

GENDER'S ROLE IN FINANCIAL MANAGEMENT AND PURCHASING DECISIONS ON THE QUALITY OF DUAL-EARNER FAMILY MARRIAGE DURING THE COVID-19 PANDEMIC

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Abstract

The misalignment of gender roles can affect the quality of marriage because it causes conditions of injustice, and one of the parties will be harmed. This study aims to determine the effect of gender roles in financial management and purchasing decisions on the quality of family marriages during the Covid-19 pandemic. A cross-sectional study design was used in the study. The method used is self-management with an online questionnaire. The study was conducted in DKI Jakarta, which was selected purposively. The voluntary sampling technique was used to obtain 106 working wives who have children and are domiciled in DKI Jakarta. The collected data were processed using Microsoft Office Excel software, Statistical Package for Social Science (SPSS) 25.0 for windows, and Smart Partial Least Square (SmartPLS). The results showed that the amount of education and income of husbands, children, family size, and gender roles in financial management and purchasing decisions were related to marriage quality. Furthermore, the regression test results show that the husband's income and gender roles in purchasing decisions positively affect the quality of marriage. This study suggests that families further improve the distribution of balanced roles in financial management activities and strategies to improve role performance.

Keywords: Covid-19 pandemic, gender roles, financial management, purchasing decisions, quality of marriage

PERAN GENDER DALAM PENGELOLAAN KEUANGAN DAN KEPUTUSAN PEMBELIAN TERHADAP KUALITAS PERKAWINAN KELUARGA DUAL EARNER SELAMA PANDEMI COVID-19

Abstrak

Ketidakselarasan peran gender dapat memengaruhi kualitas perkawinan karena menyebabkan kondisi ketidakadilan dan salah satu pihak akan dirugikan. Penelitian ini bertujuan mengidentifikasi pengaruh peran gender dalam pengelolaan keuangan dan keputusan pembelian terhadap kualitas perkawinan pada keluarga dual earner selama pandemi Covid-19. Desain *cross sectional study* digunakan pada penelitian. Metode yang digunakan adalah *self administered* dengan alat bantu kuisioner online. Penelitian dilakukan di DKI Jakarta yang dipilih secara *purposive*. Teknik *voluntary sampling* digunakan untuk mendapatkan 106 orang istri bekerja yang memiliki anak dan berdomisili di DKI Jakarta. Data yang telah terkumpul diolah menggunakan bantuan perangkat lunak *Microsoft Office Excel*, *Statistical Package for Social Science (SPSS) 25.0 for windows* dan *Smart Partial Least Square (SmartPLS)*. Hasil penelitian menunjukkan bahwa pendidikan dan pendapatan suami, jumlah anak, besar keluarga serta peran gender dalam pengelolaan keuangan dan keputusan pembelian berhubungan dengan kualitas perkawinan. Hasil uji regresi menunjukkan bahwa pendapatan suami dan peran gender dalam keputusan pembelian berpengaruh positif terhadap kualitas perkawinan. Penelitian ini memberikan saran kepada keluarga agar lebih meningkatkan pembagian peran seimbang pada kegiatan pengelolaan keuangan dan membuat strategi dengan membangun kesetaraan peran.

Kata kunci: keputusan pembelian, kualitas perkawinan, pandemi Covid-19, pengelolaan keuangan, peran gender

INTRODUCTION

At this time, there is an outbreak of the Covid-19 virus, the government urges restrictions on community activities during the pandemic. The policy decreases the activity and movement of people in big cities, which causes an economic crisis (Hadiwardoyo, 2020). Yamali and Putri (2020) said the impact of the pandemic on the current economy, many companies are threatened with bankruptcy. Employees are at home in order to decide the spread of the Covid-19 virus, which has resulted in a decrease in income. According to Agustina *et al.* (2021), building gender equality in the family is very important in overcoming problems from the impact of the Covid-19 pandemic to maintain family harmony. The family can make a financial planning strategy, which has been mutually agreed upon. The division of roles between family members in financial management starts from planning, managing and controlling expenses, making purchasing decisions, and prioritizing needs.

