Emotional maturity, trust and forgiveness in relation to psychological well-being among adults

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Abstract---The purpose of this research was to discover how psychological well-being influences emotional maturity, trust and forgiveness in adults. Adults between the ages of 18 and 40 were recruited for the research. The study's overall sample included 100 people from Kerala's Malappuram District. Psychological well-being is a multi-faceted concept that refers to people's ability to successfully carry out psychological activities. Adults who can forgive others for hurting their sentiments might have a positive psychological influence. Trust is needed to balance every relationship thereby promoting psychological well-being. Individuals who have acquired emotional maturity have the capacity to manage their emotions, think rationally, comprehend themselves, and express emotions when and when they are appropriate. Results showed that emotional maturity and forgiveness and trust are needed to foster psychological well-being among adults. Gender disparities in psychological well-being, emotional maturity, forgiveness, and trust were also discovered in the study.

Keywords---psychological well-being, emotional maturity, forgiveness relation.

Introduction

Psychological well-being encourages individuals to experience pleasant feelings, resulting in a sense of fulfillment and joy in their lives. Adult psychological well-being is affected by forgiveness. Individuals can enhance their psychological well-being by reducing depression and finding happiness through forgiving others.
Emotional maturity is extremely important in highly challenging society, where everyone must learn to create intrapersonal and interpersonal balance. Emotional maturity is seen as a fundamental influence in the development of an individual’s personality, conduct, and attitudes, and it aids in the enhancement of interpersonal relationships and self-worth thereby contributing to well being. High levels of trust are also linked to lower levels of conflict, more political peace, and healthier lifestyles and well-being. Trust has been described as the glue that holds healthy communities together and the grease that drives economic productivity. Its existence is usually ignored. However, its absence is relevant to consider.

**Psychological Well-Being**

Humans are whole living beings with physical, emotional, spiritual, and social components to their souls. Because psychological factors can influence an individual’s physical health, every human being has the right to be mentally prosperous. This individual will be an ideal human being if the psychological and bodily functions run properly. Individuals that are psychologically successful will develop good views regarding themselves. Psychological well-being is a multifaceted notion that describes how effectively an individual executes psychological activities (Hardjo & Novita, 2015). Self-control, social support, age, and gender are all characteristics that impact psychological well-being.

**Dimensions of Well-Being**

According to the University of Maryland (2017), there are eight interrelated parts to wellness: emotional, financial, intellectual, environmental, social, physical and spiritual.

1. Emotional: developing emotional capacity, which includes optimism, self-esteem, and self-acceptance, as well as the ability to form good relationships.
2. Environmental: promoting a way of living that enhances world peace while minimising environmental harm.
3. Financial: enabling one to effectively manage one’s current and future financial circumstances.
4. Intellectual: expanding knowledge and improving abilities by engaging in innovative and challenging mental activities.
5. Occupational: as part of a healthy existence, employing one’s abilities to attain purpose, satisfaction, and enrichment.
6. Physical: forming a habit of healthy activities such as getting enough exercise, eating well, and avoiding dangerous habits.
7. Social: gaining the ability to connect successfully in one’s local and global community, as well as forming support networks.
8. Spiritual: having a set of guiding ideas, concepts, or ideals that help to guide one’s life.
Forgiveness

Forgiveness is another component that influences psychological well-being. Enright and The Human Development Research Group (1991) discovered that forgiveness can boost psychological well-being in a study. Forgiveness is a technique to let go of bad feelings that occur as a result of others' cruel treatment of someone (Lestari & Agung, 2016). Another benefit of forgiveness is the improvement of one’s mental health. According to Pareek, Mathur, and Mangnani (2016), forgiveness has been shown to offer psychological and physical advantages. Individuals’ spiritual well-being was also enhanced by forgiveness (Nashriyati & Arjanggi, 2016). According to Fisher, spirituality is a concept that may add worth and significance to a person’s life by assisting them in loving God, making peace with themselves and their neighbours, and creating a harmonious existence. Furthermore, forgiving has been shown to lessen depression (Barcaccia et al., 2019). Forgiveness may operate as a direct protective factor against depression by assisting people in controlling and managing their emotions, so promoting emotional health.

