

Interpersonal Communication Between Young Couples In North Jakarta In Dealing With Financial Problems

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Abstract.

This study aims to explain the form of interpersonal communication in the relationship of young couples facing financial problems, and its impact on household harmony. The main focus of this study is to understand the communication patterns formed between couples when they are faced with financial pressure in their household life. This study uses a qualitative approach with an in-depth interview method with four young couples living in North Jakarta who are experiencing financial problems. This study refers to the theory of interpersonal relationships and the concept of interpersonal communication that emphasizes openness, empathy, equality, and emotional support in establishing healthy relationships. In addition, this study also places communication in a relational context, where every interaction between husband and wife has an influence on the emotional dynamics and stability of the relationship. Data analysis was conducted using the Miles and Huberman interactive model. The results of the study indicate that communication that is carried out openly, supports each other, and is able to manage emotions positively has a great influence on maintaining household harmony even under economic pressure. Conversely, dominant or closed communication patterns actually increase the potential for conflict. Thus, healthy interpersonal communication is an important factor in building resilience in young couples' relationships amidst financial problems.

Keywords: *Interpersonal communication; young couple; financial problems; household harmony and relational context*

I. INTRODUCTION

The phenomenon of young marriages facing financial problems is increasing from year to year, especially in urban areas such as North Jakarta.(Nabila, 2021). Couples who marry at a young age are usually between the ages of 19 - 21 years. Where that age is the age of transition towards adulthood. Marriage at a young age often brings complex challenges, one of which is in terms of managing household financial problems. In reality, many young couples experience divorce because the couple generally does not have the mental, emotional, or financial readiness to face the demands of married life. This lack of readiness can trigger internal conflicts that lead to instability in household relationships.(Zainuddin, 2022). As expressed by(Rahman, 2017), "interpersonal communication in the family plays an important role in shaping the attitudes and behavior of family members, including in making deviant decisions."In marriage at a young age can also trigger psychological impacts. Where financial problems are one of the main factors causing depression in a relationship. especially in young couples who do not yet have economic stability. If seen fromproblemeconomy, then young couples are quite vulnerable in facing financial problems. According to(Rahmawati et al., 2024), interpersonal communication in family relationships is not just an exchange of information, but also a process of building emotional closeness that is crucial in maintaining the resilience of relationships when faced with social or economic pressures. According to(Shanahan et al., 2022)This financial pressure has the potential to worsen the quality of the relationship if not handled with good problem solving and effective and open communication.

In this context, interpersonal communication becomes an important instrument in managing tension and resolving family economic problems.(Nurdin, 2024). Effective communication is able to change the attitude and behavior of the interlocutor according to the desired goal. Effective communication is

characterized by openness, empathy, and also emotional support in building stronger relationships. Interpersonal communication between husband and wife is greatly influenced by their socio-economic background, including their level of education and income.(Anggreny et al., 2020). Differences in perceptions of financial priorities and spending management often become a source of conflict if not resolved through open communication. This study shows that young couples who are able to have regular dialogues about financial issues have higher levels of relationship satisfaction than couples who avoid discussing economic issues. Therefore, communication skills are an important key to maintaining stability in a household at a young age of marriage.(Khotimah et al., 2022)states that healthy and equal communication in a couple's relationship allows for the creation of an open dialogue space, which is the basis for resolving conflicts constructively. In the field of communication, the term KAP (Knowledge, Attitude, and Practice) is known, which is an approach to understanding how individuals' knowledge, attitudes, and practices communicate (Rahmi, 2021).

