

Love and Belief in a Just World and Marital Commitment in Financial Infidelity in Iranian Couples

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ABSTRACT

Objective: The present study investigated the role of love and belief in a just world and marital commitment in financial infidelity in couples.

Methods: The statistical population of this correlational study consisted of 300 married men and women in Isfahan. The research instruments included the Belief in a Just World questionnaire (Satun and Douglas, 2005), the Love Styles questionnaire (Hendrick and Hendrick, 1986), the Marital Commitment questionnaire (Adams and Jones, 1997), and the Financial Infidelity questionnaire (Garbinsky et al., 2020).

Results: The results of the study revealed that love style and belief in a just world did not have a significant effect on their financial infidelity. However, belief in a just world significantly affected marital commitment. The results also demonstrated that marital commitment had an inverse and significant effect on financial infidelity.

Conclusion: It seems that the results of this study can be used by family therapists, premarital counselors, and family researchers.

Keywords: *Belief in a just world, marital commitment, love styles, financial infidelity, married men and women.*

1 Introduction

Couples lack many basic financial capabilities. To avoid challenges that may result from these deficiencies, some couples may cheat their romantic partner out of financial issues. However, little is known about financial infidelity in romantic relationships (Jeanfreau et al., 2018; Junare & Patel, 2012; Saxey et al., 2022; Siegel,

1990). In summary, less honesty about financial issues may have consequences for couples in romantic relationships (Saxey et al., 2022). In fact, romantic relationships are built on trust, but partners are not always honest about their financial behavior. They may hide their expenses, debts, and savings from each other (Garbinsky et al., 2020). In fact, financial infidelity includes those financial issues that are managed without the awareness of the spouse (Jeanfreau et

al., 2018). The type, amount, and method of this infidelity differ from individual to individual (Junare & Patel, 2012). Moreover, according to Canale et al. (2015), “financial infidelity includes any purposeful financial deception between two or more people, while there is a clear or implicit belief between them that financial issues are pursued with honesty”. Examples of financial infidelity include spending money, having credit cards, opening secret accounts or saving money secretly, borrowing money, or running up debt without the partner’s awareness and any financial decisions made by the partner, which may affect the financial planning of the relationship (Bennett, 2013; Dew et al., 2022). Financial infidelity is often minor, and the offender does not realize he is doing something wrong (Canale et al., 2015). Financial infidelity is a function of individual and relational factors and increases or decreases according to the dynamics of a specific relationship (Garbinsky et al., 2020).

Many couples argue over financial issues. In fact, financial conflicts are the third most discussed topic among couples (Jeanfreau et al., 2018). However, there is little theory in the professional literature to guide research studies or clinical practices (Junare & Patel, 2012; Siegel, 1990). Britt et al. (2010) studied the determinants of money arguments between spouses in 1,371 married women. The results revealed that monetary exchanges and the level and amount of a spouse’s income and financial resources were important components of money discussions in marriage (Britt et al., 2010).

The National Endowment for Financial Education also reported that 10% of couples lied about their income and debt. Additionally, 35% of couples believed that some of their financial issues should have remained private or limited to their spouse (Junare & Patel, 2012). Studies have shown that about one-third of Americans have admitted to lying to their spouse about financial issues (Goudreau, 2011; Jeanfreau et al., 2018).

Various factors can affect financial infidelity. One of these factors is marital commitment (Bennett, 2013). Some evidence indicates that marital commitment is both one of the primary outcomes and a consequence of the tendency toward financial infidelity (Garbinsky et al., 2020; Siegel, 1990). Marital commitment is one of the strongest and most stable predictors of the quality and stability of the marital relationship (Hou et al., 2019). The term commitment implies a rational decision that requires an individual to be bound to certain actions. In other words, it is a state of intellectual or emotional dependence on a desirable ideal (Salemi et al., 2022). Marital commitment refers to the

spouse’s willingness to sacrifice personal needs and desires (Tang, 2012). The more spouses consider their relationship permanent and the more they have commitment, the more willing they are to deal with financial resources as a common resource in marital relationships (Cenci et al., 2018).

