

## HOW DOES FINANCIAL SATISFACTION DETERMINE FEMALE LABOURERS' LIFE SATISFACTION DURING COVID-19 PANDEMIC

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**Abstract:** The attainment of life satisfaction, as one of the indicators of Subjective Well-Being (SWB), is a challenge for married female labourers due to COVID-19 pandemic in work and family life. Perceptions of job satisfaction and stress may be influenced by job demands and working conditions. This study examines job satisfaction and perceived stress as mediating variables between financial satisfaction and life satisfaction for married female labourers who is working in a factory, notably in the apparel industry. Data were gathered from 629 female labourers in Indonesia, during April-September 2021. PLS-SEM was conducted to analyse the variables and hypotheses. The results show that financial satisfaction has a strong positive and significant effect on life satisfaction with job satisfaction as a mediator. Whereas, COVID-19 Pandemic does not drive perceived stress among married female labourers, so it is not a mediator between financial satisfaction and life satisfaction. The scope of the study is limited to factories in Jakarta, the capital of Indonesia. This study will assist managers, business owners, policymakers and trade unions to map some of the critical factors that influence life satisfaction and assist in the formation of a significant policy.

**Key words:** Life Satisfaction, Financial Satisfaction, COVID-19, Female Labourers

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### Introduction

In Indonesia, COVID-19 pandemic has been impacting multiple dimensions, including employment and livelihood. In Asia, Indonesia ranked as the second-highest death (4,301,193 cases; 144,254 deaths until January 2022) where Jakarta is the epicenter during the outbreak among other provinces (Worldometer, 2022). Starting April 2020, the Central government of Indonesia made restrictions on people's movement on a large scale to limit mobility. The economic and business cycle was hit by this policy and the industry was forced to close its operation. The COVID-19 pandemic had been a crisis for the overall apparel industry worldwide, causing significant losses and hardship. The epidemic has also revealed serious flaws in the apparel supply chain (Rossi, 2021). Work hour reduction, delay on wage payment, poor health & safety, social protection and lay off without payment were

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situations that appeared as the impact of a significant industrial downturn (Mahy, 2020). However, COVID-19 outbreak resulted in employment vulnerability which ended up in high financial distress (Athreya et al., 2020). This difficult situation may lead to a life event to individuals' satisfaction, particularly for female labourers.

Married female labourers often play several roles and perform multiple functions in life – for example, as a mother, housewife and worker. Their commitment to their husband, family and workplace can often push them to expend extra time and energy. Financial need is the main motivator for female labourers to continue with their factory jobs (Koch & Rhodes, 1981). In the apparel industry, they play a key role in the production process, performing activities such as cutting, sewing, packaging and control which characterized with more detail-intensive. Their employment status determines the monthly wage and other benefits that they receive from the factory. As such, large, formal factories typically pay higher wages than informal and small-scale ones (Kojima, 2016). The agility of married female labourers influences their perception of life satisfaction as a whole.

As married female labourers have experienced, financial satisfaction can exert a significant influence on life satisfaction, which involves both personal and family domains (Ngamaba et al., 2020). Some female labourers play a dominant role as primary breadwinners in the household while others play a secondary role. A female labourer is considered to play the primary role if they are the main financial contributor in the family due to their husband being unemployed or deceased. However, female labourers that hold the primary breadwinner position tend to be less fortunate and experience worse financial situations. Working in a factory enables married female labourers to help in improving their families' standard of living and well-being. They make decisions on spending, investing, borrowing and saving based on their financial capabilities in the family (Havasi, 2011).

Thus, the purpose of this paper is to examine the correlation between financial satisfaction and life satisfaction by understanding how the job satisfaction and perceived stress as mediators for married female labourers working in factories, notably in the apparel industry during COVID-19 pandemic. Stakeholders can use the results of this study to develop intervention and educational programmes aimed at enhancing married female labourers' financial management, especially in a crisis situation.

### **Literature Review**

Sumner (1996) defined life satisfaction as a positive assessment of one's living circumstances; a judgment that, on the whole, meets one's standards or expectations. The cognitive theory explained that life satisfaction is an individual's cognitive judgment of comparisons based on how compatible between actual living conditions and their standards of living. Work, family and personality attributes are considered to contribute to life satisfaction. Thus, life satisfaction is defined as a person's favorable assessment of the entire quality of his or her existence (Ed, Diener. Robert A, Emmons. Randy J, 1985). Diener et al. (1999) added to this the desire to improve

one's life, one's satisfaction with the past, one's satisfaction with the future, and one's significant others' thoughts on one's life. The relationship between income and life satisfaction has been extensively researched. Diener et al. (1993) investigated the link between income and life satisfaction and subjective well-being. Kahneman & Deaton (2010), meanwhile, sought to determine whether relative or absolute income and individual happiness are important components of life satisfaction. . Compared to the normal period, happiness had plummeted worse during the COVID-19 pandemic. The research in Singapore reported that reduced SWB for all components, including life satisfaction. The stress associated with COVID-19 infection may play a role in decreased life satisfaction (Ng, 2022).

