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**Assessing the Underlying Dimensions of Life Peculiarity Well-being and Disposable Income among Tourism Workers in East Malaysian Cities**

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**Abstract**

This study aims to determine the underlying dimensions of life peculiarities well-being, and disposable income among urbanite tourism workers in East Malaysia. Tourism workers in Kuching, Sarawak, and Kota Kinabalu, Sabah, were given structured questionnaires. The findings indicated that the dimension of life peculiarity well-being and disposable income have high reliability and validity. The results provide a new paradigm that links Malaysian urbanites' life peculiarities well-being, and disposable income, which greatly enhances the welfare of communities and sustainable cities.

**Keywords:** Exploratory factor analysis; reliability test; B40 and M40 groups; sustainable cities

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**1.0 Introduction**

There is intense competition among many nations to gain an advantage in tourism. Before the pandemic, tourism generated RM240.2 billion, or 15.9% of Malaysia's gross domestic product [GDP]. Despite the promising outlook, the coronavirus [COVID-19] outbreak has caught the world off guard. Many households worldwide have suffered due to global economic crises. Rising living expenses can hurt financial well-being, reduce household purchasing power, increase credit and debt use, and cause other socio-economic problems (Nurul Shahnaz et al., 2020). As living becomes more difficult due to a limited income source and a lack of emergency funds, the situation worsens (Mohamad Fazli, 2020).

Malaysians' current income distribution is divided into three categories: the top 20% [T20], the middle 40% [M40], and the bottom 40% [B40]. The COVID-19 outbreak significantly damaged many Malaysians' earnings in 2020 and 2021. The pandemic has caused a reduction in the life peculiarity well-being [LPW] of many Malaysians as they have shifted to lower income levels. Household Income and Basic Amenities Survey Report 2020 by the Department of Statistics Malaysia indicated that 20% of M40 households have fallen into the B40 group due to the COVID-19 pandemic aftermath (Bernama, 2022). The 2022 Malaysian Well-being Index [MyWI] had a 2.5

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per cent gain to 121.2 points from 118.3 points in 2021 (Malay Mail, 2023). Malaysia's 2022 level of well-being reflects the COVID-19 endemic and recovery stages. Over time, Malaysia has witnessed a deterioration in the core elements of well-being, such as public safety, the environment, and family (Malay Mail, 2023). Hence, this study aims to assess the underlying dimensions of LPW and disposable income among B40 and M40 urbanite groups of tourism workers.

## 2.0 Literature Review

Well-being is intricate and multidimensional, associated with an individual's capacity to lead a creative, fulfilling, and healthy life. Although "well-being" is frequently used in scholarly, public, and commercial contexts, numerous approaches exist to define and measure it (Biloria et al., 2020). Researchers have used the term "well-being" interchangeably with "satisfaction," "happiness," or "quality of life." It leads to relatively sweeping definitions of the concept due to the diversity of methods to study well-being. Biloria et al. (2020) define well-being as an individual's capacity to have a creative, meaningful, and healthy life.

### 2.1 Life peculiarity well-being

Life peculiarity well-being [LPW], or quality of life [QoL], is a concept that most people seem to understand yet find difficult to articulate. The World Health Organisation defines QoL as an individual's perception of their position concerning their standards, concerns, aspirations, and goals within the framework of their culture and value systems. Since LPW is a broad concept encompassing numerous life domains and personal beliefs, determining and evaluating it remains complex and subject to interpretation (Agus, 2017). Tvaronavičienė et al. (2022) believe that enhancing the nation's understanding of other democratic principles, economic growth, and participation drivers are among the welfare state's goals. It may be challenging to compare LPW across different socio-economic levels in each state of Malaysia due to the range of measurements that are currently available. Thus, this study examines the LPW dimensions (i.e., safety, family, and economic stability) among urbanite tourism workers to evaluate new data.

