

# Marital Satisfaction, Communication and Coping Strategy Among Malaysian Married Couples: Factors Prediction and Model Testing

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## Abstract

Empirical evidences on the understanding of marital satisfaction as a multidimensional construct in the context of a multicultural multi-religious society are found to be limited. In this study, an attempt has been made to predict and hypothesize the factors in influencing marital satisfaction, communication and coping strategy in marriage among Malaysian married couples. Using 5-Likert scale agreement, the new Marital Satisfaction Scale has been constructed and administered among 150 respondents in a cross-sectional survey, Descriptive statistics and backward Multiple Regression Analysis (MRA) were adopted to ensure the models were estimated based on the contributions from each predictor to determine the model specification. The results have shown that the best predicted models of Marital Satisfaction and Communication are explained by 76% of variance while the prediction of Coping strategy is explained by 30% of variance. This study has recognized the usefulness of multiple regression analysis in model testing before further research on model prediction via Structural Equation Modeling is conducted. A newly hypothesized Marital Satisfaction Model was initiated by integrating the VSA Model of Marriage (Karney and Bradburry, 1995). This study is significant in contributing to pre/post-marital education and counseling fields as well as in crafting a better intervention strategy to promote a more satisfying marital institution.

**Keywords:** Marital Satisfaction; Communication; Coping Strategy; Vulnerability-Stress-Adaptation Model (VSA Model) of Marriage; Malaysia

## 1. Introduction

A satisfying marriage is fundamental in building a stable and fully functioning family institution in any society. (1)s emphasized the importance of marital institution as the most nourishing and enduring asset in human relationship. Additionally, (2) submitted that the quality of a marriage is the best predictor of happiness.

Despite the fact that the subject of marriage has continued to be a widely investigated topic, worrying trends and challenges continue to be observed with regards to maintaining the stability of a marital institution, globally and locally. According to the United Nations Demographics and Social Statistics Division, while the divorce rate is high in the United States of America (53%), the European countries such as Spain, Portugal, Luxembourg, the Czech Republic, and Hungary have higher divorce rates of more than 60% (3).

The statistic released by the Federal Courts and Syariah Judicial Department of Malaysia has shown that there are 61,720 divorce cases in 2013. This can be translated to an average of seven divorces per hour in that year alone. According to the Fifth Malaysian Population and Family Survey-MPFS (2014), not only that the divorce rates in Malaysia has increased substantially in the recent years, but more than one third (35%) of men and women in Malaysia had ended up divorced or separated even before they celebrated their fifth year marriage anniversary (4). It can be suggested that even the newlyweds in Malaysia are facing serious issues in coping with challenges and dissatisfaction in their marriage.

Based on the literature review, marital 'satisfaction', 'happiness', 'adjustment', and 'quality' were found to be the most widely used constructs in the marital relationship literature (5) and have been interchangeably used in most of the marital studies. In the context of the present study, 'marital satisfaction' was chosen as the central focus because it can best describe what the study intends to measure; the indication of the married couples' agreement with regards to their satisfaction evaluation on various dimensions of their marriage. Although abundance of researches exist on the subject of marital satisfaction, theoretical understanding on marital satisfaction as a multidimensional construct in the context of a multicultural and multireligious society such as Malaysia is found to be limited.

## 2. Literature Review

Previous literature offers differing ways of conceptualising marital satisfaction. (6) offer a global evaluation definition, explaining marital satisfaction as the marital state of an individual and how it is reflected into his/her happiness and functioning. However, in the Encyclopedia of Social Psychology, Stone and Shackelford defined marital satisfaction from the mental state perspective, referring it to the benefits and costs perceived by the spouse out of the marriage (7). The explanation has also been extended to include external factors, referring it to the couples' level of happiness and pleasure which does not only depend on their psychological well-being, but also on environmental factors (8).