Financial satisfaction is related to life satisfaction and subjective well-being (Ngamaba et al., 2020). According to (Ng & Diener, 2014), financial satisfaction is defined as a person's subjective assessment of their financial condition and is more closely related to a psychological attribute compare to an objective economic indicator (Fan & Babiarz, 2019). Financial satisfaction encompasses a variety of elements including size of income, financial behavior, financial attitude, financial knowledge (Galic & Zagreb, 2017). The presence of a spouse in the home has been shown to have a beneficial effect on financial satisfaction (Fan & Babiarz, 2019), while married people tend to be happier than divorcees (Ngamaba et al., 2020). Marriage was found to have the potential to raise household income while also providing social and emotional support. Partners who exhibited high levels of financial satisfaction were also likely to express high levels of happiness (Kahneman & Deaton, 2010). A further study found that low socioeconomic status and country-level development were major predictors of a person's dissatisfaction with their household's financial circumstances and the chances that they would report being unhappy (Hayes & Weathington, 2007). In addition, COVID-19 pandemic stimulated employment instability which led to financial distress and dissatisfaction (Athreya et al., 2020). Positive financial behaviors lead to a higher level of financial satisfaction, which in turn drives to a higher level of life satisfaction (Xiao et al., 2009). As a result, the following hypothesis is proposed in this paper,

H1: Financial satisfaction has positive and significant influences on life satisfaction  
Job satisfaction is the pleasant state of emotional which results from an individual evaluating their job as having achieved or helped to achieve their job values. (Locke, 1969). According to Mehrzad and Rostan (2021), salary increment is the main predictor of job satisfaction among female employees, who tended to report a low level of job satisfaction when concerned about low salaries. Aside from low salary, inequality and delayed payment constitute the main challenges for female employees in achieving job satisfaction. Lambert and Frank (2021) identified that higher levels of job satisfaction are related to higher levels of life satisfaction among police officers. Put simply, when officers are happy with their jobs, they are also happy with their lives in general (Zheng et al., 2019). Concerning the COVID-19 pandemic, there is a link between the level of dread associated with COVID-19 and job satisfaction. When it comes to job satisfaction, 42% of individuals with a high level

of fear are unsatisfied. Fear of COVID-19 negatively influenced job satisfaction and life satisfaction (Abd-ellatif et al., 2021). Based on those relevant studies, the paper proposes the following hypothesis:

H2: Job satisfaction is a mediating variable between financial satisfaction and life satisfaction during COVID-19 pandemic.

Perceived stress is a psychological condition that reflects a person's overall evaluation of the importance of, and difficulty in dealing with, personal and environmental variables (Cohen et al., 1983). meone perceives a high level of stress due to an unfavourable relationship with their work environment, they tend to report a lower level of psychological well-being (Kapoor et al., 2021). Stress is negatively related to satisfaction when linked to specific aspects of the economic situation and increases if the individual experiences a worsening of their financial position (Berger et al., 1988). Tharp et al.( 2021) compare the work-related stress and life satisfaction, both male and female financial counselors. The COVID-19 pandemic was an external shock to their work and familial environments. The data highlight that women tend to have perceived stress higher than men. COVID-19 caused much greater stress to women. Due to work and family responsibilities, perceived stress was negatively associated to life satisfaction. Stress has also been shown in recent studies to play a role on adolescent life satisfaction. Taking into account the foregoing, this study employs perceived stress as a mediating variable between financial and life satisfaction, as the hypothesis is mentioned below:

H3: Perceived stress acts as a mediating variable between financial satisfaction and life satisfaction during COVID-19 pandemic

### **Research Methodology**

The data for this study were gathered using a quantitative survey undertaken by 629 married female labourers in the apparel industry in Jakarta, Indonesia. The questionnaires were distributed to the target respondents directly (face to face) and indirectly (telephone and online survey), during the peak period of the COVID-19 outbreak (April–September 2021). Several respondents were asked by the enumerators, while the others did a self-reported survey. Before respondents filled in the survey form, they are informed that all questions are associated with COVID-19 situation. A total of 750 questionnaires were distributed among married female low-level labourers in the apparel industry.

