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ABSTRACT

The issue of happiness in organisation has been debated among academicians, practitioners, and policy makers nowadays. This is because it provides an index of how well things are going within the organisational context. The ability for an organisation to track front-line employee’s happiness over time is a very useful in order to achieve organisation’s successful policies and practices. Some previous studies conducted to measure the relationship contribute of work-life balance effects in quality in life, life satisfaction and wellbeing. Also, the impact of decreased income on happiness has hardly been studied except through the drop in income due to unemployment. Therefore, this paper attempts to show the relationship of work-life balance and life satisfaction with the mediating role of happiness. The main problem is to relate the situation to the Malaysian Financial Sector work-life balance with sense of happiness by World Happiness Report to get the outcomes of life satisfaction. Perhaps for these reasons, towards the end of this paper, happiness is proposed to be measured in mediating concept by linking the relationship of work-life balance and life satisfaction.

Keywords: work-life balance, happiness, life satisfaction
INTRODUCTION

This chapter will provide a clear view of the background of the study, statement of the problem, research questions, research objective, significance of the study and definitions of terms. Basically, this research is about the outcomes of work-life balance which is called ‘life satisfaction of an employee’ in the Malaysian Financial Sector with the mediating role of happiness. Happiness can be classified as a basic emotion characterised by a positive emotional state, marked by the sensation of well-being and pleasure, together with a feeling of success associated with a clear understanding of the world. In previous studies, it has been reported that Bhutan has famously adopted the policy goal of Gross National Happiness.

Background of the Study

Today, all humans want a satisfying life for themselves and their children. Because of that, they have to manage their time wisely to balance their work and life (work-life balance). Work-life balance refers to the degree when an individual engage in and is equally satisfied with his or her work role and family role. There are three components of work-family balance: time balance (equal time divided to work and family), involvement balance (equal involvement in work and family) and satisfaction balance (equal satisfaction with work and family) (Greenhaus, Collin and Shaw, 2003). For some organisations, work-life balance is important in order to attain employees’ happiness. Some managers believed that happy employees will increase the level of life satisfaction.

Work-life balance is an important issue in each organisation in order to achieve organisation’s goals. Employees must give their full commitment to the organisation to increase productivity through their responsibility. Many past studies have discussed issues in work-life balance through many outcomes which has been reviewed in this study. This study aims to show the relationship between work-life balance and life satisfaction with the mediating concept of role of happiness. In addition, Haddon (2013) illustrated that a good work-life balance will impact an employee’s feelings or happiness towards their life. Nonetheless, when the level of happiness is achieved, another level of achievement which is called satisfaction is utilised (Valcour, 2007). Moreover, Helliwell and Putnam (2004) believe that God
plays a very important role in human lives and have higher reported measures of both happiness and life satisfaction. However, the researcher has not found studies on the mediating role of happiness to show the relationship between work-life balance and life satisfaction. There have been few studies conducted using the mediating concept of happiness through other outcomes.

Thus, this study is conducted to link the issue in the World Happiness Report and also the work-life balance problem in the Malaysian Financial Sector by using mediating concept. This study will be conducted in the financial sector in Malaysia because this sector is the highest contributor of organisation in the country. Furthermore, this sector is now in a prime position to be more innovative, relying on new technologies and emphasizing on skills and knowledge of their employees instead of on assets such as plants or machinery.

**Problem Statement**

Nowadays, Malaysia’s services sector is expected to contribute 70% of the country’s gross domestic product (GDP) by 2015 as the government aggressively expands the sector. Deputy International Trade and Industry Minister, Mukhriz Mahathir said in the 10th Malaysia Plan, from 2011 through 2015, anticipates that the average real annual growth rate of the sector should accelerate to 7.2% during the period and higher investments are needed in the services sector’.