Adams and Jones (1997) believe that marital commitment can be described in three relatively broad dimensions, and the extent to which the spouses tend to maintain marriage is known as the basic axis of these dimensions. These dimensions include marital commitment due to devotion to the spouse and a sense of satisfaction (commitment to the spouse or personal commitment), belief in the sanctity of marriage as a sacred institution (commitment to marriage or ethical commitment), and the commitment to avoid financial and social punishment caused by separation or divorce (structural commitment) (Adams & Jones, 1997).

Love style is another factor that can affect financial infidelity (Dew & Dakin, 2011; Shapiro, 2007). The styles and types of love expression in people are of particular importance since these different styles can play an effective role in people’s marital lives (Salemi et al., 2022).

One of the useful theories about love is the Colors of Love theory proposed by Lee, who identified six styles of love, including Eros, Ludus, Storge, Mania, Pragma, and Agape (Kansky, 2018). Romantic love (Eros) is accompanied by physical attraction to the beloved. A pleasant intimacy slowly develops into friendly love (Storge). Playful love (Ludus) is considered a pastime; it is short-term, and there is no obligation to it. Mania is an intense emotional state accompanied by jealousy, love, and mental preoccupation. Realistic love (Pragma) is a logical love in which the other party is chosen based on the similarity in the individual’s needs. Self-sacrificing love (Agape) is a conditional love accompanied by caring for the beloved (Fricker & Moore, 2002; Gana et al., 2013). The study by Nameni et al. (2016) showed that romantic, crazy, and self-sacrificing love styles predict marital commitment (Nameni et al., 2016). Rafei and Jamehri (2017) reported that couples will experience more commitment and satisfaction when they have more love and affection (Rafei & Jamhari, 2018). Kolahdozipour et al. (2019) concluded that there was a positive and significant relationship between marital commitment and love styles (intimacy, commitment, and excitement) (Kolahdozipour et al., 2020). In fact, love styles predict marital commitment. In addition, Gana et al. (2013) found similar findings in this regard (Gana et al., 2013).

Another factor that may affect financial infidelity is the belief in a just world. Belief in a just world can be considered

a contract (Lerner, 1977) between an individual and the social world. The more an individual believes in a just world, the stronger the legitimate and binding nature of such a contract is. For instance, the more individuals adhere to and commit to the beliefs of a just world, the more they attempt to act in a just way in relation to others. They would show such beliefs at the level of their personal behaviors and the world around them (Lerner, 1977; Tomaka & Blascovich, 1994). Such views strengthen the sense of trust in the surrounding environment. Individuals' beliefs and knowledge in different areas of life undeniably affect their behaviors and reactions. A group of human beliefs that have a multidimensional nature is the belief in a just world. People who believe in a just world seek to explain the causes of good or bad events that have happened to them. This belief enables individuals to face unjust cases in the social environment (Hofer & Spengler, 2020). Individuals with higher just world beliefs have a more positive perception of others than those with lower just world beliefs. These beliefs can affect individuals' lives and health. Therefore, they believe they can control the events of their lives and plan their future with more certainty. Such functions increase the level of mental health, general health, well-being, and social trust (Dzuka & Dalbert, 2006). Belief in a just world strongly corresponds to the context and culture of Iran. There are many stories and sayings that advocate that everything that happens to people is a reflection of their actions and thoughts. Moreover, God's justice, as one of the principles of Islam, can influence individuals' belief in a just world. As a result, it affects the way they react to different situations.

According to the literature, no research study was found on the investigation of the role of marital commitment, love styles, and belief in a just world in financial infidelity; there is a research gap in this field. According to Garbinski et al. (2020), the current lack of research on financial infidelity is due to three reasons. First, financial infidelity is difficult to investigate because it is often hidden and difficult to observe. Second, there is no agreement on the definition of financial infidelity or the precise behaviors that should be considered financial infidelity. Third, there is no criterion to identify the tendency toward financial infidelity (Garbinsky et al., 2020).

