

IMPACT OF JOB INSECURITY ON EMPLOYEE WELL-BEING DURING THE TIME OF COVID-19: MEDIATING ROLE OF FINANCIAL STRESS

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ABSTRACT: *The basic aim and purpose of this research are to fill in the knowledge gap regarding job insecurity and its psychological aspects related to employees. This research is quantitative, and data is collected from employees working in different restaurants and hotels in Rawalpindi and Islamabad through questionnaires that were distributed physically to participants. It helps to examine the effect of job insecurity (JI) on financial stress (FS) and on employee psychological well-being (PWB) and how financial stress (FS) is mediating their relationship. In this study, resilience (RS) was studied as a moderator that gives a buffering effect between job insecurity and financial stress. Hypotheses were developed by analyzing recent literature, and the conceptual framework is supported by a theoretical background. The findings of the study suggest that job insecurity has a positive relationship with FS and a negative relationship with psychological well-being, and financial stress acts as a triggering effect in the relationship between job insecurity and psychological well-being. The moderating effect of resilience was also shown to be significant. As this study is only conducted in the restaurants of Rawalpindi and Islamabad, it can also be conducted in other cities in Pakistan. For future studies, other dimensions of psychological capital can also be used, such as hope, optimism, and self-efficacy, as moderators to study a more complex model.*

Keywords: Job Insecurity, Psychological Well-being, Pandemic, COVID-19, Anxiety, Financial Stress.

1. INTRODUCTION

On January 8, 2020, the Chinese Centre for Disease Control and Prevention announced officially that there is a causative pathogen for the Corona virus, which is highly contagious and spreads faster than any other disease. This epidemic of COVID-19 was first diagnosed and started in Wuhan, Hubei Province, China, in December 2019, but in a blink of an eye, it spread globally, and the “World Health Organization” (WHO) declared this epidemic a global pandemic on March 11, 2020. The novel coronavirus was first named 2019-nCoV and officially named severe acute respiratory syndrome coronavirus 2 (SARSCoV-2) [11].

If we look at the past history of pandemics, we will come to know that when Equine Influenza (EI) emerged, people whose income relied on horse-related industries (people with financial dependence on industries that are more likely to be affected by crises) were seen to have more mental and psychological issues than those employees whose income didn't lie in horse-related industries. Another pandemic was the severe acute respiratory syndrome (SARS) outbreak. People developed more financial stress from pre to post-pandemic outbreaks, and job losses increased in huge numbers. The most important factor in predicting the causes of depression and decreased psychological well-being was income reduction. So nowadays, during times of COVID, people are facing unparalleled employment fluctuations due to greater job insecurity, which leads to poor health issues. Similarly, many people faced more financial concerns than ever during this Coronavirus outbreak, and people saw this disease as a major threat to their finances [28]. However, COVID-19 has shut down most industries, and many organizations find it necessary to reduce their workforce because of their decreased net profit, so they are even unable to meet the salary demands of their employees. Due to all this hustle, many of the employees working in the hotel industry faced depression, financial anxiety, and stress [22]. Some of the researchers have studied its impacts on the economies of nations and how they are incorporating their finances among people during crucial times. However, employees' psychological outcomes and well-being are the areas that are

ignored in research. So, this research will attempt to fill up this gap by adding relevant information by critically analyzing the data and interpreting the results more efficiently. This study will help uncover the psychological aspects of COVID-19 for the employees of the hotel industry in Pakistan. Due to this pandemic, the psychological well-being of employees is the most neglected area to be studied in previous research. So, this study is being conducted to address feelings of distress coming from uncertainty about a job and being unable to meet personal finances. Past studies did not argue much about how this pandemic poses new challenges for employees, which badly trigger their psychological health in a negative way [14].

