutive yearly surveys revealed that individuals with high financial stress are more likely to be obese, whilst another research claims that health and psychological well-being of individuals may be affected by continuous financial stress (Sturgeon, Arewasikporn, Okun, Davis, Ong & Zautra, 2015). Besides that, Gale, Goetz, and Bermudez (2009) reported that therapists often treat couples who their relationship are negatively affected due to financial stress.

Besides that, an extensive research have provided evidence on how financial stress affects marital quality. Individuals who affected by economic problems or encounter financial strain are usually reported to have poor marital quality (Amato, Booth, Johnson, & Rogers, 2007; Dakin & Wampler, 2008). In addition, the same outcome has been reported in other few researches. Results from previous research highlighted that greater

income and financial resources usually leads to greater marital stability (Stanley, Amato, Johnson, & Markman, 2006; Duncan, Huston & Weisner, 2007).

Past research also showed that adult attachment plays a significant role in determining marital quality. Bowlby (1982) emphasized in his theory that, attachment behavior is developed in order to regulate infant's propinquity with their primary care giver in time of danger or stress as well as to promote survival. As claimed by Hazan and Shazer (1987), the trend of attachment with romantic partners in adulthood continues to be similar as parent-child relationship. Gouin, Glaser, Loving, Malarkey, Stowell, Houts, and Kiercolt-Glaser (2010) in his study emphasized that, individuals with high attachment avoidant shows more negative behavior during the marital disagreement discussions. Another similar studies also shows that there is significant relationship between romantic attachment and marital adjustment (Maruru & Turliuc, 2012) as romantic attachment is seems to be important to the dynamic processes of affective bond that occur within the marriage (Del Giudice, 2011).

Moreover, attachment style is always been defined as an individual internalized set of beliefs on the security of the relationships with others (Simpson, Rholes, & Phillips, 1996). Attachment style was developed across time through interactions with people that surrounds. Findings from previous research suggested that, attachment security is positively related with romantic relationships in adulthood, while attachment insecurity is negatively link with marital quality or relationship quality (Pietromonaco, DeBuse, & Powers, 2013). In conjunction, therapist and researchers working closely with couples are putting efforts to foster a secure attachment style (Benson, Sevier, & Christensen, 2013; Johnson & Greenman, 2013).

On the other hand, researchers also highlighted the influence of religiosity in improving marital quality. Religion is a unique system with a point of view that may shape individual marital attitude (Pargament, Magyar-Russell, & Murray-Swank, 2005) and has become an essential aspect to be carried out in United States (Yarhouse & Nowacki, 2007). High intrinsic religious individual is often seen to have positive marital attitudes (Mosko & Pistole, 2010) as intrinsic value helps in motivating individuals. Although there are plenty work on religiosity, there is still much to be learned about the role of religiosity especially among the Muslim newly-weds. Thus, this study was conducted in order to determine factors that influence marital quality among Muslim newly-weds.

Mahoney, Pargament, Tarakeshwar and Swank (2001) had suggested two primary themes related to study of religion. Religion can first be explained through its functional element. When individuals, couples and family are highly religious, they become more attached to their local religious community. Being attached with local religious community may a mechanism for them to receive more social support. Besides, religion were believed to become components that may shape individuals attitudes and behaviors through religious beliefs and practices. Hence, being religious may help in promoting positive attitudes and behaviors in individuals lifes including marriage life. Schramm, Marshall, Harris and Lee (2012) in their research suggested that for both couples that is being religious, scores higher marital adjustment compared to couples who are not.

