

**MARITAL SATISFACTION OF
DUAL-EARNER MUSLIMS IN MALAYSIA:
THE INFLUENCE OF NEGATIVE AFFECTIVITY,
MARITAL STRESS AND RELIGIOUS COPING**

BY

ROZAINA BINTI ZAINUL ABIDIN

A thesis submitted in fulfilment of the requirement for the
degree of Doctor of Philosophy in Education

**Kulliyyah of Education
International Islamic University Malaysia**

APRIL 2021

ABSTRACT

The present study was conducted with several objectives; to construct-validate the measurement model of marital satisfaction, to estimate the causal relations between negative affectivity, marital stress, religious coping and marital satisfaction in the postulated model and to explore the likelihood of moderation effect of gender as well as length of marriage in the model. A total of 585 dual-earner married Muslims in Selangor, Malaysia (293 females and 292 males) were drawn from a stratified sample randomly. A set of questionnaires were developed to collect data; the first part covered the demographic information of the respondents and the remaining consisted of questionnaires with 33 items, rated on 7-Likert type categories, adapted from four established scales which have been validated and used in previous studies. The instrument went through extant literature and content validation process which involved 15 experts in the areas of marriage and family counselling as well as scale development. Data were analysed using descriptive statistics, Principal Axis Factoring (PAF), Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM) procedures. The results indicated that the research instrument was reliable and psychometrically sound. It also confirmed the unidimensional structure of each constructs of interest and the adequacy of the model. The study found that religious coping and marital stress influenced the marital satisfaction of dual-earner Muslims. However, negative affectivity was not found to exhibit statistically significant relationship with marital satisfaction. The results also showed that religious coping mediated the relationship between negative affectivity and marital satisfaction. Although marital stress was found to exhibit a statistically significant effect on marital satisfaction, their relationship was neither significant nor important through the mediation path of religious coping. Finally, the test of moderation revealed that gender did not moderate the path coefficient between religious coping and marital satisfaction among dual-earner Muslims, while length of marriage was significant in moderating this relationship. The study has validated the marital satisfaction model of Muslim dual-earner marriages and offered new insights on the interrelationships between the studied variables, in light of the current challenges faced by married dual-earner Muslims living in the modern world. Last but not least, theoretical and practical implications of these findings and recommendations for authority bodies, pre and post marital education as well as helping professionals were discussed.

خلاصة البحث

سعت الدراسة الحالية للاجابة على عدة أهداف تمثلت في التحقق من صدق وثبات نموذج قياس الرضا الزوجي ومعرفة أثر المتغيرات المستقلة المتمثلة في التأثير السلبي، والضغط الزوجية، والتكيف الديني على الرضا الزوجي لدى عينة الدراسة، كما هدفت الدراسة إلى معرفة الأثر التفاعلي لكلا من النوع الاجتماعي وفترة الزواج في العلاقة بين التكيف الديني والرضا الزوجي، حيث شارك في الدراسة الحالية 585 من ثنائي الدخل المتزوجين في ولاية سيلانجور بماليزيا (293 من الإناث و 292 من الذكور) تم اختيارهم وفق العينة العشوائية الطبقية للاجابة على استبيان يحتوي على 33 فقرة موزعة على أربعة مقاييس تم استعارتها من دراسات سابقة وتم التحقق من صدق وثبات هذه المقاييس، فيما يتعلق بتحليل البيانات فقد تم ذلك باستخدام برنامج SPSS لاجراء التحليلات الوصفية و التحليل العاملي الاستكشافي (PAF)، فيما تم استخدام برنامج AMOS لاجراء التحليل الاساسي في الدراسة المتمثل في نمذجة المعادلات البنائية والذي تم في خطوتين اساسية هما التحليل العاملي التوكيدي (CFA) ثم اختبار فرضيات الدراسة باستخدام النموذج الهيكلي، وقد أكدت نتائج التحليل العاملي أن أداة البحث تتمتع بالخصائص السيكمومترية (الصدق والثبات)، وفيما يتعلق بالعلاقة بين المتغيرات فقد وضحت نتائج الدراسة وجود تأثير مباشر للتكيف الديني والضغط الزوجية على الرضا الزوجي، إلا انه لا يوجد تأثير لمتغير التأثير السلبي على الرضا الزوجي، كما أظهرت النتائج وجود تأثير وسيط للتكيف الديني في العلاقة بين التأثير السلبي والرضا الزوجي. وأخيرًا، كشفت نتائج الدراسة عدم وجود تأثير تفاعلي للنوع الاجتماعي لعينة الدراسة في العلاقة بين التكيف الديني والرضا الزوجي لدى ثنائي الدخل من المتزوجين في ولاية سيلانجور المشاركين بهذه الدراسة، في حين كان أظهرت النتائج وجود تأثير تفاعلي لفترة الزواج في العلاقة بين التكيف الديني والرضا الزوجي، ولهذا يمكن القول أن نتائج الدراسة قد اثبتت صحة نموذج الرضا الزوجي لدى ثنائي الدخل من المتزوجين المسلمين بولاية سيلانجور والتي تقدم رؤى جديدة حول العلاقات المتبادلة بين متغيرات الدراسة في ضوء التحديات الحالية التي يواجهها ثنائي الدخل المسلمين في وقتنا الحالي، وأخيرًا وليس آخرًا فقد تمت مناقشة الآثار النظرية والعملية لهذه النتائج وكذلك التوصيات للجهات المسؤولة عن التوعية قبل وبعد الزواج و مساعدة المختصين المهمنيين في هذا المجال.

