Financial management moderates the relationship between traditionalism, money conflict, and satisfaction among Saudi couples

by

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B.Ed., King Saud University, 2010
M.A., Fairleigh Dickinson University, 2020

AN ABSTRACT OF A DISSERTATION

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School of Human Sciences
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Abstract

Saudi Arabia's rapid social and economic transformation has expanded women's participation in employment and public life. This advancement in women's professional identity contributes to increased conflict in marriages, especially where traditional gender roles are valued. Using dyadic data, this study examined how Saudi couples' gender role attitudes are related to conflict related to finances and basic psychological need satisfaction. The study further examined whether financial conflict mediated the relationship between gender role attitudes and need satisfaction and whether financial management skills moderate the relationship between financial conflict and need satisfaction. Participants included 225 Saudi married couples (N = 450 individuals). Results indicated that although husbands' traditionalism was significantly associated with financial conflict and wives' was not, the two did not differ significantly from each other. Structural equation modeling results indicated that financial conflict mediated only the association between husbands' gender role attitudes and need satisfaction. Further, moderation results indicated that higher levels of financial conflict were associated with significantly lower need satisfaction when financial management skills were low, but not when couples reported high levels of financial management skills. Finally, moderated mediation results indicated that the negative indirect association from husbands' gender roles to need satisfaction through financial conflict weakened as financial management levels increased. These findings suggest that strengthening couples' financial management skills may buffer the effects of husbands' traditional gender role attitudes and financial conflict on spouses' need satisfaction, offering a practical target for marriage education and couple interventions in Saudi Arabia.

Keywords: Gender-role attitudes, Financial conflict, Psychological need satisfaction, Saudi Arabia, Dyadic data analysis, Moderated mediation

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Approved by:

Major Professor
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Abstract

Saudi Arabia's rapid social and economic transformation has expanded women's participation in employment and public life. This advancement in women's professional identity contributes to increased conflict in marriages, especially where traditional gender roles are valued. Using dyadic data, this study tested whether husbands' and wives' gender role attitudes were linked with husbands' and wives' need satisfaction via their effect on financial conflict (i.e., an indirect effect), and whether financial management skills moderated both the association between financial conflict and need satisfaction and this indirect effect. Participants included 225 Saudi married couples (N = 450 individuals). Results indicated that although husbands' traditionalism was significantly associated with financial conflict and wives' was not, the two did not differ significantly from each other. Structural equation modeling results indicated that financial conflict mediated only the association between husbands' gender role attitudes and need satisfaction. Further, moderation results indicated that higher levels of financial conflict were associated with significantly lower need satisfaction when financial management skills were low, but not when couples reported high levels of financial management skills. Finally, moderated-mediation results indicated that the negative indirect association from husbands' gender roles to need satisfaction through financial conflict weakened as financial management levels increased. These findings suggest that strengthening couples' financial management skills may buffer the effects of husbands' traditional gender role attitudes and financial conflict on spouses' need satisfaction, offering a practical target for marriage education and couple interventions in Saudi Arabia.

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Finally, I remember with love my late mother and father. Their love and prayers are the foundation of everything I have achieved. May Allah have mercy on them. I wish they were here to share this moment with me.

Dedication

To the memory of my mother and father, whose love and prayers carried me to this day, and to my wife, Rehab, my daughter, Hessa, and my brothers and sister.

Chapter 1 - Introduction

Marriage joins two people's emotional and social lives, but it also joins their economic lives. Couples decide how to earn, spend, save, and manage money, and those decisions often carry meanings that extend beyond the amount involved. A disagreement about spending may also reflect concerns about fairness, trust, responsibility, influence, or control. Financial disagreements are especially important because they tend to be recurring, difficult to resolve, and closely connected with relationship distress and instability (Dew et al., 2012; Papp et al., 2009). Understanding financial conflict therefore requires attention not only to a couple's financial resources, but also to the beliefs and relationship processes that shape how partners make financial decisions together.

Gender role attitudes are one source of those beliefs. They reflect expectations about the roles women and men should hold in paid employment, household work, caregiving, financial provision, and family decision-making (Davis & Greenstein, 2009). Traditional and egalitarian attitudes are not inherently harmful or beneficial in every marriage. Their relational meaning may depend on how clearly they communicate expectations, whether they experience responsibilities as fair, and whether they can adapt those expectations to everyday circumstances. Money is one setting in which these beliefs become especially visible because earning, providing, spending, and making major financial decisions can all carry gendered meanings. Husbands' and wives' attitudes may therefore be associated differently with the couple's financial climate, and the direction of any disagreement between spouses may also matter.

Saudi Arabia provides an especially meaningful setting in which to examine these questions. Social and economic reforms associated with Saudi Vision 2030 have expanded women's access to employment and public life while Saudi families continue to draw on a range

of religious, cultural, and familial traditions. Between 2017 and 2024, Saudi women's labor-force participation rose from 18% to almost 36% (International Monetary Fund [IMF], 2026), and the General Authority for Statistics (GASTAT, 2025) reported a participation rate of 36.3% in the first quarter of 2025. These changes have created new opportunities for families and have also made expectations about providing, working, household responsibilities, and financial decision-making more open to negotiation. Institutional change, however, does not imply that Saudi marriages have changed in one uniform direction. Couples differ in education, employment, region, family background, exposure to other cultures, and their preferences for continuity or change. Qualitative research with Saudi couples similarly shows variation in how spouses understand gender roles and organize their financial lives (Alsanea, 2021).

Money also appears to be a salient concern in Saudi discussions of marital strain. In a 2025 survey of 500 Saudi adults, 75% agreed that financial stress contributes to marital conflict (Alsanea, 2025). This percentage should not be interpreted as a nationally representative prevalence estimate, and the survey cannot establish that financial stress causes marital problems. It nevertheless illustrates the perceived importance of financial pressure in intimate relationships. Despite this concern, relatively little research has examined how gender role attitudes, financial conflict, financial-management practices, and relational well-being operate together within Saudi marriages. Much of the existing literature on gender, money, and relationship functioning has relied on Western, educated, industrialized, rich, and democratic samples (Henrich et al., 2010). Findings from those settings provide an important foundation, but their applicability to Saudi couples requires direct empirical examination.

A second limitation in the literature is that many studies rely on information from only one partner or analyze husbands' and wives' responses as though they were independent.

Marriage is interdependent: both partners contribute to the relationship climate, and one spouse's attitudes and behaviors may shape the other spouse's experience. A dyadic approach is therefore necessary to explore shared processes.

The negative consequences of financial conflict may extend beyond disagreement about money to basic psychological need satisfaction (BPNS) within the marriage. Self-determination theory identifies autonomy, competence, and relatedness as basic needs that support healthy functioning and well-being (Ryan & Deci, 2000). Within a close relationship, autonomy includes having a meaningful voice and being able to express oneself; competence includes feeling capable and effective; and relatedness includes feeling loved, valued, and connected (La Guardia et al., 2000). Repeated financial conflict may undermine these experiences when partners feel controlled, ineffective, criticized, or emotionally distant. Financial management may provide an adaptive relational process through behaviors such as using a budget, saving regularly, identifying long-term goals, making major decisions together, and reviewing financial progress. These practices may help couples organize financial demands more collaboratively, but whether they weaken the negative association between conflict and need satisfaction is an empirical question.

Three complementary theories guided the study. The vulnerability-stress-adaptation (VSA) model proposes that relationship outcomes develop through ongoing transactions among the enduring characteristics partners bring to marriage, stressful experiences, and the adaptive processes couples use to respond to those experiences (Karney & Bradbury, 1995). In this study, gender role attitudes represented culturally shaped beliefs that partners brought to the relationship, financial conflict represented a proximal relational stress process, financial management represented a possible adaptive process, and need satisfaction represented the focal

relational outcome. Social role theory helped explain how expectations about women's and men's roles emerge from broader divisions of labor and why partners' beliefs may change at different rates (Eagly, 1987; Eagly & Wood, 2012). Self-determination theory provided the framework for understanding why the quality of financial interactions may be associated with need satisfaction (i.e., autonomy, competence, and relatedness).

This study examined how husbands' and wives' gender role attitudes were associated with shared couple financial conflict and need satisfaction and whether shared financial management functioned as an adaptive resource. The primary analyses retained husbands' and wives' gender role attitudes as separate predictors because the hypotheses distinguished their associations with shared couple-level processes.

In this study, gender role strain refers to relational strain associated with partners' gender role expectations, their enactment in everyday life, or incongruence between spouses; it is not a separately measured clinical symptom. Likewise, marital resilience was not measured with a separate resilience scale. Instead, resilience was conceptualized as a relational process reflected in the couple's use of collaborative financial-management practices and in the extent to which need satisfaction was maintained when financial conflict was present. This framing avoids treating either cultural continuity or social change as inherently problematic and focuses instead on whether couples can negotiate expectations in ways that support effective and connected functioning.

By integrating culturally shaped gender role expectations with financial processes and need satisfaction, the study was designed to provide dyadic evidence about Saudi marriages during a period of substantial social and economic change. It extends prior work by examining

both spouses simultaneously, distinguishing the direction of gender role incongruence, and testing shared financial management as a potential adaptive resource.