Majority of the studies on marital satisfaction were previously conducted to explore if specific variables were predictors or di-

mensions of marital satisfaction and to examine the linear relationships between them. Many were conducted to understand the relationship of marital satisfaction with various demographic factors such as the age of husband and wife (9), gender (10), educational attainment (9), length of marriage (11, 12) and presence or age of children (13).

Subsequently, more attempts were made to investigate intangible complex variables such as health conditions (14), job satisfaction (12), intimacy or sexual satisfaction (15, 16), ability to disclose (16), personality traits/types (17), communication (18) coping strategy/dyadic coping (19), income/financial matters (20, 21), division of household task (16), role of religion (15, 22) and subjective/personal well-being (23, 24). Although more understanding on this subject is now available, there exists a need to understand more complex models that can explain the interaction between multiple influencing factors in a marriage.

According to the report of the Fifth Malaysian Population and Family Survey-MPFS (2014), both men and women agreed that lack of mutual understanding and spousal betrayal were the main contributors to the collapse of their marriages. However, while the men ranked the interference of in-laws as the third main reason of their divorce, the women on the other hand, attributed their divorce to their ex-husband factors, stating irresponsibility, financial or polygamy issues as the reasons (refer Table 1.0).

**Table 1.0:** Reasons of divorce/separation (among first marriages) in Malaysia

	Males	Females
	%	%
Lack of mutual understanding	56.2	38.0
Spousal betrayal	11.8	20.5
Interference of in laws	10.0	6.0
Irresponsible spouse		15.2
Financial issue		4.7
Objection towards polygamy		2.8
Drug abuse		2.4
Others*	22.0	10.4

\*Include domestic abuse, absence of children, gambling, health issue, involvement in crime cases.

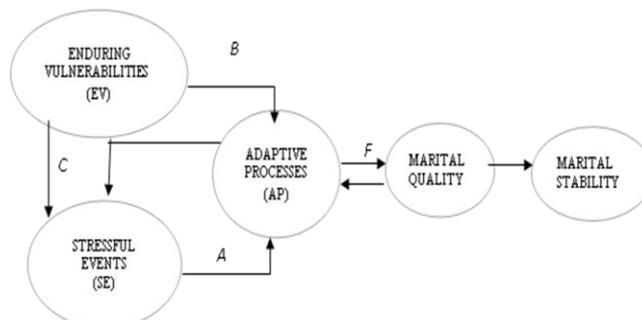
Source: Fifth Malaysian Population and Family Survey –MPFS (2014)

Although there is no conclusive agreement on what constitutes marital satisfaction and its predictors universally, in this present study, the researcher supports the notion that ‘marital satisfaction’ is a measurable concept that involves the couples’ subjective evaluation towards their marriage, their spouse and certain marital aspects that matter to them. Due to the fact that some aspects like values, psychological traits and needs of married couples are not homogenous in all societies across the globe, this subject needs to be understood in its own unique context and perspective. With that, a question arises with regards to the understanding of what constitute the factors that drive or influence marital satisfaction in Malaysia.

On top of that, while many previous studies have discussed the relationship or correlation between the specific variables and marital satisfaction, very few have attempted to investigate the multi-dimensionality of marital satisfaction and propose a corresponding relationship model that can explain the nature of relationship between the dimensions within a specific societal context. In the context of Malaysia, majority of the studies are found to examine the role of demographic-related variables or other psychological variables independently. The empirical evidences to determine the factors that drive the marital satisfaction, coping strategy and communication among Malaysians married couples are also found to be very limited.

## 2.1. The Vulnerability-Stress-Adaptation Model (VSA Model) of Marriage

The theoretical framework underpinning this study is the Vulnerability-Stress-Adaptation Model (VSA Model) of Marriage (25) which is a well established theory used in the marital literature (26). This model captures the variety of predictors that exist in a marital relationship and organizes the variables that predict marital satisfaction into a few groupings and explains the relationship that exists between them. The variables that exist in marriage can be grouped into Enduring Vulnerabilities (EV), Stressful Events (SE), and Adaptive Processes (AP) that are vital in determining the marital outcomes (Figure 1.0).