APPROVAL PAGE

The thesis of Rozaina binti Zainul Abidin has been approved by the following:

Mohamad Sahari Nordin
Supervisor

Khamsiah Ismail
Supervisor

Ssekamanya Siraje Abdallah
Internal Examiner

Mohd Tajuddin Md Ninggal
External Examiner

Abdullah Seif Abdullah
External Examiner

Mohamed Elwathig Saeed Mirghani
Chairman

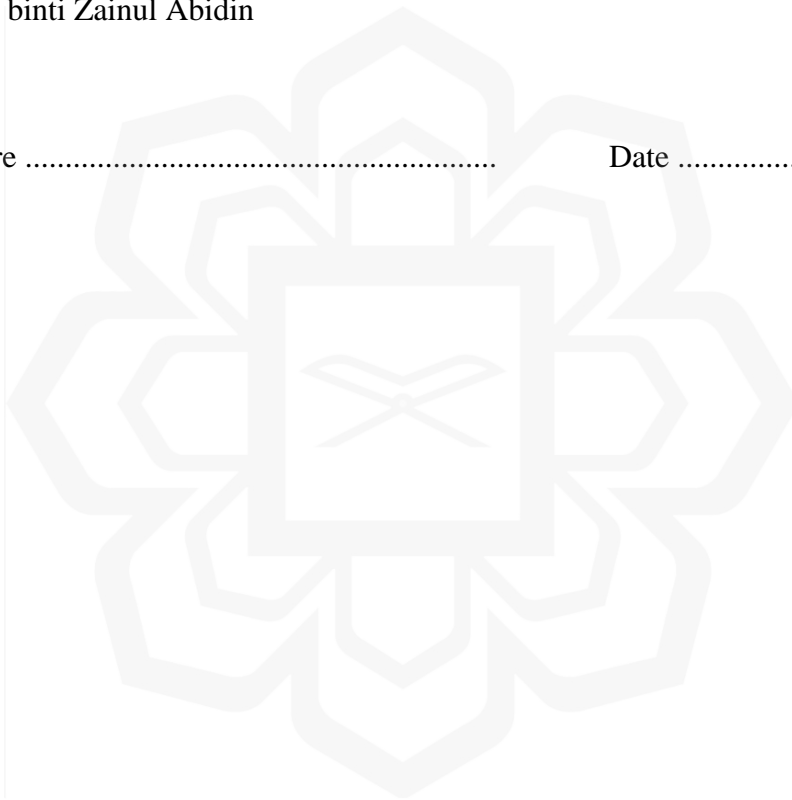
DECLARATION

I hereby declare that this thesis is the result of my own investigations, except where otherwise stated. I also declare that it has not been previously or concurrently submitted as a whole for any other degrees at IIUM or other institutions.

Rozaina binti Zainul Abidin

Signature

Date



INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA

**DECLARATION OF COPYRIGHT AND AFFIRMATION OF
FAIR USE OF UNPUBLISHED RESEARCH**

**MARITAL SATISFACTION OF DUAL-EARNER MUSLIMS IN
MALAYSIA: THE INFLUENCE OF NEGATIVE AFFECTIVITY,
MARITAL STRESS AND RELIGIOUS COPING**

I declare that the copyright holders of this thesis are jointly owned by the student and IIUM.

Copyright © 2021 Rozaina binti Zainul Abidin and International Islamic University Malaysia. All rights reserved.

No part of this unpublished research may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission of the copyright holder except as provided below

1. Any material contained in or derived from this unpublished research may be used by others in their writing with due acknowledgement.
2. IIUM or its library will have the right to make and transmit copies (print or electronic) for institutional and academic purposes.
3. The IIUM library will have the right to make, store in a retrieved system and supply copies of this unpublished research if requested by other universities and research libraries.

By signing this form, I acknowledged that I have read and understand the IIUM Intellectual Property Right and Commercialization policy.

Affirmed by Rozaina binti Zainul Abidin

.....
Signature

.....
Date

ACKNOWLEDGEMENTS

“There can be miracles, when you believe..”

All praises be to the Almighty Allah. He has opened many doors and sent so many ‘angels’ to accompany me in this remarkable journey, where each and every milestone was truly a test of passion and belief. Let this piece of work be a reflection on the myriad of contributions of many people who have helped me making the impossible, possible.

