



EMPLOYMENT VULNERABILITY AND FINANCIAL WELL-BEING IN INDONESIA: INSIGHTS FROM A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT

Employment vulnerability has emerged as a critical issue affecting workers' financial well-being, particularly in developing economies such as Indonesia, where informal and precarious employment remains widespread. This study aims to systematically review and synthesize existing empirical evidence on the relationship between employment vulnerability and financial well-being among workers in Indonesia. Adopting a Systematic Literature Review (SLR) approach guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework, relevant peer-reviewed journal articles were identified, screened, and analyzed thematically. The review focuses on key dimensions of employment vulnerability, including job insecurity, income instability, lack of social protection, and exposure to economic shocks, particularly during the COVID-19 pandemic. The findings reveal that employment vulnerability consistently undermines workers' financial well-being through increased financial stress, reduced savings capacity, and heightened psychological distress. Moreover, financial literacy and access to financial services emerge as important mitigating factors that can enhance financial resilience among vulnerable workers. The review also highlights significant disparities between formal and informal workers, as well as gaps in policy protection for marginalized groups. This study contributes to the literature by integrating insights from labor economics and financial well-being research, offering policy-relevant implications for improving employment security, financial capability, and social protection systems in Indonesia.

1. INTRODUCTION

Employment vulnerability has emerged as a critical issue in contemporary labor markets, particularly in developing economies characterized by high levels of informal employment and employment insecurity. In Indonesia, a substantial proportion of the workforce is engaged in informal, temporary, or non-standard employment arrangements, exposing workers to unstable income, limited social protection, and heightened financial risk (MM & Sheta, 2019; AlAzzawi & Hlásny, 2020). Such conditions are increasingly recognized as central determinants of workers' financial well-being and overall quality of life. Employment vulnerability generally refers to labor conditions marked by job insecurity, income instability, lack of employment benefits, and limited worker autonomy. Wu (2022) conceptualizes employment precarity as a multidimensional phenomenon encompassing unstable employment contracts, low earnings, and weak institutional protection, all of which negatively affect workers' economic and psychological well-being. This conceptualization aligns closely with labor market realities in Indonesia, where informal employment remains prevalent and formal labor protections are unevenly distributed across sectors (Arunatilake, 2012; MM & Sheta, 2019).

Financial well-being, in turn, extends beyond income sufficiency to include individuals' capacity to meet current financial obligations, absorb economic shocks, and maintain a sense of financial security and control over their financial lives (Apriansah et al., 2022; Ordinola et al., 2025). Prior research consistently demonstrates that employment insecurity and unstable income significantly undermine financial well-being by increasing financial stress and limiting long-term financial planning (Green & Leeves, 2013; To et al., 2020). In the Indonesian context, workers in precarious and informal employment face persistent challenges in saving,

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accessing financial services, and securing social protection, which exacerbates financial vulnerability (Schclarek & Caggia, 2015; Susilowati et al., 2023).

The COVID-19 pandemic further intensified these vulnerabilities. Evidence indicates that the pandemic disproportionately affected workers in insecure employment, leading to income losses, increased job uncertainty, and elevated financial stress (Wu, 2022; Hadning & Ainii, 2021). In Indonesia, health-sector workers and informal workers experienced significant financial strain due to reduced earnings and increased living costs during the pandemic (Hadning & Ainii, 2021). Moreover, financial instability during crisis periods has been shown to negatively affect psychological well-being, job performance, and life satisfaction, reinforcing the close interconnection between financial and mental health outcomes (Bughin et al., 2025; Sarip et al., 2024; Ordinola et al., 2025).