Job Insecurity (JI) and Financial Stress (FS)

When there is a situation of pressure or facing any sort of lack of resources, physical and mental disorders take place as a result of financial stress, and most of the time they occur due to job stress and job insecurity [16]. In the very first month of the spread of COVID-19 and its official announcement that it's been declared a global pandemic, 1.4 million people only in the U.S. lost their jobs, their unemployment rate increased by 33%, and there was a huge wave of financial stress and job insecurity among employees. Due to the threat to the personal finances of employees, they were faced with high levels of psychological and mental disorders, which include anxiety and depression [28]. As a result of COVID-19, due to increased levels of job insecurity among employees, financial stress also increases, decreasing psychological well-being [3]. Even before the COVID-19 pandemic, there was a recession in 2008, which affected most industries globally, and people during this pandemic faced higher financial uncertainty and placed their job-related matters and stress about money as their top concerns during the whole time period. These kinds of financial and economic stressors are considered to be the most important stressors among employees and their families [17]. When an individual is faced with uneasy financial conditions, they ultimately develop unhealthy attitudes, which greatly affect their mental well-being [2].

H 1: Job insecurity (JI) as a result of COVID-19 has a positive relationship with employee Financial Stress (FS).

1.1. Job insecurity (JI) and psychological well-being (PWB)

According to resource theory, knowledge of resource depletion and any threat that is associated with it can cause serious negative feelings of stress, so people usually try to protect all types of resources, including their energies and individual characteristics [5]. Many studies have shown that people have low levels of psychological well-being if they find any insecurity relating to their job. It is very closely related to psychological distress, and anxiety leading to depression [29]. At a time of high crisis where global economies are falling apart, it is the high responsibility of organizations to give an answer about employee psychological well-being and keep them motivated by providing them with high job security and financial benefits because these layoffs due to uncertainty would be the cause of decreased performance and demotivation among remaining employees [25]. The well-being of employees is defined by judgments between life satisfaction and emotions that range from depression to happiness, and due to COVID-19, employee well-being due to job insecurity has now become a heated topic as people are facing threats to their finances. Feelings of job insecurity negatively impact the physical, economic, and psychological well-being of employees working in different sectors and whose jobs are at stake due to the pandemic crisis [7]. Psychological studies suggest that job insecurity Resilience is defined as the ability to adapt to stress and adversity. Resilience also helps people to buffer their lives from hardships and challenges, which leads them to believe that they have developed some positive relationships and environmental mastery that help them in personal growth and self-determination [10]. According to the conservation of resource theory (COR), employees with more resources have a better tendency to cope with stressful environments and situations, which increases their well-being [20]. Resiliency might have a moderating effect on employee stressors such as job insecurity, financial stress, and well-being [12]. So, from the above literature and past studies, the following hypothesis has been suggested:

H4: Resilience (RS) moderates the positive relationship between employee job insecurity (JI) and financial stress (FS), such that the relationship is weak when resilience is high.

Theoretical background and framework

This research model is based on a theoretical background. According to the conservation of resources theory, negative outcomes for employees have been seen. Conservation of Resource Theory states that loss of any type of resource may cause serious mental problems among employees, so they tend to protect and restore all types of energy [5]. In 1989, for the very first time, Hobfoll introduced the Conservation of Resource Theory (COR). According to the Conservation of Resource Theory (COR), if an employee or a person feels any loss of a resource or the threat of losing a resource, either financial or emotional, it causes a feeling of stress, so people tend to preserve or reserve their resources and to retain their physical energies, personal finances, and emotional feelings [5; 27]. This will also have other detrimental effects, like less commitment, reduced performance, and high turnover intentions, lowering the psychological well-being of people

[9]. These resources may be defined as objects like their personal characteristics, conditions, finances, investments, emotional energies, and most importantly, their skills. Conservation of Resource Theory explains that when people are faced with any threat of losing resources, instead of waiting for their loss, they tend to position their resources in an advantageous way [21]. Based on this theoretical background, the following model has been proposed: among employees affects not only them but also the well-being of their families, colleagues, peers, and many other people that are directly or indirectly associated with them is also greatly influenced [1]. In many studies, job insecurity is found to be the most important factor that has been related to the least amount of organizational commitment, job dissatisfaction, undesirable behaviors, and poor well-being of employees [8].

H2: Job insecurity (JI) as a result of COVID-19 hurts employee psychological well-being (PWB).

