Published by Yayasan Amerta Insan Unggul

DOI: 10.65246

p-ISSN 3063-9840 | e-ISSN 3063-8194

GoodWill Journal of Economics, Management, and Accounting

journal homepage: https://jurnal.amertainstitute.com/index.php/GoodWill/index



Economic Self-Interest and Spirituality in Household Decision-Making: The Influence of Education and Economic Conditions on the Quality of the Husband-Wife Relationship

Aisya Farina[1], Reni[2], Ikhwatun Hasanah[3]
Faculty of Islamic Economics, Sunan Kalijaga State Islamic University, Yogyakarta
Email: ichafarina@gmail.com; renihamsah@gmail.com; ikhwatunhasanah@umbjm.ac.id

ARTICLE INFO

Keywords:
Education; Spirituality; Egoism; Relationship; Economic Conditions

Publication History:
Received: 15 May 2026
Screening: 25 May 2026
Review: 21 June 2026
Revision requested: 28 July 2026
Revised: 15 August 2026
Accepted: 29 October 2026

ABSTRACT

Educational background and household economic conditions may influence marital relationship quality through differences in financial decision-making and individual economic interests. However, the role of economic egoism in explaining these relationships remains insufficiently explored among married lecturers in Indonesia. This study aimed to examine the influence of educational background and household economic conditions on marital relationship quality, with economic egoism as a mediating variable. A quantitative explanatory design was employed, involving 60 married lecturers selected through purposive sampling from public and private higher education institutions in South Kalimantan, Indonesia. Primary data were collected using structured questionnaires with a five-point Likert scale and analyzed using partial least squares structural equation modeling. The results showed that educational background and household economic conditions had positive and significant effects on economic egoism, while economic egoism had a negative and significant effect on marital relationship quality. Furthermore, economic egoism significantly mediated the relationships of educational background and household economic conditions with marital relationship quality. Specifically, the indirect effect of household economic conditions on marital relationship quality was −0.156 (t = 2.729, p = 0.006). These findings highlight economic egoism as an important behavioral mechanism linking household economic circumstances and educational background to marital relationship quality. The study contributes to family economics research by integrating educational, economic, and behavioral perspectives and offers practical insights for promoting collaborative financial decision-making and harmonious marital relationships.

1. Introduction

Marriage represents not merely a legal and social bond between a husband and wife but also a shared commitment to building a harmonious household founded on mutual responsibility, emotional stability, and spiritual values. Within the Islamic perspective, marriage serves as a means of fulfilling religious obligations and establishing a family guided by the pursuit of Allah's pleasure. Nevertheless, maintaining marital harmony is not always straightforward, as couples must navigate differences in personality, perspectives, emotional responses, and economic circumstances. Financial difficulties, in particular, may intensify marital tensions, while inadequate emotional regulation and weak spiritual foundations can further undermine relationship stability. Consequently, understanding the factors that shape marital relationship quality is essential, particularly in Muslim households, where economic decisions and interpersonal relationships are expected to reflect both rational considerations and Islamic moral principles.

Emotional dynamics constitute an important dimension of marital relationships because differences in perspectives and reactions may generate disagreements between spouses. Emotions emerge from interactions among cognitive, biological, and environmental factors, influencing how individuals interpret situations and respond to particular events. Similarly, Gram and Clore distinguish between positive and negative emotions, which can influence interpersonal interactions and

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relationship outcomes. In marital contexts, difficulties in regulating negative emotions may escalate disagreements and reduce relationship satisfaction. These challenges are closely associated with individual character, moral development, and upbringing. Parents play a fundamental role in shaping children's values and behavior through parenting practices, as demonstrated by Safitri and Edy, who found that parenting styles influence students' moral development. Within the Islamic framework, the Quran and Hadith provide normative guidance for evaluating moral conduct, emphasizing the importance of religious values in shaping individual behavior and family relationships.

Beyond emotional and spiritual considerations, educational background and household economic conditions are important factors that may influence marital relationship quality. Education represents a form of human capital that affects individuals' capacity to understand economic information, manage financial resources, and participate in household decision-making. From the perspective of family economics, households function as economic decision-making units in which spouses negotiate income allocation, consumption, and other financial priorities. Chiappori and Meghir (2021) highlight the complexity of household economic decisions amid changing educational participation and family economic conditions. Meanwhile, financial pressures associated with insufficient income and employment instability may increase financial stress, intensify marital conflict, and reduce relationship satisfaction (Dew et al., 2020). Financial disagreements may be particularly consequential because they can exert a stronger influence on marital discord than other types of conflict (Dew & Xiao, 2021). These findings suggest that marital relationship quality cannot be understood solely through interpersonal factors but must also be examined in relation to the economic circumstances in which couples make decisions.

Educational differences between spouses may further influence the distribution of power and responsibility in household financial management. Grossbard (2021) indicates that differences in educational attainment may contribute to asymmetries in household financial decision-making. Consistent with household bargaining theory, Browning et al. (2022) explain that decisions within families are shaped by negotiations between spouses and their respective bargaining power, including their educational qualifications and economic contributions. When resources and decision-making authority are distributed unequally, one spouse may dominate financial decisions, potentially weakening cooperation and increasing relationship tensions. Moreover, household economic decisions are not necessarily governed by rational calculations alone. Thaler (2022) emphasizes the relevance of behavioral factors in economic decision-making, suggesting that cognitive biases and self-interest may influence individual choices. In marital relationships, economic egoism may therefore emerge when one spouse prioritizes personal financial interests over shared household needs, potentially weakening cooperation and adversely affecting relationship quality.

