

Conference Paper

Marital Satisfaction of The Sandwich Generation in East Java

Adinda Calista Harahap*, Farah Farida Tantiani

Faculty of Psychology, Universitas Negeri Malang, Malang, Indonesia

Abstract.

This study aimed to assess marital satisfaction in the sandwich generation in East Java. It was conducted using quantitative methods based on the theory of Fowers and Olson, who developed the ENRICH Marital Satisfaction Scale (EMS) Inventory, which consisted of 10 dimensions with 42 items. The sample of this study was early and middle-aged adults from the sandwich generation in East Java. They were selected using the accidental sampling technique. The method of analysis used descriptive statistical techniques. The results showed that the 203 respondents felt very satisfied with their marriage. Nine marriage satisfaction dimensions: Personality Issues, Communication, Conflict Resolution, Financial Management, Leisure Activities, Sexual relationships, Children and Parenting, Family and Friends, and Equalitarian Roles-scored more than the population average, with the Sexual Relationship dimension having the highest empirical mean (22.128) among the marriage satisfaction dimensions. Only one, the Religious Orientation dimension, showed an empirical mean value (5.1970) that was lower than its hypothetical mean (6.000). This indicates that respondents tend to be dissatisfied with their marriage related to religious orientation.

Keywords: Marital satisfaction, Sandwich generation, Dual-earner

Corresponding Author: Adinda Calista Harahap; email: cal.dinda59@gmail.com

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1. Introduction

Divorce cases in East Java, Indonesia, were reported to have 557.447 cases from 2015 to 2021 dominated by cases of suing for divorce by wives to husbands [1]. Reporting from the Dinas Pemberdayaan Perempuan, Perlindungan Anak, dan Kependudukan (DP3AK), this divorce occurred for several reasons such as economic factors, incompatibility, and violence against women and children [2]. Based on data from Badan Pusat Statistik (BPS) [3] regarding the comparison of life satisfaction levels when viewed from aspects of life (health, education, family harmony, leisure, social relationships, environmental awareness, unity, work, household income, as well as home conditions and assets) in Java, East Java province dominates almost in every aspect. However, what happened was that East Java became the region with the second highest divorce rate after West Java [4], East Java also became the third region with the highest high marriage rate in

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Indonesia [5] and became an area with a low life expectancy compared to other Java regions and compared to the national average based on BPS data [6]. Some of these data are indirectly related to problems in marital satisfaction.

In a marriage relationship, there are several impacts that can be felt by the individual concerned. Several studies have shown that having a fulfilling marriage, in which a person has a longer and healthier life [7], affects both mental health and physical, social communication, life satisfaction, and career achievements [8]. Conversely, if someone is dissatisfied with their marriage, it can cause various health problems [9], caused negative consequences for children related to marital satisfaction and cause divorce [10]. The effects of divorce include poor health conditions [11], risk of depression, loneliness, anxiety, physical pain, accident prone, alcohol, suicidal tendencies, to death [12], and make it difficult for someone to build a new marriage relationship [13].

Marital satisfaction is a subjective assessment of a married couple about the quality of their marriage as a whole. Marital satisfaction can be viewed and determined from several dimensions. These dimensions relate to communication, issues of personality, financial management, problem solving, sexual relationships, leisure activities, family and friends, children and parenting, religious orientation, and egalitarian role [14]. Usually, marital satisfaction is used as a concept to examine happiness and stability in marriage.

Dissatisfaction in marriage also has some negative impacts in marriage life, worsening health conditions, giving anxiety and sadness, just as experienced by sandwich generation couples [15]. This happens because the sandwich generation has a double responsibility, which is to encounter the needs of two generations (parents and children/siblings) [16]. The needs that are met are the needs of children consisting of parenting, care, education, daily needs, and the needs of their parents that are met consist of 2 kinds, namely providing home care assistance in daily activities, and providing instrumental needs such as providing daily shopping needs, financial bills, and taking parents to the doctor [17]. This ends up making those who belong to this generation tend to experience stress, fatigue, reduced free time, to the point that it can cause conflicts in the family [14], moreover, they as individuals who are able to work must also fulfill professional responsibilities [18]. Thus, the sandwich generation not only faces challenges in meeting the needs of parents and children, but also challenges facing work including balancing work and care for parents and children, relationships with husbands or wives, and other life needs.