Chapter 2 - Literature Review

The Vulnerability-Stress-Adaptation Model

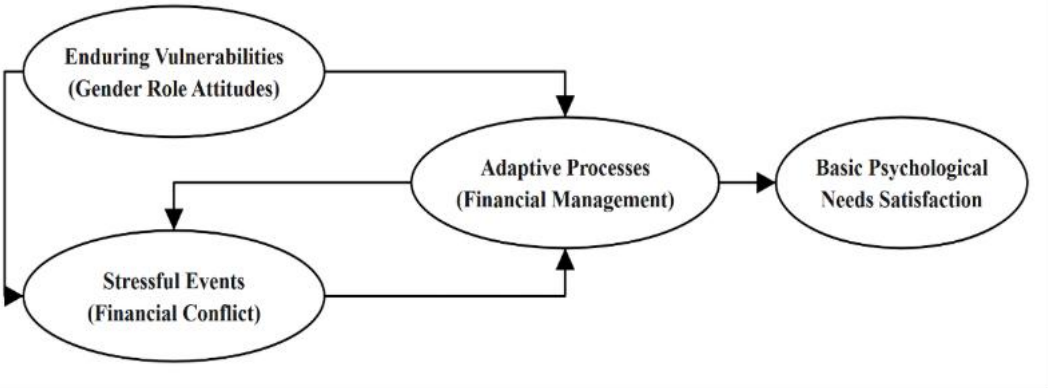
The vulnerability-stress-adaptation (VSA) model provides the overarching framework for this study (Karney & Bradbury, 1995). The model explains marital functioning through ongoing transactions among enduring characteristics partners bring to the relationship, stressful circumstances they encounter, and the adaptive processes they use in response. Enduring characteristics include relatively stable beliefs, histories, and social backgrounds. Stress may originate outside the marriage, such as employment or economic pressure, or within the marriage through repeated disagreement. Adaptive processes include communication and problem-solving, coordination of responsibilities, and mutual support. Rather than operating as isolated causes, these domains shape how couples experience and respond to relational strain over time.

A central contribution of the VSA model is its emphasis on the processes through which enduring vulnerabilities and stressful circumstances shape relationship outcomes, particularly through couples' adaptive responses (Karney & Bradbury, 1995). Thus, the same financial circumstance can have different relational meanings depending on the expectations partners bring to the marriage and how they interpret and respond to the situation together (Karney & Bradbury, 1995; Neff & Karney, 2004). A reduction in income, for example, may remain manageable when spouses can discuss priorities and coordinate decisions, whereas it may become more difficult when it activates disagreement about provision, spending, decision-making authority, or whose preferences should carry greater weight. Research on economic pressure and dyadic coping supports this process-oriented view, showing that the relational consequences of stress depend partly on how partners appraise, communicate about, and respond to it together (Bodenmann, 2005; Conger et al., 1999; Randall & Bodenmann, 2009).

The present study adapted the VSA domains to financial and gender role processes within Saudi marriages (Karney & Bradbury, 1995). Husbands' and wives' gender role attitudes represented culturally shaped beliefs that partners bring to the relationship that are consistent with social role theory's view that gendered expectations develop within broader social and cultural role structures (Eagly & Wood, 1999). These attitudes were not treated as vulnerabilities merely because they were traditional or egalitarian. Rather, they were expected to become relevant when they contributed to rigid, competing, or unclear expectations about paid work, financial provision, household responsibilities, and decision-making.

Financial conflict was conceptualized as the proximal relational stress process through which these expectations could become visible, whereas financial management was conceptualized as a potential adaptive process. Need satisfaction within the marriage served as the focal relational outcome, consistent with self-determination theory research linking the satisfaction of autonomy, competence, and relatedness within close relationships to relational well-being (Deci & Ryan, 2000; La Guardia et al., 2000). Applying the VSA model to financial and gender-role processes in Saudi marriages also clarified how marital resilience was conceptualized in this study. Marital resilience was viewed as a dynamic process of adaptation during adversity, consistent with family resilience perspectives that emphasize relational processes rather than fixed characteristics (Patterson, 2002; Walsh, 2003). In this study, resilience was expected to be reflected in couples' ability to use practical financial-management strategies while maintaining need satisfaction in the presence of financial conflict. This process-oriented view made moderation central to the model. If financial management functioned as an adaptive resource, the negative association between financial conflict and need satisfaction was expected to weaken as financial-management practices improved.

Figure 1.1 ***The Vulnerability-Stress-Adaptation Model***



Social Role Theory and Gender Role Attitudes

Social role theory helps explain the development of gender role attitudes and why those attitudes may matter in marriage (Eagly, 1987; Eagly & Wood, 2012). According to the theory, people observe women and men occupying different family, occupational, and social roles and develop expectations about the responsibilities considered appropriate for each gender. As these patterns are repeated, they can become normative scripts rather than being viewed as only one possible division of labor. Partners may then carry these scripts into marriage, where they can shape expectations about employment, caregiving, household work, financial provision, and authority.

Gender role attitudes are commonly described along a continuum from traditional to egalitarian (Davis & Greenstein, 2009). Traditional attitudes generally support more differentiated responsibilities, including stronger expectations that men provide financially and that women take primary responsibility for home and family. Egalitarian attitudes allow paid and unpaid responsibilities and decision-making authority to be shared more flexibly. This distinction does not imply that all people with similar attitudes organize their marriages in the same way. Attitudes provide expectations and standards, but their relational meaning depends on behavior, resources, partner responses, and the surrounding cultural context.

These attitudes may be especially relevant to financial conflict because money is connected to both material resources and family roles. Beliefs about who should earn, who should manage household funds, and who should have the final voice in major decisions can influence whether financial arrangements feel fair and legitimate. Research on money and power in intimate relationships has generally linked joint decision-making with more favorable family and relationship evaluations than unilateral spending decisions (Vogler et al., 2006; Vogler et al., 2008). Perceived inequity and unequal influence have also been associated with financial disagreement and poorer marital outcomes (Dew et al., 2012). Although these studies do not directly test gender role attitudes as predictors of financial conflict, they provide a basis for expecting gendered beliefs about responsibility and authority to influence financial interactions.

The broader literature does not support treating either traditional or egalitarian attitudes as universally healthier for relationships. Some studies have linked egalitarian attitudes with lower marital satisfaction, whereas others have found advantages for egalitarian attitudes or for particular combinations of partners' beliefs (Lye & Biblarz, 1993; Park et al., 2025). These mixed findings are consistent with social role theory because the meaning of an attitude depends partly on the roles available in a society, the expectations held by one's partner, and the couple's ability to negotiate those expectations. They also support examining husbands' and wives' attitudes separately before assuming that one shared couple score captures the relevant process.

Gender Role Attitudes in the Saudi Context

Saudi Arabia provides an important context for applying social role theory because family expectations and economic opportunities have been changing at the same time. Historically, Saudi family life has often been described through a differentiated division of labor in which husbands were expected to provide financially, and wives assumed greater

responsibility for caregiving and household life (Almunajjed, 1997). This description should not be treated as a single pattern shared by all Saudi families. Region, education, employment, socioeconomic position, family background, and exposure to other cultures contribute to variation in how spouses understand and organize their roles.

The expectation that husbands provide financially is also reflected in Saudi law and Islamic jurisprudence. Article 44 of the Personal Status Law places responsibility for a wife's maintenance on her husband even if she has money of her own (Personal Status Law, 2022). The International Islamic Fiqh Academy (IIFA, 2005) recognizes that a wife has a separate financial identity: she may own and manage her earnings and is not required to contribute to household expenses. Spouses may, however, agree voluntarily on how her income will be used. These principles distinguish the husband's duty of maintenance from a wife's voluntary contribution. They provide a useful background for understanding how Saudi couples may discuss work, provision, and financial decisions as economic opportunities change.

Economic and policy reforms associated with Saudi Vision 2030 have expanded women's participation in education, employment, and public life. Between 2017 and 2024, the labor-force participation of Saudi women rose from 18% to almost 36% (International Monetary Fund [IMF], 2026), and the General Authority for Statistics (GASTAT, 2025) reported a rate of 36.3% in the first quarter of 2025. The size and speed of this change are relevant to marriage because economic opportunities can shift faster than family-role expectations. Husbands and wives may therefore be negotiating new possibilities while also retaining beliefs and obligations that remain meaningful within their families and communities.

Social role theory suggests that this uneven pace of change can create ambiguity within marriage. A wife's employment may add income and opportunity while also raising questions

about financial contribution, domestic responsibilities, caregiving, and decision-making authority. A husband may value his wife's employment while continuing to experience strong responsibility for financial provision. A wife may support shared responsibility while also retaining traditional expectations about provision. These positions are not necessarily contradictory, but they can become difficult when partners interpret their responsibilities differently or do not have an agreed-upon way to manage them.

Available Saudi research points to diversity rather than a simple movement from traditional to egalitarian marriage. In qualitative interviews, Alsanea (2021) found variation in how Saudi couples negotiated gender and financial roles, including differences associated with urban residence and international experience. In a later survey of 500 Saudi adults, respondents frequently connected financial pressure and changing gender roles with marital difficulty (Alsanea, 2025). Because that survey was not a nationally representative study of married couples, its percentages should be interpreted as perceptions within the sample rather than population prevalence estimates. Even with that limitation, the findings show that money and changing family roles are salient relational concerns.

In this study, the term gender role strain is used in a relational sense to refer to strain that may emerge when spouses' gender role expectations conflict with one another or with the realities of their financial lives. This use differs from the traditional Gender Role Strain Paradigm, which has primarily examined individual psychological strain associated with pressures to conform to gender role norms, particularly among men (Levant, 2011; Pleck, 1995). Accordingly, gender role strain was not treated as a clinical symptom and was not measured using a separate gender role strain scale. Instead, the definition keeps the focus on expectations

and interactions within the couple and avoids assuming that traditional beliefs, egalitarian beliefs, or cultural continuity are inherently problematic.

Dyadic Incongruence in Gender Role Attitudes

A dyadic perspective is appropriate because the meaning and relational consequences of one partner's gender role attitude may depend partly on the attitude held by the other partner, reflecting the interdependence inherent in couple data (Kenny et al., 2006). Couples may be relatively similar in their traditional or egalitarian beliefs, or they may differ in either direction. A conventional approach to representing such differences is to calculate a single absolute discrepancy score. Although this score indicates how far apart the partners are, it removes the sign of the difference and therefore discards its direction (Edwards & Parry, 1993). Consequently, the same absolute discrepancy can describe a husband who is more traditional than his wife or a wife who is more traditional than her husband, even though these configurations may carry different relational meanings.

Research supports examining partners' attitudes jointly, although findings vary across samples and outcomes. Lye and Biblarz (1993) found that divergence in spouses' family and gender role attitudes was associated with lower marital satisfaction in a U.S. sample. In a large sample of Chinese couples, Cao et al. (2019) identified different within-couple attitude configurations and found modest differences in marital satisfaction across husbands and wives. More recently, Park et al. (2025) used longitudinal data from 7,183 couples in the United States and Germany and found that both the degree and direction of incongruence mattered. For most groups, relationship satisfaction was higher when men were more egalitarian than women than when women were more egalitarian than men, although the pattern was not identical for U.S. women. These results underscore the importance of cultural and gender context.