#### 2.1.1 Safety

Safety can mean many things depending on the field or scientific discipline. Safety is synonymous with well-being. The scientific literature uses three different definitions of safety: as an individual condition, as a necessary social quality, and as an outcome (Kullberg, 2010). Safety in the housing environment is a basic human need and a precondition for health, despite a lack of research from residents' perspective in the literature. As residents' years of residency increased, their perceptions of safety from crime and violence in their neighbourhood decreased. Longer-term residents felt less protected from crime and violence in their community than did recent arrivals. The "livability theory," articulated by Veenhoven and Ehrhardt (1995), maintains that certain civilisations have a higher QoL because they include characteristics that individuals find appealing in all cultures. Since safety is a basic human need, preserving and enhancing population health and well-being depend on it (Kullberg, 2010).

#### 2.1.2 Economic stability

The cost of housing, reasonable wages, job assistance, child care, worker rights, and access to reliable transportation are some of the variables that affect economic stability [ES]. The aforementioned economic concerns suggest that urban well-being may be adversely affected, perhaps giving rise to additional socio-economic challenges such as increased unemployment rates, poverty, and criminal activity (Nurul Shahnaz et al., 2020). These worries may affect how individuals get ready for and handle an emergency. Economic well-being is an economy's total standard of living and household and individual quality of life. White et al. (2023) state that financial strain is a significant factor in the health inequalities associated with low-income individuals. ES is a well-established social determinant of health. Therefore, a single metric cannot sufficiently capture the complexity and multidimensionality of people's economic well-being.

#### 2.1.3 Family

Family well-being includes psychological and physical well-being, the strength of the bond between parents and children, and the calibre of interactions between them representing family happiness. A safe, healthy, enjoyable, harmonious, and fulfilling family environment defines well-being. Krys et al. (2021) developed the four kinds of well-being. They discovered that the assessment of well-being, which places a higher value on family well-being than on individual well-being, largely depends on well-being. Measuring a family's well-being requires considering the parents' resilience as a unit, their mental and physical health, and self-ability. As a result, family well-being is an essential aspect of LPW that requires attention.

### 2.2 Disposable income

Disposable income [DI] is the amount of money that remains after taxes to be spent and saved. Individual customers can use their DI to help them create a budget and determine how much money they can allocate to particular demands. DI impacts consumer spending, company profits, and consumer savings. According to Ahearn et al. (1985), "standard of living" refers to people's economic well-being, determined by their DI. Depending on the context, there appears to be variation between household income and evaluative well-being. Vanlaer et al. (2020) claim that because debt servicing expenses consume a large portion of DI, households with high debt levels tend to spend less and save less. A household can save more when its DI rises, and this increase in savings is proportionately more significant than the rise in income. Hence, this study uses three dimensions to measure DI: savings, consumption expenditure, and household budgeting.

### 2.2.1 Savings

Most people agree that saving is a key strategy for the impoverished to control their cash flow and level out their consumption. Self-insurance against health shocks and property damage, investment capital for businesses, schools, or job searches, and helping smooth consumption over unexpected changes in income come from savings (Steinert et al., 2018). Most people only spend a fraction of their money now and save the rest. Savings can support both long-term economic growth and the household's financial stability. There is a high correlation between household savings and individual satisfaction. According to Huang et al. (2016), a person's happiness or financial satisfaction favourably correlates with their household's net wealth and assets and is adversely correlated with debt.

### 2.2.2 Consumption expenditure

Household consumption expenditure [CE] is the total amount of money a household uses for goods and services. The pattern of household CE varies with the times. Money or income must be handled as soon as feasible to cover the required costs. Du and Wang (2011) investigate household CE in China using CULS data. Their research shows that income has a favourable impact on CE for China's high-income groups. Individuals in middle-income nations have a limited correlation between their income and CE (Diacon & Maha, 2015). In lower-income countries, households will utilise their income to pay for necessities. However, families in high-income nations typically have several sources of income, so their investments will rise in tandem with their CE (Mohd Bakri et al., 2017).