A deep appreciation goes to my supervisors, Assoc. Prof. Dr Khamsiah Ismail and Prof. Dato’ Dr Mohamad Sahari Nordin. Their patience, wisdom and invaluable guidance have greatly inspired and helped me to continue the journey when the going got tough. Not forgetting Assoc. Prof. Dr. Sharifah Sariah Syed Hassan, Asst. Prof. Dr. Salmi Ahmad Sudan, Assoc. Prof. Dr. Tunku Badariah Tunku Ahmad, Assoc. Prof. Dr. Haniza Rais, Assoc. Prof. Dr. Mohd Burhan Ibrahim, Brother Firdaus Roslan, Sister Fajariah Mohd Yusof, as well as Dr. Rumaya Juhari and my uncle, Dr. Othman Talib from UPM for their precious advice and insightful suggestions towards the success of this research.

A big thank you to Dr. Abdulmajid Mohammed Abdulwahab Aldaba for being a true friend in need throughout the bumpy ride. *“No words can describe my heartfelt appreciation for the kind help that you have rendered.”* Not forgetting, a special acknowledgement goes to Dr. Mohammad Azanee Saad and Nur Zalifah Musrom who had spent much of their time after work during the Restricted Movement Order (RMO) period to edit, proofread and format this piece of work.

Next, a special appreciation goes to the team of officers and counselors at the Unit Runding Cara of the Department of Religious Affairs of Selangor (JAIS) and Wilayah Persekutuan Kuala Lumpur (JAWI), led by Puan Yuhaniz Mohd Yusop and Dr. Mohamad Zain Dollah. They have facilitated my precious experience to get in touch with the reality of marital challenges and issues faced by our Muslim community.

My heartfelt thanks is extended to my dear husband, Azuddin Rahman who has granted me the gift of his unwavering belief and support to see me accomplish my goals. I am forever indebted to his unconditional love and patience (especially for bearing to have a laptop on our bed for 5 years). *“May Allah repay your kindness with Jannatul Firdaus with no hisab”*. To my children, Mu’adz Nasruddin Bahari and Sarah Emily Bahari, thank you for your understanding and endless support throughout this special journey of ours. May Allah continue to guide all of us to the right path and remember to *“turn not your face away from others with pride.”* (Al Quran, 31:18).

I dedicate this thesis to my beloved parents; arwah Haji Zainul Abidin Hussin and Hajjah Siti Rokieh Khimis who deserve the highest place in Jannah. They have raised me up with their undying love, inspiration and continuous doa. *“Ayah, thank you for inspiring me to dream big. You are gone but the memory continues to live on to help make this journey possible.”*

To my friends, family and teachers who have helped me throughout this whole process and refused to let me give up, thank you from the bottom of my heart. Last but not least, my acknowledgement goes to the International Islamic University Malaysia, the Garden of Knowledge and Virtue, for providing me with this lifetime opportunity. May Allah accept this little work as an act of *ibadah* and make it useful for others. Ameen.



TABLE OF CONTENTS

Abstract	II
Abstract in Arabic	III
Approval Page.....	IV
Declaration.....	V
Copyright Page.....	VI
Acknowledgements	VII
Table of Contents	IX
List of Tables	XII
List of Figures	XIII
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the Study	1
1.2 The Rise of Marital Issues and Dual-Earner Couples	8
1.3 Statement of Problem	10
1.4 Objectives of the Study	12
1.5 Research Questions	13
1.6 Theoretical Framework.....	13
1.7 Conceptual Framework.....	15
1.8 Research Hypotheses	15
1.8.1 Marital stress and Marital Satisfaction	16
1.8.2 Negative Affectivity and Marital Satisfaction.....	17
1.8.3 Religious Coping as a mediating variable	18
1.9 Significance of the Study.....	20
1.10 Delimitations of the Study	21
1.11 Definition of Terms.....	22
1.12 Chapter Summary	25
CHAPTER TWO: LITERATURE REVIEW	26
2.1 Introduction	26
2.2 Method and Procedure.....	26
2.3 Marital Institution in Malaysia: Trends and Challenges	28
2.3.1 Socio-demographic Context of Malaysia	28
2.3.2 Marital Challenges.....	29
2.4 Review of Theoretical Models of Marital Satisfaction	31
2.4.1 Islamic Perspective of Marital Satisfaction and Al-Ghazali's Approach..	32
2.4.2 Ecosystemic Theory	37
2.4.3 Marital Satisfaction Determinant Model	38
2.4.4 RELATE Model	40
2.4.5 Model of Marital Satisfaction (Rosen-Grandon et al., 2004).....	41
2.4.6 Vulnerability-Stress-Adaptation (VSA) Model of Marriage.....	42
2.5 Previous Research on Marital Satisfaction	48
2.5.1 Correlates and Predictors of Marital Satisfaction.....	50
2.5.2 Vulnerability-Stress-Adaptation (VSA) Model in the Literature	53
2.6 Issues and Research Gaps.....	54
2.7 The Constructs of Interest	56

2.7.1 Marital stress (internal) and marital satisfaction	57
2.7.2 Negative affectivity and marital satisfaction	63
2.7.3 Religious coping as a mediating variable	66
2.7.4 Gender and Length of Marriage as Moderating Variables	76
2.8 Summary of the Hypothesis	79
2.9 Summary of the Review	80

