



Fear of Intimacy, Dyadic Adjustment and Marital Satisfaction among Married Individuals

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ABSTRACT

The current study examine the association of fear of intimacy, dyadic adjustment, and marital satisfaction among married individuals in Pakistan. The data was collected from married individuals selected by using purposive sampling methods. To gather data, Fear of Intimacy Scale (FIS), Revised Dyadic Adjustment scale (RDAS), and Enrich Marital Satisfaction Scale were employed. A total of 143 participants (63 males and 80 females). The data was analyzed through SPSS 27 version and Hayes' PROCESS Macro (Model 4). The results indicated that fear of intimacy and marital satisfaction have a negative relationship, while positive relationship found in dyadic adjustment and marital satisfaction. Regression analysis revealed that both fear of intimacy and dyadic adjustment significantly predict the marital satisfaction. T – test, results indicated no significant gender difference in fear of intimacy, dyadic adjustment and marital satisfaction. Moreover, the results of mediation model examining the role of dyadic adjustment in the relationship between fear of intimacy and marital satisfaction among married individuals and indicated that fear of intimacy significantly predicted dyadic adjustment. Furthermore, dyadic adjustment significantly predicted marital satisfaction. The direct effect of fear of intimacy on marital satisfaction remained statistically significant after controlling for dyadic adjustment indicating that fear of intimacy continued to have a direct influence on marital satisfaction. The implications of this research shed a light on the importance of understanding these relationships. This study offers valuable insights into relationship dynamics and can support in the creation of couple counseling and development of intervention strategies. This study has demonstrated the collective influence on marital satisfaction among married individuals in Pakistan.

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1. Introduction

Emotions play a vital role in a healthy marital relationship, but some people face issues in fully opening up to their partners due to a fear of intimacy and intimacy develop through interpersonal process because of this emotional barrier distance create in the relationship and may reduce overall marital satisfaction (Reis, 2018). However, not all couples experience the same conflict some choose ways of adjusting with their partners which is known as dyadic adjustment (Spanier, 1976). The dyadic adjustment is helpful in improving marital satisfaction in married individuals. The present study examines the association of fear of intimacy, dyadic adjustment and marital satisfaction among married individuals. Intimate relationships are types of social connections where a person perceives a space as comfortable and safe that permits them to share and understand their own thoughts, actions, and emotions, and which supports their emotional and mental development (Sullivan, 2013). Fear of intimacy is "A complex concept that exists in every person to some degree and arises due to fear of abandonment, loss of an individual, loss of control, attacks of anxiety, or fear of divulging information regarding a relationship with another individual that will cause him or her distress or distress" (Hatfield, 1984).

People often invest a significant amount of time and effort in creating genuine, meaningful relationships. However, many people are afraid to get too close and also worry about feeling lonely. This fear of getting close can make it hard for someone to be honest and open with the people they care about, because they feel uncomfortable. This fear has three main parts: first, talking about personal things, second, feeling strongly about what they share, and third, showing respect for the other person. To build a real connection, all three of these parts are important (Descutner & Thelen, 1991). Fear of intimacy can damage existing relationships and also stop someone from forming new ones. The emotional risks of getting close and the fear of being open can make someone less interested in deep connections. They might not have the skills, confidence or experience needed to keep relationships healthy and strong (Mashek & Aron, 2004). Being afraid to get close to other people can make someone feel lonely. When people feel lonely, they may find it harder to handle their own issues because they are unsure about what they truly want in life (Vangelisti & Beck, 2007). People who are scared to get close to others often feel lonely, don't talk much about their own lives, and find it hard to build strong relationships that people are scared to get close to others for fear of being judged, negatively perceived, rejected, picked on, losing control, losing their sense of identity, getting criticized and running into conflicts (Descutner & Thelen, 1991; Hatfield, 1984). Individuals may not only experience discomfort when talking about personal matters with acquaintances, but they might also feel anxious when trying to develop a deeper connection with someone they are just getting to know (Ingersoll et al., 2008).