Considering the wide consequences of financial infidelity, the current study presents and tests a causal model regarding the relationship between love styles, belief in a just world, marital commitment, and financial infidelity to examine how love styles and belief in a just world affect individuals' marital commitment and financial infidelity.

Methods and Materials

1.1 Study Design and Participants

The current study used a correlational design through path analysis. The statistical population included all couples in Isfahan in 2022. Overall, 300 individuals were randomly selected from among them. To collect data and prevent the spread of the coronavirus, the questionnaires were prepared online on Digisurvey (www.digisurvey.net) and sent to the participants through social networks. In addition to the questionnaires, the participants answered demographic questions such as age, gender, and education level. Ethical considerations were taken into account. The inclusion and exclusion criteria for the participants, the study's objective, the participants' anonymity, the confidentiality of their information, and the possibility of leaving the research study and refusing to answer the online questionnaires were explained, along with the sent link. The participants were asked to voluntarily complete the online questionnaires with informed consent. In this way, the link to the online questionnaire was shared on social networks such as Telegram, WhatsApp, and Instagram through the information channels of Isfahan, as well as scientific and friendly groups; the participants shared another part of the questionnaire among their friends, relatives, and groups. The sample size of the study was 300 individuals. In fact, 387 individuals filled out the questionnaires, of whom 87 were excluded from the study according to the inclusion and exclusion criteria. The participants included 253 (84.3%) women and 47 (15.7%) men. It should be noted that the inclusion criteria included being married, living in Isfahan, living together for at least three years, and being literate. Moreover, the exclusion criteria were not being married, not living in Isfahan, being married for less than three years, being illiterate, and living in a village.

1.2 Measures

1.2.1 Belief in a Just World

This questionnaire was developed by Satun and Douglas (2005). It contains 27 closed-ended items based on a five-point Likert-type scale. It measures the dimensions of belief in a just world for oneself (items 1–8), belief in a just world for others (items 9–16), belief in a just world in general (items 17–23), and belief in an unjust world (items 24–27). The items on belief in a just world for oneself and belief in a just world for others were used in this research study. The response and scoring scale of this questionnaire are based on a five-point Likert-type scale in the form of completely

disagree (1), disagree (2), neither agree nor disagree (3), agree (4), and completely agree (5). The reliability coefficient for the subscale of belief in a just world for oneself was equal to 0.77. At the same time, Cronbach's alpha on this scale was 0.75. Moreover, in the subscale of belief in a just world for others, Cronbach's alpha was reported as 0.80, and its test-retest reliability coefficient was 0.79 (Rostami & Khormaei, 2021). In this study, Cronbach's alpha was utilized to calculate the reliability coefficients of this questionnaire, and it was 0.847 for the subscale of belief in a just world for oneself and 0.888 for the subscale of belief in a just world for others. All three values are higher than 0.7 and are at a proper level. The reliability of the whole questionnaire was also 0.914.

1.2.2 Love Styles

This questionnaire was developed and validated by Hendrick and Hendrick in 1986 based on Lee's model. It investigates the six types of love styles in Lee's theory, including Eros (romantic style), Ludus (playful love), Storge (friendly style), Mania (erotic style), Pragma (realistic style), and Agape (self-sacrificing style). It includes 24 items that measure different attitudes toward love. Each of these six styles of love includes four items, and the answers to the items are scored on a five-point Likert-type scale, including completely agree (5), agree (4), neither agree nor disagree (3), disagree (2), and strongly disagree (1). The highest and lowest scores that an individual can get in each subscale are 16 and 0, respectively. The factorial structure of this scale in Iranian society was analyzed by Bayat (2008), and its 6-factor structure was confirmed. In this study, the value of Cronbach's alpha was estimated for self-sacrificing love (0.96), playful love (0.77), friendly love (0.66), realistic love (0.67), erotic love (0.70), and romantic love (0.77). The factor structure of this questionnaire was investigated in Iranian society, and its six-factor structure was confirmed (Abdi & Golzari, 2010). In addition, in various research studies in Iran, its validity and reliability were examined and reported as satisfactory (Salayani et al., 2020).

