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# Trust and communication as predictors of marital intimacy among individuals in dual-earner marriages

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#### **ABSTRACT**

Every year, the labor force grows, owing to an increase in the number of women employed and dual-earner couples, including in Indonesia. Individuals in dual-earner marriages face several problems, such as marital intimacy. This study aimed to investigate the role of trust and communication in marital intimacy among individuals in dual-earner marriages in Surabaya. Participants in this study were 103 individuals in dual-earner marriages in Surabaya, chosen using the convenience sampling technique. This study used three scales: Trust Scale, Communication Scale, and Personal Assessment of Intimacy in Relationship (PAIR) Inventory. Multiple linear regression analysis was used to analyze the data. The results show trust and communication contributed significantly to marital intimacy, with the total effective contribution of the two variables being 74 percent. Trust contributed bigger than that of communication, 68.7 percent and 5.3 percent, respectively. This study concludes that trust and communication simultaneously and partially play a significant role in marital intimacy among individuals in dual-earner marriages in Surabaya. Therefore, to maintain marital intimacy, individuals in dual-earner marriages need to develop trust in their husband or wife.

### Introduction

In Indonesia, the normative family structure is the most common. Men are expected to work and provide for their families, while women are supposed to care for the house. A man as a father is expected to provide moral direction, be a role model for his children, and earn a living (Lamb, 2000), while a woman as a mother is expected to care for and nurture their children (Weaver & Coleman, 2005). The family structure may function properly if each member fulfills their responsibilities (Retnowati et al., 2014).

Like other developing countries, Indonesia has many unemployed married women. However, in recent years, the number of women participating in the workforce has risen rapidly, creating dual-earner couples. Political reform in Indonesia also increases women's participation in the labor force (Utomo, 2015). Many women play a dual role as mothers and help meet the financial needs of their families as secondary earners. Being secondary earners, these women are expected to supplement the family's income by pursuing a job that does not interfere with their primary obligations as spouses and mothers (Utomo, 2012). In those cases, we should expect married women to work in less difficult positions than their husbands, to work fewer hours, gain less labor market experience, have weaker labor force commitment, and suffer slower income growth (Utomo, 2012).

On the one hand, a wife's participation in earning a living has various positive impacts on the family, especially in marital relationships. The wife's workplace involvement is a



buffer for her stress because of her role in the household (Haddock & Rattenborg, 2003). Moreover, working can also help wives grow and achieve themselves and provide additional income for the family (Renanita & Setiawan, 2018). In addition, for husbands, their wives' participation can reduce the pressure to become the sole breadwinner, which in turn can create more psychological space and time for them to actively participate in family life (Haddock & Rattenborg, 2003).

On the other hand, while dual-earner couples may feel many positive benefits, there are also some drawbacks. Working couples each tend to experience a variety of burdens and responsibilities at work and in caring for their families (Santrock, 2013). Dual-earner couples have lower-quality marriages due to excessive workload and family conflicts (Frisco & Williams, 2003). Many roles and responsibilities create additional stress for dual-earners, affecting family and work life (Elloy & Mackie, 2002).

A study found that working couples tend to divorce (Silberstein, 2014). Another study found that dual-earner couples generally have a lower marriage quality and a higher probability of ending their marriage due to work and family conflicts (Frisco & Williams, 2003). It is a widely known fact that divorce is common in most countries, including Indonesia. Although the number of marriages grows yearly, the divorce rate also rises (Statistic Indonesia, 2022).

Marital intimacy is essential to maintain a marriage. When a couple's marital intimacy is not fulfilled, there will be a tendency for the individual to leave the relationship (Kirby et al., 2005). A lack of marital intimacy among partners contributes to marital discontent, and they may end the relationship (Khalifian & Barry, 2016). When a couple has low marital intimacy, their tendency to have a happy and prosperous marriage is also low. Therefore, this condition may even lead to divorce.

Marital intimacy is a relationship between individuals in the realm of marriage in which processes and experiences result from individual self-disclosure to partners (Schaefer & Olson, 1981). Couples with well-established marital intimacy have a higher tendency to have a happy marriage. Individuals with great intimacy with their partners feel more satisfaction in relationships and life and feel that their lives are meaningful (Cordova, 2009). Marital intimacy also makes individuals physically healthier, happier, and more resilient (Cordova, 2009). This study aimed to investigate the factors that play a role in marital intimacy, especially among individuals in dual-earner marriages in Surabaya. Several variables are expected to play a role in marital intimacy, including trust and communication.