**Fig. 1:** The Vulnerability-Stress-Adaptation Model of Marriage (Karney and Bradbury, 1995)

This model suggests that Adaptive Processes (e.g., communication, coping strategy, or support for each other) are significant variables in a marriage as they directly affect how marital satisfaction changes over time. The model further suggests that these processes are influenced by the couples’ Enduring Vulnerabilities (e.g., cognitive styles, personality traits, childhood experiences and personal strengths and weaknesses) and the Stressful Events that the couples encounter (e.g., work load, financial issues, extramarital affairs).

Path A demonstrates how Stressful Events (SE) stimulates Adaptive Processes (AP). For example, when a difficult event occurs, such as when a husband is terminated at work, it can affect how the couple interact with each other (Path A) and subsequently, its marital outcome (Path F). Thus, Path F reflects how the couple adapts in marriage to generate a particular marital quality which is not stagnant but continue to evolve over time. At the same time, Path B demonstrates how Enduring Vulnerabilities (EV) contribute to the couple’s Adaptive Processes (AP) or how they modify their behavior to cope with stressors in marriage. Path D refers to external stressors such as death of family members, financial crises or third party interference that have the ability to affect the marriage (27).

(28) discusses how adaptive processes play a critical role in the marriage as they mediate the association between differences, stress and marital quality. In another study by (29), they further reinforce the importance of coping strategy and communication in determining the marital outcome. Building on the theoretical framework of VSA Model as well as the current empirical knowledge, a new Marital Satisfaction Model has been hypothesized.

### Enduring Vulnerabilities and Stressful Events as Marital Predictors

Four independent variables namely Love and Loyalty, Shared Values, Sex and Intimacy, as well as Financial Wellness are proposed to represent the individual resources and differences under Enduring Vulnerabilities category. In the original model, Financials has been classified as an aspect under the Stressful Events category. However, based on the literature review presented, an assumption is made to include Financial Wellness as the couple factor in this study instead of a stressful event that impacts the marriage on occasion basis. It is submitted that Financial Wellness represents an important element of a marriage that covers the ability, attitudes and behaviors of the married couples to manage their

own financial situation. Meanwhile, a variable called Third Party Interference has been identified to represent the Stressful Event in this model.

The operational definitions of the identified variables are as follows.

- i. Love and Loyalty: The expression of love is measured through the characteristics of respect, forgiveness, romance, sensitivity and support, while loyalty relates to the sense of devotion to one's spouse which include commitment to the marriage and loyalty to spouse.
- ii. Shared Values is measured from the items related to the perception and management of values in a marriage which include religious, cultural and moral values, interest, gender roles and parenting commitment.
- iii. Sex and intimacy: Sex/sexuality relates to all the aspects of the spousal behavior that are related to their sexual relations. Intimacy involves the level of commitment of feelings, thoughts or physical closeness that the couple experience in their marital relationship (30).
- iv. Financial Wellness is measured from the items that relate to the satisfaction, status, attitudes as well as behaviours of the spouse with regards to their financial situation and management (31).
- v. Third Party Interference is measured from the items related to external people/parties who have the ability to influence or affect the spousal relationship such as in-laws, relatives, workload, superiors, social media, ex-spouse or children from previous marriages, friends and 'the other woman or man' (extramarital affairs).

These sets of predictors from the two categories are hypothesized to influence the Adaptive Processes which are represented by Coping Strategy and Communication factors as well as Marital Satisfaction in the present study.

**Adaptive Processes of Coping Strategy and Communication**

A substantial number of studies have highlighted the negative impact of stress in marriage (32, 33) Stressful situations and demands in marriage may include increasing workload, financial issues, unemployment, prolonged conflict and hostility, health problems, violence, crime or other interference from external parties. In an absence of appropriate coping skills and strategy to manage them, these stressors may affect the couple's marital stability and create the possibility of marital breakdown (34).