CHAPTER THREE: RESEARCH METHODOLOGY 82

3.1 Introduction	82
3.2 Research Design	82
3.2.1 Design	82
3.3 Population, Sampling Procedure And Sample Size.....	83
3.3.1 Population	83
3.3.2 Sampling Strategy.....	83
3.3.3 Sample Size	835
3.4 Instrumentation.....	87
3.4.1 Stage 1: Identifying a Theoretical Framework and Selection of Variables	88
3.4.2 Stage 2: Selecting the Instrument Items	89
3.4.3 Stage 3: Content validation of items via expert judgment.....	94
3.4.4 Stage 4: Pilot Test of the Questionnaire	100
3.4.5 Stage 5: Refining and Finalising the Instrument	101
3.5 Pilot Study	101
3.5.1 Participants	101
3.5.2 Dimensionality and Validity of the Instrument	102
3.5.3 Reliability Test	110
3.5.4 Means and Standard Deviation of Scales	110
3.5.5 Summary and Conclusion.....	112
3.6 Data Collection Procedures	113
3.6.1 Data Collection Method	113
3.6.2 Data Screening.....	115
3.6.3 Missing data.....	115
3.6.4 Outliers	116
3.6.5 Normality.....	116
3.6.6 Linearity and Multicollinearity.....	116
3.6.7 Homoscedasticity	117
3.7 Data Analysis Procedures.....	117
3.7.1 Exploratory Factor Analysis.....	118
3.7.2 Structural Equation Modeling (SEM).....	119
3.7.3 Measurement Model Assessment	120
3.7.4 Goodness of Fit.....	120
3.7.5 Model Re-specification	121
3.7.6 Construct Validity	122
3.7.7 Structural Model Assessment.....	122
3.7.8 Bootstrap Method	123
3.7.9 Moderation Analysis	123
3.8 Chapter Summary	123

CHAPTER FOUR: DATA ANALYSIS AND RESULTS.....	125
4.1 Introduction	125
4.2 Data Screening.....	125
4.2.1 Missing data.....	125
4.2.2 Presence of Outliers.....	126
4.2.3 Data Normality	127
4.2.4 Multicollinearity	128
4.3 Descriptive Statistics on Demographic	129
4.3.1 Demographic Profile of Participants	129
4.3.2 Mean and Standard Deviation of Scales.....	131
4.4 The Assessment of the Measurement Model.....	133
4.4.1 Reliability of Constructs	133
4.4.2 Assessing the Overall Measurement Model	133
4.4.3 Convergent Validity and Reliability	136
4.4.4 Divergent Validity	137
4.5 Specification and Assessment of the Structural Model.....	138
4.5.1 Assessment of the Overall Fit.....	138
4.5.2 Squared Multiple Correlation (R^2) of the Structural Model.....	141
4.5.3 Direct Hypotheses	141
4.5.4 Indirect Hypotheses (Significance of the Mediation Effect).....	142
4.5.5 Moderation Analysis	143
4.6 Chapter Summary	145
CHAPTER FIVE: DISCUSSION, IMPLICATIONS AND RECOMMENDATIONS.....	146
5.1 Introduction	146
5.2 Summary of the Research Findings.....	146
5.3 Discussion of the Research Objectives.....	148
5.3.1 Research Objective One: To verify and construct-validate the measurement model of marital satisfaction.....	148
5.3.2 Research Objective Two: To examine the impact of all the constructs on marital satisfaction of dual-earner Muslims from the postulated model.....	150
5.3.3 Research Objective Three: To explore the roles of gender and length of marriage as moderators between religious coping and marital satisfaction.	156
5.4 Implications and Contribution	157
5.4.1 Theoretical Implications	157
5.4.2 Practical Implications	161
5.5 Recommendations	163
5.5.1 Recommendations for Authority Bodies	163
5.6 Limitations of the Study and Suggestions for Future Research.....	170
5.7 Conclusion	172
REFERENCES.....	174
APPENDIX I: MARRIAGE AND DIVORCE STATISTICS	204
APPENDIX II: REASONS OF DIVORCE IN MALAYSIA	205
APPENDIX III: CVR CRITICAL VALUES	206
APPENDIX IV: CONTENT VALIDATION CHECK FORM	207
APPENDIX V: QUESTIONNAIRE.....	216