A total of 629 data were successfully obtained following a screening and cleaning process. The respondents were selected using a purposive sampling method based on the following criteria: female, married, working in a factory in the apparel industry, low-level status, and located in Jakarta, Indonesia. A minimum sample size is required when using PLS-SEM. The sample size was based on the Krejcie and Morgan statistical table. The sample had a statistical power of 0.95, which was greater than the minimum requirement (Hair et al., 2018). As a result, the sample size in this study seemed adequate. The demographic profile of the respondents is exhibited in Table 1.

**Table 1. Demographic Profile of the Respondents.**

Respondent Profile		Number of Respondents
Age	20–29 years old	158 (25.1%)
	30–39 years old	192 (30.5%)
	40–49 years old	186 (29.6%)
	Above 50 years old	93 (14.8%)
Education	Didn't go to school	6 (0.9%)
	Elementary	102 (16.2%)
	Secondary	234 (37.2%)
	High school	262 (41.6%)
	University	25 (4%)
Working Experience in Factory	Less than 1 year	149 (23.7%)
	1–5 years	363 (57.7%)
	5–10 years	64 (10.2%)
	Over 10 years	53 (8.4%)
Working Status		
	Contract – temporary	307 (64.7%)
	Permanent	223 (35.3%)
Income	Less than US\$ 305	153 (64.2%)
	More than US\$ 305	225 (35.8%)
Total		629 (100%)
Participate in Union	Yes	184 (29.3%)
	No	445 (70.7%)

Some of the measurements used in previous studies were employed to ensure consistency. The instruments used in this study were separated into two sets; one for collecting demographic information from the respondents and the other for testing the respondents' perspectives on the independent and dependent variables under investigation. A total of five Life Satisfaction items were adapted from (Pavot & Diener, 1993)(Pavot & Diener, 1993) with 7-point likert scale from 1 (strongly disagree) to 7 (strongly agree).

Six Financial Satisfaction items were taken from (Hira & Mugenda, 1999), Ten items for Perceived Stress came from (Cook et al., 1981) and a single item for Job Satisfaction was taken from (Dolbier et al., 2005). A five-point Likert scale was used with the interval scale ranging from 1 (strongly disagree) to 5 (strongly agree). Each variable was treated as a reflective latent variable. This means that changes in the underlying latent construct are reflected by changes in the indicators that make up

the latent construct, as measured by the Reflective Latent Variable and Reflective Parameter ) model (Freeze & Raschke, 2007).

PLS-SEM was utilized for this research due to a solid multivariate approach which can provide analysis of statistics concurrently for analysing every link between one variable to another toward the conceptual model, both its measurement and structural parts (Hair et al., 2018). The primary data were analysed using Smart PLS 3.0 software for Windows. Analysis of the gathered data was conducted using a set of statistical techniques including descriptive and multivariate analysis using variance-based analysis. A two-stage strategy was used to analyse the literature, with the first step being to evaluate the measurement and the structural model (Hair et al., 2018).

### Research Results

To evaluate the measurement model, the reliability of the measurement scale for each construct was first examined (see table 3). The individual reliability of each item was assessed by examining the loading factors of the indicators, along with their respective variables. Loadings must be greater than 0.70 (Hair et al., 2018); in this case, all of the loadings from the Life Satisfaction and Financial Satisfaction constructs were found to be greater than 0.70. However, according to Chin et al. (2008), it is acceptable to have loading factor between 0.5-0.6 if value of CR and AVE is accepted.

**Table 2. Frequency on Each Variable.**

Variable	Mean & St.Deviation	High		Low-Medium		Total
Life Satisfaction	Mean: 3.21, St.Dev: 1.13	67 respondents	11%	562 respondents	89%	629
Financial Satisfaction	Mean: 2.83, St.Dev: 0.62	96 respondents	15%	533 respondents	85%	629
Perceived Stress	Mean:2.42 St.Dev: 0.82	84 Respondents	13%	545 Respondents	87%	629
Job Satisfaction	Mean: 5.25, St.Dev: 1.44	86 respondents	13.7%	543 Respondents	72%	629