These prior studies examined marital or relationship satisfaction rather than financial conflict, so they do not establish the directional effect proposed in this study. They nevertheless provide a rationale for testing whether the *direction* of spouses' differing attitudes, not just how large the gap, matters when couples negotiate money. A husband with more traditional attitudes may place greater emphasis on male provision or authority while the wife expects more shared decision-making. The reverse pattern, a wife holding more traditional views than the husband may also create tension, but it represents a different configuration of expectations. The present study therefore will test this direction explicitly using a response-surface approach, which distinguishes which spouse holds more traditional attitudes, rather than relying on the absolute difference scores, which only capture the gap between spouses. This reasoning leads us to:

H1. Financial conflict will be higher when husbands are more traditional than their wives, than when wives are more traditional than their husbands.

Financial Conflict as a Relational Stress Process

Studies of couple conflict show that money disagreements have a distinctive relational quality. In diary reports from 100 married couples, financial issues were not the most frequent source of disagreement, but money conflicts were more pervasive, problematic, recurrent, and likely to remain unresolved than nonfinancial disagreements (Papp et al., 2009). Using longitudinal data from 4,574 couples, Dew et al. (2012) found that husbands' and wives' financial disagreements were stronger predictors of divorce than other common areas of disagreement. These findings position financial conflict as a relational process rather than simply a reflection of household income.

Financial conflict is also associated with both economic and relational conditions. In a nationally representative study of more than 1,500 married couples, economic pressure,

communication problems, perceived unfairness, and unequal economic power were associated with greater financial conflict (Dew & Stewart, 2012). This evidence is particularly relevant to gender role attitudes because traditional or egalitarian beliefs may shape what spouses regard as fair, how they interpret unequal earnings, and whether financial decisions should be individual, joint, or led by one partner. When these beliefs cannot translate into an arrangement both spouses understand and accept, financial conflict may become the relational expression of the disagreement.

For this reason, the primary hypotheses specified separate pathways from husbands' and wives' gender role attitudes to couple-level financial conflict. Keeping the two attitudes separate allows each partner's association to be estimated while accounting for the other partner's beliefs. Thus, the expected direction was that more traditional attitudes would be associated with greater financial conflict and more egalitarian attitudes with lower conflict.

H2. More egalitarian gender role attitudes held by husbands and wives will be associated with lower financial conflict, whereas more traditional attitudes will be associated with higher financial conflict.

Self-Determination Theory and Basic Psychological Need Satisfaction

Self-determination theory (SDT) provides the framework for understanding need satisfaction as the relational outcome in this study. SDT proposes that autonomy, competence, and relatedness are basic psychological needs that support healthy functioning and well-being (Ryan & Deci, 2000). Autonomy involves experiencing one's behavior as volitional and consistent with the self. Competence involves feeling capable and effective. Relatedness involves feeling cared for, valued, and connected to important others. Although autonomy, competence and relatedness are often discussed in terms of individual achievement, they can also

be shaped by close relationship. A partner's behavior can either support these needs by expressing concernor frustrate them by creating emotional distance.

Research applying SDT to relationships shows that basic need satisfaction varies across relational contexts. La Guardia et al. (2000) found that need satisfaction is relationship-specific rather than a fixed individual trait. When need satisfaction was better fulfilled within the relationship, individuals reported greater attachment security to that partner. Patrick et al. (2007) further found that when both partners' need satisfaction were fulfilled within the relationship, the couple reported improved relationship functioning, and relationship quality following disagreement. These relationship-specific patterns support treating need satisfaction as a relationship outcome shaped by what transpires within a relationship, including how partners manage financial conflict.

Financial conflict may threaten each need satisfaction differently. Autonomy may be undermined when one spouse controls access to money, dismisses the other spouse's priorities, or makes important decisions unilaterally. Competence may be weakened when repeated unresolved arguments leave the couple feeling unable to manage financial demands successfully. Relatedness may suffer when criticism, defensiveness, secrecy, or withdrawal replaces cooperation. These possibilities do not mean that all financial disagreement is harmful; couples can disagree while remaining respectful and connected. The concern is a recurring pattern in which financial conflict becomes a need-frustrating relational experience, hence eroding need satisfaction. One likely source of that recurring pattern is the set of expectations partners bring to financial decisions that are shaped by their gender role attitudes.

Gender role attitudes were expected to shape the expectations partners brought to financial decisions, and greater financial conflict, in turn, was expected to be associated with

lower need satisfaction. Direct evidence for this pathway is limited, particularly in Saudi dyadic samples. The study therefore tested whether financial conflict accounted for part of the association between each spouse's gender role attitudes and the couple's need satisfaction. Given the potential mediating role of financial conflict, it was hypothesized that:

H3. Financial conflict would mediate the associations between husbands' and wives' gender role attitudes and husbands' and wives' need satisfaction.

Financial Management as an Adaptive Process

In this study, financial management refers to the concrete behaviors partners use to organize their shared financial life. This behavioral emphasis is consistent with prior research which defines financial management practices such as budgeting and cash-flow management, saving, investing, and managing credit (Dew & Xiao, 2011; Hilgert et al., 2003). Couple-focused research further identifies financial role participation, shared financial goals, and financial decision-making as meaningful features of how partners manage household finances (Archuleta, 2013; Dew et al., 2021). Drawing on this literature, the present study assessed five behaviors: actively using a budget, regularly setting aside money for savings, identifying long-term financial goals, making major financial decisions together, and periodically reviewing financial progress. These behaviors assess what partners do to manage their shared finances rather than their financial knowledge or general financial satisfaction, which prior research treats as related but conceptually distinct constructs (Archuleta, 2013; Hilgert et al., 2003).

Within the VSA model, these behaviors can function as an adaptive process because they provide structure for responding to financial demands. A budget and regular review can make priorities and expectations explicit. Saving and long-term goal setting can orient partners toward shared goals. Joint decision-making can preserve both spouses' voice. These practices cannot

remove every financial stressor or guarantee agreement, but they may reduce ambiguity and help partners approach financial problems as a shared task.

Prior research generally linked sound or collaborative financial practices with better relationship outcomes. Qualitative work with couples who described their marriages as strong identified communication, shared goals, and coordinated financial practices as recurring themes (Skogrand et al., 2011). Studies of financial arrangements have also associated joint decision-making and shared management with relationship quality, although the meaning of joint or separate finances varies by income and relationship context (Addo & Sassler, 2010; Vogler et al., 2006). These findings support the relational relevance of financial management without implying that there is only one acceptable way for couples to organize money.

There is also evidence that financial management can alter associations between economic stress and relationship outcomes. In a national U.S. sample collected during the 2007-2009 recession, sound financial management was positively associated with relationship satisfaction and moderated associations among financial decline, economic pressure, and relationship satisfaction (Dew & Xiao, 2013). Related evidence from West Java showed that dyadic coping moderated the association between financial strain and marital satisfaction, although the simple slopes were weak (Novianti et al., 2024). These studies did not test the same variables as the present study, but they support the broader proposition that adaptive couple processes may change the relational consequences of financial stress.

Consistent with the VSA framework, the negative association between financial conflict and need satisfaction was expected to be weaker among couples with stronger financial management practices than among couples with weaker practices. This buffering effect is possible because financial management may help preserve autonomy by including both spouses

in major decisions, competence by giving the couple an organized method for handling money, and relatedness by orienting partners toward coordinated goals. The following hypothesis tested this buffering effect among Saudi couples:

H4. Financial management would moderate the association between financial conflict and husbands' and wives' need satisfaction, such that the negative association would be weaker at higher levels of financial management.

Now, if gender role attitudes are associated with financial conflict, and financial management changes how strongly conflict relates to need satisfaction, then the indirect association from gender role attitudes to need satisfaction through conflict should itself depend on the couple's level of financial management. This indirect association was expected to be more negative when financial management was low, and weaker when financial management was high. The following hypotheses tested this process separately for husbands and wives, preserving each partner's gender role paths separately:

H5. Financial management would moderate the indirect associations between husbands' and wives' gender role attitudes and husbands' and wives' need satisfaction through financial conflict, such that the negative indirect associations would be weaker at higher levels of financial management.

Purpose of This Study

The purpose of this study was to examine how gender role attitudes were associated with financial conflict and need satisfaction among Saudi married couples and to determine whether financial management functioned as an adaptive relational resource. The study addressed gaps in the literature by using information from both spouses, distinguishing the direction of spousal incongruence in gender role attitudes, representing key financial and basic psychological

constructs at the couple level, and examining financial conflict and financial management together during a period of substantial social and economic change in Saudi Arabia.

The conceptual model integrated the VSA model, social role theory, and SDT. Financial conflict was examined as the statistical intermediary linking each partner's attitudes with their need satisfaction, while financial management was examined as a moderator of the conflict to husbands' and wives' need satisfaction association and the corresponding indirect associations.

Chapter 3 - Method

Research Design

This study used a quantitative, cross-sectional design. Data were collected from both spouses because reports from both partners provide more information about couple-level processes than a report from only one partner (Kenny et al., 2006). Financial conflict and financial management were modeled as shared couple-level processes using common-fate models, in which both partners' reports served as indicators of latent dyadic constructs (Ledermann & Kenny, 2012). Husbands' and wives' gender role attitudes were retained as separate observed predictors and husbands' and wives' need satisfaction were retained as separate observed outcomes, because the hypotheses distinguished their associations with the shared couple-level outcomes. This study was approved by Kansas State University IRB#12899.

Participants

The study included 225 heterosexual married couples who volunteered to participate. To be eligible, both spouses had to be at least 18 years old, identify as Saudi citizens, be married to one another, and be willing and able to complete the online survey. The study imposed no restriction on current country of residence. A total of 127 participants (28.2%) reported that they were studying abroad at the time of data collection or had previously studied abroad [67 (52.8%) in the United States, 39 (30.7%) in Canada, 26 (20.5%) in the United Kingdom, and 2 (1.6%) in Australia]. These country-specific counts and percentages overlap because seven participants reported studying in more than one country.

