

Explaining Marital Infidelity among Married Women using Personality Traits and Financial Well-being

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Abstract

Marital infidelity among married women has become an intractable issue with significant social, emotional, and economic implications. Studies investigating marital infidelity have produced varied results. Therefore, this study examines the predictability of personality traits and financial well-being on marital fidelity among married women in Ibadan, Nigeria. Cross-sectional survey design was adopted while purposive sampling technique was used to select Ibadan North Local Government Area (LGA). Data were collected from 400 married women using validated questionnaires and analyzed using zero-correlation and hierarchical multiple regression analysis to one test hypothesis which was accepted at $p < .01$ level of significance. The results revealed that personality traits and financial well-being interacted to predict marital infidelity among study participants [$R^2 = .17$, $F(5, 349) = 14.39$, $p < .01$]. Further results revealed that all the components of personality traits independently predicted marital infidelity. However, financial well-being did not independently predict marital infidelity. The study concludes that personality traits and the interaction of financial well-being are significantly predictors of marital infidelity among study participants. It is recommended that steps on financial empowerment and provision of counseling programs would help to reduce the rate of marital infidelity.

Keywords: Personality traits, financial well-being, marital infidelity, married women



INTRODUCTION

Marital infidelity (also known as adultery, cheating, extramarital affairs, etc), refers to a violation of the commitment between married partners, where one or both spouses engage in romantic or sexual relationships with someone outside their marriage (Rokach 2023). Marital infidelity is categorized into two groups: sexual infidelity and emotional infidelity (Adetunji & Adebayo, 2020) and has been associated with activities that include kissing, fondling, having emotional connections that are well beyond ordinary friendships, internet relationships and pornography. Recently, many married women engaged in extramarital affairs which is absurd and very different from what was in existence decades ago when women were faithful, patient, and tolerant (Ajala, 2025). Marital infidelity has become a common phenomenon in modern society (Jahan et al., 2017). Studies have confirmed that 90% of all divorces are caused by infidelity (Adegunju & Julia, 2021; Fincham & May, 2017).

Some factors have been investigated as predictors of marital infidelity. One factor considered in this study is personality traits which refer to an individual's enduring characteristics and patterns of behavior, thought, and emotion that are consistent over time and across different situations (Kendra Cherry, 2023). The Big Five Personality Model that has extraversion, agreeableness, conscientiousness, neuroticism and openness to experience has served as a working template in the study of human personality traits (McCrae & Costa, 2019). Extraversion has to do with sociability, assertiveness, and high energy levels. Individuals with this trait tend to be outgoing, talkative, and enthusiastic (Lucas & Diener, 2020). Studies have found that individuals high in extraversion are likely to engage in marital infidelity as they are more likely to seek out new romantic or sexual experiences (Altgelt et al., 2018; Thompson et al., 2024).

Agreeableness is associated with being cooperative, compassionate, and eager to help others. Studies have found that individuals' high agreeableness tend to be associated with a lower likelihood of infidelity, as they prioritize harmony and are less likely to engage in behaviors that could harm their relationship (Graziano & Tobin, 2019). Conscientiousness characterized individuals as being self-disciplined, organized, dependable. This trait is linked to goal-directed behavior, planning, and persistence. Studies have revealed that individuals high in conscientiousness are less likely to engage in marital infidelity as they tend to value commitment and responsibility in their relationships (Eze & Adegunle, 2021; Jones et al., 2019; Roberts & Kim, 2024; Bogg & Roberts, 2019)..



Openness to experience reflects a person's imagination, creativity, and willingness to try new things. High openness is associated with a rich imagination, aesthetic sensitivity, and a preference for variety (McCrae & Costa, 2019). Studies have found that individuals high in openness to experience were more likely to engage in marital infidelity (Akinyemi & Omotayo, 2023; Davis & Smith (2021). Finally, neuroticism has attributes such as emotional instability, anxiety, and moodiness. Individuals high in neuroticism often struggle with emotional regulation and may experience higher levels of stress and dissatisfaction in their relationships which can increase the likelihood of infidelity. Neurotic individuals may seek extramarital relationships as a way to cope with their negative emotions or marital dissatisfaction (Adeoye & Adeniran, 2020). Conclusively, Namira, Isma and Turnip (2019) found openness to experience, conscientiousness, extraversion, agreeableness and neuroticism as strong predictors of a couple's attitudes towards marital infidelity.

