IPA
International Journal of Psychology
Vol. 17, No. 2, Summer & Fall 2023
PP. 35-62

Iranian **P**sychological
Association

The Relationship between Materialism and Marital Satisfaction by Meditating the Perception of Marriage Importance

Article Type: *Research Article*

Mohammad Nazaripour, PhD*
Department of Accounting
Hazrat_e Masoumeh University
(HMU), Qom, Iran
m.nazaripour@hmu.ac.ir

Babak Zakizadeh, MSc
Sanandaj Branch, Islamic Azad
University, Sanandaj, Iran

Received: 2024/07/03 Revised: 2024/11/01 Accepted: 2025/01/07
Doi: 10.61186/ijpb.17.2.35

The individual opinion towards different issues of life affects the way they behave in marital relationships. Also, people's view on money and material things is important for the quality and quantity of marital relations. The present study attempts to investigate the relationship between materialism and marital satisfaction with mediating the perception of marriage importance. In terms of the method, this study was descriptive-correlation. The statistical population of this study included married people. The sample size was determined to be 308 people, by using available sampling. The setting of this research was the Khuzestan province of Iran. The period of data collection was the second and third seasons of 2023. To collect data related to marital satisfaction, the study of Fowers & Olson (1993), materialism from the research of Richins (2004), and the perception of marriage importance from the study of Li (2011 and 2015) were used. Structural equation modeling was used to analyze the research data. According to the research findings, there is a significant correlation between marital satisfaction, materialism, the perception of marriage importance, age, and income. The research findings show the variables of materialism,

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

age, and income decrease marital satisfaction, and on the other hand, the perception of marriage importance increases marital satisfaction. In addition, the perception of marriage importance had a mediating effect on the relationship between the variables of materialism, age and income with marital satisfaction. In general, the findings of this study are compatible with the incompatibility of materialism and children model, as well as the marital paradigms theory. This means that one opinion towards marriage affects their willingness to get married.

Keywords: perception of marriage importance, marital paradigms theory, marital satisfaction, materialism

There is much evidence regarding the effect of financial issues on the quantity and quality of marital relationships. For example, Conger et al. (1999) showed that when one of the couples has financial problems, its negative consequences can be seen both at the individual and family level. According to Gudmunson et al. (2007), financial strain increases the incompatibility and, thus, the possibility of divorce between couples by disputes. According to Dew et al. (2002), financial conflicts are one of the main reasons for divorce. Although the previous studies indicate the effect of financial issues on marital relationships, there is still little information about how financial issues affect the marriage quality. In addition, there is not much information about the characteristics that govern marital relationships that exacerbate or protect the effect of financial problems on couples (Conger et al. 1999).

Materialism is one of the factors that cause financial conflicts between couples (Dean et al. 2007). Materialism shows how important possessions are to people (LeBaron et al., 2018). Researchers such as Dean et al. (2007), Li et al. (2015), and LeBaron et al. (2018), found that materialism has negative effects on marital relationships. For example, Dean et al. (2007)

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

demonstrated that the higher the couple's materialism, the higher their financial problems, which in turn can decrease the satisfaction of each couple. In addition, Carroll et al. (2011) showed that materialism harms the quality of marital relationships, even when couples have common materialistic values. Therefore, compared to couples with high materialistic personality, couples with low materialistic personality have a better situation from the perspective of determinants of quality marital, such as conflict resolution, problem-solution, satisfaction, and stability.

Conforming to the above paragraphs, the question arises: why does materialism negatively affect couples? Although materialism could weaken spouses' financial management by building debt or causing financial difficulty, it is not the only determining factor. However, materialism is one of the main priorities of couples because they care more about making money and building wealth than other aspects of life. If the negative effects of materialism on marital satisfaction, in addition to the individual and common values of the couple, come from their attitude towards financial issues, then a change in the common concept of materialism becomes necessary. Based on this, this study aims to investigate the relationship between materialism and marital satisfaction with the mediation of the perception of marriage importance. In other words, this study attempts to examine the impact of materialism on marital relationships.

As reported by Conger et al. (1999), Gudmunson et al. (2007), Dew et al. (2012), and LeBaron et al., (2018), conflicts and financial stressors harms marital satisfaction and may even lead to divorce. The negative impact of financial problems on

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

marital relationships is undeniable, and materialism as a factor affecting marital relationships needs more research (Dean et al., 2007). Materialism is one of the severe problems of most societies, including consumerist societies (Li et al., 2015). According to Garðarsdóttir and Dittmar (2012), materialism is one of the essential and favorite subjects of family researchers because it harms individual and family well-being, including marital satisfaction. According to Li et al. (2015), materialism causes a decrease in life satisfaction and a negative attitude towards marriage and family. These cases increase the possibility of a negative relationship between materialism and marital satisfaction. However, this hypothesis needs further investigation.