1.2.3 Marital Commitment

This questionnaire was developed by Adams and Jones in 1997 for research purposes. It measures the three dimensions of marital commitment (i.e., personal, ethical, and structural commitment) through 44 items. The answers are scored on a five-point Likert-type scale, ranging from 5 (completely agree) to 1 (completely disagree). The range of scores is

between 44 and 225. A higher score on this scale indicates higher marital commitment. Most of the questionnaire's items are scored directly; however, items 11, 16, 23, 28, 29, 30, 32, 34, 35, 36, and 38 are scored inversely. To determine the reliability and validity of the questionnaire, Adams and Jones (1997) administered it to 1,417 married individuals, 347 single individuals, and 46 divorced individuals. In these studies, the correlation of each question with the total test score was high and significant. Adams and Jones (as cited in Jones, 2004) obtained the reliability of each subscale of personal commitment (0.91), ethical commitment (0.89), and structural commitment (0.86). In the Triveh et al. (2019) study, Cronbach's alpha was reported as 0.89, 0.83, 0.88, and 0.85 for the total score, personal commitment, ethical commitment, and structural commitment, respectively (Aman et al., 2019).

1.2.4 Financial Infidelity

This questionnaire was developed by Garbinsky et al. in 2020. It contains 30 closed-ended items that are scored on a five-point Likert-type scale, ranging from completely agree (5) to completely disagree (1). In this questionnaire, items 4, 6, 8, 11, 15, 19, 23, 25, and 28 are scored inversely (Garbinsky et al., 2020). The minimum possible score is 30, and the maximum score is 150; a high score in this questionnaire indicates high financial infidelity. Cronbach's alpha was used to examine the reliability coefficients of this questionnaire, and its value was 0.945 for the entire questionnaire.

1.3 Data Analysis

In the present study, data were analyzed using appropriate descriptive and inferential statistics, considering the type and objectives of the study. Descriptive statistics (i.e., frequencies, mean percentages, and standard deviations) were used to describe the data. Finally, the Pearson correlation coefficient using SPSS software (version 25) and path analysis modeling using AMOS software (version 22) were utilized in this study. The root-mean-square error of approximation, comparative fit index, normed fit index, non-normed fit index, comparative fit index, incremental fit index, and standardized root-mean-square residual were employed to assess the fit of the model in AMOS.

2 Findings and Results

Demographic findings demonstrated that in terms of age, 57 (19%), 108 (36%), 113 (37.67%), and 22 (7.33%) were under 30 years old, between 31–40 years old, between 41–50 years old, and over 50 years old, respectively. Regarding the education level, 26 (8.7%), 96 (32%), 30 (10%), 30 (10%), 117 (39%), and 1 (0.3%) had lower than diploma,

diploma, associate degree, bachelor degree, master degree, and doctorate, respectively. As regards the number of children, 45 (15%), 65 (21.7%), 141 (47%), 44 (14.7%), and 5 (1.7%) had no children, one child, two children, three children, and more than three children, respectively.

Table 1

Descriptive statistics and correlation matrix of the research variables

Variable	Mean	Standard Deviation	1	2	3	4
Belief in a just world	3.02	.73	1	-	-	-
Love styles	3.56	.57	.25**	1	-	-
Marital commitment	3.48	.65	.35**	.43**	1	-
Financial infidelity	2.08	.71	-.11*	-.26**	-.52**	1

Note. N = 300, ** P < 0.05, *P < 0.01.