When one’s living circumstances are in line with his or her aspirations, for example, one feels at ease. When a person’s desires are incompatible with his or her circumstances, he or she will be concerned. Furthermore, Sato thought that forgiveness liberates a person from internal strife. When a person does not have an intention to forgive, it can lead to psychological discomfit which is a consequence of internal anguish.

Emotional Maturity

The term "maturity" refers to a critical stage in a live organism’s development. When an organism achieves maturity, its individual growth is done, and it is ready to reproduce. Maturity is a notion that is also utilized in psychology and psychiatry. After a person has acquired a specific degree of intelligence and emotional viewpoint, we refer to him as mentally mature. The growth of a person remains unaffected, and biological and psychological maturation occur in roughly simultaneously. Biological maturation, on the other hand, usually occurs before emotional maturation.

Personality is what will determine an individual’s everyday existence and the surroundings in which they live. When a person is able to think objectively, they are considered to have grown emotionally. Emotional maturity is a constructive and engaged manifestation of emotion. Individuals who have acquired emotional maturity have the capacity to manage their emotions, think rationally, comprehend themselves, and express emotion when and when it is appropriate.

Emotional maturity is a trait of emotional conduct that most adults achieve following their adolescent years. Emotional maturity enables him to exhibit well-balanced emotional conduct throughout his life. A person is considered to be emotionally mature if he possesses practically all forms of feelings, both good and negative, and is able to express them appropriately at the proper moment.
Trust

Trust is the foundation of all human relationships, that is applicable to family relations, sexual relationships, medical procedures, corporate and job, and politics. Cooperation becomes more important when society gets more complicated and resources become scarce. Cooperation necessitates faith. Trust, on the other hand, is hazardous since it necessitates us being vulnerable and upfront about our desires and results. In truth, everyone struggles with this weakness since reaching objectives on one's own might be difficult at times (Popova, 2014). As a result, questions of trust affect every part of our life. Cooperation and communication on a daily basis are laden with dangers and the potential for treachery.

In our connection with oneself, trust is equally important. Two parties are required for cooperation and vulnerability, but they do not have to be two separate persons. As a result, trust finds its way into all sorts of interactions we have, whether they be with other people or with ourselves. Cooperation becomes more important when society gets more complicated and resources become scarce. Cooperation necessitates faith. Trust, on the other hand, is hazardous since it necessitates us being vulnerable and upfront about our desires and results. In truth, everyone struggles with this weakness since reaching objectives on one's own might be difficult at times (Popova, 2014). Issues of trust have an impact on every aspect of our lives.

Statement of the Problem

The goal of this research is to learn how emotional maturity, trust, and forgiveness is related to psychological well-being of adults. Hence the dissertation is titled “Emotional Maturity, Forgiveness and Trust in relation to Psychological Well-Being among Adults.”

Rationale of the Study

The rationale behind this research goes many folds: firstly the researcher has planned to scrutinize how Psychological Well-Being is related to Emotional Maturity, Trust and Forgiveness. Secondly the researcher has planned to investigate the difference between male and female on Emotional Maturity, Trust, Forgiveness and Psychological Well-Being. While this study makes an effort to investigate the consequences of these three variables on psychological well-being, it does have some limitations. One of these is the sample's lack of racial diversity. Independent factors of emotional maturity, trust and forgiveness could also be taken as separate variables and further studies can be conducted by evaluating each factors’ influence on the other two variables.

Significance of the Study

This research aims to explore how psychological well-being is related to emotional maturity, forgiveness and trust among adults in the face of shared threat and lockdown at the time of COVID-19 pandemic where relations and connections are required to sustain the challenges faced. Emotional maturity is critical in today's
competitive society, where everyone must learn to create intrapersonal and interpersonal stability. Wagde and Ganaie discovered that individuals who are less emotionally mature choose ineffective coping ways over those that are more effective, and that those who are more emotionally mature prefer more smart and effective methods (2013). Emotional maturity is a factor that has a lot to do with personality. Personality is what shapes people’s daily life for themselves and their surroundings. Emotional Maturity is a stage in which a person’s emotional development is comparable to that of an adult. Individuals are able to control their emotions and regulate them in social circumstances, before reacting to a situation, as well as critically study it. They will have a single emotion and will not switch back and forth between them. Adults’ psychological well-being creates positive feeling, allowing them to feel fulfilled and happy in their daily lives. Furthermore, it has the potential to alleviate despair and negative behavior such as anxiety, loneliness, and depression. Understanding who to trust and who to distrust consumes a significant amount of our mental energy and processes. We are continuously striving to solve this challenge, even if we aren’t aware of it, because it is such an important component of our social sphere. The choices we make aids us in navigating complex and ever-changing social environments in such a way that we can achieve our goals while avoiding harm. This research will be beneficial for adults who are struggling to manage their psychological well-being due to the issues in the aspects of emotional maturity, trust and forgiveness.

