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# FACULTY OF ARTS AND SOCIAL SCIENCE

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Malaysia during the pandemic of COVID-19.

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# Running Head: LIFE OF SATISFACTION DURING PANDEMIC OF COVID-19

Anxiety, stress level and fear as the predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

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# LIFE OF SATISFACTION DURING PANDEMIC OF COVID-19

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# LIFE SATISFACTION DURING PANDEMIC OF COVID-19

# DECLARATION

We declare that the material contained in this paper is the end result of our own work and that due acknowledgement has been given in the bibliography and references to ALL sources be they printed, electronic or personal.

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# LIFE SATISFACTION DURING PANDEMIC OF COVID-19

# **APPROVAL FORM**

This research paper attached hereto, entitled "Anxiety, stress level and fear as the predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19." prepared and submitted by "Lee Jing Yean, Tan Sheng Shan and Lee You Wei" in partial fulfillment of the requirements for the Bachelor of Social Science (Hons) Psychology is hereby accepted.

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#### Abstract

This study was about anxiety, stress level and fear towards COVID-19 as predictors to predict life satisfaction, and whether predictors were able or unable to affect life satisfaction during the pandemic of COVID-19 among working adults in Malaysia. A total 112 working adults participants in Malaysia participated in this study. Utilizing convenience sampling method by distributing online questionnaires through WhatApps, Facebook and others to collect data from target participants. Online questionnaire created by Qualtrics online platform with four scales which were Satisfaction with Life Scale (SWLS), Beck Anxiety Inventory (BAI), Perceived Stress Scale-10 (PSS-10), and Fear of COVID-19 Scale (FCV-19S). Number of female participants were 57 and male participants were 55 that included Malay, Chinese and Indian. The results showed no significant prediction of anxiety, stress and fear towards COVID-19 to predict life satisfaction among working adults during the pandemic of COVID-19 through multiple linear regression. This study showed not similar results with previous study as no significant prediction of anxiety, stress and fear towards COVID-19 to predict and affect life satisfaction among working adults in Malaysia during the pandemic of COVID-19. The results of this study can be used as a source of information to help provide information that is related in Malaysia and for future research.

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#### Chapter 1

#### Introduction

# **1.1 Introduction**

In this chapter, the research explains the background of the study, problem statements, significance of the study, research objective, hypotheses, research question, conceptual definition and operational definition. Besides, the researchers are going to introduce the situation before and after the impact of COVID-19, the research objectives that the researchers wish to achieve and the hypotheses for the research result. In addition, the main issue that the researchers are going to find out will be written in research questions. The researchers will also briefly introduce what is stress, fear, anxiety, and life satisfaction. Moreover, the instruments and methods that will be utilized in this research study will be stated in this chapter as well.

#### 1.2 Background of Study

In this special period, mankind regardless of ages, religions, races and nationality are experiencing the pandemic and the havoc of COVID-19 diseases. This virus had sparked a tremendous change towards human-being in daily routine (Stephens et al., 2020). Before the people experienced the pandemic of COVID-19, people were living normally and doing things without consideration of the harms that humans might bring to others and even the environment. Besides, most people are satisfied with their own life because nothing serious or negative incidents happened. But now, anxiety, stress and fear towards COVID-19 are affecting the life satisfaction of people from all walks of life regardless of nationality. This is because there are several huge changes in our daily routine especially in the medical workforce (Lu et al., 2020). For instance, people are encouraged to have social distance with others, reduce the number of

hanging out, and during the Movement Control Order (MCO) period, people could not step out from our house and people could not do whatever they wanted. Life satisfaction is defined as the satisfaction level of an individual towards his or her own life in several aspects such as accomplishment of one's needs and quality of life (Sousa & Lyubomirsky, 2001).

Fear is a human feeling that is set off by an apparent danger in order to survive (Gullone, 2000). It is an essential endurance component that flags our bodies to react to risk with a battle or flight reaction. In that capacity, it is a basic piece of guarding us. At the point when individuals live in constant fear, regardless of whether from actual risks in their current circumstance or dangers they see, they can encounter negative effects in all aspects of their lives and even become crippled. Anxiety is a feeling that includes fear, tension, and worry (Spielberger, 2010). Nonetheless, anxiety can likewise be exhausting and painful. Anxiety turns into a difficulty when individuals feel restless over and over again, experience fear that is messed up contrasted with the circumstance, or experience issues controlling anxiety. When they feel anxious and fear it will decrease their life satisfaction because they are not satisfied with their current situation. When they are in stressful situations they might get symptoms like fast heartbeat, dizziness, muscle tension and so on that will affect their health condition.

Stress is a psychological result of feeling that happened when a potential danger or threat happened to a person (Fink, 2016). Besides, this pandemic is bringing negative impacts to our psychological and mental health (Grover, 2020). In addition, people from all walks of life are worried about their health and people regardless of age and religion are worrying about being diagnosed with COVID-19 (Roy et al., 2020). Hence, people from all walks of life are living with anxiety, stress, and fear towards COVID-19. There is research done by Zhang et al. (2020) in China. Their research included 369 working adults in 64 cities in China. The research result

showed that it is important to put more attention on the health of the people who were not diagnosed with Coronavirus despite mental health, psychological health or physical health. It is important to study how anxiety, stress level and fear towards COVID-19 predict life satisfaction among working adults in Malaysia.

#### **1.3 Statement of Problem**

In this pandemic of COVID-19, people from all walks of life are suffering in the havoc of Coronavirus. According to Sundarasen et al. (2020), there are 20.4%, 6.6% and 2.8% of university students in Malaysia had experienced minimal, moderate, and extreme anxiety levels respectively during the pandemic of COVID-19. This research has shown that COVID-19 is bringing a huge impact to all mankind regardless of race, religion, and age in our country.

In addition, according to the research done by Bukhari and Saba (2017), anxiety is associated with life satisfaction. Furthermore, anxiety towards COVID-19 had brought people from all walks of life an uncertain future. Although nurses and some people are having ample information about Coronavirus, they might also feel anxiety due to the unpredictable future (Nemati, Ebrahimi, & Nemati, 2020). Research completed in German with 6509 respondents who are citizens in German has shown that more than half of the citizens in German are having psychological distress and anxiety towards the COVID-19 (Petzold et al., 2020). Moreover, according to Roy et al. (2020), the study of anxiety levels among Indians in India towards the pandemic of COVID-19. The citizens in India are possessing a high level of anxiety towards the Coronavirus even though they are having adequate information on how to prevent being infected by the Coronavirus. In this research study, the researchers are recruiting 662 Indians to participate in this study and up to 80% of the respondents are showing high levels of anxiety during the pandemic of COVID-19. Hence, it is important to study how anxiety predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

Apart from that, many Malaysians experienced and suffered from stress during the pandemic of COVID-19. Results from Shanahan et al. (2020) showed that the level of perceived stress was increased during the pandemic of COVID-19. Furthermore, another study showed a general population having high rates of psychological distress (34.43% to 38%) and stress (8.1% to 81.9%) among the citizens from 8 different overseas countries which were including the United States, China, Spain, Italy, Iran, Turkey, Nepal and Denmark during the pandemic of COVID-19 (Xiong et al., 2020). Stress became an important topic and one of the effects of the pandemic COVID-19 to all populations. Besides that, it is important to conduct a study about the stress that predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19 to let more people notice this issue and create awareness in our country. Moreover, there is news reported by Higgins-Dunn (2020) showed that the suicide rates are increasing due to the impact of lockdown and COVID-19. This news reported that the unemployment rate in the United States was around 14.7% after the impact of Coronavirus. This report also mentioned that financial stress was one of the major factors that lead to the increased of suicide rate among the citizens of the United States.

Furthermore, the research results of Satici et al. (2020) in Turkey showed that the fear towards COVID-19 is associated with life satisfaction of an individual. In addition, there is research done in the United States which is showing that the average fear level of the citizens in Turkey from 75 different cities is 7 out of 10 fear levels (Fitzpatrick, Drawve, & Harris, 2020). Another research implemented in the United States has shown a similar result as the research result of Turkey. The research result of Fitzpatrick, Harris and Drawve (2020) shows that the people in the United States are 7 out of 10 fear levels when they were asked to rate on the extent they fear about Coronavirus. This research included 10368 citizens in the United States with different regions and states. This research data has shown that most of the people are having strong fear towards the pandemic of COVID-19. Hence, it is also important to study how fear predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

Therefore, it showed that the importance to figure out how fear, stress level, and anxiety predict life satisfaction in our country in order to prevent the rise of suicide rate.

#### **1.4 Research Objectives**

- To determine anxiety predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19.
- To determine stress level predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19.
- 3. To determine fear predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

#### **1.5 Research Questions**

- Does anxiety predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19?
- 2. Does stress level predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19?

3. Does fear towards COVID-19 predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19?

#### **1.6 Hypotheses**

1. H<sub>o</sub>: There is no significant prediction between anxiety and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

H<sub>1</sub>: There is a significant prediction between anxiety and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

 H<sub>o</sub>: There is no significant prediction between stress levels and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

H<sub>2</sub>: There is a significant prediction between stress levels and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

3. H<sub>o</sub>: There is no significant prediction between fear towards COVID-19 and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

H<sub>3</sub>: There is a significant prediction between fear towards COVID-19 and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

#### **1.7 Significance of Study**

The low level of life satisfaction among people in Malaysia seemed to be more and more general during this period. The study finding shows that COVID-19 will affect people in different ways as the disease will cause harm to us. During this period, many people cannot work because the government needs to reduce the chance of disease spreading and certain work or

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companies are hugely affected by this situation. In order to maintain or increase the life satisfaction of themselves and their employees, they need to find a way to reduce stress, anxiety and fear levels in the working environment. The organization can conduct online webinars related to how to reduce fear, stress, anxiety so that it will help their employees increase their life satisfaction and work in a better working environment.

Furthermore, individuals' life satisfaction will be affected when they feel fear, anxiety and stress. By knowing the fear, anxiety and stress that they have, the employee can participate in workshops or webinars that are related to how to increase life satisfaction and reduce fear, stress and anxiety. They also can refer to a counsellor when they feel very stressed, anxious and in fear and the counsellors could help them to overcome their problems in order to increase their life satisfaction. Furthermore, individuals also can follow the SOP set by the government to ensure they will be safe most of the time and decrease the chance of getting COVID-19.

By knowing the consequences of having fear, anxiety, stress towards the adults, the society can support each other by reminding each other to follow the rules set by the government and maintain social distance during this period. It will decrease the numbers of people getting the disease and when the numbers start to reduce, people will not feel so stressed, fear and anxiety because they know that their surroundings are getting safer and it will reduce the chance of getting the disease. It will highly increase their life satisfaction. They also can support each other by buying products to make sure they still can earn money in this tough period.

#### **1.8 Conceptual Definition**

# 1.8.1 Fear

According to Ornell et al. (2020), fear is a defense reaction which is implemented by humans when they are exposed to certain dangers in order to survive. People from all walks of life will be affected by the COVID-19 in certain aspects such as psychological, mental, and physical. This is due to the reason that the defense mechanisms are warning us of the dangerous and fatal Coronavirus. Hence, people might feel stress, anxiety, fear towards the COVID-19 pandemic.

#### 1.8.2 Stress

Fink (2016) defined stress as a psychological reaction that is produced by people when they are facing threats. Therefore, it is rational to possess a high-stress level during this pandemic of COVID-19 due to the danger it may cause people to die. In addition, COVID-19 diseases are also bringing other impacts to the other aspects which might affect our daily routine indirectly such as the recession of the economy and lead to a financial burden to the people.