The second factor considered in this study is financial well-being which is the overall state of an individual's financial health and stability, encompassing both the present financial situation and future prospects (Mathew et al., 2022). It includes factors such as the ability to meet current and ongoing financial obligations, feeling secure about the future, and having the freedom to make choices that allow enjoyment of life (Aubrey et al., 2022). Mathew et al. (2022) identified four components of financial well-being as financial security, financial freedom, financial control, and future financial stability. While financial security involves having a stable income and the capacity to cover essential expenses such as housing, food, and healthcare (Mathew et al.2022), financial freedom, has to do with the ability to make life choices without being constrained by financial limitations, allowing for discretionary spending and personal development investments (Hamilton et al., 2018). Moreover, financial control reflects an individual's ability to manage their finances effectively, which includes budgeting, managing debt, and planning for future expenses (Bai, 2023). Finally, future financial stability focuses on long-term financial planning and preparedness, such as saving for retirement, education, and other long-term goals. It also involves having adequate insurance coverage and a financial plan to manage potential risks (Powell et al., 2023).

Financial stress is a critical factor that can strain marital relationships. Married couples experiencing financial difficulties often face increased conflict, decreased relationship satisfaction, and reduced emotional intimacy, all of which can contribute to infidelity. Financial strain can lead to feelings of inadequacy, frustration, and resentment, which may drive individuals to seek emotional or sexual satisfaction outside the marriage



(Lee et al., 2020). Some studies have found financial stress (Adetunji & Adebayo, 2020; Lee et al., 2020), financial stability (Akinwale & Ojo, 2022; Morgan & Jacobs, 2022), financial security (Mathew et al., 2022), financial freedom (Hamilton et al., 2018, Olagunju, 2021; Taylor & Parker, 2020) and financial control (Bai, 2023) to influence marital infidelity among different populations and samples

Studies that have investigated predictors of marital infidelity have produced varying results. Also, studies that have investigated personality traits and financial well-being among married women in Ibadan are lacking thus leaving a gap in knowledge to fill. Therefore, the purpose of this study was to investigate the predictive ability of personality traits and financial well-being among married women in Ibadan, Oyo State, Nigeria. The study sought to provide an answer to this question: Would personality traits and financial well-being jointly and independently predict marital infidelity among married women in Ibadan, Oyo State, Nigeria?

The study would provide a better understanding on the predictive ability of personality traits and financial well-being on marital infidelity among study participants. In addition, clinical psychologists, marriage counselors and other stakeholders interested in family and marriage issues would be guided on the design and implementations of programs to help women in needs of counseling and rehabilitation. Finally, by understanding the financial factors that contribute to marital infidelity, policymakers could implement measures to improve economic conditions for families such as reducing financial stress, enhancing access to financial education, and providing support for economically disadvantaged families.

THEORETICAL CONSTRUCT

At the core of Social Learning Theory is the concept of observational learning, where individuals learn behaviors by watching others (Cherry, 2022). In the context of marital infidelity, family members, friends, and even media figures can serve as powerful role models (Atapour et al., 2021). If a married woman observes infidelity among her close acquaintances or family members, she may come to view it as a normative behavior (Oyafunke-Omoniyi & Adewusi, 2021). For instance, witnessing a close friend engage in an affair without facing significant negative consequences might lead her to consider such behavior acceptable or even desirable (Rokach & Chan, 2023).

Next is the modeling component of Social Learning Theory, where individuals imitate behaviors they have observed in others (Cherry, 2022). If infidelity is prevalent or openly discussed, individuals might be more inclined to imitate the behavior, believing it

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to be an accepted practice (González-Rivera et al., 2019). For example, if a woman perceives that many people in her social circle engage in infidelity and face no significant repercussions, she might be more likely to model this behavior herself (Murphy et al., 2024).

Moreover, SLT posits that behaviors are influenced by the consequences they produce. Positive reinforcement increases the likelihood of a behavior being repeated, while punishment decreases it (Scott et al., 2023). In the context of marital infidelity, if a woman experiences positive outcomes from her affairs, such as increased emotional or sexual satisfaction, or escapes from marital dissatisfaction, she might be more likely to continue the behavior (Atapour et al., 2021). Conversely, a lack of punishment can reinforce the behavior (Calabrese et al., 2023). If the affair remains undiscovered or if the partner is forgiving, the absence of significant negative consequences can embolden the individual to continue engaging in infidelity (Brassart, 2020).