The family is a major institution in the gender sphere. The harmony of gender roles in family life is based on justice and equal access, participation, control, and benefits on using resources to achieve family welfare. Changes in globalization have had an impact on changes in various aspects of life and shifts in values, one of which is the shift in gender roles between men and women (Puspitawati, 2017). It can be seen that the role of women working in the public sector is increasing, there is a percentage of female employment of 71.49 percent with married status (BPS, 2017). With the development of modern times, more and more families with the condition of husband and wife work give rise to the existence of a dual role carried out in the domestic and public sectors, especially by the wife. The wife's income is seen as a complement to her husband's income. However, it is not uncommon for the wife to have a higher position and income than her husband (Nengse & Sadewo, 2013).

Men and women have the opportunity to develop their potential in national development, this is supported by human resources themselves, one of which is through education (Hakiki & Supriyanto, 2018). Based on the level of education ranging from not going to school to the tertiary level and gender, the total average salary of female workers in Indonesia is IDR2.302.819 per month. In contrast, the average salary of male workers is IDR2.985.766 per month (BPS, 2017). This data shows a difference in income between men and women. Therefore it is necessary to divide the roles in family life, especially between husbands and wives, to build transparency and accountability for using resources in material form, so that gender inequality does not occur.

Puspitawati (2017) said that the husband's knowledge and understanding of financial management, including financial management and controlling family purchases, is necessary to achieve quality family goals through improving family functions. Husbands and wives are used as family financial resources for the work owned by two of them. Therefore financial behavior needs to be the family's main focus (Rustiaria, 2017). Nofianti and Denziana (2010) said that in managing family finances, usually, the wife acts as a manager. All family income must be managed properly so there is no inequality between income and expenses. However, the entire family income is still managed and regulated by the wife because the wife is more aware of the family's needs. The husband's role is only limited to providing opinions (Putri & Lestari, 2015). Vogler *et al.* (2008) revealed that wives usually spend their income on collective expenses over individual expenses by buying household needs, while husbands tend to be more preoccupied with individual expenses for hobbies and personal interests. Through this financial management, it can be learned how to make decisions based on the priority scale according to the conditions of each family member to achieve a prosperous family, namely when the family enjoys a decent life and is fulfilled with material and spiritual needs (Ramli & Apriyanto, 2020). Putri dan Lestari (2015) said there is a need for a division of duties between husband and wife by positioning the couple as partners.

Decision-making is key to family management. The family plays an important role in purchasing decisions because it is a natural purchasing unit in society (James *et al.*, 2012). According to Helmi and Sande (2017), family purchasing decision-making has a strategic influence. The research results by Christina and Indarini (2011) stated that the roles of husband and wife in the stage of making purchase decisions in each family are different from each other, starting with the stage of problem recognition and information search and final decision-making. The husband plays the decision to buy a dominant family as a determinant by involving the wife and other family members. Husbands whose wives work will be more involved in performing domestic tasks, and the division of power makes the wife more power in making important decisions in the family (Nurhamida, 2013). Couples who share the same equivalent of the same degree will decide on a joint purchase (Japarianto, 2017). The power of roles between husband and wife is used as the ability to influence what happens in an interaction, the ability to limit access to sources, and the ability to interpret an event (Galliano, 2003). Taniguchi and Kaufman (2020) say that when a married couple

participates in decision-making, it will foster satisfaction in the family.

The quality of marriage impacts family life that can produce happiness (Puspitawati, 2017). Quality marriage has mutual support, cooperation, giving, care, and affection between family members. Family members must understand their duties and roles (Setiawati & Nurhayati, 2020). According to Olson *et al.* (2000), several aspects determine marital satisfaction: personality, problem-solving, communication, financial management, activities in leisure, sexual relations, childcare, similar roles, and religious orientation. Problems in family financial management can also affect the quality of three marriages, which makes economic stability a determining factor for family happiness (Trisnaningsih & Widyasari, 2010). The wife feels a higher quality of marriage than the husband, with a fair division of roles in the family (Taniguchi & Kaufman, 2020). Families that do not divide roles well can give rise to conflicts in the household that cause the quality of marriage to decrease (Lavee & Katz, 2002). Differences in lifestyle and income among family members can also trigger conflicts within the family (Sundjaja *et al.*, 2011).

