

## Assessment of Marital Accounting Issues: Perspectives from Nigeria

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**ABSTRACT:** The increasing rate of marital dissolution owing to financial mismanagement and accountability within families has been of alarming concern to scholars globally, with Nigeria topping the chart of divorce rate. This study therefore assessed marital accounting issues (MAI) in Nigeria, specifically, the influence of perceived trust (PT), goal individualism (GI), and religious beliefs (RB) on MAI. Adopting a mixed-methods approach, data were collected from 598 married respondents across Nigeria's six geopolitical zones using a structured questionnaire. Reliability analysis confirmed strong internal consistency across scales, with Cronbach's alpha values exceeding recommended thresholds. Ordinal logistic regression analysis revealed that PT, GI, and RB significantly and positively influenced MAI in Nigeria. The study concluded that MAI in Nigeria is strongly determined by PT, GI, and RB. The study enjoined families, counsellors, policymakers, and financial advisors to enhance marital stability through culturally sensitive financial literacy, transparent communication, and ethical household accounting practices.

### 1. INTRODUCTION

In recent times, the concept of marital accounting has gained increasing attention among academics, policymakers, and accounting professionals. This is due to its critical role in shaping economic stability and interpersonal dynamics within households and the increasing rate of marital dissolution owing to financial mismanagement and accountability within families (Barylak-Matejczuk et al., 2020; Britt & Huston, 2012; Dew & Xiao, 2011; Smith & Johnson, 2023). The correlation between financial mismanagement and marital instability is fast becoming a global phenomenon, transcending cultural and economic boundaries (Addo, 2017). Research indicated that financial mismanagement and accountability are leading causes of marital conflict and, in extreme cases, divorce (Olubunmi, 2021; Akinlolu & Olanrewaju, 2019).

In many developed nations, for instance, the United States, the rate of divorce was 2.5 per 1,000 people in 2021 and 2.4 in 2022, indicating a significant number of marital dissolutions potentially linked to financial stressors (Publicindex, 2025; Divorce.com, 2024). In Africa, the interplay between financial mismanagement and marital instability is also evident. While traditional societal norms have historically emphasized marital cohesion, recent shifts indicate a rise in divorce rates, with financial issues being a contributing factor. For example, in South Africa, urbanization, financial independence, and changing social norms have led to an increasing number of separations, with financial pressures often being a key contributor (OkMzansi, 2024).

Nigeria has witnessed a notable increase in divorce rates, with financial mismanagement playing a significant role. This was corroborated by Omosola (2024), that Nigeria's divorce rate reached 2.9% in 2023, translating to 1.8 divorces per 1,000 people. The increasing financial independence of women in Nigeria has also contributed to a higher rate of divorce filings by women, reflecting changing gender dynamics and a reduced tolerance for financial mismanagement within marriages (Obasi, 2024). Some studies indicate that around 50% of marriages in Nigeria experience financial disagreements at some point. These disputes often lead to misunderstandings and sometimes even separation or divorce (Akpakip, 2020; Shebib & Cupach, 2018).

Despite increasing attention on marital dynamics and their socioeconomic consequences, research on the structural and cultural foundations of marital accounting in Nigeria remains limited (González-Barros & José, 2019; Outa et al., 2017). Most existing studies have concentrated on economic or sociological dimensions of marriage, often overlooking the psychological and cultural factors that influence daily decision-making and conflict resolution within marital relationships. These gaps highlight the need for a comprehensive study that examines the roles of perceived trust, goal individualism, and religious beliefs in shaping marital accounting practices in Nigeria. This research will assess the influence of these factors on marital outcomes, particularly focusing on how perceived trust impacts marital stability and satisfaction, how goal individualism affects marital accountability, and how religious beliefs influence marital management. Additionally, it will explore the interrelationships among these factors and their collective effect on marital accounting outcomes (e.g., decisions about finances, responsibilities, and conflict management).

This research aims to enhance the understanding of marital accounting practices in Nigeria to develop informed policy interventions. It also seeks to improve marital accounting literacy to promote financial stability. This study contributes to the limited literature on marital accounting in Nigeria. The research focuses on married couples residing in urban and rural areas across the six geopolitical zones of Nigeria. It examines variations across different socio-economic groups, religious affiliations (Christianity, Islam, and traditional beliefs), and cultural backgrounds. This study is critical, as it provides a deeper understanding of the cultural and psychological factors that shape marital dynamics in the Nigerian context, which has largely been underexplored in existing literature (Fincham & Beach, 2010; Lammers et al., 2011).

By addressing these factors, the study will offer implementable recommendations for improving marital outcomes in a culturally and religiously diverse society. The findings are expected to contribute to academic discourse and practical applications in marital management and counseling, fostering healthier and more resilient marriages in Nigeria.

## 2. LITERATURE REVIEW

This section extensively examines concepts, theory and empirical reviews that explain the factors affecting marital accounting practice across the world.