1.2. Mediating Role of Financial Stress (FS)

Financial concerns can be significant stressors, especially when the economy is experiencing a prolonged downturn. Some people have better tendencies to cope with financial stressors than others, and risk and resilience researchers are investigating the process by which people confronted with the same obstacles in life have different outcomes—some people who go through difficult life events continue to succeed, whereas others suffer as a result of their difficult circumstances [15]. Stress is considered one of the leading causes of employee productivity, hence affecting employee psychological well-being. It has rarely one single source point, and it comes from numerous physical, psychological, and social stressors that are related to both personal and work life [26]. Recently, scholars have argued that the relationship between economic hardship (e.g., making lifestyle adjustments due to financial need) and psychological well-being is explained by concern regarding one's financial situation. People were found to have more depressive symptoms during the COVID-19 pandemic than at any other time. For example, they find little pleasure in doing things, feeling depressed and down because of their financial conditions [28]. Workload and work-related stress also cause people to lose their psychological well-being in this competitive environment, and they feel insecure about their jobs. Such a type of mismanaged stress by employees can be harmful to the organization as a whole [18]. When people feel threatened by their financial matters and work-related stress, they automatically develop negative feelings like suicidal thoughts. Losing any resource, either monetary or emotional, leads to poor well-being [24]. Choi, Heo, Cho, & Lee [6] suggested in their study that people with higher financial stress tend to have lower psychological well-being. By looking at the prior studies and literature, the following hypothesis has been suggested: financial stress is used as a mediator between job insecurity and employee well-being.

H3: Financial stress (FS) acts as a mediator between the relationship between job insecurity and employee psychological well-being (PWB).

1.3 Moderating role of Resilience (RS)

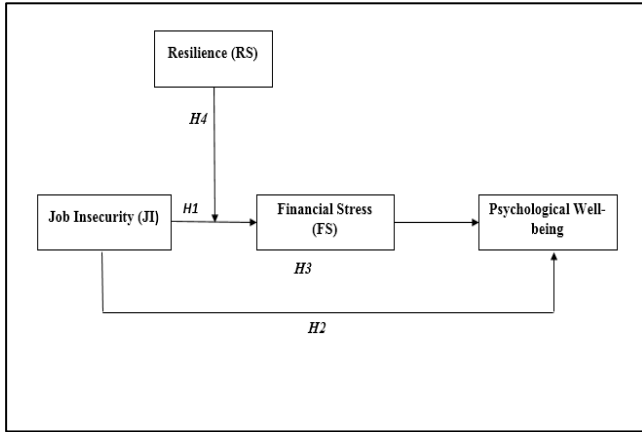


Figure 1: Theoretical Framework

2. METHODOLOGY

Data were collected from the people working in restaurants in Rawalpindi and Islamabad, and it was collected at one time by floating questionnaires in different restaurants to more than 300 participants, but 260 submissions were obtained, of which almost 10 were considered improper responses, so the sample size calculated as per the rule of thumb was 210, but for the process of data analysis, a 250-sample size was used. The analysis shown in Table 1, Annexure, shows that 99.5% were male and 0.5% were female. Based on age, 106 (50.5%) were aged 24-29, 87 (41.4%) were aged 30-35, and 13 (6.1%) were aged 36-41. Out of 210 respondents, 189 (90%) were in high school, 2 (0.9%) held technical certificates, 3 (1.4%) held bachelor's degrees, and 4 (1.9%) were masters. The financial condition of 70 (33%) respondents was comfortable; 138 (65.7%) were struggling; and 2 (0.9%) were poverty-stricken. The employment status of 174 (82%) was full-time, while 36 (17.1%) were working part-time jobs. According to the departments, 88.7% of people were working in the food and beverage department, 8.6% were working in the front offices of hotels and restaurants, and the remaining were in other departments. 166 (79%) people were working as serving staff. 19 (9%) were entry-level employees, 17 (8%) were supervisors, and 2 (0.9%) were managers.

The research philosophy chosen for the current study is positivism. The research is limited to data collection and interpretation objectively, and the findings are quantifiable, which leads to statistical analysis. The research approach used was deductive because, in this study, the positivist research philosophy was used. This research is based on a theoretical background and model supported by theories, and based on existing theories, a hypothesis is formed. The units of analysis for this study are the employees of the hotel industry working in different restaurants in Islamabad and Rawalpindi. Most of the restaurants were in the category of casual to contemporary dining; some were family-style restaurants, and some of the cafes and fast-food centers were also included. The sample size selected for the survey was justified by using the formula $N = \text{item} \times 10$ method, which is a very powerful statistical tool for multiplying the number of items by Singh and Masuka [31]. As the number of items selected for the questionnaire was 21, the sample size determined was 210 according to the