Research related to gender roles in financial management and purchasing decisions on the quality of family marriages has previously been carried out by several researchers. However, research focusing on dual-earner families during the Covid-19 pandemic is still rare. Therefore, based on the above, this study aims to identify the influence of gender roles in financial management and purchasing decisions on marriage quality in dual-earner families during the Covid-19 pandemic.

METHODS

This study used a cross-sectional study design using the self-administered method through an online questionnaire tool. The study was conducted in DKI Jakarta, which was chosen purposively. The research location was chosen because DKI Jakarta is one of the regions with a fairly high number of fulfillment or placement of workers, as many as 20.004 people with a total of 11.302 people for male workers and a total of 8.702 people for female workers (BPS, 2019b). In addition, DKI Jakarta has the highest Covid-19 cases in 2020, totaling 181.713 positive cases of corona (Task Force for the Acceleration of Handling Covid-19, 2020). The population of this study is a dual-earner family who works in the formal and non-formal sectors, have children of at least school age, and are domiciled in DKI Jakarta Province. A total of 106 people were taken as respondents using the non-probability and voluntary sampling methods.

Financial management is divided into two, namely, financial management and planning. This study focuses on the division of gender roles in family financial management. The measuring instrument used to measure family financial management is referred to by Puspitawati (2017) using the concept in line with Faridawati and Silvy (2017). Then, it was modified according to the conditions during the Covid-19 pandemic. A total of 10 question items using a Likert scale with gender role categories: "1= None/other parties; 2= Husband only; 3= Wife only; 4= husband is dominant; 5= dominant wife; 6= Husband and Wife are equal". Cronbach's alpha value is 0,779.

In the variable of family purchasing decision-making using a measuring tool for decision-making in family life using the Sumarwan (2014) concept with a need recognition process, information search, alternative evaluation, purchase decisions, and post-purchase satisfaction. The measuring tool has been modified according to the conditions during the Covid-19 pandemic. It has 10 question items using a Likert measurement scale with the gender role category between husband and wife: "1= None/other parties; 2= Husband only; 3= Wife only; 4= husband is dominant; 5= dominant wife; 6= Husband and Wife are equal". Cronbach's alpha value is 0,653.

The variable of marital quality using a measuring instrument with the concept of Conger *et al.* (1990) is divided into two, namely the dimension of marital satisfaction and the dimension of marital happiness. This measuring tool was modified according to conditions during the Covid-19 pandemic, where there were 10 question items, each dimension having 5 question items with an answer choice of "0 = No 1 = Yes", and Cronbach's alpha value is 0,802.

The data that has been collected will be processed through the process of editing, coding, scoring, entry, cleaning, analyzing and interpreting the data. Data processing using Microsoft Office Excel software and Statistical Package for Social Science (SPSS) 25.0 for windows. The editing stage is carried out to check the data that has been collected by filling out an online questionnaire. Then, the coding stage is carried out to provide a certain code to the respondent's answer to facilitate the data analysis process. Furthermore, the data that has been coded is given a score and entered for processing. The data entered has been cleaned beforehand so there are no errors in the data processing.

RESULTS

Characteristics of Husband and Wife Dual Earner Family

The age of husband and wife is grouped into three, namely the early adult age group starting at the age of 18-40 years, the middle adult age group being at the age of 41-60 years, and the late adult age group being over 60 years old (Hurlock, 1980). The results show that more than half of husbands and wives are in the middle adult category, which is 66 percent for husbands with an average age of 44,43 years and wives as much as 54,7 percent with an average age of 42,08 years. In addition, the youngest husband is 29 years old, the oldest is 60 years old, the youngest wife is 28 years old and the oldest is 56 years old.

The majority of husbands and wives study up to the university level. Both husband and wife have the same proportion of 79,2 percent. The husband's lowest education in junior high school graduate, and the wife is a high school graduate. The results also show that most respondents (80,2%) have an equal education level between husband and wife, and only a few respondents have a husband's education level higher than his wife (9,4%).