According to LeBaron et al., (2018), perception of marriage importance has a mediating effect on the relationship between materialism and marital satisfaction. The following two theories play a significant role in explaining the impacts of the perception of marriage importance on the relationship between materialism and marital satisfaction: i) The Incompatibility of Materialism and Children Model (IMC); this theory shows that the higher the materialism, the lower attention to marriage (Li et al., 2015). ii) Marital Paradigms Theory; Paradigm means a general set of people's beliefs. This theory shows that as people's perception of the marriage's importance decreases, their satisfaction with the marital relationship also decreases. The marital paradigm expresses a person's cumulative beliefs about the marriage as well as a person's abstract beliefs about marital relationships (Willoughby et al. 2015).

In accordance with the IMC model (Li et al. 2011, 2015), materialism has negative effect on one's attitudes towards

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

marriage and having children. According to this model, as the families' income in a country increase, their desire to have children increases (Lee, 2003). However, there is a significant difference between the average numbers of children per family in rich countries. For example, the average children per family in America is higher than in Singapore (Country Comparison: Total Fertility Rate 2009). According to Li et al. (2015), the fertility rate in East Asian countries is even lower than the replacement rate. Based on the IMC model, life satisfaction hurts the attitude toward marriage and also has an indirect effect through materialism. In addition, the attitude toward marriage affects the desire to have children (Li et al., 2011). Li et al. (2015), measured "attitude towards marriage" based on one's desire towards marriage and the amount of happiness gets from marriage. Therefore, Materialism affects one's attitude towards marriage and family and then on having children and the number of children.

According to Li et al. (2011, 2015), the more time and effort one spends on making money and material things, the less time and effort they spend on getting other values. Therefore, materialism hurts the quality of marital relationships. For example, high materialism affects the happenings of the following things: Disturbance in establishing intimate relationships between couples (Kasser et al. 2007); loss of intimacy in a relationship (Richins and Dawson, 1992); Increasing tension and reducing emotional relationships in a relationship (Kasser and Grow Kasser 2001); low life satisfaction (Nickerson et al., 2003). In general, Materialism is a severe barrier to allocating time and attention within the marital relationship.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

In line with the marital paradigm theory, one's attitude towards marriage affects their behavior in marital relationships (Willoughby et al. 2015). This theory includes one's beliefs about getting married and being married. Perspectives related to getting married have the timing of marriage, the salience of marriage, and context of marriage. On the other hand, the ideas related to being married have marital processes, marital permanence, and marital centrality.

Marital timing means distinguishing the right time to get married. According to Carroll et al. (2011), mid-20s is the best marriage time. Marital permanence shows the importance of marriage from one's viewpoint. According to Willoughby (2012), as the importance of marriage increases, the length of marriage also increases. Marital centrality shows the influence of various factors such as education, income, beliefs and experience on one's intention to marriage. Many studies have done on each of these factors. For example, Clark et al. (2009) showed that many young people believe their ideal partner should be educated, employed, and love life.

Marital processes express one's beliefs and attitudes toward marriage. According to Hall (2006), how a person defines or understands something, shows how they behave towards that thing. Marital permanence means marital stability. According to Wilcox & Dew (2010), people who place more value on marital stability are likely to have happy marriages. Marital centrality expresses the importance a person gives a family. The higher the level of this importance, the more a person's efforts to keep their marriage will increase. Based on marital centrality, each person should choose between the wealth they have before marriage

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

and the wealth they get through cohabitation (Willoughby, 2010).

This study has a special focus on marital centrality. Compared to other aspects of life, the marital centrality shows the importance that a person gives to marriage (Willoughby et al. 2015). Marital centrality is important because it expresses one's perspective regarding the importance of marriage compared to other different things in life. Income and material things can be related to both work (prioritizing making money) and leisure (prioritizing the enjoyment of material things). Therefore, materialism can be considered a severe competitor of marriage.

If other life goals preferred over marital centrality, then it will cause instability of marital relationship, and then decrease marital satisfaction. Compared to the different five dimensions of the marital paradigm theory, less research has conducted on the dimension of marital centrality. However, according to LeBaron et al. (2018), the higher marital centrality among young couples, the lower their willingness to participate in risky behaviors. In addition, Willoughby et al. (2015), showed that marital beliefs affect all couples' decisions, even their everyday decisions. According to the marital paradigm theory, there are mutual relationships between couples' beliefs about marriage and their decisions. Thus, the marital beliefs affect couple's behavior, and on the other hand, the shared life experience affects also their beliefs. For example, marriage reduces the dimension of marital centrality in emerging adulthood (Lee & Ono, 2012).