Most husbands were between 35 and 44 years old (56.4%), whereas most wives were between 25 and 34 years old (61.8%). A bachelor's degree was the most common educational qualification for husbands (64.4%) and wives (69.3%). Most husbands were employed full-time

(80.9%). Among wives, 40.0% were employed full-time and 40.4% were homemakers. At the couple level, 70.2% reported being in an arranged marriage, 83.0% had children, and the mean number of children was 1.63 (*SD* = 1.25, range = 0-5). Most couples originated from the central region of Saudi Arabia (*N* = 84; 37.5%), about an equal number from western (N = 42; 18.8%) and eastern Saudi Arabia (*N* = 40; 17.9%), and about a quarter from the southern (N = 33; 14.7%) and northern regions (*N* = 25; 11.2%).

Table 1.1. *Demographic Characteristics of Husbands and Wives*

Variables	Husbands, *N* (%)	Wives, *N* (%)
Age (years):		
18-24	5 (2.2)	5 (2.2)
25–34	65 (28.9)	139 (61.8)
35–44	127 (56.4)	67 (29.8)
45–54	27 (12.0)	4 (1.8)
55 or older	1 (0.4)	2 (0.9)
Education:		
High school or equivalent	3 (1.3)	3 (1.3)
Diploma after high school	13 (5.8)	41 (18.2)
Bachelor's degree	145 (64.4)	156 (69.3)
Graduate degree	64 (28.4)	21 (9.3)
Employment status:		
Full-time	182 (80.9)	90 (40)
Part-time	0 (0.0)	0 (0.0)
Unemployed	0 (0.0)	4 (1.8)
Student	43 (19.1)	40 (17.8)
Homemaker	0 (0.0)	91 (40.4)
Monthly income (Saudi Riyals):		
< 5,000	1 (0.4)	1 (0.4)
5,000–10,000	32 (14.2)	55 (24.4)
10,001–15,000	118 (52.4)	47 (20.9)
15,001–20,000	60 (26.7)	18 (8.0)
> 20,000	14 (6.2)	1 (0.4)

Recruitment and Data Collection

Recruitment materials (Appendix A), including a link and QR code for the online survey, were circulated to 24 universities and psychological-service networks in Saudi Arabia. Snowball recruitment was used to invite eligible participants to share the study information with other Saudi couples.

Data were collected through Qualtrics using an Arabic-language survey. The opening questions screened participants for age, citizenship, marital status, and participation by both spouses (Appendix B). Eligible participants then reviewed an informed-consent statement (Appendix C) explaining the study, the voluntary nature of participation, and their ability to stop at any time. Those who consented proceeded to the demographic questions and study measures.

To link partners, both husbands and wives were asked to enter the same email address. The email addresses were deleted and replaced with randomly assigned identification numbers after the partners were paired. The de-identified data were downloaded from Qualtrics and stored in a password-protected folder on a secure university server that was accessible only by the PI.

Measures

The survey began with a demographic questionnaire (Appendix D), followed by the study measures (Appendix E). The English-language measures were translated into Modern Standard Arabic using SYSTRAN Translate. Two faculty members at King Saud University, colleagues of the PI, reviewed the translated items for conceptual meaning, cultural relevance, clarity, and ease of understanding. The review was used to refine the wording for the target population. Husbands and wives received the same Arabic versions of all measures.

Gender Role Attitudes

Gender role attitudes were assessed using the 20-item Gender Role Attitudes Scale (GRAS; García-Cueto et al., 2015). The scale assessed beliefs about the roles of women and men in family, employment, and social life along a continuum from egalitarian to traditional. Participants rated each item from 1 (*strongly disagree*) to 5 (*strongly agree*). Sample items include "Men should occupy posts of responsibility" and "Mothers should make most of the decisions about how to bring up their children." Items 1 through 6 express egalitarian attitudes and were reverse-scored and averages computed. Higher scores indicated more traditional gender role attitudes, and lower scores indicated more egalitarian attitudes. García-Cueto et al. (2015) reported strong psychometric performance in the original scale. In the present sample, internal consistency was excellent for husbands (α =.96) and wives (α = .96).

Financial Conflict

Financial conflict was assessed using the eight items used by Pollmann (2021), which were loosely adapted from the 10-item Financial Harmony Scale (Rick et al., 2011). The items assessed disagreement, anger, and dissatisfaction related to money. Participants rated each statement from 1 (*strongly disagree*) to 5 (*strongly agree*). Sample items included "Money is a constant source of conflict in our relationship" and "It is hard for me and my partner to talk about money without getting mad at each other." Items 4, 5, and 6 were reverse-scored before averages were computed. Higher scores indicated greater financial conflict. Pollmann (2021) reported internal- consistency estimates of .84 and .92 across two samples. In the present sample, internal consistency was excellent for husbands (α =.92) and wives (α = .92).

Financial Management

Financial management was assessed with a five-item measure developed for the study. The measure was designed to capture concrete couple behaviors rather than general financial satisfaction or financial knowledge. The five behaviors were: actively using a budget, regularly saving money, identifying long-term financial goals, making major financial decisions together, and periodically reviewing financial progress. Participants rated the items from 1 (*totally disagree*) to 7 (*totally agree*). Sample items include, "My partner and I actively use a budget to manage our finances" and "My partner and I make major financial decisions together." Averages were computed, with higher scores indicating consistent and collaborative financial management practices. Because this measure was developed for the study, no previously published psychometric estimates were available. Internal consistency for this study was excellent for husbands (α =.92) and wives (α = .93).

Basic Psychological Need Satisfaction

Basic psychological need satisfaction within the marriage was assessed using the nine-item need satisfaction in the Relationship Scale (La Guardia et al., 2000). The measure assessed autonomy, competence, and relatedness (Ryan & Deci, 2000). Participants rated how true each statement was when they were with their spouse from 1 (*not at all true*) to 7 (*very true*). A sample item was "When I am with my partner, I feel free to be who I am." Items 4, 6, and 9 were reverse-scored. Averages were computed, and higher scores indicated greater overall satisfaction of autonomy, competence, and relatedness within the relationship. La Guardia et al. (2000) reported reliability of .88 for ratings of romantic partners. In this study, the total score demonstrated excellent internal consistency for husbands (α =.91) and good internal consistency for wives (α = .89).

Data Analysis

Preliminary Analyses

Preliminary analyses were conducted in IBM SPSS Statistics (Version 29.0; IBM Corp., 2023). Descriptive statistics, skewness, kurtosis, and bivariate correlations were examined for all study variables. Next, corresponding husband and wife scores on focal variables were correlated to describe dyadic interdependence between partners, to provide empirical justification for dyadic analysis (Kenny, 1995). Finally, to test for mean differences between partners, paired sample *t*-tests were conducted to compare husbands' and wives' scores on gender role attitudes, financial conflict, financial management, and need satisfaction.

Directional Incongruence Analysis

To test H1, a directional comparison was needed between couples in which the husband was more traditional than the wife and couples showing the reverse pattern. This was tested in SPSS using a polynomial regression with response-surface analysis (Edwards & Parry, 1993; Shanock et al., 2010). Husbands' (H) and wives' (W) gender role attitude scores were centered at the scale midpoint of 3 so positive values indicated more traditional attitudes and the negative values indicated more egalitarian attitudes relative to the midpoint. More husbands ($N = 115$) reported having more traditional gender role attitudes than wives ($N = 103$), and 7 couples shared similar levels of gender role attitudes. From these centered scores, three terms were computed: the husband squared term (H^2), the wife squared term (W^2), and the product term (H x W). Financial conflict was regressed simultaneously on H, W, H^2, W^2, H x W, the control variables using ordinary least square regression in SPSS.

The regression coefficients were used to test H1's key question: Does it matter which spouse holds the more traditional attitude? This question is answered by a_3, the difference

between the husband and wife linear coefficients ($a_3 = b_{Husband} - b_{Wife}$), or the slope along the line of incongruence. Because higher scores indicate more traditional gender role attitudes, a significantly positive a_3 means conflict is higher when husbands are more traditional than when wives are more traditional. H1 is supported only if the a_3 was positive and statistically different from zero.

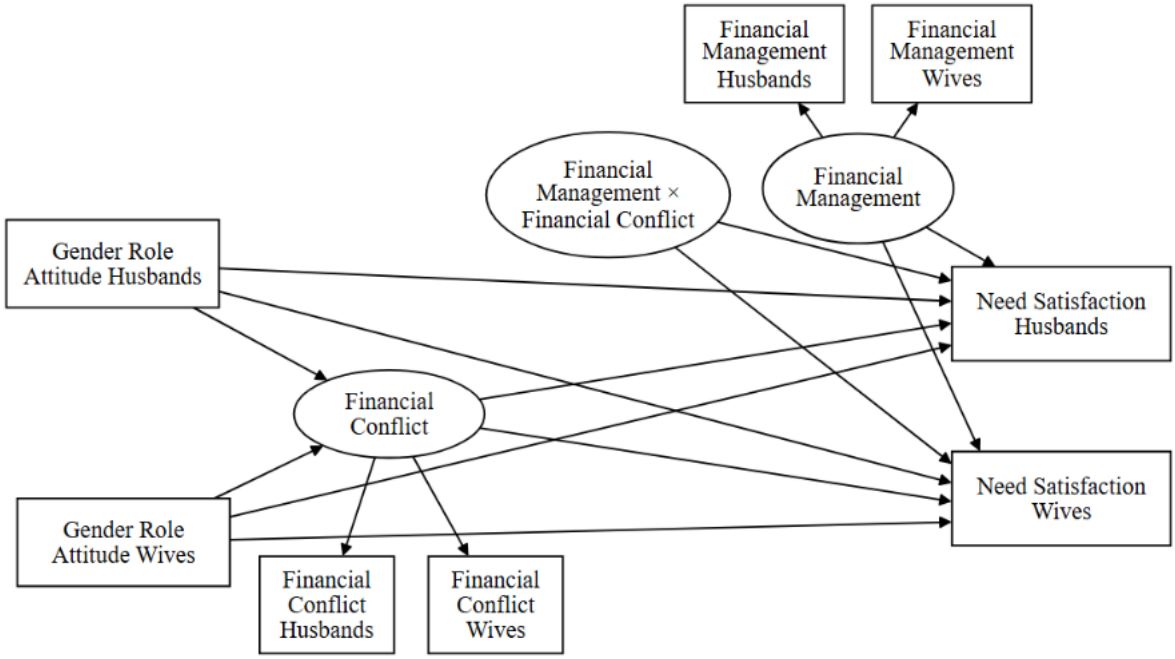
Actor-Partner Interdependence Model with Common Fate Moderated Mediation Model

Data were analyzed using structural equation modeling in Mplus Version 8.9 (Muthén & Muthén, 1998-2023). A mixed Actor-Partner Interdependence Model (APIM) with common fate moderated mediation model was proposed (see Figure 2) and analyzed in two steps.