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**Figure 1: Gross Domestic Product Income Approaches 2010-2014**

**Percentage share on Gross Operating Surplus**

- Compensation of Employees: 34.3%
- Taxes less Subsidies on Production and Imports: 5.1%
- Gross Operating Surplus: 62.6%

**Percentage share on income component**

- Services: 49.6%
- Agriculture: 11.3%
- Mining & Quarrying: 14.6%
- Construction: 1.8%
- Manufacturing: 22.7%

**Figure 1: Gross Domestic Product Income Approaches 2010-2014**
In Malaysia, the advancement of human capital, enhancement of the mentality and intellectual capacity of a nation is one of the areas targeted under the 10th Malaysia Plan. Moreover, the part of human capital is significant to the development of a world-class capital market. The financial sector is the highest contributor in country’s GDP. According to the result from Figure 1 it clearly shows that the largest income component is Gross Operating Surplus which resulted in 62.6%. As the largest contributor to the economy, the services sector accounted 49.6% to total Gross Operating Surplus in 2014. Thus, Gross Operating Surplus represents the revenues that the business sector generates by operating activities after the labour factor input has been recompensed. Therefore, the financial sector has been chosen for this study. In addition, the financial sector needs to anticipate and respond to these demands and expectations. In order to reach the demands and expectations, individuals in financial sector should firstly have examined the ability of demands (Donohoe, 2012). Because of expanding number of hours employees went through at work and the amount of employment requests placed on them the boundaries between work and life domains were highlighted (Donohoe, 2012; Bakker, 2008). Previous research has analysed the negative part of work-life balance and the constructs, which contribute to the difficulties experienced by employees as they manage adjusting the balancing of work and life. Work-life balance is accepting impressive consideration by work-life scholars as a result of the possibility to portray positive qualities and benefits gained from the work-life interface. However, because this is an emerging area of research, no consistent conclusions can be made at this time (McMillan et al., 2011).
The Mediating Effect of Happiness on the Relationship between Work-Life Balance and Life

Figure 2: Ranking of World Happiness Report 2013-2015


Figure 2: Ranking of World Happiness Report 2013-2015
In addition, if an individual can manage their work-life balance, in turn, he/she will express good feeling which is happiness. Figure 2 below shows the Ranking of World Happiness Report. Malaysia is one of the countries included in it as is ranked 47th which scores 6.005 out of 10 in scales. This means, there must be some issues of happiness in Malaysia. Furthermore, happiness report is designed to help countries in order to achieve a more balanced approach, thereby leading to higher levels of well-being for the present and future generations. However, there are many factors affecting differences in happiness report between nations. One of the factors is the working environment. If an individual can manage their time wisely due to their work and life, he/she will find happiness in their working environment. Moreover, he/she will tend to appreciate their life and provide a quality living conditions. Furthermore, a country with a good quality of living condition will help in economic growth.

The financial sector is also important as a key driver and catalyst of economic growth. At the same time, the contribution of the financial sector to GDP is expected to increase from 8.6% of 2010 to between 10% and 12% by 2020 as stated in 10th Malaysia Plan. Nonetheless, Gross Operating Surplus represents the income available to financial and non-financial corporations that enable them to pay taxes or repay debt to creditors. In the other words, work-life balance is important for each employee to be paid. Work-life balance is the focus for organisation and people since people have advantages of having better wellbeing and when they have WLB and this, it affects hierarchical efficiency and execution (Zheng, 2015). Zheng (2015) shows the direct relationship between work-life balance and happiness. This study is proposed to contribute to body knowledge in mediator concept of happiness in the relationship between work-life balance and life satisfaction. This is because until today, the researcher found that there is a dearth of studies that clearly showed the mediating role of happiness in the relationship between work-life balance and life satisfaction. Therefore, this study proposed a new relationship by linking the mediating role of happiness between work-life balance and life satisfaction.
The Mediating Effect of Happiness on the Relationship between Work-Life Balance and Life

Research Questions

a) Is there any relationship between work-life balance and happiness?
b) Is there any relationship between work-life balance and life satisfaction?
c) Is there any relationship between happiness and life satisfaction?
d) Does happiness mediate work-life balance and life satisfaction?

Research Objective

a) To determine a relationship between work-life balance and happiness.
b) To examine a relationship of work-life balance and life satisfaction.
c) To evaluate a relationship between happiness and life satisfaction.
d) To identify the mediating role of happiness in the relationship between work-life balance and life satisfaction.