LIST OF TABLES

Table 2.1 Summary of Factors/factor clusters of Marital Satisfaction Models	47
Table 2.2 Related studies on marital stress and marital satisfaction (2013-2019)	61
Table 2.3 Related studies on negative affectivity/neuroticism and marital satisfaction (2013-2019)	65
Table 2.4 Related studies on religious coping, marital satisfaction, stress and/or negative affectivity (2013-2019)	73
Table 3.1 Sample size determination according to the strata	87
Table 3.2 The Content Validity Experts Information	96
Table 3.3 Minimum values of the content validity ration	98
Table 3.4 List of Modified Items	99
Table 3.5 Percentage and Frequency Distribution of Sample Characteristics of Pilot Study (N=203)	102
Table 3.6 Correlation Matrix and Communalities for Negative Affectivity	107
Table 3.7 Correlation Matrix and Communalities for Marital Stress	107
Table 3.8 Correlation Matrix and Communalities for Religious Coping	107
Table 3.9 Correlation Matrix and Communalities for Marital Satisfaction	108
Table 3.10 Factor Pattern Matrix for Negative Affectivity items	108
Table 3.11 Factor Pattern Matrix for Marital Stress items	109
Table 3.12 Factor Pattern Matrix for Religious Coping items	109
Table 3.13 Factor Pattern Matrix for Marital Satisfaction items	110
Table 3.14 Reliability statistics for each construct	110
Table 3.15 Mean and Standard Deviation of the Extracted Factors and Items	111
Table 3.16 Alignment of Research Questions to Analysis Tools	118
Table 3.17 Summary of Goodness of Fit Indices	121
Table 4.1 Outlier Cases	126
Table 4.2 Normality	127
Table 4.3 The correlation matrix between the latent variables	129
Table 4.4 Percentage and Frequency Distribution of Sample Characteristics of Main Study (N=585)	130
Table 4.5 Mean and Standard Deviation of the Extracted Factors and Items	132
Table 4.6 Reliability of Constructs	133
Table 4.7 Standardized Factor Loadings	136
Table 4.8 Divergent Validity Test Outcomes	138
Table 4.9 The Result of Analysis for the Hypothesized Model	141
Table 4.10 Direct Hypotheses Testing Result of the Structural Model	142
Table 4.11 Bootstrap Results: Standardized Indirect Effect	143
Table 4.12 Structural Invariance Analysis of Student' Gender	144
Table 4.13 Structural Invariance Analysis of Marriage Length	145
Table 5.1 Summary of the hypotheses and research findings	148

LIST OF FIGURES

Figure 1.1	The Vulnerability-Stress-Adaptation Model of Marriage	14
Figure 1.2	The hypothesized model of marital satisfaction	15
Figure 2.1	The concept of habluminallah, habluminannas in Islam	34
Figure 2.2	Al-Ghazali's Model of Marital Well-Being (Zaiton, 2019)	37
Figure 2.3	Model of Premarital Factors Relationship to Marital Quality	38
Figure 2.4	Marital Satisfaction Determinant Model	39
Figure 2.5	RELATE Model (Busby, Holman, and Taniguchi, 2001)	41
Figure 2.6	Model of Marital Satisfaction (Rosen-Grandon et al., 2004)	42
Figure 2.7	The Vulnerability-Stress-Adaptation Model of Marriage	43
Figure 2.8	The hypotheses and hypothesized model of marital satisfaction	80
Figure 3.1	The instrument validation process	88
Figure 3.3	CVR values for all items in the instrument	98
Figure 3.4	Scree plot for Negative Affectivity scale	105
Figure 3.5	Scree plot for Marital Stress scale	105
Figure 3.6	Scree plot for Religious Coping scale	105
Figure 3.7	Scree plot for Marital Satisfaction scale	106
Figure 4.1	Normality assumption	128
Figure 4.2	Measurement Model	135
Figure 4.3	Structural Model	140
Figure 5.1	An integrated solution model of Islamic marital counselling	160

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

“And among His signs is this, that He created for you mates from among yourselves, that you may dwell in peace and tranquillity with them, and He has put love and mercy between your (hearts): Verily in that are signs for those who reflect.” (Al Quran, 30: 21)

In Islam, marriage holds a sacred position. It can become one of the sources for individuals to accomplish peace and tranquillity in life and grow into the persons they want to be. In fact, many existing literatures have provided empirical evidences on the importance of satisfying marriage in contributing to the quality of life and well-being such as in education, sexual satisfaction, health, wealth and kindness (Brehm, Miller, Perlman & Campbell, 2000). On the other hand, low quality of marriage has been linked to issues such as extra-marital affairs, conflict between couples, sexual dissatisfaction, poor communication, depression, poor health outcome and divorce (Amidu, Owiredo, Gyasi-Sarpong, Woode & Quaye, 2011; Bradbury, Fincham & Beach, 2000; Fincham & Beach, 2010; Robles, Slatcher, Trombello & McGinn, 2014). Despite the continuous scholarly argument on the status of happiness between married and unmarried individuals, Chapman and Guven (2016) demonstrated that individuals in poor marriages are found to be less happier than the unmarried ones. While Russell and Wells (1994) claimed that the quality of marriage is the best predictor of happiness, Olson and Olson (2000) described marriage as the most nourishing and enduring asset in any human relationship. Indeed, marital institution is fundamental for the development and preservation of a fully functioning society.

Marriage should be seen as a continuous process that calls for married individuals to strive and continue making efforts towards attaining the bigger objective in life. In Islam, great importance has been placed on propagating the role of marriage as the foundation of the society and as ways and means to achieve God's blessings. Despite being occupied with heavy demands of managing the state and fulfilling his duty as the messenger of God, Prophet Muhammad (peace be upon him) had demonstrated much efforts and examples in managing his family affairs. As such, the aim of making marriage a satisfying one, should be regarded as individuals' life mission.