Most husband and wife couples work as private employees, namely 65,1 percent for husbands and 45,3 percent for wives. In addition to private employees, the husband's other types of work are traders (11,3%) and civil servants (10,4%), as well as wives as traders (29,2%) and civil servants (13,2%). The job with the lowest proportion is as a BUMN/BUMD to the husband at 4,7 percent and the wife at 3,8 percent. The results showed that most of the husbands and wives worked in the formal sector (64,1%), the least number of wives worked in the formal sector, and the husband worked in the non-formal sector (4,7%).

The husband and wife's income is obtained based on the regional minimum wage line (UMR) of DKI Jakarta, IDR4.276.349,00. The highest proportion of the husband's income (36,8%) is above IDR10.000.000,00, which is in the highest category of regional minimum wages. On the other hand, the highest proportion of a wife's income (28,0%) is below the regional minimum wage of IDR4.276.349,00, which is in the lowest category. The results also show that most of the respondents (60,4%) have husbands who have more income than their wives and only a few wives (12,3%) have more income than their husbands.

Family Characteristics

The results showed that the average length of the marriage of respondents was 16,65 years. The marriage of all respondents is 7 to 31 years running. The eldest child in the respondents was in the age range of 6 to 28 years. The least number of children in the respondent's family is one person, and the highest number of children is eight people.

Based on the BKKBN (2005), large families are grouped into three: small families consisting of less than or equal to four family members, medium families consisting of five to seven family members, and large families consisting of more than or equal to eight family members. The results of Table 6 show that most of the respondent's families are in the small family category of 63,2 percent with an average family size of four people. The number of members is a maximum of ten people and a minimum of three people.

Gender Role in Financial Management

Gender roles in financial management will be seen in the division of roles performed by husband and wife working in managing family. Result shows that respondents answered that husband and wife are equal in activities to save expenses (77,4%) and plan the need for children's education (69,8%) then the wife is more dominant in writing budget activities (30,2%) and compares income and expenses (31,1%).

The study results in Table 1 show that the distribution of respondents' answers based on gender roles in financial management during the Covid-19 pandemic is in the medium category (41,5%) with an average index of 73,61. This shows that the dual-earner family is good enough to play a balanced role in financial management during the Covid-19 pandemic. However, there are some activities that the wife dominates.

Table 1 Distribution of samples based on gender roles in financial management

Category	n	%
Gender role in financial management		
Low (0-60)	19	17,9
Medium (61-80)	44	41,5
Height (>80)	43	40,6
Total	106	100,0
Mean \pm SD	73,6164 \pm 16,80336	
Min-Max Index	30,00 – 100,00	

Gender Role in Purchasing Decisions

The gender role of purchasing decisions referred to in this study is the division of roles between husband and wife who work in deciding the purchase of valuables and health care. The gender roles carried out by dual-earner family couples with the process stages passed sequentially are good. Husband and wife were working together to discuss identifying their needs before buying valuables (44,3%) and health care (55,7%) during the Covid-19 pandemic. Before making a purchase, husband and wife work together to find information about the quality and price of valuables (61,3%) and health care to be purchased (54,7%). Furthermore, the husband and wife worked together to evaluate several alternatives, such as paying attention to the brand of valuables (51,9%) and the importance of health care (61,3%) to determine the next step. The final decision made by husband and wife determines purchases related to the type of product, brand, seller, quality, and so on in purchasing valuables (61,3%) and health care (69,8%) together during the Covid-19 pandemic. After making a purchase, there is an evaluation of satisfaction in purchasing valuables (77,4%) and health care costs (71,7%).

Based on Table 2, the need recognition process is in the high category (45,3%) with an average index of 67,13. The information search process is in the high category (57,7%) with an average index of 72,95. The alternative evaluation process is in the high category (60,4%) with an average index of 78,45. The purchasing decision process is in the high category (69,8%) with an average index of 83,17. Post-purchase is in the high category (74,5%) with an average index of 83,59. This happens because dual-earner couples have the same level of satisfaction after buying valuables and health care. Therefore, decision-making in terms of purchasing expensive and healthy goods will be decided jointly or in a balanced manner. Table 8 shows that gender roles in purchasing decisions are in the high category (51,9%) with an average index of 80. It can be seen that dual-earner families have played an optimally balanced role in purchasing decisions during the Covid-19 pandemic.