The Islamic economic perspective offers an alternative framework for understanding these dynamics by positioning economic behavior within a system of moral, social, and spiritual responsibilities. Principles such as *amanah* (trustworthiness and stewardship), *adl* (justice), and *maslahah* (collective welfare) emphasize the importance of balancing individual interests with family well-being. From this perspective, Islamic spirituality may function as an internal mechanism that encourages responsible financial behavior, restrains excessive self-interest, and promotes consultation in household decision-making (Ahmed & Salleh, 2023). Supporting this perspective, Mahdzan et al. (2020) demonstrate the relevance of religious values to responsible financial behavior and family relationship stability. Islamic spirituality may consequently be relevant not only as a personal religious commitment but also as a factor that shapes how spouses interpret economic responsibilities, negotiate competing interests, and maintain their relationships under financial pressure.

Despite the relevance of these perspectives, the relationships among educational background, household economic conditions, economic egoism, Islamic spirituality, and marital relationship quality require further integrated investigation. Previous studies have addressed educational disparities, household bargaining power, financial stress, behavioral biases, and religious values, but these dimensions are often examined separately. Consequently, the mechanisms through which economic and educational circumstances may influence marital relationship quality through economic egoism and Islamic spirituality remain

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insufficiently explained, particularly among Muslim households in Indonesia. This gap provides the basis for examining economic egoism and Islamic spirituality as mediating variables rather than considering education and household economic conditions as factors that influence marital relationships only through direct pathways. The central research problem is therefore whether educational background and household economic conditions influence marital relationship quality, both directly and indirectly, through economic egoism and Islamic spirituality.

Accordingly, this study aims to analyze the effects of educational background and household economic conditions on marital relationship quality, with particular attention to the mediating roles of economic egoism and Islamic spirituality. The study seeks to clarify how educational and economic circumstances are associated with marital relationship outcomes and whether behavioral self-interest and spiritual values help explain these relationships. Theoretically, this research contributes to family economics and marital relationship literature by integrating household economic factors, behavioral considerations, and Islamic spirituality within a unified analytical framework. It also extends the application of household bargaining and behavioral economic perspectives by considering how self-interest and spiritual values may be relevant to marital relationship quality. Practically, the findings are expected to provide insights for couples, family counselors, religious educators, and policymakers in developing approaches to household financial management, constructive communication, and family relationship development that incorporate both economic considerations and Islamic values. The novelty of this study lies in its integrated examination of educational background and household economic conditions alongside economic egoism and Islamic spirituality as mediating mechanisms in explaining marital relationship quality within the Indonesian Muslim household context.

2. Literature Review

2.1. Conceptual and Theoretical Foundations

2.1.1. Household Economic Decisions and Household Bargaining Theory

In contemporary studies of family economics, the household is understood as a unit comprising individuals with differing interests and preferences. Household bargaining theory posits that household economic decisions result from a negotiation process between husband and wife, influenced by their respective bargaining power—such as education levels and economic contributions (Chiappori & Meghir, 2021). Resource disparities within the household can lead to one party dominating decision-making, potentially triggering financial conflict and diminishing the quality of the couple's relationship (Browning et al., 2022).

2.1.2. Education as Human Capital within the Household

Education is a form of human capital that plays a crucial role in shaping an individual's ability to comprehend economic information, manage finances, and negotiate within the household. Disparities in education levels between husbands and wives often create asymmetries in knowledge and power regarding family economic decision-making (Grossbard, 2021). Empirical research indicates that individuals with higher levels of education tend to exert greater influence over household financial decisions—a dynamic that, under certain conditions, can heighten a self-interested orientation.

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2.1.4. Economic Self-Interest from a Behavioral Economics Perspective

Behavioral economics emphasizes that individuals do not always act rationally; instead, they are influenced by emotions, cognitive biases, and self-interest. In the context of households, economic self-interest is reflected in the dominance of decision-making, unilateral financial control, and a

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low orientation toward shared interests (Thaler, 2022). Research indicates that the individualization of finances within households is associated with increased conflict and a decline in the quality of the couple's relationship (Pahl & Vogler, 2020).

2.1.5. Spirituality from an Islamic Economic Perspective

Islamic economics views economic behavior as part of moral responsibility and acts of worship. The principles of *amanah* (trust/stewardship), justice (*adl*), and *maslahah* (public interest/well-being) emphasize that economic decisions are not solely oriented toward self-interest but also toward family balance and harmony (Ahmed & Salleh, 2023). Empirical research indicates that religiosity and spirituality positively influence responsible financial behavior and long-term orientation within Muslim households (Mahdzan et al., 2020).

2.1.6. The Relationship Between Spirituality, Egoism, and Marital Relationship Quality

Numerous studies indicate that spirituality contributes to the quality of a couple's relationship by fostering empathy, self-control, and a collective orientation (Vitell et al., 2021). In the context of family economics, spirituality plays a role in mitigating the negative impact of economic egoism on marital relationship quality. Recent research demonstrates that spiritual values within Muslim families can reduce financial conflict and enhance relationship satisfaction among couples (Khan & Bashir, 2024).

2.2. Review of Empirical Studies

Previous studies have examined different aspects of household economic decision-making, educational differences, individual self-interest, and relationship quality. Chiappori and Meghir (2021) provide a family economics perspective on household decision-making, while Browning et al. (2022) explain how differences in resources and bargaining power may influence the distribution of decision-making authority between spouses. These perspectives establish the relevance of examining educational background and household economic conditions as factors associated with household decision-making dynamics. However, the specific pathways linking these factors to marital relationship quality through economic egoism require further investigation.

