# GENDER ANALYSIS ON THE RELATIONSHIP BETWEEN PERCEIVED ECONOMIC WELLBEING OF THE FAMILY AND CYBER LOVE ADDICTION IN ONE PUBLIC MALAYSIAN UNIVERSITY

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## ABSTRACT

*The paper aims to measure the relationship between perceived economic wellbeing (PEW) of the family and cyber love addiction (CLA) among male and female respondents in one public university in Malaysia. The population of this paper was 30,000 university respondents and 370 respondents were selected through stratified random sampling because of unequal proportion between male and female respondents. The general findings show significant (p≤0.001) and negative relationship (r=-0.469) between PEW and CLA. The results of statistical analysis indicated the level of CLA and its components among males where higher than females (r $_{male}$ =-0.560; r $_{female}$ =-0.363). Result of correlation between PEW and CLA components by gender showed, highest correlation coefficient were observed in Conflict component (r male = -0.608; r female =-0.365) and Experience component (r male =-0.510; r female =-0.308) with significant, negative and moderate relationship. For Salience component, female respondents has significant, weak and negative relationship (p≤0.005, r=-0.171) with PEW, and male (p≤0.001, r=-0.385) has low and negative relationship with PEW. In Self-Awareness component female has negative, weak and significant (p≤0.005, r=-0.174) relationship with PEW and male (p≤0.001, r=-0.386) has low and negative relationship with PEW. Another 3-component namely Tolerance, Withdrawal and Mood modification have significant, negative and low relationship with PEW. In conclusion, gender differences accepted the result of this paper unlike previous researches. Regarding literature, female perceived more stress from economic deprivation in family therefore while this paper showed male are more sensitive in economic wellbeing. The cultural effect on individual's behavior should consider as different outcome of this paper. As a summary, based on results, low economic level in family lead young men to CLA. It must assist program by policy makers and governments for young generation to avoid cyber love with providing physical communication in real life.*

Key words: Gender, Cyber Love addiction, Economic Wellbeing.

## Introduction

Internet has huge impact on social relationships and is globally major interest among researchers, policy makers, business people, and even to individuals for the past decades. One of the essential impact of Internet is Cyber Love Addiction (CLA) which is a new concept in communication and psychology field. Cyber love or cyber affair is a particular kind of love that happens in virtual sphere through the web and social media. Therefore, cyber love is defined as an emotional and /or sexual relationship that happens through online communication and is maintained through electronic conversations that occurs through e-mail, chat rooms, or interactive games (Young, 1999).

However, Young (1999, 1998, 1996), Mellody (2003), Griffiths (2005), and Andreassen (2012) work on CLA and Internet addiction separately. This paper use CLA as a construct based on cyber love and love addiction with the assumption that the respondents are already in Internet addiction. The CLA considered as behavioral addiction (Young, 2004). Socioeconomic problems associated with CLA may relate to poverty or PEW ( Hur, 2006) as the previous studies significantly showed lower socio-economic status and deprivation conditions are associated with the emergence of addictions (khan et al., 2002, Eberhardt, 2001).

## Problem Statement

The negative impacts of Internet addiction in personal level is the type referred as time consumed on the Internet which will damage health and wellbeing of an individual (Caplan, 2011& 2002). This study focuses on the issues of SNSs as Malaysian are the 7th country in the world which spend 3.5 hours per day on social networks, and Malaysia Internet users reached to 24.5m in 2017. Those who spend from 40 to 80 hours per week are considered to be excessively time spender on the Internet (Young, 1998). Social networks and Internet addiction may be associated with the positive or negative contributions to psychological wellbeing (Valkenburg & Peter, 2007; Shaw & Gant, 2002) changing sleep patterns (Pontes et al., 2016), Internet addiction as well as CLA may contribute negatively to academic performance and poor academic achievement (Tsitsika et al., 2014; Kuss et al., 2013) impaired cognitive development (Masarik, 2013, Bradley & Corwyn, 2002). In social level, refers to the issues related to family relationship, education, jobs and financial problem caused by social media. For example, household financial hardship physical behavioral and psychological health problem among children and their parent such as academic failure, impaired cognitive development, and disorders as well as marriage instability are can be pointed to be consequences of excessive time spent on social media (Masarik, 2013; By the way, cybercrime may happen in any age, race, nationality and educational level