The Concept of Marital Satisfaction

Marital satisfaction has been well established as a strong predictor of self-esteem, well-being and life satisfaction (Al-Darmaki, Ahammed, Hassane, Abdullah Seif, Yaaqeib, & Dodeen, 2016; Proulx, Helms, & Buehler, 2007). However, much confusion and discrepancies were found with regards to its definition. Despite much attempt to explain 'marital satisfaction', its definition remains ambiguous and non-consensual among scholars (Al-Darmaki et al., 2016; Vajda, 2015). Not only that different terms and conceptualisations were found to be employed in marital literature, different instruments were also being used to measure similar marital constructs, adding much complication in defining and comparing them.

Marital 'adjustment', 'quality', 'happiness' and 'satisfaction' were observed to be the most widely used constructs in the marital relationship literature (Spanier & Lewis, 1980; Harper, Schaalje & Sandberg, 2000). According to the Encyclopaedia of Human Relationships, marital adjustment refers to a broad concept that includes marital processes such as conflict resolution skills as well as its outcomes which include marital

satisfaction. On the other hand, marital quality only covers marital processes (Lawrence, Barry, Arnie & Rebecca, 2009). However, Fincham and Bradbury (1987) postulated that marital quality refers to the global evaluation of a marital relationship, indicating its superiority as the overall judgement compared to specific evaluation of marital relationship aspects. It was concurred by Proulx, Ermer and Kanter (2017) who described marital quality as a broad concept that covers indicators to assess any positive or negative aspects of marriage such as marital satisfaction.

From the emotion perspective, marital satisfaction is described as the state of being contented, either with the interaction, experiences or expectations of marriage (Ward, Lundberg, Zabriskie, & Berrett, 2009). However, other scholars have argued that simply associating positive emotions within the marital experiences does not guarantee the contentment with marriage and his or her spouse (Bradbury et al., 2000). According to the social exchange perspective, marital satisfaction is defined as a reflection of the perceived benefits and costs by spouses in a marriage (Stone and Shackelford, 2006). In other words, the greater the perceived benefits a person perceives to experience in the marriage, the more satisfied he or she is with that marriage and his or her spouse, and vice versa. The theory does not only describe satisfaction in marriage in terms of the rewards and costs exchange, but also the reciprocal behaviour between the spouses (Nakonezny & Denton, 2008).

In general, there are two directions in operationalising marital quality or specifically, marital satisfaction; a unidimensional or multidimensional construct. The discussion on these approaches will be elaborated in the subsequent chapter. However, the present research is in support of the notion that marital satisfaction is a unidimensional construct, measured through a general rating assessment of the overall

satisfaction of own marriage, which is the results of various experiences including individual and contextual factors (Rosen-Grandon, Myers, & Hattie, 2004).

The role of contextual factors in contributing to marital satisfaction has been discussed in various perspectives. Bradbury et al. (2000) argue that pleasure in marriage is not only achieved when the positive elements outweigh the negatives, but also through the psychological well-being and environmental factors. Other studies have also supported the notion that marital satisfaction is contextually and culturally bound. For instance, in their attempt to develop a more culturally relevant marital instrument, Al-Darmaki et al. (2016) have discovered that marital satisfaction is very much influenced by the Arabic traditional values and culture. Hence, in the context of Arab society, marital satisfaction was operationalised as the extent to which the married individuals perceive their relationship with their spouse as personally fulfilling and contributing towards a positive family functioning. This is in line with the fact that in Arab society, marriage is not merely a private but a community affair. When a marriage fails, the social system functioning may be affected.

The present study views marital satisfaction in light of the subjective general evaluation about one's marital relationship with his or her spouse. This is in line with the view of Ismail, Hafezi and Nor (2014) who argue that satisfaction involves a 'cognitive' measure which includes an evaluation process while 'happiness' refers to an 'affective' measure which describes the feelings or emotional state. As such, this conceptualisation of marital satisfaction is favoured as it provides a direct interpretation and straightforward examination on the antecedents, correlates, and consequences of this construct (Fincham, Frank, Petersen, Fineburg, Sheldon, Rettew, Beaumont and Lopez, 2009).

In Islam, views on marital satisfaction can be formed based on Al-Quran and the Sunnah or the conducts of Prophet Muhammad such as:

“It is He who created you from a single person and made his mate of similar nature in order that he might dwell with her (in love). When they unite, she bears a light burden and carries it (unnoticed). When she grows heavier, they pray to Allah: ‘If You give us a good child, we vow we shall (ever) be grateful.’” (Al Quran, 7:189)

“And those who say: “Oh our Lord! Bestow on us from our spouses and our future generations, the coolness of eyes and make us leaders for those who are righteous, pious and fearful.” (Al Quran, 25:74)

“And among His signs is this, that He created for you mates from among yourselves, that you may dwell in peace and tranquillity with them, and He has put love and mercy between your (hearts): Verily in that are signs for those who reflect.” (Al Quran, 30: 21)

Based on the above Quranic verses, several key elements or driving principles of marital satisfaction are identified; (i) the realisation that one’s spouse is created by Allah from his or her own souls and thus, the reflection of him or her, (ii) the duty of both husband and wife to raise children as a trust from Allah, (iii) the sense of gratitude, peace and tranquillity derived from a marital experience, (iv) the aim of marriage to produce spouse and children who can bring joy and comfort, and subsequently to be the leaders of the ummah and lastly (v) the need for love and mercy towards one another in marriage. Based on such deductive evidences, marriage should be regarded as a religious duty that has to be taken seriously with consistent effort to achieve such outcomes.