Some scholars have studied the mediating role of coping efforts among married couples(19, 35). In a meta-analysis study about coping and marital satisfaction, (19) discussed about the positive correlation between dyadic coping and satisfaction for both men and women, regardless of the spouses' gender, age, nationality, educational level and their relationship length. In the context of the present study, Coping strategy is operationally defined as any efforts taken or performed by any of the spouses that relates to mastering, tolerating, neutralising, reducing or minimising the effects of stress in marriage.

Besides coping strategy, notably literature reviews have also examined the role of communication skills and strategies in handling conflict and connecting the couple to sustain healthy marriages. Several studies have shown that communication is associated with marital quality and satisfaction, which is explained by about 8% (36) to 77% (37) of the variance. In a study by Gottman and colleagues (38), communication has been identified as a salient predictor of marital outcomes for the newlyweds. There was also an evidence that communication plays a significant mediating role between marital problems and marital quality (29).

In this research, Communication has been identified as another variable to be studied in the new proposed model. Communication is measured from the acts or ways in which a husband and wife express, connect or exchange information, feelings or thoughts between them and they may also include aspects of affectional expression and conflict management.

**Marital Satisfaction as the Marital Outcome**

Finally, while (25) propose that marital outcome are represented by Marital Quality and Marital Stability in the original VSA Model, Marital Satisfaction is proposed to be the measured marital outcome in this study.

It is hypothesized that when the variables in Enduring Vulnerabilities (EV), Stressful Events (SE) and Adaptive Processes (AP) combine and interact with each other, variation in the marital satisfaction will be observed. A satisfying marriage is the outcome when a trigger of stressful events is combined with fewer enduring vulnerabilities or strong couple-elements and this interaction is properly managed through effective adaptive processes.

As discussed, marital satisfaction is a multidimensional construct that needs to be examined in its unique context and setting such as in a multiracial multireligious society. In the context of Malaysia, marital satisfaction is proposed to be measured from the items related to the satisfaction and good feelings that exist among the married individuals. As a society with high religious affiliation, the feelings can also be characterized by the sense of peace, tranquility and calmness as well as gratefulness. Above that, the satisfaction can also be assessed from the sense of togetherness, strength and support that they get in the presence of children and family members.

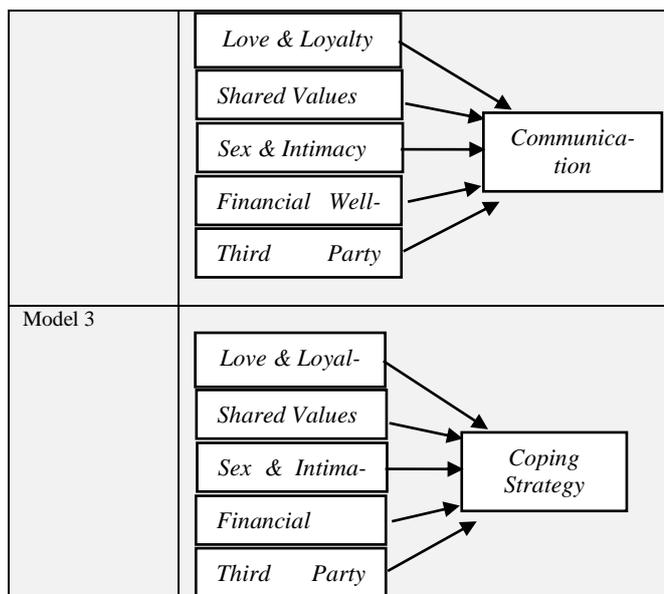
**2.2. Conceptual Framework**

Based on the newly proposed conceptual model of Marital Satisfaction, this study hypothesized a relationship between the five predicting factors (Love and Loyalty, Shared Values, Sex and Intimacy, Financial Wellness and Third Party Interference) with Marital satisfaction, Communication and Coping strategy.