Research concerning educational background also indicates that educational disparities can affect household decision-making. Grossbard (2021) discusses the relationship between educational differences and asymmetries in household financial decisions, while Maume and Qian provide a basis for considering how differences in educational attainment may be associated with financial influence and self-interested behavior. These studies are relevant to the proposed relationship between educational background and economic egoism. Nevertheless, the extent to which economic egoism subsequently influences marital relationship quality needs to be examined within an integrated analytical model.

From a behavioral perspective, Thaler (2022) provides a theoretical basis for understanding how self-interest and behavioral tendencies may influence economic decisions. Pahl and Vogler (2020) further highlight the relevance of financial individualization to household relationships. Together, these perspectives suggest that household financial arrangements and individual economic preferences may have implications for cooperation between spouses. However, the mediating role of economic egoism in the relationship between household economic conditions and marital relationship quality remains an important issue for empirical investigation.

Studies addressing religious and spiritual values provide an additional perspective. Mahdzan et al. (2020) highlight the relevance of religious values to responsible financial behavior and family relationship stability. Vitell et al. (2021) discuss the role of spirituality in interpersonal and ethical behavior, while Khan and Bashir (2024) emphasize the relevance of spiritual values to financial conflict and relationship satisfaction among Muslim couples. These findings provide contextual support for considering Islamic spirituality when interpreting household economic behavior and marital relationship quality. However, the present study does not specify Islamic spirituality as an independent, mediating, or moderating variable in its proposed hypotheses.

Differences in research context and analytical approach are also evident in previous studies. Lumbanraja and Syafitri (2024) examined the influence of marital status and educational

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attainment on the income of female workers in the manufacturing sector in East Java. Their research focuses on employment-related income outcomes rather than the quality of marital relationships. Widyastuti et al. (2025) examined the influence of educational attainment and household expenditure on family income in Indonesia using multiple regression analysis. Although both studies address education and economic circumstances, their dependent variables differ from the marital relationship quality examined in the present study. Consequently, their findings provide a basis for contextual comparison but do not directly establish the proposed mediating relationships involving economic egoism.

Overall, the reviewed literature provides theoretical and empirical grounds for examining the relationships among educational background, household economic conditions, economic egoism, and marital relationship quality. Nevertheless, the available information does not establish that all these variables have been examined simultaneously among married lecturers in South Kalimantan. The present study addresses this issue by employing structural equation modeling using partial least squares (SEM-PLS) to examine the proposed direct and indirect relationships.

2.3. Identification of the Research Gap

The research gap in this study concerns the integration of variables, the research context, and the analytical approach. First, previous studies have examined household bargaining, educational disparities, financial behavior, and spirituality from different theoretical perspectives. However, the simultaneous relationships among educational background, household economic conditions, economic egoism, and marital relationship quality remain insufficiently established within the specific research context of Muslim households in Indonesia. In particular, the mediating role of economic egoism requires further empirical examination to clarify how educational and economic circumstances may be associated with marital relationship outcomes.

Second, the present study differs contextually from Lumbanraja and Syafitri (2024), who examined the influence of marital status and educational attainment on the income of female workers in the manufacturing sector in East Java, and Widyastuti et al. (2025), who investigated the influence of educational attainment and household expenditure on family income in Indonesia. These studies focus on income-related outcomes rather than the quality of the husband-wife relationship. The present study instead focuses on married male and female lecturers residing in South Kalimantan, providing a specific population and regional context for investigating household economic behavior and marital relationships.

Third, the study employs SEM-PLS to examine the proposed relationships simultaneously, including the indirect effects of educational background and household economic conditions on marital relationship quality through economic egoism. This analytical approach differs from the multiple regression analysis reported for the study by Widyastuti et al. (2025). The methodological contribution therefore lies in testing an integrated model of direct and indirect relationships rather than simply examining the association between educational attainment, household expenditure, and family income.

Accordingly, the principal research gap is the limited integration of educational background, household economic conditions, and economic egoism in explaining marital relationship quality among married lecturers in South Kalimantan. By addressing this gap, the study seeks to extend the application of household bargaining theory and behavioral economics to the analysis of marital relationships within an Indonesian context informed by Islamic ethical values.

2.4. Development of the Conceptual Framework

The conceptual framework proposes educational background and household economic conditions as independent variables, economic egoism as a mediating variable, and the quality of the husband-wife relationship as the dependent variable. Educational background represents the educational characteristics relevant to spouses' understanding of economic information and participation in household decision-making. Household economic conditions refer to the economic circumstances that shape the availability and allocation of family resources. Economic egoism represents the tendency to prioritize personal economic interests over shared household needs, while marital relationship quality concerns the quality of interactions and relationships between spouses.

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The framework proposes that educational background and household economic conditions may influence economic egoism, which in turn may affect marital relationship quality. Economic egoism is also expected to mediate the relationships between the two independent variables and the dependent variable. These proposed relationships are grounded in household bargaining theory and behavioral economics, while Islamic economic principles provide the ethical context for interpreting household financial decisions and marital relationships.

Data are collected through questionnaires using a five-point Likert scale, ranging from 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree), to 5 (strongly agree). The questionnaire responses are obtained through Google Forms and can be exported into Microsoft Excel for subsequent data preparation and analysis. SEM-PLS is used to assess the proposed relationships and the mediating effects of economic egoism.