# 1.8.3 Anxiety

Spielberger (2010) explained that anxiety is a reaction that assists people in adapting to the circumstance when people are in a threatening or dangerous situation. Hence, anxiety levels might have appeared and increased during the pandemic of COVID-19 due to the danger of the virus being fatal.

#### 1.8.4 Life satisfaction

Moreover, life satisfaction is defined as the satisfaction level of an individual towards his quality of life as a whole (Pavot & Diener, 1993). The quality of life includes different aspects such as financial status, physical health and psychological health. Thus, the impact of COVID-19

on different aspects might lead to a decrease in life satisfaction among people from all walks of life.

# **1.9 Operational Definition**

There are four scales as an instrument to measure the variable of anxiety, stress level and fear towards life satisfaction.

# 1.9.1 Fear

The instrument to measure fear of COVID-19 is the Fear of COVID-19 Scale (FCV-19S). It is a new development scale with 7 Likert points and consists of 7 items. The developers of the questionnaire were Ahorsu et al., (2020). The highest score is 35 and the lowest score is 7.

### 1.9.2 Stress

For stress level, Perceived Stress Scale-10 (PSS-10) to measure the stress level of working adults in Malaysia experienced during the pandemic of COVID-19. Perceived Stress Scale-10 is a self-report measure of stress with 10 items with 5 Likert-points scale. Cohen et al., (1994) developed the Perceived Stress Scale-10. The highest score is 40 and the lowest score is 0.

# 1.9.3 Anxiety

Anxiety Beck Inventory Scale (BAI) as an instrument to measure anxiety. Beck Anxiety Inventory consists of 21 items with 4 Likert-points scale. The developers of the questionnaire were Beck et al., (1988). The highest score is 63 and the lowest score is 0.

### **1.9.4 Life satisfaction**

Satisfaction with Life Scale (SWLS) as the instrument to measure life satisfaction of working adults in Malaysia during the pandemic of COVID-19. Satisfaction with Life Scale has 5 items with 7 Likert points. Satisfaction with Life Scale was created and developed by Diener et al., (1985). The lowest score is 5 and the highest score is 35.

#### Chapter 2

#### **Literature Review**

# **2.1 Introduction**

During this pandemic of COVID-19, people from all walks of life regardless of ages, religions, and races are affected in a negative direction in different aspects such as psychological, mental, emotional and physical. Stress level, anxiety, fear towards COVID-19 are associated with life satisfaction during the pandemic of COVID-19. This literature review will have an explanation of what is life satisfaction, stress level during the pandemic of COVID-19, fear of COVID-19 and anxiety during the pandemic of COVID-19. Second, have an explanation of how stress level, fear and anxiety affect and predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Third, 5 previous studies for each variable which are stress, fear and anxiety. Furthermore, have the explanation of the theory for this study and the conceptual framework.

#### 2.2 Fear Towards COVID-19 during the pandemic of COVID-19

According to Ornell et al., (2020), fear is an adaptive defense mechanism that involves few preparations of biological processes to respond towards threatening events for survival. Fear is a psychological response of an individual response to threatening events (Pakpour et al., 2020). According to de Hoog et al., (2008), defined fear was triggered by individual perception towards the threatening events and was an unpleasant emotional state during the threatening events. This previous study, mentioned the fear was people feeling fear of COVID-19 and fear of getting the disease of COVID-19 (Ahorsu et al., 2020). The pandemics and disease outbreaks such as the pandemic of COVID-19 were extraordinary situations that can raise fear among people (Pakpour & Griffiths, 2020). For example, when people face threatening events such as the pandemic of COVID-19, they will be fearful. Another example, many people in society change their behaviour such as stocking up daily necessities and become discriminated during the pandemic of COVID-19 reflects the underlying psychological state of fear towards COVID-19 during the pandemic of COVID-19 (Yau et al., 2020).

Furthermore, fear of COVID-19 diseases has led to a decrease in life satisfaction among people from all walks of life. According to Trzebiński, Cabański, and Czarnecka (2020), this unexpected and unpredicted disease had influenced the life satisfaction and meaning of life of the people. During the pandemic of COVID-19, Movement Control Order (MCO) was implemented by the government of Malaysia. This policy has caused a strong feeling of stress, fear, and anxiety among Malaysians (Heikal Ismail et al., 2020). Besides that, the fear of COID-19 makes people nervous and discriminate to others because scare to get COVID-19 (Yau et al., 2020). Therefore, the feeling of fear towards the disease might cause several impacts and changes in psychological, mental, and even behavioural aspects. Moreover, the research results done by Baiano, Zappullo and Conson (2020) have shown that there is a high tendency to possess the fear of mental health in Italy's COVID-19 lockdown. By having all these research results, it had shown that fear does exist during the pandemic of COVID-19 and it had brought some negative effects to people from all walks of life. Hence, it is important to figure out how fear towards COVID-19 has influenced life satisfaction among working adults in Malaysia because they are highly exposed to Coronavirus.

#### 2.3 Stress level during the pandemic of COVID-19

One of the important variables to predict life satisfaction in this study is stress. According to Fink (2016), stress is defined as the psychological result from the perception of threat and it may lead to anxiety, emotional tension, and discomfort within an individual. During the pandemic of COVID-19, Coronavirus had brought a huge negative impact in certain aspects such as psychological, mental, and emotional impact to people from all walks of life in Malaysia (Wong & Alias, 2020). Hence, these impacts and feelings include stress. To further illustrate this point, ample Malaysians are worrying about being diagnosed with COVID-19 and this leads to the presence of discomfort, emotional pressure, anxiety feeling in their psychological, mental and emotional aspects. By having these impacts, most of the citizens in our country are having stress due to quarantine and uncertainty about the situation of COVID-19 in our country. Research done by Cooke et al. (2020) has shown that around 25% of adults are possessing higher stress levels due to the pandemic of COVID-19. Therefore, this research result had indicated that the stress levels of an individual will be affected by the pandemic of Coronavirus.

Besides, another research result shows that the working adult who is having higher life satisfaction will have lower stress levels (Smyth et al., 2017). This research result also showed that the life satisfaction of an individual can be predicted by the perceived stress of an individual. In addition, unexpected diseases and unpredictable spreads of viruses can produce stress within an individual such as psychological stress and psychosocial stress due to worrying about one's health (Salari et al., 2020). Apart from that, another research carried out in the United States has shown that around 10% of the workers are working in an environment that consists of higher exposure to disease and this exposure will lead to a decrease in life satisfaction of the people (Baker, Peckham, & Seixas, 2020). Even though only around 10% of the working adults are in danger of being diagnosed with COVID-19, it is still considered high because 10% of working adults is approximately 14.4 million working adults in the United States. Therefore, it is important to figure out the life satisfaction of the working adults in Malaysia during the pandemic of COVID-19.

#### 2.4 Anxiety during the pandemic of COVID-19

Anxiety was characterized by Freud as "something felt," an enthusiastic expression that included sentiments of dread, strain, nervousness, and stress joined by physiological arousal (Spielberger, 2010). According to Spielberger (2010), anxiety was versatile in inspiring conduct that helped people adapt to threatening circumstances. Another previous study mentioned about defined anxiety as a reaction of people adapting and responding towards threatening events (Spielberger, 2010). According to Mazza et al., (2020), people feel anxiety during the pandemic of COVID-19 because they were scared to get the disease of COVID-19.

Research showed that up to 42% of people get anxiety easily during the pandemic of COVID-19 (Mazza et al., 2020). Many people started to get illnesses like getting dizzy easily, heartbeat increase, muscle tension and so on during the pandemic of COVID-19 and this will affect people's health condition. During this period, many people started to feel anxiety because they were scared they might be the next person who gets the disease. They feel anxious because if they get the disease they might not be able to stay with their family and they might pass away if they cannot make it. According to Shanafelt (2020), healthcare professionals are one of the groups who had anxiety during this period. Healthcare professionals including nurses, doctors, advanced practice clinicians and so on. They need to be careful and they are scared they will bring the infection back to their family because their work needs them to be exposed to COVID-19 most of the time. Anxiety could weaken the confidence of those healthcare professionals and

it might affect them and they might not stay calm as their calm ability is society's most needed thing right now (Shanafelt et al., 2020). If those front liners could not handle the situation well, the situation will become chaos because no one will be the shield of the society and everyone will start to feel scared and anxious because they will not know when it is their turn to get the disease.

#### 2.5 Life Satisfaction

Life satisfaction is the level of an individual on how to evaluate his/her quality of one's life as a whole (Pavot & Diener, 1993). In other words, to which extent an individual is satisfied with his/her life. According to Veenhoven et al. (1996), the purposes of life satisfaction are used to measure the quality of life, policy evaluation and identification of conditions for a good life. According to Veenhoven et al., (1996), it is a social judgment of people based on their thoughts, perception and meaning towards life satisfaction to judge and evaluate their quality of life. Different people will have different thoughts, perceptions and meanings to the conditions of a good life. Furthermore, life satisfaction correlated with the components of subjective well-being such as positive affect, negative affect, self-esteem, and optimism (Pavot & Diener, 2008). To further illustrate this point, one past study mentioned that affective experiences and positive emotions will affect the quality of life because affective experiences and positive emotions are central to the quality of life (Skevington & Bohnke, 2018). People who often experience and have good emotions will tend to be more enjoying life. Besides that, happiness is also an important component that is associated with and affects life satisfaction (Pavot & Diener, 2008). According to Marchado et al., (2019), happiness is often associated with Subjective well-being in many past studies.

In this modernisation society, many factors will affect the quality of life such as anxiety, stress and others (Mahmoud et al., 2012). When the quality of life is affected, the satisfaction towards life will also be affected. Malaysians experienced the most challenging period this year because of the pandemic of COVID-19. Especially for working adults who encounter many problems that might affect life satisfaction during the pandemic of COVID-19. According to Zhang et al., (2020), the pandemic of COVID-19 brings unexpected impacts to lives and work for working adults in China. Hence, it is important to conduct a study about which variables can predict life satisfaction for working adults during the pandemic of COVID-19.

#### 2.6 Previous Study

All of the previous studies about fear and life satisfaction showed similar results which show that there is a significant relationship between fear and life satisfaction but one of the research results showed that the relationship between fear and life satisfaction is weak.

Besides, all of the previous studies between stress level and life satisfaction showed a similar research finding which indicated stress level and life satisfaction is significantly correlated. In addition, the relationship between stress level and life satisfaction are negatively correlated. In other words, it shows that an individual who is having lower stress levels tends to have higher life satisfaction.

Apart from that, all of the previous studies of anxiety and life satisfaction showed a similar research result that anxiety is a significant predictor of life satisfaction. Even though all of the research was done in different countries and different target participants, the research findings are also showing a similar result that low level of anxiety will lead to high level of life satisfaction.

#### **2.6.1 Fear predicts life satisfaction**

One previous study was done by Satici, Gocet-Tekin, Deniz, and Satici (2020) and the title was "Adaptation of the Fear of COVID-19 Scale: Its Association with Psychological Distress and Life Satisfaction" in Turkey. This study showed the fear of COVID-19 associated with life satisfaction and fear towards COVID-19 can predict life satisfaction. The objectives of this study were to investigate the relationship between Fear of COVID-19 Scale with psychological distress, and the relationship between Fear of COVID-19 Scale with life satisfaction. Used a convenience sampling method to collect data from 1304 participants from ages between 18 to 64, and came from 75 cities in Turkey. Items Response theory and confirmatory factor analysis were used to analyze and test the relationship of Fear of COVID-19 Scale with psychological distress and life satisfaction. The results showed that fear of COVID-19 associated with psychological distress and life satisfaction but indirect effect of fear of COVID-19 is to predict life satisfaction (Satici et al., 2020).