rule of thumb, but the data was processed on a 250-sample size. Data was collected through the convenience sampling technique [23]. As this study was cross-sectional, data was collected at one time following the convenience sampling technique. In this study, data was collected from primary sources as it is a quantitative study, so data was gathered from questionnaires that contain items for each variable. Variables such as job insecurity (JI), financial stress (FS), and psychological well-being (PW) of employees will be measured on a five-point Likert scale with a range of 1 (strongly disagree) to 5 (strongly agree). Whereas resilience was measured on a five-point Likert scale ranging from 1 (not at all) to 5 (most of the time). In this study, job insecurity was measured by adapting the scale that was developed by De White (2000). In this research, this trait was measured by taking a four-item scale of psychological capital [13]. Financial stress will be measured using a seven-item scale used by Sarwar et al. (2021a). In this study, psychological well-being will be measured by adopting a six-item scale used by Zheng, Zhu, Zhao, & Zhang [30].

3. RESULTS AND DISCUSSIONS

3.1. Sample Characteristics and Demographic Analysis

3.2. Evaluation of measurement model

It is generally evaluated to assess the reliability of items (e.g., factor loadings), construct reliability (e.g., “Cronbach’s alpha and composite reliability”), and validity. In the research, there were a total of 21 items, and different tests were applied to them. Job insecurity (JI) is measured on a 4-item scale, and the resultant value of its Cronbach alpha is 0.893, showing higher reliability. Financial stress (FS), which is used as a mediator, was measured on a seven-item scale and showed a reliability of 0.950, so FS’s reliability is also high and significant. Psychological well-being (PWB), which is used as a dependent variable, was measured on a six-item scale with a Cronbach alpha value of 0.937, showing higher reliability. One moderator used in this model is resilience (RS), which was measured on a 4-item scale of psychological capital with a value of 0.754. It shows an acceptable range and higher reliability (table 2). All the figures in Table 3 of Cronbach alpha show that all of the constructs were reliable. Analysis shows that job insecurity (JI) has a composite reliability of 0.926, which is very high and significant. Financial stress (FS) has a reliability of 0.959, which is also greater than the acceptable range, indicating a higher reliability. Employee psychological well-being (PWB) shows a high composite reliability that is 0.950 greater than 0.7, which is very significant. Resiliency (RS), which is used as a moderator, results in a high reliability of 0.844, which is very significant and acceptable. (See Table 4). According to this model, convergent validity is measured by the average variance extracted (AVE). The recommended value for average variance extracted (AVE) is to be higher than 0.05, so it is enough for convergent validity [4]. Table 5 shows the values of the average variance extracted for each construct, i.e., JI, FS, PWB, and RS. This table clearly shows that each of the constructs meets the minimum threshold criteria for average variance extraction, which is greater than 0.50, so all of these values are significant.

Table 2: Correlation

Variables	JI	FS	PWB	RS
JI	1.000	0.790	-0.674	-0.577
FS	0.790	1.000	-0.654	-0.589
PWB	-0.674	-0.654	1.000	0.771
RS	-0.577	-0.589	0.771	1.000

Note(s) JI = Job Insecurity, FS = Financial Stress, PWB = Psychological wellbeing, RS = Resilience.

Table 3: Cronbach Alpha

Variables	No of Items	Cronbach's Alpha
Job Insecurity (JI)	4	0.893
Financial Stress (FS)	7	0.950
Psychological Well-being (PWB)	6	0.937
Resilience (RS)	4	0.754

Table 4: Item loadings and Composite Reliability

Measures	Measures	OR	CR
Job Insecurity			0.926
J11	"I am sure that I will not be able to keep my job due to COVID-19."	0.895	
J12	There is a risk that I will lose my present job shortly due to COVID-19."	0.845	
J13	I feel uncertain about the future of my job due to COVID-19	0.851	
J14	I think that I will lose my job shortly due to COVID-19."	0.889	
Financial Stress			0.959
FS1	I feel depressed because of my financial situation at the time of the pandemic	0.827	
FS2	I feel sad because of my financial situation during the times of COVID	0.875	
FS3	I am fearful because of my financial situation because of the pandemic	0.885	
FS4	I feel anxious because of my financial situation which is a result of COVID	0.882	
FS5	I worry a lot because of my financial situation due to lack of finances.	0.898	
FS6	I am easily irritated because of my financial situation due to COVID	0.895	
FS7	I feel emotionally drained because of my financial situation during the crisis.	0.881	
Psychological well-being			0.950