With that, the aim of this exploratory study was to examine the causal relationship between the variables and predict the three hypothesized models of Marital satisfaction, Communication and Coping strategy before a full structural model can be further predicted. Based on the discussions, Table 2.0 provides the summary of the models.

**Table 2:** Summary of the proposed models based on marital predictors

<p>The Vulnerability-Stress-Adaptation Model of Marriage (Karney and Bradbury, 1995)</p>	<pre> graph LR     EV((Enduring Vulnerabilities)) --&gt; AP((Adaptive Processes))     SE((Stressful Events)) --&gt; AP     AP --&gt; MQ((Marital Quality))     MQ --&gt; MS((Marital Stability))             </pre>
<p>Model 1</p>	
<p>Model 2</p>	<p>(Empty box)</p>



were Malays while the rest were either Chinese, Indians or of other racial origin. One hundred and twenty-six (84%) of the respondents held Bachelor or Post Graduate Degrees and fifty (33.3%) of them had personal income above RM5,00 per month (See Table 3.0).

**Table 3:** Description of the respondents by gender

	Male (n=72)		Female (n=78)	
	n	%	n	%
Demographics				
Age (mean)	41.7		38.4	
Race				
-Malays	61	84.7	69	88.5
-Non Malays	11	15.3	9	11.6
Education				
-Secondary School	4	5.6	6	7.7
-Diploma	8	11.1	6	7.7
-Degree	36	50.0	42	53.8
-Master&above	24	33.3	24	30.8
Personal Income				
-Below RM1k	3	4.2	8	10.3
-RM1k-RM5k	49	68.0	40	51.2
-RM5k & above	20	27.8	30	38.5

### 3. Methodology/Materials

#### 3.1. Research Design

This study has employed a quantitative method design for the data collection among married respondents in main cities in Malaysia using the self-developed instrument, Marital Satisfaction Scale.

#### 3.2. Method and Instrument

A survey was conducted on randomly selected participants. The instrument used in the study is self-developed and constructed as Marital Satisfaction Scale involving 100 items with 5-Likert scale. The scale used to access the respondents' agreement ranges from 1- strongly disagree to 5- strongly agree and 3 was designated as the midpoint.

The item development process of the scale was carried out by reviewing various established marital scales which were developed abroad. Extant literature was also reviewed to identify both new and previously researched constructs to be included into the new Marital Satisfaction Scale. The scale was then validated by a panel of four experts of relevant fields before it was sent for back-translation process. Finally, the instrument was pre-tested by four respondents to establish its face validity.

#### 3.3. Data Analysis Procedure

Data analysis was carried out using SPSS Version 22.0. The analyses involved descriptive and backward Multiple Regression Analysis (MRA) to address the aim of the study.

### 4. Results and Findings

One hundred and fifty respondents participated in this study. They ranged in age from 22 to 69 years, with a mean of 39.98 years (standard deviation=9.9). Seventy-two (48%) respondents were males and seventy-eight (52%) was females. The majority (84.7%)

In order to predict the models where the five independent variables affect Marital Satisfaction, Communication and Coping Strategy, backward regression has been carried out. This method allows the least significant predictive variables to be dropped.

Based on Table 2.0 where the model has been hypothesized, a summative mean score has been computed for each factor to be used for this analysis. The models of Communication and Marital Satisfaction are found to provide the best explanation of variance, as 76% of the models are affected by the predictors ( $R^2 = .765$  and  $R^2 = .763$  respectively), while in the Coping Strategy model, 30.2% of the model is affected by the predictors ( $R^2 = .302$ ).