(Pettinari, 2002). Access to the Internet easily and open the profiles in social networks and forums would be provided them easy but unsafe location to falling them in trap of criminals as a victim. According to the gender gap in financial wellbeing, supposed women in poor financial situation are not able to manage their own cost in daily life without family support and assistance, they may trap in wrong ways to make money fast and easy through online dating romance scam. The CLA victims were targeted for human trafficking and money laundering scams (Whitty & Buchanan, 2012). Easy access to Internet and provision for creating of profiles on SNS may expose them to cyber scam. For example, in Malaysia, based on (Adit, 2013; Michael, 2013) Nigerians are the main drug traffic group which entice the Malaysian local women through love relationship and use them as drug traffickers. They may use their bank accounts for money laundering in South East Asia and China to transfer money to around the world. According to Sarawak Commercial Crime Investigation Department (CCID), online love scam usually involves an African male who has love affairs with local Malaysian females through cyberspace like Facebook (Adit, 2013).

## Objective

The objective for this study come from the question of study. The objectives of this paper is to examine the relationship between perceived economic wellbeing (PEW) of the respondent's family and the CLA among males and females respondents.

Therefore these two Ho are tested:
Ho1: There is no relationship between PEW and CLA among male respondents.
Ho2: There is no relationship between PEW and CLA among female respondents.

## Literature Review

### Cyber Love Addiction

There are equally various terms for cyber love that are defined in the previous studies. Examples can be found in cyber affair (Young, 2004), cyber relationship, (Young et al., 2000 & 1998; Young & Rogers, 1998), online and offline social relationship, (Xie, 2008), cyber flirting (Whitty & Carr, 2003), online love and cyber romance (Meisinger et al., 2002), platonic relationships in social media (Chin, 2011) and love in cyberspace (Mårtenson, 2008). For this paper CLA operationally was defined as an emotional and /or sexual relationship that is maintained through electronic conversations that occurs through e-mail, chat rooms (Young, 1999), or new massage based apps. Young (2004, 2000, 1998, 1997, and 1991), Mellody (2003), Griffiths (2005), and Andreassen (2012).

This paper used five from 6-component - salience, mood modification, tolerance, withdrawal, conflict (Griffiths, 2005) and two components (experience and self-awareness) were added from Pia Mellody (2003) in Co-dependent Theory.

Young (1998 & 2000, 2006) reported 53% of respondents had serious relationship problems via Internet would lead to marital discord, separation, and even divorce. Generally addiction define as behavior of dependence on 'something'. Thus, behavioral addictions may share many of the same pathways (cravings and out-of-control). The CLA considered as behavioural addictions and it is an intimate adult affiliation initiated through virtual sphere precisely via social media, which people involved may constantly repeat the pattern of its relationship. This could eventually lead them to withdrawal, consequently, leaving the previous relationships for other reasons. This nature of affiliation does not rise from the heart and real love while considering the variety of this addiction (Min, 2013; Young, 2006; Peele et al., 1975). Griffiths (2005) propose 7-component to measure CLA.

### Perceived Economic Wellbeing of the Family

The perceived economic wellbeing (PEW), is generally defined as the level of financial stress experienced by an individual from the assessment of upcoming circumstances, such as perception of shortage in one's financial position or financial concerns and worries, and adjustments to financial change (Mills et al., 1992; Pearlin et al,. 1981; Voydanoff, 1984 &1990). PEW also defined as a perception of one's financial situation compared to one's necessity and desired economic conditions (Hayhoe & Wilhelm, 1998).

According to the previous studies on PEW, family economic situations assessed through household incomes also associated with negative emotion and family disruptions (Conger & Conger, 2002; Conger et al., 1994). It means the family members may suffer from the economic condition in family and it can be have intense emotional reactions and negative consequences (Lorenz, 1994) and may effect on individual physical and psychological health.