Based from a survey by Katadata Insight Center for Astra Life in September 2021 [19] of 1,828 respondents aged 25-45 years (or it can be said they are categorized as early

adulthood) who are included in the sandwich generation category and have spread throughout Indonesia, it is stated that 83.6% of sandwich generations in Indonesia feel able to meet their dependents well. However, the fact is that only about 13.4% have financial readiness to meet basic needs, save, and invest. Whereas according to data from the Badan Pusat Statistik (BPS) regarding 2020 elderly population statistics, 78.27% of the sources of financing for elderly households are supported by working household members, and 2017 Survei Sosial Ekonomi Nasional (Susenas) data shows that as many as 62.64% of elderly people in Indonesia live with their children and grandchildren. So, if you consider, sandwich generation is usually identical to the process of life that middle adult individuals aged 45-65 years (middle adulthood) [14], in fact those who are early adults are also classified as sandwich generation. For this reason, it needs to be examined further related to sandwich generation marriage satisfaction. Knowledge of marital satisfaction is also useful to create a marital relationship that supports and strengthens each other through the years, accommodating the needs of children and preparation for something unexpected in the future [14].

Research on marital satisfaction has been reviewed several times before. Some of them are research that looks at differences in marriage satisfaction between couples married to one ethnicity and those married to different ethnicities [20], research that analyzes marriage satisfaction between working husbands and wives [21], and research that related to comparison of marriage satisfaction seen from the duration or age of marriage [22]. The research related to sandwich generation married couples at the productive age stage, namely early adulthood and middle adulthood is still limited, for example, such as Kusumaningrum's research [23], the relationship of parenting burden and social support in working women classified as sandwich generation and Rari's research [24], which compares happiness levels between sandwich generation and non-sandwich generation. However, the study did not specifically discuss marriage satisfaction in the sandwich generation in East Java.

Based on the above description, this study tends to present an overview of marital satisfaction in individuals both husband and wife who are classified as sandwich generation in East Java.

2. Method

2.1. Research design

This research used a quantitative outlook, which was descriptive research. The technique used in this research was descriptive statistics, namely the central tendency

measurement method by comparing the results of the hypothetical mean and empirical mean of each dimension, then analyse it based on existing theories.

2.2. Participants of the study

The population in this research was the productive age group (early adulthood and middle adulthood) including sandwich generation in East Java. The sandwich generation group in question is an individual who was working (a) aged 20-65 years, (b) married, (c) has had a job and/or a working spouse, (d) has had the responsibility to meet the needs of children in terms of financial/parenting/Care, (e) has had the responsibility to meet the needs of parents/in-laws in terms of financial/care.

The number of sandwich generation population in East Java based on these criteria was unknown, so the researchers determined the number of research samples based on the Lemeshow formula [25]. Based on this formula, the number of samples for an unknown population is at least 100 respondents. The number of respondents who filled out the questionnaire is 203 people.

Sampling technique was using an accidental sampling method, the researcher made certain criteria in accordance with the needs of the study. In sampling, researchers directly contacted participants who fit the criteria through social media (Whatsapp, Instagram, Twitter, and Tiktok) and gave questionnaires directly. Data collection schedule started in June 2022 to September 2022.

2.3. Instrument of the study

The instrument used in this research was ENRICH Marital Satisfaction Scale (EMS) Inventory by Fowers and Olson [26] that has been made in English but then in this research has been translated and modified to easily used by Indonesian respondents to reveal their marital satisfaction. This measurement consists of 10 dimensions in EMS, namely Personality Issues, Communication, Conflict Resolution, Financial Management, Leisure Activity, Sexual relationships, Children and Parenting, Family and Friends, Egalitarian Roles, and Religious Orientation.

This measuring instrument consisted of 60 items of statements in the form of Likert dimensions with 5 possible answers, namely "strongly disagree", "disagree", "doubtful/neutral", "strongly agree", and "agree". The higher the value obtained, indicated the higher the marital satisfaction of the individual in their marriage. The lower the value obtained, indicated the lower the marital satisfaction of the individual in their marriage.