As believed by LeBaron et al. (2018), the declining significance of marriage among couples can decrease their

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

marital satisfaction because there is an association between the behavior of couples and their marital satisfaction. If people focus on anything, including marital relationships, then that thing becomes meaningful for them. For example, the more time, money, and energy spend on a marital relationship, the more satisfied the couple is with this relationship (Rusbult, 1980). As a result, when someone values their marriage less, they may not make a lot of effort in increasing marital satisfaction. In addition, as marital commitment, marital centrality is also an indicator for measuring couples' satisfaction with marital relationships (Owen et al., 2011). Therefore, understanding the importance of marriage shows the couples' satisfaction with marital relationships.

In general, the existing literature shows a negative relationship between materialism and marital satisfaction. Nevertheless, in a few research, this relationship has been investigated by considering the mediator variable "perception of marriage importance." Therefore, the purpose of this study is to examine the negative relationship between materialism and marital satisfaction with the mediation of the perception of marriage importance. This research assumes materialism is a significant obstacle to spend enough time and effort in the marital relationship by couples (Li et al. 2011, 2015). This reduces intimacy and satisfaction between couples (Kasser et al., 2007). Willoughby et al. (2015), showed that the advantage of materialism is more than marriage so that this factor may have a significant negative impact on the marital behaviors and the feelings from it. Therefore, higher materialism leads to a decrease in the perception of marriage importance and, as a result, a reduction in marital satisfaction.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

This research has focused on those models that express more materialism because they represent a negative attitude towards marriage. Although there is little difference between the two variables "attitude towards marriage" (attitude towards the future of one's marriage) and "importance of marriage" (attitude towards the family institution) (Li et al., 2015), indeed, these two variables are closely related to each other. In addition, based on the research literature, the variables of gender, income (Archuleta et al., 2011; Dean et al. 2007), and age (Li et al., 2015; Gudmunson et al., 2007), were considered as control variables.

According to LeBaron et al. (2018), income and age have a negative effect on the perception of marriage importance and marital satisfaction. This implies that making more money causes people devote less time to their family, and therefore, the importance of marriage and marital satisfaction decreases for them. In addition, in a materialistic society, becoming older reduces the importance of marriage and marital satisfaction among people.

In conformity with the research literature, especially two models of the incompatibility of materialism and children model and marital paradigms theory, this study hypothesizes that materialism has a negative relationship with marital satisfaction and the perception of marriage importance. Furthermore, the perception of marriage importance could mediate the negative relationship between materialism and marital satisfaction.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Method

In terms of the purpose, this research is applied, and in terms of data collection method, it is descriptive-correlation based on structural equations. Since this study has used theories about marriage, its population included only married people. In addition, in this research, couples were considered individually and not in pairs. The determination of sample size was based on the convenience sampling method. The setting of this research was the Khuzestan province of Iran. Data were collected in the second and third seasons of 2023. The informed consent of the participants was the main criterion for entering the research, and the incompleteness of the answers and refusal to answer the questions were the criteria for exiting the study. Besides, the respondents are assured that their information will be considered confidential and will also be analyzed as a group. 308 questionnaires usable were collected. Hoelter's critical N statistic used to ensure an adequate sample size. Based on the Amos output, at 0.01 and 0.05 significance level, Hoelter's statistic was 304 and 288 people, respectively. Since the sample size of this research (308 individuals) is more than these numbers, therefore, the sample size is sufficient. The data analyzed using the structural equation modeling based on SPSS version 26 and AMOS version 24.

Instruments

In this research, data analyzed based on the three control variables (gender, age and income) and the following three main variables.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Martial satisfaction

The ENRICH scale used to measure marital satisfaction. This scale was developed by Fowers and Olson (1993). The questionnaire of this section was based on a five-point Likert scale (completely disagree to completely agree).

Materialism

Materialism shows the importance of material things in people's lives. From the materialists' perspective, happiness realizes through property acquisition. In this case, the number and quality of acquired property considered as a subjective index to measure success. The questions of this section developed based on the Richins scale (2004), and based on a five-point Likert scale (completely disagree to completely agree).

Perception of Marriage Importance

Li's work (2011 and 2015) was used to measure married people's perception of marriage importance. The questions of this section were based on the Likert scale (completely disagree to completely agree).