The strain and low PEW in life may contribute to poor general wellbeing. Someone may happy with low level of financial wellbeing just because he/she perceive it is enough for him/her. It is clearly proven that effects of socioeconomic resources and economic deprivation play a significant role in on children and adolescents' physical and mental wellbeing (Jackson et al., 2000; Conger et al., 1997; McLoyd et al., 1994). Shobe and Boyd (2005) research's, hypothesized that increasing wellbeing will happen by improving economic stability in the household. Findings of this paper support the notion that individual development accounts are positively associated with perceptions of financial stability among families. In general, economic deprivation is associated with other risk factors like parental separation and low school education (Huston et al., 2001), high-level stress in family environment (Petanidou et al., 2013; Mistry et al., 2002). Some studies have confirmed that family income in childhood and adolescence are positively related to academic success, financial improvement and occupational during the adult years (Mayer, 1997; Teachman et al., 1997). In this paper, PEW is how the respondents perceive on the economic wellbeing (income,

consumption and asset) of his/her family. These criteria were measured through "The Family Economic Strain Scale (FESS)" instruments by Hilton & Devall (1997).

**Gender**
Gender refers to social, cultural, and psychological traits while sex refers to the biological characteristics. Gender is defined as the learnt how to behave as male and female as socialize by the society, which is not initially acquired (Davidson et al., 1979). Generally, the gendered-behavior of men and women to fall in love are deferent (Anselmi et al., 1998). Although the stereotype reactions such as sensitive, emotional women and reserved men are accepted in public, but studies indicated significant correlations between gender and love behavior (Del Boca et al., 1980), as well as sexual and love attitudes (Hendrick et al., 1995). Men and women are socially different in various experiences they encounter as well as falling in love (Anselmi et al., 1998). The gender perspective on the level of PEW, suggested that females and males may have a different view on PEW (Bristor & Fischer, 1993; Osmond & Thorne, 1993; Ferree, 1991), and women tend to be at greater risk for depression, anxiety, and other mood disorders due to financial stress (Thompson, 2010).

**Theories**
Two theories underlined the variables in this paper – Attachment Theory (Pia Mellody, 2003 & Bowlby, 1969); and Maslow Hierarchy of Needs (1987).

**Attachment Theory**
The Theory of Attachment by Bowlby (1969) then supported by Pia Mellody (2003) through Co-dependence Theory to develop the instrument of CLA, and Maslow Hierarchy of Needs (1987) for supporting the perceived economic wellbeing. The instrument namely "The Family Economic Strain Scale (FESS)" by Hilton & Devall (1997) was use to measure the PEW.

Bowlby (1969) realized that a child with insecure attachment to a caregiver might have difficulty in cooperating with others and in regulating moods. These problems may contribute to poor condition in current relationships which may promote new relationships although it is hard to build. Bowlby found that the weakness tie in relationship during childhood may lead the people to love relationship addiction during adulthood. Consequently experience in romantic love somewhat is different in people because of variations in their attachment histories (Hazan et al., 1987). Co-dependence theory of Pia Mellody (2003) generally derived from attachment theory. The first concept of Pia Mellody's theory is relationship experience, which is in Attachment Theory (Bowlby, 1969). According to Mellody, individuals with love addiction may suffer from attachment bonding with others. This theory presented how an illusory love may happen through unusual relationship in personal life due to bad experience during childhood and low level of self-awareness.

To explain the relationship of PEW and CLA, the Maslow Hierarchy of Needs (1987) is used in this paper. The Maslow's Hierarchy concept is about human needs especially economic and secure levels that may fulfil the motivational needs of human life to stay happy and comfort and active physically and psychologically. Abraham Maslow proposed a basic need in pyramid form that calls for "Hierarchy of Needs". There are five primary need hierarchies of Maslow's - i) Biological and Physiological needs (air, food, drink, shelter, warmth, sex, sleep); ii) Security and safety needs (security, order, law, stability, freedom from fear); iii) Love and belongingness need (in friendship, affection and love, and from the work group, family, friends, romantic relationships); iv) Esteem needs (achievement, mastery, independence, status, dominance, prestige, self-respect, and respect from others) and; v) Self-Actualization needs (realizing individual potential, seeking personal growth, peak experiences, and self-fulfillment).