### 2.2.3 Household budgeting

Although most people agree that budgeting is a standard way to manage home finances, surprisingly, little is known about the actual budgeting process. Many people use budgeting techniques to handle their daily finances. According to Lin et al. (2016), there was a positive correlation between the percentage of respondents with long-term plans and income levels in the 2015 National Financial Capability Study. Specifically, those with long-term plans comprised 70% of the high-income group and 41% of the low-income group. The proportion of respondents who held a budget varied little across income levels, ranging from 54-57%. According to O'Neill, Xiao, and Ensle (2017), multivariate analyses revealed favourable and statistically significant correlations between eighteen positive financial and health practices and using a budget. Their findings indicated that consumers who followed a budget had higher scores in the financial and health practice indexes. Hence, budgeting could be more crucial for customers with more limited means. Customers may worry less about budgeting if their income exceeds a particular threshold because it will sufficiently cover their expected expenses.

## 3.0 Methodology

The population of this study is the tourism workers in the state's capital city. The study utilised a cross-sectional design to gather data through a self-administered questionnaire. A total of 200 questionnaires were distributed in Kota Kinabalu, Sabah, and Kuching, Sarawak with a response rate of 54%. This study used convenience sampling as a non-probability sampling strategy with the chosen respondents because "they happen to be in the right place at the right time". Participants responded with their opinions on a 5-point Likert scale from strongly disagree (1) to strongly agree (5). Prior studies have measured well-being using the 5-point Likert scale (Guidetti et al., 2022) due to less confusion and increased response rate. It is, therefore, regarded as a valid and reliable measurement. This study carried out an exploratory factor analysis [EFA] to examine the scale's factor structure and a reliability analysis to evaluate the questionnaires' reliability. The EFA and reliability analysis were done by employing SPSS 26.0.

## 4.0 Findings

### 4.1 Exploratory factor analysis (EFA)

EFA was conducted on the gathered data to determine the scales' dimensions. The items should be retained if the factor loading values are at least 0.4 (Field, 2024). The data set was first examined to see if it was appropriate for factor analysis using the Kaiser-Meyer-Olkin (KMO) test and Bartlett's Test of Sphericity. According to Zulkepli et al. (2017), the factorability exists in the data set if Bartlett's Test of Sphericity is significant and the KMO measure is more than 0.50. Table 1 illustrates the value of KMO statistics in the range of 0.644 to 0.826 > 0.6, indicating that sampling is adequate and the factor analysis is appropriate for the data. At least some of the variables in the correlation matrix have substantial correlations, as indicated by the very significant results of Bartlett's test of sphericity ( $p < 0.001$ ). A factor analysis for the data set would be beneficial, as shown by the significant value  $< 0.05$ .

Table 1. Kaiser-Meyer-Olkin and Bartlett's Test of Sphericity

|   |                    | Safety  | Economic Stability | Family  | Savings | Consumption Expenditures | Household Budgeting |
|---|--------------------|---------|--------------------|---------|---------|--------------------------|---------------------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy |                    | 0.717   | 0.742              | 0.771   | 0.826   | 0.644                    | 0.776               |
| Bartlett's Test of Sphericity                   | Approx. Chi-Square | 185.802 | 260.664            | 213.924 | 266.826 | 83.531                   | 157.352             |
|   | df                 | 21      | 21                 | 21      | 21      | 15                       | 21                  |

|  |      |       |       |       |       |       |       |
|--|------|-------|-------|-------|-------|-------|-------|
|  | Sig. | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 |
|--|------|-------|-------|-------|-------|-------|-------|

#### 4.2 Reliability analysis

The reliability measurement of this research instrument underwent careful testing to ensure its quality. In this study, Cronbach's Alpha [CA] on the intuitive scale scored above 0.6 (0.624–0.783). Thirty-five measurement items show the stability coefficients and the CA was more than 0.7, as shown in Table 2. However, six measurement items of consumption expenditure indicated a CA of 0.624. CA between 0.6 and 0.8 is appropriate (Raharjanti et al., 2022).