**Objectives**

- To assess the relationship of Emotional Maturity, Trust and Forgiveness with Psychological Well-Being among adults.
- To assess the difference between male and female on Emotional Maturity, Trust, Forgiveness and Psychological Well-Being among adults.

**Hypotheses**

H01: There will be no significant positive correlation between Emotional Maturity and Psychological Well-Being among adults.

H02: There will be no significant positive correlation between Trust and Psychological Well-Being among adults.

H03: There will be no significant positive correlation between Forgiveness and Psychological Well-Being among adults.

H04: There will be no significant difference between male and female on the Emotional Maturity among adults.

H05: There will be no significant difference between male and female on the Trust among adults.

H06: There will be no significant difference between male and female on the Forgiveness among adults.

H07: There will be no significant difference between male and female on the Psychological Well-Being among adults.
Methodology

Research Design

The Research Design used in this study is Correlational Research Design.

Variables

1. Psychological Well-Being
2. Emotional Maturity
3. Forgiveness
4. Trust

Participants

For the present study, 100 adults within the age group 25-55 years living in Malappuram district are selected.

Tools Of The Study

Forgiveness: Heartland Forgiveness Scale (Thompson et al, 2005)

Thompson created the Heartland Forgiveness Scale (HFS) to assess forgiveness (2005). The HFS is a self-report assessment of forgiving that comprises of 18 items. It is split into three six-item subscales which assess forgiveness toward oneself, others, and situations. Participants used a seven-point Likert scale to indicate how strongly they disagreed or agreed with each statement, with the range spanning from one to seven. The HFS total scale (ranging 18–126) was computed by adding each and every items on each subscale and adding the results together, with higher scores indicating more forgiveness. Participants utilised a seven-point Likert scale which ranges from one to seven to evaluate whether they agreed or disagreed with each statement. The HFS total scale, which varied from 18 to 126, was created by adding all items from every subscale together and summing the results, with higher scores indicating greater forgiveness. The present study's Cronbach's alpha was 0.83.

Psychological Well-Being: Ryff’s Psychological Well-Being Scale(1989)

The Psychological Well-Being scale is an 18-question self-report assessment of positive psychological functioning. Environmental Mastery, Personal Growth, Self-Acceptance, Autonomy, Life Purpose, and Positive Relations with Others are among the six item subscales. Respondents utilised a 7-point Likert scale to determine how strongly was the disagreement or agreement with each statement, that ranged from 1 to 7. Cronbach's alpha was 0.89 for the overall scale in the current investigation. With PWB positively associated, Ryff (1989) established validity, with high functional measures and negatively correlated with poor functional measures.
**Emotional Maturity: Emotional Maturity Scale (Yashvir Singh and Mahendra Bhargava, 1971)**

The Emotional Maturity Assessment is a five-point self-reporting scale. The items are written in such a way that if the response is positive, a score of 5 is provided; if the answer is negative, a score of 4 is given; if the answer is undecided, a score of 3 is given; for a likely answer, a score of 2 is given; and for a negative answer, a score of 1 is given. As a result, the greater the scale score, the higher the extent of emotional immaturity, and inversely, and the results are interpreted as follows: 50-80 is an exceptionally stable range; 81-88 is a moderately stable range; 89-106 is an unstable range; and 107-240 is an extremely unstable range. According to Singh and Bhargava, test-retest reliability was 0.75, while validity was 0.46. (1980).

**Trust: Trust Scale (Yamagishi, T, 1986)**

A five-item questionnaire meant to assess a person's general degree of trust in others. It is aimed to assess two of the most important characteristics that influence general trust: (1) belief that other people are basically honest and (2) belief that trusting others is risky. The item that is reverse scored is 4. Items 1 and 4 are for the “belief that other people are basically honest” factor. Items 2, 3, and 5 is for the “belief that trusting others is risky” factor. Scoring is kept continuous. Internal reliability ranged from .70 to .78 and with several studies supporting its predictive validity (Yamagishi, Kikuchi, & Kosugi, 1999).