Table 2 Distribution of samples based on minimum-maximum values, average, and standard deviation of gender roles in purchasing decisions

Categories and Process	n	%
Needs introduction		
Low (0-60)	43	40,6
Medium (61-80)	15	14,2
Height (>80)	48	45,3
Mean \pm SD	67,1384 \pm 28,12082	
Min-Max Index	0 – 100,00	
Information search		
Low (0-60)	30	28,3
Medium (61-80)	15	14,2
Height (>80)	61	57,5
Mean \pm SD	72,9560 \pm 32,48547	
Min-Max Index	0 – 100,00	
Alternative evaluation		
Low (0-60)	18	17,0
Medium (61-80)	24	22,6
Height (>80)	64	60,4
Mean \pm SD	78,4591 \pm 21,32725	
Min-Max Index	16,67 – 100,00	
Purchasing decision		
Low (0-60)	18	17,0
Medium (61-80)	14	13,2
Height (>80)	74	69,8

Table 2 Distribution of samples based on minimum-maximum values, average, and standard deviation of gender roles in purchasing decisions (continue)

Categories and Process	n	%
Mean \pm SD	83,1761 \pm 20,50878	
Min-Max Index	33,33 – 100,00	
Post-purchase		
Low (0-60)	16	15,1
Medium (61-80)	11	10,4
Height (>80)	79	74,5
Mean \pm SD	83,5912 \pm 20,79099	
Min-Max Index	16,67 – 100,00	
The role of gender in purchasing decisions		
Low (0-60)	11	10,4
Medium (61-80)	40	37,7
Height (>80)	55	51,9
Total	106	100,0
Mean \pm SD	80,0000 \pm 15,74305	
Min-Max Index	33,33 – 100,00	

Marriage Quality

The principle of marital quality consists of marital happiness and satisfaction reflecting a close and harmonious relationship (Herawati *et al.*, 2018). It can be seen in the dimensions of marital satisfaction that respondents are satisfied with their marriage during the Covid-19 pandemic, such as being satisfied when a couple spends free time together (98,1%) and collaborates on financial planning with their husband (96,2%) and is satisfied with the division of domestic roles in raising children (93,4%). Furthermore, in the dimension of marital happiness, the majority of wives feel happy with their marriage (97,2%), happy with the behavior of their partner (96,2%), household decisions (96,2%), and cooperation in meeting the family's economic needs (95,3%).

Based on Table 3, the dimensions of marital satisfaction are in the high category (87,7%) with an average index of 90,75. Likewise, the dimensions of marital happiness are in the high category with an average index of 95,84. Overall, marriage quality is in the high category (93,4%) with an average index of 93,30. On the other hand, very few marital quality are in the medium (2,8%) and low (3,8%). This is because most respondents' wives are satisfied and happy with their marriages and deciding to share roles with their husbands during the Covid-19 pandemic.

Table 3 Distribution of samples based on the minimum-maximum value, average, and standard deviation of marital quality

Categories and Dimensions	n	%
Marital satisfaction		
Low (0-60)	4	3,8
Medium (61-80)	9	8,5
Height (>80)	93	87,7
Mean \pm SD	90,7547 \pm 18,34579	
Min-Max Index	0 – 100,00	
Marital happiness		
Low (0-60)	3	2,8
Medium (61-80)	1	0,9
Height (>80)	102	96,2
Mean \pm SD	95,8491 \pm 14,79176	
Min-Max Index	0 – 100,00	
Marriage quality		
Low (0-60)	4	3,8
Medium (61-80)	3	2,8
Height (>80)	99	93,4
Total	106	100,0
Mean \pm SD	93,3019 \pm 14,71777	
Min-Max Index	20,00 – 100,00	

Relationship Between Variables

The results showed that the wife's education had a significant positive relationship with gender roles in financial management. The higher the wife's education, the higher the balanced gender role in managing family finances increases. Husband's education has a significant positive relationship with gender roles in financial management, gender roles in purchasing decisions, and marriage quality, which means that the higher the husband's education, the higher the balanced gender role in financial management and purchasing decisions in the family which can improve the quality of marriage. That is felt. A husband's income has a significant positive relationship with marriage quality. This means that the greater the husband's income, the higher the perceived quality of marriage. The number of children and family size has a significant negative relationship with gender roles in financial management and quality of marriage, which means that the more children and family members, the lower the balanced gender role played by husband and wife in managing family finances which causes the low quality of marriage felt by husbands and wives. Wife.