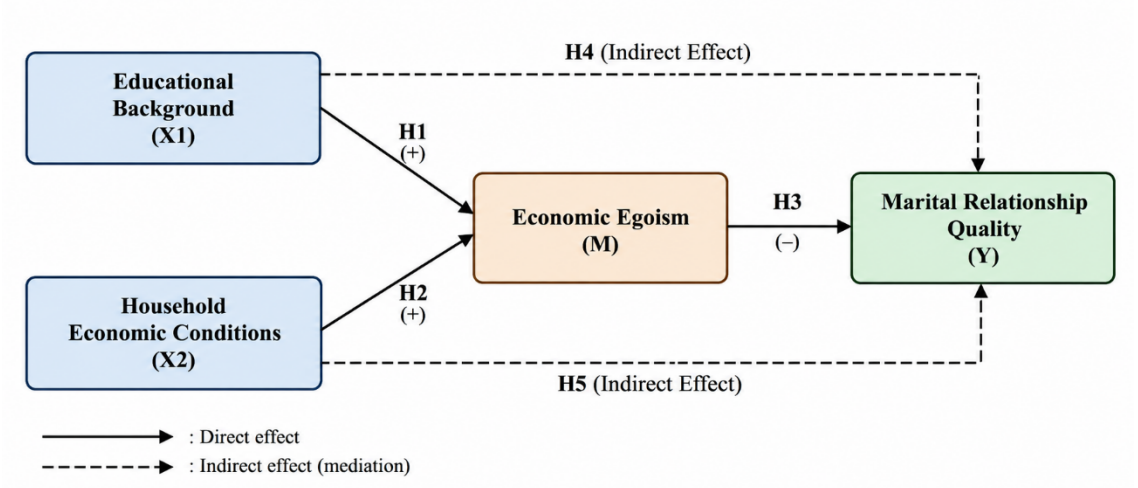


Fig. 1. Conceptual Framework of the Study

2.5. Hypotheses or Research Propositions

The hypotheses are developed from household bargaining theory, behavioral economics, and the empirical literature reviewed above. They reflect the proposed relationships among educational background, household economic conditions, economic egoism, and marital relationship quality.

Educational background may influence the distribution of knowledge, bargaining power, and authority in household financial decision-making. Differences in educational attainment may create asymmetries in financial influence, potentially encouraging one spouse to prioritize individual interests over shared household needs (Grossbard, 2021). Therefore, the first hypothesis is formulated as follows:

H1: Educational background has a significant effect on economic egoism in household decision-making.

Household economic conditions shape the availability and allocation of resources and may influence the bargaining positions of spouses. Differences in economic contributions and resource distribution may affect financial authority and the extent to which individual interests are prioritized over collective household needs (Chiappori & Meghir, 2021; Browning et al., 2022). Therefore, the second hypothesis is formulated as follows:

H2: Household economic conditions have a significant effect on economic egoism in household decision-making.

Economic egoism reflects the prioritization of personal economic interests over shared household responsibilities. Such behavior may weaken cooperation, increase financial disagreements, and undermine the quality of the marital relationship. The relevance of household financial arrangements to relationship dynamics is supported by Pahl and Vogler (2020), while Khan and Bashir (2024) highlight the importance of spiritual values in addressing financial conflict and relationship satisfaction. Accordingly, the third hypothesis is formulated as follows:

H3: Economic egoism has a negative effect on the quality of the husband-wife relationship

Educational background may shape household financial decision-making through differences in knowledge, bargaining power, and influence over resource allocation. When such

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differences encourage economic egoism, the resulting prioritization of individual interests may affect marital relationship quality. This proposed indirect relationship follows the household bargaining perspective and the literature on educational disparities in household decision-making (Grossbard, 2021; Browning et al., 2022). Therefore, the fourth hypothesis is formulated as follows:

H4: Economic egoism mediates the effect of educational background on the quality of the husband-wife relationship.

Household economic conditions may influence marital relationship quality through the way spouses negotiate and manage financial resources. When economic circumstances are associated with greater prioritization of individual interests, economic egoism may weaken cooperation and negatively affect the relationship between spouses. This proposed mechanism is consistent with household bargaining theory and research on the relationship between financial arrangements and household conflict (Chiappori & Meghir, 2021; Pahl & Vogler, 2020). Therefore, the fifth hypothesis is formulated as follows:

H5: Economic egoism mediates the effect of household economic conditions on the quality of the husband-wife relationship.

3. Research Methods

This This study employs a quantitative explanatory approach to examine the influence of educational background and household economic conditions on marital relationship quality, with economic egoism as a mediating variable. The research focuses on married male and female lecturers employed at public and private higher education institutions in South Kalimantan, Indonesia. Data were collected through online questionnaires using a five-point Likert scale. The proposed relationships were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS software. The analytical procedures comprised measurement model evaluation, structural model assessment, and mediation testing through bootstrapping at a 5% significance level. These procedures were used to assess the validity and reliability of the research instruments and examine the direct and indirect relationships among the study variables.

3.1. Research Design

This study uses a quantitative explanatory research design to examine the relationships among educational background, household economic conditions, economic egoism, and marital relationship quality. The quantitative approach enables the proposed relationships to be evaluated using numerical data collected through structured questionnaires. The explanatory design is appropriate because the study aims to investigate both the direct effects of the independent variables on economic egoism and the indirect effects of educational background and household economic conditions on marital relationship quality through economic egoism.

SEM-PLS was selected to examine the relationships between the latent constructs and evaluate the measurement properties of their indicators. The analytical approach allows the measurement model and structural model to be assessed within a single framework. The mediation analysis further enables the study to investigate whether economic egoism transmits the effects of educational background and household economic conditions to marital relationship quality.

3.2. Research Context and Setting

The research was conducted among married lecturers working at public and private higher education institutions in South Kalimantan, Indonesia. This context was selected to examine household economic decision-making and marital relationship quality among individuals who participate in the higher education sector and have experience in marital relationships.

The study considers educational background and household economic conditions as factors potentially associated with economic egoism and marital relationship quality. By focusing on married lecturers in South Kalimantan, the research provides a context-specific examination of these relationships within an Indonesian setting. The findings should therefore be interpreted with reference to the characteristics of the selected respondents and research location.