People who have a high fear of losing themselves feel uncomfortable when they depend on their partner. On the other hand, those with a high fear of losing the other person worry about being too open, because they might lose their partner's approval (Sobral, Teixeira, & Costa, 2015). Some studies support (Sobral, Teixeira, & Costa, 2015) idea that men and women do not have vast differences in how much they fear intimacy (Descutner & Thelen, 1991; Hook et al., 2003), but other studies (Sobral, Teixeira, & Costa, 2015; Thelen et al., 2000) suggest men might fear of intimacy more than women. In the past, women have usually placed a higher priority on forming personal ties, while males have generally preferred independence, believe these differences might explain because of women have unhappy relationship and end of romantic relationships (Thelen et al., 2000). Fear of intimacy is associated with Dyadic adjustment and marital satisfaction (Finzi-Dottan, 2023). According to Spanier (1976), dyadic adjustment is the process of assessing the degree of problematic distinctions in a pair, interpersonal stress /personal anxiety, dyadic satisfaction, dyadic coherence, and unanimity on issues crucial to dyadic interaction. Dyadic adjustment refers to the process by which spouses with dissimilar personalities cooperate to achieve happiness and common objectives (Durğut & Kisa, 2018). The ability of the couple to handle relationship conflict, which is caused by consistently unpleasant interaction patterns, is one of the key concepts in dyadic adjustment. Because of this, people experience and deal with ongoing stress (Araç, 2019). However, when people get more good things/benefits from their marriage, they feel more satisfied with their spouse and the marriage "Marital satisfaction is a state of mind that indicates how well one's marriage balances costs and benefits" (Stone & Shackelford, 2007). But if there are more bad things/costs, then satisfaction tends to be lower. It is believed that marital satisfaction occurs on a continuum, even if it can be categorized into

satisfied and unsatisfied (Levenson, Carstensen, & Gottman, 1993). The result of qualitative study shows that marital satisfaction is associated with the physical and psychological well being. Due to family responsibilities some individuals feel a burden, adjustment hardship, and accordingly lose interest in this warm relationship. Satisfaction in relationship includes the physical and mental well-being of humans (Walker et al., 2013). The results of quantitative research shows that physical health, psychological wellbeing, age and family problems also significantly related to dyadic adjustment (Wilson et al., 1997).

1.1. Rationale of the Study

Fear of intimacy can act as a barrier to effective communication, trust, and emotional closeness between partners, which often results in a decline in marital satisfaction. Additionally, dyadic adjustment refers to the overall harmony and functionality of the relationship in maintaining a joyful marriage. Examining the patterns in this private realm from both a personal and societal perspective is essential. A variety of variables such as happiness, interpersonal conflicts and concerns, situations that cause problems between couples, couple satisfaction, commitment to one another, and agreement on important issues for the survival of the relationship, can be used to evaluate the relational process that leads to couple adjustment (Spanier, 1976; Uzunçakmak & Alp Yilmaz, 2021). The present study fill the gap of literature, explore the relationship among fear of intimacy, dyadic adjustment, and marital satisfaction in married individuals. And explore the mediating role of dyadic adjustment with fear of intimacy and marital satisfaction in married individuals.

1.2. Hypothesis

H₁: The following three variables would be correlated to each other in married individuals: fear of intimacy (FOI), dyadic adjustment, and marital satisfaction.

H₂: There would be a gender difference in fear of intimacy (FOI), dyadic adjustment, and marital satisfaction in male and female married individuals.

H₃: There would be an impact of fear of intimacy (FOI), and dyadic adjustment on marital satisfaction in married individuals.

H₄: Dyadic adjustment would mediate the relationship between fear of intimacy (FOI), and marital satisfaction in married individuals

2. Method

Co relational cross-sectional research design was used to explore the relationship between fear of intimacy, marital satisfaction, and dyadic adjustment. This study embraced a non-probability purposive sampling and convenient sampling techniques data was collected from individuals who met the inclusion criteria (legally married and living with their spouse). A total of n = 143 married, educated, male and female participants proficient in English language completed the self-administered questionnaires. Unmarried formerly never-married, separated, and divorced and the uneducated individuals and children legally and developmentally ineligible for marital relationships were excluded from this study.

2.1. Measures

2.1.1. Fear of Intimacy Scale (FIS)

Descutner and Thelen (1991), introduce the fear of intimacy scale, which is consist on self-reported 35-item. There are three components measured negativity "respect for those nearby", emotional valence "good feelings regarding the exchange of personal information", and content "exchanging personal information". On a 5-point Likert scale, ranged from (not all true to my characteristics) to (good for my characteristics). Higher scores indicating high fear of intimacy. Rescoring items 3, 6-8, 14, 17-19, 21, 22, 25, 27, 29, and 30 allowed for a more realistic representation of the subtleties in the responses. The reliability score is 0.93 and 0.89.