The results of the other construct measurement indicators needed to be confirmed next (Hair et al., 2018). The researcher must calculate composite reliability (CR) and Dijkstra–rho Henseler's (A) to examine the individual dependability of each construct.. To indicate reliability, the rule is for all composites to have a CR value greater than 0.7 (Nunnally & Bernstein, 1994), while Dijkstra–Henseler rho ( $\rho_A$ ) should also exceed 0.7 for all items (Hair et al., 2018). Table 3 shows the medium to high level of internal consistency in each variable. After assessing the reliability criterion, average variance extracted (AVE) was used to assess convergent validity, which had to be more than 0.5. (Fornell & Larcker, 1981). All of the AVEs for each component are more than 0.5, with values ranging from 0.62 to 0.66. Afterwards, the significance of each loading factor was examined using the bootstrap resampling

procedure (5,000 subsamples of the original sample size) to obtain the t-statistic value and p-value (Joseph F. Hair et al., 2014). The results show that all loadings were obtained significantly with a confidence level of 95%.

**Table 3. Reliability and Validity Measurement.**

	Factor Loading	Cronbach's Alpha	Composite Reliability	AVE
<b>Life Satisfaction</b>		0.76	0.84	0,515
LS1	0.79			
LS2	0.65			
LS3	0.77			
LS4	0.79			
LS5	0.55			
	<b>Factor Loading</b>	<b>Cronbach's Alpha</b>	<b>Composite Reliability</b>	<b>AVE</b>
<b>Financial Satisfaction</b>		0.72	0.84	0.64
FS1	0.74			
FS2	0.84			
FS3	0.81			
<b>Perceived Stress</b>		0.83	0.86	0.511
PS1	0.56			
PS2	0.69			
PS3	0.64			
PS5	0.82			
PS6	0.84			
PS6	0.67			
PS7	0.84			

The structural model was evaluated using the following approach. The significance of the item and path coefficients was assessed using a bootstrapping technique with 5,000 iterations (Chin et al., 2008). The model quality was evaluated for a good assessment process before testing the assumptions. The model criteria were the coefficient of determination (R<sup>2</sup>), effect size (F<sup>2</sup>), cross-validated redundancy (Q<sup>2</sup>), and path coefficient (Hair et al., 2018). For all endogenous structures, R<sup>2</sup> scores of 0.75 is high, 0.3-50 is moderate and 0.25 is weak. The findings show R<sup>2</sup> scores of 0.31 for Life Satisfaction. R<sup>2</sup> has indicated a moderate moderate value since some other determinant, outside the observable variables, might influence life satisfaction.

**Table 7. Results of Hypothesis Testing.**

Hypothesis Testing	$\beta$	T-value	P Value	Ho
H1: FS $\rightarrow$ LS	0.48	13.322	0.00	Supported
H2: FS $\rightarrow$ JS $\rightarrow$ LS	0.036	3.438	0.00	Supported
H3: FS $\rightarrow$ PS $\rightarrow$ LS	-0.04	0.484	0.37	Not Supported

The results of the one-tailed hypothesis testing are shown in Table 7. One-tailed testing is recommended when there is an assumption that the coefficient has a sign, positive or negative (Kock, 2015). Financial Satisfaction is positively related to Life Satisfaction (t-value=13.322 and  $\beta$ =0.48), which means H<sub>1</sub> is supported. Job Satisfaction has a positive and significant relationship with LS (t-value=3.438 and  $\beta$ =0.036), therefore H<sub>2</sub> is supported. Finally, Perceived Stress does not mediate Financial Satisfaction and Life Satisfaction (t-value=0.484 and  $\beta$ =-0.04). Therefore, it concludes that H<sub>3</sub> is not supported.

### Discussion

This study finds that life satisfaction for a married female labourer in the apparel industry is influenced by financial satisfaction, with a positive and significant effect. This finding is relevant to a previous study in which financial satisfaction was considered to be a perceived feeling of happiness with one's current financial status (Garrett & James III, 2013). Another study demonstrated that more money will lead to better subjective well-being, of which life satisfaction is the key component (E. D. Diener & Biswas-diener, 2002). For female labourers who make an important contribution to household income, the wage they earn will also support life satisfaction to the extent that it enables them to meet basic requirements such as food, shelter, security, status and skill development (Garman et al., 1996).

Tables 2 demonstrate descriptive statistics of married female labourers. Their level of life satisfaction is low with an average of 3.21 out of 7 which is only 11% happy with their life. Financial satisfaction for married female labourers is quite low (the value of 2.83) and 85% of them had medium to low levels of financial satisfaction. It is supported by the evidence (see table 1) that 64.2% of married female labourers work as temporary workers with income below \$305 per month (64.2%). During the COVID-19 pandemic, the factories must close the operation to comply with the government regulation. In fact, as the temporary workers, they did not receive any wages and incentives. However, they need to allocate higher health expenditure to cover healthy issues and telecommunication costs to cover children's education for being school at home.