Additionally, negative reinforcement, where marital infidelity helps an individual avoid or escape unpleasant marital situations or emotions, can further entrench the behavior (Kandola, 2020). For example, if a woman uses an affair to cope with a difficult or unfulfilling marriage, the temporary relief it provides can reinforce the behavior, making it more likely to recur. Therefore, the social learning theory served as a comprehensive theory adopted in this study.

The hypothesis tested in this study was personality traits and financial well-being would jointly and independently predict marital infidelity among married women in Ibadan, Nigeria.

RESEARCH METHODS

The study adopted was a cross - sectional survey design involving the use of validated questionnaires to collect data from study participants. The independent variables were personality traits and financial well-being while the dependent variable was marital infidelity.

The research was conducted in Ibadan North Local Government Area. Participants were selected from Agbowo, Mokola, Bodija, Sango, University of Ibadan, Yemetu, Adeoyo, Samonda, Gate, and Oremeji within the LGA. Forty married women were conveniently selected from the 10 areas within the LGA.

The population of this study comprises all married women in Ibadan North LGA, Oyo State, Nigeria. Purposive sampling technique was used to Ibadan North LGA while convenience sampling method was used to select participants for the distribution of

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questionnaires. Sample size was calculated using Slovin's formula to give 384 participants, then with a mark-up of 10%, to arrive at a sample size of 400 participants.

Instruments

Marital infidelity was assessed using Attitudes toward Infidelity Scale developed by Whatley (2006). It is a 12-item scale rated on a 7-point Likert's format with responses ranging from 1 (strongly disagree) to 7 (strongly agree). Sample items include: "Infidelity in a marital relationship is grounds for divorce" and "Infidelity is morally wrong in all circumstances regardless of the situation" Higher scores indicated higher level of marital infidelity. Whatley (2006) obtained Cronbach's alpha of 0.87, and in this study, Cronbach's alpha was 0.71.

Personality Traits was measured using Personality Inventory Scale by Rammstedt and John (2007). It is a 10-item scale rated on 5-point Likert's format ranging from "strongly disagree" up to "strongly agree" to tap Extraversion ($\alpha = 0.89$), Agreeableness ($\alpha = 0.74$), Conscientiousness ($\alpha = 0.82$), Neuroticism ($\alpha = 0.86$) and Openness to Experience ($\alpha = 0.79$). Sample items include:

"I see myself as open to new experiences, complex" and "I see myself as extraverted, enthusiastic".

Cronbach's alpha for this study was Extraversion ($\alpha = 0.72$), Agreeableness ($\alpha = 0.78$), Conscientiousness ($\alpha = 0.75$), Neuroticism ($\alpha = 0.73$) and Openness to Experience ($\alpha = 0.79$).

Higher scores indicate higher levels of marital infidelity.

Financial Well-Being was evaluated using the Financial Well-Being Scale by Abrantes-Braga and Tania Veludo-de-Oliveira (2019). It is a 13-item scale presented on 7-point Likert's format with responses ranging from 1 (strongly disagree) to 7 (strongly agree). Sample items include: "I am able to cope with financial emergency expenses" and "My debts damage my life goals, such as saving money, investing in education, or buying my own home" Authors obtained Cronbach's alpha of 0.89 and in this current study, Cronbach's alpha of 0.85 was obtained.

Formal letter of introduction was collected from the Department of Psychology, University of Ibadan, Nigeria for the identification of the researchers. Potential participants were met individually and the purpose of the study briefly explained to them. They were duly informed that participation in the study was voluntary and that they can opt out at any time. They were assured that their responses would be confidential and no identifying items were associated with any participant. Questionnaires were given to those who gave



their consent which took less than 18 minutes to complete. All questionnaires were collected on the spot. A total of 407 questionnaires were administered and collected on the spot. However, during screening and coding, seven questionnaires were found to have inconsistent responses and were subsequently removed leaving 400 used for the analysis.

IBM^R SPSS version 23 was used for data analysis. Both descriptive and inferential statistics were computed. The hypothesis was tested using hierarchical multiple regression analysis and accepted at $p < .001$ level of significance.

Ethical Considerations

The following ethical standards were considered during the data collection phase of the study. **Confidentiality of Data:** Responses of participants in the study were treated as confidentially. Names, addresses and other forms of identification were not used during the study. All data obtained in the course of the study were used strictly for academic research purposes.

Use of acceptable vocabulary: Questionnaire items and instruments were presented using comprehensive and socially acceptable vocabulary.

Voluntariness: Only potential participants who consented to participate in the study were included. Furthermore, their right to opt out at any stage of the study was upheld.