2.1.2. Revised Dyadic Adjustment Scale

Spanier (1976), developed the first version of this scale based on his thoughts about what makes a marriage work that was consist on 32 items. Busby et al. (1995) introduce revised a dyadic adjustment scale 14-item questionnaire to check how well a married relationship is doing.

The revised dyadic adjustment scale people fill out themselves to assess seven areas of their relationship, grouped into three main parts with reliability Cronbach's alpha: dyadic consensus= .8, dyadic satisfaction= .85 and dyadic cohesion= .80. RDAS has only 14 questions, and for each question, people rate their relationship on a scale from 5 to 6. Higher scores on the RDAS mean the relationship is more satisfying, while lower scores suggest more problems. The overall score might be anywhere between 0 to 69. A score of 48 or above means there is no significant distress in the relationship, while a score of 47 or below suggests there might be issues or distress in the marriage or relationship.

2.1.3. Enrich Marital Satisfaction Scale

Fowers and Olson (1993) the enrich inventory is a tool for evaluating various aspects of marital satisfaction. The Enrich Inventory consists of twelve different scales that look at different aspects of marriage. The scales include things like marital satisfaction, idealistic distortion, communication, conflict resolution, personality issues, financial management, sexuality, and recreation. It works well with other tools that measure how much people follow traditional views about marriage. This scale is consist on 15 items scoring is based on five point liket scale 1 to 5. The cronbach's alpha is .85-.90.

2.1.4. Procedure

The informed consent form was provided to the participants before they proceeded with completing the questionnaire. n=143 married participants provided their consent and completed the questionnaire. Data was collected through online self-administered Google Forms due to availability and convenience. The forms comprised informed consent, demographics, and standardized psychological scales. Participants were invited over social media platforms, emails, and referrals to participate in the study voluntarily. The questionnaire consisted of a 35-item fear of intimacy scale, the 14-item revised dyadic adjustment scale, and the 15-item enrich marital satisfaction scale. The questionnaire took each participant approximately twenty minutes to finish.

2.1.5. Ethical Consideration

Ethical guideline follow in the current research project and the research project is also approved from ethical research committee of the Islamia University Bahawalpur, Bahawalnagar Campus.

3. Results

The results of statistical analyses was conducted by using (SPSS version 27). The hypothesis was tested with descriptive statistics explain the mean, standard deviation, frequency, and % of demographic and study variables. The reliability of the scales was determined using Cronbach's Alpha. A Pearson correlation, independent samples t-tests, regression analysis and mediation analysis was used to test the proposed hypotheses. The findings are summarized below.

Table 1: Socio demographic Characteristics of the Participants N=143

Demographic	Frequency	Percentage (%)
Gender		
Male	63	44.1
Female	80	55.9
Age		
20 – 30	47	32.9
30 – 40	56	39.2
40 – 50	34	23.8
50and above	6	4.2
Familysystem		
Joint	96	67.1
Nuclear	47	32.9
Childhood abuse		
Yes	28	19.6
No	113	79.0
Qualification		
Matric	12	8.4
Intermediate	24	16.8

BA/BSc	33	23.1
BS/ADP/MSc	37	25.9
MPhil	24	16.8
PhD	6	4.2
Other	7	4.9

Note: N = 143. Frequencies and percentages are reported. Childhood abuse responses were available for 141 participants because two responses were missing.

Table 2: Descriptive Statistics and Reliability of the Study Measures: Fear of Intimacy (FOI), Dyadic Adjustment (DA), and Marital Satisfaction (MS)

Variables	M	SD	R	α
FOI	104.95	19.74	36-146	.87
DA	37.64	7.94	14-70	.68
MS	64.17	5.78	52-75	.80

Note: M = Mean, SD = Standard Deviation, α = Cronbach's alpha, FOI = Fear of Intimacy, DA = Dyadic Adjustment, MS = Marital Satisfaction

Table 2 shows the reliability score of fear of intimacy ($\alpha = .87$) and marital satisfaction ($\alpha = .80$) demonstrated good internal consistency, whereas dyadic adjustment ($\alpha = .68$) showed acceptable internal consistency. Overall, the reliability coefficients indicate that the study measures possess satisfactory internal consistency.