### 2.1 Conceptual Review

#### 2.1.1 Marital Accounting

Marital accounting encompasses strategies for managing immediate financial responsibilities while preparing for future needs, such as unforeseen events, retirement, and long-term goals (Ming-Hua et al., 2023). It integrates financial investments, including stocks, bonds, and real estate, to ensure wealth growth and stability. Conceptualised as a form of social accounting, it balances joint and individual financial accounts, encouraging collaboration and independence while achieving shared objectives. Alexandra (2019) emphasized that marital accounting involves tracking income, expenses, assets, and liabilities, fostering transparency and accountability in marital finances. Marital accounting provides insights into trust, goal alignment, and decision-making, which have applications in corporate governance and behavioral accounting research (Sawai et al., 2018). It aligns with contemporary demands for transparency in financial reporting and highlights the influence of gender roles on financial decisions, offering broader perspectives on equity and diversity in accounting practices (Giner & Pardo, 2015; IFRS Foundation, 2023).

Globally, marital accounting reflects cultural and economic variations. In European contexts, it emphasises joint financial decision-making, equitable contributions, and autonomy in personal spending, fostering trust and minimizing conflict (Lundberg & Pollak, 1996). Schneider (2017) explored financial decision-making in Germany and its positive effect on marital satisfaction. In the United States, it extends to managing debt and retirement planning, with Finke et al. (2014) highlighting the role of trust and financial literacy in long-term success. Studies in China and India explore gendered financial contributions and their impact on marital power dynamics (Yunsi & Dezhuang, 2021). In Africa, Amu and Appiah (2022) demonstrated that equitable contributions enhance marital satisfaction even in resource-constrained settings.

#### 2.1.2 Perceived Trust

Perceived trust is a key concept in marital relationships, encompassing an individual's confidence in their partner's reliability, honesty, and intentions (Roggensack & Sillars, 2013). Pramudito and Minza (2021) conceptualized trust as a psychological and behavioral phenomenon that arises in risk-laden contexts, involving cognitive (rational assessment of the behavior of others) and affective (emotional bonds) components. Ahmed et al. (2019) further connect trust to effective cooperation in marital accounting, reducing conflicts and fostering joint financial strategies. In marital accounting, trust plays a pivotal role by encouraging transparency and open communication about financial goals and values (Baek et al., 2024). It helps mitigate financial secrecy, such as undisclosed savings or hidden expenditures, which can lead to marital discord.

Studies like Klohn & Mendelsohn (1998) demonstrate that high perceived trust enhances financial collaboration and reduces misunderstandings. In culturally diverse contexts like Nigeria, trust interacts with communal values, individual aspirations, and religious beliefs to foster unity and long-term household stability, even amidst financial strain (Ahmed et al., 2019). The implications of perceived trust are wide-ranging. It fosters improved financial communication and minimizes conflicts, enhancing marital satisfaction by strengthening emotional bonds and creating a foundation for long-term commitment (Rane et al., 2023). This shows that trust promotes financial stability, enabling couples to jointly manage resources through effective budgeting and planning.

### 2.1.3 Goals of Individualism

Goal individualism refers to the prioritization of personal aspirations over collective marital objectives, influencing financial decision-making and resource allocation (Seixas et al., 2021). In individualistic cultures, this concept emphasises financial independence and personal ambition, often complicating shared financial management (Beach et al., 1996). A study by Olowokure and Akinmade (2017) revealed that high levels of individualism in marital accounting can disrupt financial harmony. Goal individualism significantly shapes marital dynamics by impacting decision-making, resource allocation, and marital satisfaction (Li & Fung, 2011). While it can foster personal growth, complement marital stability through transparent communication and joint planning (Gable et al., 2019), excessive focus on personal goals can lead to trust issues and financial mismanagement (Blut et al., 2022).

In contexts like Nigeria, where traditional gender roles and extended family obligations dominate, increasing globalization and urbanization have introduced individualistic aspirations, creating tensions between cultural norms and modern financial priorities (Adeyanju et al., 2021). The implications of goal individualism on financial decision-making are profound, as misaligned priorities often lead to resource conflicts and diminished marital satisfaction (Fisher et al., 2008). Aligning personal goals with collective objectives fosters cooperation and trust, particularly in Nigerian marriages where balancing family obligations and personal ambitions is crucial (Ahmed et al., 2019).

### 2.1.4 Religious Beliefs

Religious beliefs are socially constructed and vary by context, encompassing diverse practices, traditions, and ideologies (Schilbrack, 2022). These beliefs profoundly influence cultural norms, moral frameworks, and individuals' sense of meaning and purpose; they shape marital dynamics, including expectations, responsibilities, and financial management (Aman et al., 2019). For example, Christian doctrines promote mutual respect and shared responsibilities, while Islamic teachings emphasize mutual accountability and distinct financial roles. Traditional beliefs often focus on collective well-being, and religious practices like joint prayer strengthen emotional bonds, aligning couples' financial and emotional goals. However, differing interpretations of religious obligations, such as tithing or zakat, may cause disputes (Grim & Grim, 2019).