Another previous study with the topic "Socioeconomic Impacts of the COVID-19 Lockdown on the "Mental Health and Life Satisfaction of the Japanese Population" was completed in Japan (Sugawara & Masuyama, 2020). This research study involved 560 Japanese as their target sample and the researchers are collecting data through online surveys. This research study was using demographic variables, fear of COVID-19, depression, anxiety, and stress as their independent variables and present, past, and future life satisfaction as their dependent variable. This research study proposed correlation analysis as their statistical analysis. Besides, Japanese Version of Fear of COVID-19 Scale (FCV-19S-J), Depression, Anxiety, Stress Scale (DASS), Present, Past and Future Scale were used as the instruments to collect data. The research result has shown that the fear towards COVID-19 can make an individual dissatisfied with his own life (Sugawara & Masuyama, 2020).

Besides, another research study conducted by Dymecka, Gerymski, and Machnik-Czerwik (2021) on the topic of "How does stress affect our life satisfaction during COVID-19 pandemic?" This research study revealed the threat of COVID-19 towards human life. Researchers of this research study had recruited 907 Polish people and they assimilated Perceived Stress Scale (PSS-10), Fear of COVID-19 Scale (FOC-6), Sense of Coherence Scale (SOC-29) and Satisfaction with Life Scale (SWLS) to study the relationship between these variables. The research result of this study had shown that the relationship between fear of COVID-19 and life satisfaction was significant but negative and weak. This research indicated a dissimilar result with the other studies between fear and life satisfaction.

Furthermore, there is one research study conducted by Bakioğlu et al. (2020) with the title "Fear of COVID-19 and Positivity: Mediating Role of Intolerance of Uncertainty, Depression, Anxiety, and Stress". The objective of this study is to investigate the interceding function of prejudice of vulnerability, depression, tension, and stress in the relationship between the fear of COVID-19 and positivity. The researchers have found a total of 960 people as their target participants. The instruments used in this study including The Fear of COVID-19 Scale (FCV-19S), The Positivity Scale (PS), The Intolerance of Uncertainty Scale (IUS-12) and Depression, Anxiety, and Stress Scale (DAS-21). The results show that there is a negative relationship between fear of COVID-19 and life satisfaction.

Another previous study with the topic "Fear of COVID-19, psychological distress, work satisfaction and turnover intention among front line nurses" was done by Labrague and Santos

(2020). The objective of the study is to find if the fear of COVID-19 on nurses will affect their satisfaction with their work. This was cross-sectional research and there are a total of 261 frontline nurses in the Philippines involved in this study. The instruments used in this study include The Fear of COVID-19 Scale (FCV-19S), The Job Stress Scale, The Job Satisfaction Index and Two single-item measures of turnover intention. The results show that increased levels of fear of COVID-19 in nurses will decrease their job satisfaction.

# 2.6.2 Stress predicts life satisfaction

One past study about stress predicted life satisfaction with the title of "Predictors of depression and life satisfaction among spousal caregivers in hospice: application of a stress process model" done by Haley, LaMonde, Han, Burton, and Schonwetter (2003). In this study, stress process models, risk factors and protective factors as predictors of family caregiver well-being in two aspects of depression and life satisfaction. The target sample was 80 spouses of caregivers in hospice with dementia or lung cancer. The objectives of this were to examine the stress, risk and protective factors to predict well-being (life satisfaction and depression). The instruments were structured interview and self-report measures of the components of the stress model. The results showed that less stressful will have the highest life satisfaction (Harley et al., 2013).

Another study with the topic of the moderating effect of trait meta-mood and perceived stress on life satisfaction has been done by Extremera et al., (2020). The objectives of this study were to examine the moderating effect of perceived stress and meta-mood skills on life satisfaction after controlling optimism. The target sample was 349 undergraduate students voluntarily and anonymously participating in Spain. Participants were asked to fill in the trait meta-mood scale (TMMS), perceived stress scale (PSS), revised life orientation test (LOT-R) and satisfaction with life scale. The results showed significant effects of perceived stress towards life satisfaction and stress able to predict life satisfaction.

Moreover, another study about life satisfaction and perceived stress was done by Yildirim and Alanazi (2018). This study was conducted in the United Kingdom and Saudi Arabia. This research aims to determine the relationships between gratitude, satisfaction with life, and stress among Arabic students. There were 141 participants recruited by the researchers and they used regression analysis to examine the relationship between the variables. This research utilized Gratitude Questionnaire (GQ-6), Satisfaction with Life Scale (SWLS) and Perceived Stress Scale (PSS) as their instruments to collect data. Their research result shows that the high level of perceived stress among Arabic students will lead to a low level of life satisfaction which means that life satisfaction was negatively predicted by stress. This research result is similar to the other research that researchers had found.

Furthermore, there is another study done by Civitci (2015) with the title "Perceived Stress and Life Satisfaction in College Students: Belonging and Extracurricular Participation as Moderators". The objective of the study is to inspect the progressions in perceived stress and life satisfaction as far as major belonging, school belonging and participation in extracurricular exercises. A total of 477 undergraduate students from a public university in Turkey were involved in this study. The instruments used in this study include Perceived Stress Scale (PSS-10) and The Satisfaction with Life Scale (SWLS) to collect data. Their results show that students who perceive less stress will have higher life satisfaction. Other than that, there was another study with the title "The Relationship between Perceived Stress and Life Satisfaction of Soldiers: Moderating Effects of Gratitude" done by Kim (2019). The objective of the study is to examine the directing impact of appreciation on the relationship between perceived stress and life satisfaction of the soldiers. There are a total of 374 soldiers involved in this study. The researchers used Perceived Stress Scale (PSS-10), The Gratitude Questionnaire-Six Item Form (GQ-6) and The Satisfaction with Life Scale (SWLS) as their instruments. In this study, multiple regression analysis was used to analyze the results. The results show that soldiers who have high stress in the military have lower life satisfaction.

#### 2.6.3 Anxiety predicts life satisfaction

There is one research study conducted by Serin, Serin, and Özbaş (2010) on the topic of predicting university students' life satisfaction by their anxiety and depression level in Nicosia, TRNC. The researchers utilized anxiety and depression of the undergraduate students as the independent variable to examine whether anxiety and depression predict life satisfaction which is the dependent variable in this study. They recruited 348 students from their target population who are studying in Cyprus International University in different faculties as their sample. This research study was using progressive regression analysis as their statistical analysis method. In addition, the researchers were using Life Satisfaction Scale (LSS), Constant Anxiety Scale (CES), and Beck Depression Inventory (BDI) as their data collecting instruments for this research study. The research result of this study showed that anxiety and depression are the most important predictors that can be used to predict life satisfaction among university students. Therefore, it is important to figure out how anxiety predicts life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

Furthermore, another research titled "Life Satisfaction, Anxiety, Depression, and Resilience across the life span of men" was implemented by Beutel et al. (2010) to determine the relationship between life satisfaction, anxiety, depression, and aging. This research was carried out in Germany and the target sample was chosen through stratified random sampling among the German male population. The total number of participants in their research was 2144. The instruments that were used by the researchers in this study are including Life Satisfaction FLZ, Generalized Anxiety Disorder Scale GAD-7, Patient Health Questionnaire (PHQ-2), Resilience Scale by Wagnild and Young, and Rosenberg Self-Esteem Scale (RSS). In addition, multiple linear regression was used as the statistical analysis method in this study. Their research result has shown that life satisfaction of men in German will be high if there is no anxiety and depression. Hence, it is important to find out how anxiety predicts life satisfaction among working adults in our country during the pandemic of COVID-19.

One past study with the topic of "Lockdown, quarantine measures, and social distancing: Associations with depression, anxiety and distress at the beginning of the COVID-19 pandemic among adults from Germany" conducted by Benke et al., (2020). This study examined the effects of the different levels of restriction on anxiety, depression, loneliness, psychological distress and life satisfaction. Cross-sectional conducted on this study among 4335 adults from all federal states of Germany. This past study showed that levels of restriction can affect anxiety and contribute to anxiety predicted life satisfaction. Higher levels of restriction will affect social contacts and increase stress and loneliness, lastly, anxiety predicted life satisfaction (Benke et al., 2020). The instruments used in this study were Patient Health Questionnaire-9, 7-item Generalized Anxiety Disorder scale, short version of the Whitely Index, UCLA Loneliness Scale, a single item and 11 points-Likert scales of life satisfaction (Benke et al., 2020). Next, a study with the title of "The relationship among young adult college students' depression, anxiety, stress, demographics, life satisfaction, and coping styles" done by Mahmoud et al., (2012). This study aims to examine coping styles and life satisfaction that can predict stress, anxiety and depression of university students. Total of 508 full-time undergraduate students aged between 18 to 24 participated in the study. All participants were required to go through a short demographic information questionnaire. The instruments were the Brief COPE Inventory, an adapted version of the Brief Students' Multidimensional Life Satisfaction Scale and Depression Anxiety and Stress Scale-21 (DASS-21). In this study, multiple regression analysis was used to analyze the results. The results showed that life satisfaction predicted anxiety.

Apart from that, another past study with the title of "The Association between Life Satisfaction and the Extent of Depression, Anxiety and Stress among Iranian Nurses: A Multicenter Survey" conducted by Yazdanshenas Ghazwin et al., (2016). This study aimed to survey the impact of different factors including gender, age, marital status, anxiety, depression and stress on the satisfaction of life among Iranian nurses. A total of 94 nurses including 65 women and 29 men from three different hospitals were involved in this study. The instruments used by the researchers were Depression, anxiety, stress scale-21 (DASS-21) and Satisfaction with Life Scale (SWLS). The results showed that poor financial status and work environment will increase their anxiety level and decrease their life satisfaction. Thus, it is important to ensure front liners such as doctors and nurses have a safe environment to work during the pandemic of COVID-19.

### 2.7 Theory

Maslow's hierarchy of needs theory will be used in our study to explain stress, anxiety and fear of COVID-19 associated with life satisfaction and to predict life satisfaction. There were 5 levels of needs which are physiological needs, safety needs, belonging and love needs, esteem needs and self-actualization (Maslow, 1943). The 5 levels of needs are categories into 2 categories which are deficiency needs and growth needs (Noltemeyer et al., 2012). Physiological needs, safety needs, belonging and love needs categories in deficiency needs. Esteem needs and self-actualization categories in growth needs.



Figure 2.1. Maslow's Hierarchy

The bottom part of the pyramid is physiological needs. Physiological needs are natural prerequisites for human endurance for example food, shelter, water, clothes and so on. If these requirements are not fulfilled the human body cannot work properly. Then, there are safety needs. When a person's physiological requirements are fulfilled, the requirements for security and well-being become striking (Noltemeyer et al., 2012). Individuals need to encounter request,

consistency and control in their lives. Examples of safety needs are financial security, emotional security, property, health and so on. After physiological and safety needs have been satisfied, the third degree of human necessities is related to human interaction and that is social and includes love and belongingness. This includes physical and emotional intimacy ranging from sexual relationships to intimate emotional bonds. It can lead to a feeling of elevated kinship, according to experts. The requirement for interpersonal relationships inspires human behaviour. For example, friendship, involvement in a friend or family group, trust and so on.