3.3. Population and Sample / Research Participants

The study initially frames its target population as Muslim married couples in Indonesia who have

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been married for at least two years. However, the actual respondents were married male and female lecturers employed at public and private higher education institutions in South Kalimantan. The sample consisted of 60 couples selected using purposive sampling.

The sampling technique was used to select respondents who met the research criteria and were considered relevant to the study objectives. The inclusion criteria specified that participants were married and employed as lecturers at higher education institutions in South Kalimantan. The study focused on respondents with marital experience to investigate the relationships between educational background, household economic conditions, economic egoism, and marital relationship quality.

Questionnaires were completed separately by husbands and wives to reduce the potential for common method bias. This procedure was intended to obtain responses from both partners without requiring them to complete the questionnaire jointly.

3.4. Data Sources and Data Collection

This study used primary data collected directly from respondents through structured online questionnaires administered using Google Forms. Questionnaire links were distributed through the researcher's colleagues at the participating higher education institutions. The online approach facilitated the distribution and collection of responses from married lecturers working at different institutions in South Kalimantan.

The questionnaire employed a five-point Likert scale, with response categories ranging from 1 (strongly disagree) to 5 (strongly agree). The instrument was designed to collect information relevant to educational background, household economic conditions, economic egoism, and marital relationship quality. Husbands and wives completed the questionnaires separately to reduce the potential influence of shared responses.

After data collection, questionnaire responses were exported for data preparation and subsequent analysis using SmartPLS. The resulting dataset was used to evaluate the measurement model and structural relationships specified in the conceptual framework.

3.5. Measurement of Variables and Research Instruments

The research instrument measured four constructs: educational background, household economic conditions, economic egoism, and marital relationship quality. Each construct was represented by four indicators, producing a total of 16 measurement items. All items were assessed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Educational background (X1) was measured using four indicators, labelled X1.1–X1.4. Household economic conditions (X2) were measured using four indicators, labelled X2.1–X2.4. Economic egoism (M) was measured using four indicators, labelled M1–M4. Marital relationship quality (Y) was measured using four indicators, labelled Y1–Y4.

The indicators were evaluated using their outer loading values, while the internal consistency and convergent validity of the constructs were assessed using Cronbach's alpha, composite reliability, and average variance extracted (AVE). The available research materials do not specify the original sources of the individual questionnaire items; therefore, the instrument's item-level origins and adaptation procedures should be documented separately if the original sources are available.

3.6. Data Analysis Techniques

The data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) in SmartPLS. The analysis was conducted in two principal stages: measurement model evaluation (outer model) and structural model evaluation (inner model). Mediation analysis was subsequently used to examine the indirect relationships specified in the research hypotheses.

Measurement model evaluation. The outer model was evaluated to determine whether the indicators adequately measured their respective latent constructs. Convergent validity was assessed using outer loading values and AVE. Outer loadings of at least 0.70 and AVE values of at least 0.50 were used as general evaluation criteria. Discriminant validity was intended to be assessed using the heterotrait-monotrait ratio (HTMT) or the Fornell–Larcker criterion. Internal consistency reliability was evaluated using Cronbach's alpha and composite reliability, with values of at least 0.70 generally considered acceptable.

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Structural model evaluation. The inner model was assessed to examine the relationships among the latent constructs and the model's explanatory and predictive capabilities. The evaluation included the coefficient of determination (R^2), path coefficients, t-statistics, p-values, effect size (f^2), predictive relevance (Q^2), and variance inflation factor (VIF). R^2 was used to assess the proportion of variance in an endogenous construct explained by its predictors. Path coefficients indicated the direction and magnitude of the proposed relationships, while t-statistics and p-values were used to evaluate statistical significance. Effect size (f^2) assessed the contribution of individual predictors, Q^2 assessed predictive relevance, and VIF was used to examine potential collinearity among predictors.

Mediation analysis. The mediating role of economic egoism was evaluated using bootstrapping at a 5% significance level. The analysis examined whether educational background and household economic conditions were indirectly associated with marital relationship quality through economic egoism. The indirect effects were assessed in accordance with H4 and H5, respectively. The results were interpreted based on the estimated indirect effects and their statistical significance.

3.7. Validity, Reliability, and Trustworthiness

The quality of the quantitative measurement instrument was assessed through convergent validity and internal consistency reliability. Convergent validity was evaluated using indicator outer loadings and AVE. An outer loading above 0.70 was treated as an indication that an indicator adequately represented its corresponding construct, while an AVE value above 0.50 indicated that the construct explained a sufficient proportion of the variance in its indicators.

Table 1. Convergent Validity Test

Item	Economic Egoism	Household Economic Conditions	Marital Relationship Quality	Educational Background
M1	0,866			
M2	0,899			
M3	0,846			
M4	0,809			
X1.1				0,825
X1.2				0,928
X1.3				0,870
X1.4				0,787
X2.1		0,858		
X2.2		0,824		
X2.3		0,875		
X2.4		0,806		
Y1			0,904	
Y2			0,848	
Y3			0,835	
Y4			0,796	

Source: SmartPLS (version 3.2.9) output results.

The reported outer loadings range from 0.787 to 0.928, exceeding the general threshold of 0.70. These results indicate that all 16 indicators meet the stated criterion for convergent validity.

Internal consistency reliability was evaluated using Cronbach's alpha, composite reliability (rho_a and rho_c), and AVE. Cronbach's alpha and composite reliability values above 0.70 were used as general indicators of acceptable reliability, while AVE values above 0.50 were used to assess convergent validity at the construct level.

