Psychosocial Sustainability among Civil Servants and Communities: Cross Sectional Survey Analysing Financial Literacy, Emotional Intelligence, Mental Health and Work Life Balance Relationships

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Abstract: Issues of psychosocial well-being among workers and communities have become increasingly critical, particularly in relation to work stress, financial challenges, work–life imbalance and deteriorating mental health. A lack of financial literacy, low emotional intelligence, and inadequate organizational support can adversely affect individuals' psychosocial well-being. Consequently, this paper investigates the link between psychosocial sustainability with five significant variables (financial knowledge, financial literacy, emotion intelligence, mental health, and work –life balance) among civil servants and communities of Johor state. Study design, participants, and data analysis. This cross-sectional quantitative survey, developed with a final sample of 4,000 responses, was analyzed with the Pearson correlation and multiple regression through the linear model. The result shows a positive and significant relationship of all predictor variables with psychosocial sustainability, including the highest contribution of work–life balance followed by emotional intelligence, financial knowledge, financial literacy, and mental health. The results highlight the necessity for a holistic approach (through a combination of financial, emotional, mental and work-life balance domains) that can enhance the psychosocial well-being of individuals. The other authors outline implications for practice, suggesting employers and communities should provide financial literacy programs, emotional skills training, mental health services, and an integrated work-life balance policy...

Keywords: Psychosocial sustainability, financial literacy, financial knowledge, emotional intelligence, mental health, work–life balance

INTRODUCTION

The term psychosocial refers to the interaction of internal systems within individuals, encompassing emotional, cognitive, and behavioral aspects, which are interconnected with the social environment and the organizational context in which individuals function. In the workplace context, psychosocial factors such as job demands, organizational support, interpersonal relationships, and job autonomy have been identified as important elements influencing psychological well-being and overall individual functioning (World Health Organization, 2022). Therefore, psychosocial aspects are not limited solely to individuals' internal states but are also closely related to organizational structures, culture, and management systems.

Each organization possesses its own image, identity, vision, mission, as well as distinct procedures and work systems. All these elements interact with one another and shape a work environment that has the potential to influence employees' psychosocial experiences. Recent studies indicate that imbalanced work environments, prolonged task-related stress, and insufficient organizational support may increase the risk of work-related stress and psychological well-being disturbances among employees, particularly in the public sector (Harvey et al., 2021). In the context of public service, these challenges become more pronounced due to high job demands and the need to maintain the quality of service delivery to the public.,.

In line with national development aspirations, the Malaysian government through the Shared Prosperity Vision 2030 emphasizes holistic human capital development encompassing physical, emotional, and mental well-being. This plan outlines citizens' well-being as one of the main indicators of sustainable development, consistent with the psychosocial well-being approach that emphasizes balance between work demands, personal life, and mental health (Economic Planning Unit, 2020). This approach is further supported by contemporary literature which asserts that employees' psychological well-being is a prerequisite for productivity, organizational commitment, and the effectiveness of the public service system (De Neve et al., 2023).

At the state level, the Johor State Secretary's Office through the Human Resource Management Division has taken the initiative to develop the i-Psychology system since 2018 to enable civil servants to undergo self-assessment related to mental health. The development of this system aligns with international recommendations that encourage the use of early screening mechanisms and data-driven approaches in managing psychosocial well-being in the workplace (World Health Organization, 2022). The increased utilization of psychological and counselling services among civil servants and communities indicates the existence of a need for more systematic and continuous psychosocial support.

The growing demand for psychological services may be associated with various psychosocial factors such as work environment, workload, family commitments, and socioeconomic challenges. Recent research demonstrates that prolonged work stress, work–life conflict, and financial instability have significant relationships with individuals' mental health and psychological well-being (Allen et al., 2020; Rugulies et al., 2021). This situation not only has implications for individuals but also affects job performance and the efficiency of public service delivery.