Furthermore, individuals who regularly attended church were found to be relatively satisfied with their marriage (Chapman & Cattaneo, 2013)

Nevertheless, there is also a wide-range of protective factors that can help to boost marital satisfactions and reduce the impact of relationship breakdown such as marital communications (Ebrahimi & Kimiaei, 2015). People who communicate successfully usually will have fewer conflicts, while unhealthy and dysfunctional communication often leads to relationship issues (Sadeghi, Hazedastan, Ahmadi, Bahrami, Etemadi, & Fatehzadeh, 2011). Western family theorists often emphasized individuals with limited communication as maladaptive as supportive marital communication is one of the strongest factors that predicts marital quality (Knobloch, 2008; Ogolsky & Bowers, 2013). However, in contrast, a research in Japan found that, Japanese young adults do not consider “communication, open and listen” as one of the characteristics of a good marriage (Kline, Zhang, Manohar, Ryu, Suzuku & Mustafa, 2012). Hence, the difference findings from past research may be due to cultural difference.

Communication within family is important as it permits family members to deliver their needs and concerns on other family members. Through communication, family members are allowed to discuss and solve their problems together. Thus open communication helps in promoting healthy environment within the family. However, ineffective communications between spouses were shown to be significantly related with mental distress, divorcer and violence (Cordova, 2011).

It is shown that several researchers have put tremendous effort in understanding what factors really determine the quality of a marital relationship (Dixon, Gordon, Frousakis, & Schumm, 2012; Fincham & Beach, 2010). According to Falcke (2008), marital quality is determine based on the level of satisfaction, trust and respect that individual perceived towards their spouse. Thus, the concept of marital quality as multifactorial and as an incorporation of personal attributes, adaptive processes is important in understanding the phenomenon.

Therefore, by acknowledging the potential of each factors in influencing marital quality, and looking at culture difference and religious practice, there is a requirement to further the understanding on factors that influence marital quality among Muslim Newly-weds in Malaysia. Hence, this study aims to determine the influencing factors of financial stress, adult attachment, religiosity and marital communications on marital quality among Muslim Newly-weds in Klang Valley.

1.2 Problem Statement

It is estimated that nearly 45% couples in England and Wales experiencing relationships breakdown and end up with separation (Kieman & Mensah, 2010). Meanwhile, in Malaysia, JAKIM (2007) highlighted that 32.2% of couples who has been married less than 5 years ended up with divorce while 27.7% couple who married less than 10 years ended up with divorce. JAKIM also added that the main factors that contribute to divorce

among those couples are irresponsible attitude, irreconcilable differences, financial problem, and family interference. The number of divorce cases that shows increment by year may provide clear picture that Muslim marriage institutions might be at risk. Islam adopts the teachings that divorce is allowed but it is the last resort after exhausting all means of negotiations. Harmful effects of divorce highlighted by previous research had shown us that research focusing on marital institutions need to be conducted sooner without delay.

In Malaysia, the number of registered divorce cases also has increased from year to year. According to the Department of Statistics, Malaysia (2013), in year 2012, a total of 7622 Muslim couples in Selangor, Putrajaya and Kuala Lumpur have registered their divorce. Back in year 2011, 6329 couples had registered their divorce thus, showing 17% increment on the total number of registered divorce in 2012. In addition to this, the report shows that relatively, the reported divorce cases for Selangor, Putrajaya and Kuala Lumpur is the highest compared to other states in the country.

Early stage of marriage appears to be a crucial state where level of marital quality at this stage seems to be a prediction on the couple's divorce (Kurdek, 2005). A research conducted by Bramlett and Mosher (2001), pointed out that approximately 25% of the first-time newlyweds will end their marriage within 5 years of marriage. In addition to this, a research conducted by Lavner and Bradbury (2010), shows that 54% from the group of spouses who reported to have less marital satisfaction at the early stage of their marriage end up with divorce after 4 years. Furthermore, Amato, Johnson, Booth and Rogers (2003) in their research also claim that since 1970, levels of marital satisfaction are also declining across age.