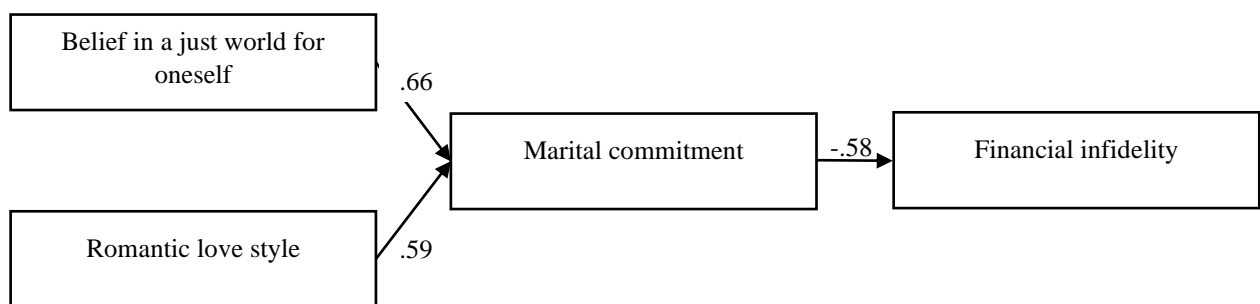
Based on the results (Table 1), from among the variables of the study, belief in a just world obtained a mean of 3.02, which is at the average level on the five-point Likert-type scale. The mean of love style was 3.56, which is above the average level. Marital commitment (with a mean of 3.48) was also higher than average. In addition, financial infidelity (with a mean of 2.08) was lower than the average level.

The results revealed that the model did not have a proper fit. First, the paths with no significant effects were removed to modify the model, and the model was checked again. In

the first modification, all the direct coefficients of the role of love style and belief in just world components in financial infidelity were removed due to the non-significance of the coefficients. In fact, the research results showed that the coefficients of self-sacrificing and realistic love styles and the coefficient of belief in a just world for others were not significant in marital commitment. Inevitably, these coefficients were removed, and the model was modified again. Finally, the model was saturated, and the final research model is illustrated in Figure 1.

Figure 1

The modified model investigating the role of love styles and belief in a just world in financial infidelity with the mediation of marital commitment in Isfahan couples in the form of standard coefficients



As shown in Figure 2, in the modified model, only the effects of belief in a just world for oneself and romantic love style on marital commitment and financial infidelity, as well as the effect of marital commitment on financial infidelity, were significant. These effects showed that the direct effect of believing in a just world for oneself on marital

commitment was equal to 0.66, which is significant. In addition, the direct effect of love style on marital commitment was 0.59, and the direct effect of marital commitment on financial infidelity was -0.58.

To verify the results of this model, it is necessary to check the significance of these paths through the significance mode of the model. Then, the fit of the modified model should be

examined. Moreover, to investigate the mediating role of marital commitment in the relationship between variables, the bootstrap test was used using AMOS software, and the

indirect effects of these paths were calculated, the results of which are presented in [Table 2](#).

Table 2

Significance of the model investigating the role of love styles and belief in a just world in financial infidelity with the mediation of marital commitment in Isfahan couples

Direct Effects				
Paths	B	S.E.	t value	P
Belief in a just world for oneself → marital commitment	0.66	0.03	2.07	0.04
Romantic love style → marital commitment	0.59	0.02	20.75	0.001
Marital commitment → financial infidelity	-0.58	0.09	-6.24	0.001
Indirect Effects				
Paths	Coefficients		Significance	
Belief in a just world for oneself → marital commitment → financial infidelity	-0.04		0.001	
Romantic love style → marital commitment → financial infidelity	-0.041		0.001	
Total effect	Coefficients		Significance	
Belief in a just world for oneself + marital commitment → financial infidelity	0.70		0.04	
Romantic love style + marital commitment → financial infidelity	-0.62		0.001	

According to the findings ([Table 2](#)), the values of t in all paths of the path analysis model were higher than the critical level of t (i.e., 1.96). Therefore, all the effects of the variables

were confirmed in all paths of the model, and all paths were significant. The results of the fit of the model are also reported in [Table 3](#).