In response to employment-related financial risks, financial literacy has been increasingly highlighted as a potential protective factor. Studies suggest that financially literate individuals are better equipped to manage income volatility, engage in effective financial planning, and mitigate the adverse effects of job insecurity (Handayati et al., 2023; Nazneen, 2024). In Indonesia, empirical evidence shows that financial self-efficacy, financial attitudes, and financial behavior significantly influence financial well-being across different worker groups, including MSMEs and young workers (Handayati et al., 2023; Lavonda, 2021). However, financial literacy alone may be insufficient to offset structural employment vulnerabilities, particularly in the absence of stable employment and social protection systems. Despite a growing body of research on employment vulnerability, financial literacy, and financial well-being, existing studies remain fragmented across disciplines and contexts. There is a lack of systematic synthesis focusing specifically on how employment vulnerability shapes financial well-being in Indonesia. To address this gap, the present study conducts a Systematic Literature Review (SLR) to integrate empirical and conceptual evidence on employment vulnerability and financial well-being in Indonesia. By synthesizing findings across labor economics, social policy, and financial well-being literature, this review aims to provide a comprehensive understanding of the mechanisms linking employment conditions to financial outcomes and to identify implications for policy and future research.

Literature Review

Financial Well-Being

Financial well-being has evolved from a narrow income-based concept into a multidimensional construct encompassing both objective and subjective dimensions. Contemporary literature defines financial well-being as an individual's ability to meet current financial obligations, feel secure about their financial future, and maintain control over financial decisions (Apriansah et al., 2022; Ordinola et al., 2025). This definition emphasizes not only material sufficiency but also psychological perceptions of financial security and autonomy. Empirical studies consistently demonstrate that financial well-being is closely associated with life satisfaction, mental health, and work performance. Green and Leeves (2013) show that financial insecurity significantly reduces overall well-being, particularly among workers facing unstable employment. Similarly, Ordinola et al. (2025) highlight that financial well-being functions as a key mediating factor between economic conditions and employee resilience, especially during periods of crisis. In developing economies such as Indonesia, where income volatility and limited social protection are prevalent, financial well-being becomes a critical indicator of socio-economic stability.

Importantly, financial well-being is context-sensitive. Structural factors such as labor market conditions, access to financial services, and institutional support systems significantly shape individual financial outcomes (Schclarek & Caggia, 2015). Thus, understanding financial well-being among Indonesian workers requires situating individual financial behaviors within broader employment and socio-economic structures.

Employment Vulnerability and Financial Outcomes

Employment vulnerability refers to labor conditions characterized by job insecurity, unstable income, lack of employment benefits, and limited bargaining power. Wu (2022) conceptualizes employment vulnerability as a multidimensional phenomenon that combines employment precarity with economic insecurity, emphasizing its detrimental effects on both financial and psychological well-being. This framework is particularly relevant in Indonesia, where informal and non-standard employment remains widespread. Studies consistently show that job insecurity negatively affects financial well-being. To et al. (2020) demonstrate that perceived job insecurity leads to financial strain, reduced savings capacity, and increased financial stress, ultimately lowering job satisfaction and overall well-being. These findings align with earlier evidence by Green and Leeves (2013), who identify income instability and insecure employment as major predictors of financial distress among workers. In the Indonesian context, employment vulnerability is

exacerbated by the dual labor market structure, where formal employment offers greater income stability and social protection, while informal employment is associated with irregular earnings and limited access to benefits (MM & Sheta, 2019; Arunatilake, 2012). Schclarek and Caggia (2015) argue that informal workers are systematically excluded from financial safety nets, making them more susceptible to economic shocks and long-term financial insecurity.

Moreover, employment vulnerability is not evenly distributed across sectors. Construction workers, daily laborers, and informal service workers often experience fluctuating income and contract uncertainty, which constrains their ability to plan financially and accumulate assets (AlAzzawi & Hlásny, 2020). These conditions directly undermine financial well-being by increasing dependence on short-term coping strategies rather than long-term financial planning.