Table 3: Inter correlations among Fear of Intimacy, Dyadic Adjustment, and Marital Satisfaction

Variable	M	SD	1.	2.	3.
1. FOI	104.95	19.74	-	-.16*	.22**
2. MS	64.17	5.78		-	.22**
3. DA	37.64	7.94			-

Note: * $p < .05$, ** $p < .01$, *** $p < .001$

FOI = Fear of Intimacy, MS = Marital Satisfaction, DA = Dyadic Adjustment

Table 3 presents the Pearson product-moment correlations among fear of intimacy, marital satisfaction, and dyadic adjustment. Fear of Intimacy showed significant negative correlation with marital satisfaction ($r = -.16$, $p = .04$). Fear of Intimacy was positively and significantly correlated with dyadic adjustment ($r = .22$, $p = .009$). Likewise, marital satisfaction was positively and significantly correlated with dyadic adjustment ($r = .22$, $p = .008$).

Table 4: Independent Samples t-Test Comparing Male and Female Participants on Fear of Intimacy, Marital Satisfaction, and Dyadic Adjustment

Variable	Men (n = 63) M (SD)	Women (n = 80) M (SD)	t	df	p	Cohen's d
FOI	99.79 (20.48)	100.98 (19.24)	-0.33	141	.74	-0.06
MS	63.79 (5.61)	64.48 (5.93)	-0.70	141	.49	-0.12
DA*	38.35 (6.84)	37.09 (8.72)	0.97	141.00	.33	0.16

Note: M = Mean; SD = Standard Deviation; d = Cohen's d, FOI = Fear of Intimacy

MS = Marital Satisfaction, DA = Dyadic Adjustment; *For Dyadic Adjustment, Levene's test for equality of variances was significant ($p = .031$); therefore, Welch's t -test (equal variances not assumed) is reported. According to Cohen (1988), d values of approximately 0.20, 0.50, and 0.80 represent small, medium, and large effect sizes, respectively.

Table 4 presents the results of the independent-samples t -test examining gender differences in fear of intimacy (FOI), marital satisfaction (MS), and dyadic adjustment (DA). The analyses indicated no significant gender differences in fear of intimacy, $t(141) = -0.33$, $p = .74$, Cohen's $d = -0.06$, or marital satisfaction, $t(141) = -0.70$, $p = .49$, Cohen's $d = -0.12$. For dyadic adjustment, Levene's test indicated unequal variances; therefore, Welch's t -test was used. The analysis also showed no significant gender difference, $t(141.00) = 0.97$, $p = .33$, Cohen's $d =$

0.16. Findings indicate that male and female participants did not differ significantly on fear of intimacy, dyadic adjustment and marital satisfaction, and the observed effect sizes were negligible to small.

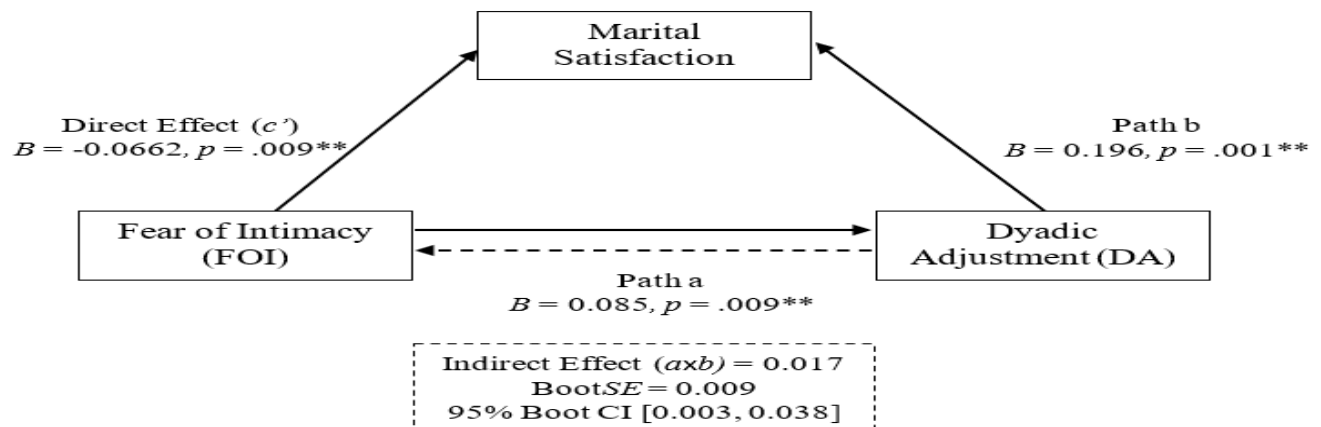
Table 5: Multiple Linear Regression Predicting Marital Satisfaction from Fear of Intimacy and Dyadic Adjustment

