

## THE ROLE OF TRUST AND FORGIVENESS IN MARITAL INTIMACY ON HUSBANDS OR WIVES OF DUAL-EARNER COUPLES IN SURABAYA

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### Abstrak

Intimacy is very important in determining the longevity of a marriage. In East Java, Surabaya is the fourth city with the highest number of divorces, with 4938 couples deciding to divorce in 2016. This study aimed to analyze the role of trust and forgiveness towards marital intimacy in dual-earner husbands or wives in Surabaya. This study used a quantitative research design. Populations in this study were working individuals with a working spouse (including part-time and freelance), living in Surabaya, and still engaged in marital relationships. The study sample consisted of 107 subjects selected using the convenience sampling technique. Data collection was obtained through an online questionnaire on Google Forms. Data analysis was carried out using multiple linear regression tests on the JASP (Jeffreys's Amazing Statistics Program) program. The results showed that trust and forgiveness played a significant role in marital intimacy in dual-earner husbands or wives ( $F(2,104) = 48.46; p < 0.001$ ). Only trust had a significant effect on marital intimacy ( $t = 7.375; p < 0.001$ ) whereas forgiveness had no significant effect on marital intimacy ( $t = 1.394; p > 0.05$ ).

Keywords: couple, dual-earner, forgiveness, marital intimacy, trust

### Peran Kepercayaan dan Pengampunan terhadap Intimasi Pernikahan pada Suami atau Istri *Dual-Earner* di Surabaya

#### Abstrak

Intimasi dalam pernikahan adalah hal yang sangat penting dalam kelanggengan pernikahan. Di Jawa Timur, Surabaya merupakan kota keempat yang memiliki angka perceraian tertinggi dengan total 4938 pasangan yang memutuskan bercerai pada tahun 2016. Tujuan dari penelitian ini adalah untuk menganalisa peran kepercayaan dan pengampunan terhadap intimasi pernikahan pada suami atau istri dual-earner di Surabaya. Penelitian ini menggunakan desain kuantitatif. Populasi dalam penelitian ini adalah individu yang bekerja dan memiliki suami atau istri yang sama-sama bekerja (termasuk *part-time* dan *freelance*), berdomisili di Surabaya dan masih dalam status pernikahan. Sampel penelitian ini berjumlah 107 subjek yang dipilih dengan menggunakan teknik *convenience sampling*. Pengumpulan data menggunakan kuesioner daring melalui *Google Form*. Analisis data pada penelitian ini menggunakan uji regresi linear berganda pada program JASP (*Jeffreys's Amazing Statistics Program*). Hasil penelitian menunjukkan bahwa kepercayaan dan pengampunan berperan signifikan terhadap intimasi pernikahan pada suami atau istri *dual-earner* ( $F(2,104) = 48,46; p < 0,001$ ). Analisis lebih lanjut menunjukkan hanya kepercayaan yang memiliki peran signifikan terhadap intimasi pernikahan pada suami atau istri *dual-earner* ( $t = 7,375; p < 0,001$ ). Sementara itu, pengampunan tidak memiliki dampak terhadap intimasi dalam pernikahan ( $t = 1,394; p > 0,05$ ).

Kata kunci: *dual-earner*, intimasi pernikahan, kepercayaan, pasangan, pengampunan

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### INTRODUCTION

An increase in working women has occurred globally, including in Indonesia. Globally, in 2018 dual-earner couples accounted for 53 percent of the total married couples (BLS Reports, 2021). In addition, the total number of women participating in the labor force increased from 57.1 percent in 2018 to 57.4 percent in 2019 (BLS Reports, 2021). Data from the National Labor Force Survey in Indonesia indicates that working women have increased from 37.78

percent in 2015 to 39.19 percent in 2019 (BPS, 2021).

According to the Central Statistics Agency for East Java Province data, the Total Percentage of Women Workers in urban areas in 2017 has increased from 49.68 percent to 53.45 percent due to high living costs (East Java BPS, 2017). In Surabaya City, the total percentage of women workers in August 2019 has achieved 56.39 percent. This percentage increased by 2.52 percent compared to the previous year

(Surabaya BPS, 2019). The number of working women continues to increase yearly (Mayangsari & Amalia, 2018).