Significance of the Study

The goal of this study is to contribute knowledge in literature by linking the relationship of work-life balance and life satisfaction with the mediating role of happiness. This study will be conducted among employees in the Malaysian Financial Sector. By referring to past studies, this study will use mediating concept to link the relationship of work-life balance and life satisfaction. Nonetheless, previous studies focused on work-life balance or happiness with other outcomes. Hence, this study will focus on life satisfaction as outcome from work-life balance and happiness. In addition, this study will provide practical implication to country in order to increase economic growth with a good quality of living condition and working environment. Thus, in this study the researcher replicated the conceptual referent theory of happiness (CRT) by Rojas (2005).

Definition of Terms

Work-Life Balance

Work-life balance is defined as he extent to which an individual’s effectiveness and satisfaction in work and family roles are compatible with the individual’s life role priorities at a given point in time.(Greenhaus and Allen, 2010).
Happiness

Happiness can be defined as a basic emotion characterised by a positive emotional state, marked by the sensation of well-being and pleasure, together with a feeling of success associated with a clear understanding of the world (Paco, 2012).

Life Satisfaction

Life satisfaction is an overall assessment of feelings and attitudes about one’s life at a particular point in time ranging from negative to positive. It is one of three major indicators of well-being: life satisfaction, positive effect, and negative affect (Diener, 1985).

Summary

This chapter provides an overview of the study. Overall, this chapter highlighted the research gaps in both practical and knowledge in literature of work-life balance, happiness and life satisfaction. The next chapter provides a detailed relevant past literature that supports this study.

LITERATURE REVIEW

This chapter will demonstrate a relevant previous literature, studies, opinion and empirical studies. The chapter starts with a review of work-life balance, happiness and life satisfaction then followed by subsections clarifying the past studies of definition, development of study and outcomes from each variable. Lastly, the chapter will show the relationship between work-life balance and happiness, the relationship between work-life balance and life satisfaction, happiness with life satisfaction and mediating role of happiness with work-life balance and life satisfaction. From this chapter the research gaps will be identified.
Work-Life Balance and Happiness

Many outcomes relate with work-life balance such as job performance, women, adults, married and those having more family and job responsibilities as persons who are involved more in work-life balance. Thus, this study will propose to determine the relationship between work-life balance and happiness.

Haddon (2013) believed that a good balance in work and life is when an individual feels satisfied with how much time they spend in each area and feel out of balance if time spent in any area that gives adversely impacts on another. For example, an individual who does not have much time to do things with loved ones because he or she has pressure at work. This situation clearly illustrates that individuals cannot juggle with work-life balance and their feelings. If they have pressure at work, they will definitely not express good feelings or happiness towards their loved ones. Haddon (2013) remarked that if an individual does not feel happy, try to take time to work out why and the do something positive to make a difference. In other words, bring more happiness and start balance into life.

Nonetheless, Rodriguez-Muñoz (2013) expanded the study and hopes that the positive focus of this special issue may serve to encourage further research in the domain of happiness and wellbeing at work. This is because most studies focus more on productivity and happiness in organisation. In addition, the mix of work-life balance and happiness makes representatives feel good since satisfaction is characterised as ‘a fundamental feeling portrayed by a positive passionate state, set apart by the vibe of prosperity and delight, together with a sentiment achievement connected with an unmistakable comprehension of the world’ (Nave, 2013).

Therefore, this study is aimed to propose the clear relationship between work-life balance and happiness.

Hypothesis 1 (H1): There is a relationship between work-life balance and happiness.
Work-life Balance and Life Satisfaction

Valcour (2007) focused on thought of satisfaction with work-family balance as a general level of happiness. Using hierarchical regression analysis, the bringing together develop of satisfaction with work-family balance was operationalised among full-timers. Valcour (2007)’s study was measured by seven things including the appraisal of three noteworthy types of mental contemplations of work and non-work communications; time, strain, and conduct based, as recommended by Greenhaus and Beutell (1985).

Other than that, by utilising basic comparison, Karatepe (2012) reinvestigated those representatives with overwhelming workloads had low WLB, were more averse to be inserted in their occupations and indicated poor employment execution. The author believed that unevenness in the middle of work and family life is truth be told a more grounded danger variable than work stress for instigating mental scatters among representatives and essentially influences worker health. The results show that representatives who have substantial workloads and cannot develop a work-life balance part are sincerely depleted. Such representatives thus are less implanted in their occupations and showcase poor execution in the administration conveyance process.