Few similar research focusing on the newly-weds that have been conducted have that suggested few factors that may lead to marital quality among the newly-weds. Adult attachment is seen as one of the crucial factors that may lead to stability in marriage. Individual that possessed insecure attachment tend to report negative marital attitude (Mosko & Pistole, 2010). Moreover, religiosity also is seen to be one of the predictive factors for marital quality (Archuleta, Britt, Tonn & Gable, 2011). In addition, previous research reveals that the reason of much couple conflicts is due to financial stress. Couples who faced financial stress are said to have problems in marital communication and conflict resolution (Britt, Huston, & Durband, 2010; Dew & Dakin, 2011). In addition, Vulnerability Stress Adaptation Model (Karney & Bradbury, 1995) views that individual marital quality is impacted by pre-existing or enduring vulnerabilities and stressful events. With the existance of adaptive processess, it is assumed that the impact of stressful events and enduring vulnerabilities can be inhibited which later on helps in enhancing marital quality. Plenty researches on correlation between these variables have been conducted using this model but less research has been done in integrating all above mention variables in Malay Muslim community. Therefore, this research is conducted in order to look forward the incorporation of all the variables among the Muslim newly-weds by using Vulnerability Stress Adaptation Model as a guidelines.

Looking at the unhealthy trend of divorce and the importance of adjustments among the Muslim newly-weds, it seems that there is a need in conducting research on this target

population. Family developmental theorist emphasized that family institution is defined differently based on social norms and ethnicity (White & Klein, 2008). People in Western countries might have different view on marriage compared to people in Asia, as well as the Chinese compared to Malays. Besides, an extensive research can be found to use different theories to explain each variable that affects marital quality. To name few, Role theory has been widely used to explain the role of religiosity (McCarthy, 2005) while attachment was derived from the Attachment Theory (Bowlby, 1958; Hazan & Shaver, 1987). However, there is less research that explains the interaction between the variables using one single theory. Thus, this research aims to fill in the theoretical as well as cultural gap. This study was conducted to determine the relationship between financial stress, adult attachment, religiosity, marital communication and marital quality among Muslims Newly-weds in Klang Valley. In summary, this study had addressed three research questions;-

- 1) Are there significant relationships between financial stress, adult attachment, religiosity, marital communication and marital quality?
- 2) Are there significant indirect relationship between financial stresses, adult attachment, and religiosity with marital quality via marital communication?
- 3) What are the unique factors that influence marital quality among Muslim newlyweds in Klang Valley?

1.3 Significance of study

There are several reasons why this study was conducted. First research on marital quality among Muslims Newly-Weds in Klang are one of the early steps taken to encounter factors that contribute to marital instability among the newly-weds. This research helps to describe the patterns of marital quality as well as exploring expected factors that may influence marital quality among the Muslims newly-weds. Thus, the understanding of this pattern is expected to serve as the fundamental knowledge for future research in this area. Further research can be carried out involving different states and cultures in Malaysia as wells as including other possible factors into account.

Secondly, findings from this research may assist in providing new information to the existing body of knowledge. By using established measurements to measure marital quality and the factors that influence it, it is believed that this research offer some potential information to the body of knowledge by giving a clear picture on the dynamic change and patterns of marital quality among the Muslim newly-weds. Besides, this research mainly focuses on Malay Muslims community in Malaysia. Therefore, this research may provide potential input to the body of knowledge across the world as less research on Asian Muslims community can be found in the body of literature.

The findings from this research may be potentially useful for professionals and policy makers as well as other agencies (i.e.: Ministry of Women, Family and Community Development and Department of Islamic Development Malaysia). Findings from this research may be useful for them in order to address the factors that may influence marital quality. The outcome of this research may be important for Department of Islamic Development Malaysia which is one of the agencies that is responsible in designing curriculum for the pre-marital course in Malaysia. Issues highlighted in this research as

well can be used to improve existing pre-marital course in Malaysia so that marriage institution in Malaysia could be strengthened at the early stage. The results of this present study could help guide the experts to design appropriate programs to promote healthy marriage.

1.4 Research Objectives

1.4.1 General Objectives

This research aims to determine the relationships between financial stress, adult attachment, religiosity, marital communication and marital quality among Muslims newlyweds in Klang Valley.

