

Marital Self-Disclosure (Relationship, Sex, and Money Dimensions): A Descriptive Study among Married Individuals in Indonesia

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Abstract. One of the most important aspects of any relationship, including marriage, is disclosure. Disclosure in a marriage is expected to foster mutual understanding between partners and prevent conflict. Disclosing behavior in the context of marriage is referred to as marital self-disclosure, which can be analyzed through several dimensions. In this study, a descriptive analysis was conducted to assess the level of marital self-disclosure dimensions, namely relationships, sex, and money. Participants in this study consisted of 351 married individuals in Indonesia, with details 64.10% were female and 35.90% were male. The Marital Self-Disclosure Questionnaire (MSDQ) was used to collect data on participants' self-disclosure in marriage. The research data were analyzed using descriptive statistics and the Mann-Whitney U tests. The results of this study found that the participants' self-disclosure behavior was in the moderate category for all dimensions, and there was no difference in disclosure behavior between male and female.

Keywords: Marital Self-Disclosure, Marriage; Money, Relationship, Sex

1 Introduction

Marriage is one of the developmental tasks for adults [1][2][3]. Every couple experiences different situations and circumstances in married life. While many couples are satisfied with their marriage, others experience various unresolved conflicts, which may lead to divorce.

In Indonesia, hundreds of thousands of divorces are recorded annually. BPS-Statistics Indonesia (BPS) recorded 394,608 divorce cases in 2024, 463,654 cases in 2023, and 516,344 cases in 2022 [4]. Various factors contribute to this phenomenon. According to BPS [5], there are at least 12 factors that cause divorce in Indonesia, namely adultery, drunkenness, drug use, gambling, abandonment by a partner, imprisonment, polygamy, domestic violence, physical disability, constant disputes and quarrels, forced marriage, apostasy, and economics. The most frequently reported factors causing divorce remain consistent in every year, with the top three factors causing divorce from year to year are constant disputes and quarrels, economic problems, and abandonment by a partner. In 2024, constant disputes and arguments accounted for 62.79%, economic problems 25.05%, and abandonment by a partner 7.8%. Furthermore, in 2023, constant disputes and arguments accounted for 61.67%, economic problems 26.56%, and

abandonment by a partner 8.4%. Meanwhile, in 2022, constant disputes and arguments accounted for 63.41%, economic problems 24.75%, and abandonment by a partner 8.78%.

Every married individual faces numerous conflicts in marriage. A person's ability to manage conflict in marriage will affect their marital satisfaction. When an individual has effective conflict management skills, it positively impacts their marital satisfaction [6]. One important factor in resolving conflict in a relationship is disclosure behavior. Disclosure can strengthen the bond between individuals in a relationship [7] [8]. A phenomenological study conducted by Prabandari and Suryadi [8] revealed that disclosure between partners is important in overcoming conflict in a relationship. Conflict in a relationship arises due to a lack of understanding between partners, in several things, including differences in perception, interpretation, and beliefs between the two parties. Such misunderstanding can be minimized through disclosure behavior between partners. Self-disclosure is a solution for individuals to help individuals better know and understand their partners.

Therefore, self-disclosure is an important factor of any relationship, including marriage. Self-disclosure can be defined as a communication process in which a person reveals things related to themselves such as values, beliefs, desires, behavior, character, and so on to others [9]. Self-disclosure can have both positive and negative impacts. According to DeVito, self-disclosure may pose risks to relationships, such as weakening relational bonds. On the other hand, self-disclosure can be beneficial for increasing self-understanding, facilitating effective communication and relationships, and positively impacting physiological well-being. Therefore, when engaging in self-disclosure, individuals should exercise caution and express themselves in a way that does not burden themselves or others [9].

Marital self-disclosure is a term used to describe self-disclosure behavior in the context of marriage [10]. In marriage, self-disclosure refers to the disclosing behavior related to four dimensions, namely relationship, sex, money, and imbalance. The relationship dimension refers to thoughts and feelings related to the relationship, the sex dimension is disclosing behavior related to what is thought and felt sexually, the money dimension is disclosure related to financial matters, and the imbalance dimension is more directed at non-reciprocal disclosure [10].

Disclosure regarding relationships, sex, money, and imbalance are important dimensions of marital self-disclosure. Research on the dimensions of self-disclosure in marriage is particularly relevant in the Indonesian population. Furthermore, divorce in Indonesia, as mentioned above, is often triggered by factors closely related to unresolved conflict, economic problems, and other issues closely linked to the need for self-disclosure within marriage. Therefore, this study aimed to assess the level of self-disclosure among married individuals in Indonesia by providing a descriptive analysis of individual marital self-disclosure for each dimension.

2 Method

This quantitative study aimed to assess the level of self-disclosure among married individuals in Indonesia. A total of 351 married individuals in Indonesia were included in this study (126 men, 35.90%, and 225 women, 64.10%). Participants were born between 1960 and 2004 and had been married for 1 to 37 years ($M = 8.53$, $SD = 8.02$). Participants were recruited using convenience sampling.

The Marital Self-Disclosure Questionnaire (MSDQ) used as the research instrument in this study. The MSDQ was developed by Waring et al. [10] and has been adapted into the Indonesian version by Sari et al. [11]. This adapted version consists of 26 items covering four dimensions, namely relationships, sex, money, and imbalance. Each questionnaire item has two response options, namely true and false.