Accordingly, the concept of psychosocial sustainability has become increasingly relevant in the context of public sector human resource management. Psychosocial sustainability refers to the ability of individuals and organizations to maintain psychological well-being through the continuous management of financial, emotional, mental health, and work–life balance factors (Hobfoll et al., 2021; Sonnentag & Fritz, 2022). However, empirical studies that integrate these multiple psychosocial dimensions into a comprehensive analytical framework, particularly in the context of public service and communities in Malaysia, remain limited.

Therefore, this study was conducted to examine the relationship between psychosocial sustainability and several key factors, namely financial knowledge, financial literacy, emotional intelligence, mental health, and work–life balance among civil servants and communities in the state of Johor. This study is expected to contribute to a stronger empirical understanding of the relationships among psychosocial factors and to serve as a foundation for the development of more focused and sustainable psychosocial policies and interventions, in line with the Johor Maju 2030 aspirations.

LITERATURE REVIEW

2. 1 Financial Well-Being and Financial Literacy

Mohammad Rahim et al. (2018) tested the validity of the Financial Well-Being Scale (FWS-M) among a sample of workers in Malaysia. The findings showed that FWS-M is a unidimensional scale with factor loadings ranging between 0.62 and 0.88. Reliability analysis indicated a Cronbach's alpha coefficient of 0.92, demonstrating good internal consistency. Correlations among FWS-M items ranged from 0.37 to 0.79. In conclusion, the study successfully documented the Malay version of the FWS as a valid and reliable tool for measuring perceptions of financial well-being among workers in Malaysia.

Nurshawati et al. (2022) to determinants of financial well-being of young workers in Malaysia. Various factors were analyzed including financial behavior, financial issues, and mastery of finances, and workplace environment. This study holds significance for employers for offering them a clearer outlook of their employees' current state of personal finances. Also, the study will inform the government and financial institutions to what extent young workers manage finances in the endemic phase in Malaysia.

Financial Literacy is one of the key elements of financial plan and also retirement plan (Adzis et al,. 2017; Willie, 2020) It allows people to digest economic news and develop strategies to vote with their wallets for their financial future and the wealth they intend to build. While it remains essential that individuals have the ability to convert their savings into meaningful long-term productivity, even in high-income countries, surveys show that financial literacy is low, and similar things happen in middle- and low-income countries such as Zambia. Furthermore, for middle- and low-income countries, data are scarce. Hence, objectives of the study was to identify the effect of financial literacy on the retirement planning. In this study, a descriptive and causal type of research design was adopted and 150 questionnaires from public servants in Zambia was surveyed. Statistical analysis was performed using Spearman correlation to determine the impact of financial literacy on retirement planning. It found that public servants had low levels of financial literacy, for example, only 30% were able to explain the principle of compounding interest, and there were even lower levels of understanding of what an investment was, and how to invest in a diversified manner. It also found most public servants were ill-equipped with savings for retirement. A Spearman correlation analysis revealed that there was a stronger positive relationship between financial literacy versus cash savings in banks, investment in shares, investment in livestock, ownership of insurance schemes, investment in buildings, and acquisition of financial assets.

This means that gains in financial literacy translate into greater cash savings, investments, and asset purchases to properly set up public servants for retirement. It also revealed that there exists a significant positive association between knowledge on financial planning and retirement planning preparedness. The study thus recommended that the Public Service Pension Fund and other stakeholders should develop financial literacy programmes aimed at public servants which primarily focus on saving and investing in preparation for retirement. The government should also provide incentives through appropriate savings plans that encourage public servants to save with special benefits.

In Malaysia, Ishak and Mohd Yazid (2020) conducted a study on financial literacy levels among public sector employees at MARA Headquarters. The study also aimed to identify differences in financial literacy levels based on gender and marital status, as well as to examine the relationship between financial literacy levels and academic achievement. Overall, the findings indicated that financial literacy levels among public sector employees were high. Public sector employees were aware of the importance of more skilled and organized financial management. They were also able to control financial expenditure flows through various alternative support mechanisms in daily financial management, including overtime work, side businesses, cooperatives, and financial institutions. Additionally, they were exposed to personal financial management through courses and training aimed at enhancing financial literacy. Nevertheless, respondents' financial behavior, ability, and attitudes remained at a moderate level, as individuals sometimes found it difficult to control spending in the absence of alternative income support to cover daily expenses.