In marital accounting practices, shared religious values foster trust, transparency, ethical financial decisions, reduce conflicts and enhance cooperation (Sarofim et al., 2020). Religious practices also align financial goals through collective rituals. Despite these benefits, challenges emerge from conflicting interpretations of religious beliefs. For instance, in culturally diverse societies like Nigeria, religious beliefs can unify couples by aligning values and financial objectives, minimizing conflicts, and promoting collaboration (Oko, 2016). However, they can also create divisions when interpretations differ or when traditional practices clash with contemporary norms (Kelley et al., 2020). For instance, Islamic financial obligations like dowries may simplify roles but limit flexibility, while Christian sacrificial giving may challenge practical financial planning. Addressing these dynamics is crucial for managing marital financial issues in multicultural contexts.

## 2.2 Theoretical Review

### 2.2.1 Accountability Theory

Accountability Theory (AT), introduced by Tetlock (1985), serves as the foundation of this study. The theory asserts that individuals or groups are answerable for their decisions and actions to evaluators. It emphasises that when individuals anticipate evaluation, they align their behavior with accepted norms and standards. This accountability is reinforced through mechanisms like reporting and feedback systems, ensuring alignment with shared goals and promoting responsibility (Pilon & Brouard, 2022; Tetlock, 1992). In the context of marital accounting, accountability theory provides a framework for understanding financial responsibility, transparency, and conflict resolution in marriages (Smith & Johnson, 2023). This highlights shared stewardship where partners justify expenditures and savings to achieve mutual financial objectives. Open communication about finances—covering income, expenses, debts, and investments—reduces financial infidelity and fosters trust (Rahim & Kumar, 2023). Mechanisms like joint accounts and regular financial check-ins further enhance collaboration and minimize disputes. The theory advocates equitable financial roles, collaborative decision-making and reduced risks of financial mismanagement.

However, critics argue that accountability theory overemphasizes formal mechanisms, overlooking informal dynamics such as emotional bonds, trust, and power imbalances in financial accountability (Smith & Taylor, 2023). Additionally, its applicability to the emotional and fluid nature of marriage is limited, as it often neglects contextual factors like economic pressures and cultural nuances (Doss & Oduro, 2021; Johnson & Baker, 2022). Despite these critiques, accountability theory remains a valuable lens for analyzing financial dynamics in marriages, as it fosters financial transparency, promotes collaboration, and helps mitigate conflicts, making it essential for studying marital accounting practices.

## 2.3 Empirical Review

### 2.3.1 Perceived Trust in Marital Accounting

Many empirical studies have investigated the impact of perceived trust on marital relationships, particularly emphasizing its importance in financial management, marital satisfaction, and stability. Trust promotes financial transparency, encouraging couples to discuss income, expenses, and savings goals openly. Dew (2016) found that such transparency reduces financial conflict

and increases relationship satisfaction. In contrast, low trust can result in secrecy, including hiding debts or engaging in financial infidelity, which undermines relationship harmony. Olson et al. (2014) highlighted that financial infidelity is more prevalent in low-trust marriages, often triggering significant conflict and eroding emotional bonds.

The correlation between perceived trust and marital satisfaction is well established. Lammers et al. (2011) showed that higher levels of trust lead to greater happiness and contentment in marriages, while a lack of trust—especially regarding finances—often results in dissatisfaction, conflict, and potentially divorce. Fincham and Beach (2010) supported this by demonstrating that trust serves as a buffer against financial stress, helping couples maintain relationship quality despite economic difficulties. Moreover, Jorgensen et al. (2021) reported that couples with high trust levels are more likely to engage in joint financial decisions and effectively manage their finances, while low trust impairs cooperation in budgeting, saving, and investing.

Cultural influences also affect how trust and financial decisions are navigated within marriages. Chun and Nadiri (2016) found that in individualistic societies, financial trust often entails granting partners independence in financial choices. In contrast, collectivist cultures emphasize joint responsibility and mutual support. In Nigeria, as noted by Odoemelam et al. (2019), the extended family system plays a role in shaping financial trust, extending beyond the couple to include broader familial obligations. This cultural lens highlights how trust affects financial behaviors and expectations, ultimately influencing marital accounting practices.

*Hypothesis 1: Perceived trust significantly affects the practice of marital accounting in Nigeria.*

### **2.3.2 Goals of Individualism in Marital Accounting**

In marital relationships, individualistic goals significantly shape how couples approach financial decisions, including budgeting, spending, saving, and investing. When one or both partners prioritize personal aspirations—such as career advancement or hobbies—over joint financial objectives, tensions may arise. Disagreements often emerge when these personal interests clash with collective goals like saving for a family home or funding children's education, leading to friction in financial planning and undermining marital cohesion.

Empirical evidence underscores the strain that conflicting financial goals impose on marriages. Dew (2016) identifies financial disagreements, frequently rooted in individualistic motivations, as a major source of marital discord and a predictor of divorce. Similarly, Doss et al. (2018) found that financial disputes tied to divergent individual priorities are a primary factor in marital instability, particularly in relationships where financial independence is emphasized. Yoo et al. (2020) further observed that couples with high levels of individualism struggle to coordinate financial decisions, resulting in misunderstandings and feelings of neglect or insecurity, which diminish overall marital satisfaction.