Validity and reliability of the research instrument

In this research, Cronbach's alpha coefficient was used to measure reliability (Taber, 2018), and factor loading (Tavakol & Wetzel, 2020) and correlation coefficient (Karros, 1997) were used to measure validity.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Table 1

Cronbach's Alpha Coefficient and Factor Loadings of Research Instrument

construct	Cronbach's Alpha	Item	Factor loadings	construct	Cronbach's Alpha	Item	Factor loadings
Materialism (Mat)	.860	1	.715	Marital satisfaction (MS)	.868	1	.574
		2	.642			2	.681
		3	.738			3	.717
		4	.515			4	.720
		5	.816			5	.594
		6	.611			6	.704
		7	.626			7	.578
		8	.730			8	.647
Perception of married importance (PMI)	.819	1	.506			9	.632
		2	.683				
		3	.566				
		4	.669				
		5	.603				
		6	.553				
		7	.711				
		8	.535				

Results

The purpose of the current study was to investigate the relationship between materialism and marital satisfaction with mediating the perception of marriage importance. Data analysis was done through structural equation modeling and using Amos and SPSS software.

Regarding gender, 208 (67.5%) participants were men and 100 (32.5%) were women. In this study, 26 (8%) respondents were below 30 years, 152 (46.3%) respondents were between 30 and 40 years, 102 (31.1%) respondents were between 40 and 50 years, and 28 (8.6%) respondents were above 50 years. In terms of income, 22 (6.7%) people were less than 10 million Tomans,

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

174 (53.1%) people were between 10 and 20 million Tomans, 96 (29.3%) people were between 20 and 30 million Tomans and 16 (4.9%) people were higher than 30 million Tomans.

Pearson's correlation coefficient used to measure the linear correlation of the variables in pairs. The research findings show that materialism has a negative relationship with the perception of marriage importance and marital satisfaction. On the other hand, the perception of marriage importance has a positive correlation with marital satisfaction (Table 2).

Table 2

Correlation Matrix of the Research Variables

			1	2	3	4	5	6
1	Materialism	Coefficient	1					
		Sig.	-					
2	perception of marriage importance	Coefficient	-0.263	1				
		Sig.	0.000	-				
3	marital satisfaction	Coefficient	-.287	.446	1			
		Sig.	.000	.000	-			
4	Age	Coefficient	.122	-.180	-.433	1		
		Sig.	.032	.002	.000	-		
5	Income	Coefficient	.146	-.195	-.345	.207	1	
		Sig.	.010	.001	.000	.000	-	
6	gender	Coefficient	.001	-.025	-.089	.100	-.031	1
		Sig.	.993	.666	.118	.079	.558	-

Note: male is coded as 1 and female is coded as 2.

At the 99% confidence level, the correlation between variables is significant. Therefore, there is a negative relationship between materialism and the two variables of perception of marriage importance and marital satisfaction. In addition, there is a positive relationship between the perception of marriage importance and marital satisfaction. Among the control variables (age, income, and gender), the gender had no

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

significant correlation with other variables (especially the dependent variables), so it excluded from the analysis process.

Before testing the hypotheses, ensuring the validity and reliability of the data is necessary. For this purpose, a measurement model implemented using structural equation modeling in Amos software. Since the factor load of the latent variables of materialism, perception of marriage importance, and marital satisfaction are higher than .5 (figure 1), the correlation between the construct and their items is acceptable. In the following, model fit indices were used to ensure the compatibility of the hypotheses with the research findings (Table 3).

Table 3
Model Fit Indices

Index	Symbol	Threshold values	observed values
chi-square divided by the degrees of freedom	X^2/df	Less than 3	1.226
Root Mean Squared Error	RMSEA	Less than .08	.027
Goodness-of-fit index	GFI	Greater than .90	.926
Comparative Fit Index	CFI	Greater than .90	.978
Adjusted goodness of fit index	AGFI	Greater than .90	.907
Normed Fit Index	NFI	Greater than .90	.894
Tucker-Lewis's index	TLI	Greater than .90	.975
Relative fit index	RFI	Greater than .90	.878
Incremental Fit Index	IFI	Greater than .90	.979

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Table 3 shows that most observed values are more than the threshold values, so the research model fit is acceptable. Therefore, the items of each construct are adequate.

To test the hypotheses, first, the structural model of the research created and fitted using Amos software. This model showed the effects of materialism, age, and income in predicting married people's perception of the marriage importance and marital satisfaction. In addition, in this model, marital satisfaction predicted through the perception of marriage importance. Furthermore, this model consists of the mediating effect of the perception of marriage importance on the relationship between materialism and marital satisfaction. In other words, this model included testing research hypotheses directly and indirectly. Besides, this model contained the two variables of income and age. Based on Table 2, these two variables were correlated with each other and also with three variables materialism, perception of marriage importance, and marital satisfaction. Finally, the structural model includes direct paths between income and age with the perception of the marriage importance and marital satisfaction (figure 1). The fitted model shows that the data supports the research hypotheses. The fitted model explains 46% of the variance of marital satisfaction and 15% of the variance of the perception of marriage importance.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