Table 6: Measurement of Model Fit

Model Fit

PWB1	I feel I have grown as a person during COVID	0.902
PWB2	I handle daily affairs well during the Lockdown	0.928
PWB3	I generally feel good about myself, and I'm confident	0.929
PWB4	People think I am willing to give and to share my time with others	0.942
PWB5	I am good at making flexible timetables for my work	0.923
PWB6	I love having deep conversations with family and friends so that we can better understand each other	0.933
Resilience		0.844
RS1	I restore my normal mood quickly after unpleasant events at the times of COVID	0.772
RS2	I prefer following more than one route to achieve goals, especially during COVID	0.771
RS3	I prefer work that is both new and challenging	0.740
RS4	I overcome feelings of anger that I may have toward a particular person	0.752

Table 5: Average Variance Extracted (AVE)

Variables	Average Variance Extracted (AVE)
Psychological Well-being (PWB)	0.761
Job insecurity (JI)	0.757
Financial Stress (FS)	0.771
Resiliency (RS)	0.575

Measurement of model fit

To check the model's fitness, conventionally accepted values were used. The SRMR is defined as the difference between the observed correlation and the model-implied correlation matrix, and a value less than 0.10 or 0.08 (in a more conservative version) is considered a good fit. SRMR is a goodness-of-fit measure for PLS-SEM that can be used to avoid model misspecification. SRMR (standardized root mean square residual) greater than 0.08 is considered acceptable. The closer the NFI is to 1, the better the fit will be. This model was considered to be fit as the SRMR value and NFI value were in an acceptable range, as shown in Table 6 below.

	Estimated Value
SRMR	0.062
NFI	0.829

Table:7 Assessment of the structural model - Direct, indirect pathways, and interaction effect

Direct Paths	Std beta	Std error	t value	p value	f ²	VIF
JI→FS	0.747	0.037	20.009	0.000	1.330	1.500
JI→PWB	-0.422	0.093	4.756	0.000	0.102	3.376
RS→FS	-0.159	0.044	3.616	0.000	0.061	1.501
JI x RS (Interaction)	0.263	0.036	7.383	0.000	0.239	2.592
Indirect Path	Std beta	Std error	t value	p value		
JI→FS→PWB	-0.226	0.065	3.458	0.001		

Note(s): JI = Job Insecurity, FS = Financial Stress, PWB = Psychological wellbeing, RS = Resilience. Critical t-values for a two-tailed test are: < 1.96 (p = .05**), and for one tail < 1.6 (p = .05**).

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VIF values should be <5.

3.3 Hypothesis testing

In this study, job insecurity was measured on a four-item scale with a reliability of 0.926, and financial stress was measured on a seven-item scale with a reliability of 0.959. According to correlation analysis and VIF, there was no multicollinearity detected in the data. By looking at the above in Table 7, we see that the value of “p” is less than 0.05, which shows that job insecurity has a positive impact on psychological well-being, supporting the hypothesis. The “t” value for this relationship is greater than 1.96, which means the hypothesis is supported well. This all concludes that H1 is accepted. (Table 7, Fig. 2). The results of hypothesis testing for H1 are shown in Table 7, given above. By looking at the table, we see that the value of “p” is less than 0.05, which shows that job insecurity hurts psychological well-being, supporting the hypothesis. The “t” value for this relationship is greater than 1.96, which means the hypothesis is supported well. This all concludes that H2 is accepted. (Figure 2). The bootstrapping technique and specific indirect effects were used to check the mediation of financial stress between job insecurity and psychological well-being. The value of the coefficient was shown to be -0.226, which is significant at a 95% confidence interval. Its “p” comes out as 0.001 and its “t” value is 3.452, which are also significant, so H3 is accepted. Results are shown in Table 7. (Fig 2). To access the moderating role of resilience (RS) between job insecurity (JI) and financial stress (FS), another test was created in which the predictor variable was multiplied by the moderator variable to check moderation, and the effect of the prediction variable was analyzed by applying the 5000-bootstrapping technique. As “t” values and “p” values lie within the acceptable ranges, hypothesis 4 (H4) will be accepted, and hence it is concluded that resilience acts as a moderator between the relationship between job insecurity (JI) and financial stress (FS). (Table 7, Figure 3, Effect of Moderation: Annexure).