Predictor	B	SE	β	T	p	95% CI
Constant	63.24	2.97	—	21.31	< .001	[57.37, 69.10]
Fear of Intimacy (FOI)	-0.06	0.02	-.22	-2.65	.009	[-0.11, -0.02]
Dyadic Adjustment (DA)	0.20	0.06	.27	3.27	.001	[0.08, 0.32]

Note: $R^2 = .10$, $F(2, 140) = 7.31$, $p = .001$, Dependent variable = Marital Satisfaction (MS). B = Un standardized regression coefficient; SE = Standard error; β = Standardized beta coefficient; CI = Confidence Interval.

Table 5 presents the results of the multiple linear regression analysis examining whether fear of intimacy (FOI) and dyadic adjustment (DA) predict marital satisfaction (MS). The overall regression model was statistically significant, $F(2, 140) = 7.31$, $p = .001$, explaining 9.5% of the variance in marital satisfaction ($R^2 = .095$, adjusted $R^2 = .082$). The Durbin-Watson statistic was 1.62, indicating no serious autocorrelation in the residuals. Fear of Intimacy was a significant negative predictor of marital satisfaction ($\beta = -.22$, $B = -0.06$, $t = -2.65$, $p = .009$), indicating that high score of fear of intimacy were connected with low marital satisfaction after controlling for dyadic adjustment. In contrast, dyadic adjustment was a significant positive predictor of Marital Satisfaction ($\beta = .27$, $B = 0.20$, $t = 3.27$, $p = .001$), suggesting that higher dyadic adjustment was associated with greater marital satisfaction. Overall, the findings support the hypothesis that Fear of Intimacy and Dyadic Adjustment significantly predict Marital Satisfaction among married individuals.

Figure 1: Mediation Model Showing the Effect of Fear of Intimacy on Marital Satisfaction through Dyadic Adjustment



Note: Un standardized coefficients (B) are reported. Boot SE = bootstrap standard error; CI = confidence interval. * $p < .01$, ** $p < .001$.

Figure 1 illustrates the mediation model examining the mediating role of dyadic adjustment with fear of intimacy and marital satisfaction among married individuals using Hayes' PROCESS Macro (Model 4). The results indicated that fear of intimacy significantly predicted dyadic adjustment ($B = 0.085$, $SE = 0.032$, $t = 2.65$, $p = .009$). Furthermore, dyadic adjustment significantly predicted marital satisfaction ($B = 0.196$, $SE = 0.060$, $t = 3.26$, $p = .001$). The direct effect of fear of intimacy on marital satisfaction remained statistically significant after controlling for dyadic adjustment ($B = -0.062$, $SE = 0.023$, $t = -2.65$, $p = .009$), indicating that fear of intimacy continued to have a direct influence on marital satisfaction. The bootstrap analysis based on 5,000 re samples further revealed that the indirect effect of fear of intimacy on marital satisfaction through dyadic adjustment was statistically significant (Indirect Effect = 0.017, Boot SE = 0.009, 95% Bootstrap CI [0.003, 0.038]), as the confidence interval did not include zero. The direct and indirect effects were significant, and the findings indicate that dyadic adjustment

partially mediated the significantly relationship between fear of intimacy and marital satisfaction among married individuals. Therefore, the results support the study hypothesis that dyadic adjustment mediates the relationship between fear of intimacy and marital satisfaction.

4. Discussion

The present study examined the relationships between fear of intimacy (FOI), dyadic adjustment (DA), and marital satisfaction (MS) among married individuals in Pakistan. Specifically, examined the relationship, gender difference and mediating role of dyadic adjustment, whether fear of intimacy negatively impacts marital satisfaction, and dyadic adjustment is positively associated with marital satisfaction, both variables predict marital satisfaction and dyadic adjustment also exist as a mediator. The findings of the present study concur the literature which consistently highlights the critical role of fear of intimacy, dyadic adjustment, and marital satisfaction among married individuals (Finzi-Dottan, 2023; Spanier, 1976). The results of current study measures possess satisfactory internal consistency. However, results also revealed significant Inter correlations among fear of intimacy, dyadic adjustment, and marital satisfaction. Fear of intimacy was positively and significantly negatively correlated with marital satisfaction and dyadic adjustment was positively and significantly correlated with marital satisfaction. These results aligned with the prior research (Araç, 2019). Moreover, the independent-samples t-test examining gender differences in fear of Intimacy, marital satisfaction and dyadic adjustment. The analyses indicated no statistically significant gender differences in fear of intimacy or marital satisfaction. The present study results not concur the prior studies results (Hook et al., 2003).