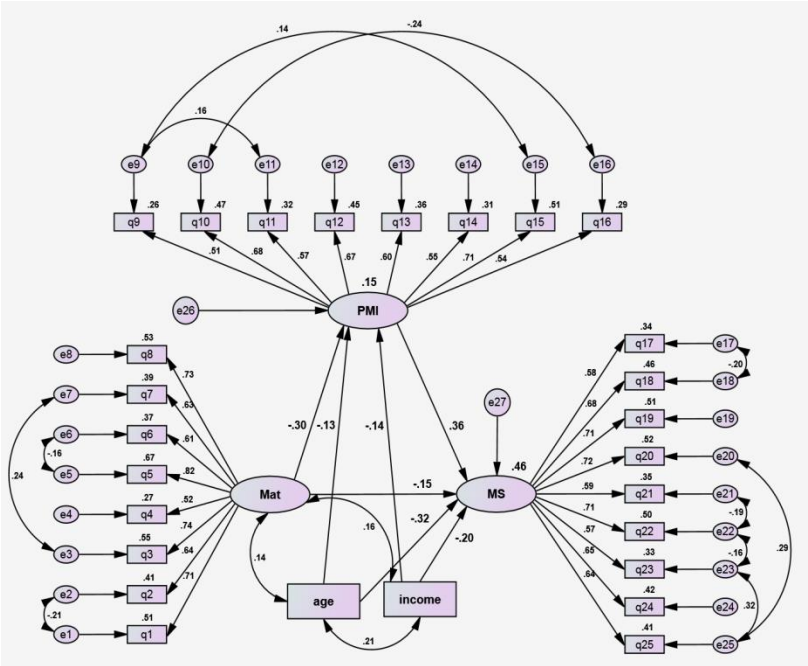


Figure 1. The fitted structural model of the research
Note: Mat, PMI, and MS stand for materialism, perception of the marriage importance, and marital satisfaction, respectively

Table 4

Testing the Direct Effects

	Relationship			B	Beta	C.R.	P
1	Mat	→	PMI	-.282	-.297	-4.076	.000
2	Age	→	PMI	-.062	-.130	-2.106	.035
3	Income	→	PMI	-.070	-.132	-2.132	.033
4	Mat	→	MS	-.158	-.152	-2.648	.008
5	PMI	→	MS	.400	.365	4.778	.000
6	Age	→	MS	-.168	-.320	-5.668	.000
7	income	→	MS	-.116	-.199	-3.777	.000

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

According to Figure 1 and Table 4, 7 hypotheses tested for direct relationships. All of them confirmed at the 95% level of confidence because the critical ratio of all of them was more than 1.96. Based on the unstandardized coefficients (B), a unit increase in materialism causes a decrease of .282 units in the perception of marriage importance and .158 units in marital satisfaction. In addition, one unit increase in the perception of marriage importance causes an increase of .400 units in marital satisfaction. Furthermore, a rise of one category in age decreases the perception of marriage importance by .062 units and marital satisfaction by .168 units. Finally, a rise of one category in income decreases the perception of marriage importance by .07 units and marital satisfaction by .116 units.

The findings generally indicate that higher materialism causes a lower perception of marriage importance and marital satisfaction. A lower perception of marriage importance, in turn, causes a significant decrease in marital satisfaction. In addition, higher income causes a lower perception of marriage importance and marital satisfaction. Furthermore, age reduces couples' perception of marriage importance and marital satisfaction.

Table 5

Testing the Mediating Effects of the Perception of Marriage Importance

	Relationship			Direct effect		Indirect effect		Type of mediation
				B	P-Value	B	P-Value	
1	Mat	→	MS	-0.158	.009	-.113	.001	Partial
2	Age	→	MS	-0.168	.001	-.025	.023	Partial
3	Income	→	MS	-0.116	.001	-.028	.037	Partial

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

The bootstrap method (2000 times) and a 5% confidence level used to test the indirect effects. The findings show that the perception of marriage importance has a mediating effect on the relationship between three variables (materialism, age, and income) and marital satisfaction. Therefore, the mediating effect of the perception of marriage importance on triple relationships is 0.113, 0.025, and 0.028, respectively. The perception of marriage importance has a mediating effect on the relationship between materialism and marital satisfaction because the relationship between these two variables is significant both directly and indirectly.