**Procedure for Data Collection**

The data for present study is collected through questionnaire. The samples consists of 100 adults in the age group 25-55 years. To make each person feel at ease, a rapport was developed with them. After the research's goal is revealed, they are asked to participate in the study. Their personal consent was sought before the data collection and confidentiality of the responses was ensured for the participants. They were asked to be truthful in their responses. A brief introduction about the questionnaire Heartland Forgiveness Scale (Thompson et al, 2005), Ryff’s Psychological Well-Being Scale (1989), Emotional Maturity Scale (Yashvir Singh and Mahendra Bhargava, 1971), Trust in People Scale (Hetherington, M. J. (1998) are given. After data collection, the data are consolidated.

**Statistical Analysis**

The correlation and T-test statistical techniques were utilized in this investigation.

**Results And Discussion**

This chapter is devoted for presentation of result and their explanation. Data were analyzed by using the relevant statistical techniques through software (SPSS 20.0) in order to get the appropriate results. Before presenting the data in tabulated form, it is important to mention that the results have been presented in line with the objectives of the study. Section A includes the descriptive statistics of
the sample group on all the four variables, namely, psychological well-being, emotional maturity, trust and forgiveness and the correlation of these variables. Section B shows comparison of mean scores of psychological well-being, emotional maturity, trust and forgiveness with respect to gender.

**Section-A**

Table 1: Descriptive Statistics of emotional maturity, trust and forgiveness among adults(N=100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psychological Well-Being</td>
<td>100</td>
<td>107.29</td>
<td>7.025</td>
</tr>
<tr>
<td>Emotional Maturity</td>
<td>100</td>
<td>65.67</td>
<td>7.128</td>
</tr>
<tr>
<td>Trust</td>
<td>100</td>
<td>9.7</td>
<td>1.44</td>
</tr>
<tr>
<td>Forgiveness</td>
<td>100</td>
<td>111.55</td>
<td>7.651</td>
</tr>
</tbody>
</table>

From the table 1 it can be observed that the mean score for the psychological well-being is 107.29 with a standard deviation of 7.025. The mean score for emotional maturity is 65.57 with a standard deviation of 7.128. The mean score and standard deviation of trust is 9.7 and 1.44, while the mean score and standard deviation of forgiveness was 111.55 and 7.651 respectively.

**Section-B**

Table 2: Correlation between emotional maturity and psychological well-being(N=100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Emotional Maturity</th>
<th>Psychological Well-Being</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emotional Maturity</td>
<td>r=1</td>
<td>r = 0.246</td>
</tr>
<tr>
<td>Psychological Well-Being</td>
<td></td>
<td>r=1</td>
</tr>
</tbody>
</table>

Correlation is significant at the 0.05 level (2-tailed)

The researchers employed correlational analysis to discover a significant association between emotional maturity and psychological well-being. As shown in the table 2, significant relationship was found between emotional maturity and psychological well-being. The correlation coefficient obtained between emotional maturity and psychological well-being is r (100) = .246, p= 0.014. These are significant at 0.05 and are interpreted as low positive correlation. Therefore, hypothesis H01 stating that there will be no significant correlation between Emotional maturity and Psychological Well-Being among adults is rejected.

Emotional capacities, according to Van Heck, Oudtsen, & Den (2008), are important determinants of a good health and psychological well-being. The study also discovered that those who have a high ability to control their emotions are more likely to have good health, psychological well-being, and a positive attitude on life. Thakur, (2002), Bledsoe, 1964; Brookover, Thomas, & Patterson, 1964; Bodwoin (1962), Kaur, (2001), and Anand (1989) research all found a positive significant association amongst mental health and emotional maturity. Similarly, Mukherjee, (2000) supports the conclusion, which indicates that emotionally
mature persons do have strong emotional intelligence, able to adjust well and are psychologically healthy.