The fundamental level of Maslow Hierarchy of Need is biological and physiological needs have to be firstly fulfilled for the individual to achieve the next level. The achieved level is no more motivated an individual to do something. Poor economic wellbeing may not allow individual even to fulfill the needs of the first level of the Maslow Hierarchy of Need. These may lead to depression, despair and disgust in people as well as failure to achieve into the high level of the pyramid such as social security and network connections. Therefore, we supposed the people with low financial situation have not enough self-esteem to have face-to-face relationship with opposite gender.

Figure :. Conceptual Framework
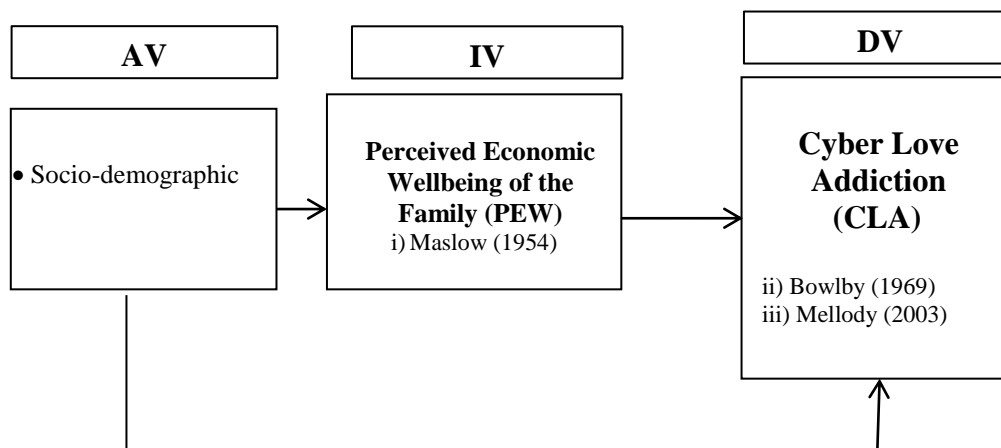
**Methods**

This paper use quantitative data collection method and analyses in one of Malaysia public university. The population was 30,000 university students. As sample figure suggested by Krejcie and Morgan (1970) for N=30,000 students, and the n=379 respondents and this paper rounded to n=400 respondents by taking into consideration rejection of respondents to participate in this paper. A multi stage sampling was performed (Table 1):-

i)  All 16 faculties in the studied university were categorized into two academic strata named "Social Science" and "Applied/Pure Science";
ii) Two faculties were randomly selected from both Social Science" and "Applied/Pure Science" faculty-category - Faculty of Education Studies (FES) and Faculty of Communication (FC) were randomly selected from the category of SSC. Then, Faculty of Engineering (FENG) and Faculty of Computer Science (FCS) were randomly selected from the category of APSC.
iii) In the last stage, total numbers of respondents were collected through simple random sampling and an equal number of respondents were targeted in each sampled faculty.

Table 1: Sampled and Collected Respondents (*n*=370)

|  | SSC |  |  |  | APSC |  |  |  |  |  |
|---|---|---|---|---|---|---|---|---|---|---|
|  | FES |  | FC |  | FENG |  | FCS |  | Total *n* |  |
|  | *n* | Collected *n* | *n* | Collected *n* | *n* | Collected *n* | *n* | Collected *n* | *n* | Collected *n* |
| Male | 45 | 43 | 45 | 39 | 45 | 40 | 35 | 31 | 180 | 153 |
| Female | 55 | 74 | 55 | 50 | 55 | 45 | 55 | 48 | 220 | 217 |
| Total |  | 117 |  | 89 |  | 85 |  | 79 | 400 | 370 |

Note: SSC, Social Science Cluster
       APSC, and Pure/Applied Science Cluster

The independent variables of this paper are background of respondents (including gender) and PEW. The dependent variable in this paper is CLA which is measured through 7-components of CLA, including: i) salience; ii) tolerance; iii) self-awareness; iv) withdrawal; v) mood modification; vi) conflict; and vii) relationship experience (Andreassen et al., 2012; Griffith, 2005; Mellody et al., 2003).