A good income is usually the most desirable benefit that workers expect (Linz & Semykina, 2013). Along with the COVID-19 outbreak, the wages cut that the female labourers typically receive may result in marital hardship. Low income can lead to individuals experiencing food hardship, difficulty in paying their bills, problems on meeting credit repayments and also impact on other areas of spending. This difficult



situation among female labourers creates a low level of life satisfaction as a whole (Shim et al., 2017). Blom et al. (2019) explained that individuals, especially women, who experience greater financial difficulties were less satisfied with both their family life and whole life (vice versa). Brzozowski and Spotton (2020) strengthened the argument further by asserting that, when financial concerns exist, an individual's level of financial satisfaction contributes to the overall assessment of their life satisfaction.

The statistical analysis also demonstrated that job satisfaction acts as a mediator between financial satisfaction and life satisfaction. This finding is consistent with the study by To et al. (2020), which concluded that personal financial satisfaction has a significant positive influence on employees' work satisfaction. Their study explained that financial satisfaction is a person's financial ability to meet his or her own needs, as well as their levels of stress and satisfaction with their financial status. The finding also aligns with Elshahoryi et al. (2021), who illustrated that employees with a higher monthly salary have better job satisfaction at work. Evidence from another study showed that women employees in the high-income group experienced greater job satisfaction than those in the low- and middle-income groups at textile mills (Sabarinathan & Ganapathi, 2011). Meanwhile, Lambert and Frank (2021) discovered that among police officers, better levels of job satisfaction were linked to higher levels of life satisfaction. According to the findings, Officers who are satisfied with their professions are also satisfied with their lives in general. To et al. (2020) identified that the main reasons for people disliking their jobs were poor income and no benefits. In addition, rewards, fringe benefits, promotion, operating procedures, supervision, , coworkers, communication, and nature of work are among the nine elements of job satisfaction, apart from income.

The COVID-19 spread has changed the workplace in various aspects that were affecting job satisfaction. Some factors that determine job satisfaction are remuneration, benefit, working environment, relationship with leader and coworkers (Sikowo, 2016). Based on the result, on average, married female labourers have a moderate level of job satisfaction and only 28% of them perceived a high level of job satisfaction. The changing as a result of the new normal policy during the COVID-19 pandemic created new behavior in work life. Different scheduling, reduction in wage payment, insecurity of work status, virus infection spread threat during working time lead to higher dissatisfaction at the workplace. Thus, those who felt less satisfied with their fringe benefits, payment and overall work environment were found to have lower overall job satisfaction.

The study shows that perceived stress does not mediate financial satisfaction and life satisfaction. This result does not align with the expected model. Surprisingly, it shows that the married female labourers in the factory had a low level of perceived stress with (value 2.59, see table 2) and the majority of the married female labourers have a low level of perceived stress (87%, see table 2b). The fact that can explain is how the married female labourers are able to reach resiliency by adapting to the new

normal adjustment to job demand and working conditions during the COVID-19 pandemic.

The COVID-19 pandemic contributes to anxiety for female labourers for being unemployed due to economic distress inside the apparel industry. Thus, Perceived stress at work results less pressure in their lives compared to the stress that accompanies unemployment, since the latter may trap them in financial difficulties. When individuals face financial problems, their subjective feeling of financial satisfaction is diminished. This will then transform into a lower level of perceived life satisfaction (Winkelmann, 1998). The individual under unemployed status often faces difficulties to adapt through the hardness. Working at a factory, under poor working conditions and high pressures, seems better than quitting the job (Clark, 2006). A previous study reported that the loss of a job will negatively affect a person's life satisfaction due to the financial strain and financial hardships it engenders, leading to a decline in personal well-being (Weller, 2012).

It is predicted that the recovery of labourers' working conditions is still weak during post COVID-19, in particular to low-middle income countries. Even though the vaccination program may combat the virus activation, female labourers are still facing uncertainty due to the hard adjustment in the new normal era. The projection shows that unequal employment is persisted after the COVID-19. Hence the labour market has not fully recovered, especially female workers (ILO, 2021). Another classical issue is the stagnant minimum income rate due to unclear government regulation as well as industrial performance decline in the apparel sector (Hamid, 2021). In addition, the COVID-19 could hasten the introduction of automation and artificial intelligence, particularly in work environments where people are in close contact (Lund & Madgavk, 2021). Hence, the digitalization boost after the outbreak is estimated to harm the female labourers' opportunity to work more sustainably in a more decent work environment (Industry Week, 2020). According to this situation, financial satisfaction is still potentially determining life satisfaction more dominant than any other aspect after the COVID-19 pandemic, especially for female factory labourers who is categorized into low-wage and unskilled workers.