Mediation Model

In this Model 1, financial conflict was modeled as a common-fate latent variable, with both partners' reports serving as indicators with loadings fixed at 1 (Ledermann & Kenny, 2012). Husbands' and wives' gender role attitudes and need satisfaction were modeled as observed variables. Husbands' and wives' need satisfaction was regressed on financial conflict and husbands' and wives' gender role attitudes, and financial conflict was regressed on husbands' and wives' gender role attitudes. The model was estimated with full information maximum likelihood. Model 1 was used to identify the mediating role of conflict without the interaction effects of financial management. Five thousand bias-corrected bootstrap draws were requested to obtain confidence intervals, and model fit was evaluated using the chi-square statistic, comparative fit index (CFI; $\geq$.90), Tucker-Lewis index (TLI; $\geq$ .90), root mean square error of approximation (RMSEA; $\leq$ .06), and standardized root mean square residual (SRMR $\leq$ .08; Hu & Bentler, 1999).

Figure 2.2 *Gender Role Attitudes and Basic Psychological Need Satisfaction: The Mediating Role of Financial Conflict and the Moderating Role of Financial Management*



Moderated Mediation Model

Next, latent Financial Conflict × Financial Management interaction was created with the Mplus XWITH command (Klein & Moosbrugger, 2000) and added to the model. H4 was tested directly by the coefficient for the latent Financial Conflict x Financial Management interaction. H4 was assessed with the coefficient of the latent interaction term predicting husbands' and wives' need satisfaction. Because financial conflict was expected to be negatively associated with need satisfaction, a positive and significant latent interaction term would indicate that this negative association weakens as financial management increases. To probe the interaction, simple slopes of financial conflict on need satisfaction computed at low (−1 SD), mean and high (+1 SD) levels of financial management will be used.

For H5, conditional indirect effects of gender role attitudes on need satisfaction through financial conflict were calculated separately for husbands and wives at financial management values of -1, 0, and +1 latent units, representing low, reference, and high values in the factor's

metric. For each spouse, the index of moderated-mediation (IMM) was calculated as the product of that spouse's path to financial conflict and the latent interaction coefficient (Hayes, 2015; Preacher et al., 2007). H5 is supported if the IMM is positive and significant, indicating that the indirect effects differ based on the level of financial management.

Chapter 4 - Results

Preliminary Results

There were no missing data from all 450 participants and data were matched between partners. All observed values fell within their possible scale ranges. Skewness ranged from -1.33 to 0.49, and kurtosis ranged from -1.56 to 2.28 for all study variables, indicating no extreme departures from normality. Bivariate correlation results (see Table 2) indicated interdependence between husbands and wives on gender role attitudes (r = .32, p < .001), financial conflict (r = .49, p < .001), financial management (r = .62, p < .001), and need satisfaction (r = .58, p < .001). These results support the use of dyadic analysis (Kenny et al., 2006). Correlation results further indicated that when both partners held more traditional gender role attitudes, they also reported lower financial management and need satisfaction. In addition, when husbands held more traditional gender role attitudes, both partners reported more financial conflict. Wives' gender role attitude, however, was not correlated with financial conflict. As expected, when both partners scored high on financial management skills, they also reported higher need satisfaction.

Table 2.2 *Bivariate Correlations for Study Variables*

Variables	Wives' Gender Role Attitudes	Wives' Financial Conflict	Wives' Financial Management	Wives' Need Satisfaction
Husbands' Gender Role Attitudes	**.32*** **	.13	−.22***	−.20**
Husbands' Financial Conflict	.24***	**.49*** **	−.04	−.25***
Husbands' Financial Management	−.25***	−.12	**.62*** **	.55***
Husbands' Need Satisfaction	−.22**	−.20**	.61***	**.58*** **
M (SD): Husbands	3.18 (*.90*)	3.71 (*.78*)	4.76 (*1.19*)	5.22 (*1.03*)
Wives	2.92 (*.88*)	3.75 (*.73*)	4.72 (*1.16*)	4.82 (*1.26*)
Range: Husbands	1.10–4.50	1.00–5.00	1.20–7.00	1.56–7.00
Wives	1.50–4.60	1.00–5.00	1.00–6.80	1.22–6.67

Note. *$p < .05$. **$p < .01$. ***$p < .001$.

Paired sample *t*-tests results indicated that while there were no significant differences between husbands' and wives' reports of financial conflict ($t(224) = -.94$, $p = .35$), and financial management ($t(224) = .59$, $p = .55$), husbands reported having more traditional gender role attitudes than wives, ($t(224) = 3.83$, $p < .001$), and higher need satisfaction than wives ($t(224) = 5.68$, $p < .001$).

Main results

H1: Financial conflict would be higher when husbands were more traditional than their wives than when wives were more traditional than their husbands.

H1 was not supported. The results from the polynomial regression indicated that husbands' more traditional attitudes were associated with more financial conflict ($b = .19$, $t = 3.19$, $p = .002$), whereas wives' gender role attitudes were not ($b = .04$, $t = .68$, $p = .50$). Neither

squared term (husband: b =.04, p = .64; wife: b = .05, p = .56) nor the husband × wife product term (b = −.08, p = .18) were significant. This means there was no interaction effect beyond husbands' linear effects.

To test H1 directly, the husband's and wife's linear coefficients were compared (a_3 = $b_{Husband} - b_{Wife}$). This tested whether financial conflict differed depending on which partner was more traditional. The result (a_3 = .15, z = 1.49, p = .14) was not significant. Although husbands' traditionalism was significantly associated with financial conflict and wives was not, the two effects did not differ significantly from each other.

Mediation Model

Fit indices for Model 1 indicated that the data fit the model well, χ^2 (4) = 1.47, p = .83, RMSEA = .00, CFI = 1.00, and SRMR = .01. Results are presented in Table 3.

H2. More egalitarian gender role attitudes held by husbands and wives will be associated with lower financial conflict, whereas more traditional attitudes will be associated with higher financial conflict.

H2 was fully supported for husbands but not for wives. Husbands' more traditional attitudes were associated with more financial conflict compared to husbands' more egalitarian attitudes, β = .34, SE = .07, p < .001, 95% CI [.19, .46]. Wives' more traditional attitudes were not associated with more financial conflict compared to wives' more egalitarian attitudes, β = .04, SE = .08, p = .61, 95% CI [-.12, .18].

H3. Financial conflict will mediate the associations between husbands' and wives' gender-role attitudes and husbands' and wives' need satisfaction.

H3 was fully supported for husbands and partially supported for wives. Husbands' gender role attitudes had significant indirect effects on both their own, β = −.06, SE = .03, p = .03, 95%

CI [−.13, -.01] and their wives', β = −.09, *SE* = .03, *p* = .003, 95% CI [−.16, -.04] need satisfaction through financial conflict. For husbands' outcomes, the direct effect was not significant, β = −.11, SE = .07, *p* = .14, 95% CI [−.25, -.04] indicating a full mediation effect. For wives' outcomes, the direct effect remained significant, β = −.24, *SE* = .07, *p* = .001, 95% CI [−.37, -.10], indicating complementary mediation. Wives' gender role attitudes had no significant indirect effects on either partner's need satisfaction, although they had a significant direct partner effect on husbands' need satisfaction, β = −.14, *SE* = .07, *p* = .04, 95% CI [−.28, -.003]. Financial conflict mediates the effects of husbands' gender role attitudes on both partners' need satisfaction, but not the effects of wives' attitudes. Husbands' attitudes appear to drive financial conflict in these couples.

Table 3.3 *Unstandardized Results for Model 1 and Model 2*

Path	Model 1			Model 2		
	b	**SE**	**95% CI**	**b**	**SE**	**95% CI**
Paths to Financial Conflict:	***R² = .13, p = .016***			***R² = .13, p = .031***		
Husband gender role attitudes	.20***	.05	.10, .30	.17**	.06	.06, .28
Wife gender role attitudes	.02	.04	−.07, .11	.05	.04	−.04, .13
Paths to Husbands' Need Satisfaction	***R² = .10, p = .009***			***R² = .73, p < .001***		
Husband gender role attitudes	−.12	.08	−.29, .04	−.07	.08	−.08, .22
Wife gender role attitudes	−.16	.08	-.34, −.01	.02	.08	−.13, .17
Financial conflict	−.36*	.14	-.65, −.09	−.81***	.24	−1.28, −.34
Financial management	—	—	—	.81***	.14	.53, 1.08
Financial Conflict × Financial Management	—	—	—	.69**	.23	.23, 1.15
Paths to Wives' Need Satisfaction	***R² = .20, p < .001***			***R² = .69, p < .001***		
Husband gender role attitudes	−.34***	.10	-.52, −.14	−.15	.09	−.33, .03
Wife gender role attitudes	−.12	.10	−.31, .07	.08	.10	−.10, .27
Financial conflict	−.65***	.20	-1.05, −.29	−1.12***	.32	-1.74, −.49
Financial management	—	—	—	.84***	.14	.56, 1.12
Financial Conflict × Financial Management	—	—	—	.75***	.19	.37, 1.13

Note. *$p < .05$. **$p < .01$. ***$p < .001$.