The PEW was measured using "Perceived Economic Wellbeing Scale "which was developed by Jeanne M. Hilton and Esther L. Devall (1997). To evaluate the reliability of questionnaire a pilot study among 30 respondents who were carried out and the Cronbach alpha values for CLA score and all 7-component are >0.974, and for PEW the Cronbach alpha values = 0.939.

All data was transferred to SPSS data file. Prior to data analysis all out of range set of data and in completed data were excluded from further analysis. Descriptive statistics are use to describe the background of the respondents in this paper. Pearson correlation is used to test these following Ho:
Ho1: There is no relationship between PEW and CLA among male respondents.
Ho2: There is no relationship between PEW and CLA among female respondents.

**Findings and Discussion**

**Background of Respondents**
Table 2 shows the sample of respondents (n=370) in this paper are majority female (58.6%) and 41.4% males. The respondents' mean age =24.89 years old (SD= 4.83 years old). The male mean age= 25.57 years old (SD=5.026 years old) is slightly higher than female mean age = 24.40 years old (SD= 4.640 year old). In this paper the data reported that 318 (85.9%) of respondents were single, 46 (12. 4%) of respondents were married and only 5 (1.3%) divorced. According to the respondents mean age =24.89 years old, the majority of respondents are below 25 years old and they are still study and therefore high majority of them are single.

Table 2: Distribution of Demographic Characteristics of Respondents, n (%)

| Variable | Level | Frequency | Percentage |
|---|---|---|---|
| **Gender** | Male | 153 | 41.4 |
|  | Female | 217 | 58.6 |
| **Marital status** | Single | 318 | 85.9 |
|  | Married | 46 | 12.4 |
|  | Divorced/Separated | 5 | 1.3 |

| Programme | PhD | 56 | 15.1 |
|-----------|-----|-----|------|
| | Master | 52 | 14.1 |
| | Bachelor | 256 | 69.2 |

The mean CGPA= 3.5 (SD=0.373) for male and mean CGPA =3.59 (SD=0.264) for female. Obviously on average female CGPA is more than male CGPA. Many studies show that female has better academic performance than male (Misra, Crist & Burant, 2003). Considering the program level, results show the majority of respondents 256 (69.2.6%) were at Bachelor level (Table 2).

**Level of Cyber Love Addiction among Respondents**
In this paper, due to 5- Likert scale was used in measuring CLA and its 7-component which are ranging from strongly disagree (1) to strongly agree (5), the CLA scores as well as 7- component individual scores were calculated based on following formula:-

$$\text{CLA score \%} = \frac{\text{respondents' sum score}}{\text{maximum score}} * 100\%$$

Table 3 shows in overall CLA score the highest component mean score is self-awareness component (M=57.26%, SD= 14.31%) and the lowest is conflict component (M=43.1%, SD=18.85%). Male respondent average score on self-awareness component (M=58.56%, SD=14.32%) is higher than female (M=56.37%, SD=14.27%) (Ko, et al., 2005; Morahan-Martin & Schumacher, 2000). In overall conflict component score is the lowest (M=43.1%, SD=18.85%) and male respondent average score on conflict component (M=48.92%, SD=19.59%) is higher than female respondent average score (M=38.99%, SD=17.23%) (Griffiths, 1999). In other CLA components tolerance, salience, withdrawal, and mood modification there is a similar score pattern which presented male are more addicted than female in particular components (Widyanto & Griffiths, 2006; Lin & Tsai, 2002).

Table 3: Descriptive Statistics Related to CLA and Its Component

| Component | Overall M % (SD) | Male M % (SD) | Female M % (SD) |
|-----------|------------------|---------------|-----------------|
| Salience | 54.45(18.44) | 54.77(20.76) | 54.24(16.69) |
| Self-awareness | **57.26(14.31)** | **58.56(14.32)** | **56.37(14.27)** |
| Tolerance | 50.86(16.43) | 55.52(16.07) | 47.65(15.95) |
| Withdrawal | 53.87(16.43) | 57.52(16.78) | 51.32(15.72) |
| Mood modification | 53.72(20.18) | 54.61(20.9) | 53.1(19.7) |
| Conflict | **43.1(18.85)** | **48.92(19.59)** | **38.99(17.23)** |
| Relationship experience | 45.87(17.58) | 51.68(18.78) | 41.74(15.44) |
| Overall CLA | 51.1 (13.22) | 54.72(15.08) | 48.61(11.16) |

**Perceived Economic Wellbeing of the Family (PEW) among Respondents**

The PEW scale consists of 12 items based on 5 Likert scale, from "Never" to "Almost Always". The descriptive statistics on average score reports M=, SD=. The mean PEW of female (M=73.32%, SD=18.74%) is higher than male (M=69.15%, SD=18.81%).