Rihanat et al. (2021), financial literacy is defined as an essential knowledge needed by B40 youth worker to increase the quality of their life. Thus, modules that loop with financial literacy skills can act as apparatuses to advance a financial literacy–knowledge, behavior, and attitudes loop (AKPK, 2018) . The objective of this study was to examine the effectiveness of the introductory module of financial literacy targeting the B40 youth at a public university in Kuala Lumpur. This study uses the quantitative survey method and distributes the questionnaire to 22 B40 youth as respondents from a public university in Kuala Lumpur. A financial literacy module was then conducted after which, respondents were tested again (post-test). They were then given a post-test to check for differences in knowledge, behavior,attitude about their financial literacy.

2.2 Emotional Intelligence

Mohd Azizul (2020) found that workplace problems have a negative relationship with emotional intelligence. Emotional intelligence needs to be enhanced so that employees can understand the concepts and principles of emotional intelligence in improving their personality in the workplace and are able to respond positively when facing challenges (Du Plessis, 2023). Based on previous studies, emotional intelligence is seen to have a significant influence on life. A high level of emotional intelligence is associated with various positive aspects in an individual's career. Crises may occur to anyone within society. A low level of emotional intelligence is expected to worsen situations when individuals face severe crises in their lives. Since the early part of the previous decade, research and studies on emotional intelligence have been found to be limited, whether in the public or private sectors in Malaysia (Fadillah, Nur Amalina, & Adibah, 2020; Dora Nurlaily & Noraini, 2020).

2.3 Mental Health

In Malaysia, a survey conducted by the Ministry of Health (MOH) in the capital city of Kuala Lumpur reported that mental health issues increased to 39.8% in 2015. Compared to male respondents (27.6%), a higher proportion of female respondents (30.8%) reported concerns regarding their mental health. In 2019, adult depression was most prevalent in the states of Putrajaya Federal Territory, Negeri Sembilan, Perlis, Sabah, and Melaka. Income and salary also play a role in influencing mental health issues. When compared among respondents, 6% of individuals earning RM3,000 or less per month had mental health issues; however, 13% of individuals earning RM7,000 or more per month were more likely to experience mental health problems. Therefore, higher income levels are observed to be associated with a higher likelihood of experiencing mental health issues.

A lot of researchers have shown the evidence of many chronic diseases due to workplace stress including cardiovascular illness, musculoskeletal illness, high blood pressure, headaches, sleep deprivation, and mental diseases (Bamberger et al; 2012). Stress can have such long-term impacts, however, that even chronic diseases are a possibility and a blow to a person's mental wellbeing follows. Long-term, chronic stress lasting over a prolonged duration is a contributing factor to mental distress or mental illness. Work-related mental disorder generally happens when persons are in anxiety, anxiety, mental disarray, sensations of life in preposterous even diseases (Harder et al., 2019). Work can still be protected from work stress by psychosocial factors such as job control, social support, job security and motivation and this is also true even within organisations involving young lecturers (Mahfuz & Wan Sulaiman, 2020).

There are also studies on personality traits, job performance, and mental health, specifically the mediating role of work engagement, conducted by Tisu et al. (2020). The findings revealed that personality traits are related to work engagement, which in turn predicts employees' performance levels and mental health. Data collection for this research involved 365 responses from employees of private companies in western Romania.

Findings from the Malaysian Psychological Well-Being Index in 2018, particularly involving public servants, recorded a score of 6.95 out of a maximum score of 10 (Public Service Department, 2018). This score serves as an indicator of the psychological well-being of public servants, which is also a measure of societal well-being. This is because public servants are part of the current society. Furthermore, public servants assist in national administration and are considered the main drivers of national development, categorised as human capital. The primary foundation of this human capital is work aimed at national growth and development, in line with the demands of globalisation, which is said to be transforming the economic and social structures of society (Chua et al., 2004).