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Table 2. Reliability and Convergent Validity Test

Variable	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Economic Egoism	0,878	0,883	0,916	0,732
Household Economic Conditions	0,863	0,874	0,906	0,707
Marital Relationship Quality	0,868	0,889	0,910	0,717
Educational Background	0,876	0,900	0,915	0,730

Source: SmartPLS (version 3.2.9) output results.

The results in Table 2 show that all constructs have Cronbach's alpha values above 0.70, composite reliability values above 0.70, and AVE values above 0.50. Specifically, Cronbach's alpha ranges from 0.863 to 0.878, composite reliability (rho_a) ranges from 0.874 to 0.900, composite reliability (rho_c) ranges from 0.906 to 0.916, and AVE ranges from 0.707 to 0.732. These results support the internal consistency reliability and convergent validity of the four constructs.

Although the reported results support convergent validity and internal consistency reliability, discriminant validity should also be reported if it was assessed using HTMT or the Fornell–Larcker criterion. Structural model assessment is then required to evaluate the proposed relationships among the constructs.

3.8. Ethical Considerations

Confidentiality was maintained by withholding respondents' personal details, including names and other identifying information, from the research report. The findings are reported at the level of the participant group, identified as married lecturers, rather than through individually identifiable information.

The study sought to protect respondents' privacy during data collection and reporting. However, the available methodological description does not specify the informed consent procedure, ethics committee approval, or data retention arrangements. These details should be included in the final manuscript if applicable to the actual research process.

3.9. Research Procedure

The research process began with the researchers' interest in the relationship between educational background and household economic conditions. The initial motivation arose from questions concerning whether educational attainment influences household economic management and whether educational or religious backgrounds are associated with an individual's preparedness for family life. These considerations informed the decision to examine married lecturers as research participants.

The study then proceeded through the following stages:

a. Research planning and conceptual development. The researchers identified educational background and household economic conditions as independent variables, economic egoism as a mediating variable, and marital relationship quality as the dependent variable.
b. Participant selection. Married male and female lecturers working at public and private higher education institutions in South Kalimantan were selected using purposive sampling.
c. Questionnaire administration. Structured questionnaires were distributed online through Google Forms. Husbands and wives completed the questionnaires separately.
d. Data preparation. The responses were exported from Google Forms and prepared for quantitative analysis.
e. Measurement model evaluation. Outer loadings, Cronbach's alpha, composite reliability, and AVE were assessed to evaluate the measurement properties of the constructs.
f. Structural model evaluation. The relationships among the constructs were examined using path coefficients, R^2, statistical significance tests, f^2, Q^2, and VIF, as appropriate to the analysis.
g. Mediation testing and interpretation. Bootstrapping at a 5% significance level was used to evaluate the indirect effects of educational background and household economic conditions

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on marital relationship quality through economic egoism.

This sequence was intended to maintain alignment between the research objectives, questionnaire data, measurement evaluation, and hypothesis testing.

3.10. Methodological Limitations

This study has methodological limitations that should be considered when interpreting the findings. First, the sample was limited to married lecturers in South Kalimantan, which may constrain the generalizability of the results to other occupational groups, geographical areas, or household populations. Second, the study relied on questionnaire responses, which may be subject to self-report bias despite the separate completion of questionnaires by husbands and wives.

Third, the study did not employ psychological theories or dedicated psychological instruments to assess the mental states of husbands and wives within the household. Instead, it focused on economic egoism as the proposed mediating mechanism linking educational background and household economic conditions to marital relationship quality. Consequently, the findings should be interpreted within the scope of the constructs and measures included in the research model.

4. Results and Discussion

4.1. Research Results

4.1.1. Sample Description and Descriptive Statistics

The study involved married male and female lecturers employed at public and private higher education institutions in South Kalimantan, Indonesia. The research questionnaires were distributed across six higher education institutions, resulting in a reported sample of 60 respondents. The participants were selected based on their marital status and employment as lecturers, consistent with the research objectives of examining the relationships among educational background, household economic conditions, economic egoism, and marital relationship quality.

The collected data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS version 3.2.9. The available dataset summary identifies the respondents' occupational and institutional characteristics; however, detailed demographic distributions and descriptive statistics, including means, standard deviations, frequencies, and percentages, were not provided. Consequently, the presentation of results focuses on the available measurement model and structural model outputs.

4.1.2. Data Quality and Preliminary Analysis

Before examining the structural relationships, the measurement model was evaluated to determine the validity and reliability of the research constructs. The assessment included convergent validity through outer loadings and average variance extracted (AVE), as well as internal consistency reliability through Cronbach's alpha and composite reliability.

The results indicate that all indicator outer loadings exceeded 0.70, ranging from 0.787 to 0.928. Furthermore, Cronbach's alpha values ranged from 0.863 to 0.878, composite reliability (rho_c) values ranged from 0.906 to 0.916, and AVE values ranged from 0.707 to 0.732. These findings indicate that the four constructs satisfied the specified criteria for internal consistency reliability and convergent validity. Accordingly, the reported measurement results supported proceeding to structural model evaluation. However, discriminant validity, collinearity statistics, and model explanatory power cannot be evaluated from the results provided because their corresponding statistical outputs were not reported.

4.1.3. Main Analytical Results

Structural model evaluation was conducted to examine the direct and indirect relationships among educational background, household economic conditions, economic egoism, and marital relationship quality. Hypothesis testing was performed using bootstrapping in SmartPLS, with statistical significance determined at the 5% level. A relationship was considered statistically significant when the p-value was below 0.05 and the absolute t-statistic exceeded 1.960.