Table 3: Correlation between trust and psychological well-being(N=100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Trust</th>
<th>Psychological well-being</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>r=1</td>
<td>r = 0.263</td>
</tr>
<tr>
<td>Psychological Well-being</td>
<td></td>
<td>r=1</td>
</tr>
</tbody>
</table>

Correlation is significant at the 0.05 level (2-tailed)

The researchers employed correlational analysis to discover a significant association between trust and psychological well-being. As shown in the table 3, significant relationship was found between trust and psychological well-being. The correlation coefficient obtained between trust and psychological wellbeing is $r(100) = .263$, $p= 0.008$. These are significant at 0.05 and are interpreted as low positive correlation. Therefore, hypothesis H02 stating that there will be no significant correlation between Trust and Psychological Well-Being among adults is rejected.

The findings demonstrated that trust and psychological well-being had a favourable association. Schneider and Konjin (2011) performed research that revealed that trust has several positive consequences. The findings revealed that trust was strongly associated to mental health. Participants report less issues when they have a higher level of confidence in their spouse, confirming previous findings. According to Chen and Zhu (2021), trust in family has the biggest influence on senior people's emotional health, then comes trust in companions. According to research done by Jain, Duggal, & Ansari (2019), subordinates' degree of trust and psychological well-being partially mediates the association between transformational leadership and organization commitment. Employee confidence in senior leaders and direct supervisors indirectly influences extra-role behaviour through psychological well-being, according to a research done by Nguyen, & Tuan (2020). Workload moderates the above effects. Trust in senior leaders and direct supervisors interact to improve psychological well-being in a good way. These findings show that interpersonal trust is a valuable resource for effective growth throughout one’s life.

Table 4: Correlation between forgiveness and psychological well-being(N=100)

<table>
<thead>
<tr>
<th>Variables</th>
<th>Forgiveness</th>
<th>Psychological well-being</th>
</tr>
</thead>
<tbody>
<tr>
<td>Forgiveness</td>
<td>r=1</td>
<td>0.228</td>
</tr>
<tr>
<td>Psychological well-being</td>
<td></td>
<td>r=1</td>
</tr>
</tbody>
</table>

Correlation is significant at the 0.05 level (2-tailed)

The researchers employed correlational analysis to discover a significant association between forgiveness and psychological well-being. As shown in the table 4, significant relationship was found between forgiveness and psychological well-being. The correlation coefficient obtained between forgiveness and psychological well-being is $r(100) = .228$, $p= 0.022$. These are significant at 0.05 and are interpreted as low positive correlation. Therefore, hypothesis H03 stating
that there will be no significant correlation between forgiveness and Psychological Well-Being among adults is rejected.

People who allocated high forgiveness had greater psychological wellness than those who assigned low forgiveness, according to the findings, that is, persons who forgive regularly have a greater quality of life than those who forgive infrequently. This finding suggests that people with a stronger proclivity for forgiving others would have sentiments of overall well-being. These findings support prior research by Gul & Rana (2003), which found that individuals with a greater level of forgiveness are happier and have a more optimistic attitude on life. According to Wulandari and Megawati (2019), forgiveness is a determinant of psychological well-being, and adults with a high level of forgiveness are psychologically successful. The findings of this study corroborated those of earlier experimental and intervention studies on the forgiveness and happiness relationship (Pietrini & Miller, Van Lange, Karremans, Ouwerkerk, & Kluwer, 2003; Worthington, Witvliet, , 2007). Allemand et al. (2012) and Chan (2013) discovered the similar link between forgiveness and happiness. Tse and Yip (2009) discovered that forgiveness of others was associated to better psychological well-being and interpersonal interactions.

**Section-C**

Table 5: Comparison of Mean Scores of Male and Female adults on Psychological Well-being, emotional maturity, trust and forgiveness. N=100

<table>
<thead>
<tr>
<th>Variable</th>
<th>Gender</th>
<th>N</th>
<th>Mean</th>
<th>SD</th>
<th>T-value</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Psychological well-being</td>
<td>Males</td>
<td>50</td>
<td>101.40</td>
<td>8.308</td>
<td>8.248</td>
<td>&lt;.05</td>
</tr>
<tr>
<td>Emotional Maturity</td>
<td>Males</td>
<td>50</td>
<td>64.68</td>
<td>6.241</td>
<td>1.518</td>
<td>&gt;.05</td>
</tr>
<tr>
<td>Trust</td>
<td>Males</td>
<td>50</td>
<td>9.40</td>
<td>1.471</td>
<td>2.079</td>
<td>&lt;.05</td>
</tr>
<tr>
<td></td>
<td>Females</td>
<td>50</td>
<td>10</td>
<td>1.414</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forgiveness</td>
<td>Males</td>
<td>50</td>
<td>108.40</td>
<td>8.364</td>
<td>4.099</td>
<td>&lt;.05</td>
</tr>
<tr>
<td></td>
<td>Females</td>
<td>50</td>
<td>114.70</td>
<td>6.938</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