Here were some examples of items in this research dimensions, namely: (a) Personal-ity Issues, “Saya bersyukur pasangan saya bersikap semakin hangat pada saya setiap harinya”; (b) Communication, “Saya mudah menyampaikan perasaan atau pemikiran saya kepada pasangan saya”; (c) Conflict Resolution, “Saat ada masalah, pasangan memastikan saya mengerti dan tidak khawatir”; (d) Financial Management, “Pasangan selalu meminta pendapat saya saat akan membeli suatu barang”; (e) Leisure Activities, “Saya tidak bosan ketika beraktivitas bersama pasangan saya”; (f) Sexual Relationship, “Pasangan saya mengabaikan kebutuhan seksual saya”; (g) Children and Parenting, “Saat anak sedang sakit, pasangan berada di sisi saya dan merawat anak kami bersama-sama”; (h) Family and Friends, “Saya senang pasangan saya menjaga komunikasi yang baik dengan kerabat saya”; (i) Equalitarian Roles, “Saya merasa puas akan kesetaraan peran pria dan wanita dalam keluarga”; (j) Religious Orientation, “Saya dan pasangan selalu beranggapan bahwa pencapaian kami saat ini ada karena keterlibatan Tuhan”.

Marriage satisfaction instrument in this study consisted of 60 items which was then simplified to 42 items. Cronbach’s Coefficient Alpha (α) in each dimension ranges from 0.626 to 0.808. Reliability for each dimension was as follows: Personality Issues ($\alpha = 0.747$, $N = 5$), Communication ($\alpha = 0.808$, $N = 3$), Conflict Resolution ($\alpha = 0.728$, $N = 5$), Financial Management ($\alpha = 0.808$, $N = 5$), Leisure Activities ($\alpha = 0.626$, $N = 4$), Sexual Relationship ($\alpha = 0.781$, $N = 5$), Children and Parenting ($\alpha = 0.746$, $N = 5$), Family and Friends ($\alpha = 0.759$, $N = 4$), Equalitarian Roles ($\alpha = 0.642$, $N = 4$), and Religious Orientation ($\alpha = 0.720$, $N = 2$). The total remaining items are 42 items.

3. Result and Discussion

Based on the data from 203 respondents, it showed the general description of respondents in the demographic table below:

Judging from the data obtained, this study was dominated by female respondents with a total of 132 people (65%). The largest number of respondents in early adulthood was 125 people (61.6%). The majority of respondents came from Kediri and Kediri regency of 79 people (38.9%), as many as 153 Muslims (75.4%), and had a Bachelor’s degree/S1 as many as 92 people (45.3%). The majority of respondents’ marriages were their first marriage of 190 people (93.6%), with the highest marriage age range of 89 people, namely marriages that have lasted less than 7 years (43.8%). About 81 respondents had 1 child (39.9%) and another 81 people had 2 children (39.9%). The majority of respondents were dual-earner couples of 172 people (84.7%), with jobs that are civil servants/BUMN of 55 people (27.1%) and their partners who are civil

TABLE 1: Marriage Satisfaction Scale Table.

Dimension	Indicator	Items Total	Reliability (α)
Personality Issues	This dimension scrutinizes the satisfaction of individuals with the behaviours and habits of their partner (especially after marriage).	5 items	0.747
Communication	This dimension has to do with the attitudes and feelings of individuals regarding communication in their relationships. The items emphasize the comfort felt by the couple in receiving and sharing cognitive and emotional information.	3 items	0.808
Conflict Resolution	This dimension determines the couple's perspective regarding the resolution and existence of conflicts in their relationship. Items emphasize on how a problem is solved openly as well as how strategies are used to end the argument/problem.	5 items	0.728
Financial Management	This dimension focuses on concerns and attitudes about how economic issues are organized in relationships. The items emphasize spending patterns and prudence in financial decision making.	5 items	0.808
Leisure Activities	This dimension evaluates the preference for doing activities in their leisure time. Items reflect shared versus individual preferences, social versus personal activity, and expectations with their partner about spending leisure time together.	4 items	0.626
Sexual Relationship	This dimension examines the feelings of the couple regarding affective and sexual relationships. Each item reflects attitudes regarding sexual issues, sexual behaviours, birth control, and sexual fidelity.	5 items	0.781
Children And Parenting	This dimension determines feelings and attitudes related to raising and having children. Items focus on decisions related to disciplining children, ideals for children, and the influence of having children in paired relationships.	5 items	0.746
Family And Friends	This dimension evaluates concerns and feelings regarding relationships with in-laws, relatives, and friends. Each item reflects the comfort and expectations of consorting with friends and family.	4 items	0.759
Equalitarian Roles	This dimension concentrates on the feelings and attitudes of individuals regarding the various roles of marriage and family. Each item reflects about work, gender, household, and family roles. Higher scores specify a desire for more egalitarian roles.	4 items	0.642
Religious Orientation	This dimension assesses the interpretation of religious beliefs and their practices in relationships. Higher scores specify the importance of religion in relationships.	2 items	0.720

servants/BUMN also amounted to 41 people (20.2%). Most respondents' income was in the range of Rp 2,500,001-Rp 5,000,000 as many as 72 people (35.5%). As many

TABLE 2: Demographics Table.