Table 3. Results of Direct and Indirect Effect Testing

Hypothesis	Structural Relationship	Original Sample (β)	t-Statistic	p-Value

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H1	Educational Background → Economic Egoism	0.590	6.775	<0.001
H2	Household Economic Conditions → Economic Egoism	0.431	5.706	<0.001
H3	Economic Egoism → Marital Relationship Quality	−0.362	3.195	0.001
H4	Educational Background → Economic Egoism → Marital Relationship Quality	−0.214	2.852	0.004
H5	Household Economic Conditions → Economic Egoism → Marital Relationship Quality	−0.156	2.729	0.006

Source: SmartPLS (version 3.2.9) output results.

As presented in Table 3, educational background has a positive and statistically significant effect on economic egoism ($\beta = 0.590$, $t = 6.775$, $p < 0.001$). Household economic conditions also demonstrate a positive and statistically significant effect on economic egoism ($\beta = 0.431$, $t = 5.706$, $p < 0.001$). Conversely, economic egoism has a negative and statistically significant effect on marital relationship quality ($\beta = -0.362$, $t = 3.195$, $p = 0.001$).

The mediation analysis further reveals significant negative indirect effects of educational background ($\beta = -0.214$, $t = 2.852$, $p = 0.004$) and household economic conditions ($\beta = -0.156$, $t = 2.729$, $p = 0.006$) on marital relationship quality through economic egoism. These findings demonstrate that all five hypothesized relationships are statistically significant.

4.1.4. Hypothesis Testing Results / Key Findings

The hypothesis testing results indicate that all five proposed hypotheses are supported by the empirical data. H1 is supported because educational background has a positive and significant effect on economic egoism. H2 is also supported, as household economic conditions demonstrate a positive and significant effect on economic egoism. H3 is supported because economic egoism has a negative and significant effect on marital relationship quality.

Furthermore, H4 is supported by the significant negative indirect effect of educational background on marital relationship quality through economic egoism. Similarly, H5 is supported by the significant negative indirect effect of household economic conditions on marital relationship quality through economic egoism.

Table 4. Summary of Hypothesis Testing Results

Hypothesis	t-Statistic	p-Value	Decision
H1	6.775	<0.001	Supported
H2	5.706	<0.001	Supported
H3	3.195	0.001	Supported
H4	2.852	0.004	Supported
H5	2.729	0.006	Supported

Source: SmartPLS (version 3.2.9) output results.

4.2. Research Discussion

4.2.1. Interpretation of Key Findings

The findings demonstrate that educational background and household economic conditions have positive and statistically significant effects on economic egoism, while economic egoism negatively influences marital relationship quality. The positive effect of educational background suggests that higher scores on the educational background construct are associated with greater economic egoism. This relationship may reflect differences in knowledge, financial influence, and bargaining power within household decision-making. However, the findings should not be interpreted as evidence that higher educational attainment necessarily produces selfish behavior, because the interpretation depends on the specific indicators used to measure educational background.

Similarly, the positive effect of household economic conditions on economic egoism indicates that economic circumstances are significantly associated with self-interested financial behavior. The findings suggest that household economic resources and financial decision-making dynamics

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may influence the extent to which spouses prioritize individual economic interests. Economic egoism, in turn, has a negative effect on marital relationship quality, indicating that greater self-interest in household economic decisions is associated with lower relationship quality.

The significant indirect effects further indicate that economic egoism serves as a mediating mechanism linking educational background and household economic conditions to marital relationship quality. Both indirect effects are negative, suggesting that the positive associations of the independent variables with economic egoism translate into negative indirect associations with marital relationship quality. These results support all five research hypotheses and emphasize the importance of considering behavioral mechanisms when examining economic and educational factors in marital relationships.

4.2.2. Comparison with Previous Studies

The positive relationship between educational background and economic egoism is consistent with the relevance of educational disparities to household bargaining power discussed by Grossbard (2021). These studies provide a basis for understanding how differences in education may influence financial decision-making authority between spouses. However, the present findings extend this perspective by demonstrating a significant relationship between educational background and economic egoism within the sampled households.

The significant influence of household economic conditions on economic egoism is also compatible with household bargaining perspectives developed by Chiappori and Meghir (2021) and Browning et al. (2022), which emphasize the importance of resource distribution and bargaining power in household decision-making. Nevertheless, the positive coefficient observed in this study should be interpreted according to the measurement of household economic conditions rather than assumed to indicate that economic hardship or prosperity necessarily increases egoism.

The negative relationship between economic egoism and marital relationship quality is consistent with the broader concerns regarding financial individualization and household conflict discussed by Pahl and Vogler (2020). It is also relevant to the behavioral economic perspective associated with Thaler (2022), which recognizes that individual decisions may be shaped by self-interest and behavioral tendencies rather than collective rationality alone.

From an Islamic perspective, the findings can be considered alongside Ahmed and Salleh (2023), Mahdzan et al. (2020), Vitell et al. (2021), and Khan and Bashir (2024), who discuss the relevance of ethical, religious, and spiritual values to financial responsibility, interpersonal behavior, and relationship stability. Although Islamic spirituality was not directly tested as a variable in the present structural model, these perspectives provide a normative basis for interpreting the importance of fairness, mutual responsibility, and collective welfare in household economic decisions.

Compared with Lumbanraja and Syafitri (2024), who examined marital status and educational attainment in relation to female workers' income, and Widyastuti et al. (2025), who investigated educational attainment and household expenditure in relation to family income, the present study focuses on marital relationship quality rather than income outcomes. Therefore, the contribution lies in extending the discussion of educational and economic circumstances toward the behavioral mechanism of economic egoism and its relationship with marital quality.