1.4.2 Specific Objectives

- 1) To describe respondents' personal characteristics (age, gender, educational background, family income and child), financial stress, adult attachment, religiosity, marital communication and marital quality.
- 2) To determine the relationships between respondents' personal characteristics (age, gender, educational background, family income and child), financial stress, adult attachment, religiosity, marital communication and marital quality.
- 3) To determine factors that uniquely predicts marital quality among the newlyweds.
- 4) To determine the role of marital communication as mediator on the relationships between financial stress, adult attachment and religiosity with marital quality.

1.5 Hypothesis

Hypotheses for this research are listed based on the research objectives 5, 6, and 7.

Objective 2

To determine the relationships between respondents' personal characteristics (age, educational background and family income), financial stress, adult attachment, religiosity, marital communication and marital quality.

- H_{a1}: Respondents who are older are more likely to report higher marital quality
- H_{a2}: Respondents who obtained higher level of education are more likely to report higher marital quality.
- H_{a3}: Respondents who have higher income are more likely to report higher marital quality.

- H_a4: Respondents who have less financial stress are more likely to report higher marital quality.
- H_a5: Respondents who have high attachment anxiety are more likely to report lower marital quality.
- H_a6: Respondents who have high attachment avoidant are more likely to report lower marital quality.
- H_a7: Respondents who have high religiosity are more likely to report higher marital quality.
- H_a8: Respondents who have effective marital communication are more likely to report higher marital quality.

Objective 3

To determine factors that uniquely predicts marital quality among the newlyweds.

- H_a9: The regression coefficient for respondent's characteristics (age, gender, educational background, family income and child), financial hardship, adult attachment, religiosity and marital communication equals to zero when regressed against marital quality.

Objective 4

To determine whether marital communication mediates the relationships between financial stress, religiosity and adult attachment with marital quality.

- H_a10: Marital communication significantly mediates respondents' financial stress and marital quality
- H_a11: Marital communication significantly mediates respondents' attachment anxiety and marital quality
- H_a12: Marital communication significantly mediates respondents' attachment avoidant and marital quality
- H_a13: Marital communication significantly mediates respondents' religiosity and marital quality

1.6 Definition of Terminology

Marital Quality

Conceptual definition

Marital quality is defined as individual's emotional state of being content with the interactions, experiences, and expectations of his or her married life (Ward, Lundberg, Zabriskie, & Berrett, 2009)

Operational definition

Marital quality is referred to respondents' score from Dyadic Adjustment Scale (DAS) by Spanier (1979). High score indicates high marital quality.

Adult attachment

Conceptual definition

Adult attachment is set of orientation on individual expectations on how to behave in intimate relationships, as well as attitudes and attributions on other behaviors and they are believed to have a significant bearing on one's intimate relationships (Simpson & Rholes, 1998).

Operational definition

Adult attachment refers to respondent's score on Revised Adult Attachment Scale (Collins, 1996). Scores were analyzed based on two dimensions; attachment anxiety and attachment avoidance. High score indicates high attachment anxiety and high attachment avoidant.

Financial Stress

Conceptual definition

Financial stress can be defined as situations where any income level that cannot meet and support financial needs (Marican, Zakaria & Rahman, 2012).

Operational definition

Financial stress refers to respondent's score on The Incharge Financial Distress/Financial Well-Being Scale (Prawitz, Garman, Sorhaindo, O'Neill, Kim, & Drentreas, 2006). High score indicates high financial stress.

Religiosity

Conceptual definition

Religiosity refers to the influence of individual religious beliefs and how they feel the beliefs can influence their life (Pittman, Price-Bonham, & McKenry, 1983).

Operational definition

Religiosity refers to the respondent's scores on 9 items in Intrinsic Religious Motivation Scale (Hoge, 1972). High scores indicate high religiosity.

Marital communication

Conceptual definition

Marital communication refers to interactions and transformation of information verbally or non-verbal between husband and wife (American Psychological Association Dictionary of Psychology, 2006).