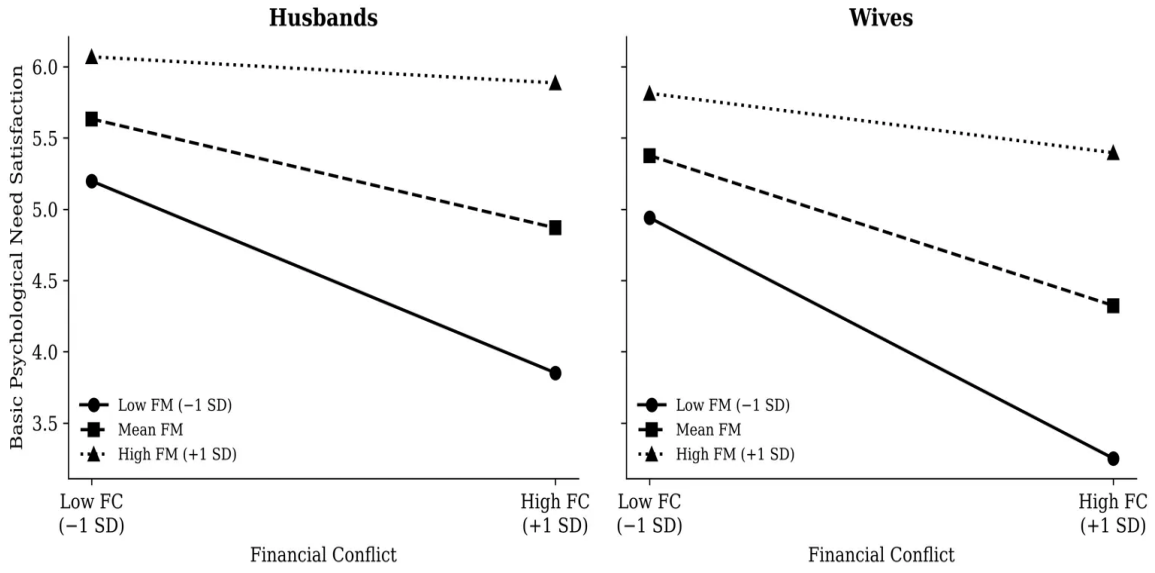
Moderated Mediation Model

Model 2 with the latent interaction produced an AIC of 4554.71 and BIC 4670.86 and explained an additional 63% of the variance in husbands' need satisfaction and 49% in wives' need satisfaction compared to Model 1.

H4. Financial management will moderate the association between financial conflict and husbands' and wives' need satisfaction, such that the negative association will be weaker at higher levels of financial management.

H4 was fully supported. The significant interaction terms indicated that financial management moderated the relationship between financial conflict and husbands' need satisfaction (β = .28, SE = .05, $p < .001$, 95% CI [.18, .39]) and wives' need satisfaction (β = .25, SE = .04, $p < .001$, 95% CI [.17, .33]). Figure 3 reflect the role of financial management as a buffer of financial conflict in the relationship. Financial managements skills mattered most when conflict was high than when conflict was low. Higher levels of financial conflict significantly lowered husbands' and wives' need satisfaction when financial management skills were low. But when couples reported higher levels of financial management skills, increased financial conflict did not significantly lower either partners' need satisfaction.

Figure 3.3 *Financial Management Buffers the Negative Association Between Financial Conflict and Husbands' and Wives' Need Satisfaction*

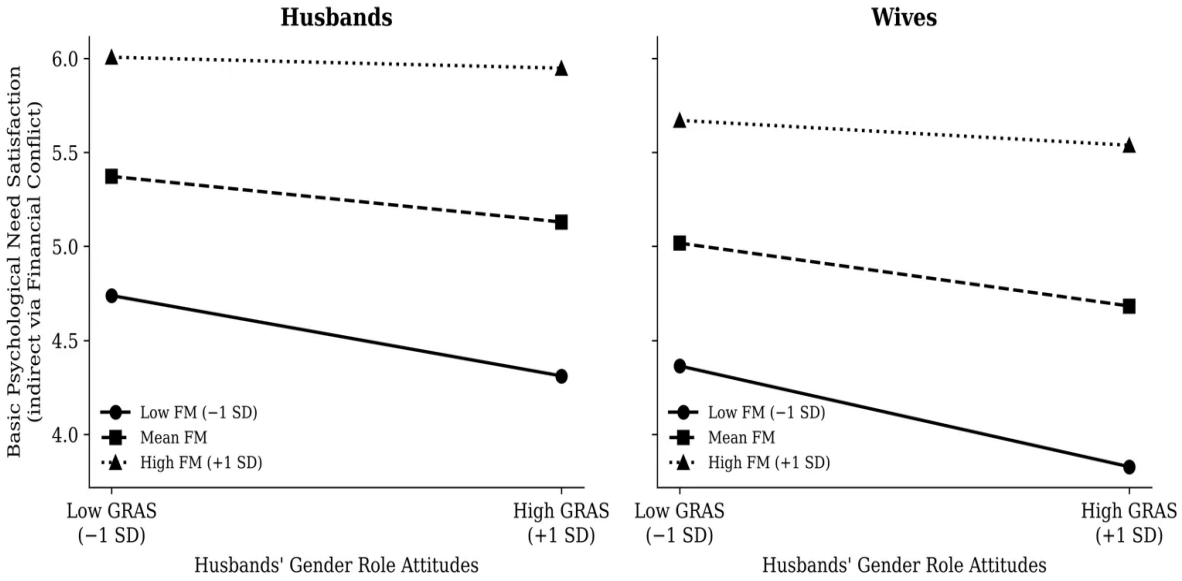


Notes. FM = Financial Management; FC = Financial Conflict. The lines represent the estimated indirect component of need satisfaction through financial conflict at low (-1 SD), mean, and high (+1 SD) financial management.

H5. Financial management will moderate the indirect associations between husbands' and wives' gender-role attitudes and husbands' and wives' need satisfaction through financial conflict, such that the negative indirect associations will be weaker at higher levels of financial management.

H5 was supported for husbands' gender role attitudes but not wives'. The index of moderated mediation (IMM) was positive and statistically significant for husbands' gender role attitude. This suggested that the indirect link between husbands' gender role attitudes and husbands' (IMM = .11, SE = .03, $p < .001$, 95% CI [.05, .18]) and wives' (IMM = .13, *SE* = .04, $p < .001$, 95% CI [.06, .20]) need satisfaction through financial conflict was dependent on the couples' financial management levels. The conditional indirect effect indicated that traditional gender roles were indirectly linked to lower need satisfaction for husbands and wives through greater financial conflict when financial management was low (Husbands: $b = -.24$, *SE* = .07, $p = .001$, 95% CI [−.38, −.10]; Wives: $b = -.30$, SE = .08, $p < .001$, 95% CI [−.45, −.14]) and at the mean level of financial management (Husbands: $b = -.14$, *SE* = .04, $p = .003$, 95% CI [−.22, −.05]; Wives: $b = -.19$, *SE* = .05, $p = .001$, 95% CI [−.29, −.08]). When financial management levels were high, the indirect effect was not significant for husbands ($b = -.03$, *SE* = .03, $p = .21$, 95% CI [−.08, .02]) or wives ($b = -.07$, *SE* = .04, $p = .053$, 95% CI [−.15, .00]). As hypothesized and illustrated in Figure 4, husbands' greater traditionalism was related to more couple financial conflict, and ln turn, lower need satisfaction for both spouses. However, strong financial management skills buffered this process and weakened indirect paths to nonsignificance. Descriptively, the indirect effects were somewhat larger for wives than for husbands at each level of financial management.

Figure 4.4 *Indirect Association Between Husbands' Gender Role Attitudes and Basic Psychological Need Satisfaction Through Financial Conflict at Different Levels of Financial Management.*



Note: FM = Financial Management; GRAS = Gender Role Attitudes Scale. The lines represent the conditional indirect effect at low (-1 SD), mean, and high (+1 SD) financial management.

Chapter 5 - Discussion

This study examined how gender role attitudes were associated with financial conflict and need satisfaction in Saudi marriages. It also examined whether financial management skills changed the association between conflict and need satisfaction. The results noted three main findings that are associated with husbands' and wives' need satisfaction: husbands' gender role attitudes, couples' shared financial conflict and couples' shared financial management skills.

Gender Roles and Financial Conflict

First, the findings that husbands' gender role attitudes but not wives' attitudes were associated with financial conflict appear to reflect the central role of husbands as family providers. Although women have increasingly more opportunities and rights to pursue higher education and enter the workforce, which aligns with Saudi Arabia's Vision 2030, husbands have a duty, known as *nafaqa* in Islamic jurisprudence, to provide financial support for their wives (Personal Status Law, 2022). This duty is binding regardless of the wives' financial solvency. Wives, on the other hand, have the right to own and manage their own earnings and are not required to assume responsibilities for household expenses (International Islamic Fiqh Academy, 2005). Although these rights and duties provide a framework for marriage, couples may differ in how they interpret and apply it in their daily life. Husbands with more traditional attitudes may feel responsible to assume all financial matters in their marriage, including overseeing couple spending, which is the focus of the financial conflict variable in this study. Husbands' cultural and legal duty as family financial providers may have a strong influence on money matters than wives' gender role attitudes.

Social role theory provides a framework to understand these findings. The theory suggests gender attitudes can change as people's roles at work and at home change (Eagly &

Wood, 2012). As women gain more opportunities for higher education and in the workforce, their marital gender role expectations may change. Given the rapid society advancement in women's rights and public participation in Saudi Arabia, changes in women's roles may happen faster than changes in men's role expectations (Goldscheider et al., 2015). Husbands who continue to adhere to the culturally prescribed role of primary financial provider for the family can have vastly different family role expectations with regards to authority, autonomy and responsibility compared to their wives. This uneven change may contribute to uncertainty about family role expectations and increased potential for disagreements regarding financial decision-making. Conflict may serve as the medium through which new roles are being negotiated.