Thus, this study will propose to show there is a relationship between work-life balance and life satisfaction.

Hypothesis 2 (H2): There is a relationship between work-life balance and life satisfaction.

Happiness and Life Satisfaction

Happiness in organisations has been linked to employees making personal sacrifices for the sake of clients, despite the fact that these sacrifices were neither required nor be remunerated by the organisation. Happiness and life satisfaction were both rated well above neutral on importance (and more important than money) in every country (Diener, 2000). Helliwell and Putnam (2004) discuss the study of evidence on the determinants of life
satisfaction, happiness and self-assessed health status from several different nationals. Helliwell and Putnam (2004) focus on the effects of social capital on alternative measures of wellbeing. Nonetheless, they also believe from the global sample, those who report that God plays a very important role in our lives have higher reported measures of both life satisfaction and happiness, although the effect is larger and more significant for life satisfaction. The effects of trust shows more significantly (and are generally larger) in the equations for life satisfaction than in those for happiness. Furthermore, the study includes 29,000 observations drawn from a national random sample from many participating communities. The data from the World Values Survey (WVS) conducted in US shows linear estimation results of life satisfaction and happiness equations.

The idea supported by Veenhoven (2005) in a past study clarifies the presence of the social angle in life satisfaction from a transformative methodology: there are human needs, for example adoration, wellbeing that should be satisfied and subjective prosperity flags the level of satisfaction. Life satisfaction relies on the delight of necessities, instead of on the apparent acknowledgment of needs. Habituation and social correlations would work just as for needs (e.g., wage, material merchandise, and expert profession).

In addition, Singh and Jha (2008) claimed that the happiness and life satisfaction also shows a significant correlation. This research was conduct among 254 undergraduate students of Technology in Delhi. They found that positive and negative affect bear a significantly positive and negative (respectively) correlation with both aspects of well-being namely happiness and life satisfaction. As stated earlier, the concept of life satisfaction is encompassed within the concept of Happiness. We cannot rule out that the changed life would be less happy, or happier, than the one we were originally assessing.

Later, Ling et al. (2009) promote happy lifestyle through happiness activities. They used Well Being Index (WHO-5), Life Satisfaction Scale (LSS; Hong Kong Chinese version) and General Happiness Scale (GHS; Hong Kong Chinese version) to determine an outcome. Hence, from their study, they found an effective relationship in improving happiness and life satisfaction for community living clients. Happiness from the perspective of management is satisfying employees, management and institutional
partners and satisfies the society, suppliers and its clients and customers. As happiness is derived from satisfaction, happiness targets the importance of customers, employees, partners and suppliers and states that the relationships with them contain value which is intangible in nature.

Moreover, another study by Dockery (2016) reinvestigated for further analysis constructs of ‘happiness’ or ‘life satisfaction’ capture quite different aspects of wellbeing than do measures of mental health. He used data from the Longitudinal Surveys of Australian Youth (LSAY) and the Household Income and Labour Dynamics Australia survey (HILDA) to measure happiness and life-satisfaction. The results from both the LSAY and HILDA show that work has a significant impact upon people’s feelings of wellbeing. Moreover, it is not just the state of being in work as opposed to out of work that affects wellbeing, but rather the quality of one’s working life. Thus, this study has proved that higher satisfaction with the various job attributes is positively correlated with workers’ overall happiness.

Therefore, from all the past studies, this study is proposed to show-the mediating role of happiness and the relationship between happiness and life satisfaction.

Hypothesis 3 (H3): There is a relationship between happiness and life satisfaction

**Mediating variable of happiness between the relationship of work-life balance and life satisfaction**

Overall, until today, the researcher has not found a study on the mediating role of happiness to work-life balance and life satisfaction. Thus, this study is proposed to examine the mediating role of happiness and its relationship with work-life balance and life satisfaction. Moreover, there are few previous studies conducted on using the mediating concept of happiness to many outcomes.