Furthermore, the next one is esteem needs which Maslow arranged into two classifications The first one is esteem for oneself which includes pride, accomplishment, dominance, and autonomy. Moreover, the second one is the desire for reputation or respect from others such as status and renown. The need for respect or reputation is most important for children and adolescents according to Maslow. The highest level in Maslow's hierarchy is selfactualization needs. Self-actualization needs to allude to the acknowledgment of an individual's potential, self-satisfaction, looking for self-awareness and pinnacle encounters. Maslow (1943) depicts this level as the desire to achieve all that one can, to turn into the most that one can be.

This theory is related to our objective because COVID-19 had affected one's basic needs which is safety needs in Maslow's hierarchy and it will lead to psychological distress to people such as fear, stress and anxiety because they did not feel secure towards their health and safety needs were not fulfilled. If they do not achieve their basic needs which are safety needs, it will lower their life satisfaction and the self-actualization needs are not met. During the pandemic of Covid-19, people might face the challenges to fulfill the needs of Maslow's Hierarchy. The common challenges faced by overall people are physiological needs and safety needs. During the Movement Control Order (MCO) period, many workers or family members miss their family members, partner or friends because they could not go back to stay with family and go out to meet with friends. This will also lead to the belongingness and love needs not being fulfilled.

## **2.8 Conceptual Framework**

In this study, there are three independent variables which are anxiety, stress level and fear. Only one dependent variable is life satisfaction. Anxiety, stress level and fear are the predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

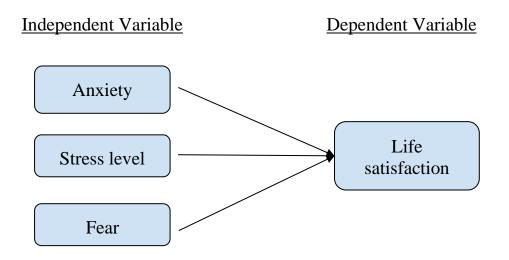


Figure 2.2. Conceptual framework of variables

# **2.9 Conclusion**

To sum it up, there are ample studies with similar results which are showing that anxiety, stress level, and fear are able to be predictors of life satisfaction. Therefore, it is valid and reliable to examine how stress level, anxiety, and fear towards COVID-19 predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Besides, it

also shows the importance of this research study in finding out the prediction among these variables in order to prevent the serious psychological, mental, emotional and physical impact that might be caused by the pandemic of COVID-19.

#### Chapter 3

#### **Research Methodology**

#### 3.1 Sampling Method

The sampling method that was utilized in this research study is a convenient sampling method. Convenient sampling is a non-random sampling method in which the target participants are selected by the researchers due to having fulfilled some criteria that was required by the researchers such as easy to access (Etikan, Musa & Alkassim, 2016). The required criteria are easy to access, working, age range from 18 to 64, and the most important is their nationality is Malaysian. Hence, a convenient sampling method is a sampling method that is suitable to be used during this pandemic of COVID-19. In addition, due to the current situation which is the pandemic of COVID-19, it is easier for us to assimilate convenient sampling as our research sampling method due to researchers not being able to assess a large number of people at the same time. Researchers collected the data through our friends, family members, relatives, and the people in social media.

Apart from that, there are some Standard Operational Procedures (SOP) set by the government in order to reduce the number of infected people of COVID-19. Besides, the researchers were trying to avoid violating the SOP that was set by the government. For instance, SOP such as social distancing and prohibition of gathering was set by the government of Malaysia (COVID-19 Malaysia Updates, 2020). Therefore, the researchers decided to utilize a convenient sampling method in order to avoid close contact with different people and people from different areas. Besides, the researchers were trying to find out the stress level, anxiety, and fear towards COVID-19 among working adults in our country during this pandemic of COVID-19. Therefore, the target sample of present study were the working adults in Malaysia. The method to collect data is through online questionnaires.

# **3.2 Population and Sample**

For this study, the population is the working adults in Malaysia. According to the Department of Statistics Malaysia Official Portal (2020), the employed rate continued to increase from below 15 million to 15.07 million of the registered employed persons in July 2020. To be more specific, the target sample is adult employees in Malaysia and the range of age is from 18 to 64. The age ranges from 15 until 64 was considered as the working adults in Malaysia (Malaysia Age structure - Demographics, 2017). In addition, in the survey, the researchers are going to divide it into three groups which is 18 years old until 30 years old, 31 years old until 40 years old, 41 years old until 64 years old. Furthermore, the target sample size was 68 and calculated by G Power software. G Power software is a platform that allows people to download from Google. G Power software can calculate and show the accuracy of the target sample size for researchers.

#### **3.3 Location**

In this research study, the researchers planned to conduct the survey in Malaysia but the researchers do not specialize into specific states because the researchers collect data through an online survey questionnaire. Thus, every working adult in Malaysia is able to participate in the survey in order to study how stress level, fear, and anxiety predict life satisfaction among working adults in Malaysia. Besides, the researchers were trying to generalize findings to the whole population of working adults in Malaysia.

#### **3.4 Procedure**

First, the researchers used Qualtrics platform to create the online questionnaire with 4 scales which were Satisfaction with Life Scale (SWLS), Beck Anxiety Inventory (BAI), Perceived Stress Scale-10 (PSS-10) and Fear Of COVID-19 Scale (FCV-19S). Furthermore, Qualtrics was a simple platform to create the online survey and provides the convenience of distribution to many participants with links, allowing users to check the number of participants who have completed the online survey and others (Molnar, 2019).

After creating the online questionnaire, the researchers had the online questionnaire links that can distribute or share to participants. Researchers had the responsibility to find the target participants and shared with them to fill in the questionnaire. Researchers sent the link of the online questionnaire to target participants through social media such as Facebook, WhatsApp and others. Social media assisted in distributing to more target participants easily and faster. Researchers started by sharing the link to their surrounding people such as friends and relatives that matched the criterias as target participants, and requested them to help distribute the links to their friends. Furthermore, the researchers faced difficulties about going out to find participants and face to face asks participants to fill in the questionnaire. Hence, the researchers decided to use one to three months to distribute the link of an online questionnaire to participants to collect data.

Next, after the researchers finished collecting data, the researchers used three weeks to analyze data and came out with final results. IBM SPSS Software used for statistical data analysis and generating the statistical graphs. The researchers decided to use IBM SPSS software together with multiple linear regression to analyze collected data and came out with final results for this study because IBM SPSS software was famous software used to analyze data (Verma, 2013). The graphs and datas from IBM SPSS Software put in the result part and added the explanations by researchers. Researchers had analyzed the result in order to determine the prediction between fear, stress level, anxiety, and life satisfaction.

Researchers critically discussed the results by comparing with the previous study. Found out the reasons to explain the results why the results are different from the previous study. Lastly, completed the conclusion part of this study with the recommendations and weaknesses.

#### **3.5 Instruments**

This instrument is divided into five parts. Part A is Demographic Factor, Part B is Satisfaction with Life Scale, Part C is Beck Anxiety Inventory Scale, Part D is Perceived Stress Scale and Part E is Fear of COVID-19 Scale.

# 3.5.1 Consent Form

Before starting to answer our online survey questionnaire, participants were required to read the consent form and agree with the consent form that volunteers participate in our study. The first page of the online survey questionnaire is a consent form.

#### 3.5.2 Demographic Factor

Demographic factors of the participants such as age, religions, races, employment status and salary will be recorded in the first part of the survey questionnaire.

## 3.5.3 Satisfaction with Life Scale (SWLS)

Firstly, SWLS Scale is an instrument that consists of 5 items with 7 likert points from, which is "Strongly disagree" until 7 "Strongly Agree". The scores were summed up and the level of life satisfaction was categorized into 7 categories which were extremely dissatisfied, dissatisfied, slightly dissatisfied, neutral, slightly satisfied, satisfied, and extremely satisfied. SWLS Scale is possessing high validity and reliability with the proof of the research result done by López-Ortega, Torres-Castro and Rosas-Carrasco (2016). This research result showed that SWLS Scale is having strong internal consistency with an alpha value of 0.74 ( $\alpha$ =.74).

#### Table 3.1

#### Satisfaction Level Towards Life

Score	Satisfaction Level Towards Life
5-9	Extremely Dissatisfied
10-14	Dissatisfied
15-19	Slightly Dissatisfied
20	Neutral
21-25	Slightly Satisfied
26-30	Satisfied
31-35	Extremely Satisfied

# 3.5.4 Beck Anxiety Inventory (BAI)

Furthermore, Beck Anxiety Inventory (BAI) scale (Beck et al., 1988) consists of 21 items with 4 Likert points from 0 which is "Not at All" until 4 which is "Severely- it bothered me a lot". Apart from that, the result of anxiety level was calculated by the sum of the score of 21 items. It will differentiate into three categories of anxiety level which are low, moderate and

potentially concerning levels of anxiety. Besides, BAI Scale is also having a high validity and reliability which is close to 1.00. In addition, the research results of Quintão, Delgado, and Prieto (2013) showed high reliability for BAI scale ( $\alpha$ =.79). The research result done by Fydrich, Dowdall, and Chambless (1992) has shown that the BAI scale is having high internal consistency with Cronbach's Alpha .94.

Table 3.2

Level of Anxiety

Score	Anxiety
0-21	Low Anxiety
22-35	Moderate Anxiety Level
36 and above	Potentially Concerning Level of Anxiety

## 3.5.5 Perceived Stress Scale-10 (PSS-10)

Next, Perceived Stress Scale-10 (PSS-10) is one of the instruments that was used to create an online questionnaire to measure the stress of the participants. PSS-10 was developed by Cohen et al., (1994). PSS-10 was popular and widely used by researchers as an instrument to measure stress. PSS-10 consists of 10 items which are 5 Likert-points scale from 0 which is "never" until 4 which is "very often". PSS-10 was a self-report instrument. According to Civitci, (2015), it showed good internal consistency of Cronbach's Alpha .86. PSS-10 consists of 4 reverse items which are 4, 5, 7 and 8. The result is obtained by summing up all scores. There were 3 levels which are low, moderate and high. Scores ranging from 0 to 13 considered as low, 14-26 considered as moderate and 27-40 considered as high (Cohen et al., 1994).

# Table 3.3

Positive and Negative Items

Positive Items	Negative Items
1, 2, 3, 6, 9 and 10	4, 5, 7 and 8
Table 3.4 Level of Stress	
Score	Stress level
0 to 13	Low
0 to 13 14 to 26	Low Moderate

# 3.5.6 Fear of COVID-19 Scale (FCV-19S)

Other than that, Fear of COVID-19 Scale (FCV-19S) is an instrument consisting of 7 items scale with 5 Likert points from 1 which is Strongly disagree to 5 which is Strongly Agree. The results of fear will be calculated by adding up each item scored ranging from 7 to 35. The higher the score, the greater the fear of people towards COVID-19. According to Ahorsu et al. (2020), the Fear of COVID-19 Scale (FCV-19S) is having a strong internal consistency with an alpha value of 0.82 ( $\alpha$ =.82).

# **3.6 Proposed Statistical Analyses**

For statistical analysis, researchers decided to use Multiple Linear Regression. Multiple Linear Regression is a measurable strategy that uses several variables to foresee the result of a reaction variable.