Financial Conflict and Saudi Relationships

Second, financial conflict was not only associated with lower need satisfaction for both husbands and wives but also mediated the relationship between husbands' gender role attitudes and both spouses' need satisfaction. These results suggest that the more traditional the husbands, the more likely conflict about finances, which in turn is associated with lower need satisfaction for both spouses. Financial conflict fully accounted for the association between husband's traditionalism and their own need satisfaction but only partially accounted for its association with their wives' need satisfaction. The partial mediation for wives further suggests that husbands' traditionalism may shape other relationship processes beyond financial conflict. Prior research found that disagreement about money often reflects deeper concerns within the relationship, such as communication problems, perceived unfairness, and unequal economic power (Dew & Stewart, 2012), which gender attitudes may influence directly.

The Vulnerability Stress Adaptation (VSA) model positions the gender role attitudes that spouses bring to a marriage as enduring characteristics that shape how couples handle challenges

together (Karney & Bradbury, 1995). Financial disagreements may be especially important because they can be difficult to settle. In a study of disagreements between spouses at home, money was not the most frequent topic, but disagreements about it tended to last longer and be harder to resolve than some other disagreements (Papp et al., 2009). In this study, financial conflict mainly assessed spending habits and such disagreements can be closely tied to concerns about financial provision, personal choices, and personal agency.

Self-determination theory may help explain why spending disagreements were associated with need satisfaction. The theory states individuals have three basic psychological needs: autonomy, or feeling able to make choices; competence or feeling capable; and relatedness, or feeling close to others (Deci & Ryan, 2008). Satisfaction of these needs in romantic relationships has been linked to better relationship functioning and well-being (Patrick et al., 2007). Repeated arguments about spending habits may threaten the sense of autonomy by limiting their sense of freedom, decrease competence in managing financial responsibilities, and rupture relationship closeness by reducing trust.

These dynamics may be particularly salient in the Saudi context. Saudi women are afforded more opportunities to work outside the home and more freedom to drive and travel independently, reflected in their increased labor force participation (Alrebh & Al-Mabuk, 2025; Koll et al., 2026). For husbands with more traditional attitudes, this change can be a source of relationship contention. This pattern is not unique to Saudi couples. Studies with dyadic samples from the U.S. and Germany found couples reporting lower relationship satisfaction when men held more traditional gender role attitudes than women, and women reported higher satisfaction when either partner held more egalitarian attitudes (Park et al., 2025). Social role theory also predicts that as women's social role changes, gender roles shift and partners who hold onto

traditional views may experience more conflict (Eagly & Wood, 2012). Together, these findings suggest that in a changing Saudi society, husbands' gender role attitudes may shape both spouses' psychological well-being, both through financial conflict, and their wives' well-being directly as well.

Financial Management and Saudi Relationships

Third, financial management appears to serve as a buffer that may change the relationship between financial conflict and need satisfaction. When couples report poor financial management skills, more conflict about finances is strongly related to lower need satisfaction for both husbands and wives, but when financial management skills are stronger, more conflict about finances is no longer associated to changes in either spouse's need satisfaction.

Financial management involves organizing shared finances, including budgeting, saving, planning long-term goals, joint decision-making, and monitoring finances (Archuleta, 2013; Dew et al., 2021). These practices may reduce uncertainty about financial expectations, making conflict about finances manageable rather than stressful. This aligns with Self-determination theory (Deci & Ryan, 2008), where strong financial management skills can build competence in money matters, which can protect both spouses' need satisfaction when conflict about finances arises.

In VSA (Karney & Bradbury, 1995) terms, financial management can be considered an adaptive resource that may weaken the negative relational consequences of financial stress. This is supported by research showing that positive communication weakened the link between financial stress and husbands' marital quality (Kelley et al., 2018) and financial management skills can contribute to relationship satisfaction during times of financial strain (Dew & Xiao, 2013). These findings suggest that financial management may function as an enhancer of need

satisfaction, and as a buffer that weakens the association between financial conflict and need satisfaction.

This buffering role of financial management extends to the link between husbands' gender role attitudes and both spouses' need satisfaction through financial conflict. Stronger financial management skills appear to weaken the association between husbands' traditionalism and lower need satisfaction through financial conflict. When traditional attitudes lead to competing expectations of who has more power and control over finances in the relationship, strong financial management skills can help manage disagreements and protect the relationship from further stress. Further, strong financial management skills can boost autonomy, through working together, competence through increased confidence in money management, and relatedness, through cooperation (Deci & Ryan, 2008). This finding is promising because the financial management practices measured in this study, such as budgeting, saving, planning, and making major decisions together, can be taught. However, the cross-sectional and correlational design—as opposed to an experimental design—limits inferences about whether teaching these practices would improve need satisfaction.

Strengths, Limitations, and Future Research

The dyadic data is a strength of this study because both spouses in each of the 225 couples provided reports. This allowed husbands' and wives' gender role attitudes to be examined separately in the main model. A separate analysis also tested whether financial conflict differed according to which spouse held more traditional views, a question that could not be examined using only one spouse's attitudes. For example, Bursztyn et al. (2020) examined young married Saudi men's attitudes toward women's employment rather than the paired attitudes of husbands and wives. Both spouses' reports also allowed financial conflict, financial

management to be represented as couple-level factors based on what their reports shared, while husbands' and wives' need satisfaction were examined as separate outcomes (Kenny et al., 2006; Ledermann & Kenny, 2012). A second strength is the study's focus on Saudi married couples in the context of changing opportunities for women's employment under Vision 2030 (Koll et al., 2026). It provides quantitative couple-level evidence about gender roles, money, and need satisfaction in Saudi marriages. A third strength is the financial management measure developed for this study, which captured five concrete couple behaviors, such as budgeting, saving, and making major financial decisions together, rather than general financial satisfaction or knowledge, and showed excellent internal consistency for husbands ($\alpha = .92$) and wives ($\alpha = .93$). Its focus on behaviors also links the findings directly to practices that clinicians can teach, although the measure needs further testing, as noted below.

The results from this study need to be interpreted considering the following limitations. First, the cross-sectional data only show correlational relationship between variables, not causation or temporal ordering. Longitudinal and intervention research is needed to determine whether improving financial management skills would reduce the relational consequences of financial conflict and differences in gender role attitudes.

Second, self-report measures come with the risk of socially desirable responses. Qualitative research that elicits the lived experience of couples experiencing financial conflict associated with traditionalism would provide richer context to the real challenges within marriages. Third, participants may not represent the full diaspora of married Saudi couples. Participants were sought through contacts in higher education and although they were self-selected, they represent a more educated group within the population. Further research on Saudi marriages should include a more representative sample of the population and include

longitudinal data. Fourth, the financial management measure was developed for this study and needs further testing. However, internal reliability was strong, and results from this model showing that financial management was significantly linked with financial conflict and psychological needs suggest early positive signs of validity.

Clinical Implications

The findings suggest that husbands' gender role attitudes deserve direct attention in therapy with Saudi couples. Husbands' traditionalism had a significant role in relationship processes related to finances. It was related to more financial conflict, which in turn was related to lower need satisfaction for both spouses; it was also directly related to lower need satisfaction for their wives. Therefore, when couples present with money problems, clinicians can assess both spouses' gender role expectations, with particular attention to the husband's expectations about his role as provider and decision maker, his wife's work, and the use of her income. Because public discussion often presents women's employment as the source of marital problems, clinicians should avoid framing the wife's changing role as the problem. Instead, they can help husbands reflect on how their expectations fit the couple's current life. Self-Determination Theory can guide this assessment by asking whether each spouse feels heard and free to express personal preferences (autonomy), capable of addressing financial problems (competence), and emotionally connected to the partner during financial decision-making (relatedness; Patrick et al., 2007).

Clinicians should also treat financial conflict as more than a disagreement about money. Financial conflict reflects both financial pressures and relationship processes such as communication and commitment (Dew & Stewart, 2012), and conflicts about money tend to recur and remain unresolved (Papp et al., 2009). In the Saudi context, arguments about money

may be one way couples negotiate roles that are changing with rapid demographic, economic, and cultural change (Aldossari & Murphy, 2024; Al-Khraif et al., 2020). For example, a disagreement about who pays for household expenses may also be a disagreement about the husband's authority, the wife's independence, or obligations to extended family. Practitioners can ask about personal spending, contributions to household income and expenses, debt, gifts, and obligations to extended family, as well as how decisions about these matters are made. They can then use these discussions to help couples talk openly about the role changes underneath the conflict.

Financial management weakened the negative association between financial conflict and need satisfaction. This finding gives therapists concrete areas to explore with couples: budgeting, saving, long-term planning, making major decisions together, and reviewing financial progress. Therapists can help spouses discuss which practices fit their circumstances and how each person wishes to participate. Premarital psychoeducation could introduce the same conversations before disagreements become established. Engaged couples might discuss expectations about provision, work, income, and financial decisions, then practice making a financial plan together. The International Islamic Fiqh Academy (IIFA, 2005) affirms the wife's ownership of her income, permits spouses to agree voluntarily on its use, and permits an explicit agreement about her work in the marriage contract. These principles can help frame a discussion that respects both spouses' rights. Whether teaching these skills improves need satisfaction among Saudi couples remains a question for future intervention research.

Finally, clinicians should distinguish cooperation from financial control. Restricting a spouse's access to money or information, interfering with employment, or creating debt without consent may indicate economic abuse (Adams et al., 2008; Stylianou, 2018). Clinicians should

assess safety before encouraging disclosure, joint budgeting, or shared decisions. When control or abuse is present, they should follow appropriate intimate partner violence assessment and referral procedures rather than assume that a joint financial exercise is suitable (Keilholtz & Spencer, 2022).

Conclusion

In this study of 225 Saudi married couples, husbands' traditional gender role attitudes were positively associated with shared financial conflict, and financial conflict was negatively associated with husbands' and wives' need satisfaction. Financial conflict fully mediated the association between husbands' attitudes and their own need satisfaction, and the association between financial conflict and both spouses' need satisfaction was weaker among couples who reported stronger financial management skills. Although husbands' traditionalism was significantly associated with financial conflict and wives' was not, the two effects did not differ significantly from each other.