Demographic	Category	Frequency	Percentage (%)
Gender	Men	71	35,0
	Women	132	65,0
Age	Early adulthood (21-40 years)	125	61,6
	Middle adult (41-60 years)	78	38,4
Religion	Buddha	1	0,5
	Hindu	2	1,0
	Islam	153	75,4
	Catholic	5	2,5
	Christian	41	20,2
	Other religion	1	0,5
Last Education	Elementary School	2	1,0
	Junior High School	3	1,5
	High School/Vocational School	47	23,2
	Diploma	37	18,2
	Bachelor Degree (S1)	92	45,3
	Master Degree (S2)	21	10,3
	Doctoral Degree (S3)	1	0,5
Domicile	Kediri and Kediri regency	79	38,9
	Malang and Malang regency	22	10,8
	Surabaya	17	8,4
	Sidoarjo	14	6,9
	Pasuruan	8	3,9
	Gresik	7	3,4
	Other regions	56	27,6
Age Of Marriage	<7 years	89	43,8
	7-17 years old	57	28,1
	>17 years old	57	28,1
Employment Status Husband And Wife	Dual Earner	172	84,7
	Single Earner	31	15,3
Responsibility to parents	Giving Material Things (Money)	100	49,3
	Caring for the Elderly	39	19,2
	Give materiel and treat	64	31,5
Sources Of Parental Funds	Personal (results of business/work)	80	39,4
	Supported by working families/from children	68	33,5
	Personal and sustained/of the child	55	27,1

as 51 respondents (25.1%) had 1 parent or in-law who was responsible, as many as

TABLE 2: Demographics Table.

Demographic	Category	Frequency	Percentage (%)
Marriage To-	First	190	93,6
	Second	8	3,9
	Third	3	1,5
	More than 3	2	1,0
Number Of Parents (Currently)	1	51	25,1
	2	37	18,2
	3	40	19,7
	4	47	23,2
	5	28	13,8
Number Children	Of 1	81	39,9
	2	81	39,9
	3	38	18,7
	More than 3	3	1,5
Number Marriages	Of 1	190	93,6
	2	8	3,9
	3	3	1,5
	4	2	1,0
Earning	< Rp 500.000	6	3,0
	Rp 500.001 - Rp 2.500.000	34	16,7
	Rp 2.500.001 - Rp 5.000.000	72	35,5
	Rp 5.000.001 - Rp7.500.000	49	24,1
	Rp 7.500.001 - Rp 10.000.000	22	10,8
	Rp 10.000.001 - Rp 12.500.000	4	2,0
	Rp 12.500.001 - Rp 15.000.000	8	3,9
	Rp 15.000.001 - Rp 17.500.000	1	0,5
> Rp. 17.500.001	7	3,4	

100 respondents (49.3%) gave material as a form of responsibility to their parents/in-laws, and the source of funds for the parents of the majority of respondents came from the results of their business, work, and pension funds, which were around 80 people (39.4%).

Based on Table 3, the outcome of descriptive analysis in this study revealed that respondents as a group of early adults and middle adults who were classified as sandwich generation in East Java had assed themselves to be satisfied with their marriage in terms of several dimensions of marital satisfaction. This could be seen from almost all dimensions have empirical mean value greater than the hypothetical mean, which meant marital satisfaction respondents of personality Issues dimension

TABLE 3: Descriptive Analysis of Research Data.