Trust is an individual's positive feelings toward a partner, which includes a sense of confidence that the partner's behavior is predictable, can rely on the partner, and the belief that the partner can maintain the relationship commitment (Rempel et al., 1985). The notion that a partner is honest and trustworthy is referred to as trust (Williams et al., 2009). Trust is essential to a strong marriage (Harris et al., 2008).

Therefore, trust is expected to have a role in every dimension of marital intimacy. Regarding sexual intimacy, trust plays a role in deciding sexual relations with partners. An individual's sense of trust affects decision-making and sexual commitment (Goldenberg et al., 2015). In emotional intimacy, trust is a basis for vulnerability to a partner. There is a need for trust in a partner, which involves a sense of security, reliability, and predictable vulnerability (Cordova et al., 2005). In recreational intimacy, trust plays a role in increasing the time spent together. When couples trust each other and can share their feelings, this will help them strengthen intimacy through holidays, fun activities, and leisure time (Kardan-Souraki et al., 2016). Furthermore, trust is needed in social intimacy as an individual believes in their partner's social life. Without trust in the relationship, individuals will quickly be suspicious of the scope of their partner's friendship (Asif & Saim, 2018).

Communication is the process of conveying something to the other person to understand and be understood (Olson et al., 2008). The communication that is used in this study refers to marital communication. Previous studies consistently found that

communication is crucial to marital satisfaction (Khorlina & Setiawan, 2017; Renanita & Setiawan, 2018; Rhenardo & Setiawan, 2017). Happy couples agree that they are satisfied with their communication with their partner (Olson et al., 2008). Communication is essential to maintain household integrity and harmony (Dewi & Sudhana, 2013). Moreover, communication is like the heart of an intimate relationship and is the foundation of a relationship (Olson et al., 2011).

Individuals in dual-earner households tend to spend most of their time balancing work and domestic life. As a result, they spend less time with their spouse. Being preoccupied with each other's jobs might cause misunderstanding and conflict in marriage (Dewi & Sudhana, 2013). This situation is where good communication takes part, and communication helps build and maintain marital intimacy because it facilitates conflict resolution in marriage (Olson et al., 2011). As a result, healthy communication is vital, and it is challenging to establish intimacy without it (Martin & Mahoney, 2009). It is hoped that dual-earners will be able to have a harmonious marriage with high intimacy as trust and communication develop.

Several studies have been undertaken on the impact of trust and communication on intimacy. Trust between partners is associated with love and intimacy (Larzelere & Huston, 1980). Communication is also a strong predictor of intimacy and relational satisfaction (Emmers-Sommer, 2004). Although prior research has already discussed trust or communication toward intimacy, the study in a dual-earner context is still limited. Research conducted by Emmers-Sommer (2004) examined a group of dating students, while Larzelere & Huston's (1980) study was conducted on a group of dating and married individuals. The dual-earner context was not addressed in either study, and the results could not represent the condition of the dual-earner. Dual-earners frequently experience role conflict and overload due to excessive work and family responsibilities (Williams et al., 2009).

Studies on marital intimacy are still not widely found in the context of eastern culture, especially in Indonesia. Indonesia adheres to a collectivist culture, while existing research is generally from the western society with an individualistic culture. Collectivism and individualist cultures have different family norms, values, and obligations (Hofstede, 2001). In the context of eastern culture, carrying out roles and responsibilities in marriage will affect the quality of marriage, in contrast to western culture, where quality is viewed through the fulfillment of hedonism in husband and wife (Sorokowski et al., 2017). The differences in roles and responsibilities in marriage in western and eastern cultures may produce differences in marriage quality, particularly regarding marital intimacy and the influencing variables.

This study attempted to fill the current gap in the literature about marital intimacy in dual-earners. This study aimed to determine the role of trust and communication in marital intimacy among individuals in dual-earner marriages in Surabaya. This study also intended to explore which variables play a more significant role in predicting marital intimacy. Findings from this study should help expectant dual-earner couples, dual-earner couples, individuals, and marriage counselors better understand the factors that influence marital intimacy.

This study examined dual-earner couples because of the various conflicts in carrying out multiple tasks and responsibilities at work and in family life. The primary hypothesis of this study is that trust and communication simultaneously have a role in marital intimacy. The first minor hypothesis is that trust has a role in marital intimacy, while the second minor hypothesis is that communication has a role in marital intimacy.