Discussion

According to the research, materialism reduces marital satisfaction (hypothesis 1). Thus paying more attention to material things reduce the importance of marriage for couples. The findings showed that a negative relationship between materialism and couples' perception of marriage importance (hypothesis 2). Therefore, materialism (prioritizing money and material things) reduces couples' perceptions regarding marriage importance. In addition, this research revealed that couples' perception of marriage importance has a mediating effect on the relationship between materialism and marital satisfaction (hypothesis 3). This means that part of the negative relationship between materialism and marital satisfaction caused by higher materialism, which in turn can reduce the desire for marriage and marital satisfaction.

This study was consistent with studies such as Nickerson et al. (2003), Kasser et al. (2007), and LeBaron et al. (2018). This indicates a negative relationship between materialism and

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

attitude towards marriage (H1). This issue needs further investigation. A possible explanation could be that materialism causes less time spend on other life priorities such as creating an interaction, resolving conflicts, and building intimacy. Another possibility is that materialism can affect the life direction, although this issue differs from relationship-centered paradigms. This may be because of materialism indicates a sense of selfishness and utilitarianism. This usually conflicts with characteristics such as selflessness and forgiveness that make a sense of intimacy and commitment. These findings were consistent with Wieselquist et al. (1999) and Impett et al. (2013). In addition, Bauer et al. (2012) showed that materialism strengthens the sense of competition and selfishness.

According to Carroll et al. (2011), materialism as an individualistic paradigm has become common in many countries' cultures. Individualistic materialism as a type of utilitarian individualism conflicts with collectivism and benevolence. Thus people with self-interested individualism mainly think about personal benefits, and in contrast, collectivisms think about the well-being of others. This means that in utilitarian individualism, individual benefits are the priority, but on the other hand, in collectivism, helping others is the priority.

These findings are in line with the theory of marital paradigms. This means that attitude towards marriage affects people's willingness to get married (Willoughby et al., 2015). The findings showed that the lower the people's perception of marriage importance, the lower their satisfaction with marriage. Gottman and Krokoff (1989), conducted that a significant relationship between behaviors in marriage and marital

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

satisfaction. According to the theory of marital paradigms, people's perception of marriage affects their behavior in marriage, and therefore, in this research, marital satisfaction has considered as a dependent variable. Due to the importance of this issue, future studies should consider behaviors in marriage as a dependent variable. To understand better the various dimensions of the relationship between the perception of marriage importance and marital satisfaction requires more research. Therefore future research should investigate the effects of materialism on other aspects of married life, such as the attitude towards marriage and having children.

The research findings showed that income, as one of the examples of materialism, makes people attach less importance to marriage and the marital satisfaction. Because making more money causes people spend less time with their family and as a result give less importance to the family. In other words, such people consider family as an obstacle to make more money. Moreover, aging reduces the perception of marriage importance and marital satisfaction. This means that in materialistic people, aging reduces the importance of marriage and marital satisfaction. Because in materialistic people, becoming older makes the family not the main priority.

Furthermore, the results showed that the perception of marriage importance has a mediating effect on the relationship between income and age with marital satisfaction. Therefore, higher income and aging may reduce people's perception of marriage importance and, consequently reduce marital satisfaction. This issue needs more research.

The findings showed that the perception of marriage importance has a mediating effect on the negative relationship

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

between materialism and marital satisfaction. In addition to financial attitudes, competing values and relational behavior can play a significant role in explaining the impact of materialism on marital satisfaction. This research can help to understand better the effects of materialism on marital satisfaction. Based on these findings, knowing how materialism affects marital satisfaction can help the success of counselors, therapists, and financial planners. If customers emphasize more on materialism, then, counselors, therapists, and financial planners should make the customers' attitudes about the importance of marriage and family more positive by adjusting it. In addition, giving enough information to people can reduce the potential effects of materialism. Furthermore, this goal requires more attention and time. Therefore, future research can help to clarify the various dimensions of the relationship between financial issues and marriage.

Since financial well-being is one of the main priorities of married people, findings show it is important for counselors, therapists, and financial planners to pay more attention to the effects of materialism on marital satisfaction when dealing with clients. In addition, materialism implicitly includes unhealthy behaviors such as compulsive buying and delay in saving. Since the married people who visit the counselors, therapists, and financial planners are from different social classes, providing effective counseling requires paying attention to their materialism. If materialism is at a high level, financial planners can improve the client's attitude towards the marriage importance and family by adjusting it. Considering that marital beliefs have a dynamic nature (Willoughby et al. 2015), therapists can help the development of marital centrality in

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

clients. To have a more comprehensive picture of the subject, investigating clinically and experimentally the different aspects of materialism recommended.

Above mentioned importance, many couples do not wish to get any advice, especially financial advice. However, in order to maintain and improve marital satisfaction, it is necessary for people with a high level of materialism to be capable of balancing different aspects of life, such as material things and happiness. Awareness can encourage people to combat the negative aspects of materialism. Developing effective policies and building an efficient information system can increase couples' understanding of the marriage importance and family.