Operational definition

Marital communication refers to respondent's scores on 10 items in The Three Couple Scale PREPARED/ENRICH: Marital Satisfaction, Communication and Conflict Resolution (Olsen & Larson, 2008). High scores indicates more effective communication.

1.7 Theoretical Framework

Vulnerable Stress Adaptation Model of Marriage

Karney and Bradburry (1995) proposed the Vulnerability-stress-adaptation (VSA) model of marriage to explain the vulnerabilities, stressful events and adaptive process to ensure marital quality and stability overtime. This model explains that the indirect effect on vulnerabilities and stress on marital quality. Karney and Bradburry (1995), illustrates three factors that directly and indirectly influence marital quality. Firstly, this theory explains that individual may bring preexisting vulnerabilities or stable individual traits such as personality, intelligence and attachment style into their marriage. Secondly, is the existence of stressors such as loss of jobs, poverty and chronic illness. Thirdly, is the adaptive process such as adequate communication skills and positive behavior change. Finally, this model explains that the integration between vulnerabilities, stressful events and adaptive processes may leads to improvement of marital quality and stability. In conclusion, VSA model explains that marital quality is directed by the quality of interactions, stresses they face and their stable individual traits that they bring into their marriage.

This theoretical model which was formulated to explain the relationships between enduring vulnerabilities variables, stressful life events, adaptive processes and marital satisfaction has received much support in recent studies. Empirical evidence from past research supports that marital satisfaction are influenced by stressful life events such as financial stress and chronic illness, pre-existing traits such as personality and adaptive processes such as physical aggression and mutual alienation (Langer, Lawrence & Barry, 2008; Gottman & Levenson, 2002; Randall and Bodenmann, 2008).

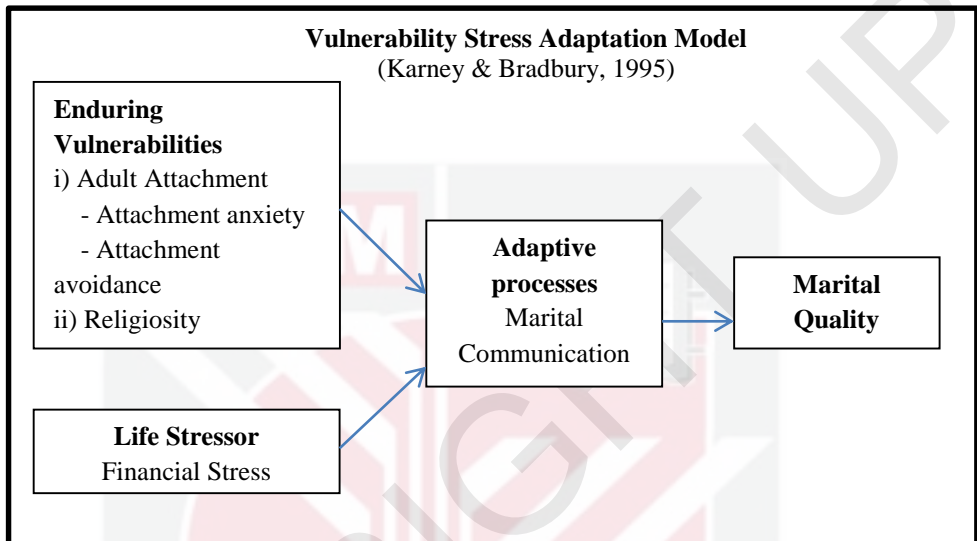


Figure 1.1: Theoretical Framework

Thus, the purpose of this study is to examine the pathways where variables such as financial stress, adult attachment and religiosity impact marital quality through marital communication in a specific community mainly Malay Muslim community. In conclusion, this current study extends previous theoretical models of marriage which help to explain;

- i) The association between enduring vulnerabilities (adult attachment and religiosity), stress events (financial stress) and marital quality.
- ii) The influence of marital communication on relationships between enduring vulnerabilities (adult attachment and religiosity), stress events (financial stress) and marital quality.