**Relationship between Cyber Love Addiction and Perceived Economic Wellbeing of the Respondent's Family**

There are two null hypothesis tested:
- HO1: There is no significant relationship between CLA and PEW among male
- HO2: There is no significant relationship between CLA and PEW among female
Table 4 shows the correlation between PEW and for overall percentage score of CLA and by each CLA 7-component through Pearson correlation test. The relationship between PEW and total percentage score of CLA is moderate, negative ($r$=-0.469) and significant ($p$<0.01) (Stavropoulos et al., 2013; Frangos, 2010; Yang & Tung, 2007; Hur, 2006).

The negative relationship means individual with high score CLA has low score of PEW and the low score of PEW means he/she perceive that his/her family in financial stress. All relationships between PEW and 7-component are significant ($p$<0.01) except

for salience and self-awareness component ($p>0.01$). Conflict component (r= -0.481, $p<0.01$) and experience component (r= -0.412, $p<0.01$) have significant, moderate and negative relationships with PEW. Another 3-component namely tolerance, withdrawal and mood modification have significant, negative and small relationship with PEW.

<div align="center">Table 4:  Correlation between PEW and CLA and its Components among respondents</div>

| CLA Components | (r) | p | The rule of thumb |
|---|---|---|---|
| Salience | -.269** | 0.05 | |
| Self-Awareness | -.267** | 0.05 | |
| Tolerance | -.325** | 0.001 | Low |
| Withdrawal | -.360** | 0.001 | Low |
| Mood modification | -.327** | 0.001 | Low |
| Conflict | -.481** | 0.001 | Moderate |
| Experience | -.412** | 0.001 | Moderate |
| Total CLA | -.469** | 0.001 | Moderate |

** Correlation is significant at the 0.01 level (2-tailed).
\* Correlation is significant at the 0.05 level (2-tailed).

To test the research hypothesis and evaluate the relationship between PEW of the respondents' family and CLA of the respondents by gender (Table 5), Pearson correlation coefficients were calculated for both male and female respondents separately. According to the results it was found that all components are negative and the moderate correlation coefficients were observed between PEW and conflict component ($r_{male} = -0.608$; $r_{female} = -0.365$) followed by total CLA score ($r_{male} = -0.560$; $r_{female} = -0.363$) and Experience component ($r_{male} = -0.510$; $r_{female} = -0.308$).

In rest of components consider as low relationship. There are five components which show gender differences on PEW and CLA relationship, Tolerance ($r_{male} = -0.386$; $r_{female} = -0. -.254$), Withdrawal; ($r_{male} = -0.466$; $r_{female} = -.258$), Mood modification($r_{male} = -0.460$; $r_{female} = -0.222$), Salience ($r_{male} = -0.385$; $r_{female} = -.171$), Self-Awareness ($r_{male} = -0.386$; $r_{female} = -0.174$ female) and Tolerance ($r_{male} = -0.386$; $r_{female} = -0.254$) show small relationship in both gender.