It can be summarised that there are three common themes that serve as the basis to define marital satisfaction. Firstly, the drivers that are involved in forming the perception of satisfaction among the married couples. Secondly, the general evaluation of the satisfaction perception in marriage, and finally, the roles of both individual and

contextual factors including religion which are significant in influencing the extent of satisfaction perceived by married individuals.

Considering all the points, 'marital satisfaction' has been chosen as the outcome of interest in this research. In the context of this study, marital satisfaction refers to a person's entire subjective assessment towards his or her experience in marriage at a particular point in time, and the measurement of marital satisfaction will be operationalized using the self-report scale of Quality of Marriage Index; QMI (Norton, 1983).

Prior research on marital satisfaction has suggested some differences in its outcome among males and females (Brako, 2013; Proulx, Helms & Buehler, 2007; Ng, Loy, Mohd Zain & Cheong, 2013). Some scholars have identified women to traditionally view marriage to be emotionally disadvantageous for them but brings more benefits to men (Simon, 2002; Wienkie & Hill, 2009). In Malaysia, Ng et al (2013), discovered that females among the three major Malaysian ethnic groups (the Malays, Chinese and Indians) experience higher levels of anxiety and lower levels of marital satisfaction than the males.

Walker (2009) argued that the satisfaction between husbands and wives vary depending on specific satisfaction items tested. For example, sexual relations have been discovered as of higher priority for men than women (Christensen & Miller, 2006; Walker, 2009) while communication is more important for the wives than husbands (Christensen & Miller, 2006; Walker, 2009). A meta-analysis on more than 100,000 participants has discovered only small gender differences between husbands and wives, but the moderating effect was stronger among wives who were involved in therapy sessions with 51% less likelihood of satisfaction in their marriage (Jackson, Miller, Oka & Henry, 2014). The recent changes in traditional gender roles in marriage from a

husband as the breadwinner and a wife as the homemaker-mother roles to shared responsibility with regards to the economic role and egalitarian power among spouses (Arshad, 2016) may further affect the marital dynamics among dual-earner couples.

In addition to gender, literature has also discussed the impact of length of marriage on marital satisfaction (Brako 2013; Rosen-Grandon, Myers & Hattie, 2004) despite some studies showing no correlation between them (eg Ebenuwa-Okoh, 2008; Ghoroghi, Hassan & Baba, 2015). For instance, Goldenberg and Goldenberg's study (as cited in Botha, Van den Berg, & Venter, 2009) reported that 38% of American couples seek divorce within four years after marriage, while 50% of couples chose to get divorced within their seven years of marriage. In addition, Rosen-Grandon, Myers, & Hattie (2004) discovered that the relationship between the constructs were only significant among couples who have been married for less than 20 years.

Evidence on such differences in marital satisfaction was also found in Malaysia. Upon comparing between those who have been married for less and more than ten years, Zainah, Nasir, Hashim and Yusof (2013) discovered that longer duration of marriage contributed significantly to better satisfaction among the Malaysian spouses. Additionally, the Fifth Malaysian Population and Family Survey (MPFS) 2014 which was conducted by the National Population and Family Development Board (NPFDB) has reported that more than one third (35%) of Malaysian couples have ended up being divorced or separated within the first five years of marriage.

Given some evidences that gender and length of marriage posit an influence on marital satisfaction, investigating its significance in the context of the current study is proposed.

1.2 THE RISE OF MARITAL ISSUES AND DUAL-EARNER COUPLES

Malaysia is currently facing a great pressure with regards to the rising of dual-income couples, aging population, significant increase in urban migration and illegal immigration, smaller families, rising social problems, cost of living and divorce rate (Mahmud, Jaffar, Hashim, Mohammad, Ishak, Sapri, & Mazalan, 2016; Raja Mohan and Sorooshian, 2012). According to the data from Department of Shariah Judiciary Malaysia (JKSM) and National Population and Family Development Board (NPFDB) (as cited in Zakariyah, Luqman and Sapardi @ Saparti & Siti Nurafiqah, 2018), divorce rate among Muslim couples has increased by more than 100% within a period of ten years between 2006 to 2015 (refer Chapter Two for further discussion). A rising trend of dual-earner family was also observed. The increase of the female labour force from 46.4% in 2007 to 54.7% in 2017 has resulted in a smaller gap between the work-force rates of male and females, hence more dual earner couples exist in this country, out of which, almost one third of them are skilled workers of either professionals, managers, technicians or associate professionals (Statistics Department Malaysia, Labour Force Survey Report, 2017).

Selangor, which contributes to 18.3% of the whole country's population qualifies as the highest contributor of workforce in Malaysia with 19.2% of the whole national workers residing in the state (Statistics Department Malaysia, Labour Force Survey Report, 2017). According to 2035 Selangor Town and Country Planning Department (2014), the labour force participation index of Selangor is also high and comparable to Malaysia at about 64% which is similar to the benchmark of developed countries such as the United States of America at 63.9% (2012) and Japan at 58.7% (2011).