The results showed that the role of gender in financial management was significantly positively related to the role of gender in purchasing decisions. The higher the balanced role of husband and wife in managing family finances, the higher the balanced gender role in family purchasing decisions. In addition, the role of gender in financial management is significantly positively related to the quality of marriage. This means that the higher the balanced gender role in financial management, the higher the quality of marriage felt by husband and wife dual-earner families. The results of this study also indicate a significant positive relationship between gender roles in purchasing decisions and marriage quality, which means that the higher the balanced gender role in family purchasing decisions, the higher the perceived quality of marriage.

Table 4 Correlation coefficient between husband and wife characteristics, family characteristics, gender roles in financial management, gender roles in purchasing decisions on marital quality

Variable	Gender roles in financial management (index)	The role of gender in purchasing decisions (index)	Marital quality (index)
Wife's age (years)	0,061	-0,141	-0,134
Wife's education	0,242*	0,173	0,107
Wife's income	0,084	0,136	0,100
Length of marriage (years)	0,097	-0,084	-0,041
Husband's age (years)	0,087	-0,131	-0,106
Husband's education	0,199*	0,237*	0,252**
Husband's income	0,138	0,157	0,251**
Number of children (person)	-0,207*	-0,122	-0,220*
Age of oldest child (years)	0,031	-0,125	-0,094
Big family	-0,207*	-0,122	-0,220*
Gender roles in financial management (index)	1	0,491**	0,288**
The role of gender in purchasing decisions (index)	0,491**	1	0,426**
Marital quality (index)	0,288**	0,422**	1

Note: *) significant at $p < 0,1$; **) significant at $p < 0,05$; ***) significant at $p < 0,01$

Effect Between Variables

Based on the results of multiple linear regression, the Adjusted R Square value is 0,171. That is, as much as 17,1 percent of the factors that affect the quality of marriage can be explained by the variables in the model. Meanwhile, the remaining 82.9 percent of marital quality is influenced by factors not examined in this study.

Table 5 Regression coefficient between husband and wife characteristics, family characteristics, gender roles in financial management, gender roles in purchasing decisions on marital quality

Variable	Coefficient Non-standardized (B)	Coefficient Standardized (β)	Sig.
Constant	82,721		0,000
Wife's education	-2,253	-0,062	0,547
Wife's income	-0,659	-0,080	0,500
Long married	0,299	0,136	0,490
Husband's age (years)	-0,259	-0,138	0,493
Husband's income	1,679	0,219	0,049*
Number of children (person)	-1,999	-0,143	0,136
Gender roles in financial management (index)	0,061	0,070	0,544
Gender roles in purchasing decisions (index)	0,302	0,323	0,003**
F			3,703
Sig.			0,001^b
R Square			0,234
Adjusted R Square			0,171

Note: *) significant at $p < 0,1$; **) significant at $p < 0,05$; ***) significant at $p < 0,01$

The regression test results in Table 5 show that the husband's income has a significant positive effect on the marital quality index ($\beta = 0,219$; $p = 0,049$). Increasing one unit of a husband's income will increase the perceived quality of marriage by 0.219 points. The role of gender in purchasing decisions has a significant positive effect on the marital quality index ($\beta = 0,323$; $p = 0,003$). Increasing one unit of gender roles in purchasing decisions will increase the perceived quality of marriage in dual-earner families by 0,323 points.

DISCUSSION

The results of this study indicate that more than half of the working-age husbands and wives are in the middle adult category, which is 66 percent for husbands with an average age of 44,43 years and wives 54,7 percent with an average age of 42.08 years. In addition, most husbands and wives have the same proportion of education up to college level, 79,2 percent. Most of the jobs owned by husband and wife are private employees, namely 65,1 percent for husbands and 45,3 percent for wives. The husband and wife's income is obtained based on the DKI Jakarta UMR, IDR4.276.349,00. The highest proportion of the husband's income (36,8%) is above IDR10.000.000,00, which is in the largest category of regional minimum wages.