The increase in working women is due to supply and demand factors (Oishi, 2019). On the supply-related factors, stagnant economic income from husbands causes wives to take the role of working. Due to demand-related factors, there are more job opportunities for women to participate in labor. There are also more service-related jobs that require the skills of women. This situation has expanded women to work (Oishi, 2019). Furthermore, economic problems are also the reasons for women (wives) in a family to participate in the make a living and improve the family economy (Idntimes, 2019).

Consequently, the roles in today's families are changing. Women's roles in ancient times were more dominated by various household chores, such as taking care of children and husbands and taking care of all the work in the house (Ermawati, 2016). However, women today work outside the home and enter the workforce to have their own professional life (Ermawati, 2016).

The trend of working women brings a new term for married couples called dual-earner couples. Dual-earner couple is a married couple in which both husband and wife decide to earn a living (Medved, 2015). Dual-earner couples tend to have a fairly good income (Smith, 2015). On the other hand, dual-earner couples are expected to balance their work and other dimensions of life, including their spouse and family. This is because an individual's work-life balance affects not only their well-being but also the well-being of their partner (Schnettler et al., 2020).

Dual-earner couples are faced with the challenge of balancing their work and family life. They commonly have to deal with work-family conflicts. The study by Wongpy and Setiawan (2019) shows that both husband and wife experience the same degree of work-family conflict. The study found that the intensity of work-to-family conflict was higher than family-to-work conflict. This showed that the existence of working as a dual-earner leads the couple to experience work demands, which often interfere with family time.

Limited time with family, especially with the spouse, may decrease one's marital intimacy. This situation leads to disharmony in the marital relationship. Supporting this, Sudirman (2017) argues that an imbalance in taking care of responsibilities in family and work can lead to disharmony in the household. Syaefullah (2017)

also asserts that family disharmony is one of the dominant factors that cause divorce.

Data from the mass media shows that the divorce rate in Indonesia in 2015-2017 has increased, from 353,843 to 374,516 cases. Surabaya is the fourth city In East Java that has the highest number of divorces, with a total of 4938 couples deciding to divorce in 2016 (JPNN, 2017). A total of 2371 people decided to divorce due to a lack of love or intimacy in the marital relationship (Rahman, 2019). According to Kardan-Souraki et al. (2016), lack of intimacy in marriage is one of the leading causes of divorce. The lack of sexual activity, emotional support, or affection as parts of marital intimacy could also lead to divorce (Edelweis & Hermaleni, 2019; Schefer & Olson, 1981).

Marital intimacy is vital in a marital relationship. Schaefer and Olson (1981) state that marital intimacy is a relationship between individuals in a marital bond that occurs as a result of the processes and experiences of the openness in individuals to their partner. According to Schaefer and Olson (1981), marital intimacy has several dimensions, including emotional intimacy, social intimacy, sexual intimacy, intellectual intimacy, and recreational intimacy.

Schaefer and Olson (1981) define emotional intimacy as an intimate emotional closeness between individuals and their partners. Social intimacy is an intimate closeness between individuals and their partners when they have the same circle of friends. Sexual intimacy refers to an experience of sharing general affection and sexual activities. Intellectual intimacy is defined as an intimate closeness that exists with a partner because of the same thoughts about things. Finally, recreational intimacy is an intimate closeness that is built by the presence of shared hobbies and activities (Schaefer & Olson, 1981).

The fulfillment of marital intimacy will have an impact on marital life. When the need for marital intimacy cannot be fulfilled, it will result in stress and conflicts with the partner. Conflicts could be the main reason for divorce (Pasha et al., 2017). But, if the intimacy aspects, such as emotional, intellectual, psychological, sexual, social, and physical, are fulfilled, healthy and dynamic relationships will also be formed (Pasha et al., 2017).

Many factors could help build marital intimacy, as documented in prior research. Those factors are self-disclosure (Schaefer & Olson, 1981; Cordova, 2009; van den Broucke, Vandereycken,

& Vertommen, 1995), commitment (Holland et al., 2016; Schaefer & Olson, 1981), closeness (Cordova, 2009), and relationship quality (van den Broucke et al., 1995). Those factors indirectly help build marital intimacy.

Trust is one of the variables expected to play an important role in marital intimacy. According to the research conducted by Fatima and Ajmal (2012), trust is an essential factor determining a happy marriage. Trust can be defined as an individual's positive feelings towards their partner and the belief that a partner is a reliable person, consistent, and committed (Rempel, Holmes, & Zanna, 1985).