Table 2. Measurement items

| Construct               | N of Items | Cronbach's Alpha |
|-------------------------|------------|------------------|
| Safety                  | 7          | 0.732            |
| Economic Stability      | 7          | 0.768            |
| Family                  | 7          | 0.780            |
| Savings                 | 7          | 0.783            |
| Consumption Expenditure | 6          | 0.624            |
| Household Budgeting     | 7          | 0.746            |

#### 4.3 Life peculiarity well-being measurement

This study identifies three dimensions of LPW factors: safety, economic stability, and family. Table 3 shows twenty-one questions to participants. The overall statement indicates that the mean of LPW is 2.70 (SD - 1.416) to 4.56 (SD - 0.727). Most respondents concurred that ensuring safety is vital for achieving enhanced well-being. They establish a sheltered and protected living environment. Ensuring economic stability is a crucial determinant for their long-term well-being. Financial sufficiency, contentment with one's existing occupation, and an increased minimum salary contribute to a fulfilling existence. Family plays a significant influence in their LPW. Therefore, the well-being of tourism workers in Sabah and Sarawak depends on the crucial variables of safety, economic stability, and family considerations.

Table 3. Life peculiarity well-being items

| LPW Items   | Mean | Std. Deviation (SD) |
|---|------|---------------------|
| <i>Dimension 1: Safety</i>  |      |                     |
| I have a safe home environment  | 4.06 | 0.930               |
| My neighbourhood area has a low rate of crime                                   | 3.77 | 1.090               |
| My neighbourhood area has a low rate of road accidents                          | 3.97 | 0.952               |
| I prefer to raise my children in a secure environment                           | 4.56 | 0.727               |
| My residential area has a security guard  | 2.70 | 1.416               |
| I feel safe letting my kids play in my residential area playground              | 3.15 | 1.244               |
| I feel safe walking alone in my residential area                                | 3.69 | 1.115               |
| <i>Dimension 2: Economic Stability</i>  |      |                     |
| I have enough money to meet my needs  | 3.09 | 1.196               |
| I am satisfied with my current job  | 3.64 | 0.961               |
| Economic stability is necessary to create jobs                                  | 4.18 | 0.955               |
| The economic system in this country fairly favours everyone in the country      | 2.70 | 1.232               |
| Continued economic growth is essential for improving people's life satisfaction | 4.14 | 0.912               |
| A higher minimum wage is essential for improving people's life satisfaction     | 4.36 | 0.901               |
| I can enjoy life due to the current economic situation                          | 3.02 | 1.245               |
| <i>Dimension 3: Family</i>  |      |                     |
| I always share my problems with my family                                       | 3.46 | 1.097               |
| I am satisfied with the help that I received from my family                     | 4.03 | 0.952               |
| I feel that my family loves me  | 4.38 | 0.851               |
| I am satisfied with the time that I and my family shared                        | 4.03 | 0.961               |
| My family has an annual family event  | 3.69 | 1.181               |
| I discuss important decisions that may affect members of my family              | 3.79 | 1.111               |
| I participate in raising funds for my family members when they are in need      | 4.07 | 1.065               |

#### 4.4 Disposable income measurement

Table 4 displays the components of DI (i.e., savings, consumption expenditure, and household budgeting) consisting of twenty questions. The overall items demonstrate the mean within the average range of 3.15 (SD: 0.759) to 4.34 (SD: 0.856). The participants concurred that saving money and CE are essential to their income diversification strategy to improve their monthly income. Performing calculations, making estimates, allocating funds, and maintaining accurate records of expenses are crucial to household budgeting to achieve a

higher level of financial well-being. Therefore, savings, CE, and household budgeting are imperative components of DI that play a critical role in guaranteeing the livelihoods of tourism workers in Sabah and Sarawak.