On the other hand, the highest proportion of a wife's income (28,0%) is below the regional minimum wage of IDR4.276.349,00, which is in the lowest category. The average length of the marriage of respondents is 16,65 years. The results also showed that the average age of the oldest child of all respondents was 15,17 years. The size of the respondent's family is in the small family category of 63,2 percent, with an average family size of four people.

The results showed that the role of gender in financial management was in the moderate category. This is because the role of husband and wife in managing finances during the Covid-19 pandemic is quite balanced. However, the role of the wife still looks more dominant. This is in accordance with the research of Nurhamida (2013) that the wife is more dominant in managing family finances.

The results also show that the role of gender in family purchasing decisions is in the high category, meaning that the balanced role between husband and wife in deciding the purchase of goods and services during the Covid-19 pandemic is commonly used in household life through the selection process has been carried out very well. This is in line with research conducted by Manoharan and Vijayalakshmi (2012) that husband and wife tend to make purchasing decisions together in determining goods and services. Suggestions and information from people can be the main reference for choosing a product. Furthermore, the study results are also in line with the concept of Mader and Schneebaum (2013), which explains that husbands and wives who have unequal bargaining power in the aspects of education, income, and work will make purchasing decisions together.

Based on the research results, the marriage quality variable is in the high category, meaning that the wife is satisfied with the division of gender roles and responsibilities with her husband in financial management activities and purchasing decisions during the Covid-19 pandemic. This is in line with the research of Puspitawati *et al.* (2019), which states that the quality of a person's marriage will be optimal when the family can perform the division of roles well. Therefore, the division of roles carried out by husband and wife in this study is in the form of the division of gender roles and the division of responsibilities between husband and wife in managing finances and purchasing decisions in the family.

Based on the correlation test results, gender roles in financial management during the Covid-19 pandemic have a significant positive relationship with a wife's education. The higher the wife's education, the higher the equal gender role in managing family finances. According to Firdaus and Sunarti (2009), a wife's high education will have better financial management skills and abilities. In addition, the husband's education is positively related to gender roles in financial management during the Covid-19 pandemic. The higher the husband's education, the higher the equal gender role in managing family finances. This is in accordance with the research of Puspitawati and Fahmi (2008) that the high cooperation of gender roles in managing family finances is related to the husband's higher education. Furthermore, the number of children significantly negatively relates to gender roles in financial management. The greater the number of children, the lower the balanced gender role played by husband and wife in financial management during the Covid-19 pandemic. Family size is negatively related to gender roles in financial management, which means that the larger the number of family members, the lower the balanced gender role of husband and wife in managing family finances which can lead to a decrease in the quality of marriage during the Covid-19 pandemic. This is supported by the research of Hakim *et al.* (2014), which states that the greater the number of family members, the lower the financial management carried out by the wife. The results showed that the role of gender in financial management was significantly positively related to the role of gender in purchasing decisions. The higher the balanced gender role played by husband and wife in managing family finances, the higher the equal gender role in family purchasing decisions during the Covid-19 pandemic. This is in line with the research of Nofianti and Denziana (2010), which states that the equal role played by husband and wife in financial management will be higher along with the higher balanced gender role played by husband and wife in purchasing and financing decisions. In addition, the concept of Garman and Forgue (2000) states that decisions in meeting the needs of household life are included in financial management activities.

The role of gender in purchasing decisions has a significant positive relationship with the husband's education, which means that the higher the husband's education, the higher the balanced gender role in purchasing decisions during the Covid-19 pandemic. This is supported by research by Mizfar and Sinaga (2015) that a person's high education can be a factor in making purchasing decisions. The results showed a significant positive relationship between the husband's education and marital quality, which means that the higher the husband's education, the higher the perceived marital quality. According to research conducted by Allendorf and Ghimire (2012), education has a significant relationship with marital quality. Furthermore, the husband's income is significantly positively related to marital quality. The higher the husband's income, the higher the perceived quality of marriage during the Covid-19 pandemic. This aligns with previous research that income is related to creating an active family environment, including marital satisfaction (Zhang, 2012; Rizkillah *et al.*, 2015). Meanwhile, the number of children significantly negatively impacts marriage quality. The greater the number of children, the lower the marriage quality felt during the Covid-19 pandemic. This is in line with the research of Setiawati and Nurhayati (2020) that a large number of children can increase the burden of family expenses which have an impact on the quality of marriage. The role of gender in financial management is related to the quality of marriage. This means that the higher the balanced gender role in financial management, the higher the quality of marriage felt by husband and wife dual-earner families. This is supported by the research of Herawati *et al.* (2020), which states that when the financial management process carried out by the wife and husband is in good condition, the satisfaction felt by the husband and wife will increase.