This study is one of the first studies that has investigated the relationship between materialism and marital satisfaction by moderating the perception of marriage importance. Despite many positive points, the current research has also faced the following limitations: a) since this study was a cross-sectional study, so recommended to perform it longitudinally. b) The perception of marriage importance had a little mediating effect on the relationship between materialism and marital satisfaction, so investigating other possible influencing factors on this relationship recommended. These factors can include financial conflicts, inconsistency of couples' financial attitudes, debt and lack of savings, and life satisfaction (LeBaron et al., 2018). c) In addition to the two models used in this study (the incompatibility of materialism and children model, as well as the marital paradigms theory), there may be other models that can used. The perception of marriage importance and materialism are two variables that can mutually influence each other. Future research can investigate this issue. d) The scales

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

of measurement used in this study had limitations. For example, the scale used to measure the perception of marriage importance can indicate both the people's attitude towards the marriage and its continuation. These concepts may not entirely consistent with the marital centrality proposed by the marital paradigm theory (Willoughby et al. 2015). Therefore, the findings should considered with this limitation.

In this study, materialism also measured using a few items. Therefore, future studies should use more complete scale such as Richins and Dawson materialism scale (1992), to measure materialism. This scale includes three dimensions of materialism (centrality, happiness, and success). Although the findings indicate that the mediating effect of the perception of marriage importance on the relationship between materialism and marital satisfaction is low, if Richins and Dawson's (1992) material values scale used, this effect may differs. Using the subscale of materialism centrality can be interesting because they considered together with marital centrality. Finally, using Richins and Dawson materialism scale recommended in future studies to investigate the mediating effect of perception of marriage importance on the relationship between materialism and marital satisfaction. Each of the three dimensions of this scale suggested to be considered as three independent variables. This work can provide a more complete measurement model as well as test the differences based on the types of materialistic reports.

Acknowledgments

We would like to thank the participants and all those who helped us in preparing and compiling this work.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

References

Archuleta, K. L., Britt, S. L., Tonn, T. J., & Grable, J. E. (2011). Financial satisfaction and financial stressors in marital satisfaction. *Psychological Reports*, *108*(2), 563-576.

Bauer, M. A., Wilkie, J. E., Kim, J. K., & Bodenhausen, G. V. (2012). Cuing consumerism: Situational materialism undermines personal and social well-being. *Psychological Science*, *23*(5), 517-523.

Carroll, J. S., Willoughby, B., Badger, S., Nelson, L. J., McNamara Barry, C., & Madsen, S. D. (2007). So close, yet so far away: The impact of varying marital horizons on emerging adulthood. *Journal of Adolescent Research*, *22*(3), 219-247.

Carroll, J. S., Dean, L. R., Call, L. L., & Busby, D. M. (2011). Materialism and marriage: Couple profiles of congruent and incongruent spouses. *Journal of Couple & Relationship Therapy*, *10*(4), 287-308.

Clark, S., Poulin, M., & Kohler, H. P. (2009). Marital aspirations, sexual behaviors, and HIV/AIDS in rural Malawi. *Journal of Marriage and Family*, 71(2), 396-416.

Conger, R. D., Rueter, M. A., & Elder Jr, G. H. (1999). Couple resilience to economic pressure. *Journal of Personality and Social Psychology*, *76*(1), 54-71.

Country Comparison: Total Fertility Rate. (2009). CIA world factbook. Retrieved from https://www.cia.gov/library/publications/theworld-factbook/rankorder/2127rank.html.

Dean, L. R., Carroll, J. S., & Yang, C. (2007). Materialism, perceived financial problems, and marital satisfaction.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Family and Consumer Sciences Research Journal, *35*(3), 260-281.

Dew, J., Britt, S., & Huston, S. (2012). Examining the relationship between financial issues and divorce. *Family Relations*, *61*(4), 615-628.

Fowers, B. J., & Olson, D. H. (1993). ENRICH Marital Satisfaction Scale: A brief research and clinical tool. *Journal of Family Psychology*, *7*(2), 176.

Garðarsdóttir, R. B., & Dittmar, H. (2012). The relationship of materialism to debt and financial well-being: The case of Iceland's perceived prosperity. *Journal of Economic Psychology*, *33*(3), 471-481.

Gottman, J. M., & Krokoff, L. J. (1989). Marital interaction and satisfaction: a longitudinal view. *Journal of Consulting and Clinical Psychology*, *57*(1), 47-52.

Gudmunson, C. G., Beutler, I. F., Israelsen, C. L., McCoy, J. K., & Hill, E. J. (2007). Linking financial strain to marital instability: Examining the roles of emotional distress and marital interaction. *Journal of Family and Economic Issues*, *28*, 357-376.