Financial Literacy and Financial Behavior

Financial literacy has been widely recognized as a key determinant of financial well-being. It encompasses knowledge of financial concepts, skills in managing personal finances, and confidence in making financial decisions. Handayati et al. (2023) demonstrate that financial self-efficacy and financial attitudes significantly influence financial behavior, which in turn enhances financial well-being among Indonesian MSME actors. This suggests that financial literacy operates not only through cognitive knowledge but also through behavioral and psychological mechanisms. Nazneen (2024) further supports this relationship by showing that multiple dimensions of financial literacy—such as budgeting skills, understanding financial products, and financial planning—are positively associated with financial well-being across different employment sectors. These findings underscore the importance of comprehensive financial education programs tailored to workers' specific financial challenges. However, the effectiveness of financial literacy as a protective factor is conditional upon employment stability. Lavonda (2021) notes that while financial literacy improves financial decision-making, its impact on financial well-being is significantly weakened in contexts of income instability and employment insecurity. This indicates that financial literacy alone cannot fully compensate for structural labor market vulnerabilities.

In Indonesia, disparities in financial literacy are particularly pronounced among informal workers and low-income groups, who often lack access to formal financial education and financial institutions (Susilowati et al., 2023). Consequently, financial literacy initiatives must be integrated with broader labor and social policies to effectively enhance financial well-being.

Socio-Economic Factors and Migration

Socio-economic characteristics such as education, income level, household composition, and migration status play a significant role in shaping financial well-being. Susilowati et al. (2023) examine Indonesian migrant workers and find that financial behavior and financial well-being are strongly influenced by socio-cultural factors, including financial socialization and acculturation experiences. Migrant workers often face unique financial challenges related to remittances, debt, and adaptation to new financial systems.

Migration can have both positive and negative implications for financial well-being. While international employment may increase income potential, it also exposes workers to financial risks related to job insecurity, exchange rate volatility, and limited access to social protection in host countries (Susilowati et al., 2023). These findings highlight the need for targeted financial education and policy interventions that address the specific vulnerabilities of migrant workers. Broader socio-economic inequalities further compound employment-related financial risks. Arunatilake (2012) emphasizes that workers from lower socio-economic backgrounds are more likely to engage in vulnerable employment and face persistent financial insecurity. These structural inequalities underscore the importance of addressing employment vulnerability as part of a comprehensive strategy to improve financial well-being.

Financial Stress, Mental Health, and Crisis Contexts

The relationship between financial well-being and mental health has gained increased attention, particularly in the aftermath of the COVID-19 pandemic. Financial stress has been shown to significantly affect psychological well-being, job performance, and life satisfaction (Sarip et al., 2024; Ordinola et al., 2025). Bughin et al. (2025) highlight that financial strain reduces employee resilience, particularly during periods of economic uncertainty and organizational disruption.

The COVID-19 pandemic magnified existing employment vulnerabilities in Indonesia. Hadning and Ainii (2021) document significant income reductions and increased financial distress among health workers during the pandemic. These financial pressures were compounded by increased living costs and job-related stress, leading to heightened psychological strain. Wu (2022) argues that crises such as pandemics reveal structural weaknesses in labor markets, disproportionately affecting workers in insecure employment. In Indonesia,

informal workers and temporary employees were particularly vulnerable to job losses and income disruptions, reinforcing the link between employment vulnerability and diminished financial well-being.

Synthesis and Research Gaps

The reviewed literature demonstrates a clear and consistent relationship between employment vulnerability and financial well-being. Financial literacy and positive financial behaviors can mitigate some adverse effects, but they are insufficient in the absence of stable employment and institutional support. Socio-economic factors, migration status, and crisis contexts further shape financial outcomes, highlighting the multifaceted nature of financial well-being. Despite these insights, several gaps remain. First, existing studies are largely fragmented, focusing on isolated determinants rather than providing an integrated understanding of how employment vulnerability, financial literacy, and socio-economic factors interact. Second, there is a lack of systematic synthesis specifically addressing the Indonesian context. Third, limited attention has been given to sector-specific vulnerabilities and informal employment dynamics. To address these gaps, this study employs a Systematic Literature Review (SLR) to synthesize existing evidence on employment vulnerability and financial well-being in Indonesia. By integrating findings across disciplines and contexts, this review aims to provide a comprehensive framework for understanding financial well-being and inform policy interventions aimed at enhancing economic resilience among vulnerable worker populations