Trust has three main aspects, including predictability, dependability, and faith. Predictability is the ability of individuals to predict their partner's behavior. Dependability is concerned with believing that a person can count on their partner. Finally, faith relates to an individual's emotional security that their partner will be responsive and caring even in an uncertain future (Rempel et al., 1985).

Trust will have an impact on marital life. A well-formed trust in marriage will provide satisfaction and lasting and healthy relationships (Asif & Saim, 2018). According to Altman and Taylor (in Larzelere & Huston, 1980), trust is necessary for the individual and can build self-disclosure. Self-disclosure of individuals builds intimacy in the marriage (Schaefer & Olson, 1981). Furthermore, trust in a marriage is supposed to help couples build marital intimacy.

Dual-earners have issues with the trust problem. The existence of lies about their relationship or work-life will raise suspicion and dishonesty from individuals and can destroy the commitment built on marital relationships (Larzelere & Huston, 1980). Meanwhile, honesty in individuals is needed to be able to form trust (Larzelere & Huston, 1980). In addition, being honest with your partner will help form emotional intimacy (Simantov, 2020), which is emotional intimacy is one aspect of marital intimacy.

Another factor that is expected to play a role in the formation of marital intimacy is forgiveness. Forgiveness is an individual motivation to tolerate various mistakes committed by the partner (Paleari, Fincham, & Regalia, 2009). An individual's forgiveness will positively impact the well-being of a marital relationship (Paleari et al., 2009). There are two dimensions of forgiveness, including avoidance-retaliation and benevolence. Avoidance-retaliation refers to the negative side of forgiveness motivation. Benevolence refers to

the positive side of forgiveness motivation (Paleari et al., 2009).

Forgiveness has the power to rebuild complicated relationships and promote individual well-being (Kaleta & Mróz, 2018). However, the individual does not easily assign forgiveness because it has to involve empathy, selflessness, and a sense of responsibility to improve a relationship (Worthington, Brown, & McConnell, 2019). When something goes wrong in a relationship, individuals will bring negative feelings that have the potential to destroy a relationship, so giving forgiveness to a partner can reduce the pain of the incident (Sandilya & Shahnawaz, 2014).

Dual-earner couples also have their conflicts, which are competitive because both of them have their own interests. Therefore, forgiving a partner is one of the factors that can reduce conflicts and negative relationships in marriage (Mirzadeh & Fallahchai, 2012). Lacking forgiveness in dual-earner couples will create a more extensive conflict because they are not trying to understand each other's feelings and thoughts (Pencawan, 2018). Empathy is needed so that individuals (victims) can understand the problems of others (suspects), thus facilitating forgiveness (Riek & Mania, 2012).

Forgiveness can be able to improve marital intimacy. Howry (2018) argues that forgiveness can improve any relationship, including marriage relationships. A good relationship will reduce stress by eliciting or building intimacy (Worthington et al., 2019). Aiyuda (2017) also states that individuals who have forgiveness will help the formation of intimacy in marriage.

A previous study by Alvaro (2001) showed that individuals who have been hurt in their previous relationship would have good forgiveness, which positively impacts building intimacy in a relationship. On the other hand, Aiyuda (2017) found that trust and intimacy have a significant relationship in a wife with 10 years of marriage. However, there is no consistency in the result between those studies. In contrast, studies on these topics among dual-earner couples were still limited.

Dual-earner is an interesting subject for further study. Being a dual-earner means that the husband and wife are assigned a continuous task of balancing work and family affairs (Matias & Fontaine, 2015). This explains that dual-earner is a unique subject because not all families or partners are experiencing these challenges. However, little is known about how these

challenges are addressed by dual-earner subjects. Previous research mainly measured subjects with different traits than dual-earners. In addition, the study has not measured concurrently with forgiveness, despite it being one of the variables that play a role in forming marital intimacy.

This study decides that this problem matters considering the problems mentioned above and the lack of research on the role of trust and forgiveness in marital intimacy on husbands or wives of dual-earners. Therefore, this study aims to see the role of trust and forgiveness in marital intimacy for husbands or wives in dual-earner. This study also attempts to see the contribution of each variable to marital intimacy. This study hypothesizes that trust and forgiveness play significant roles in marital intimacy for dual-earners.