Hall, S. S. (2006). Marital meaning: Exploring young adults' belief systems about marriage. *Journal of Family Issues*, *27*(10), 1437-1458.

Impett, E. A., Javam, L., Le, B. M., ASYABI-ESHGHI, B. E. H. Z. A. D., & Kogan, A. (2013). The joys of genuine giving: Approach and avoidance sacrifice motivation and authenticity. *Personal Relationships*, *20*(4), 740-754.

Karros, D. J. (1997). Statistical methodology: II. Reliability and validity assessment in study design, Part B. *Academic Emergency Medicine*, *4*(2), 144-147.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Kasser, T., Cohn, S., Kanner, A. D., & Ryan, R. M. (2007). Some costs of American corporate capitalism: A psychological exploration of value and goal conflicts. *Psychological Inquiry*, *18*(1), 1-22.

Kasser, T., & Kasser, V. G. (2001). The dreams of people high and low in materialism. *Journal of Economic Psychology*, *22*(6), 693-719.

LeBaron, A. B., Kelley, H. H., & Carroll, J. S. (2018). Money over marriage: Marriage importance as a mediator between materialism and marital satisfaction. *Journal of Family and Economic Issues*, *39*, 337-347.

Lee, K. S., & Ono, H. (2012). Marriage, cohabitation, and happiness: A cross-national analysis of 27 countries. *Journal of Marriage and Family*, *74*(5), 953-972.

Lee, R. D. (2003). The demographic transition: Three centuries of fundamental change. *Journal of Economic Perspectives*, *17*, 167–190.

Li, N. P., Patel, L., Balliet, D., Tov, W., & Scollon, C. N. (2011). The incompatibility of materialism and the desire for children: Psychological insights into the fertility discrepancy among modern countries. *Social Indicators Research*, *101*, 391-404.

Li, N. P., Lim, A. J., Tsai, M. H., & O, J. (2015). Too materialistic to get married and have children? *PloS one*, *10*(5), e0126543.

Moss, E., & Willoughby, B. J. (2018). Associations between beliefs about marriage and life satisfaction: The moderating role of relationship status and gender. *Journal of Family Studies*, *24*(3), 274-290.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Nickerson, C., Schwarz, N., Diener, E., & Kahneman, D. (2003). Zeroing in on the dark side of the American dream: A closer look at the negative consequences of the goal for financial success. *Psychological Science*, *14*(6), 531-536.

Owen, J., Rhoades, G. K., Stanley, S. M., & Markman, H. J. (2011). The Revised Commitment Inventory: Psychometrics and use with unmarried couples. *Journal of Family Issues*, *32*(6), 820-841.

Richins, M. L., & Dawson, S. (1992). A consumer values orientation for materialism and its measurement: Scale development and validation. *Journal of Consumer Research*, *19*(3), 303-316.

Richins, M. L. (2004). The material values scale: Measurement properties and development of a short form. *Journal of Consumer Research*, *31*, 209-219.

Rusbult, C. E. (1980). Commitment and satisfaction in romantic associations: A test of the investment model. *Journal of Experimental Social Psychology, 16*(2), 172-186.

Taber, K. S. (2018). The use of Cronbach's alpha when developing and reporting research instruments in science education. *Research in Science Education, 48*, 1273-1296.

Tavakol, M., & Wetzel, A. (2020). Factor Analysis: a means for theory and instrument development in support of construct validity. *International Journal of Medical Education*, *11*, 245.

Wieselquist, J., Rusbult, C. E., Foster, C. A., & Agnew, C. R. (1999). Commitment, pro-relationship behavior, and trust in close relationships. *Journal of personality and Social Psychology*, *77*(5), 942.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]

Wilcox, W. B., & Dew, J. (2010). Is love a flimsy foundation? Soul-mate versus institutional models of marriage. *Social Science Research*, *39*(5), 687-699.

Willoughby, B. J. (2010). Marital attitude trajectories across adolescence. *Journal of Youth and Adolescence*, *39*, 1305-1317.

Willoughby, B. J., & Carroll, J. S. (2012). Correlates of attitudes toward cohabitation: Looking at the associations with demographics, relational attitudes, and dating behavior. *Journal of Family Issues*, *33*(11), 1450-1476.

Willoughby, B. J., Hall, S. S., & Luczak, H. P. (2015). Marital paradigms: A conceptual framework for marital attitudes, values, and beliefs. *Journal of Family Issues*, *36*(2), 188-211.

[Downloaded from mail.ijpb.ir on 2026-11-20]

[DOI: 10.61186/ijpb.17.2.35]