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Appendix A - Recruitment and Data Collection

Dear participants,

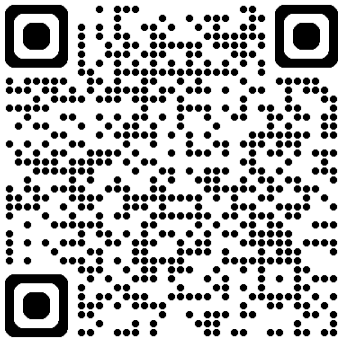
We invite you to participate in a research survey for married couples. The survey is part of Sultan Bindraan's doctoral dissertation, titled "Gender Role and Marriages in Saudi Arabia: The Role of Financial Management on Financial Conflict and Need Satisfaction."

Time: About 15 minutes per person.

What to do: Both husband and wife should complete the survey independently so that each can express their own views. Please use the same email address at the beginning of the survey so that your responses can be matched. Your information will be kept confidential.

Survey link:

https://kstate.qualtrics.com/jfe/form/SV_bf6YGfRMLmdcYWG



Your participation makes a meaningful difference. Thank you in advance.

Appendix B - Screening Eligibility

Thank you for your interest in participating in this study. Before beginning, please answer the following questions to determine whether you are eligible to participate.

1. Are you 18 years of age or older?

☐ Yes

☐ No

If no, the survey ends.

2. Are you a Saudi citizen?

☐ Yes

☐ No

If no, the survey ends.

3. Are you currently married?

☐ Yes

☐ No

If no, the survey ends.

4. Do you currently live in the Kingdom of Saudi Arabia?

☐ Yes

☐ No

5. Have you previously completed this survey?

☐ Yes

☐ No

If yes, the survey ends.

Appendix C - Informed Consent and Couple-Matching

Project Information	
Institutional Review Board (IRB)	Research Compliance Office | comply@k-state.edu | 785-532-3224
Project title	Gender role Attitudes and Financial Health Among Couples
Project approval date	January 6, 2026
Project expiration date	January 6, 2029
Estimated participation time	15 to 20 minutes
Principal investigator	Joyce Baptist, Ph.D., Couple and Family Therapy Program | jbaptist@ksu.edu
Questions or problems	Sultan Bindraan | sbindraan@ksu.edu
Project sponsor	None

IRB Contact Information

Lisa Rubin, Ph.D., Chair, Committee on Research Involving Human Subjects rubin@ksu.edu

Brad Woods, Associate Vice President for Research Compliance | comply@k-state.edu | 203 Fairchild Hall, Kansas State University, Manhattan, KS 66506 | 785-532-3224

Purpose of the Research

This research examines how attitudes toward gender roles are associated with financial conflict, financial-management practices, and marital relationship satisfaction among couples

in the Kingdom of Saudi Arabia. The findings will strengthen understanding of relationship and money dynamics during continuing social and economic change.

Procedures

You and your spouse will each be asked to complete an online survey separately. The survey will take approximately 15 to 20 minutes. To match your responses as a couple, each spouse should enter the same email address agreed upon in advance at the beginning of the survey. After matching, a general identification number (ID) will be assigned to your data, and email addresses will be separated from survey responses to protect privacy and confidentiality.

Alternative Procedures

There are no alternative procedures.

Expected Risks or Discomfort

No substantial risks are anticipated. Some questions address personal or sensitive topics concerning your relationship or financial experiences and may cause mild emotional discomfort. You may skip any question that you do not feel comfortable answering, and you may stop participating at any time.

Expected Benefits

Your responses may contribute to the development of family-education and financial-guidance programs that better support couples in the Kingdom of Saudi Arabia.

Confidentiality

You will be asked to enter the email address that you and your spouse agreed to use so that your responses can be matched as a couple. After matching, a general identification number (ID) will be assigned to your data, and the email addresses will be separated from the survey responses. Data will be stored on encrypted, password-protected OneDrive servers and will be accessible only to the principal investigator and study team. Findings may be used in presentations or scholarly publications, but no identifying information will be disclosed.

Identifiers may be removed from the data, after which the de-identified data may be used or shared for future research without additional consent.

Compensation in the Event of Injury

Compensation is not available in the event of injury.

Parental Permission for Minors

Not required. Only adults age 18 or older are eligible.

Conditions of Participation

I understand that this project is research and that my participation is completely voluntary. I understand that I may withdraw my consent or stop participating at any time, without providing a reason and without penalty or loss of benefits or academic standing.

Consent Decision

I confirm that I have read and understood this form and voluntarily agree to participate under the conditions described above.

☐ I voluntarily agree to participate in this study.

☐ I do not agree to participate in this study.

If the participant selects "I do not agree," the survey ends.

Couple-Matching Instructions

You and your spouse will each complete this online survey separately. To allow your responses to be matched as a couple, each of you should enter the same email address agreed upon in advance. After matching, a general identification number (ID) will be assigned, and the email address will be separated from the survey responses to protect privacy and confidentiality.

1. Please enter the email address agreed upon in advance with your spouse so that your responses can be matched as a couple:

Appendix D - Demographic Questionnaire

The demographic questions were presented after informed consent. Conditional follow-up questions are identified below.

1. Sex

☐ Male ☐ Female

2. Age

☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55 or older

3. Is this your first marriage?

☐ Yes ☐ No, I was previously married

4. How would you describe the way your marriage was formed?

☐ Traditional (arranged) marriage ☐ Self-initiated (nontraditional) marriage

5. Length of your current relationship with your spouse

☐ < 1 year ☐ 1-3 years ☐ 4-7 year ☐ 8-15 years ☐ > 15 years

6. Do you have children?

☐ Yes ☐ No

Displayed only if the participant answered Yes to Question 6.

6a. How many children do you have?

☐ One ☐ Two ☐ Three ☐ Four ☐ > Five

7. Highest level of education completed

☐ High school or equivalent ☐ Postsecondary diploma ☐ Bachelor's degree

☐ Graduate degree (master's, doctoral, or equivalent)

8. Employment status

☐ Employed full-time ☐ Employed part-time ☐ Unemployed

☐ Student ☐ Homemaker

9. Monthly income (Saudi riyals)

☐ < 5,000 ☐ 5,000-10,000 ☐ 10,001-15,000 ☐ 15,001-20,000

☐ > 20,000

10. Have you ever studied or lived abroad?

☐ Yes ☐ No

Displayed only if the participant answered Yes to Question 10.

10a. In which country or countries have you studied or lived outside Saudi Arabia?

_____

11. Region in which you currently reside in the Kingdom of Saudi Arabia

☐ Central Region (e.g., Riyadh) ☐ Western Region (e.g., Jeddah or Makkah)

☐ Eastern Region (e.g., Dammam) ☐ Southern Region (e.g., Abha)

☐ Northern Region (e.g., Arar or Tabuk)

Appendix E - Study Measures

Gender Role Attitudes Scale

Please read each statement and indicate how much you agree with it. This section asks about your personal views on gender roles within the family, society, and workplace.

	1 Strongly disagree	**2** Somewhat disagree	**3** Neutral	**4** Somewhat agree	**5** Strongly agree
1	People can be aggressive and understanding, regardless of their sex.				
2	People should be treated equally, regardless of their sex.				
3	Children should be given freedom according to their age and maturity, not according to their sex.				
4	Boys have the same obligations to help with household chores as girls.				
5	Household chores should not be assigned according to sex.				
6	We should stop thinking about whether people are men or women and focus on their other characteristics.				
7	My spouse's belief that I am responsible for the household chores causes me stress.				
8	The husband is responsible for the family; therefore, the wife should obey him.				
9	A woman should not contradict her spouse.				
10	I think it is worse to see a man cry than to see a woman cry.				
11	Girls should be cleaner and tidier than boys.				
12	Men should occupy positions of responsibility.				

13	I think boys should be brought up differently from girls.
14	I think it is appropriate that, within my circle of friends, my domestic responsibilities are viewed as more important than my professional responsibilities
15	A father's main responsibility is to help his children financially.
16	Some jobs are not appropriate for women.
17	I accept that, within my circle of friends, my spouse's future work is viewed as more important than my work or career.
18	Mothers should make most of the decisions about how to bring up their children.
19	Not all jobs are equally suitable for men and women; some may be more suitable for one sex.
20	In many important jobs, it is better to hire men than women.

Financial Management

This section asks how financial matters are managed between you and your spouse, including the clarity of agreements about income and expenses.

	1 Strongly disagree	**2** Disagree	**3** Somewhat disagree	**4** Neutral	**5** Somewhat agree	**6** Agree	**7** Strongly agree
1	My spouse and I actively use a shared, clearly defined budget to manage our finances effectively.						
2	My spouse and I regularly set aside some of our money for savings.						
3	My spouse and I have clearly established long-term financial goals.						
4	My spouse and I make major financial decisions together.						
5	My spouse and I meet regularly to review our financial progress.						

Financial Conflict

This section asks about disagreement concerning money and satisfaction with spending habits in your relationship.

	1 Strongly disagree	**2** Somewhat disagree	**3** Neutral	**4** Somewhat agree	**5** Strongly agree
1	It is hard for my spouse and me to talk about money without getting mad at each other.				
2	When it comes to our finances, my spouse and I completely disagree.				
3	Money is a constant source of conflict in our relationship.				
4	I am satisfied with my spouse's spending habits.				
5	My spouse is satisfied with my spending habits.				
6	I am satisfied with how often my spouse wants to spend money.				
7	I wish I could change my spouse's spending habits.				
8	My spouse wishes they could change my spending habits.				

Basic Psychological Need Satisfaction in Relationships

This section asks about the extent to which you feel freedom, competence, and connection when interacting with your spouse. Please indicate how true each statement is for you.

1 Not at all true	**2** Not true	**3** Somewhat untrue	**4** Neutral	**5** Somewhat true	**6** True	**7** Completely true

1	When I am with my spouse, I feel free to be who I am.
2	When I am with my spouse, I feel like a competent person.
3	When I am with my spouse, I feel loved and cared about.
4	When I am with my spouse, I often feel inadequate or incompetent.
5	When I am with my spouse, I have a say in what happens, and I can voice my opinion.
6	When I am with my spouse, I often feel a lot of distance in our relationship.
7	When I am with my spouse, I feel very capable and effective.
8	When I am with my spouse, I feel a lot of closeness and intimacy.
9	When I am with my spouse, I feel controlled and pressured to behave in certain ways.