## METHODS

The design of this study is cross-sectional, using a purposive sampling survey as the method. The data collection was carried out online from September until October 2020 by distributing links and posters through various social media, such as Facebook, Whatsapp, Line, WhatsApp, and Instagram. The population in this study were married individuals with a working spouse (including part-time and freelance), domiciled in Surabaya, and still engaged in marital relationships.

The sample is a smaller sub of the population and has characteristics that can be used as the focus of the study. This study used Green's formula,  $N \geq 50 + 8m$ , where "m" is the total of independent variables in this study; trust and forgiveness. The sample in this study amounted to 107 subjects, which has reached the minimum number of samples, 66, based on the calculation of Green's formula. In total, 29 husbands (27.1%) and 78 wives (72.9%) participated in this study. The sample criteria included working married individuals and having a working spouse (including part-time and freelance), domiciled in Surabaya, and still engaged in marital relationships.

The types of data in this study include primary data, which were obtained by filling the self-report with the following information: 1) personal data (domicile, marital status, role in marriage, age, religion, tribe, education, job, job duration, amount of free time, and income); and 2) partner data (religion, tribe, education, and income). In addition, this study used three scales, including the Personal Assessment of Intimacy in

Relationship (PAIR) Inventory by Schaefer and Olson (1981), the Trust Scale by Rempel et al. (1985) for marital relationships, and Marital Offence-Specific Forgiveness (MOFS) Scale by Paleari et al. (2009). All items were rated on a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). All instruments were translated into Bahasa Indonesia and reviewed by experts. Four psychology experts focused on marriage and family areas, and one statistical expert with a psychology background were recruited to validate the instruments.

Marital intimacy is a relationship between individuals in a marital bond that occurs as a result of the processes and experiences of the openness in individuals to their partner. Personal Assessment of Intimacy in Relationship (PAIR) Inventory by Personal Assessment of Intimacy in Relationship (PAIR) Inventory by Schaefer and Olson (1981) was used to measure marital intimacy. This study included five dimensions of marital intimacy, namely emotional, social, sexual, intellectual, and recreational intimacy, with 26 items. The results of the reliability coefficient indicate that the scale used has acceptable reliability. The Cronbach's Alpha of emotional intimacy was 0.805 with 6 items, social intimacy was 0.516 with 4 items, sexual intimacy was 0.788 with 6 items, intellectual intimacy was 0.79 with 4 items, and recreational intimacy was 0.739 with 6 items.

Trust is a positive feeling that individuals have towards their partner and the belief that the partner is a reliable person, consistent, and committed. The Trust Scale by Rempel et al. (1985) was used to measure trust in marital relationships. This scale consists of three aspects: faith, predictability, and dependability, with a total of 25 items. Two items were found to be not reliable; thus, 23 items were used in the analysis as follows: 10 items in faith, 5 items in predictability, and 8 items in dependability. The reliability test results indicate that the Cronbach's alpha of 0.912.

Forgiveness is an individual motivation to tolerate various mistakes committed by the partner. The marital Offence-Specific Forgiveness (MOFS) Scale by Paleari et al. (2009) was used to measure forgiveness. This scale consists of two dimensions: resentment-avoidance with 5 items and benevolence with 4 items. The results of the reliability coefficient indicate that the scale used has acceptable reliability. The Cronbach's Alpha of resentment-avoidance was 0.804, and benevolence was 0.78.

Table 1 Demographic characteristics

Characteristic	Category	Total subjects (N)	Percentage (%)
Marriage status	Husbands	29	27.1
	Wives	78	72.9
Age	20-30 years old	53	49.5
	31-40 years old	25	23.4
	41-50 years old	23	21.5
	>51 years old	6	5.6
	Age of marriage	0-5 years	58
Age of marriage	6-10 years	12	11.2
	11-15 years	15	14
	16-20 years	4	3.7
	>20 years	18	16.8
	Education	SMA/SMK	11
D1/D2/D3		16	15
S1		63	58.9
S2		17	15.9
Duration of work	1-4 hours/day	10	9.3
	5-8 hours/day	72	67.3
	9-12 hours/day	25	23.4
Duration of free time	1-4 hours/day	30	28
	5-8 hours/day	32	29.9
	9-12 hours/day	25	23.4
	>12 hours/day	20	18.7

Multiple linear regression was employed for the hypothesis analysis. This multiple linear regression test was conducted to see the existence of an equation that connects the independent variable with the dependent variable. The multiple linear regression test was used to examine the impact of trust and forgiveness on marital intimacy in dual-earner couples in Surabaya. This study used the JASP (*Jeffreys's Amazing Statistics Program*) version 9.2 to test the reliability and the hypothesis.