Table 3

The fit indices of the presented model

NFI	NNFI	CFI	IFI	RMSEA	X ² /DF	X ²
0.97	0.94	0.96	0.99	0.08	1.94	91.67

Note. RMSEA: Root-mean-square error of approximation; CFI: Comparative fit index; NFI: Normed fit index; NNFI: Non-normed fit index; CFI: Comparative fit index; IFI: Incremental fit index; DF: Degrees of freedom; X²: Chi-square.

The indices in [Table 3](#) are the indicators of the fit of the model, which are all at a favorable level. Based on the results, the modified model had a good fit. The ratio of the Chi-square to the degree of freedom was equal to 1.94, which is less than the desired level of 5. Therefore, it indicates the appropriate fit of the model. Moreover, the square root index was estimated, and the root-mean-square error of approximation was equal to 0.08, which is less than the target value of 0.08; it is an appropriate value. Other fit indices were all close to 1, which is at a favorable level. Therefore, the developed model had a good fit, and the model was suitable. Based on what was mentioned, the structural model was suitable.

According to the final model of the research study, it was found that, among the components of belief in a just world, belief in a just world for oneself had a direct effect on marital commitment and an indirect effect on financial infidelity; the

hypotheses of the research study were not completely confirmed.

3 Discussion and Conclusion

The present correlational study investigated the role of love styles and beliefs in a just world in financial infidelity through the mediation of marital commitment in married men and women in Isfahan. The results of the present research study confirmed the effect of the components of belief in a just world on marital commitment. From among the two components of belief for oneself and belief for others, the effect of belief for oneself on marital commitment was significant. In other words, the more individuals believe in a just world for themselves, the greater their marital commitment will be. No relevant literature was found regarding the influence of the components of belief in a just world on commitment. However, according to previous

research (Hafer et al., 2005), if an individual does not believe in a just world (Lerner, 1977), he will give up his personal commitments. Thus, belief in a just world helps maintain personal commitment. Hence, according to Lerner (1979), personal commitment requires investing in better and longer-term outcomes rather than acting based on immediate motivations. It was argued that one function of belief in a just world may be its relationship with marital commitment (Lerner, 1977). In fact, couples consider marriage a long-term commitment and believe that they need their partner's companionship.

Furthermore, among the types of love styles, the effect of the Eros style on marital commitment was confirmed, which was a positive and significant effect. In other words, from among the love styles, only the romantic love style could increase the marital commitment of couples. According to the literature, the findings regarding the effect of love styles on commitment are in line with prior studies (Levy & Davis, 1988), which confirmed the effect of love styles on commitment. Although none of these research studies have investigated the individual effect of love styles on marital commitment, they have evaluated the overall effect of love styles on marital commitment. However, in studies performed by Levy and Davis (1988) and Nameni et al. (2014), the effect of different types of love styles on marital commitment was investigated, in which the effect of three types of love styles (i.e., Eros, Agape, and Mania) on commitment was confirmed (Levy & Davis, 1988; Nameni et al., 2016). Moreover, Fricker and Moore (2002) emphasized the relationship between Eros love style and commitment in the relationship (Fricker & Moore, 2002). In the current research, only the effect of Eros style on commitment was confirmed. This finding can be explained by referring to the fact that in the Eros love style, love is accompanied by a strong physical desire for the beloved, which facilitates the establishment of a committed relationship without the need to seek excitement from other sources. The Eros style involves the need for intense physical and emotional attraction and commitment to the partner.

Another finding of this study indicated the negative effect of marital commitment on financial infidelity. This finding is in line with the prior findings (Garbinsky et al., 2020; Jeanfreau et al., 2018; Jeanfreau et al., 2020). The greater the marital commitment between couples is, the less they would be willing to commit financial infidelity. As a result, they betray each other less. The findings of this study showed that marital commitment would also prevent financial infidelity

to a large extent because marital commitment includes self-sacrifice toward the spouse and the desire to stay in the marital relationship. In comparison with couples with low commitment, individuals with high commitment are more likely to ignore their desires in favor of fulfilling their spouse's desires (Powell & Van Vugt, 2003). Marital commitment causes individuals to have a long-term perspective on their marriage, to make sacrifices for their relationship, and to take steps to maintain, strengthen, and unite their union (Powell & Van Vugt, 2003). It is expected that an increase in commitment will lead to a decrease in financial infidelity.