Moreover, goal individualism plays a critical role in how financial conflicts are managed within marriages. Partners who prioritize personal objectives often adopt self-centered conflict resolution approaches, which can erode communication and mutual trust. Dew (2016) noted that financial strain combined with individualistic goals increases the risk of financial deception, such as concealing expenses or debts. This behavior deepens mistrust and escalates conflict, threatening marital stability. Based on this, a research hypothesis is formulated.

*Hypothesis 2: Goal individualism significantly affects the practice of marital accounting in Nigeria.*

### **2.3.3 Religious Beliefs in Marital Accounting**

Religious beliefs significantly shape individual attitudes toward money and financial responsibilities within marriage, influencing either cooperation or conflict depending on shared or divergent values. Teachings from Christianity and Islam often promote ethical financial practices such as tithing, zakat (almsgiving), and honesty, guiding how couples manage budgeting, debt, and resource allocation. Studies by Ifada et al. (2019) and Ahmed (2011) reveal that shared religious values enhance financial cooperation and marital satisfaction. For example, zakat in Islamic traditions encourages charitable giving, impacting household budgeting and reinforcing social responsibility within marriages.

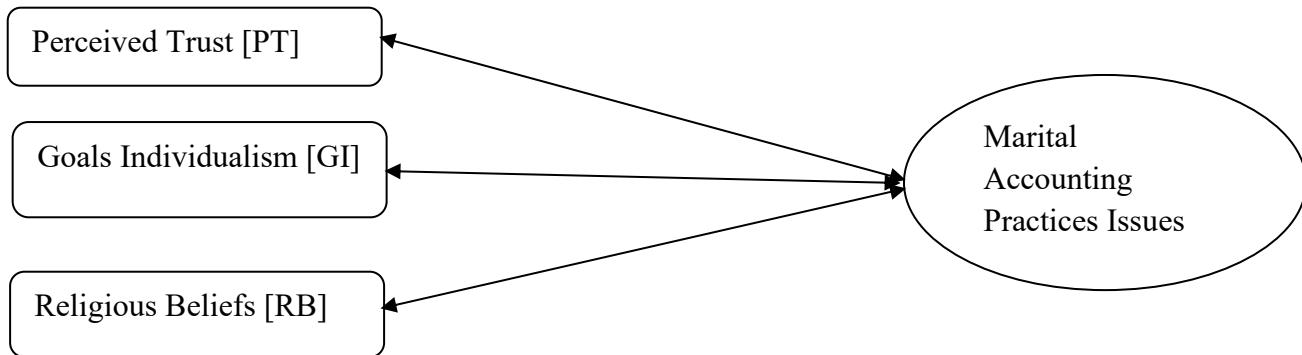
Moreover, religious frameworks often support conflict resolution in financial matters, contributing to marital stability. In contexts like Nigeria, religious leaders frequently mediate financial disputes and guide couples toward effective resource management. Olubunmi (2021) observed that religious communities often step in to resolve financial disagreements, while Odoemelam et al. (2019) found that couples leaned on their faith to foster trust and forgiveness during economic strain. These religious mechanisms reduce marital stress and promote unity through spiritually grounded financial advice.

However, variations in interpreting religious doctrines can create tension, particularly when traditional gender roles rooted in religious teachings clash with modern financial realities. Chun and Nadiri (2016) noted that differing Islamic and Christian views on financial roles may escalate conflicts. Ogbonna et al. (2022) and Nguyen and Tran (2022) emphasized that expectations around male provision and female budgeting often contradict dual-income dynamics, causing friction. Despite these challenges, research globally shows that integrating faith into financial decision-making, as highlighted by Cunningham and Melton (2011) and Johnson et al. (2016), fosters marital satisfaction. This underscores the importance of religious beliefs in shaping marital accounting, particularly in Nigeria.

*Hypothesis 3: Religious beliefs significantly affect the practice of marital accounting in Nigeria.*

## 2.4 Conceptual Framework

The conceptual framework depicted in Figure 1 below demonstrates the relationships among factors influencing marital accounting practices in Nigeria.



**Figure 1. The Conceptual Framework. Adapted from Abdurrahaman et al. (2024).**

Source: Researchers' concept

## 3. METHOD AND DATA SOURCE

The research adopts a mixed-methods approach, combining quantitative surveys with marital issues literature and records to provide a comprehensive analysis. Primary data was gathered through a structured questionnaire survey, while secondary data was sourced from credible academic literature, including journal articles, surveys by the National Endowment for Financial Education (NEFE), reports from the Statista Research Department (SRD), and other relevant publications. Although specific statistics on the total number of married couples in Nigeria are unavailable, a 2020 report by the Statista Research Department (SRD) (2022) estimated that approximately 39 million young Nigerians (aged 15–35) were married. This estimate formed the basis for defining the study population and sample frame.

A cluster sampling technique was employed, targeting a minimum sample size of 600 respondents. Data collection took place between May and June 2025 and spanned all six geopolitical zones of Nigeria. The research instrument was an online questionnaire administered via Google Forms, adapted from established studies (Kalleitner et al., 2022). Written in English, the questionnaire comprised two sections: Part A focused on demographic information, while Part B assessed key constructs relevant to the study using a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Content validity was confirmed through expert review, and a pilot study was conducted to ensure reliability and internal consistency, which was evaluated using summated scale methods.