Stephens (2012) studied the prediction of happiness mediates the relationship between international activities and health. Using multiple regression analysis, she had collected the data from a representative
The Media

ting effecT of happiness on The RelaTionship beTween woRk-life balance and life

population survey of older New Zealanders’ health, work and retirement. Hence, in result, she claimed that happiness fully mediates the relationship between socially related activities and physical health, to partly mediate the relationships between personal interest and achievement oriented activities and physical health.

Later Campos (2015) extended the study to examine how meditation frequency (from daily to non-practice) is related to greater happiness, and how dispositional mindfulness and self-compassion could be mediating this relationship. This study used hierarchical regression analysis to show two FFMQ facets (Observing and Awareness) and two SCS components (Self-kindness and Common humanity) that were significant predictors of happiness. Moreover, the author has posted a link of his online survey on several Spanish websites to be completed. Thus, Campos (2015) revealed a significant total indirect effect of observing, awareness, self-kindness and common humanity in the meditation frequency–happiness relationship.

Work-life balance is directly involved with the happiness and life satisfaction. Nowadays, with the changes in the economy in the country it can affect many aspects involved such as happiness, life satisfaction and how people deal with their work-life balance through this following situation. All humans want a satisfying life for themselves and their children and this shows up in high ranking of happiness in the value hierarchy of students everywhere throughout the world (Diener & Oishi, 2004). It also reflects in the improvement of life-coaching businesses. In the other words, balancing work and life will reflect happiness. Furthermore, happiness can also contribute more to society, not only because including more working hours over life-time, but also because specialisation becomes more profitable. As most previous studies, researchers have been able to relate the mediating role of happiness with other outcomes but until today, the researcher found there is a dearth of studies that clearly showed the mediating role of happiness in the relationship between work-life balance and life satisfaction. Therefore, this study proposed a new relationship by linking the mediating role of happiness with work-life balance and life satisfaction.

Hypothesis 4 (H4): Happiness mediates the relationship between work-life balance and life satisfaction.
Proposed Research Framework

Hypotheses

A hypothesis is couched in term of the particular independent and dependent variables that will be proposed in this study. For this research, the hypotheses are:

\[ H_1 : \text{There is a relationship between work-life balance and happiness.} \]
\[ H_2 : \text{There is a relationship between work-life balance and life satisfaction.} \]
\[ H_3 : \text{There is a relationship between happiness and life satisfaction.} \]
\[ H_4 : \text{Happiness mediates the relationship between work-life balance and life satisfaction.} \]

METHODOLOGY

This chapter reports the research design, population, sampling size, and data collection method and measurement and instrument. It also describes the development of questionnaires, the selection of the research measures and the targeted respondents and location. It briefly explains the data analysis techniques and provides an overview of Statistical Package for the Social Science (SPSS) and structural equation modelling (SEM).
Research Design

The descriptive study will be used in order to determine and to describe the characteristic of the variables of interest in a situation. This section assists the researcher to analyse the quantitative method that will be used in this study. A research design is a framework or blue print for conducting a research project. It details the procedure necessary for obtaining the required information and its purpose is to design a study that will test hypothesis of interest, determine the possible answer to the research question and provide the information needed for decision making (Malhotra, 1996). In this study, the researcher decided to use descriptive study in order to ascertain and be able to describe the characteristics of the variables of interest in a situation (Uma Sekaran, 2003). Descriptive study provides researcher with aspects that influence or gives outcomes of life satisfaction. The descriptive statistics involved Pearson correlation, independent samples t-tests, and one-way analysis of variance (ANOVA) was then employed to analyse the data further.

Thus, structural equation modelling (SEM) analysis will be used to examine the relationship of hypotheses in the framework of study whereas Statistical Package for the Social Science (SPSS) will be used to analyse a descriptive statistics.