## RESULTS

### Demographics characteristics

The results showed that most subjects were wives (27.1%) with an age range of 20-30 years old. More than half of the respondents had the age of marriage around 0-5 years (54.2%). More than half of the respondents (58.9%) have a bachelor's degree as their highest educational

background. Most of the subjects had 5-8 hours of work per day (67.3%) with the range of free time with their family around 1-8 hours per day. The demographic characteristics of the subjects can be seen in Table 1.

### The role of Trust and Forgiveness in Marital Intimacy

The multiple linear regression model of trust and forgiveness on marriage intimacy in dual-earner husbands or wives was found to be significant ( $F(2,104) = 48.46$ ;  $p < 0.001$ ). The contribution of trust and forgiveness was 48,2 percent ( $R^2 = 0.482$ ). However, based on further results, it was found that trust was the only variable that had a significant effect on marital intimacy ( $t = 7.375$ ;  $p < 0.001$ ), whereas the effect of forgiveness on marital intimacy was not significant ( $t = 1.394$ ;  $p > 0.05$ ). Hypothesis test results are presented in Table 2.

Table 2 Regression analyses investigating the roles of trust and forgiveness in marital intimacy

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R2	Adjusted R Square	R Square Change
	B	Std. Error	Beta						
1 (Intercept)	35.776	6.922		5.168	<0.001	0.695	0.482	0.472	0.482
Trust	0.639	0.087	0.623	7.375	<0.001				
Forgiveness	0.256	0.184	0.118	1.394	0.166				

## DISCUSSION

This study showed that trust has a significant role in forming marital intimacy in dual-earners. Meanwhile, forgiveness has no significant role in forming marital intimacy in dual-earners. This result is consistent with the previous study conducted by Aiyuda (2017), which found that intimacy was correlated with trust.

Trust has a vital role in shaping self-disclosure, whereas self-disclosure fosters the growth of marital intimacy. According to Altman and Taylor (Larzelere & Huston, 1980), trust in individuals is required so that individuals can open themselves up to their partners. Therefore, it is crucial to have one's self-disclosure accepted and understood by their partner. Similarly, Ruppel (2014) suggests that self-disclosure is a vital aspect of the development of a relationship. It is believed to help nurture marital intimacy (Schaefer & Olson, 1981).

The results of this study indicate that trust plays an important role in marital intimacy. Research by van den Broucke et al. (1995) indicates that trust and self-disclosure can ultimately form marital intimacy. Laborde, Dommelen-Gonzalez, and Minnis (2014) state that trust is essential in intimate relationships. Trust makes individuals more comfortable talking about personal things (Taddei & Contena, 2013), which is the level of closeness that any married couple should achieve and maintain. It can be said that self-disclosure is one factor that influences the formation of marital intimacy. Trust has a role in forming marital intimacy because when individuals have trust, they will be more open to their partners.

On the other hand, the results of the current study also showed that forgiveness had no significant role in marital intimacy among dual-earners. This result is not consistent with the previous study that was conducted by Alvaro (2001). The result of Alvaro's study found that forgiveness positively impacts building intimacy in a relationship. However, in the current study, forgiveness had no significant role in marital intimacy. This can be due to the different contexts between the study of Alvaro (2001) and this study. The former study did not specify the type of couple relationships, while this study is specific to marital relationships and further narrowed it down to marital relationships among dual-earner couples.

Forgiveness itself is an individual's motivation to tolerate the mistakes made by their partner (Paleari et al., 2009). The possible explanation

for these results is that forgiveness only focuses on releasing negative feelings of each individual but not on building intimacy. Furthermore, Worthington et al. (2019) argue that forgiveness is more directed at resolving emotions at an individual level. Thus, it can be stated that forgiveness is unrelated to other people or, in this case, one's partner, which arguably explains its insignificant effect on marital intimacy.

Another reason that may explain this finding is that forgiveness is more related to marital satisfaction than marital intimacy. This notion is supported by a previous study by Mirzadeh and Fallachai (2012), which found that forgiveness has a positive relationship with marital satisfaction. In addition, marital satisfaction can be developed through forgiveness (Chung, 2014). Therefore, it can be said that forgiveness is necessary to improve the couple's relationship but through another mechanism, that is, marital satisfaction rather than marital intimacy.