For data analysis, the study employed Stata to perform descriptive statistics and demographic profiling. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used; a method widely applied across various disciplines, including customer satisfaction (Amusa & Hossana, 2024) and cryptocurrency studies (Abdurrahaman et al., 2024). To mitigate potential Common Method Bias (CMB), the researchers adhered to Kock, et al (2021)'s guidelines, including the calculation of Variance Inflation Factor (VIF) values. This rigorous methodology underscores the reliability and robustness of the findings, making the study a significant contribution to the existing body of literature.

### 3.1 Reliability test

The reliability analysis of the perceived trust, goal individualism, religious beliefs, and marital accounting practice reveals strong internal consistency across all scales. Each item in the questionnaire positively correlates with the total score of its respective scale, as indicated by the "+" sign under the "Sign" column. This implies that all items contribute constructively to the overall measurement. The item-test correlation (range: 0.6001 to 0.8657) reflects how strongly each item correlates with the total scale score. Perceived Trust showed the highest correlation (0.8657), followed closely by Religious Beliefs (0.8217) and Marital Accounting Practice (0.8109), while Goal Individualism has a relatively lower but still acceptable correlation (0.6001).

The item-rest correlation (ranging from 0.3961 to 0.7074) measures the correlation of each item with the rest of the items in the scale. Perceived Trust shows the strongest relationship (0.7074), indicating high coherence among its items. Whereas Goal Individualism has the weakest (0.3961), this suggests that some items in this scale. The inter-item covariance values (ranging from 0.3728 to 0.6869) reflect the average degree to which items vary together across respondents.

Cronbach's alpha values are all above the recommended threshold of 0.70, except for Perceived Trust (0.6721). The other scales show excellent reliability: Goal Individualism ( $\alpha = 0.8185$ ), Religious Beliefs ( $\alpha = 0.7043$ ), and Marital Accounting Practice ( $\alpha = 0.7089$ ). The overall test alpha of 0.7869 indicates that the entire instrument has good internal consistency and reliability. In summary, the results suggest that the scales, particularly Goal Individualism, Religious Beliefs, and Marital Accounting Practice, are reliable and valid for measuring their intended constructs.

**Table 1: Cronbach's alpha**

Item	Obs	Sign	item-test correlation	item-rest correlation	Average covariance	alpha
PT	598	+	0.8657	0.7074	0.3728	0.6721
GI	598	+	0.6001	0.3961	0.6869	0.8185
RB	598	+	0.8217	0.6512	0.4391	0.7043
MAP	598	+	0.8109	0.6443	0.4589	0.7089
Test scale					0.4894	0.7869

**Note:** Results of reliability and validity test of the study instruments are shown in above table.

**Source:** Researchers' computation

### 3.2 Model Specification

The econometric model employed in this study follows the framework established by Olubunmi (2021) to analyse the relationship between independent and dependent variables, which is stated as follows:

$$MAP = \beta_0 + \beta_1 PT_{it} + \beta_2 GI_{it} + \beta_3 RB_{it} + \varepsilon_{it}$$

Where:

MAP = Marital Accounting Practices

PT = Personal Trust

GI = Goal Individualism

RB = Religious Beliefs

$\varepsilon_{it}$  = Error Term

$\beta_0$  = Intercept

$\beta_1, \beta_2, \beta_3$  = The Coefficients of the independent variable

The *a-priori* expectation =  $\beta_1, \beta_2, \beta_3 > 0$ , which implies that a positive correlation is anticipated between the explanatory variables and the dependent variable.

### 3.3 Data Analysis Techniques

This study analysed data using descriptive statistics (mean, median, variance, standard deviation, skewness, and kurtosis) and inferential statistics (regression analysis, correlational analysis, and so on).

## 4. DATA ANALYSIS AND DISCUSSION OF FINDINGS

This section displays the analysis's findings as well as their ramifications.

### 4.1 Demographic information

The demographic profile of the 598 respondents is shown in Table 1. A majority of the respondents are female, accounting for 61.87% (370 individuals), while males make up 38.13% (228 individuals). This gender spread suggests that women are more engaged in marital financial decisions and household accounting practices in Nigeria. Geographically, the largest proportion of respondents comes from the Southwest zone (59.53%), followed by the North Central zone (24.25%). While Southeast, Northwest and Northeast have 6.35%, 6.69%, and 3.18% of respondents' sample size. This imbalance indicates regional differences in the study sample, with marital accounting practices more heavily reflecting the cultural, economic, and social realities of households in the Southwest and North Central.

In terms of age distribution, no respondents fall within the 15–24 years bracket, while 9.53% are aged 25–34, 40.13% are 35–44, and the majority (50.33%) are between 45 and 54 years. This concentration in the middle-aged and older category reflects mature households with longer marital duration, more financial stability, and accumulated responsibilities such as children's education and retirement planning. Consequently, marital accounting practices in this group are more formalized. Regarding the duration of marriage, the distribution is relatively balanced across categories: 27.26% have been married 1–10 years, 23.08% for 11–20 years, 23.75% for 21–30 years, and 25.92% for 31–40 years. This indicates the inclusion of both newly married and long-term couples.