2.4 Work–Life Balance

Alex et al. (2021) studied work–life balance, work stress, work commitment and job satisfaction and explored the moderating role of work environment and training and development in the relationship between work–life balance. Results: Hierarchical regression analysis indicates that work–family balance was negatively correlated to work stress, but positively correlated to both job satisfaction and work commitment. The results of this study also found that work stress is negatively correlated with job satisfaction and that work commitment has a positive correlation with job satisfaction. These results underpin the mediating role of work environment on the relationship between work–life balance and work stress as well as work–life balance and job satisfaction. Similarly, training and development also mediated between work stress and job satisfaction and also between work commitment and job satisfaction.

Muhammad et al. (2021) conducted a study to examine the effect of work–life balance on project performance, with work burnout as a mediator and organisational support as a moderator, as well as to examine the indirect effect of work–life balance on project performance through organisational support. The results showed that work–life balance significantly affects project performance and that organisational support has a major impact on project performance. The findings also showed a positive relationship between work fatigue and project performance. Based on these findings, it can be discussed that adopting appropriate work–life balance practices will benefit and support professionals working on projects. The empirical results revealed that conflicts arising from poor time management have detrimental effects on personal and professional commitment. This should be a fundamental consideration for project-based organisations in providing sufficient time for professionals to spend with their families.

Sasya et al. (2021) conducted a study on the effects of employee engagement, organisational climate, and job satisfaction on work–life balance among public police personnel in the Polda Metro Jaya organisation in Indonesia. A total of 261 police officers were involved as study samples. The findings indicated that work–life balance influences both individuals and organisations. These findings summarise that employee engagement, organisational climate, and job satisfaction among officers influence their work–life balance.

Nazli et al. (2021), the study conducted investigated aspects of workload and job satisfaction compared with work–life balance of female academic staff in public sector work through the case of Singapore polytechnics. Analysis of data revealed that workload had a statistically significant but moderate effect on work–life balance and life. On the other hand, job satisfaction found a strong and significant association with female academicians' willingness to continue and balance between work and family life. Finally, in defining the factors of work–life balance, among the work factors, job satisfaction attributes are more dominant than workload factors in achieving work–life balance among the female academic staff of polytechnics in Malaysia. This indicates that even if the workload capacity is high, all employees can handle it within their work–life balance provided they are satisfied with their job opportunities. Management should also pay more attention and support to this issue in order for female academicians to utilise their capacity in their professions as well as balancing their family life.

Rabiatul Adawiyah (2023) conducted a study on the relationship between work–life balance components, namely workload, control, rewards, coworkers, fairness, and values, and job performance among public sector employees at Universiti Sultan Azlan Shah (USAS). The results showed that control, rewards, coworkers, fairness, and values have positive effects on USAS employees in achieving good performance. There are six important elements in ensuring balance between career and employees' lives, namely workload, job control, rewards, coworkers, fairness, and values. If appropriate attention is not given to these elements, it will have negative impacts not only on individuals but also on organisations.

METHODS

In this research, the survey was the quantitative research design (cross-sectional survey design). Based on numerical data, this design was chosen to explore the links between the study variables practically and methodically. This study aims to determine associations and the contribution of predictor variables to the dependent variable without comparing levels or groups so this justifies the use of the quantitative approach.

Data collection was conducted using a structured questionnaire distributed to respondents comprising public servants and community members in the state of Johor. A total of 4,000 respondents were involved in this study. This large sample size was intended to increase the accuracy of statistical estimates as well as the generalisability of the study findings to the target population.

The quantitative data collected were analyzed with the aid of the Statistical Package for the Social Sciences (SPSS) version 20.0. Inferential Statistical Analyses were utilized to meet the study objectives, specifically correlation analysis to assess the strength and directionality of relationships between variables and multiple regression analysis to determine the contribution of each predictor variable to the dependent variable. The choice of these analysis techniques corresponds with the research design and research questions that identify relationships among and the influence of variables.