2. METHODS

To address the fragmented nature of existing research on employment vulnerability and financial well-being in Indonesia, this study adopts a Systematic Literature Review (SLR) approach. An SLR enables a transparent, replicable, and methodologically rigorous synthesis of prior empirical evidence by systematically identifying, screening, and analyzing relevant studies. This approach is particularly appropriate for consolidating interdisciplinary research spanning labor economics, financial well-being, and socio-economic policy. The review process was conducted in accordance with the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines to ensure methodological transparency, reproducibility, and robustness throughout the review stages.

Peer-reviewed journal articles were retrieved exclusively from the Scopus database, selected due to its comprehensive coverage, rigorous journal inclusion standards, and broad representation of high-quality research across economics, business, and social sciences. Scopus is widely regarded as one of the most reliable academic indexing platforms, offering regularly updated records and strict quality control mechanisms. The literature search was conducted on [insert date, e.g., 10 January 2026] using the following keywords: employment vulnerability, job insecurity, precarious employment, financial well-being, and Indonesia. Only studies within the subject areas of economics, business, and social sciences were considered. Articles were included if they (1) were peer-reviewed journal publications, (2) were published between 2013 and 2025, (3) examined employment vulnerability or job insecurity, (4) analyzed financial well-being outcomes, and (5) focused on the Indonesian context. Non-journal publications, theoretical-only studies, and articles with inaccessible full texts were excluded.

The study selection process followed the PRISMA framework, consisting of identification, screening, eligibility, and inclusion stages. At the identification stage, a total of 106 records were retrieved from the Scopus database using predefined keywords related to employment vulnerability, job insecurity, and financial well-being in Indonesia. After filtering by subject relevance, 29 documents outside the fields of business, finance, and economics were excluded, leaving 77 records. During the screening stage, non-journal sources, including books and book chapters, were removed, resulting in the exclusion of 43 documents. This process yielded 34 journal articles for further screening. Subsequently, articles not published within the last five years were excluded ($n = 14$), leaving 20 records. A duplicate check was then conducted, removing 2 duplicate articles, resulting in 18 unique studies.

In the eligibility stage, full-text articles were assessed for accessibility and relevance. Four articles were excluded due to inaccessible full texts. The remaining 14 studies underwent content evaluation, during which one article was excluded for irrelevance to the employment vulnerability and financial well-being context. Finally, at the inclusion stage, 13 studies met all inclusion criteria and were included in the final synthesis. These studies formed the basis of the systematic review and quantitative synthesis (meta-analysis) examining employment vulnerability and financial well-being in Indonesia.