Correlation results also show that gender roles in purchasing decisions positively affect marital quality. The higher the balanced gender role played by husband and wife in purchasing decisions, the higher the marriage quality felt during the Covid-19 pandemic. Likewise, the results of the linear regression test that the factors that affect the quality of marriage are the role of gender in purchasing decisions. This means that a balanced division of roles in family purchasing decisions will improve the quality of marriage felt by husband and wife working during the Covid-19 pandemic. This is in line with Puspitawati (2014) statement that the role of gender in purchasing decisions is a form of interaction between husband and wife that affects the quality of marriage. Putri and Lestari's (2015) research stated that all family members were involved in deliberation in deciding on a purchase. This can be seen from the structural-functional theory, which shows the family's stability and balance of the gender role system. According to Lestari (2012), the

division of tasks carried out in a balanced and according to the mutual agreement will affect a harmonious married life. Families that set rules regarding roles, obligations, and responsibilities in decision-making will create harmony and balance in family relationships (Lambrecht & Lievens, 2008). Based on the results of Virmani (2013) research, the interaction between active family members during the division of gender roles in family purchasing decisions can make the quality of marriage high. The correlation and regression test results show consistent results on the latent variable gender roles in purchasing decisions that significantly influence the quality of marriage variables.

Based on the multiple linear regression test results, husband's incomes have a significant positive effect on the quality of marriage. This can mean that the husband's higher income will improve the quality of marriage felt by husband and wife couples in dual-earner families during the Covid-19 pandemic. This is in line with Thorir (2018) statement that economic income influences family harmony theoretically so that couples with higher incomes will foster harmony and intimacy. However, financial management has no influence on marriage quality during the Covid-19 pandemic. The results of this study are not in line with the research of Seeling (2016), which states that financial management and communication influence relationship satisfaction. Other factors outside the study most likely influence the marriage quality.

CONCLUSIONS AND SUGGESTIONS

Wives of dual-earner families who are respondents in this study have an average age in the middle adult category. Most husbands and wives graduated from the college level. The most dominant occupations owned by husband and wife are private employees. The husband's income is mostly above the DKI Jakarta UMR, while the wife's income is mostly below the DKI Jakarta UMR. The eldest child owned by the respondent is of school age. On average, respondents have two children. Based on the study results, more than half of the respondents fall into the category of small families with an average family size of four people. The results showed that the gender role variable in financial management was in the medium category, the gender role variable in purchasing decisions was in the high category, and the marriage quality variable was in the high category. This shows that a balanced gender role has been carried out well during the Covid-19 pandemic so that the perceived quality of marriage is high. The correlation test results show a significant positive relationship between the wife's education, husband's education, and gender roles in financial management. The results showed that the number of children and the family size were significantly negatively related to gender roles in financial management and marriage quality. A husband's education positively correlates with gender roles in purchasing decisions and marital quality. Furthermore, the husband's income is significantly related to marital quality. In this study, the role of gender in financial management is significantly positively related to the role of gender in the management and quality of marriage. The results of the linear regression test show that the husband's income and the role of gender in purchasing decisions have a significant positive effect on the quality of marriage.

Based on the results of the family research, it is expected to further increase the distribution of balanced roles in financial management activities so that there is no gender inequality between husband and wife. Couples husband and wife dual-earner families can make strategies by building equal roles so that husbands and wives feel the high quality of marriage. It is necessary to divide these roles according to a mutual agreement that can result in marital satisfaction and happiness. For further researchers to use in-depth interviews between husband and wife to see the conditions for the division of roles applied and the quality of marriage felt by both parties. Researchers are advised to make more effective and efficient questions. Government agencies can educate the public about tips on dividing roles between husband and wife and problem solving that can be done in family financial management activities and purchasing decisions.

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