Table 3.5

Table of Statistical Analysis

Research objectives	Statistical Analysis
To study how anxiety predicts life satisfaction among	Multiple Linear Regression
working adults in Malaysia during the pandemic of	
COVID-19.	
To study how stress level predicts life satisfaction among	Multiple Linear Regression
working adults in Malaysia during the pandemic	
of COVID-19.	
To study how fear predicts life satisfaction among working	Multiple Linear Regression
adults in Malaysia during the pandemic of COVID-19.	

# **3.7 Ethical Consideration**

For ethical consideration, getting permission and consent to collect data is a very important aspect of any study. So that the researchers have included an informed consent form in our questionnaire before we collect our data. It mentioned in the survey that the purpose of UTAR researchers collecting the data will be used in the final year project but not others. The researchers also ensured that the information of our participants will be kept safe and it is only used for research purposes. All of this is to respect the privacy of the participants and make sure their personal information and data is safe with the researchers and will not leak to third parties. Furthermore, the researchers also make sure this survey will not harm the participants. Before researchers pass the questionnaire to the participants, they are required to make sure those questions are not harmful to the participants and they need to tell their participants before they start their survey. Researchers also let them choose whether they volunteer or not to participate in the research after reading the consent form.

#### **3.8** Conclusion

In conclusion, the researchers used a convenient sampling method as our sampling method. The population and sample study are also mentioned before the researchers conduct the research. The researchers used an online survey to distribute the survey link because the researchers need to follow standard operating procedure (SOP) and the rules that the government set. The data collected were analyzed using SPSS and the results are displayed.

## **Chapter 4**

#### Results

# 4.1 Introduction

In this chapter, the collected data was analysed through descriptive analysis and multiple linear regression. Participants' demographic information analysed through descriptive analysis, and variables through multiple linear regression.

# 4.2 Data Cleaning

There were 153 respondents who participated in this study. However, there are 5 responses that were removed before the researchers ran the analysis of the data due to incomplete responses (missing data) while 35 responses were also removed from the list due to the employment status of the unemployed respondents. In addition, there is one Hong Kong participant who was removed from the list due to not fulfilling the criteria of the target population which is Malaysian. As a result, 112 responses were retained.

# **4.3 Demographic Factors of Participants**

Table 4.1

Table of Descriptive Statistics

Participants Informations	n	%
Gender Male	55	49.1

	Female	57	50.9
Age			
	18-30	76	67.9
	31-40	14	12.5
	41-64	22	19.6
Ethnie	city		
	Malay	2	1.8
	Chinese	107	95.5
	Indian	3	2.7
	Others	0	0
Religions			
	Muslim	3	2.7
	Buddha	93	83.0
	Christian	12	10.7
	Others	4	3.6
Salary	7		
	RM1,000-RM3,000	69	61.6
	RM3,001-RM6,000	29	25.9
	RM6,001-RM9,000	13	11.6
	RM9,001 & above	1	0.9
Emple	byed Status		
	Employed	112	100

There were a total of 112 working adults who participated in the present study. Table 4.1 shows that the present research result consists of 49.1% of male working adults (n=55) and 50.9% of female working adults (n=57). The number of female participants was slightly higher than the number of male participants. The age range of the respondents was shown in table 4.1.

Table 4.1 showed the age range of participants in this study. There were three categories which were 18 to 30 years old, 31 to 40 years old and 41 to 64 years old. The highest percentages of the age range of participants are 18 to 30 years old with 67.9% (n=76), followed by 31 to 40 years old with 12.5% (n=14) and 41 to 64 years old with 19.6% (n=22). Many participants that participated in this study were younger adults or new freshmen entering the workplace.

Next, the table showed the ethnicity of participants in this study. There were four ethnicities which were Malay, Chinese, Indian and others. The majority ethnicity of the participants in the present study was Chinese and followed by Indian and Malay. The number of Chinese participants consists of 95.5% (n=107). In addition, the number of Indian and Malay participants were 2.7% (n=3) and 1.8% (n=2) respectively.

Besides, table 4.1 showed the religions of participants. There were four categories which were Muslim, Buddha, Christian and others. The results showed that there were 2.7% (n=3) of the participants were Muslim and the majority religion of the participants were Buddha which was 83% (n=93). In addition, Christian participants consisted of 10.7% (n=12) while 3.6% (n=4) of the participants were of other religions. Three out of four participants have specified that they were atheists and one of them is Hindu.

Furthermore, the table also showed the majority salary range of the participants was from RM1,000 to RM3,000 which consists of 61.6% (n=69) of the participants in the present study. The salary of 25.9% (n=29) of the participants was RM3,001 to RM6,000. Besides, 11.6% (n=13) of the salary range of the participants was from RM6,001 to RM9,000. There was also 0.9% (n=1) of the participants who have a high income with RM9,001 and above.

#### 4.4 Reliability of Scales

# Table 4.2

# Reliability of Scales

<b>Reliability Test of Scales</b>			
	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Satisfaction with	.770	.777	5
Life Scale (SWLS)			
Beck Anxiety Inventory (BAI)	.937	.938	21
Perceived Stress Scale (PSS-10)	.808	.808	10
Fear of COVID-19 Scale (FCV-19S)	.852	.854	7

Satisfaction with Life Scale consists of 5 items in the scale. Table 4.2 shows that the reliability of the Satisfaction with Life Scale (SWLS) in the present study is highly reliable with Cronbach's alpha value of .770.

According to the value of Cronbach's Alpha shown in Table 4.2, the Beck Anxiety Inventory (BAI) scale which consists of 21 items has shown strong and high reliability with an Alpha value of .937. Perceived Stress Scale (PSS-10) consists of 10 statements and Table 4.2 showed that the reliability statistics of the Perceived Stress Scale (PSS-10) is highly reliable with an alpha value of .808.

Table 4.2 showed that the Fear of COVID-19 Scale (FCV-19S) consists of 7 items and it showed high reliability ( $\alpha$ =.852) of the scale in the present study.

# 4.5 Analysis of the variable

# 4.5.1 Level of Life Satisfaction

Table 4.3

Level of life satisfaction

Level	Percent
Extremely dissatisfied	1.8
Dissatisfied	6.3
Slightly dissatisfied	19.6
Neutral	8.9
Slightly satisfied	31.3
Satisfied	31.3
Extremely satisfied	0.9

Table 4.3 showed the life satisfaction level of the respondents. The majority of the respondents were having a slightly satisfied and satisfied level of life satisfaction. There were 31.3% (n=35) participants who felt slightly satisfied with their life. In addition, there were also

31.3% (n=35) respondents who were satisfied with their life. Besides, 19.6% (n=22) of the respondents showed that they were slightly dissatisfied with their life. There was also 8.9% (n=10) of the respondents who showed that they are in the neutral level of life satisfaction. In addition, the percentage of respondents who were dissatisfied with their life was 6.3% (n=7). Lastly, 1.8% (n=2) of the respondents showed that they were extremely dissatisfied with their life. To sum it up, the overall respondents feel that they were slightly satisfied and satisfied with their life.

# 4.5.2 Level of Anxiety

Table 4.4

Level of Anxiety

Level	Percent
Low anxiety	3.6
Moderate anxiety	55.4
Potentially Concerning Level of Anxiety	41.1

Table 4.4 showed the analysis of anxiety levels among working adults in Malaysia during the pandemic of COVID-19. The majority of the respondents which included 55.4% (n=62) of the respondents were having a moderate level of anxiety. 41.1% (n=46) of the respondents were categorized into potentially concerning levels of anxiety. Besides, only 3.6% (n=4) of the

respondents showed a low level of anxiety. All in all, the majority of the working adults in Malaysia were having moderate levels of anxiety during the pandemic of COVID-19.

# 4.5.3 Level of Stress

Table 4.5

Level of stress

Level	Percent
Low stress	11.6
Moderate stress	83.0
High perceived stress	5.4

Table 4.5 showed the percentage of respondents with three different levels of stress during the pandemic of COVID-19. The highest percentage of respondents which included 83% (n=93) working adults were having moderate levels of stress. Besides, 11.6% (n=13) of respondents showed that they were having a low level of stress. In addition, there were only 5.4% (n=6) of respondents who showed that they were having a high level of stress. As a result, the majority of the working adults in Malaysia were having moderate stress levels during the pandemic of COVID-19.

#### 4.5.4 Level of Fear towards COVID-19

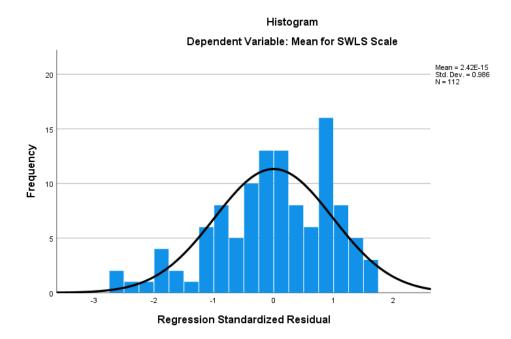
Table 4.6

#### Level of fear towards COVID-19

	Mean
Fear towards COVID-19	19.411

Table 4.6 showed the mean of fear towards COVID-19. The instrument of Fear of COVID-19 Scale (FCV-19S) was not categorized into different categories of fear towards COVID-19. The instruction of the instruments showed that the higher the score, the higher the fear of the respondents towards COVID-19. The total score of respondents was ranging from 7 to 35 and the average score of the respondents for fear towards COVID-19 was 19.411 which was slightly higher than the average score of the scale and considered a moderate level of fear towards COVID-19.

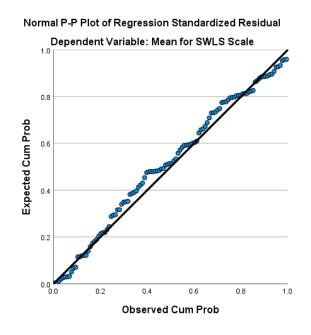
#### **4.6** Assumptions



# Figure 4.1

# Histogram of Regression Standardized Residual.

Figure 4.1 showed the normal distribution of the scale of Satisfaction with Life Scale (SWLS) of the dependent variable life satisfaction in this study is normally distributed. Histogram of Regression Standardized Residual used to test the normality of residuals.



# Figure 4.2

# P-P plot of Observer Cum Prob against Expected Cum Prob.

The P-P plot indicated that the data normally distributed and the data close to the diagonal line for satisfaction with life.

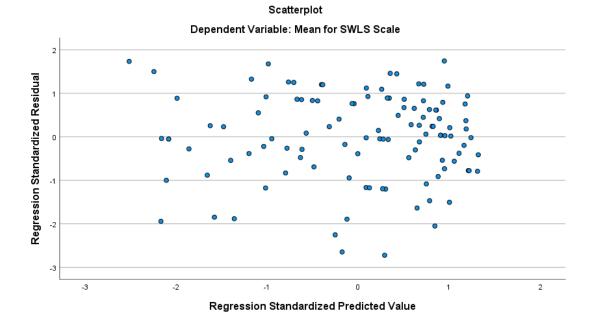


Figure 4.3

Scatter Plot of Regression Standard Predicted value against the Regression Standard Residuals.

According to Figure 4.3, a scatter plot was used to test the relationship between variables and indicated that there was no relationship between the dependent variable and independent variables. There was no relationship between life satisfaction with anxiety, stress level and fear towards COVID-19.