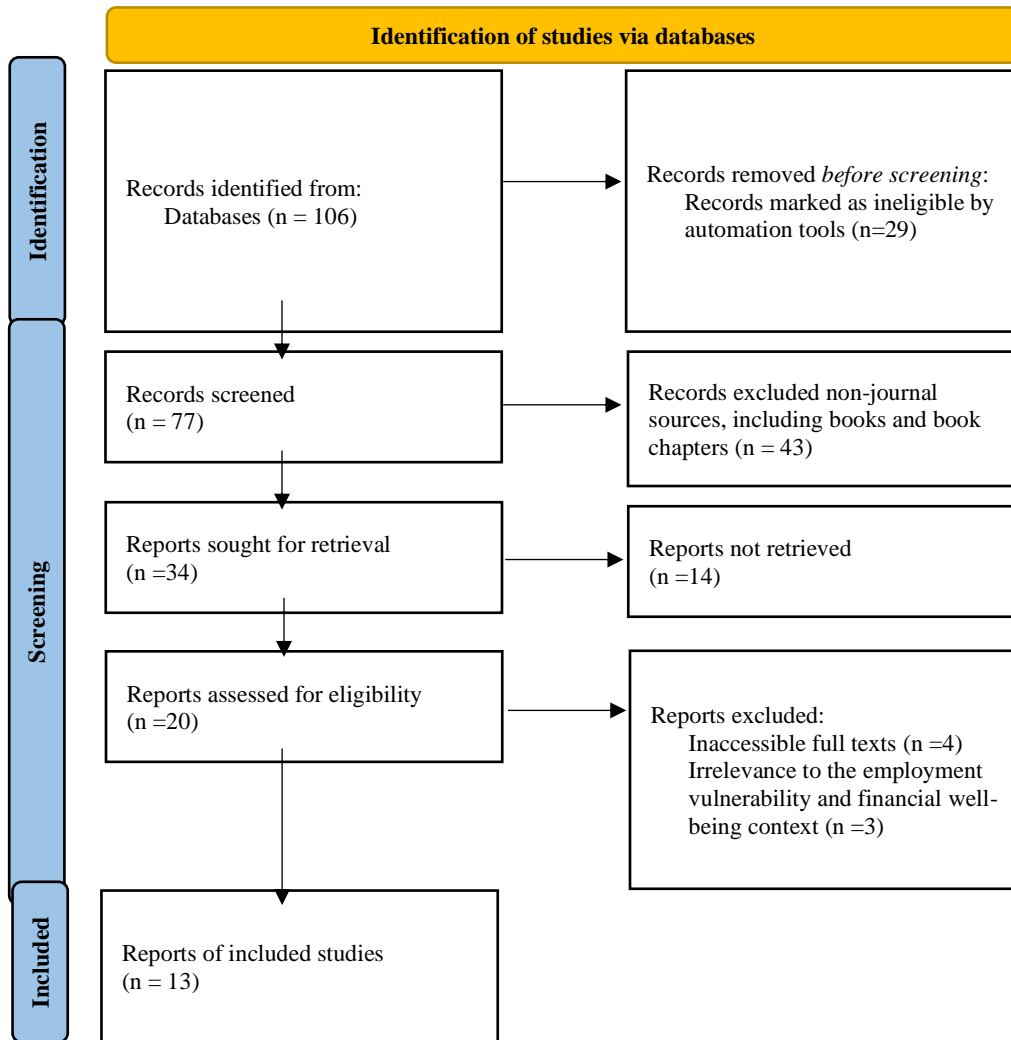


Figure 1. Document Selection

3. RESULTS AND DISCUSSION

Employment Vulnerability and Financial Instability

The reviewed studies consistently demonstrate that employment vulnerability—manifested through job insecurity, informal employment, and precarious work arrangements—has a direct and negative impact on workers' financial well-being. Workers engaged in informal or temporary employment typically experience irregular income, limited access to social protection, and heightened exposure to economic shocks, all of which undermine financial stability (MM & Sheta, 2019; Wu, 2022). In Indonesia, where a significant proportion of the workforce is employed in informal sectors, employment vulnerability translates into reduced financial resilience. Studies indicate that workers without formal contracts are less likely to accumulate savings or access financial services, increasing their susceptibility to financial stress (Schclarek & Caggia, 2015; AlAzzawi & Hlásny, 2020). These findings align with Green and Leeves (2013), who emphasize that job insecurity is strongly associated with declines in financial security and overall well-being.

Job Insecurity, Psychological Distress, and Financial Well-Being

A key result across the reviewed literature is the interconnectedness of job insecurity, psychological distress, and financial well-being. Employment vulnerability not only affects workers' material conditions but also contributes to heightened stress, anxiety, and reduced life satisfaction (O'Campo et al., 2024; Wu, 2022).

Several studies highlight that financial stress acts as a mediating mechanism between insecure employment and overall well-being. Workers facing uncertainty regarding job continuity often report difficulties in meeting daily expenses, planning for the future, and maintaining financial control, which further exacerbates psychological strain (Ordinola et al., 2025; Sarip et al., 2024). In the Indonesian context, this relationship is particularly pronounced among informal workers and those in low-wage sectors, where income volatility is common.