In the context of young marriage, KAP is very important to analyze how knowledge about finance, attitudes towards economic issues, and communication practices in couples contribute to building the resilience of their relationships. These three components interact to form how constructive or destructive communication patterns are among other young couples.(Afrilia, Arifina & Rumah, 2024). Understanding KAP can be a basis or reference for designing interventions to improve the quality of interpersonal communication of young couples. Based on data from the North Jakarta Population and Civil Registration Service in 2023, it was recorded that 14.2% of marriages that occurred in the area involved couples under the age of 21 (North Jakarta Population and Civil Registration Service, 2023). This percentage shows that young marriage is still a fairly significant phenomenon in the urban area. According to (North Jakarta BPS) revealed that around 35% of the total young couples experienced marriage failure in the first five years, while the other 65% managed to maintain their household. From the success of the marriage, there are factors that influence it, namely effective communication and the ability to resolve conflicts together. This study has two main focuses. First, to analyze how young couples resolve conflicts and deal with financial problems in their marriage. Second, to explore the interpersonal communication patterns used by couples in dealing with economic pressures and how such communication helps reduce the potential for conflict. By understanding these two aspects, it is hoped that a comprehensive picture will be obtained regarding the communication factors that influence the success or failure of young couples' households in North Jakarta.

II. METHODS

This study uses a descriptive qualitative approach with the aim of understanding the interpersonal communication patterns of young married couples in dealing with financial problems. The type of descriptive qualitative research was chosen because this study aims to describe in detail and in depth how young couples manage their communication in dealing with economic challenges.(Rogi B Abraham, 2015). Relationship theory is used to understand how the quality of a couple's interpersonal relationships is determined by the openness, empathy, and commitment in their communication, which plays an important role in strengthening emotional bonds and cooperation when facing economic pressures.(Nuridin, 2024)In the context of young marriage, maximum communication helps couples in building and maintaining their relationship, which in turn impacts the way they deal with financial problems.(Shanahan et al., 2022). Therefore, this approach allows researchers to explore the meanings formed in young couples' relationships based on their personal experiences, as well as how their interactions in everyday life shape the dynamics of the relationship in dealing with these financial problems. Data collection techniques were collected through three main techniques, namely in-depth interviews, observation, and documentation. These interviews were conducted todighow the information from several informants corresponds tocriteria that has been determined. In-depth interviews were conducted with four informants.

Before implementation, the researcher went through several initial stages, namely, the first week such as conducting introductions andlicensingto the informant to dointerviewin depth through face-to-face meetingsAt homeinformants, then in the second week trying to build closeness between the author and the informant so that the informant feels comfortable when interviewed, and can tell without pressure, in the

third week the author provides several scripts of interview questions and the last week conducts interviews with informants for 25 to 35 minutes, adjusted to the comfort of each informant in conveying their experiences. The focus of the interview is to explore the meaning formed by couples in building and maintaining their relationships by using openness, empathy, and commitment in their communication (Afrilia et al., 2020). Participatory observation was conducted by the researcher being involved several times in the daily activities of the young couples who were informants. The researcher was also present several times in informal situations, such as when the couple was relaxing at home, having light discussions in situations related to financial management. On these occasions, the researcher observed how the couple talked to each other, expressed emotions, and responded to each other when discussing financial issues. This observation was conducted naturally without pressure, with a casual approach so that the couple felt comfortable and did not feel like they were being studied. This approach aims to capture the dynamics of communication that occur spontaneously in a relaxed atmosphere, especially when young couples face financial challenges together.

To support the observation process, the researcher used field notes and daily personal reflections to record details of the interactions and dynamics that occurred. Personal documentation such as audio recordings, handwriting, or symbolic photos are used to capture emotional expressions and personal meanings that emerge in their communication. and personal documentation is used in an integrated manner so that the data obtained reflects the real and comprehensive experiences of young couples in building interpersonal communication when facing financial challenges. The data analysis technique in this study uses the method analysis Miles and Huberman is a method that is often used in qualitative research, which consists of three main steps: (1) data reduction, namely the process of simplifying, abstracting and changing the raw data that has been collected during research, (2) data presentation, namely the process of organizing data so that it is easier to understand and analyze, and (3) drawing conclusions, namely the process of making interpretations from the data that has been presented. (Darmawan, A., & Uyun, Z. 2023) In the reduction stage, interview, observation, and documentation data were classified based on main themes such as open, closed, and confrontational communication patterns, as well as the couple's financial problems. (Nuridin, 2024). Data presentation is done in the form of thematic narratives and communication pattern tables that link communication forms and economic problem solving strategies. Determination of informants in study This uses a purposive sampling technique, which is a technique that involves selecting informants based on knowledge, roles and experiences that are relevant to the objectives of this study. It can select couples who are young and have experienced or faced financial problems. (Ryu & Fan, 2023)