Dimension	N	Mean Hip.	SD Hip.	Mean Emp.	SD Hip.
Personality Issues	203	15	3,3333	20,7438	3,4874
Communication		9	2	12,9802	2,3525
Conflict Resolution		15	3,3333	20,0640	3,7351
Financial Management		15	3,3333	20,8667	4,0841
Leisure Activities		12	2,6667	16,8818	2,6729
Sexual Relationship		15	3,3333	22,1280	3,1690
Children and Parenting		15	3,3333	21,0246	3,5606
Family and Friends		12	2,6667	17,7488	2,6347
Equalitarian Roles		12	2,6667	16,6699	2,8674
Religious Orientation		6	1,3333	5,1970	2,3400

(20.74 > 15), Communication (12.98 > 9), Conflict Resolution (20.06 > 3.33), Financial Management (20.87 > 3.33), Leisure Activities (16.88 > 2.67), Sexual Relationship (22.13 > 3.33), Children and Parenting (21.02 > 15), Family and Friends (17.75 > 2.67), and Equalitarian Roles (16.67 > 12) were higher or it could be said that respondents felt very satisfied in their marriage. While the Religious Orientation dimension (5.19 < 6) had a lower empirical mean than the hypothetical mean, which meant that respondents tend to be dissatisfied in their marriage in terms of the Religious Orientation dimension.

Sexual Relationship dimension in this study gives the result that 178 respondents (87.7%) tend to be very satisfied with their marriage. This illustrates that respondents felt that even though both had jobs that might take up their time and energy, both were able to still understand each other's needs and show affection for their partners. Similarly, the research in Iran [27], which states that marital satisfaction in the Sexual Relationship dimension in working early adult and middle adult women has high marital satisfaction. Research from Bilal and Rasool [28] also states that marital satisfaction in terms of sexual relations sometimes depends on demographics, namely the higher the wife's education, more sensitive she is and knows what she needs in her sexual relationship physically and emotionally with her partner. So, it can be described that the ability to understand the needs and express them to the couple to each other provides satisfaction in marriage, especially in this dimension.

In addition to the Sexual Relationship dimension, the Conflict Resolution dimension also gives the result that 161 respondents tend to be very satisfied with their marriage (79.3%). This means that respondents and their partners try to resolve every conflict that occurs in the household together. This study supports the findings of Ayub and Iqbal [29] which states that individuals can solve problems and are able to reduce problems

related to marital satisfaction if the individual has a high level of Education, which makes it easy to understand the realities of life. So, this can give an idea that respondents have good conflict resolution skills in their married life.

In the Personality Issues dimension, 178 respondents tend to be very satisfied with their marriage (87.7%). So, it can be described that respondents are able to understand and compromise the attitudes and habits of their partners. This is also in harmony with the research of Tavakol et al. [30] which reveals that marital satisfaction can be achieved when someone is able to put aside personal desires, willing to compromise, and willing to forgive their partner's actions. As a sandwich generation, with a double burden and professional responsibilities in their work, respondents feel that their partner is willing to act well and please the partner, putting aside personal desires and trying to be a good partner.

The Egalitarian Role dimension in this study found that 161 respondents tended to feel very satisfied with their marriage in terms of this dimension (79.3%). This gives an idea that in the married life of the sandwich generation group, respondents and their partners are able to divide household duties and responsibilities without limiting based on certain sex or gender. That is, in the marriage that the respondent lived, the ideology held in the marriage was egalitarian, that is, the division of duties and powers was flexible [31]. An even distribution of household tasks is able to form a good marriage relationship, as said on research in Norway [32]. Research from Tavakol et al. [30] also supports that the cooperation of couples in doing housework and taking care of children is able to make their partners happier and increase their marital satisfaction.

On the Financial Management dimension, 168 respondents tend to be very satisfied with their marriage (82.8%). It can be described that the respondents feel that financial management in their marriage is quite satisfactory and even the husband and wife of the sandwich generation can help each other in meeting the needs of the family and being responsible for the needs of children and parents. Research by Ohakwe and Chinagozim [33], which states that working partners feel that additional finances can affect their marital satisfaction supports the outcomes of this dimension analysis. Likewise with study from Rari et al. [24] which states that financial pressure is not a big problem for sandwich generation couples. This can happen because based on demographic data, respondents and their partners have double income or are not supported by only one party, either husband or wife. Thus, it can be seen that financially, the respondent and their partner did not appear to have financial difficulties.

The Children and Parenting dimension in this study found that 177 respondents tended to be very satisfied with their marriage (87.2%). In this dimension, it is described

that even though respondents have multiple responsibilities, respondents who have children are finally able to divide tasks and at the same time strengthen relationships with their partners through interaction with children. This supports the study from Onyishi et al. [34] which reveals that the number of children affects marital satisfaction. In addition, research from Dobrowolska et al. [35] also stated that couples who have children feel more satisfied and also happy in their marriage than those couples who do not have children. Other supporting research is Rari et al. [24] which states that parents from the sandwich generation group help in caring for and looking after children, so this can be the reason respondents feel very satisfied with their marriage in terms of this dimension.