While having two sources of income is becoming more necessary due to the increasing cost of living (Ismail, Azlan & Yusoff, 2015), the rising number of dual-earner couples has resulted in a double-edge sword circumstance. Although they have better financial standing, this lifestyle has contributed to much relationship strain among the spouses (Ismail et al., 2015; Joseph & Inbanathan, 2016). Dai (2016) argued that couples who both commit to their own career, face higher risk in relationship as both possess high work aspirations, greater responsibilities, stronger desire to enhance their competencies and are highly productive. Malaysian dual-earner couples particularly the professionals and managers, have to face much stress and challenges due to heavy workloads, long working hours, commuting, being away from home, as well as coping with stressful working environment and colleagues (Tarmuji, Hilmi, Azemi & Aziz, 2016; Rahman, Mustaffa, Wahid & Samsuddin, 2018). Another worth mentioning argument is, the women's participation in labour force has led to the decline in fertility rate and increased burn-out (Ismail, Mohammad, Muda & Wan Jaffar, 2014). According to National Population and Family Development Board of Ministry of Women, Family and Community, 18.7% of Malaysian women claimed to face issues in balancing their roles between work and family. Consequently, Angusamy, Kuppusamy, Anantharaman, and Syafiqah (2017) discovered that Malaysian working women were less satisfied in marriage as compared to the non-working ones. The severity of family and work conflict faced by Malaysian women was also evidenced in the employment withdrawal of Malaysian women from the work-force landscape particularly after the childbirth period (Noor & Mahudin, 2016).

Nevertheless, studies related to marital satisfaction among both males and females of dual-earner marriages in a Muslim context were still limited (Rahman, Mustaffa, Rhouse, & Ab Wahid, 2016). Much research conducted on this segment has

focused more on the females (e.g; Achour, Grine & Roslan Mohd Nor, 2014; Noor & Mahudin, 2016; Subramaniam, Overton & Maniam, 2015). In light of the above concern, the current study chooses dual-earner Muslims (males and females) as its control variable.

1.3 STATEMENT OF PROBLEM

Establishing a mutually satisfying marriage is the vision of all married individuals across societies. However, the challenges towards achieving it have been debated since as early as 1920s with the empirical work conducted on the American married couples in the New York City (see Hamilton, 1950 in a reprint of the Boni edition of 1929). Since then, literature has illustrated various definitions of marital satisfaction, instruments and complex relationships that exist between it and various personal or contextual variables in different societal contexts. Much confusion and inconsistency were observed with regards to the antecedents or drivers of marital satisfaction. In addition, there is still lack of understanding on the interrelationships between different nature of variables which are involved in producing variation of marital outcomes among both partners in dual-earner Muslim marriages (see Chapter Two for further discussion). This unresolved issue may hinder concerted efforts in providing targeted input into the current marital intervention or prevention programs for specific segments.

At present, much concern has been raised by various stakeholders with regards to the rising divorce rate among Muslims across the globe (see Chapter Two). As contextual factors are significant in influencing the marital outcome, the knowledge and understanding on various influencers that affect Muslim marital satisfaction in specific context, have to be continuously updated. Such an alarming trend also calls for a strong understanding on the role of religious coping. Although Islamic teachings propagate

marital role as a religious duty and outline various coping methods in facing marital issues, less is known about religious coping among dual-earner Muslim couples. The understanding of this construct among the Muslim couples is crucial in view of the role of Islam as a comprehensive way of life that is highly influential in the spiritual, cognitive, emotional and behavioural aspects of its followers (Abu Raiya and Pargament, 2011). Hence, its potential in helping them to manage stress in life needs to be ascertained.

In addition, there exists a growing segment of dual-earner couples which is exposed to various life and marital challenges. Some scholars have discussed the association between divorce rates to the women's entry into the workforce (Jha, 2018). In addition, the score of 6.71 out of 10 on the work and family balance indicator, which was the lowest among all the indicators within the 2011 Malaysian Family Wellbeing Index of 7.55 out of 10 (National Population and Family Development Board, Malaysia, 2015), suggests that the Muslim dual-earner couples are currently facing great deal of struggle in their marriage. Nonetheless, studies related to marital satisfaction among dual-earner Muslim couples were still limited. Most of the research conducted among this segment has largely focused on the females (e.g; Achour, Grine & Roslan Mohd Nor, 2014; Achour, Nor & Yusoff, 2015; Ismail & Ibrahim, 2007; Noor & Mahudin, 2016; Subramaniam, Overton & Maniam, 2015). Local evidences are also yet to be found on whether gender has a direct or indirect influence in determining the level of marital satisfaction among the dual-earners. On the other hand, some gaps have been observed with regards to the offering of marital courses in Malaysia. Despite serving as a pre-requisite and compulsory preparation platform for the Muslims prior to entering marriage (Mohamad & Abdullah, 2018), the content and module of pre-marital courses