Table 4.0 and Table 5.0. illustrate the best predicted models of Communication and Marital Satisfaction which are explained by 76.5% and 76.3% of variance respectively. The Communication model is accounted by the predictive variables of Love and Loyalty, Shared Values, Sex and Intimacy, Financial Wellness and Third Party Interference ( $F=93.634$ ,  $df=5,144$ ,  $p=.000$ ;  $p<.005$ ). Marital Satisfaction model which explained 76.3% of variance is also accounted by its predictive variables ( $F=92.718$ ,  $df=5,144$ ,  $p=.000$ ;  $p<.005$ ).

**Table 4:** Model summary of backward linear regression for Communication as Dependent Variable

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics				
						R Change	Square	F Change	df1	df2
1	.875 <sup>a</sup>	0.765	0.757		0.36358	0.765	93.634	5	144	0.000
2	.872 <sup>b</sup>	0.761	0.754		0.3652	-0.004	2.296	1	144	0.132

a. Predictors: (Constant), THIRD\_PARTY, SEX, FINANCE, LOVE, S\_VALUES

b. Predictors: (Constant), THIRD\_PARTY, FINANCE, LOVE, S\_VALUES

Dependent Variable: Communication

**Table 5:** Model summary of backward linear regression for Marital Satisfaction as Dependent Variable

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					
						R Square Change	F Change	df1	df2	Sig. Change	F
1	.873 <sup>a</sup>	0.763	0.755		0.34096	0.763	92.718	5	144	0.000	
2	.873 <sup>b</sup>	0.763	0.756		0.33978	0.000	0	1	144	0.999	
3	.873 <sup>c</sup>	0.763	0.758		0.33866	0.000	0.043	1	145	0.835	
4	.873 <sup>d</sup>	0.763	0.759		0.33767	0.000	0.143	1	146	0.706	

a. Predictors: (Constant), THIRD\_PARTY, SEX, FINANCE, LOVE, S\_VALUES

b. Predictors: (Constant), THIRD\_PARTY, FINANCE, LOVE, S\_VALUES

c. Predictors: (Constant), FINANCE, LOVE, S\_VALUES

d. Predictors: (Constant), LOVE, S\_VALUES

Dependent Variable: Marital Satisfaction

**Table 6:** Model summary of backward linear regression for Coping Strategy as Dependent Variable

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Change Statistics					
						R Square Change	F Change	df1	df2	Sig. Change	F
1	.549a	0.302	0.277		0.47622	0.302	12.433	5	144	0	
2	.548b	0.300	0.281		0.47503	-0.001	0.273	1	144	0.602	
3	.542c	0.294	0.279		0.47562	-0.007	1.367	1	145	0.244	
4	.536d	0.287	0.278		0.47605	-0.006	1.265	1	146	0.262	

a Predictors: (Constant), THIRD\_PARTY, SEX, FINANCE, LOVE, S\_VALUES

b Predictors: (Constant), THIRD\_PARTY, FINANCE, LOVE, S\_VALUES

c Predictors: (Constant), THIRD\_PARTY, FINANCE, S\_VALUES

d Predictors: (Constant), THIRD\_PARTY, S\_VALUES

Dependent Variable: Coping Strategy

Lastly, the third hypothesized model of Coping Strategy is explained by 30.2% of variance (Table 6.0). The model is accounted by the predictive variables of Love and Loyalty, Shared Values, Sex and Intimacy, Financial Wellness and Third Party Interference ( $F=12.433$ ,  $df=5,144$ ,  $p=.000$ ;  $p<.005$ ).

In the analysis, the multicollinearity test of the predictive variables where tolerance levels and Variance Inflation Factor (VIF) are also examined. The tolerance levels show a score of below than .1 and the VIF scores are below the thresh point of 10, confirming no violation in multicollinearity. In other words, the predictive variables are shown not to influence each other.