Table 1. Thematic Couple Communication Patterns

| Main Category | Subcategory | Communication Indicators |
|--------------------------------------|------------------------------------|--|
| Interpersonal Communication Patterns | Open, Closed, Confrontational | Frequency of discussion, tone of voice, facial expressions |
| Financial Problems | Expenses, Income, Debt | Conflicts over spending, joint financial decisions |
| Conflict Resolution Strategies | Negotiation, Avoidance, Compromise | Response to economic pressure |

Source : (Nuridin, 2024).

Data analysis techniques according to Miles and Huberman are very helpful in research and also make it easier for qualitative research to manage, present, and draw conclusions from complex and often inaccurate data. structured. This technique allows researchers to select informants who are in accordance with the research objectives. The criteria for informants in this research are: (1) young couples aged 19-23 years, (2) young couples domiciled in North Jakarta, (3) young couples who have been living in a household and facing financial problems for at least two years, and (4) willing to be interviewed in depth. (Aulia et al., 2022). The process of identifying informants was carried out with the help of local residents and relatives. This research was conducted in the North Jakarta area, especially in 3 sub-districts that experienced early marriage and also financial problems in households. This research was conducted in several locations, namely: in Malaka Housing and in Lj Coffee which is located in Rorotan Sub-district, as well as the

informant's private home located in Subdistrict Cilincing and in Rorotan. In the results of this study will present 4 informants consisting of:

Table 2. List of Informants Young Couples

| No | Pairing Code | Young Couple Age | Domicile | Description |
|----|--------------|------------------|---------------|-------------|
| 1 | P1 | 19 years old | The Rorotan | Woman |
| 2 | P2 | 21 years | The Rorotan | Woman |
| 3 | P3 | 23 years | The Cilincing | Woman |
| 4 | P4 | 22 years | The Rorotan | Woman |

Source: Processed by Researchers, 2025

The selection of North Jakarta is based on data from the North Jakarta BPS in 2023 which recorded an increase in young marriages at 14.2% in the area. The research implementation period lasted for one month, namely from March to April 2025. This period of time was chosen so that the research could establish good relationships with several informants and collect data accurately, in depth and also reliably. The openness of couples to share their experiences is the main criterion into select subjects, in order to enrich the research data with in-depth and authentic narratives about how they manage communication and solve financial problems together.

III. RESULTS AND DISCUSSION

Results

This study involved four young couples experiencing financial difficulties and married under the age of 25, with a minimum marriage duration of two years. To maintain confidentiality, each couple was assigned codes P1 to P4 according to the interview sequence. Some of the informants came from families with adequate or sufficient income. Data collection was conducted through direct interviews by both parties: the interviewer who asked the questions and the interviewee who provided the answers.

In this interview, the interviewer and informant met directly with Informant I, Dinda Rusnadia, and Informant II, Mayada as a wife who also works as a private employee and sells fried meatballs on Friday, March 9, 2025, an interview with informant III, Ka Dian Triana Putri as a housewife on Monday, March 12, 2025, and also an interview with informant IV, Ka Indah Fitriyana who has a grocery store on Tuesday, March 17, 2025 who was willing to be interviewed and participate in this research.