# 4.7 Multiple Linear regression

Table 4.7

Table of ANOVA<sup>a</sup>

**ANOVA**<sup>a</sup>

Model	Sum of	df	Mean Square	F	Sig
	Square				

Regression	3.227	3	1.076	.976	.407 <sup>b</sup>
Residual	119.044	108	1.102		
Total	122.271	111			

a. Dependent Variable: Mean\_SWLS

b. Predictors: (Constant) Mean\_FCV-19S, Mean\_PSS, Mean\_BAI

According to the result of Table 4.7, the result showed that anxiety, stress level, and fear of COVID-19 was not significantly predicted the life satisfaction among working adults in Malaysia during the pandemic of COVID-19, F (3, 108) = .976, p > .001. The predictor value of .407 was larger than the .005 significant value. Therefore, the result of the F value (F=.976) was not significant. This study model does not predict the prediction between anxiety, stress level, fear of COVID-19 and life satisfaction among the working adults in Malaysia during the pandemic of COVID-19.

Table 4.8

Table of Model Summary<sup>b</sup>

	Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std.Error of the Estimate			
1	.162ª	.026	001	1.050			

a. Predictors (Constant): Mean\_FCV-19S, Mean\_PSS, Mean\_BAI

b. Dependent Variable: Mean\_SWLS

Multiple linear regression was used to test if the anxiety, stress level and fear of COVID-19 significantly predicted the life satisfaction of working adults in Malaysia. According to Table 4.8, the R square value of .026 indicated that 2.6% of the changes in life satisfaction can be explained by anxiety, stress level, and fear of COVID-19.

Table 4.9

Table of Coefficients<sup>a</sup>

Coefficients <sup>a</sup>								
Unstandardized		Coefficients	Standardized Coefficients					
Model	В	Std. Error	Beta	Т	Sig			
(Constant)	4.962	.506	9.797		.000			
Mean_BAI	280	.194	154	-1.445	.151			
Mean_PSS	.009	.224	.004	.039	.969			
Mean_FCV-19S	032	.135	024	241	.810			

**Coefficients**<sup>a</sup>

#### a. Dependent Variable: Mean\_SWLS

Anxiety, stress level and fear of COVID-19 were measured by multiple linear regression to determine whether the three predictors were able to predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19. The findings from Table 4.9 showed that anxiety does not significantly predict life satisfaction among pandemic of COVID-19 ( $\beta$ =-.154, p> .001). Hence, the first alternative hypothesis (H<sub>1</sub>) was rejected as the research result showed that there was no significant prediction between anxiety and life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Next, stress level does not significantly predict life satisfaction among pandemic of COVID-19 ( $\beta$ =.004, p> .001). Thus, the second alternative hypothesis (H<sub>2</sub>) was rejected as the research result showed that there was no significant prediction between stress level and life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Fear of COVID-19 does not significantly predict life satisfaction among pandemics of COVID-19 ( $\beta$ =-.024, p> .001). Therefore, the third alternative hypothesis (H<sub>3</sub>) was rejected as the research result showed that there was no significant prediction between fear and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

#### 4.6 Conclusion

In conclusion, the three alternative hypotheses which were there was a significant prediction between anxiety and life satisfaction among working adults in Malaysia during the pandemic of COVID-19, there was a significant prediction between stress levels and life satisfaction among working adults in Malaysia during the pandemic of COVID-19 and there was significant prediction between fear towards COVID-19 and life satisfaction among working adults in Malaysia during the pandemic of COVID-19 were rejected because result showed that there was no significant prediction of anxiety, stress level and fear towards COVID-19 to life satisfaction. The research result of life satisfaction level from participants was slightly satisfied and satisfied. The level of anxiety, stress level and fear towards COVID-19 of participants were moderate.

#### Chapter 5

#### Discussion

# 5.1 H<sub>1</sub>: There is a significant prediction between anxiety and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

The study does not support the first proposed hypothesis, where the results exhibited that anxiety does not significantly predict life satisfaction among pandemic of COVID-19. Throughout the result, working adults in Malaysia did not feel anxiety and it will not affect their life satisfaction during the pandemic of COVID-19.

The current study did not have the same results as the past study in which Rodríguez-Hidalgo (2020) stated that people show high levels of anxiety due to the pandemic of COVID-19. The past study demonstrates that people are experiencing serious psychological health issues as a result of the COVID-19 lockdown, which is consistent with the Chinese population's moderate to severe anxiety symptoms in the early stages of the pandemic (Rodríguez-Hidalgo et al., 2020). Due to a lack of job possibilities, a low standard of life, and terrible living conditions, all of which are projected to worsen as a result of the pandemic. According to Yazdanshenas Ghazwin (2016), the results showed that poor financial status and work environment will increase their anxiety level and decrease their life satisfaction. They did not feel secure because they did not have enough protection to deal with the disease and they could not work in a safe environment; it would lead to anxiety.

According to Rodríguez-Hidalgo (2020), due to the absence of a vaccine to combat the disease, the community has become increasingly fearful. So that during the pandemic period,

many countries already developed different kinds of vaccines and people in Malaysia started to get vaccinated to reduce the chances of getting the disease. According to Maslow's hierarchy of needs theory, individuals need to encounter request, consistency and control in their lives to fulfill their safety needs. People need to make sure they are in a healthy condition to feel better and secure. According to the Centers for Disease Control and Prevention (CDC), getting the COVID-19 vaccine is a faster and safer way to get protection and feel safe. People will get certain immunity towards the disease and it will make people feel safer. After more people get vaccinated, the chances of them getting the disease become lower and it will reduce their anxiety level towards the pandemic period because they feel safe and secure and the chances of spreading the virus to their family and friends have become lower after going out to work. It appears feasible that anxieties directly related to one's or a loved one's physical health are linked to a stronger acceptance of a vaccination that promises to lessen the likelihood of those bad effects (Bendau et al., 2021). So people who get vaccinated will feel that they have certain protection to fulfill their safety needs and it will lead to low anxiety levels.

# 5.2 H2: There is a significant prediction between stress levels and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

The results show that there is no significant prediction between stress levels and life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Malaysian working adults did not feel stress and it will not affect their life satisfaction during the pandemic of COVID-19.

The current study did not have the same results as the past studies. The results of the past study done by Kyoungmi (2019) show that working adults who have high stress have low

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satisfaction. In the past study, soldiers stated that they receive high-stress every day to make sure the country is safe. Soldiers are one of the frontlines that make sure everyone's life is not at risk. Their working environment compared to normal working adults is much more stressful and dangerous because they need to face many problems and difficulties to reduce the spreading of the COVID-19 disease. According to Buhat (2021), the results show that Covid-19's transmission among frontliner is much higher than normal working adults so that the results would be different to adults who work in a safer environment. Although the salary of frontliner is much higher compared to normal working adults, at the same time they need to face more unknown situations and it will cause them to have higher stress and low life satisfaction.

Due to the pandemic, the Malaysia government started to allow workers to work from home to maintain the economy of the country and to let the workers earn income during the pandemic period. According to Irawanto (2021), workers who are still adapting and employees who were still setting up the correct pace of the work from home policy in the early stages of the epidemic, their stress levels were still low. Because of this policy, employees can work in their comfort zone and it can reduce the chances of getting infected by not going out to their usual working place. Furthermore, they also did not need to meet clients or other people that will highly decrease their chances of spreading the disease to others. By that, they still can earn money during this period. So, people did not feel very stressed during this period because it did not cause much of an effect on them and it will not affect their life satisfaction. According to the past study, Harley's (2013) study showed that less stressful will have the highest life satisfaction. Because the stress level did not increase, working adults in Malaysia's life satisfaction won't decrease and it will not affect their current working life compared to the frontliners.

# 5.3 H<sub>3</sub>: There is a significant prediction between fear towards COVID-19 and life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

The results show that there is no significant prediction between fear and life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Malaysian working adults did not feel fear and it will not affect their life satisfaction during the pandemic of COVID-19.

The current study findings were not supported by a previous study by Dymecka, Gerymski, and Machnik-Czerwik (2021), in which the study explained the threat of COVID-19 towards human life. In the study, although the research result of the study had shown that the relationship between fear of COVID-19 and life satisfaction was significant but negative and weak. It means that most of the people did not feel fear towards the COVID-19 disease and it will not affect their life satisfaction. The people do not think that the disease is a threat to them and it will not affect their normal life. Another past study conducted by Bakioğlu et al. (2020) is to investigate the interceding function of prejudice of vulnerability, depression, tension, and stress in the relationship between the fear of COVID-19 and positivity. Their results also show that there is a negative relationship between fear of COVID-19 and life satisfaction.

According to the results, most of the participants' age range is 18 to 30 years old and consist of 67.9% of the participants and the majority salary range of the participants is from RM1,000 to RM3,000 which consists of 61.6%. According to Arnett, (2020), they found that the number of working adults aged 18 to 29 years old who live with their parents increased during the pandemic of COVID-19. Up to 52% of working adults live with their parents during the pandemic (Arnett, 2020). Most of the people in this age are still living with their parents,

although they do not have a high salary because they are living with their parents, they do not need to commit to many financial responsibilities compared to working adults who live alone. According to Maslow's hierarchy of needs theory, physiological needs are natural prerequisites for human endurance. Although the majority of working adults did not have a high salary, this may be due to the fact that they are still at a young age and they might not have ample financial stress and living cost compared to their parents. This is because their parents can provide not only financial aid but also food, shelter and other basic necessities, it will fulfill their basic needs so that they will not feel fear and will not affect their life satisfaction although the pandemic is still going on. Furthermore, financial issues are frequently associated with mental illnesses such as depression (Arusha & Biswas, 2020). Because they have low financial responsibility it will reduce their anxiety, fear and depression levels. They did not need to fear that they don't have any income because their family can still support each other during this pandemic period.

#### **5.4 Implications**

# **5.4.1 Theoretical Implication**

This study could be presented to the public by sharing information that fear, stress level, and anxiety predicts life satisfaction in our country during the COVID-19 pandemic period. There are some studies that have been completed in other countries such as Germany, Arab, Spain, Poland and so on (Hasell et al., 2020). However, Malaysia had limited studies about the pandemic compared to other countries. The current study shows that anxiety, stress level, and fear of COVID-19 did not significantly predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19. As a result, the current research can give a larger research viewpoint on this relevant topic in the context of Malaysia.

#### **5.4.2 Practical Implication**

The current study provides a better insight into anxiety, stress level and fear as the predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19. As working adults, their normal lifestyle will be affected due to the pandemic of COVID-19. They cannot go to work, earn money, meet clients like they used to do and they can only stay at home most of the time. However, the study shows that anxiety, stress level, and fear of COVID-19 did not significantly predict life satisfaction among working adults in Malaysia during the pandemic of COVID-19. Most participants of present research did not feel any negative impacts during the pandemic. But then, related parties should be prepared to carry out counselling sections, raise awareness and prevention towards COVID-19 disease among working adults.

# **5.5 Limitations**

From the results part, researchers notice some limitations in this study. The first limitation was the unequal average of the participants' ethnicity. Researchers are unexpect about the unequalness of the participants' ethnicity that Chinese take up 95.5%. Unequalness of the participants' ethnicity may have an impact on the accuracy of results among working adults in Malaysia. Readers may argue that results probably associate and highly present Chinese this ethnicity and fail to present the results with equal ethnicity of participants.