Table 4. Disposable income items

| DI Items   | Mean | Std. Deviation (SD) |
|--|------|---------------------|
| <i>Dimension 1: Savings</i>  |      |                     |
| I can save money every month   | 3.23 | 1.141               |
| I reduced my spending to save money  | 3.55 | 1.114               |
| I make financial plans for my financial future   | 3.32 | 1.198               |
| I have savings to use in case of an emergency  | 3.61 | 1.237               |
| I need to do a side job to make savings  | 3.78 | 1.155               |
| I set goals for the financial future   | 3.86 | 1.063               |
| In my opinion, monthly savings commitments are crucial   | 4.34 | 0.856               |
| <i>Dimension 2: Consumption Expenditure</i>  |      |                     |
| My household expenses exceed my income   | 3.51 | 1.028               |
| I will consider whether it is a necessity or a desire before making a purchase                   | 4.06 | 0.835               |
| I prefer to cook at home rather than buy outside food  | 3.89 | 0.879               |
| I rather spend my money on the vehicle after fulfilling my basic needs for self-satisfaction     | 3.15 | 0.759               |
| I rather spend my money on food than anything else   | 3.77 | 0.871               |
| I compare prices when shopping for purchases   | 4.13 | 0.876               |
| <i>Dimension 3: Household Budgeting</i>  |      |                     |
| I calculated food spending   | 3.68 | 1.022               |
| I estimated how much it would cost to commute to work  | 3.74 | 0.961               |
| I allocate some money for shopping every month   | 3.65 | 1.053               |
| I calculated the total commitment every month  | 4.05 | 0.869               |
| I keep a record of every purchase I make   | 3.32 | 1.222               |
| I buy electricity-saving appliances to reduce monthly electricity bills                          | 3.29 | 1.169               |
| I make sure the lights are turned off if they are not in use to reduce monthly electricity bills | 4.12 | 1.048               |

## 5.0 Discussion

Family, economic stability, and safety are essential for LPW among B40 and M40 tourism workers in East Malaysian cities. The results show that the respondents were aware of the significance of their LPW. The validity and reliability tests indicated that family, economic stability, and safety were essential LPW dimensions with CA of 0.732, 0.768, and 0.780, respectively. The study acknowledged this dimension's validity and reliability as valuable measurements that align with the White et al. (2023) study. The results reveal that job creation depends on economic stability for those happy in their current jobs. This study indicated that safety is critical to the tourism workers' LPW. Safety is contingent upon the presence of the "right" or "wrong" kind of individual.

The study also found that savings, consumption expenditure, and household budgeting are crucial dimensions of DI with CA of 0.783, 0.624, and 0.746, respectively. The findings are consistent with those of Huang et al. (2016), Mohd Bakri et al. (2017), and O'Neill et al. (2017). Growing prosperity among Malaysians, fuelled by robust increases in DI and wealth accumulation, is the primary driver of changes in household CE (Mohd Bakri et al., 2017). Compared to other income groups, B40 households are more likely to intend to save (Ismail, 2022). Social comparisons are the main factor influencing everyone's happiness, regardless of financial level. The results reveal that the LPW and DI dimensions are significant for the communities and provide valuable and practical guidelines for stakeholders in cities and researchers in this field.

## 6.0 Conclusion & Recommendations

The association between DI and LPW was significant in East Malaysian countries, more accentuated for the B40 and M40 urbanite groups of tourism workers. However, the current research design has limitations, which are limited to the measurement of LPW and DI. Well-being can be measured in several ways such as mental, social, physical, and spiritual well-being. Therefore, when combined, the weight of many themes through methods, viewpoints, and their ability to overlap provides a more comprehensive picture of the multifaceted nature of "well-being".

Malaysia must establish a more expansive framework for national development to address the concerns raised by the LPW population. Policymakers also need to take action to promote the "real well-being" of the populace. This study recommended that LPW and DI will result in workers who enjoy good health, happiness, and success. The higher levels of well-being have been linked to increased longevity and physical health and increased individual productivity at work. Therefore, empirical results from a larger population will strengthen the significance of this work for future research and contribute to a more comprehensive understanding of the correlation between wealth, well-being, and national development.

The study utilised a convenience sample, limiting the generalisability of the findings to tourism workers exclusively in the capital city of Malaysia. The study further proposes the inclusion of citizen science-based participatory approaches as an effective instrument, taking into account the recognised perspectives on well-being and new research on life peculiarity well-being which will be beneficial for understanding well-being from a humanistic and holistic perspective.

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## Paper Contribution to Related Field of Study

This study would contribute to the life peculiarity of well-being and disposable income in the tourism industry.

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