RESULTS

Participants

A total of 400 married women aged 22-77 years with an average age of 38.96 years participated in the study. In terms of their religious affiliations, 232(58%) were Christians, 128(32%) were Muslims while 40(10%) were from unidentified religious groups. The ethnic distributions of the participants revealed that 200(50%) were Yoruba, 100(25%) were Igbo, 60(15%) were Hausa while 40(10%) were from other ethnic groups. The types of marriage participants were in showed that 145(36%) of the participants were into traditional marriage, 55(14%) were in court or civic marriage, 108(27%) in religious marriage, 68(17%) in formal marriage while 28(7%) were in hybrid marriage arrangement. Finally, when asked whether the participants was in first or not marriage, 280(70%) of the participants gave a yes-response while 120(30%) gave a no-response.



Table 1 Zero-order correlation statistics among personality traits, financial wellbeing and marital infidelity among married women in Ibadan.

Variables	M	SD	1	2	3	4	5	6	7
1. Openness to Experience	7.87	2.80	1						
2. Conscientiousness	7.94	3.60	.13*	1					
3. Extraversion	5.14	2.03	.02	-.07	1				
4. Agreeableness	4.29	1.08	.11*	.09	-.25**	1			
5. Emotional Stability	5.99	2.58	-.25**	-.10*	-.11*	-.02	1		
6. Financial Wellbeing	29.65	8.20	.21**	-.01	-.05	.02	.23**	1	
7. Marital Infidelity	37.99	9.56	-.17**	-.20**	.24**	.03	.21**	-.05	1

*Correlation is significant at the .05 level (2-tailed). **Correlation is significant at the .01 level (2-tailed).

Note. N ranges from 369 to 395. M = Mean; SD = Standard Deviation.

Table 1 presents zero-order correlation statistics among the study variables. The results revealed that openness to experience ($r = -.17$, $p < .01$) and conscientiousness ($r = -.20$, $p < .01$) negatively correlated with marital infidelity. In addition, extraversion ($r = .24$, $p < .01$) and emotional stability ($r = .21$, $p < .01$) positively correlated with marital infidelity. However, the result showed that financial well-being did not correlate with marital infidelity ($r = -.05$, $p > .05$). However, openness to experience ($r = .21$, $p < .01$) and emotional stability ($r = .23$, $p < .01$) positively correlated with financial well-being while extraversion ($r = -.01$, $p > .05$) and agreeableness ($r = .02$, $p > .05$) did not correlate with financial well-being among study participants. Based on the robust nature of the zero-order correlation statistics, it was considered appropriate for hierarchical multiple regression analysis.

Hypothesis Testing:

Personality traits and financial well-being would jointly and independently predict marital infidelity among married couples in Ibadan North LGA. The hypothesis was tested using hierarchical multiple regression and the result is presented in Table 2.



Table 2: Hierarchical multiple regressions of the joint and independent predictors of marital infidelity among married women

Model	Predictors	β	t	Sig.		2	R ²	R ² Change	F	F Change	Sig. F Change
1	Openness to Experience	-0.12	-2.28	.02							
	Conscientiousness	-0.15	-3.11	.00							
	Extraversion	0.29	5.72	.00	.41	.17	.16	.17	14.39	14.39	.00
	Agreeableness	0.13	2.59	.00							
	Emotional stability	0.20	3.92	.00							
2	Openness to experience	-0.10	-1.82	.07							
	Conscientiousness	-0.16	-3.15	.00							
	Extraversion	0.29	5.67	.00	.42	.18	.16	.005	12.34	1.90	.17
	Agreeableness	0.13	2.57	.01							
	Emotional stability	0.22	4.16	.00							
	Financial well-being	-0.07	-1.38	.17							

Table 2 depicts the result of hierarchical multiple regression analysis to determine the predictability of personality traits (openness to experience, conscientiousness, extraversion, agreeableness, and emotional stability) and financial well-being on marital infidelity among married women in Ibadan. The first model included the five personality traits openness to experience, conscientiousness, extraversion, agreeableness, and emotional stability as predictors of marital infidelity. The results of the model 1 indicated that personality trait components jointly predicted marital infidelity among study participants ($R^2 = .17$, $F(5, 349) = 14.39$, $p < .01$), meaning that personality traits explained 17% of the variance in marital infidelity. Furthermore, the result revealed that openness to experience ($\beta = -0.12$, $t = -2.28$, $p < .01$) independently predicted marital infidelity, suggesting that individuals who score higher on openness to experience would be less likely to engage in marital infidelity. Next was conscientiousness ($\beta = -0.15$, $t = -3.11$, $p < .01$) which independently predicted marital infidelity, indicating that more conscientious women are less likely to report marital infidelity. Third, extraversion ($\beta = 0.29$, $t = 5.72$, $p < .01$) positively predicted marital infidelity implying that individuals with higher levels of