In Table 7.0, the beta weight and statistical significance have shown that all predictor variables significantly contribute to the prediction of Communication except Sex and Intimacy and Financial Wellness. Predictor variables influence Communication by Love and Loyalty at  $\beta=.344$  ( $p=.000$ ;  $p<.005$ ); Shared Values at  $\beta=.294$  ( $p=.000$ ;  $p<.005$ ) and Third Party Interference at  $\beta=-.154$  ( $p=.005$ ;  $p<.005$ ). In the model of Marital Satisfaction which explained 76.3% of variance, only two out of the five predictor variables were shown to significantly contribute to the prediction of Marital Satisfaction. Predictor variables influence Marital Satisfaction by Love and Loyalty at  $\beta=.710$  ( $p=.000$ ;  $p<.005$ ) and Shared Values at  $\beta=.175$  ( $p=.033$ ;  $p<.005$ ). Finally, in Model 3 which explained 30.2% of variance, only one predictor has significantly contributed to the prediction of Coping strategy. Predictor variable influences Coping strategy by Third Party Interference at  $\beta=.629$  ( $p=.000$ ;  $p<.005$ ).

The summary of the models is presented in Table 7.0. It provides the comparison between all the three models as tested based on their predictive variables. It can be concluded that the relative strength of the beta weights indicates that Love and Loyalty, Shared Values and Third Party Interference are the most statistically significant predictors in at least one of the three studied models of Marital Satisfaction, Coping Strategy and Communication. However, Sex and Intimacy and Financial Wellness are found to be non significant values ( $p>.005$ ) on the three tested constructs.

**Table 7:** Model summary coefficients using Backward Multiple Regression Method

Model	Dependent Variable	Predictor	Standardised Coefficient
		p<.05	B
1	Marital Satisfaction	Love & Loyalty	0.71
		Shared Values	0.175
2	Communication	Love & Loyalty	0.344
		Shared Values	0.294
		Third Party Interference	-0.154
3	Coping Strategy	Third Party Interference	0.629
		R Square=. 302</td <td></td>	

## 5. Discussion and Implications

The present study sought to examine causal relationship between Love and Loyalty, Shared Values, Sex and Intimacy, Financial Wellness and Third Party Interference and three dependents namely Marital satisfaction, Coping strategy and Communication. The results have demonstrated that all three models are acceptable and can be used for the subsequent model prediction stage via Structural Equation Modeling procedure. Three predictors (Love and Loyalty, Shared Values and Third Party Interference) were found to significantly contribute to one or more of the dependent variables tested.

Consistent with the literature, the significance of Love and Loyalty as well as Shared Values were discovered in this study as both of them predicted Marital Satisfaction and Communication. Love and Loyalty which was among all, characterized by the sense of commitment and devotion to one's spouse, was viewed as priority among Malaysians, indicated by the strong sentiment towards spousal betrayal, irresponsibility and objection towards polygamy (refer Table 1.0).

With regards to the predictive capability of Shared values, results of this study further reinforced the fact that common shared values are highly valued in a marriage, as discussed by some previous scholars. According to (39), a marital relationship with strong shared values is characterized by good conflict management, strong traditional roles among gender and high priority on parenting and religious values. The role of religion is even more pertinent in the context of Malays who are predominantly Muslims,

being the majority in the sampling and population of this study. (40) discussed how religion played a more significant role in Malay marriages as compared to other groups. They argued that among the Malays marriages, religion is a potent and dominant order that regulates their marital institution. The findings reinforce the fact that religion serves as a key value component shared among the married couples in Malaysia.

Another key finding is the role of Third party interference in predicting Coping strategy and Communication. As earlier discussed, this factor has been previously acknowledged as one of the key stressors in any marriage that can influence how the couple would interact among themselves. In reference to the VSA Model of Marriage (refer Figure 1), this factor represents either the external stressor or the unexpected stressful event that can affect spousal interaction and degree of support for each other. Additionally, this finding indicates that the married couples in Malaysia would largely resort to coping efforts when they face stressful and strenuous situations resulted from any external interference.