To compare the scores of males and females on psychological well-being among adults, an independent samples t-test was used. Table 5 shows that there will be significant difference in scores between males(M=101.40, SD=8.308) and females (M=113.18, SD=5.742), t (8.248), p = <.05. Thus our hypothesis H04 which states there will be no significant difference between male and female on the psychological well-being among adults is rejected.

The findings revealed that there is a significant gender differences between male and female jumpers on psychological well-being. Roothman (2003) found considerable gender differences with respect to medium practical impacts, which is consistent with the findings of this study. Akhter (2015) found considerable gender variations in psychological well-being levels. According to Nwantiko et al. (2017), gender predicts psychological well-being in youth athletes, and male athletes had greater psychological well-being than female players. Given the role of gender in psychological well-being, this data supports the hypothesis that
gender has an effect on adult psychological well-being. According to Curbelo and Fortes (2019) studies, masculinity is more closely linked to men's and women's psychological well-being than femininity. Gender disparities in assertiveness and psychological well-being among university students were investigated by Siddiqui (2015). In terms of psychological well-being, there was a substantial difference between male and female participants in the study. Roothman, Kristen, and Wissing (2003) investigated gender disparities in psychological well-being across multiple categories. Gender inequalities were found to be considerable, having a minor to medium practical impact. Hasnain, Wazid, and Hasan (2014) discovered a substantial difference in psychological well-being and happiness between young adult Assames men and females. Nor Ezdianie (2010) did a study to determine the psychological well-being of participants at Kelantan’s private higher education institutions. Boys had a higher average psychological well-being score than girls, according to the study.

To compare the scores of males and females on emotional maturity among adults, an independent samples t-test was used. Table 5 shows that there will be no significant difference in scores between males (M=64.8, SD=6.241) and females (M=66.66, SD=8.014), t (1.518), p = >.05. Thus our hypothesis H05 which states there will be no significant difference between male and female on the emotional maturity among adults is accepted. The findings of this study are consistent with those of Arya (1984), Adhikari, G.S. (1998), Puar, and Surjit (2014), who showed no significant variations in emotional maturity between males and girls. According to Dutta and Chetia (2014), there is no considerable difference in emotional maturity between males and girls in school. A research on emotional maturity was undertaken by Gunasekar and Pugalenthi (2015). According to their findings, there is no notable change in emotional maturity between high school boys and females. Studies of Bajaj(S) and Nancy(S)(2019), indicated that there is no difference in mean Emotional Maturity scores between male and female adolescents. This suggests that gender does not form a major role in shaping teenagers' emotional maturity. Sharma (2000), Kaur, M. (2003), and Kaur, H. (2004) observed no differences in male and female teenage emotional maturity. To compare the scores of males and females on trust among adults, an independent samples t-test was used. It is evident from table 5 that there will be significant difference in scores between males(M=9.40, SD=1.471) and females (M=10,SD=1.414), t (2.079), p = <.05. Thus our hypothesis H06 which states there will be no significant difference between male and female on the trust among adults is rejected.

In a meta-analysis of measures from frequently used personality tests from 1940 to 1992, females scored marginally but consistently better on trust ratings. Feingold (Feingold, 1994). According to industry studies, female customers have more trust concerns than male consumers and are less likely to make online transactions (Sheehan 1999). Similarly, the evidence indicating which gender is more reliable is mixed. In a study of psychological beliefs, Rotter’s interpersonal trust scale (1967), that has 40 questions that sample a variety of scenarios and potential groups that one may trust, women were shown to be more trusted than men (Wright and Sharp 1979). In Shaub's auditing research, male clients were perceived to be a little trustworthy than female clients. Women are also regarded to be far more trustworthy than males, according to popular belief. Under Mexico
City, for example, officials created all-female traffic enforcement units in the premise that women are less inclined to take risks.