Educational attainment is notably high: 38.80% have at most a secondary school qualification (O-Level), 42.98% possess a diploma, A-level, or first degree, and 18.23% hold doctoral-level qualifications. This suggests that marital accounting practices in Nigeria are influenced by varying levels of financial literacy. Overall, the demographic composition indicates that marital accounting practices in Nigeria are strongly gendered, regionally influenced, and shaped by age, marital duration, and education.

**Table 2: Demographic Statistics**

Gender	Freq.	Percent	Cum.
Female	370	61.87	61.87
Male	228	38.13	100
	598	100	
Geo-Political Zone			
Northeast	19	3.18	3.18
Northwest	40	6.69	9.87
North Central	145	24.25	34.11
Southeast	38	6.35	40.47
Southwest	356	59.53	100
Total	598	100	
Age			
15-24	0	0	0
25-34	57	9.53	9.53
35-44	240	40.13	49.67
45-54	301	50.33	100
	598	100	
Marriage Anniversary			
1-10 years	163	27.26	27.26
11-20 years	138	23.08	50.33
21-30 years	142	23.75	74.08
31-40 years	155	25.92	100
Total	598	100	
Academic Qualification			
O-level	232	38.8	38.8
A-level	257	42.98	81.77
Doctoral	109	18.23	100
Total	598	100	

**Note:** Results of demographic distributions of the sampled respondents are shown in above table.

**Source:** Researchers' computation

#### 4.2 Descriptive information

Table 2 shows descriptive statistics for Perceived Trust, Goal Individualism, Religious Beliefs, and Marital Accounting Practice. This reveals important insights into the central tendency, dispersion, and distribution of respondents' perceptions. The analysis of Perceived Trust (PT) shows a mean score of 3.8328, which is above the scale midpoint of 2.5, indicating that respondents generally demonstrate a high level of trust in marital financial dealings. The standard deviation of 1.1504 reveals some variation in responses, though not extreme. A skewness value of -1.6643 confirms that most respondents reported higher levels of trust, with scores clustering toward the upper range (4-5). The kurtosis value of 5.7969 suggests a peaked distribution, meaning participants shared similar perceptions of high trust. This implies that trust stands as a strong and consistent factor in Nigerian marital accounting practices.

For Goal Individualism (GI), the mean value of 3.0475, which is slightly above the midpoint, indicates moderate levels of individualism in financial goal-setting within marriages. The standard deviation of 0.8047 reflects low variability, showing that most responses are clustered around the mean. A skewness of -1.0791 suggests a tendency toward higher scores, pointing to spouses leaning more toward self-oriented goals than collective financial planning. With a kurtosis of 6.3540, the responses are sharply peaked, indicating homogeneity in individualistic tendencies. This implies that while individualism exists, Nigerian couples still tend to embrace shared goal-setting with less extreme divergence.

The findings on Religious Beliefs (RB) reveal a mean score of 3.6615, which is well above the midpoint, underscoring the strong influence of religion on financial practices within marriages. A standard deviation of 1.0497 suggests moderate variation in how respondents perceive the role of religion. With a skewness of -1.4080, the results show that responses cluster toward the higher end (4-5), reinforcing the centrality of religion. The kurtosis value of 5.5991 indicates a peaked distribution, meaning that most

respondents consistently acknowledged the influence of religious beliefs. This suggests that religion is a significant and stable determinant of marital accounting practices in Nigeria.

Finally, Marital Accounting Practice (MAP) is reflected in a mean score of 3.3555, above the midpoint, indicating that practices such as joint decision-making, transparency, and financial accountability are moderately strong among Nigerian couples. A standard deviation of 1.0029 points to some variability, reflecting differences in household financial dynamics. The skewness of -1.9345 highlights a strong negative skew, showing that most couples reported higher levels of financial management practices. The kurtosis value of 7.3627 indicates a very peaked distribution, signifying a high level of consensus among respondents. This implies that marital accounting practices are well-rooted in Nigeria, strongly influenced by trust and religious values, though moderated to some extent by individualistic goals.

**Table 3: Descriptive Statistics**

Variable	Obs	Mean	Std. Dev.	Min	Max	Skewness	Kurtosis
PT	598	3.8328	1.1504	0	5	-1.6643	5.7969
GI	598	3.0475	0.8047	0	5	-1.0791	6.3540
RB	598	3.6615	1.0497	0	5	-1.4080	5.5991
MAP	598	3.3555	1.0029	0	5	-1.9345	7.3627

**Note:** Results of mean, median, minimum and maximum of each variable from analysis of study data are shown in above table.

**Source:** Researchers' computation

#### 4.3 Ordinal Nature of Assessment of Marital Accounting Issues in Nigeria

The dependent variables display categorical characteristics due to the nature of the collected data. This encompasses natural ordering, unequal intervals, and non-arithmetical operations. This necessitates the application of ordinal logistic regression analysis in the study.