The second limitation in this study is the lack of demographic factors of participants. Researchers should be more detailed in demographic factors in the online questionnaire that can collect more details about participants' background information such as the types of job, working environment and company. Another limitation is researchers unable to confirm whether participants answered the online questionnaire correctly or wrong due to researchers being unable to face-to-face explain to participants and guide them to answer the online questionnaire.

Another limitation is the researchers used the convenience sampling method which might have higher biases during the process of selecting the target sample. According to Etikan et al. (2016), a convenient sampling method is a method in which the participants are purposely selected by the researchers. Therefore, the researchers might include biases when selecting the target participants. By assimilating this sampling method, the researchers were able to select the participants who might bring an ideal result for the researchers.

#### **5.6 Recommendations**

It is recommended for future researchers to use diverse sampling to ensure that the number of respondents is balanced in terms of ethnicity. This could result in data that is both fair and unbiased. Malaysia is a multicultural country and consists of different kinds of races so if the researchers can collect more data from different races like increasing the Malay and Indian participants in the study, the results will be more balanced and accurate. Researchers also should ask more detailed questions in the demographic part of the survey. By getting more details in the survey, researchers will get more information and it will help them to find out more possibilities that cause the results of the study. The researchers can ask the participants about their occupation because it is related to the study towards the pandemic. Different occupations may have different thoughts towards the COVID-19 pandemic.

Furthermore, future researchers are encouraged to obtain replies for their studies using other survey methods rather than the Qualtrics link. In addition, future investigations should

consider using the paper-pencil survey approach to avoid having incomplete replies or missing data. Future studies may be able to obtain more participants using the paper-pencil survey method.

Apart from that, in order to acquire a consistent outcome, future researchers are recommended to increase the number of respondents. This is because by expanding the sample size, the reliability and validity can be improved. It also encourages future researchers to broaden the scope of the Roma population rather than focusing on a specific population for future research.

## **5.7 Conclusion**

As a conclusion, it may be said without fear of contradiction that the present study showed that there were no significant predictions between anxiety, stress level, fear and life satisfaction of working adults in Malaysia. The finding of the present study was not similar to the majority of the previous studies found. This may be due to the period of COVID-19 was too long, and the differences of the working nature of the respondents may play a role as well. Therefore, the researchers recommended that future studies should also analyze the working environment and occupation of the respondents.

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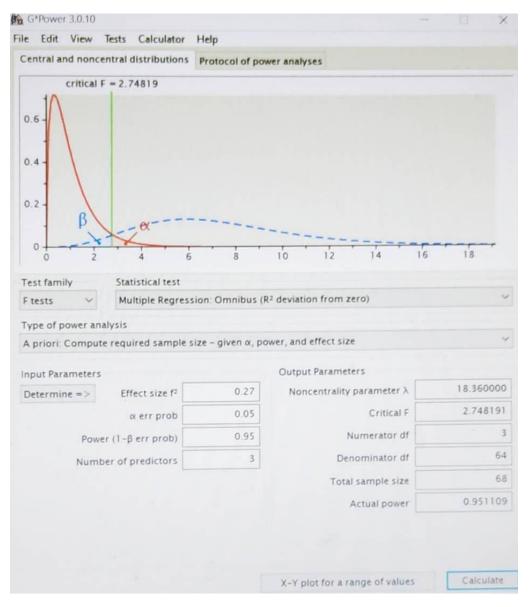
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### Appendices

## Appendix A

## G-power (Calculation for number of target sample)



#### **Appendix B**

#### Consent Form

We are undergraduate students in the Bachelor of Social Science (Hons) Psychology Programme at Universiti Tunku Abdul Rahman (UTAR). We are asking for your voluntary participation in our **UAPZ3013 Final Year Project** group project. In addition, this research results will be summarised into a written report. It will then be submitted to my course lecturer to fulfil the requirement of this assignment.

#### NOTE: This consent form will remain with the UTAR researchers for their records

I understand I have been asked to take part in this research project specified above UTAR students for the purpose of UAPZ3013 Final Year Project I. By submitting this form, I hereby authorised and consent form to UTAR and UTAR students processing my personal data and any updates of my information for the purpose of group project.

- 1. I volunteer and agree to participate in this study. ( )
- 2. I did not volunteer and disagree to participate in this study. ( )

# Appendix C

# Demographic

Instruction: Please fill in your personal informations.

Age:

- 1. 18-30 ( )
- 2. 31-40 ( )
- 3. 41-64 ( )

Gender:

- 1. Male ()
- 2. Female ()

Ethnicity:

- 1. Melay ()
- 2. Chinese ()
- 3. Indian ()
- 4. Others: \_\_\_\_\_

# Religion:

1. Muslim ()

## LIFE SATISFACTION DURING PANDEMIC OF COVID-19

- 2. Buddha ()
- 3. Christian ()

# Nationality:

- 1. Malaysian ()
- 2. Others: \_\_\_\_\_

# Salary

- 1. RM1000-RM3000 ( )
- 2. RM3001-RM6000 ( )
- 3. RM6001-RM9000 ( )
- 4. RM9001 & above ()

## Employed status

- 1. Employed ()
- 2. Unemployed ()

## Appendix D

Satisfaction with Life Scale (SWLS)

Instructions: Below are five statements that you may agree or disagree with. Using the 1 - 7 scale below, indicate your agreement with each item by placing the appropriate number on the line preceding that item. Please be open and honest in your response.

	Strongly disagree	Disagree	Slightly Disagree	Neither Agree nor Disagree	Slightly Agree	Agree	Strongly Agree
<ol> <li>In most ways my life close to my ideal.</li> </ol>	1	2	3	4	5	6	7
2. The conditions of my life are excellent.	1	2	3	4	5	6	7
3. I am satisfied with my life.	1	2	3	4	5	6	7
<ol> <li>So far I have gotten the important things I want in life.</li> </ol>	1	2	3	4	5	6	7
<ol> <li>If I could live my life over, I would change almost nothing.</li> </ol>	1	2	3	4	5	6	7

## Appendix E

## Beck Anxiety Inventory Scale (BAI)

Instruction: Below is a list of common symptoms of anxiety. Please carefully read each item in the list. Indicate how much you have been bothered by that symptom during the past month, including today, by circling the number in the corresponding space in the column next to each symptom.

	Not at All	Mildly, but it didn't bother me much	Moderately - it wasn't pleasant at times	Severely - it bothered me a lot
Numbness or tingling	0	1	2	3
6. Feeling hot	0	1	2	3
7. Wobbliness in legs	0	1	2	3
8. Unable to relax	0	1	2	3
9. Fear of worst happening	0	1	2	3
10. Dizzy or lightheaded	0	1	2	3
11. Heart pounding / racing	0	1	2	3
12. Unsteady	0	1	2	3
13. Terrified or afraid	0	1	2	3

14. Nervous	0	1	2	3
15. Feeling of choking	0	1	2	3
16. Hands trembling	0	1	2	3
17. Shaky / unsteady	0	1	2	3
18. Fear of losing control	0	1	2	3
19. Difficulty in breathing	0	1	2	3
20. Fear of dying	0	1	2	3
21. Scared	0	1	2	3
22. Indigestion	0	1	2	3
23. Faint / lightheaded	0	1	2	3
24. Face flushed	0	1	2	3
25. Hot / cold sweats	0	1	2	3

#### Appendix F

Perceived Stress Scale-10 (PSS-10).

Instruction: The questions in this scale ask about your feelings and thoughts during the last month. In each case, you will be asked to indicate how often you felt or thought a certain way. Although some of the questions are similar, there are differences between them and you should treat each one as a separate question. The best approach is to answer fairly quickly. For each question choose from the following alternatives:

Items	Never	Almost never	Sometimes	Fairly Often	Very often
<ol> <li>In the last month, how often have you been upset because of something that happened unexpectedly?</li> </ol>	0	1	2	3	4
2. In the last month, how often have you felt that you were unable to control the important things in your life?	0	1	2	3	4
3. In the last month, how often have you felt nervous and "stressed"?	0	1	2	3	4

0=Never, 1= almost never, 2= sometimes, 3= fairly often, 4=very often

# LIFE SATISFACTION DURING PANDEMIC OF COVID-19

you felt	st month, how often have confident about your handle your personal s?	0	1	2	3	4
	st month, how often have that things were going y?	0	1	2	3	4
you four	at month, how often have ad that you could not cope the things that you had to	0	1	2	3	4
	st month, how often have a able to control irritations ife?	0	1	2	3	4
	st month, how often have that you were on top of	0	1	2	3	4
you beer	st month, how often have angered because of things e outside of your control?	0	1	2	3	4
you felt	st month, how often have difficulties were piling up hat you could not e them?	0	1	2	3	4

## Appendix G

## Fear of COVID-19 Scale (FCV-19S)

The participants indicate their level of agreement with the statements using a five-item Likert

Type scale. Answers included "strongly disagree," "disagree," "neither agree nor disagree,"

"agree," and "strongly agree". The minimum score possible for each question is 1, and the

## maximum is 5.

Items	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. I am most afraid of Corona	1	2	3	4	5
1. It makes me uncomfortable to think about Corona	1	2	3	4	5
1. My hands become clammy when I think about Corona	1	2	3	4	5
1. I am afraid of losing my life because of Corona	1	2	3	4	5
1. When I watch news and stories about Corona on social media, I become nervous or anxious.	1	2	3	4	5
1. I cannot sleep because I'm worrying about getting Corona.	1	2	3	4	5
1. My heart races or palpitates when I think about getting Corona.	1	2	3	4	5

# UNIVERSITI TUNKU ABDUL RAHMAN FACULTY OF ARTS AND SOCIAL SCIENCE DEPARTMENT OF PSYCHOLOGY AND COUNSELLING

## **UAPZ 3023 Final Year Project II**

### **Quantitative Research Project Evaluation Form**

<u>TURNITIN</u>: 'In assessing this work you are agreeing that it has been submitted to the University-recognised originality checking service which is Turnitin. The report generated by Turnitin is used as evidence to show that the students' final report contains the similarity level below 20%.'

Project Title: Anxiety, stress level and fear as the predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

Supervisor: Dr. Nurul Iman Binti Abdul Jalil

Student's Name:	Student's ID
1. LeeJing Yean	1.1807022
2. Tan Sheng Shan	2. 1702733
3. Lee You wei	3. 1807074

## **INSTRUCTIONS:**

Please score each descriptor based on the scale provided below:

- **1.** Please award 0 mark for no attempt.
- 2. For criteria 7:

Please retrieve the marks from "Oral Presentation Evaluation Form".

