

Financial Communication in Married Couples

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ABSTRACT

Financial communication in marriage is essential for maintaining household harmony. Transparency in financial management helps prevent conflict and supports shared well-being among married couples. This study examines financial communication patterns among married couples in Nyamplung Hamlet and identifies factors influencing transparency in household financial management. Using an action research design with a qualitative approach, the study implemented family guidance interventions to strengthen financial communication practices. The findings indicate that prior to the intervention, many wives avoided financial discussions due to concerns about potential conflict. Following the guidance sessions, couples demonstrated increased transparency and cooperation in financial decision-making. Negative experiences in financial discussions, social norms, and levels of financial literacy were identified as key factors shaping couples' communication patterns. Overall, the study highlights the role of financial communication education in enhancing transparency within households and supporting family economic well-being and marital harmony.

Introduction

Financial communication in marriage is fundamental to sustaining household harmony. Transparent financial discussions between spouses are essential for preventing conflict and supporting shared financial well-being. Effective financial management involves mutual trust and cooperation between partners (Khilda & Wijaya, 2025). Previous studies indicate that constructive communication and collaboration in financial matters enable couples to balance expenditures and meet household needs more effectively (Cahyani et al., 2024). Therefore, examining how couples communicate about financial issues is essential for understanding the dynamics that contribute to marital stability.

Nyamplung Hamlet, located in the Seyegan District of Sleman Regency, is home to a heterogeneous community with diverse social and economic backgrounds. Most residents are engaged in agriculture and small-scale enterprises, resulting in predominantly irregular household income patterns that shape financial management practices. Factors such as local

cultural norms, educational attainment, and financial literacy levels influence how couples negotiate, plan, and make decisions about household finances.

This study analyzes financial communication patterns among married couples in Nyamplung Hamlet by examining levels of financial openness, joint decision-making in household finances, and the key factors shaping these interactions. The findings are expected to inform the development of practical communication strategies that support household financial stability and marital harmony.

Method

This study employed an action research design with a qualitative approach to examine and improve financial communication among married couples in Nyamplung Hamlet. The research was conducted through two action research cycles, each consisting of planning, action, observation, and reflection. The first cycle focused on identifying existing patterns and barriers in financial communication, while the second cycle emphasized strengthening financial openness and joint decision-making through structured family guidance sessions.

The intervention involved family guidance activities specifically designed to enhance financial communication, including facilitated discussions on household budgeting, transparency in income and expenditure reporting, and collaborative financial planning. These activities aimed to promote clearer communication practices and more effective financial decision-making within households.

Results and Discussion

Results

The results indicate distinct patterns of financial communication among married couples. Based on the mentoring process conducted across the action research cycles, the findings show variation in how couples communicate about financial matters. The family guidance intervention increased couples' awareness of the importance of financial transparency and openness in household financial management. This aligns with the perspective of Segrin and Flora (2018), who emphasize that communication is a fundamental pillar in building functional and resilient family structures.

During the mentoring process, activities included group discussions on open communication in household financial management, training in household budgeting, and question-and-answer sessions on joint financial decision-making. In the initial phase, most participating mothers were less open in discussing household financial matters, often

concealing expenses or financial decisions due to concerns about conflict or disapproval. This phenomenon reflects a lack of conversation orientation within the family communication pattern, which can hinder information processing and psychosocial outcomes (Schrodt et al., 2008).

After the family guidance intervention on financial communication, particularly on transparency and collaborative financial management, participants adopted more open approaches to household finances. They became more comfortable discussing the family's financial situation and involving their husbands in financial decision-making. Several participants reported increased openness in discussing monthly expenses, especially those related to major purchases, children's needs, and education. This shift toward joint financial management is essential for supporting household financial stability and enhancing family harmony and welfare (Indania et al., 2024). For couples in the "sandwich generation" position, such effective communication is vital to balancing the financial burden between the nuclear family and extended family needs (Cahyani et al., 2024).

Furthermore, personal experience and knowledge of family budget management emerged as key factors influencing financial communication. Mothers who reported adverse experiences in financial discussions with their husbands tended to be less open about household finances, often due to recurring conflicts, dissatisfaction with financial management practices, or concerns about being perceived as incompetent. These experiences contributed to greater anxiety and reluctance to discuss spending, even after the guidance intervention. In contrast, mothers with more substantial financial management knowledge and positive experiences in financial discussions demonstrated more open and proactive communication. They involved their husbands more consistently in financial decision-making. In addition, some participants shifted their perspective from individual financial decision-making toward a more collaborative approach as a couple, supporting household financial stability and marital harmony.



Figure 1. Family guidance process

Discussion

The findings indicate that effective financial communication plays an important role in maintaining relationship quality among married couples. This finding is consistent with Indania et al. (2024), who reported that couples who engage in open discussions about financial matters tend to experience higher levels of relationship satisfaction. In the Nyamplung Hamlet context, many married couples struggle to communicate about household spending and financial planning. Previous research by Segrin and Flora (2018) indicates that limited communication about finances is associated with increased stress and marital dissatisfaction. These findings highlight the need for married couples to develop practical and constructive financial communication skills.

Cultural factors significantly influence how married couples communicate about finances. In Nyamplung Hamlet, prevailing social norms tend to discourage open financial discussions. Research by Theiss (2018) indicates that in communities with strong traditional values, financial matters are often regarded as taboo, which may contribute to limited openness in financial communication among married couples.

In addition, educational background and knowledge of financial management influence couples' financial communication. Previous studies by Schrodte et al. (2008) show that couples with higher levels of financial knowledge communicate more effectively about financial matters. Accordingly, the community service program was designed not only to enhance financial communication but also to increase couples' awareness of the importance of financial discussions.

Overall, the results indicate that improving financial communication can contribute to healthier and more harmonious relationships among married couples in Nyamplung Hamlet. Further research is needed to identify more effective strategies for enhancing financial communication.

Conclusion

This study demonstrates that effective financial communication among married couples in Nyamplung Hamlet, Seyegan, contributes to relationship harmony and satisfaction. Many couples struggled to engage in open financial discussions, which often led to household tension and conflict. Local cultural factors and prevailing social norms were found to discourage discussions of sensitive financial issues. Through the community service program, couples received training and knowledge to improve financial communication skills, helping

reduce stigma and encouraging more constructive financial dialogue. These findings underscore the importance of open and transparent financial communication and highlight the need for continued community-based educational efforts to support healthier marital relationships.

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