4. Study implications

Former research has been done on COVID-19, highlighting its many aspects, for example, the nature of the virus, its effects on the physical health of people, the effects of COVID-19 on different economies in this world, the nature and efficiencies of vaccines, and others. But few or little research has been done on its effects on the psychological well-being of

employees, but employees' psychological outcomes and well-being are the areas that are ignored in research. So this research was attempted to fill up this gap by adding relevant information by critically analyzing the data and interpreting the results more efficiently. So, the current study concentrates on studying the effect of job insecurity on people who are working in the hotel industry and how COVID-19, which is an infectious disease, has affected them. Secondly, it has been described how financial stress can be measured as a mechanism between job insecurity and psychological well-being, as it is used as a bridge (mediator) in the present study. Thirdly, this study is used to study factors that may decrease the psychological well-being of employees during COVID-19 by empirically testing them. Fourthly, this study is very useful and a very good contribution to the present literature because it studies a very important trait of humans, namely resilience, which acts as a buffering effect between the link between job insecurity and psychological well-being and is used to decrease its devastating effects.

From a practical perspective, the findings of this study also refer to some useful practical and managerial implications for hotel management. These findings are helpful for managers to establish a vision to start training sessions and workshops for their employees so that they will learn how to manage such negative feelings and emotions during the outbreak of a certain crisis and remain motivated towards their job. They should also provide them with psychological sessions to resolve their problems. The findings of this research tell us that there is a very important trait of human beings which is resilience, and more resilient people are faced with less anxiety and stress feelings because they know how to manage difficult situations. This study may help managers and other employees adopt new approaches and reinvent their roles to work efficiently.

6. LIMITATIONS AND FUTURE DIRECTIONS

The results of the present study also provide certain limitations, which might help determine ways for further research. The limitations of the study are, firstly, that the targeted sample only includes hotels and restaurants in Rawalpindi and Islamabad, so in the future, more research can be done to include a larger sample size and targeted

population, including hotels in other cities as well. Another limitation of this study is that it is a cross-sectional study and data is collected at one time. For further research, a longitudinal study can be implemented, and data will be collected at different intervals. This study investigates a mediator called financial stress, so further research can be done by using other mediators like differences in sleep patterns. Anger and emotional exhaustion. The research has used one moderator which is a human resource trait to show flexibility towards negative situations and emotions. Resilience is one dimension of psychological capital, so further research can be done by studying other dimensions like self-efficacy, hope, and optimism that would be more helpful in mitigating the negative effects of job insecurity.

7. CONCLUSION

A research study was conducted to investigate the relationship between job insecurity and psychological well-being through financial stress and the moderating buffering effect of resilience during COVID-19. The unit of analysis for this study was employees who are working in different hotels and restaurants in Islamabad and Rawalpindi, with a sample size of 210 because there were 21 items in total. Convenience sampling was used, and data was collected through questionnaires. Smart PLS version 3 was used for the analysis of the model. This present study will help to add to the growing literature on job insecurity and psychological well-being by examining the mechanisms that are involved to mediate and moderate the effects of financial stress and resilience. Additionally, the hypothesized research model confirms that there is a negative impact of job insecurity on employee psychological well-being, and financial stress acts as a triggering effect between their relationships, hence enhancing its effects. It also confirms that this model is justified by the Conservation of Resource Theory (COR). More importantly, resilience, which acts as a moderator in the model, has a buffering effect on the relationship between financial stress and job insecurity. So, in this study, the proposed hypothesis was supported by prior research. The study is concluded with a beam of hope that it will provide new insight to managers of hotels and restaurants on how to introduce training sessions on the psychological health of their employees and take good care of them. There is a need for continuous adaptation according to the new normal to reduce the effects and feelings of job insecurity.