Informant Characteristics

The four couples are from North Jakarta and have been married for between two and six years. Their educational backgrounds and economic circumstances vary, as shown in Table 1 below:

Table 3. Informant Characteristics

| No | Pairing Code | Age at Marriage | Length of Marriage | Last education | Husband's Job | Wife's Job | Monthly Income |
|----|--------------|-----------------|--------------------|---|-------------------------|-------------------------|----------------|
| 1 | P1 | 21 & 21 | 2 years 10 months | High School & High School | Private sector employee | Private sector employee | Rp. 12,000,000 |
| 2 | P2 | 19 & 22 | 3 years | Vocational High School & Vocational High School | PT. Daikin | Selling basreng | Rp. 6,500,000 |
| 3 | P3 | 23 & 23 | 6 years | High School & Bachelor's Degree | Private sector employee | Housewife | Rp. 5,000,000 |
| 4 | P4 | 21 & 23 | 2 years | Vocational High School & Bachelor's Degree | Private sector employee | Grocery Store | Rp. 7,500,000 |

Source: Primary Data, processed by researchers based on ((Nurdin, 2024))

Interpersonal Communication Patterns

Interviews revealed a variety of communication patterns used by young couples in dealing with financial conflicts, ranging from open to dominant. Table 2 summarizes the communication patterns, sources of conflict, frequency of conflict, and resolution strategies used by each couple.

Table 4. Communication Patterns and Financial Conflicts

| No | Pairing Code | Communication Patterns | Sources of Financial Conflict | Frequency of Conflict | Settlement Strategy |
|----|--------------|---------------------------|--------------------------------|-----------------------|--|
| 1 | P1 | Participatory and equal | No emergency fund | Sometimes | <i>Cooling down</i> & emotional dialogue |
| 2 | P2 | Open, regular discussions | Differences in priority scales | Seldom | Regular weekly meeting |
| 3 | P3 | Open, regular discussions | Urgent needs of children | Seldom | Joint deliberation |
| 4 | P4 | Emotional, reactive | Consumptive lifestyle | Often | Avoidance & delay of shopping |

Source: Primary Data, processed by researchers based on (Nurdin 2020), (Iqbal & Fawzea 2020), and (Darmawan & Uyun 2023).

The Impact of Communication Style on Household Stability

Open and equal communication has been shown to positively impact household stability, while dominance and high emotions tend to exacerbate conflict. The ability to communicate openly, honestly, empathetically, and constructively when addressing differences is key to building and maintaining healthy and lasting relationships. Conversely, negative and ineffective communication styles can damage family bonds and increase the risk of marital instability. Therefore, developing healthy communication skills is crucial for every young couple and family. (Lestanto et al., 2023).

Discussion

The discussion of the research findings draws on theories of interpersonal communication and the psychosocial dynamics that occur in the relationships of young couples facing financial challenges. The primary focus of this study is to explore the communication patterns used by young couples in managing household financial issues and how these communication patterns affect their marital stability.

The Influence of Communication Patterns on Financial Conflict Management

Couples with participatory and equal communication patterns, such as couple P1, tend to reconcile after an argument by cooling down and engaging in emotional dialogue. This suggests that emotional control in communication is a crucial aspect of managing financial conflict. (Shanahan et al., 2022), revealed that young couples who lack effective emotional recovery mechanisms tend to experience greater conflict escalation. Healthy recovery mechanisms, as seen in couple P1, allow them to address conflict more constructively once their emotions have subsided.

In contrast, the communication patterns used by young couples in dealing with financial conflicts reflect complex and meaningful relationship dynamics. Findings from couples P2 and P3 indicate that open communication and regular discussions foster healthy dialogue and reduce tensions arising from differing perspectives on financial management. These findings align with interpersonal communication theory, which emphasizes that open communication strengthens emotional bonds and minimizes the potential for conflict. (Hidayah, FN 2024) For example, couple P2 consistently holds weekly discussions about their finances and future plans. This practice gives them the opportunity to understand each other's priorities, prevent misunderstandings, and build mutual agreement. In this context, openness is not only a form of communication but also a relational strategy that supports negotiation and collaborative problem-solving.