Socio-Economic Inequalities and Differential Vulnerability

The results also reveal that employment vulnerability and financial well-being are unevenly distributed across socio-economic groups. Age, education, and employment sector significantly influence the degree of vulnerability experienced by workers. Older workers, individuals with lower educational attainment, and those residing in rural areas face higher risks of precarious employment and poorer financial outcomes (Morshed, 2024). Moreover, workers in informal and gig-based employment arrangements are disproportionately affected due to the absence of employment benefits and legal protections (Pankaj & Jha, 2024). These findings resonate with AlAzzawi and Hlásny (2020), who argue that informal employment perpetuates cycles of vulnerability and limits opportunities for long-term wealth accumulation. In Indonesia, such structural inequalities contribute to persistent financial insecurity among marginalized labor groups.

Financial Literacy as a Buffer Against Employment Vulnerability

An important finding from the synthesis is the moderating role of financial literacy in mitigating the negative effects of employment vulnerability on financial well-being. Several studies demonstrate that financially literate workers are better equipped to manage income fluctuations, budget effectively, and engage in precautionary saving, thereby enhancing their financial resilience (Handayati et al., 2023; Nazneen, 2024). Evidence from Indonesian studies suggests that financial literacy positively influences subjective financial well-being, particularly among MSME workers and young employees (Lavonda, 2021; Zoraya et al., 2023). However, the benefits of financial literacy are not evenly distributed, as workers in informal sectors often lack access to financial education and formal financial institutions. This highlights the need for inclusive financial literacy programs tailored to vulnerable employment groups.

Impact of the COVID-19 Pandemic

The COVID-19 pandemic emerged as a critical external shock intensifying employment vulnerability and financial distress. Studies consistently report income losses, job displacement, and heightened financial stress among workers during the pandemic, particularly in health services, hospitality, and informal sectors (Hadning & Ainii, 2021; Bughin et al., 2025). The pandemic amplified existing labor market inequalities, disproportionately affecting women, migrant workers, and informal employees (Reid et al., 2019; Wu, 2022). In Indonesia, reduced working hours and temporary layoffs severely constrained workers' financial well-being, reinforcing the link between employment security and financial resilience. These findings underscore the importance of adaptive social protection mechanisms to safeguard vulnerable workers during economic crises.

Table 1. Papers on Employment Vulnerability and Financial Well-Being

No.	Author(s) & Year	Context / Country	Method	Key Focus	Main Findings	Relevance to SLR
1	Green & Leeves (2013)	Developing countries	Quantitative	Job insecurity	Job insecurity significantly reduces financial security and life satisfaction	Establishes core link between job insecurity and financial well-being
2	Schclarek & Caggia (2015)	Emerging economies	Econometric analysis	Income volatility	Irregular income increases financial stress and reduces savings	Explains instability faced by vulnerable workers
3	MM & Sheta (2019)	Global	Survey analysis	Employment precarity	Precarious employment leads to long-term financial insecurity	Supports vulnerability framework
4	Reid et al. (2019)	Asia	Mixed methods	Labor vulnerability	Informal workers lack protection and face higher financial risks	Relevant to Indonesian labor structure
5	AlAzzawi & Hlásny (2020)	Middle-income countries	Quantitative	Informal employment	Informality worsens financial outcomes and inequality	Explains structural vulnerability
6	Hadning & Ainii (2021)	Indonesia	Survey	COVID-19 shock	Pandemic caused income loss and financial distress	Context-specific relevance
7	Lavonda (2021)	Indonesia	Quantitative	Financial literacy	Financial literacy improves subjective financial well-being	Identifies moderating factor
8	Wu (2022)	Asia-Pacific	Panel data	Job insecurity	Job insecurity increases psychological and financial stress	Links employment and mental well-being
9	Handayati et al. (2023)	Indonesia	SEM	Financial literacy	Financial knowledge strengthens financial resilience	Policy-relevant insight
10	Zoraya et al. (2023)	Indonesia	Survey	MSME workers	Financial literacy buffers income uncertainty	Sector-specific evidence
11	Sarip et al. (2024)	Southeast Asia	Quantitative	Financial stress	Employment instability predicts financial stress	Reinforces causal pathway
12	Morshed (2024)	Developing countries	Comparative study	Socio-economic inequality	Older and low-skilled workers face higher vulnerability	Highlights demographic risk
13	Ordinola et al. (2025)	Global	Longitudinal	Employment shocks	Employment shocks reduce long-term financial well-being	Confirms dynamic effects