### **Conclusion**

Given the pandemic's significant impact on financial conditions on both the global world and in personal, it's understandable that one's satisfaction with their financial condition would be critical to their well-being. Indonesia's economy has been severely harmed as a result of social distancing and massive mobility restrictions. A huge number of labourers lost their jobs or had their salaries reduced, while others faced job insecurity or were unable to find work. Because financial hardships caused by the outbreak have been associated with a decreased in life satisfaction. The results and findings emphasize that financial satisfaction is an important determinant of life satisfaction. Furthermore, job satisfaction acts as a mediator between financial satisfaction and life satisfaction. In contrast, perceived stress was not found to be a mediator between financial satisfaction and life satisfaction. Married female laborers

chose to stay working, ignoring the bad situation caused by the COVID-19 outbreak, in order to survive for their livelihood. The research can help factory managers, owners and other related parties to identify the significance of financial satisfaction for married female labourers at a low level in the apparel industry, especially in the crisis situation, like the COVID-19 pandemic. Financial Satisfaction is predicted still matter in post COVID-19 due to income rate uncertainty and potential job losses.

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### W JAKI SPOSÓB SATYSFAKCJA FINANSOWA DETERMINUJE SATYSFAKCJĘ Z ŻYCIA PRACOWNIKÓW PODCZAS PANDEMII COVID-19

**Streszczenie:** Osiągnięcie satysfakcji życiowej, jako jednego ze wskaźników Subiektywnego Dobrostanu (SWB), jest wyzwaniem dla zamężnych pracownic w związku z pandemią COVID-19 w życiu zawodowym i rodzinnym. Na postrzeganie satysfakcji z pracy i stresu mogą wpływać wymagania i warunki pracy. Badanie to analizuje satysfakcję z pracy i postrzegany stres jako zmienne pośredniczące między satysfakcją finansową a satysfakcją z życia dla zamężnych pracownic, które pracują w fabryce, zwłaszcza w przemyśle odzieżowym. Dane zebrano od 629 pracownic w Indonezji w okresie kwiecień-wrzesień 2021 r. Przeprowadzono PLS-SEM w celu analizy zmiennych i hipotez. Wyniki pokazują, że satysfakcja finansowa ma silny pozytywny i istotny wpływ na satysfakcję życiową z satysfakcji z pracy jako mediator. Natomiast pandemia COVID-19 nie wywołuje odczuwanego stresu wśród zamężnych pracownic, więc nie jest mediatorem między satysfakcją finansową a satysfakcją z życia. Zakres badania ogranicza się do fabryk w Dżakarcie, stolicy Indonezji. Badanie to pomoże menedżerom, właścicielom firm, decydentom i związkom zawodowym zmapować niektóre z kluczowych czynników, które wpływają na zadowolenie z życia i pomagają w tworzeniu znaczącej polityki.

**Słowa kluczowe:** zadowolenie z życia, satysfakcja finansowa, COVID-19, pracownice

## 财务满意度如何决定女性劳工在 COVID-19 大流行期间的生活满意度

**摘要：**作为主观幸福感（SWB）的指标之一，生活满意度的获得是已婚女工在工作 and 家庭生活中因 COVID-19 大流行而面临的挑战。对工作满意度和压力的看法可能会受到工作要求和条件的影响。本研究将工作满意度和感知压力作为在工厂工作的已婚女工的财务满意度和生活满意度之间的中介变量，特别是在服装行业。在 2021 年 4 月至 9 月期间，从印度尼西亚的 629 名女工那里收集了数据。进行 PLS-SEM 以分析变量和假设。结果表明，财务满意度对生活满意度有很强的正向和显著影响，工作满意度作为中介。鉴于 COVID-19 大流行不会在已婚女工中增加感知压力，因此它不是财务满意度和生活满意度之间的中介。研究范围仅限于印度尼西亚首都雅加达的工厂。这项研究将帮助管理者、企业主、政策制定者和工会找出影响生活满意度的一些关键因素，并协助制定一项重要的政策

**关键词：**生活满意度、财务满意度、COVID-19、女工