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ANNEXURE

Table 1: Profile of respondents (demographics)

Demographic	Codes	Frequencies	Percentages
Gender	(1) Male	249	99.5%
	(2) Female	1	.5%
Age	(1) 18-23	4	1.96%
	(2) 24-29	146	50.47%
	(3) 30-35	87	41.42%
	(4) 36-42	13	6.19%
	(5) Above 41	-	
Level of Education	(1) High school	229	90%
	(2) Technical	14	6.66%
	(3) Bachelor's degree	7	3.33%
	(4) Master degree	-	
Marital status	(1) Single	181	67.1
	(2) Married	69	32.8
	(3) Divorced	-	
Financial status	(1) self-supported	227	89
	(2) supported by family	23	10.9
	(3) Supported by government	3	1.42
	(4) Other		

Household description	(1) Comfortable	70	33.3
	(2) Struggling	178	65.71
	(3) Poverty Stricken	2	0.95
Employment status	(1) Full-time	214	82.85
	(2) Part-time	36	17.14
	(3) Full-time seasonal	5	2.38
	(4) Part-time seasonal	-	-
I am	(1) Department head	1	0.47
	(2) Manager	8	3.80
	(3) Supervisor	17	8.095
	(4) Entry level employee	19	9.04
	(5) Serving staff	206	79.04
I am working in	(1) Housekeeping	1	0.47
	(2) Food and beverages	222	86.66
	(3) Front office	18	8.57
	(4) Human resource	3	1.42
	(5) Security	-	-
	(6) Sales	-	-

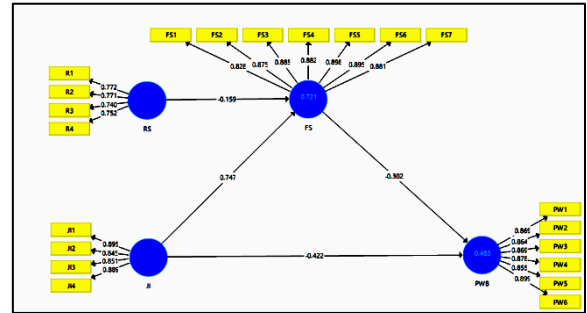


Figure 2: PLS-SEM Path Coefficient Diagram

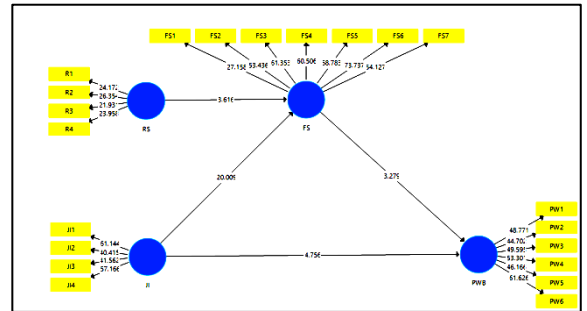


Figure 3: PLS-SEM Diagram after Bootstrapping

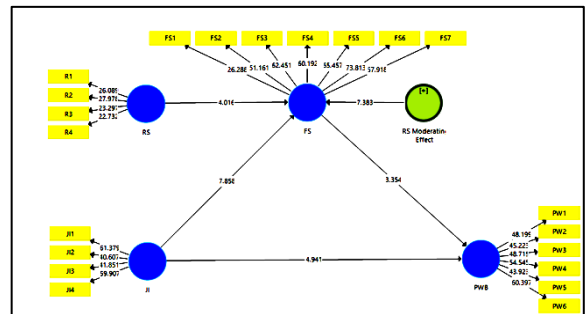


Figure 4: Diagrammatic representation of Moderation

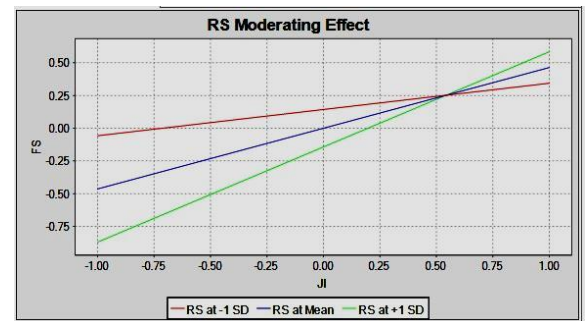


Figure 5: Interaction effect