RESULTS

Pearson correlation analysis was conducted to evaluate the relationship between psychosocial sustainability and five predictor variables, namely financial knowledge, financial literacy, emotional intelligence, mental health, and work–life balance. The results indicate that psychosocial sustainability has a significant positive relationship with all predictor variables at the 0.01 level (two-tailed). The highest correlation was recorded between psychosocial sustainability and financial literacy ($r = 0.773$, $p < 0.01$), whereas the lowest correlation was recorded between psychosocial sustainability and work–life balance ($r = 0.613$, $p < 0.01$). These findings indicate that increases in financial knowledge, financial literacy, emotional intelligence, mental health, and work–life balance are associated with increases in individuals' psychosocial sustainability. Table 1 presents the detailed correlation results for all variables examined.

Table 1: Pearson Correlation between Study Variables

Variables	1	2	3	4	5	6
Sustainability	1	0.719**	0.733**	0.633**	0.646**	0.613**
Financial knowledge	0.719**	1	0.551**	0.306**	0.261**	0.260**
Financial literacy	0.733**	0.551**	1	0.649**	0.249**	0.150**
Emotional intelligence	0.633**	0.306**	0.649**	1	0.183**	0.150**
Mental health	0.646**	0.261**	0.649**	0.183**	1	0.638**
Work-life balance	0.613**	0.260**	0.150**	0.150**	0.638**	1

Multiple regression analysis was conducted to evaluate the relative contribution of each predictor variable to psychosocial sustainability. The developed regression model indicates that all five predictor variables provide positive and significant contributions to psychosocial sustainability. This model explains 71.4% of the variance in psychosocial sustainability (Adjusted $R^2 = 0.713$), indicating that the five predictor variables collectively make a substantial contribution to psychosocial sustainability. Table 2 presents the summary of the multiple regression model, while

Table 3 and Table 4 present the ANOVA results and regression coefficients for the model, respectively.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	0.845	0.714	0.713	0.254

Table 3: ANOVA

Model	Sum of Square	df	Mean Square	F	*p*
Regression	385.21	5	77.04	1192.38	0.000
Residual	154.23	3994	0.039		
Total	539.44	3999			

Table 4: Multiple Regression Coefficients

Variables	β	Standard Error	Beta	t	*p*
(Constant)	0.042	0.023	-	1.826	0.068
Financial Knowledge	0.171	0.010	0.316	17.08	0.000
Financial Literacy	0.214	0.012	0.297	17.83	0.000
Emotional Intelligence	0.229	0.013	0.304	17.61	0.000
Mental Health	0.171	0.012	0.209	14.25	0.000
Work-Life Balance	0.241	0.011	0.352	19.45	0.000

The results of the multiple regression analysis indicate that work–life balance is the variable that provides the highest relative contribution to psychosocial sustainability (Beta = 0.352), followed by emotional intelligence (Beta = 0.304), financial knowledge (Beta = 0.316), financial literacy (Beta = 0.297), and mental health (Beta = 0.209). All variables show significant contributions with $p < 0.01$, indicating that increases in each predictor variable will enhance psychosocial sustainability. Although the model demonstrates good fit, the high correlations between certain variables, such as financial literacy and financial knowledge, suggest that an assessment of multicollinearity using the Variance Inflation Factor (VIF) is necessary to ensure coefficient stability in future studies. Overall, these findings emphasise the importance of financial knowledge, financial literacy, emotional intelligence, mental health, and work–life balance in

enhancing psychosocial sustainability among public servants and the community in the state of Johor.

DISCUSSION AND IMPLICATIONS

The findings of the study indicate that psychosocial sustainability is positively and significantly correlated with all predictor variables, namely financial knowledge, financial literacy, emotional intelligence, mental health, and work–life balance. This positive relationship is aligned with previous studies that emphasise that sound financial management and high financial literacy have an impact on individual well-being. This finding is also consistent with the study by Nurshawati, et al. (2022), which found that financial factors such as financial literacy and financial capability influence the well-being of young workers in Malaysia, particularly in the current context of the endemic phase.