# Method

# Research Design

A quantitative correlational research design was applied in this study. The correlational design represented the actual condition; therefore, the results are not determined causal

relationships between variables and provide definitive evidence regarding cause-effect relationships among variables (Stangor, 2011).

# **Participants**

Participants in this study were 103 individuals in dual-earner marriages (37 husbands and 66 wives) with various age ranges. Participants were working-married individuals who also had a working spouse. Participants lived in Surabaya and were recruited through convenience sampling. Participants fill out questionnaires with an online survey using Google Forms. The vast majority of the respondents had the experience of dating before marriage. Participants were then entered into a random drawing for an e-money gift reward. Table 1 shows the demographic data of participants.

**Table 1**Demographic Data of Participants

Category	n	%	
Marital status			
Husband	37	36	
Wife	66	64	
Age			
20 – 30 years old	49	47.6	
31 – 40 years old	32	31.1	
41 - 50 years old	13	12.6	
>51 years old	9	8.7	
Length of dating before marriage			
No dating	13	12.6	
< 1 year	28	27.2	
1-3 years	38	36.9	
4 – 6 years	11	10.7	
7 – 9 years	9	8.7	
> 9 years	4	3.9	

#### **Instruments**

Three scales were used in this study. Trust Scale, Communication Scale, and Personal Assessment of Intimacy in Relationship (PAIR) Inventory were translated into Indonesian. All participants were asked to fill in the scale using the Likert scale (1 = strongly disagree), to 5 = strongly agree).

Dual-earners' trust was measured using Trust Scale (Rempel et al., 1985), comprising 26 items regarding the level of trust. The items focus on faith, predictability, and dependability (e.g., "Though times may change and the future is uncertain, I know my partner will always be ready and willing to offer me strength and support"). The Alpha Cronbach and item-rest correlation for Trust Scale are presented in Table 2.

Communication was measured using Communication Scale (Olson & Larson, 2008), which consists of 10 items regarding communication style. The items focus on communication style and satisfaction with one's spouse (e.g., "I am very satisfied with how my partner and I talk with each other"). The Alpha Cronbach and item-rest correlation for Communication Scale are presented in Table 2.

Marital intimacy was measured using Personal Assessment of Intimacy in Relationships (PAIR) Inventory (Schaefer & Olson, 1981). This scale consists of 30 items regarding marital intimacy. The items focus on marital intimacy within five dimensions; emotional intimacy, social intimacy, sexual intimacy, intellectual intimacy, and recreational

intimacy (e.g., "We enjoy the same recreational activities"). The Alpha Cronbach and itemrest correlation for this scale are presented in Table 2.

**Table 2** *Item-rest Correlation and Alpha Cronbach* 

Scale	Item-rest Correlation	Cronbach's α
Trust		
Faith	.411811	.883
Predictability	.607771	.870
Dependability	.350692	.789
Communication	.468751	.863
Marital Intimacy		
Emotional Intimacy	.367645	.781
Social Intimacy	.447505	.659
Sexual Intimacy	.352646	.732
Intellectual Intimacy	.493619	.760
Recreational Intimacy	.346726	.754

# Data Analysis

The stepwise regression analysis was applied to examine the role of trust and communication in predicting marital intimacy after knowing the correlation of each independent variable to the dependent variable using the JASP 9.2 version. A regression test in research helps test the relationship between variables, assuming that one or more independent variables can predict the dependent variable (Clark-Carter, 2009).

### Results

Table 3 shows the results of multiple linear regression analysis. The results demonstrate that, simultaneously or partially, all independent variables play a significant role in marital intimacy. The results indicate both trust and communication played a significant role in marital intimacy (F(2,100) = 142.5, p<.001) with a total contribution of 74%  $(R^2 = .740)$ .

**Table 3** *Regression Analysis* 

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	25.372	2	12.686	142.5	<.001
Residual	8.901	100	.089		
Total	34.273	102			

The minor hypothesis test results also show that trust and communication partially play a significant role in marital intimacy (see Table 4). Trust played a role in marital intimacy (t = 7.018; p < .05) and contributed significantly to marital intimacy of 68.7% ( $R^2 = .687$ ). Communication also played a role in marital intimacy (t = 4.528; t = 0.05) and contributed significantly to marital intimacy of 5.3% (t = 0.05). It can be seen that trust has a more significant role in marital intimacy for individuals in dual-earner marriages in Surabaya.