extraversion were more likely to engage in marital infidelity. Fourth, agreeableness ($\beta = 0.13$, $t = 2.59$, $p < .01$) positively predicted marital infidelity, which was somewhat unexpected. Finally, emotional stability (opposite of neuroticism ($\beta = 0.20$, $t = 3.92$, $p < .001$)) independently predicted marital infidelity, indicating that emotionally stable individuals in this sample were more likely to report infidelity.

In the second model, financial wellbeing was added to the predictors to determine if it would significantly improve the model's predictive power. The result showed that the addition of financial wellbeing to model with personality traits jointly predicted marital infidelity ($R^2 = .18$, $F(6, 348) = 12.34$, $p < .01$), indicating that the predictors in this model explain 18% of the variance in marital infidelity, which represents only a 0.5% increase over Model 1. However, financial well-being did not independently predict marital infidelity among study participants ($\beta = -0.07$, $t = -1.38$, $p > .05$). Finally, all the components of personality traits independently predicted marital infidelity among study participants. Therefore, the hypothesis was largely supported.

DISCUSSION

The hypothesis that personality traits and financial well-being would jointly and independently predict marital infidelity was supported. The findings showed that both personality traits and financial well-being had substantial effects on marital infidelity among study participants. These findings imply that while higher levels of openness to experience and conscientiousness are associated with lower rates of marital infidelity, higher levels of extraversion, agreeableness, and emotional stability are associated with increased likelihood of infidelity. These findings supported previous studies that openness to experience (Akinyemi & Omotayo, 2023; Davis & Smith, 2021) and conscientiousness (Eze & Adekunle, 2021; Jones et al., 2019; Roberts & Kim, 2024) are strong predictors of marital infidelity. In addition, the results corroborated the findings that extraversion (Graziano & Tobin, 2019), agreeableness (Graziano & Tobin, 2019) and neuroticism (Altgelt et al., 2018) tends to increase marital infidelity among married women. Conclusively, the finding lent credence to Namira et al., (2019). Abolghasemi et al. (2024) who found openness to experience, conscientiousness, extraversion, agreeableness and neuroticism as strong predictors of couple's attitudes towards marital infidelity.

However, the addition of financial well-being in Model 2 did not significantly improve the model. The change in R^2 (0.5%) was minimal and non-significant, indicating that financial well-being did not provide additional predictive value beyond joint prediction with personality traits. This interaction between personality traits and financial well-being



highlight the complex interplay between personality and external factors such as financial stress on the occurrence of marital infidelity (Adetunji & Adebayo, 2020; Lee et al., 2020). The justification for this finding is that while financial difficulties certainly exacerbate stress and conflict in relationships Hamilton et al., 2018, Olagunju, 2021; Taylor & Parker, 2020), the underlying personality traits of the individuals involved play a more significant role in determining how these external stressors affect the relationship. Married couples with maladaptive personality traits are more likely to engage in behaviors, including marital infidelity, which undermines relationship stability, regardless of financial circumstances. This insight is consistent with previous findings that emphasize the importance of addressing both personality traits and external stressors when trying to reduce relationship problems such as marital infidelity (Akinwale & Ojo, 2022; Morgan & Jacobs, 2022).

CONCLUSION

The study investigated personality traits and financial well-being as predictors of marital infidelity among married women in Ibadan. The study has empirically established that personality traits and financial well-being are strong joint predictors of marital fidelity among study participants. However, financial well-being did not independently predict marital infidelity among married women in Ibadan.

Limitations of the Study

While this study provides valuable insights into the relationship between personality traits, financial well-being, and marital infidelity, it is important to acknowledge some limitations that may affect the generalizability and interpretation of the findings. To begin with, self-reported questionnaires were used for data collection which was not free of response bias. Further study should adopt focus group discussion and documentary evidence from marriage counseling centers to triangulate data collected from questionnaires. In addition, only married women in Ibadan with a sample size of 400 were selected and used in this study which hindered generalization of study findings. Further, study should include other local government areas with increased sample size. Finally, only two independent variables were considered in this study. Further study should include communication styles, self-esteem, social support and learned helplessness.

Declaration of conflict of Interest

There is no conflict of interest.



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