Positive financial literacy is also aligned with the findings of Willie (2020), who emphasised the role of financial literacy in financial and retirement planning, as well as Ishak and Mohd Yazid (2020), who showed that financial literacy among public sector employees is at a high level and influences personal financial management. These findings are also consistent with Rihanat et al. (2021), who emphasised that financial literacy modules are able to enhance financial knowledge, behaviour, and attitudes among B40 youth, which subsequently supports psychosocial well-being. Therefore, this study reinforces that financial literacy is not merely theoretical knowledge, but has a practical impact on individuals' psychosocial sustainability.

Emotional intelligence is also proven to contribute significantly to psychosocial sustainability. This is in line with the studies by Mohd Azizul (2020) and Du Plessis (2023), which stated that the enhancement of emotional skills can help individuals face workplace challenges and improve performance as well as organisational commitment. Rogis et al. (2019) also emphasised that emotional intelligence helps individuals balance work and family crises, thereby supporting life well-being. Therefore, emotional intelligence is an important factor influencing psychosocial well-being, consistent with the multiple regression findings of this study.

Mental health also contributes significantly, which is consistent with the findings of the Public Service Department (2018) and Mat Ali and Amran (2019), in which psychological well-being and mental health play important roles in emotional stability, social relationships, and individuals' self-regulation. High levels of work stress without proper mental health management can undermine psychosocial well-being; thus, mental health becomes a key determinant of individuals' psychosocial sustainability.

Work–life balance was also found to have a positive effect on psychosocial sustainability, in line with the study by Alex et al. (2021), which showed a positive relationship between work–life balance and job satisfaction and commitment. Similarly, Muhammad et al. (2021), Sasya, Chairul, and Surya (2021), and Rabiatul Adawiyah (2023) emphasised that time management, job satisfaction, organisational support, and control over workload can enhance individual well-being and job performance. These findings demonstrate that work–life balance is not merely a theoretical concept, but has a direct impact on the psychosocial stability of workers and communities.

In summary, the findings of this study support previous literature indicating that psychosocial well-being is influenced by a combination of financial, emotional, mental, and work–life balance factors. The practical implication is that organisational managers, government agencies, and financial institutions can design comprehensive intervention programmes, including financial literacy education, emotional skills development, mental health support, and work–life balance initiatives, to enhance the psychosocial sustainability of workers and communities.

RECOMMENDATION AND CONCLUSION

Based on the findings and discussion of this study, several recommendations can be proposed for practitioners, organisational managers, and government authorities. These include:

Financial knowledge and financial literacy have been proven to have a significant impact on psychosocial sustainability. Therefore, it is appropriate for relevant authorities to provide continuous financial education programmes for workers and communities, including interactive modules or training that emphasise practical financial management.

Emotional intelligence is a key factor influencing psychosocial well-being. Organisations and educational institutions are recommended to design emotional skills development training for workers and students through psychoeducational programmes or emotional management training, to enhance individuals' ability to regulate their responses to stress and challenges.

Mental health is a significant variable in ensuring psychosocial well-being. Practical recommendations include the provision of psychosocial support, access to counselling services, and stress management programmes in workplaces and communities to reduce the negative effects of daily stress on individuals.

Work–life balance should be emphasised in organisational planning. Flexible work practices, support for workload management, and an emphasis on job satisfaction can enhance employees' psychosocial well-being. Comprehensive intervention programmes should integrate all these variables holistically to ensure optimal psychosocial sustainability among workers and communities.

The determinants of psychosocial well-being among public servants and communities in Johor are significantly influenced by financial well-being, emotional intelligence, mental health, and work–life balance. The interaction of these factors forms the foundation of individuals' psychosocial resilience, supporting their ability to adapt, manage stress, and function optimally in social and occupational contexts. The findings of this study provide robust empirical insights for the development of holistic intervention strategies that support overall societal well-being. By emphasising the integration of financial, emotional, health, and work–life balance aspects, this study offers practical implications for policymakers and stakeholders in formulating policies and programmes that support the Johor Maju 2030 aspirations, thereby strengthening quality of life and societal productivity.

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