Further examination was conducted on the groups of husbands and wives. The results of the hypothesis analysis in the group of husbands showed that only forgiveness played a significant role in marital intimacy. In contrast, trust showed no significant role in marital intimacy. It indicates that forgiveness is more important in forming marital intimacy among husbands in dual-earner marriages. On the other hand, the results in the group of wives showed the opposite result from their counterpart husbands. For wives, trust played a significant role in marital intimacy.

The possible explanation for these results is that the husband's readiness to offer forgiveness is important for establishing wives' constructive communication (Fincham & Beach, 2002). In other words, for husbands, forgiveness plays an important role in building good communication with partners so the problems can be resolved, and this is important for building marital intimacy. Fincham (2015) states that if individuals are not willing to forgive, conflicts or disturbances in family relationships can occur. This is why husbands felt that giving forgiveness was very important to solve the problems in marital relationships.

On the other hand, the results of the current study on wives are consistent with the argument from Fincham and Beach (2002) that willingness to forgive (benevolence) is not a predictor of wives' psychological aggression toward a partner. Wives may arguably regard forgiveness as an expression that should be verbally expressed in certain situations and does not have a deep meaning in it. Worthington et al.

(2019) state that forgiveness is more directed at resolving emotions within the individual. Therefore, it is possible that forgiveness may only be a form of emotional release for wives but does not affect their marital intimacy.

The results of the current study on wives also showed that trust is an important factor in building marital intimacy. For wives, opening up something very personal is not easy. They need to make sure that the situation is safe enough for them to share their personal feelings and thoughts. Therefore, trust is essential in helping wives open up and share their world. Trust is a positive feeling that individuals have towards their partner and the belief that the partner is reliable, consistent, and committed (Rempel et al., 1985). This may indicate that when wives believe that their partner is someone they can rely on, they will start to open up themselves.

Wives who already open up themselves will share their thoughts, feelings, concerns, and wishes with their partners in many different areas. This will help them have emotional closeness with their partners, have the same circle of friends, build intellectual understanding and intimacy, share hobbies and activities, and share general affection and sexual activities with their spouse. These are important to building marital intimacy (Schaefer & Olson, 1981). Therefore, it can be understood that trust is very important to building marital intimacy among wives of dual-earner marriages.

## CONCLUSION AND SUGGESTION

There are some conclusions drawn from this study. First, the study finds that trust played a significant role and became an important factor in marital intimacy. Trust played a role in marital intimacy more than forgiveness. This is because forgiveness focuses on releasing each individual's negative feelings and improving marital satisfaction but not on marital intimacy. Second, the study findings on husbands and wives showed differences. Husbands believed that forgiveness played a more important role in marital intimacy than trust, whereas wives believed trust in marital intimacy was more important.

This study shows that trust did not build marital intimacy practically, but it needs self-disclosure. As trust has a significant role in intimacy, dual earners should improve their trust toward their spouse to achieve marital intimacy. But, forgiveness should also be considered to build

constructive communication between husband and wife because husbands regard it highly.

This study has several limitations. First, the study used a cross-sectional design; therefore, causality could not be inferred from this study. Second, the participants are limited to dual earners in the Surabaya area. This limits the generalization of the findings. Third, this study did not control other factors that might influence the marital intimacy of dual-earner couples, such as the demographic data. Fourth is the limitation of the low Cronbach's alpha of one dimension (social intimacy) of the instrument. Fifth, the hypothesis results in the group of husband and wives together and in the group of wives only being the same. This can be due to the uneven distribution of respondents in this study dominated by wives.

Finally, husbands and wives in this study came from different marriages. Therefore, it is not possible to fairly compare the results between the two groups and draw conclusions at the dyadic level. Future research is expected to explore the importance of forgiveness in marital intimacy among the husband group. Also, further research on marital intimacy conducted on dual-earner pair subjects is recommended to enable precise comparisons between husbands and wives from the same relationship.

Specifically, this study investigates the role of trust and forgiveness in dual-earner husbands or wives in Surabaya. The result of this study provides an overview of the importance of trust and forgiveness in marital intimacy among husbands and wives in dual-earner marriages. Additionally, the results of this study provide a better understanding for psychologists or counselors in helping dual-earner couples to increase their marital intimacy.

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