1.8 Conceptual Framework

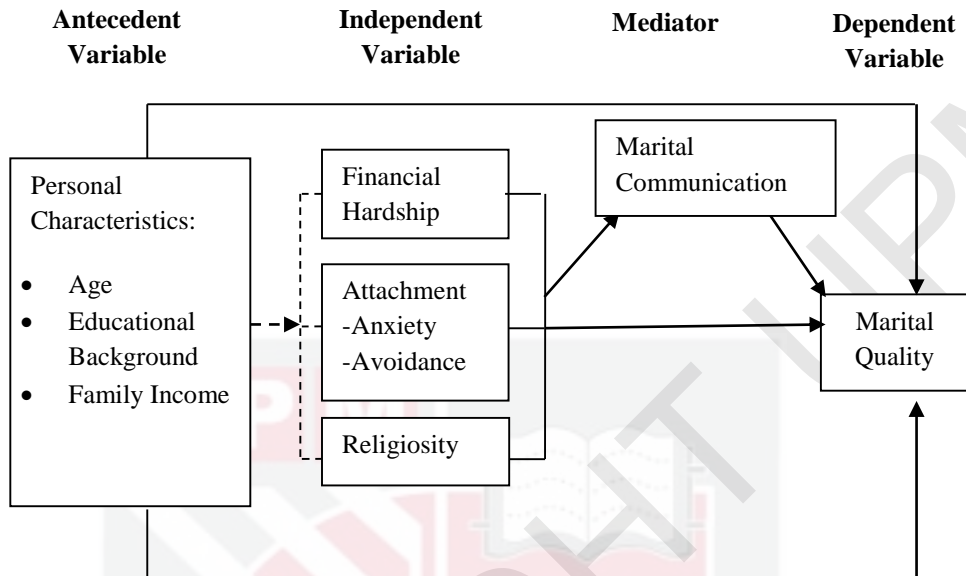


Figure 1.2: Conceptual framework on “Relationships between financial stress, adult attachment, religiosity, marital communication and marital quality among Muslim newly-weds”.

Figure 1.2 shows the conceptual framework of the present study, which was developed based on Vulnerable-Stress-Adaptation Theory (VSA). This conceptual framework shows the direction of relationships between financial stress, adult attachment, religiosity and marital quality and communication as mediator. This study conceptualized marital communication as an adaptive process, where marital satisfactions were also predicted through direct and indirect effects of financial stress, adult attachment and religiosity.

Further, this research also examined how this model work in a community sample of couples who have been married less than two years at the time data was collected. Referring to Figure 1.2, this study consists of six main variables, which are group into four variable categories. These variables are group as antecedent variables (personal characteristics), independent variable (financial stress, adult attachment and religiosity), mediator (marital communication) and dependent variable (marital quality).

1.9 Scope of Research and Limitations

This research focus on factors that affected marital quality among Muslims newlyweds in Klang Valley which was part of the project “Exploring Marital Quality in the First Year of Married Life: Risk and Protective Factors for Marital Instability” funded by Exploratory Research Grant Scheme (ERGS) by Ministry of Education.

As other researches, this research also encountered few limitations. Firstly, this study is limited in term of generalizability of the findings due to the sampling method used in the study. At initial stage, this research proposed to utilize probability sampling. However, due to unresponsive feedback from targeted respondents, this research finally choses non-probability sampling as the sampling method.

This research also focused only on Muslim Newly Weds in Klang Valley which is mainly in the urban area. Therefore, respondents' marital quality from this study may be different from the respondents from other race and area. Hence, future research may consider on the differences between races and area. Finally, data collected from this study mainly based on the survey filled up by respondents. Therefore, result of this study is highly dependent on respondents' honesty.

1.10 Chapter Summary

This chapter begins with a brief introduction of the study. The relationships between financial stress, adult attachment, religiosity, marital communication and marital quality were later on addressed in this chapter. The problems of Muslims marital quality were also stressed in this chapter. This chapter also presents the objectives, hypothesis, theoretical and conceptual framework, terminology and limitations of the study.

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