Originally, five predictors were hypothesized to have direct influence on Marital satisfaction, Communication and Coping strategy. When the three models were tested, two variables namely Sex and Intimacy and Financial Wellness consistently failed to contribute significantly to the model prediction. Further consideration is made to understand this research outcome. It was noted that when backward elimination procedure started with every variable entered into the model, the joint predictive capability of all the variables (including Sex and Intimacy and Financial Wellness) was evident (refer Table 4.0, 5.0 and 6.0). (41) discuss this strength of backward regression in relations to its ability to allow the possibility of certain set of variables to have considerable predictive capability even though as individual variables, some do not. In this case, other methods such as forward selection and stepwise regression may not be able to identify the contribution of such variables. Thus, it is submitted that even though Sex and Intimacy and Financial Wellness could not predict well individually, their role in contributing to the model through the interaction with other variables is acknowledged in this study.

It is also noted that despite being a highly validated predictor in vast number of marital literature (42), sex and intimacy is still considered a delicate subject to be studied in Malaysia. The Malays are especially more bound to stronger cultural values of not being open and expressive with regards to this subject as compared to the Westerners. (43) discovered that sexual self disclosure did not predict self satisfaction among the Malays, inferring that talking about sexual matters is still considered a taboo in the present days. Religion was discussed in the study as the key factor that could refrain Malay couples from openly discussing their sexual matters. Some respondents may also be uncomfortable to disclose their honest opinions related to sex or obliged to respond to the research in the affirmative (44).

Additionally, the samples in this study is skewed towards a big majority of Malay ethnicity (84.7%) and highly educated samples (84.0% are Bachelor or Post Graduate Degrees holders) and this condition could possibly influence the research outcome. Financial issue may not be relevant to high income respondents. Past literature has acknowledged the fact that racial differences, gender and educational status played significant roles in influencing the marital dynamic and outcome, including among Malaysians (Ng et al. 2013).

Further explanation was provided by (45) who reported that women with higher education expressed more sexual satisfaction as compared to the lower educated women. Such finding was also supported by (46) who found a positive correlation between education and sexual satisfaction. Educated couples have a greater chance of achieving economic stability, thus, a higher marital and sexual satisfaction than couples with lower education. (47) also discovered that high income individuals were more satisfied in marriage than those of lower income. This finding may suggest that when both spouses earn high income, they could seek pleasure through various avenues such as shopping, going for holidays

and joining social activities, thus, sexual satisfaction may become less significant in driving their perception towards their spouse.

## 6. Conclusion

This study is likely to be the first in investigating the causal relationship between various predictors with Marital satisfaction, Coping strategy and Communication as well as testing the three hypothesized models among all the married couples in Malaysia. The findings from this exploratory study contribute to the theoretical context and current understanding of marital studies.

It has also recognized the usefulness of multiple regression analysis in describing the significance of causal relationship between a set of predictors and in testing the conceptual model before a more robust model could be predicted. Out of the three types of data entry procedures for regression analysis namely forward, backward and stepwise regression, the backward regression provides more advantages compared to others since the whole model is tested with all the variables entered (41).

Moving forward, the researcher of the present study hopes to employ a Structural Equation Modeling procedure to develop a full structural model that can further explain the nature of marital satisfaction in Malaysia. Additionally, Marital Satisfaction Scale will be developed as an assessment tool to identify the extent of marital satisfaction of married couples and provide the information about their areas of concern in a short period of time.

Secondly, this study has further expanded the theoretical framework of the VSA Model of Marriage (25) by incorporating the current literature to develop a new hypothesized Marital Satisfaction Model as a salient model in the context of marital study.

This study is a significant endeavour not only in contributing to pre/post-marital education as well as marriage and family counseling fields, but also in crafting for a more appropriate intervention strategy that can be carried out in promoting a more satisfying and harmonious marital and family institution in the context of a multiracial and multi-religious society such as Malaysia.

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The instrument used was originally developed by the author. This paper has also not been submitted elsewhere for publication.

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