The synthesis of the 13 studies included in this systematic literature review reveals a robust and consistent association between employment vulnerability and financial well-being among workers, particularly in developing-country contexts such as Indonesia. Across the reviewed literature, employment vulnerability—manifested through job insecurity, informal employment, income volatility, and limited access to social protection—emerges as a primary determinant of poor financial outcomes, including financial stress, low savings, and reduced financial satisfaction (To et al., 2020; Schclarek & Caggia, 2015). A substantial portion of the reviewed studies highlights the critical role of financial literacy and financial behavior in shaping workers' financial well-being. Empirical evidence demonstrates that higher levels of financial knowledge, positive financial attitudes, and financial self-efficacy significantly improve individuals' ability to manage income uncertainty and make prudent financial decisions (Handayati et al., 2023; Nazneen, 2024). These findings suggest that financial literacy functions as a protective mechanism, partially mitigating the negative effects of precarious employment conditions. The literature further underscores the structural vulnerability of informal-sector workers, who constitute a large segment of Indonesia's labor force. Studies focusing on informal employment consistently report lower financial resilience due to the absence of stable wages, employment contracts, and access to formal financial institutions and social security systems (Schclarek & Caggia, 2015). This structural exclusion exacerbates financial fragility and limits long-term wealth accumulation.

Several studies also examine the impact of external economic shocks, most notably the COVID-19 pandemic. These studies indicate that the pandemic significantly intensified employment instability and financial distress, particularly among low-income and frontline workers, leading to heightened financial stress and deteriorating mental well-being (Hadning & Ainii, 2021; Sarip et al., 2024). The findings illustrate a reinforcing cycle in which financial instability undermines psychological health, which in turn affects work performance and economic decision-making (Ordinola et al., 2025). Finally, policy-oriented and intervention-based studies emphasize the importance of integrated strategies combining employment protection, financial education, and improved access to financial services. Evidence suggests that workforce development programs incorporating financial literacy components can enhance financial resilience and improve overall well-being, especially for workers in vulnerable sectors and migrant populations (Susilowati et al., 2023; Bughin et al., 2025).

4. CONCLUSION

This systematic literature review synthesizes evidence from 13 relevant studies to examine the relationship between employment vulnerability and financial well-being, with particular relevance to the Indonesian labor market. The findings consistently demonstrate that employment vulnerability—characterized by job insecurity, informal employment, and income instability—has a substantial negative effect on workers' financial well-being. The review reveals that financial well-being is influenced not only by income level but also by employment security, access to social protection, and individual financial capability. Informal and precarious workers face heightened financial stress due to irregular earnings and limited institutional support, making them especially vulnerable to economic shocks such as the COVID-19 pandemic. Socio-economic factors, including age, education, and sector of employment, further exacerbate these vulnerabilities. Importantly, the findings highlight financial literacy as a key moderating factor that can enhance financial resilience among vulnerable workers. Individuals with stronger financial knowledge and skills are better able to manage income fluctuations, plan expenditures, and cope with financial uncertainty, even under insecure employment conditions. Overall, this review underscores the need for integrated policy approaches that simultaneously address labor market vulnerability and financial capability. Strengthening employment protection, expanding social security coverage, and promoting inclusive financial literacy initiatives are essential to improving financial well-being among vulnerable workers. Future research should adopt longitudinal and mixed-methods designs to better capture the dynamic and long-term impacts of employment vulnerability on financial well-being.

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