	1. ABSTRACT (5%)	Max Score	Score
a.	State the main hypotheses/research objectives.	5%	
b.	<ul> <li>Describe the methodology: <ul> <li>Research design</li> <li>Sampling method</li> <li>Sample size</li> <li>Location of study</li> <li>Instruments/apparatus/outcome measures</li> <li>Data gathering procedures</li> </ul> </li> </ul>	5%	
c.	Describe the characteristics of participants.	5%	
d.	Highlight the outcomes of the study.	5%	
e.	Conclusions, implications, and applications.	5%	

Sum	25%	/25%
Subtotal (Sum/5)	5%	/5%
Remark:		
2. METHODOLOGY (25%)	Max Score	Score
<ul> <li>a. Research design/framework:</li> <li>For experiment, report experimental manipulation, participant flow, treatment fidelity, baseline data, adverse events and side effects, assignment method and implementation, masking. (*if applicable with the study design)</li> <li>For non-experiment, describe the design of the study and data used.</li> </ul>	5%	
<ul> <li>b. Sampling procedures: <ul> <li>Justification of sampling</li> <li>method/technique used.</li> <li>Description of location of study.</li> <li>Procedures of ethical clearance</li> <li>approval. (Provide reference number of approval letter)</li> </ul> </li> </ul>	5%	

3. RESULTS (20%)	Max Score	Score
Remark:		
Subtotal	25%	/25%
• Reliability and validity		
• Meaning of scores		
• Scoring system		
• Description of instruments		
e. Explanation of instruments/questionnaire used:	5%	
rigreement and payment (if any)		
<ul> <li>Agreement and payment (if any)</li> </ul>		
· Provide dates/duration of recruitment repeated measures or follow-up.		
<ul><li>procedures</li><li>Provide dates/duration of recruitment</li></ul>		
• Description of data collection		
• Procedures of obtaining consent		
• Inclusion and exclusion criteria		
d. Clear explanation of data collection procedures:	5%	
applicable).		
• Power analysis or other methods (if		
response rate.		
• Achieved actual sample size and		
· Justification of sample size.		

a. Descriptive statistics:	5%	
Demographic characteristics		
• Topic-specific characteristics		
b. Data diagnostic and missing data:	5%	
• Frequency and percentages of		
missing data. (if applicable)		
• Methods employed for addressing		
missing data. (if applicable)		
· Criteria for post data-collection		
exclusion of participants.		
· Criteria for imputation of missing		
data.		
• Defining and processing of statistical		
outliers.		
• Analyses of data distributions.		
• Data transformation (if applicable).		
c. Appropriate data analysis for each hypothesis or	5%	
research objective.		
d. Accurate interpretation of statistical analyses:	5%	
· Accurate report and interpretation of		
confidence intervals or statistical		
significance.		
· Report of $p$ values and minimally		
sufficient sets of statistics (e.g., dfs, MS,		
MS error).		
• Accurate report and interpretation of		
effect sizes.		

• Report any problems with statistical assumptions.		
Subtotal	20%	/20%
4. DISCUSSION AND CONCLUSION (20%)	Max Score	Score
<ul> <li>a. Constructive discussion of findings: <ul> <li>Provide statement of support or</li> <li>nonsupport for all hypotheses.</li> <li>Analyze similar and/or dissimilar</li> <li>results.</li> <li>Rational justifications for statistical</li> </ul> </li> </ul>	8%	

orig	Subtotal	5%	/5%
orig		5%	/5%
	Subtotal	5%	/5%
c.	inality report)		
	Complete documentation (e.g., action plan,	1%	
b. (	Content organization	1%	
a.	Language proficiency	3%	
	5. LANGUAGE AND ORGANIZATION (5%)	Max Score	Score
	nark:		
	Subtotal	20%	/20%
<b>d.</b> ]	Recommendations for future research.	4%	
c.	Relevant limitations of the study.	4%	
	and policies.		
	<ul><li>research.</li><li>Practical implication for programs</li></ul>		
	• Theoretical implication for future		
	Implication of the study:	4%	

a. 7 <sup>th</sup> Edition APA Style	5%			/5%
Remark:				
*ORAL PRESENTATION (20%)		S	core	
	Student 1	Stu	dent 2	Student 3
Subtotal	/20%		/20%	6 /20%
Remark:				
PENALTY	Max Sco	ore	ł	Score
Maximum of 10 marks for LATE SUBMISSION	10%			
(within 24hours), or POOR CONSULTATION ATTENDANCE with supervisor.				
*Late submission after 24hours will not be graded				
	Student 1	Stu	dent 2	Student 3
<b>**FINAL MARK/TOTAL</b>	/100%		/100%	/100%

#### **\*\*\*Overall Comments:**

Signat	ture:	Date:
Notes:	<u>.</u>	
1.	Subtotal:	The sum of scores for each assessment criterion
2.	FINAL MARK/TOTAL	: The summation of all subtotal score
3.	Plagiarism is NOT ACCI	EPTABLE. Parameters of originality required and limits approved by UTAR are
as folle	ows:	
	(i)	Overall similarity index is 20% or below, and
	(ii)	Matching of individual sources listed must be less than 3% each, and
	(iii)	Matching texts in continuous block must not exceed 8 words
	Note: Parameters	s (i) – (ii) shall exclude quotes, references and text matches which are less than 8
words.		
Any w	orks violate the above origin	nality requirements will NOT be accepted. Students have to redo the report and
meet tl	he requirements in SEVEN	( <b>7</b> ) days.
*The r	narks of "Oral Presentation"	are to be retrieved from "Oral Presentation Evaluation Form".

\*\*It is compulsory for the supervisor/examiner to give the overall comments for the research projects with A- and above or F grading.

Supervisee's Name:	Lee Jing Yean, Lee You Wei, Tan Sheng Shan			_		
Supervisor's Name:	Dr. Nurul Iman Binti abdul Jalil		_			
Task Description	Duration	Date/Time	Supervisee's Signature	Supervisor's Signature	Supervisor's Remarks	Next Appointmen Date/Time
Methodology, Data Collection & Data Analysis	W1-W2	14-Jun-21	-Hf Shen	nurulíman		15-Jun-21
					Students managed to collect the data and analyse it	
			With			
Finding & Analysis	W3-W6	13-Jul-21	-14 Shen	nurulíman		16-Jul-21
Discuss Findings & Analysis with Supervisor			Litelle		Students discussed the findings and analysis with supervisor and manage to show their writing.	
Amending Findings & Analysis						
Discussion & Conclusion	W7-W9		-VA-	nurulíman		

Discuss Discussion & Conclusion with Supervisor Amending Discussion & Conclusion		21-Jul-21 26-Jul-21 02-Aug-21	LDW		Students managed to show their ammendment .	23-Jul-21 28-Jul-21 06-Aug-21
Submission of first draft*	Monday of Week 10		submit	t the first draft t	to Turnitin.com to check similarity rate	
Amendment	W10					
Submission of final FYP (FYP I + FYP II)*	Monday of W11	final submission to supervisor				
Oral Presentation		Oral Presentation Schedule will be released and your supervisor will inform you				

Notes: 1. The listed duration is for reference only, supervisors can adjust the period according to the topics and content of the projects.

2. \*Deadline for submission can not be changed, one mark will be deducted per day for late submission.

3. Supervisees are to take the active role to make appointments with their supervisors.

4. Both supervisors and supervisees should keep a copy of this

record.

5. This record is to be submitted together with the submission of the FYP II.

Form Number : FM-IAD-004	Rev No: <b>0</b>	Effective Date: 21 June 2011	Page No: 1 of 1

#### FACULTY/INSTITUTE\* OF UNIVERSITI TUNKU ABDUL RAHMAN

Date: 16 August 2021

#### SUBMISSION OF FINAL YEAR PROJECT /DISSERTATION/THESIS

It is hereby certified that <u>Lee Jing Yean</u> (ID:18AAB07022)

has completed this final year project/ dissertation/ thesis\* entitled <u>"Anxiety, stress</u> level and fear as predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19" under the supervision of <u>Dr. Nurul Iman binti Abdul Jalil</u> (Supervisor) from the Department of <u>Psychology and Counselling</u>, Faculty/Institute\* of <u>\_\_\_\_</u>Arts and Social Science

I understand that University will upload softcopy of my final year project / dissertation/ thesis\* in pdf format into UTAR Institutional Repository, which may be made accessible to UTAR community and public.

Yours truly,

Name: LEE JING YEAN

\*Delete whichever not applicable

Form Number : FM-IAD-004     Rev No: 0     Effective Date: 21 June 2011     Page No: 1 of 1				
FACULTY/INSTITUTE* OF <u>FAS</u> UNIVERSITI TUNKU ABDUL RAHMAN				
Date: <u>16 August 2021</u>				
SUBMISSION OF FINAL YEAR PROJECT /DISSERTATION/THESIS				
It is hereby certified that <u>Tan Sheng Shan</u> (ID:17AAB02733)				
has completed this final year project/ dissertation/ thesis* entitled "Anxiety, stress				
level and fear as predictors of life satisfaction among working adults in Malaysia during the pandemic				
of COVID-19" under the supervision of <u>Nurul Iman binti Abdul Jalil</u> (Supervisor) from				
the Department of <u>Psychology and Counselling</u> , Faculty/Institute* of				
FAS.				
I understand that University will upload softcopy of my final year project / dissertation/ thesis* in pdf format into UTAR Institutional Repository, which may be made accessible to UTAR community and public.				
Yours truly, Shen				
Name: Tan Sheng Shan				
*Delete whichever not applicable				

Form Number : FM-IAD-004

Rev No: 0

Effective Date: 21 June 2011

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#### FACULTY/INSTITUTE\* OF UNIVERSITI TUNKU ABDUL RAHMAN

Date: 16 August 2021

#### SUBMISSION OF FINAL YEAR PROJECT /DISSERTATION/THESIS

It is hereby certified that <u>Lee You Wei</u> (ID:18AAB07074)

has completed this final year project/ dissertation/ thesis\* entitled <u>"Anxiety, stress</u> <u>level and fear as predictors of life satisfaction among working adults in Malaysia during the pandemic</u> <u>of COVID-19</u>" under the supervision of <u>Dr. Nurul Iman binti Abdul Jalil</u> (Supervisor) from the Department of <u>Psychology and Counselling</u>, Faculty/Institute\* of \_\_\_\_\_Arts and Social Science

I understand that University will upload softcopy of my final year project / dissertation/ thesis\* in pdf format into UTAR Institutional Repository, which may be made accessible to UTAR community and public.

Yours truly,

Name: LEE YOU WEI

\*Delete whichever not applicable

Universiti Tunku Abdul Rahman				
Form Title : Supervisor's Comments on Originality Report Generated by Turnitin				
for Submission of Final Year Project Report (for Undergraduate Programmes)				
Form Number: FM-IAD-005	Rev No.: 0	Effective Date: 01/10/2013	Page No.: 1of 1	



# FACULTY OF ARTS AND SOCIAL SCIENCE

Full Name(s) of	Lee Jing Yean, Tan Sheng Shan, Lee You Wei
Candidate(s) ID Number(s)	1807022, 1702733, 1807074
Programme / Course	Bachelor of Social Science (Hons) Psychology
Title of Final Year Project	Anxiety, stress level and fear as the predictors of life satisfaction among working adults in Malaysia during the pandemic of COVID-19.

Similarity	Supervisor's Comments (Compulsory if parameters of originality exceeds the limits approved by UTAR)		
Overall similarity index: <u>17</u> %			
Similarity by source Internet Sources: <u>6</u> % Publications: <u>7</u> %			
Student Papers: <u>11</u> %			
<b>Number of individual sources listed</b> of more than 3% similarity:			
Parameters of originality required and limits approved by UTAR are as follows: (i) Overall similarity index is 20% and below, and			
(ii) Matching of individual sources listed must be less than 3% each, and			

(iii) Matching texts in continuous block must not exceed 8 words

Note: Parameters (i) – (ii) shall exclude quotes, bibliography and text matches which are less than 8 words.

<u>Note</u> Supervisor/Candidate(s) is/are required to provide softcopy of full set of the originality report to Faculty/Institute

Based on the above results, I hereby declare that I am satisfied with the originality of

the Final Year Project Report submitted by my student(s) as named above.

Signature of Supervisor

he

# Name.Murul Iman binti Abdul Jalil

Date: 9.8.2021

Signature of Co-Supervisor

Name: \_\_\_\_\_

Date: \_\_\_\_\_