Furthermore, the multiple linear regression analysis examining whether fear of Intimacy and dyadic adjustment predict marital satisfaction. The overall regression model was statistically significant; The Durbin–Watson statistic was indicating no serious auto correlation in the residuals. Fear of Intimacy was a significant negative predictor of marital satisfaction indicating that higher levels of fear of intimacy were associated with lower marital satisfaction after controlling for dyadic adjustment. In contrast, dyadic adjustment was a significant positive predictor of marital satisfaction, that suggesting higher dyadic adjustment was associated with greater marital satisfaction. Overall, the findings support the hypothesis that fear of intimacy and dyadic adjustment significantly predict marital satisfaction among married individuals and align with the prior researches (Busby et al., 1995; Durğut & Kısa, 2018; Spanier, 1976). The results of mediation model examining the role of dyadic adjustment in the relationship between fear of intimacy and marital satisfaction among married individuals using Hayes' PROCESS Macro (Model 4). The results indicated that Fear of Intimacy significantly predicted dyadic adjustment. Furthermore, dyadic adjustment significantly predicted marital satisfaction. The direct effect of fear of intimacy on marital satisfaction remained statistically significant after controlling for Dyadic adjustment indicating that fear of intimacy continued to have a direct influence on marital satisfaction. These findings highlight the importance of examining the partial effects in multivariate models rather than relying solely on zero order correlations. The bootstrap analysis based on 5,000 re samples further revealed that the indirect effect of fear of intimacy on marital satisfaction through dyadic adjustment was statistically significant as the confidence interval did not include zero. Since both the direct and indirect effects were statistically significant, the findings indicate that dyadic adjustment significantly partially mediated the relationship between fear of intimacy and marital satisfaction among married individuals. Therefore, the study hypothesis proposing that dyadic adjustment mediates the relationship between fear of intimacy and marital satisfaction was supported (Finzi-Dottan, 2023).

The present study highlights the significant impact of fear of intimacy and dyadic adjustment on marital satisfaction among married couples. Specifically, individuals with a heightened fear of intimacy tend to experience lower levels of marital satisfaction, whereas a stronger dyadic adjustment contributes positively to the quality of their relationships. In conclusion, these findings reinforce the importance of emotional openness and effective interpersonal coordination in fostering fulfilling and stable marriages.

4.1. Implications

The results of current research have important implications to aware the couples about the role of fear of intimacy and dyadic adjustment in marital satisfaction of Pakistani couples. However, in therapeutic settings, marriage counselors and therapists can use these insights to address intimacy fears and enhance dyadic adjustment, ultimately increasing marital satisfaction. Academic institutions might integrate this research into their psychology and sociology courses for the understanding of emotional and relational dynamics. Family support agencies and policymakers could utilize these insights to develop interventions, awareness programs, and workshops that foster healthy marital relationships. Furthermore, religious and community organizations can organize sessions focused on teaching couples about fear of intimacy and maintaining relationship balance. Finally, media organizations can share and promote these findings to elevate public awareness regarding the psychological and emotional factors that influence marital satisfaction.

4.2. Limitations & Suggestion

Self-report measures may be influenced by social desirability or response biases. The sample was small in diversity and this factor may limit the generalizations of the results. The present research was quantitative in the nature and therefore in depth understanding and information could not be explored. Future studies should include a more diverse and larger sample, including participants from rural areas and various socioeconomic status and backgrounds, to enhance generalizability of the findings. Longitudinal research is recommended to examine how fear of intimacy and dyadic adjustment influence marital satisfaction over time. It would be valuable to explore the role of other psychological variables—such as attachment style, communication patterns, and emotional regulation—as mediators or moderators of the relationship between fear of intimacy and marital satisfaction. Future researchers could implement qualitative or mixed-method designs to gain deeper into the lived experiences of married individuals regarding intimacy and relationship adjustment.

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