<div align="center">Table 5:  Correlation between PEW and CLA and Its Component by Gender</div>

| CLA | Gender | | | |
|---|---|---|---|---|
| | **Male** | *p* | **Female** | *p* |
| **Salience** | -.385** | 0.001 | -.171* | 0.005 |
| **Self-Awareness** | -.386** | 0.001 | -.174* | 0.005 |
| **Tolerance** | -.386** | 0.001 | -.254** | 0.001 |
| **Withdrawal** | **-.466**** | 0.001 | -.258** | 0.001 |
| **Mood modification** | **-.460**** | 0.001 | -.222** | 0.001 |
| **Conflict** | **-.608**** | 0.001 | -.365** | 0.001 |
| **Experience** | **-.510**** | 0.001 | -.308** | 0.001 |
| **Total CLA** | **-.560**** | 0.001 | -.363** | 0.001 |

** Correlation is significant at the 0.01 level (2-tailed).
\* Correlation is significant at the 0.05 level (2-tailed).

According to the result, it can be concluded that the two hypotheses of paper were accepted and null hypotheses were rejected. In other word, there were a significant relationship between all components of CLA and total CLA with PEW. In both gender there are significant relationship between CLA and PEW.

**Discussion**

In this paper, descriptive statistic of CLA and its 7-component shows the male mean score was higher than female mean score. The gender perspective on the level of PEW suggested that females and males may have a different view in their perceptions of economic wellbeing, even when encountering similar objective financial situations as part of socialization (Bristor & Fischer, 1993; Osmond & Thorne, 1993; Ferree, 1991). However, in previous studies also male Internet users seem more likely to addiction to Internet, this may consequence of male desire to gaming, building online relationship or seeking the sexual partner in the meeting up forums or chatrooms (Morahan-Martin & Schumacher, 2000; Widyanto & Griffiths, 2006; Yang & Tung, 2007).

Pearson correlation test was used to examine the relationship between PEW and CLA and 7-component. Results of Pearson correlation between PEW and CLA and 7-component shows that all components of CLA had a negative and significant relationship with PEW.

The negative relationship means individual with high score CLA has low score of PEW and the low score of PEW means he/she perceive that his/her family in financial stress. All relationships between PEW and 7-component are significant (p<0.01) except for salience and self-awareness component (p>0.01) (Stavropoulos et al., 2013; Frangos, 2010; Yang & Tung, 2007; Hur, 2006).

Regarding gender analysis in this paper in both gender, there are significant relationship on PEW and CLA. Based on the result, male have more perceived from economic situation from the family compared to female. The high correlation results can be seen among the male, in components conflict ($p \leq 0.001$, $r = -0.481$) and relationship experience ($p \leq 0.001$, $r = -0.412$). It shows male have more addicted to CLA based on high effect of economic pressure in the family (Stavropoulos et al., 2013; Frangos, 2010; Yang & Tung, 2007; Hur, 2006). Regarding correlation results of conflict components ($p \leq 0.001$), this component directly used for referring to economic problem and financial loss consequence of male addiction and its negative effect on their life. The result of this paper confirmed that there is strong relationship between level of PEW and conflict as component of CLA. Based on previous study, there is equally significant relationship between addiction and PEW level among people (Park et al., 2016), particularly conflict of addiction with economic activity and job promotion during the life. Longitudinal data on respondents, suggested that family economic disadvantage contributed to Internet addiction (Shek & Yu, 2016).

Malaysian male respondents in public university are from moderate socio-economic level of society, the low economic level show the poverty strain in the family which may lead them to CLA. It means they may suffer from the shortage of resource in target of getting married and have physical and normal relationship with their lovers. The high pressure from economic problem in family may lead them to loneliness or cyber love, as the cyber love accessibility to fulfill emotionally and economically are easier than physical love or get married based on cultural rules which have many cost and responsibility (Anselmi et al., 1998). Therefore, the null hypothesis of paper reject- HO$_1$: There is no significant relationship between CLA and PEW among male. Based on the culture, Internet addiction level among respondents in various culture may differ from other areas (Chen & Nath, 2016).