**Table 4** *Minor Hypothesis Testing* 

	Unstandardized Coefficients		Standardized Coefficients		
Model	В	Std. Error	Beta	– <i>l</i>	p
Trust	.467	.067	.555	7.018	<.001
Communication	.249	.055	.358	4.528	<.001

### Discussion

This study addressed the role of trust and communication in marital intimacy in dual-earners. Findings revealed that trust was the stronger predictor of marital intimacy; marital intimacy can develop when both partners exhibit a healthy and dynamic relationship. Trust plays a role in strengthening relationships (Ramadhini & Hendriani, 2015). The findings are consistent with the results of previous studies, where trust within a couple is related to intimacy. Trust is an important factor in the harmony and integrity of marriage (Larzelere & Huston, 1980) and essential to a successful marriage (Harris et al., 2008). Another study found that existing relationships cannot be closely intertwined without trust (Asif & Saim, 2018).

One possible factor for the greater contribution of trust in this study is the involvement of self-disclosure in forming trust and how it relates to marital intimacy. Self-disclosure is essential for developing intimacy since it requires openly discussing personal thoughts and ideas (Olson et al., 2011). A previous study showed that if a husband and wife open to one another without having secrets, trust will eventually form between them (Suryani & Nurwidawati, 2016). The vast majority of the participants in this study were dominated by wives (64%). This condition might also contribute to the result. Women tend to disclose themselves more than men (Haselhuhn et al., 2015; Olson et al., 2011), whereas men see self-disclosure as something not masculine, discouraging them from doing so (Maccoby, 1998).

In line with the hypothesis, results also showed that communication plays a significant role in marital intimacy. The finding parallels a previous study finding that communication skills increased intimacy between husband and wife (Farbod et al., 2014). Communication is an essential factor in building intimate relationships (Sprecher, 2002). When communication is good, marital intimacy will also increase. Communication encourages couples to share their feelings, needs, and hopes. As a result, intimacy will more likely intensify as they understand each other. Therefore, good communication between partners is needed.

The conflicts faced by dual-earner couples are often not at the core of the problem. The problem lies in an unhealthy and ineffective problem-solving process (Howe, 2012), including terrible communication. It is common for husbands or wives to fail to communicate their feelings, expectations, or the problems they face. This condition negatively impacts marital relationships (Fatima & Ajmal, 2012). With such limited quality time to spend with the other half, establishing good communication is undoubtedly challenging for dual-earners. Although dual-earners can still get in touch with each other through their smartphones, previous studies revealed that technology use could disrupt relationships by decreasing time spent together, increasing conflict, and contributing to a lower level of relationship satisfaction (Hertlein, 2010; Hertlein & Webster, 2008; McDaniel & Drouin, 2019).

According to the regression analysis, trust and communication contributed 74%, implying that other factors may have played the remaining 26%. One factor that may contribute to intimacy was the length of dating before marriage, given that the vast majority of the respondents had the experience of dating before marriage (87.4%). Prior research about the length of dating and marital intimacy is still limited. A previous study found that couples who dated for a more extended period before marriage experienced higher marital stress (Kamp-Dush et al., 2008). Marriage quality in the first few years is overshadowed by the couple's relationship when dating from the perspective of a boyfriend and girlfriend rather than a husband and wife (Wilson & Huston, 2013). When a couple has a good relationship during the dating period, it is more likely that their early married life will also tend to be more intimate. This finding is consistent with the finding of another study that premarital relationships could develop deeper as more experiences are shared (Niehuis et al., 2016).

These study findings would help develop best practices for Indonesian married couples by better understanding the role of trust and communication in marital intimacy, especially among individuals in dual-earners marriages. However, this study has limitations. The research participants were limited to individuals in dual-earner marriages in Surabaya and studied with a cross-sectional design. Further studies need to be conducted using random sampling with an experimental design so the results can be generalized and causality can be tested. Future studies will be better to involve both husband and wife to investigate the dynamics of the same marital relationship.

### Conclusion

Trust and communication play a significant role in marital intimacy among individuals in dual-earner marriages. Simultaneously and partially, both trust and communication contributed to marital intimacy, with trust playing a more significant role. The more trust between the couples, the more marital intimacy will be, and vice versa. Thus, couples need to strengthen their trust and communication to enhance their marital intimacy, especially among individuals in dual-earners marriages.

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### **Declarations**

**Author contribution.** RFD, as the first author, established the research topic, collected data, analyzed data samples, produced the report, and editing. JLS, as the second author, assisted with developing research ideas, examined and corrected the final manuscript, and supervised the work.

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