Dominative Communication and Role Imbalance in Decision Making

One important finding in this study is the presence of couples who exhibit a reactive emotional communication pattern, where the wife has more control over economic decision-making. For example, couple P4 indicated that decision-making regarding household expenses is dominated by the wife, while the husband tends to be passive in expressing his opinions. This creates an imbalance in their relationship, which triggers greater conflict, particularly related to the use of a consumptive lifestyle. This imbalance in economic decision-making aligns with communication theory, which states that dominant communication

can be detrimental to both parties, especially if one party feels neglected or pressured in the relationship.(Interpersonal et al., 2024) This condition also increases emotional stress, which in turn worsens marital stability. However, it's important to note that uncontrolled emotional communication can exacerbate conflict, especially if it's not accompanied by a desire for understanding and resolution. Therefore, it's crucial for young couples to develop communication skills that are not only open but also based on empathy and self-control.

This research underscores the importance of more equal communication in marital relationships. Young couples need to create space for both partners to share their perspectives openly and respect each other. Making financial decisions together can help partners feel more involved and in control of household finances, ultimately increasing their relationship satisfaction.

The Quality of a Relationship Is Not Determined by the Size of Your Income

One interesting finding in this study is that income is not the sole determinant of household stability. While couples with higher incomes, such as P1 and P4, do have more financial freedom, they are not always more successful at managing financial conflicts. Conversely, couples P2 and P3, despite having lower incomes, were able to maintain a harmonious relationship thanks to open communication and careful financial planning. This supports the view that the quality of communication is more important than economic conditions in determining household stability.(Nabila, 2021) Couples who communicate well and agree on shared financial priorities tend to be better able to cope with economic stress, even when they have limited income.

Cultural Factors and Educational Background

This study also found that cultural factors and educational background influence communication patterns when dealing with financial issues. Couple P4, who came from a patriarchal background, indicated that the wife felt more entitled to manage finances, while the husband did not actively participate in decision-making. This demonstrates the importance of education and counseling in changing imbalanced communication patterns and supporting the development of more equal communication patterns.(Zahirah, 2024)states that a couple's social and educational background can influence how they communicate and solve problems together. Couples with higher education tend to be more democratic in their communication and more open in discussing financial matters.

Practical Implications for Family Financial Counseling

Based on the above findings, it can be concluded that effective communication is crucial in dealing with household financial problems. Therefore, family financial counseling that involves teaching about open communication, emotional management, and equal role sharing in financial decision-making can be very helpful for young couples in managing their financial conflicts. This approach can strengthen their relationship and create a healthier environment in facing financial challenges or problems.(Masrurah, 2020).

IV. CONCLUSION

Based on the research results obtained, it can be concluded that open, equal, and emotionally controlled communication patterns play an important role in maintaining household stability, especially in dealing with financial problems. Young couples who are able to communicate honestly and openly about financial problems tend to be more successful in managing conflict. On the other hand, dominant and participatory communication patterns can worsen conflict and damage relationships. Therefore, it is important for young couples to build more effective communication. or optimally to avoid financial problems, share roles fairly in making economic decisions, and manage emotions well to achieve harmony in the household. The suggestions recommended in this study include, for young couples, it is important to build open and equal or fair communication in the household, especially in financial management.

Having regular discussions, agreeing on shared financial goals, and respecting each other's opinions can reduce the potential for conflict and increase harmony in relationships. For marriage counseling

institutions, it is recommended to provide premarital education that emphasizes the importance of interpersonal communication and joint financial planning. This approach can help prospective couples understand the dynamics of relationships and build healthy communication patterns from the beginning of marriage. For further research, it is recommended to expand the number and diversity of informants by considering age factors, socio-cultural backgrounds, and types of jobs. In addition, mixed methods can provide a more comprehensive understanding of the dynamics of communication and conflict management in young families.

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