##### 4.3.1 Model 1's Regression Assumptions' Verification and Diagnostics

###### 4.3.1.1 Correlation Analysis

Table 4 presents the correlation analysis between perceived trust, goal individualism, religious beliefs, and marital accounting practices. Perceived trust demonstrates a positive association with goal individualism ( $r = 0.3453$ ,  $p < 0.01$ ) and an even stronger positive relationship with religious beliefs ( $r = 0.6226$ ,  $p < 0.01$ ). This indicates that individuals with higher levels of trust tend to exhibit greater religious commitment and a stronger focus on personal goals within marriage. Religious beliefs are also positively correlated with goal individualism ( $r = 0.3615$ ,  $p < 0.01$ ). This suggests that those who place importance on religion are also more likely to value individual aspirations. The correlations involving the marital accounting practices are weaker but still statistically significant. Marital accounting practices are positively linked to perceived trust ( $r = 0.1026$ ,  $p < 0.05$ ) and religious beliefs ( $r = 0.0877$ ,  $p < 0.05$ ). This implies that individuals tend to be conscious of marital accounting with greater trust and religiosity. However, marital accounting practices show a small negative correlation with goal individualism ( $r = -0.0988$ ,  $p < 0.05$ ). This suggests a slight tendency for individuals to place less emphasis on individualistic goal-setting in marriage.

**Table 4: Correlation Analysis**

	PT	GI	RB	MAP
PT	1.0000			
GI	0.3453	1.0000		
	0.0000			
RB	0.6226	0.3615	1.0000	
	0.0000	0.0000		
MAP	0.1026	-0.0988	0.0877	1.0000
	0.0121	0.0157	0.0320	

**Note:** Results of correlation coefficient test of relationships amongst variables of the study are shown in the above table.

**Source:** Researchers' computation

###### 4.3.1.2 Multicollinearity

Table 5 shows the variance inflation factor (VIF) analysis. The VIF values for all three variables are well below the commonly accepted threshold of 5. Religious Beliefs have a VIF of 1.70, Perceived Trust 1.68, and Goal Individualism 1.18. The VIF results indicate that multicollinearity is not a problem in the regression model. The mean VIF of 1.52 reflects strong overall independence among the explanatory variables. There is a low level of multicollinearity among the independent variables, suggesting that each predictor variable contributes uniquely to the model.

**Table 5: Variance Inflation Factor**

Variable	VIF	1/VIF
RB	1.70	0.588015
PT	1.68	0.595757
GI	1.18	0.845714
Mean VIF	1.52	

**Note:** Results of a test of multicollinearity relationships amongst variables of the study are shown in the above table.

**Source:** Researchers' computation

#### 4.3.2 Marital Accounting Practices and Personal Trust, Goal Individualism, Religious Beliefs.

Table 6 shows the approximate likelihood-ratio test of the proportionality of odds (proportional odds assumption). The test result yields a chi-square statistic of 68.21 with a p-value of 0.0440. This p-value is slightly below the conventional 0.05 significance level, indicating that we do not reject the null hypothesis of proportional odds across the response categories. Therefore, the assumption that the relationship between each pair of outcome categories is consistent across all levels of independent variables is reasonably met. This supports the use of the ordered logistic regression model as an appropriate analytical framework for the data.

The ordinal logistic regression results show that Perceived Trust (PT), Goal Individualism (GI), and Religious Beliefs (RB) are all significant predictors of Marital Accounting Practice (MAP). Specifically, PT has the strongest effect, with a coefficient of 1.1707 and an odds ratio of 3.2242 ( $p = 0.000$ ), indicating that a one-unit increase in PT increases the odds of higher MAP by more than three times. GI also positively predicts MAP, with a coefficient of 0.2961 and an odds ratio of 1.3446 ( $p = 0.010$ ), meaning that each unit increase in GI raises the odds of higher MAP by about 34%. Similarly, RB shows a significant positive influence, with a coefficient of 0.4869 and an odds ratio of 1.6273 ( $p = 0.000$ ), suggesting that higher levels of RB increase the odds of better MAP by 63%.

The model fit statistics further confirm these findings. The likelihood ratio chi-square of 350.33 ( $p = 0.000$ ) indicates that the model is statistically significant, with PT, GI, and RB jointly explaining variations in MAP. The pseudo R<sup>2</sup> of 0.1142 shows that the predictors account for about 11.4% of the variation in MAP, which is acceptable in behavioral and social science research. However, the likelihood-ratio test of proportionality of odds (68.21,  $p = 0.044$ ) suggests a slight violation of the proportional odds assumption, implying that while the results are valid, a generalized ordered logit model could provide a more robust fit. Overall, the findings suggest that trust, religious shared values, and respect for personal goals all influence marital accounting practices.

**Table 6: Ordinal Logistic Regression**

MAP	Coef.	Odds Ratio	P>z
PT	1.1707	3.2242	0.0000
GI	0.2961	1.3446	0.0100
RB	0.4869	1.6273	0.0000
LR chi2(3)	350.33(0.0000)		
Pseudo R2	0.1142		
likelihood-ratio test of proportionality of odds	68.21(0.04400)		

**Note:** Table 6 shows the estimated coefficients, R square-values, and p-values of the study's main variables and control variables for model.