The MSDQ instrument was pilot-tested on 50 participants. The reliability test results for the three MSDQ dimensions indicated good reliability: relationships ($\alpha = 0.851$), sex ($\alpha = 0.755$), and money ($\alpha = 0.824$). The reliability values of these three dimensions indicates the high reliability [12]. Meanwhile, the reliability value for the imbalance dimension was low ($\alpha = 0.449$). The lower reliability value of the imbalance dimension compared to the other three dimensions has also been reported by Waring et al. in their study [10]. A previous study also conducted a specific validity test of the MSDQ and found that the three dimensions of the MSDQ are suitable for use in similar research, while further improvement is highly recommended for the imbalance dimension due to its low internal consistency reliability [13]. Therefore, based on these considerations, this study will only use the three dimensions of the MSDQ, excluding the imbalance dimension.

The data in this study were analyzed using a descriptive quantitative method to examine the level of marital self-disclosure (relationship, sex, and money dimensions). Furthermore, the Mann-Whitney U test was employed to assess the differences in self-disclosure between men and women, as the data did not meet the assumptions of normality ($p < 0.05$). All analyses were performed using SPSS.

3 Results and Discussions

This study aimed to assess the level of marital self-disclosure across relationship, sex, and money dimensions, as well as to examine the differences in marital self-disclosure between men and women. The levels of marital self-disclosure among participants were categorized into low, medium, and high. The mean and standard deviation for each dimension of marital self-disclosure were as follows: relationships ($M = 5.92$; $SD = 2.35$), sex ($M = 4.13$; $SD = 1.86$), and money ($M = 3.99$; $SD = 1.25$).

Table 1. Levels of participant marital self-disclosure

| | Categorized | | |
|--------------|-------------|----------|--------|
| | Low | Moderate | High |
| Relationship | 16.52% | 83.48% | - |
| Sex | 21.08% | 46.44% | 32.48% |
| Money | 12.82% | 87.18% | - |

Based on the categorization data in Table 1, the majority of participants in this study showed considerable disclosure in their marital relationships with their partners. Specifically, the majority of participants were found to have moderate disclosure in the dimensions of relationships (83.48%), sex (46.44%), and money (87.18%).

Self-disclosure is an important aspect that influences satisfaction in a relationship [14][15][16][17][18]. A study conducted by Legkauskas and Pazniokaitė found that self-disclosure is one of the relationship maintenance strategies that can help individuals achieve satisfaction in a relationship [14]. Nurjanis also explained that disclosure between husband and wife is necessary to align perceptions, enhance understanding, and foster mutual understanding between spouses. Through self-disclosure, husband and wife can express thoughts, feelings, and problems clearly to their partners. When husband and wife fail to disclose to one another, this is prone to triggering conflicts that can have a negative impact on the relationship [19].

Disclosing behavior in the relationship dimension refers to the communication process in which individuals in a marriage can openly and honestly communicate their thoughts and feelings about their relationship [10]. In this context, both spouses should be able to communicate matters within their relationship to foster mutual understanding. If couples fail to communicate their thoughts and feelings, it may negatively impact the relationship. Furthermore, a study found that daily stress arising from differences, conflicts, incompatibility of values, and other sources of pressure and conflict within the relationship can pose a risk to family resilience [20].

Furthermore, the findings of this study indicate that disclosure behavior regarding sexuality is no longer considered taboo. This study found that only 21.08% of participants were in the low category for the sexual dimension, while 78.92% were in the medium (46.44%) to high (32.48%) categories. A study conducted by Caroline and Yunanto found that 40.96% of women in Indonesia still consider communication related to sexuality as taboo, especially for unmarried individuals. However, communication related to sexuality is increasingly regarded as normal and no longer taboo, especially if done appropriately in the right situations and conditions [21].

Openness about sexuality is crucial for married individuals. A study by Avianti and Hendrati found that openness to sexual communication within a marriage determines a wife's sexual satisfaction. Openness in sexual communication fosters a shared understanding of sexual needs within the marriage [22].

The next finding in this study relates to the money dimension. The majority of participants were fairly disclosed about financial matters with their partner. Disclosure of financial matters is essential for marital satisfaction [11][16]. When financial needs and financial issues can be discussed openly and honestly, this can positively impact on marital satisfaction [16].

Table 2. Differences in marital self-disclosure between male and female

| Dimension | Mean Rank | Mean Rank | Sig. |
|--------------|-----------|-----------|-------|
| | Male | Female | |
| Relationship | 165.11 | 182.10 | 0.121 |
| Sex | 177.81 | 174.99 | 0.798 |
| Money | 160.01 | 184.96 | 0.463 |

*differences are significant at $p < 0.05$

Furthermore, Table 2 also shows that there are no differences in self-disclosure between men and women for the three dimensions of marital self-disclosure: relationships ($p = .121$, $p > .05$), sex ($p = .798$, $p > .05$), and money ($p = .463$, $p > .05$). Self-disclosure is not needed by only one person in a relationship. Both male and female require it in marital relationships. The findings of Qori et al. indicate that self-disclosure positively influences a wife's marital satisfaction, as well as a husband's [15].

While disclosure in a marriage is beneficial and can positively impact on the relationship, individuals also need to exercise caution in self-disclosure. Self-disclosure can have positive effects, but it can also pose a risk to the relationship if not done properly [9], and intensifies conflicts within a relationship [7]. Therefore, according to DeVito, several important considerations should be taken into account when making self-disclosures, such as considering what and how to disclose, the ability to respond to others' disclosure, and avoiding overburdening oneself with disclosure [9].

4 Conclusion

This study found that disclosure among married individuals in Indonesia is in the moderate category, indicating that married individuals in Indonesia are able to be disclosed with their partners. Disclosure in marriage is an important factor in determining relationship satisfaction, however, this study did not directly test the relationship between marital self-disclosure and relationship satisfaction or marital satisfaction. Although previous literature and research indicate that disclosure in marriage is a factor that can support marital satisfaction, further exploration of various variables surrounding the topic of marriage by considering the dimensions of the MSDQ could be an alternative for further study in future research.

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