Population

In this study, the researcher proposed to use questionnaires as a method to collect data. The target was to collect data from a few staff from the Malaysian Financial Sector area. The unit analysis of this study would be 200-300 employees of any rank/level from each Malaysian Financial Sector. The distribution of the questionnaire is using the purposive sampling. Later, the questions will be validated by using factor analysis using SPSS and AMOS combination that can perform SEM (Structural Equation Modelling) analysis to strengthen the questionnaire.
Sampling

To conduct this study, questionnaires will be distributed to 200-300 staffs from any rank/level in each department of Malaysian Financial Sector. The questionnaires will be distributed to the employees in person or by hand to get their feedback. Once completed, the respondents will then return the questionnaires to the researcher for data evaluation and analysis. This study proposed to use purposive sampling in order to obtain information from a specified target group. This is because, the sampling is confined to that group who fit the characteristics fixed by the researcher. Thus, the questionnaire will be distributed to a specified target group which is Malaysian Financial Sector.

Data Collection Method

In this research, the researcher proposed to distribute 200-300 questionnaires at Malaysian Financial Industry to get primary data as required for SEM modelling.

Measurement and Instrument

In a nutshell, the researcher will adapt established and valid research measurements of previous studies with some adjustments for certain measures. Hereby, the following subsections provide details of the research measures, including the sources and adjustments.

Work-Life Balance

Work-life balance is the adjustment from the phrase ‘work-family balance’ by Omar (2014) that consists of the items ‘family’ to ‘non-work’. This study will adapt seven items of measurement by Omar (2014). Thus, Omar (2014) remarked that to obtain the more favourable attitude towards work-life balance, all the seven items are summed and the higher score is indicated. The respondents has to select one out of 7-point Likert scale ranging from 1 = strongly disagree, to 7 = strongly agree. The items to be considered are, “I am successful in balancing my work and non-work life”, “I am satisfied with the balance between my job and non-work life”, “I am
satisfied with the way I divide my time between work and non-work life”, “I am satisfied with the way I divide my attention between work and non-work life”, “I am satisfied with how well my work life and my non-work life fit together”, “I am satisfied with my ability to balance the needs of my job with those of my non-work life”, and “I am satisfied with the opportunity I have to perform my job well and yet be able to perform non-work related duties adequately.

**Happiness**

In this study, the researcher introduced the mediator role of happiness to link the relationship between work-life balance and life satisfaction. However, to measure the happiness, there are many different methods such as interview or external observer. This study will adapt the four items of happiness measurement developed by Lyubomirsky and Lepper (1999) which is called Subjective Happiness Scale (SHS). The respondent will be asked to make a choice out of 7-point Likert Scale ranging from 1=Not a Very Happy, to 7=A Very happy. The items are, “In general, I consider myself”, “Compared to most of my peers, I consider myself”, “Some people are generally very happy. They enjoy life regardless of what is going on, getting the most out of everything. To what extent does this characterisation describe you?” and “Some people are generally not very happy. Although they are not depressed, they never seem as happy as they might be. To what extend does this characterisation describe you?”.

**Life Satisfaction**

Life satisfaction is the result to be understood what life domains are important to the individual and the basis of the evaluation made (Corrigan, 2013). This study will be adapting the five items from Diener (1985) scale which is called Satisfaction with Life Scale (SWLS) with some modifications. The respondents have to choose one out of 7-point Likert Scale ranging from 1=Strongly Disagree, to 7=Strongly Agree. The items include were, “In most ways my life is close to my ideal”, “The conditions of my life are excellent”, “I am satisfied with my life”, “So far I have gotten the important things I want in life” and “If I could live my life over, I would change almost nothing”.
Data Analysis

All primary data will be processed and analysed using two statistical software packages in order to process raw data and to test the hypotheses of the study. For data analysis, Statistical Package for Social Science (SPSS) will be used to get the results between variables from the questionnaire, the researcher has to use reliability test. Frequency distribution is to determine how many respondents respond to the questionnaire and also to see if there are unanswered items by respondents. Pearson correlation analysis is utilised to test the relationship between dependent variables (DV) and Independent Variables (IV). Data will be entered into the computer using Microsoft Word, Excel and SPSS. Results presented through frequency counts and other descriptive statistics whereas the other software will be analysed using Structural Equation Modelling (SEM). The SEM software will be adapted to validate the measurements and confirm the hypothesized relationship of the variables in the research model.

SUMMARY

In conclusion, this chapter has briefly explained the research design, population, sampling size, data collection method, measurement that were adapt from past studies and data analysis strategy that were adapted in this study.
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