**Source:** Researchers' computation

#### 4.3.3 Discussion of Findings

The findings affirm that Perceived Trust, Goal Individualism, and Religious Beliefs operationalize the principles of Accountability Theory in marital accounting. Trust fosters transparency and mitigates opportunism (Rahim & Kumar (2023), respect for personal goals balances individual and collective financial stewardship (Pilon & Brouard, 2022) and religious beliefs embed accountability within shared moral frameworks (Smith & Johnson, 2023). Together, they extend Accountability Theory beyond formal reporting mechanisms to encompass relational, cultural, and value-based dynamics, making the theory highly relevant for analyzing marital financial practices.

Also, the results directly align with literatures on marital finance and relationship dynamics. The strong effect of Perceived Trust (PT) reinforces Dew's (2016) and Olson et al.'s (2014) findings that trust fosters financial transparency, reduces conflict, and discourages financial infidelity, while Lammers et al. (2011) and Fincham & Beach (2010) emphasize trust as a buffer against financial stress and a driver of marital satisfaction. This indicates that couples with higher levels of trust are more likely to engage in collaborative financial practices such as joint budgeting and open disclosure, consistent with Jorgensen et al. (2021), and this

resonates with cultural evidence from Nigeria where trust in financial matters extends to broader family obligations (Odoemelam et al., 2019).

Similarly, the positive effect of Goal Individualism (GI) complements Dew (2016), Doss et al. (2018), and Yoo et al. (2020), who observed that while individual goals often spark financial conflicts and even marital instability, respecting personal aspirations within joint decision-making enhances cooperation and reduces friction. This suggests that balancing individualistic pursuits with shared family objectives strengthens accountability and prevents financial deception (Dew, 2016), thereby improving Marital Accounting Practices (MAP) outcomes.

In the same vein, Religious Belief (RB)'s significant effect echoes Ifada et al. (2019) and Ahmed (2011), who noted that shared religious teachings encourage ethical money management, generosity, and cooperation in marital finance, while Olubunmi (2021) and Odoemelam et al. (2019) highlight religion's conflict-resolution role through guidance, mediation, and forgiveness during financial stress. However, consistent with Chun and Nadiri (2016) and Ogbonna et al. (2022), divergent interpretations of religious gender roles may sometimes generate tension, especially in dual-income households.

The findings underscore key implications for families, accountants, and counselors. For families, this means that financial stability depends on open communication, transparency, and mutual respect for both joint and individual goals. Strong trust increases the likelihood of cooperative money management, while integrating personal aspirations into household planning helps reduce conflict. Religious values also strengthen unity and discipline, enabling healthier money practices, improved marital satisfaction, and protection of children's welfare.

For accountants, the results highlight that household financial practices are not purely technical but are influenced by relational and cultural dynamics. Professionals advising families must therefore go beyond numbers by incorporating trust, goals, and shared values into their financial guidance. Encouraging couples to maintain transparent financial records, while aligning accounting systems with cultural and familial expectations, enhances accountability, reduces disputes, and ensures smoother stewardship. These results imply that accounting bodies should broaden their scope beyond technical financial reporting and corporate governance to actively promote financial accountability within households, incorporating trust, individual goals, and religious values into financial literacy programs, ethical codes, and community engagement initiatives.

Counselors, on the other hand, can use these insights to develop interventions that rebuild trust, align individual and shared financial goals, and integrate faith-based principles of stewardship, honesty, and fairness into marital counseling, thus addressing both the emotional and practical dimensions of financial management. For regulatory bodies, the results point to the need for frameworks that promote transparency, accountability, and fairness in family financial practices. Agencies overseeing family welfare and financial planning can launch awareness campaigns stressing the importance of trust, joint goal-setting, and ethical financial behavior in reducing conflicts that often escalate into marital breakdowns. At the governmental level, the findings emphasize the importance of strengthening policies that foster family stability and financial resilience.

## 5. CONCLUSION AND RECOMMENDATIONS

The research assessed the marital accounting issues in Nigeria. Mixed method approach and inferential statistical techniques, such as questionnaire and ordinal logistic regression analysis, were deployed to collect and analyze data. Findings showed that perceived trust, goal individualism, and religious beliefs positively and significantly effect marital accounting practices in Nigeria. Among these factors, perceived trust exerted the strongest effect. The study concludes that marital accounting in Nigeria is influenced by perceived trust, goal individualism, and religious beliefs.

Based on the findings, it is recommended that families should cultivate trust through open communication, joint disclosure of financial information, and respect for individual aspirations. Accountants and financial advisors need to adopt culturally sensitive approaches that integrate relational and ethical considerations into financial planning, ensuring that technical advice aligns with clients' values. Counselors should develop interventions that rebuild trust, align personal and shared goals, and incorporate faith-based teachings on stewardship and accountability to strengthen marital relationships. For regulatory bodies, policies that promote transparency and joint goal-setting in household financial management are crucial, while awareness campaigns and premarital financial education programs should be implemented to emphasize accountability, budgeting, and conflict resolution in marital finance. At the governmental level, integrating marital financial literacy into family welfare programs, supporting counseling services, and collaborating with religious and cultural leaders to promote ethical financial practices will enhance family resilience.

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