Furthermore, the dimension of Family and Friends, where about 180 respondents tend to feel very satisfied with their marriage. It can be described that respondents feel they can have relationships with family and friends that can be well established. Despite having double responsibilities and busyness, marital satisfaction from this dimension obtains a high value. Research by Tavakol et al. [30] support the influence of well-established family relationships with marital satisfaction. In addition, Ward and Spitze [36] stated that if the relationship between parents and children is good, then married life becomes happy. Research by Rari et al. [24], the existence of Indonesian cultural influences also illustrates that between generations must help and support each other and also have an impact on family relationships between couples.

On the Leisure Activities dimension, it is known that 170 respondents tend to be very satisfied with their marriage, so it appears that the relationship between the respondents and their partner in terms of spending time together in their spare time is satisfying. This supports the research by Sharaievska et al. [37] and research by Cai et al. [38] which states that spending free time with a partner can help increase interest in and communication with a partner which also has an impact on increasing marital satisfaction. Even though they are busy at work, taking care of children and housework, and sometimes taking care of their parents, respondents and their partners are able to take advantage of the opportunities in their free time to have fun together. This statement is supported by the results of Putra and Puspitadewi [39] research concerning subjective well-being among civil servants (PNS) in Surabaya based on their gender and marital status, which is in line with the demographics in this study. The married and working couple feel free time activities with their family and feel more enthusiastic than those of unmarried civil servants. In addition, based on the demographic data obtained, most respondents have parents or in-laws who still have personal income from pension funds, investments/assets, and results from their business/work. That is, it can be assumed that the respondent and their partner can have more free time together

because they do not live with their parents/in-laws or do not spend much time with their parents/in-laws because they decide to give responsibility in material terms, which can be described as that the respondent does not have to come to visit or spend a lot of time looking after their parents.

The Communication dimension also shows that around 178 respondents tend to be very satisfied with their marriage (87.7%). The results illustrate that the communication between respondents and their partners is well established. Research also revealed that the existence of good interpersonal communication relationships in marital relations can increase marital satisfaction among husbands and wives who work [40]. It can also be described that even though each has a busy life, there are quite a lot of responsibilities, but the communication between respondents and their partners is quite good and satisfying.

The last dimension is the dimension of Religious Orientation which has a lower empirical mean than the hypothetical mean. The results show that there are 89 respondents who tend to be dissatisfied in their marriage (43.8%). This illustrates that the respondents in this study may feel dissatisfied with their religious practices and beliefs in their married life with their partners. As stated by Gottman regarding the supporting factors for a successful marriage, one of them is related to overcoming gridlock [41]. Overcoming gridlock is when couples struggle to manage their ongoing disagreements by negotiating with each other, which are often related to values, beliefs, and religiosity. So that it can also be described that the respondent feels dissatisfied with their marriage seen from the dimension of religious orientation due to the possibility of differences in expectations, opinions, beliefs, and differences in the religious values of the respondents and their partners. This is related to demographics, women are more interested in matters of religion and spirituality [42] and religion is one of the things that plays an important role in marriage [43]. Thus, it can be said that there is a possibility that respondents hope that religious values and beliefs can be practiced in their marriage.

However, dissatisfaction in the Religious Orientation dimension in this study contradicts the results of Jafari et al. [44] which states that there is indeed a relationship of religiosity with marital satisfaction, which means that if a partner is committed and adheres to the religion he professes, he will feel more satisfied in his marriage. Similarly, the study of Aman et al. [45] which results that those who practice religiosity in their married life will increase their marital satisfaction. Differences in the outcomes of this research, especially on the dimensions of religious orientation with previous research can give an idea that the possibility of applying the value of religiosity is not carried out

properly or it can be said that the desire of respondents related to religiosity in marriage is not as expected.

Respondents' marital dissatisfaction based on the Religious Orientation dimension can also be attributed to the main focus of respondents who are the majority of young adults. According to [41], individuals at this stage of development tend to focus on career development, self-achievement in terms of achievement and work, and focus on stabilizing finances. Thus, it can be examined that the respondents in this study were dissatisfied in terms of religious orientation because they chose to focus more on Career Development and financial stability than the development of religiosity.

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