Regarding to PEW and CLA 7-component relationship score, self-awareness and salience components have no significant ($p$>0.01) and negative relationship with PEW. Self-awareness means the people are aware conscious about addiction and nevertheless still continue to use CLA. Salience refer to addiction subject which become important thing in a personal life. Negative and low relationship with PEW means the people with low PEW are more addicted to CLA. It means the poverty is point for CLA and be involve in addiction which may lead them to cyber-crime (Pettinari, 2002). According to the pervious researches in same area in gender differences, the gender perspective on the level of economic strain, suggested that females and males may have a different view in their perceptions of economic wellbeing, even when encountering similar objective financial situations as part of socialization (Bristor & Fischer, 1993; Osmond & Thorne, 1993; Ferree, 1991). According to Walper (2009) though girls are more at risk for internalizing problem behavior, such as high self-doubt and emotional stress, the data illustrated that girls and adolescence (Conger et al., 2010; Conger & Conger, 2002; Lorenz et al., 1994) felt more shame and isolated (Walper, 2009) about their families' economic problems. In this paper results of correlation between PEW and CLA finding based on gender shows, male are more sensitive about economic strain in family, however women have negative and small relationship with PEW in 3-component of conflict, experience and Total CLA. Therefore the second null hypothesis of paper are partially rejected - HO2: There is no significant relationship between CLA and PEW among female.

**Conclusion**

The results of correlation analysis strongly confirmed the relationship between PEW and CLA for both gender. The level of CLA and its components among males where higher than females and this results where contradict with previous findings which reported female had a higher level of CLA, and this differences is related to cultural issues in eastern countries, while the previous findings for the level of PEW indicated female were higher than male. In this study supposed male respondents with low level of PEW which may lead them to loneliness and depression are in risk of addiction to the cyber love relationship, as its easy, cheap and virtual communication rather than face-to-face and real connection which is more costly and need to a high level of self-confidence (Conger et al., 2010; Walper, 2009). Behavioral addiction also CLA is complicated and multi-dimensional issue. Regarding attachment theory, the effect of attachment formed in childhood will remain strongly during adolescence and adult life by attaching to persons outside the family (Hazan et al., 1987). Therefore, attachment insecure figure looking to love partner and relationship in easy and accessible way which fulfill them emotionally but doesn't produce many cost financially.

Based on the results, the people with low economic level in family lead easier to CLA.

According significant impact of the study towards Asian culture, marriage ceremony is very costly (Jones, 2007; Palriwala & Uberoi, 2005; Das Gupta. 2003) in south East Asia by the inability of poorer men to raise the essential bride price to gain local wives. Especially for students and young people it is not accessible to get married in early ages. The policy makers and governments must contribute systematic program for supporting the young generation, students and deprived people whom they are not able to pay cost of expensive marriage ceremony by held group marriage ceremony. This program will protect the young people from involving to CLA through normal and physical communication in real life. In Malaysia governments should consider training program through media to learn and educate the people to change the expensive marriage cost ceremony to simple life based on inspiration of Muslim prophet and leaders. Prevention programs also aimed to control the people by particular training which able to educate respondents from childhood and adolescent about the warning signs of excessive usage of the Internet and be online in order to prevent early addiction detection. Parents must be aware about the negative consequences of overuse of the Internet and its moral aberrations and abusing subjects among their adolescences. Psychologist and behaviorist might help the family to understand the factors underlying the children online behaviors and support the teenagers and young members of family financially as possible as can in former activities to prevent suspected cases of online abuse by CLA or cyber scammers. Based on the results of this paper and previous literature, the CLA may affected by some social and mental factors, this paper have limitation to examine a few factors, we suggest that future research can consider other reasons related to psychological or social issues in individuals life as variables of study, such as background of addiction to sexual or substantial.

In term of gender and financial wellbeing, significant contribution of the study go towards the education for government policy makers and ministry of women and family, education and youth, which may contribute supplementary for fresh graduate in labor market. It is important to know that prevention programs for young women and men would aware them from online abuse and online scam sites which may trap the young age people for crime propose with propose the gaining fast money. Therefore, training and prevention programs can reduce the future incidents and decrease risk of internet crimes in society.

Further work needs to be done to identify other variables and correlates of cyber love in context of new social networks such as massage based apps and review the safely and harmful of this apps for treating family situation and stable relationship. In this paper it was found the low level of PEW in respondents have strong relationship with CLA, for next studies it should investigate how people with high or low level of financial income may involve in CLA through the social networks, and how CLA may occur in stable marriage in family studies. According to epidemics and pandemics of involving people in social networks is using smartphones and new messenger apps, for population of the study in future research must consider the individuals with different variety of education, income, ages and positions to determine different results. There is many tantalizing answers and questions to pursue for next studies.

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