The fourth result obtained from the present study is that belief in a just world affects financial infidelity through marital commitment. Those who believe in a just world show more responsibility toward commitments and agreements. When people believe in a just world, they trust the world around them more; they thus feel more responsible for their commitment to their partner. In addition, the belief in a just world for oneself is implicitly based on the principle of reciprocity. When people have a strong belief in a just world for themselves, they have completely accepted that if they behave justly, the justice-oriented world will treat them justly and responsibly. Financial infidelity would decrease due to the increase in commitment.

Finally, the last result of the present research indicated that romantic love style affected financial infidelity through marital commitment. Financial infidelity is the function of individual and relational factors. Personality components include an individual's tendency toward financial infidelity. However, this desire increases or decreases depending on the dynamics of a particular relationship (Garbinsky et al., 2020). Commitment is related to love style. In the romantic love style, the commitment in the relationship is greater, which leads to less financial infidelity. Given that marital commitment is the spouse's willingness to sacrifice personal needs and desires (Tang, 2012), the more partners consider their relationship permanent and committed, the more willing they are to deal with financial issues as a common resource in the marital relationship.

Although this study contributed to understanding financial infidelity in couples' relationships, it is not void of limitations. First, self-report data were used; due to the potentially sensitive nature of the topic, there may have been under-reporting or over-reporting. The data could also be biased due to the social desirability of the research focus. All participants were anonymous and provided minimal personal information to minimize this potential threat.

Furthermore, in spite of the coronavirus disease epidemic, the physical presence and the field part of the research study were problematic. There were time and place limitations regarding the lack of control over the psychological state and motivation of the participants in filling out the questionnaires. Moreover, the sample was not particularly ethnically diverse; it may not have been representative of the general population. Therefore, for future research studies, it is suggested that researchers replicate this study and investigate couples in different regions and cultures in order to improve the study's generalizability, examine the effect of love styles on other types of infidelity among couples, and examine the origin of financial infidelity through qualitative methods. Additionally, based on the results, experts are suggested to check the love style of couples, their belief in a just world, and their commitment to the relationship with clients involved in financial infidelity. Finally, according to the study's exploratory nature, the participants' ages varied from under 30 years to over 50 years. This large range leads to factors such as relationship duration, age within a relationship, and memory bias as limitations. Investigating differences in age and relationship boundaries related to financial infidelity would be a good area for future research. It is also important to gain a deeper understanding of the behaviors and personality factors in the relationships of couples who experience financial infidelity. More research studies should be conducted on individual perceptions of financial infidelity to increase understanding of financial behaviors in relationships. Financial therapists and couple therapists offer, in premarital and marriage counseling sessions, financial management and transparent discussion of financial issues, and the consequences of financial secrecy in a relationship are explained to couples. The results have shown that a fair and equitable relationship can positively predict marital commitment and significantly reduce financial infidelity. It is recommended that financial therapists and marriage counselors focus on fostering marital commitment in couples and working with them to cultivate romantic love and promote a fair worldview to reduce the likelihood of financial infidelity occurring in couples.

Authors' Contributions

Not applicable.

Declaration

None.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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Declaration of Interest

The author reports no conflict of interest.

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Ethics Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. The Ethics Committee of Arak University approved the present research study with the reference code IR.IAU.KHSH.REC.1401.086. Ethical considerations included obtaining the code of ethics from the Ethics Committee of the university, obtaining consent from the participants in order to distribute the questionnaires and to implement relevant training, considering scientific honesty and trustworthiness, obtaining informed consent to participate in the study, and respecting the rights of anonymity of the questionnaires, anonymity of the participants, and confidentiality of the data.

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