4.2.3. Theoretical Contributions

The findings contribute to household bargaining theory by demonstrating that educational background and household economic conditions are significantly associated with economic egoism. This supports the relevance of considering differences in resources, knowledge, and bargaining positions when examining household financial decisions. The results also extend behavioral economic perspectives by identifying economic egoism as a statistically significant mechanism through which educational and economic circumstances are indirectly associated with marital relationship quality.

The negative effect of economic egoism further indicates that the prioritization of individual economic interests may be detrimental to marital relationships. Accordingly, the study highlights the importance of incorporating behavioral considerations into family economic analysis rather than focusing exclusively on educational attainment and economic resources.

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In relation to Islamic economics, the findings provide an empirical context for discussing principles such as *amanah*, *adl*, and *maslahah* in household economic management. However, because Islamic spirituality was not directly included in the tested structural model, the findings cannot establish its statistical influence on economic egoism or marital relationship quality.

4.2.4. Practical and Policy Implications

The findings suggest that household financial management should emphasize cooperation, transparency, and mutual participation in economic decision-making. Married couples may benefit from discussing financial priorities, household responsibilities, and resource allocation jointly to reduce the possibility that individual economic interests dominate family decisions.

For higher education institutions, the results may provide a basis for considering family financial literacy and relationship-oriented educational activities as part of employee development or welfare initiatives. Such activities could emphasize responsible financial behavior, constructive communication, and shared household decision-making. Family counselors and religious educators may also use the findings to inform discussions concerning fairness, mutual responsibility, and ethical financial conduct within marriage.

At the policy level, the findings suggest the potential relevance of family financial education programs that address not only economic knowledge but also interpersonal aspects of household financial management. However, the effectiveness of such interventions requires further empirical evaluation.

4.2.5. Integration with the Research Gap

The study addresses the research gap by integrating educational background, household economic conditions, economic egoism, and marital relationship quality within a single structural model. Previous research has examined educational and economic factors in relation to household income, resource allocation, and financial decision-making, but the proposed mediating role of economic egoism has received comparatively limited attention in the specific context examined.

The significant indirect effects demonstrate that economic egoism is relevant to understanding how educational background and household economic conditions are associated with marital relationship quality among married lecturers in South Kalimantan. This finding contributes to the integration of household bargaining theory and behavioral economics within family relationship research. The study also provides context-specific evidence from Indonesia, although its findings cannot establish the direct role of Islamic spirituality because that construct was not included in the empirical model.

4.2.6. Acknowledgement of Study Limitations

The findings should be interpreted within the scope of the study population and the variables examined. Although the results identify statistically significant relationships, they do not fully explain how couples maintain marital stability during periods of economic hardship, particularly when differences in educational attainment and economic priorities create interpersonal tensions.

Furthermore, the study focuses on economic egoism as a mediating mechanism and does not directly assess psychological readiness, emotional regulation, or religious spirituality as explanatory variables. Consequently, the findings provide a partial explanation of marital relationship quality and should not be generalized as a comprehensive account of household stability.

5. Conclusion

5.1. Summary of Key Findings

This study concludes that educational background and household economic conditions have positive and statistically significant effects on economic egoism, whereas economic egoism has a negative and statistically significant effect on marital relationship quality. The mediation analysis further demonstrates that economic egoism significantly mediates the relationships between educational background and marital relationship quality and between household economic conditions and marital relationship quality, with both indirect effects being negative. These findings indicate that economic egoism represents an important behavioral mechanism linking educational and economic circumstances to marital relationship quality among married lecturers in South Kalimantan. All five proposed hypotheses were supported by the empirical results.

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5.2. Theoretical Contributions

The study contributes to family economics by integrating household bargaining theory and behavioral economics to explain the relationships among educational background, household economic conditions, economic egoism, and marital relationship quality. The findings extend the discussion of education as household human capital by demonstrating its significant association with economic egoism. They also emphasize that economic resources and educational characteristics should be considered alongside behavioral factors when examining marital relationships. From an Islamic economic perspective, the results provide a relevant context for discussing the importance of fairness, responsibility, and collective welfare, although the role of Islamic spirituality was not directly tested.

5.3. Practical and Policy Implications

The findings highlight the importance of promoting collaborative financial decision-making within households. Married couples are encouraged to establish transparent financial communication, consider shared economic priorities, and avoid excessive individual control over household resources. Higher education institutions, family counselors, and religious educators may incorporate these insights into financial literacy and family relationship programs that emphasize mutual responsibility and constructive communication. Policymakers may also consider integrating interpersonal financial management into broader family welfare education initiatives, while recognizing that the effectiveness of such programs requires further evaluation.

5.4. Limitations of the Study

The study was limited to a reported sample of 60 respondents recruited through six higher education institutions in South Kalimantan, restricting the generalizability of the findings to broader populations. The research also relied on self-reported questionnaire data and focused on a limited set of economic and behavioral variables. Consequently, the results cannot fully explain the psychological, emotional, and spiritual factors that may influence marital relationship quality. In addition, the explanatory design does not establish causal relationships, and the findings should therefore be interpreted as statistical associations within the proposed model.

5.5. Directions for Future Research

Future studies are encouraged to examine marital relationship quality across broader geographical regions, occupational groups, and socioeconomic backgrounds. Further research could incorporate psychological readiness, emotional regulation, marital communication, and Islamic spirituality to provide a more comprehensive explanation of household relationship dynamics. In particular, collaboration with psychologists or psychiatrists may help investigate how couples manage economic hardship, interpersonal misunderstandings, and marital conflict. Future studies may also examine the influence of family expectations, age-related pressures, and economic considerations on marital readiness. Longitudinal or mixed-methods approaches could provide additional insights into how household economic behavior and relationship quality change over time.

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