To compare the scores of males and females on forgiveness among adults, an independent samples t-test was used. Table 5 shows that there will be significant difference in scores between males (M=108.40, SD=8.364) and females (M=114.70, SD=6.938), t (4.099), p =.<.05 Thus our hypothesis H07 which states there will be no significant difference between male and female on the forgiveness among adults is rejected.

In this study, there are considerable disparities in forgiving between males and females. This is backed by Devi (2018)'s research, which found considerable differences between males and females on the variable of forgiveness and its dimensions. Women are no more likely than males to forgive, according to Worthington, Sandage, and Berry (2000). However, the findings aren't always consistent, and women have been shown to score much higher on several tests than males (Walker & Gorsuch, 2002). Miller and her colleagues (Miller, Worthington, & McDaniel, 2008) conducted research that showed women are more forgiving than men. According to Rijavec and Jurec's (2010) research, women are more likely than males to forgive. In addition, women are said to be more religious than males (Freese, 2004; Miller & Hoffman, 1995). According to Susana Conejero (2014), women consider apology and forgiveness to be more important than males when it comes to building peace. These findings show that women may benefit from a greater involvement in resolving intergroup disputes.

Major Findings

The present study focused on emotional maturity, trust and forgiveness in relation to psychological well-being among adults. A total of 100 people were gathered for this study. After analyzing the data, main study obtained from the present study are as follows:

- Significant positive relationship was found between emotional maturity and psychological well-being among adults.
- Significant positive relationship was found between trust and psychological well-being among adults.
- Significant positive relationship was found between forgiveness and psychological well-being among adults.
- Significant gender difference has been found between male and female on psychological well-being among adults.
- No significant gender difference has been found between male and female on emotional maturity among adults.
- Significant gender difference has been found between male and female on trust among adults.
- Significant gender difference has been found between male and female on forgiveness among adults.
Implications

The research is always carried out with the intention of having some ramifications and relevance for a certain set of individuals. The findings of this study have far-reaching ramifications. The study of adult psychological well-being in connection to emotional maturity, trust, and forgiveness will aid in a better understanding of adult psychological well-being. Adults’ psychological well-being can be protected by developing intervention programmes in collaboration with administrators and counsellors. Moral strength, in turn, is dependent on the instillation and growth of a variety of virtues, one of which is forgiveness. As a result, forgiveness may be one of the crucial aspects in overcoming these challenges or pains of the inner self, whether directly or indirectly.

To address offensive behaviours and unpleasant emotions, forgiveness is required. Adults with emotional maturity are better able to lead a socially suitable lifestyle and to advise themselves on what to do and what not to do. This study supports in concentrating on people with low overall well-being and unstable emotional maturity in order to modify their lifestyles. Employees who have faith in the leadership structure and mission of the company are more likely to develop the necessary coping skills.

Finally, the current study may secure a healthy generation of citizens who will lead the country ahead on the route to success and opulence via their balanced physical, mental, emotional, and psychological well-being. It also ensures that regulations incorporating psychological intervention programmes to enhance ethics and a sense of the priority of forgiveness, trust, and emotional maturity in adults are adopted and implemented at a national level, in order to build a nation free of crime, violence, and terrorism, with residents who are joyful and make a significant contribution the most to the country.

Limitations

1. The study had a sample size of 100 individuals and was confined to the Malappuram area of Kerala.
2. The research was confined to the variables of emotional maturity, trust, and forgiveness.
3. Gender was the only demographic predictor taken into account.

Suggestions for future research

Future research might expand on this study’s findings to learn more about the connections between psychological well-being, emotional maturity, forgiveness and trust. The following are the suggestions:

- The current study’s topic can be replicated with a larger group of adults to obtain more accurate and valid results.
- The current study was limited to adults in Kerala’s Malappuram district. The research might be expanded to other states in the country. The geographical region of sample selection should not be limited to a single
location; additional study can focus on a much larger geographical area to obtain reliable data.

- A similar study may be done with additional factors including demographic data such as age, socioeconomic position, and so on. As a result, future research on a variety of additional variables that remain unexplored have a considerably broader reach.

**Reference**


