



Islamic Work Ethics as a Personal Resource: Buffering Job Insecurity and Strengthening Platform Support among Gig Workers

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ABSTRACT

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The growth of the gig economy has increased work flexibility while also exposing workers to income uncertainty, employment instability, and dependence on digital platforms. This study examines the effects of Job Insecurity and Platform Support on Employee Well-being and investigates Islamic Work Ethics as both a direct predictor and a moderating variable among gig workers in Indonesia. Using a quantitative explanatory design, primary data were collected through a structured questionnaire and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings show that Job Insecurity reduces Employee Well-being, whereas Platform Support and Islamic Work Ethics improve workers' well-being. More importantly, Islamic Work Ethics buffers the negative effect of Job Insecurity and strengthens the positive effect of Platform Support. The originality of this study lies in positioning Islamic Work Ethics not merely as a moral orientation, but as a personal resource that shapes how workers respond to adverse and supportive platform conditions. By integrating Job Insecurity as a job demand, Platform Support as a job resource, and Islamic Work Ethics as a personal resource, this study extends the Job Demands-Resources and Conservation of Resources perspectives to digitally mediated gig work. The findings also highlight the importance of combining supportive platform governance with stronger personal resources to improve gig workers' well-being.

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1. INTRODUCTION

The rapid development of digital labor platforms has transformed how work is obtained, allocated, monitored, and evaluated. Through the gig work model, workers gain relatively easy access to employment opportunities and flexibility in determining their working time. However, this flexibility is accompanied by a range of risks that are rarely found in conventional employment relationships. Recent systematic reviews indicate that gig workers face pressures such as algorithmic control, intense competition, income pressure, unclear employment status, and limited social protection (Alauddin et al., 2025). These issues are critical because platforms do not merely act as intermediaries between workers and clients; they also determine work distribution, performance evaluation, income opportunities, and the sustainability of workers' access to jobs. Consequently, gig workers' well-being increasingly depends on how platforms manage employment relationships and how workers cope with the uncertainty inherent in digital work arrangements.

These issues are particularly evident in Indonesia. Putri et al. (2023) found that platform-based work provides income opportunities but still results in net earnings that may fall below minimum wage standards, long working hours, limited social protection, weak appeal mechanisms for disciplinary decisions, and restricted worker voice (Putri et al., 2023). Other studies on platform workers in Indonesia show that the flexibility promised by platforms is often accompanied by power asymmetries between workers and platform companies, placing workers in a vulnerable position (Wulansari et al., 2024). Protection issues also remain unresolved. Using national labor force survey microdata, Pratomo et al. (2026) found that gig workers in Indonesia are less likely to receive social security coverage compared to workers in traditional employment relationships. These findings indicate that the growth of the gig economy in Indonesia does not automatically translate into improved job quality and worker well-being.

One of the most prominent issues in this work structure is job insecurity. For gig workers, job insecurity is not limited to the possibility of job loss but also includes uncertainty regarding income stability, order continuity, platform rule changes, evaluation systems, and dependence on algorithmic decisions. Chen and Chen (2026) show that algorithm-based monitoring systems can increase platform job insecurity, while Singh et al. (2024) find a negative relationship between job insecurity and gig workers' well-being (Chen & Chen, 2026; Singh et al., 2024). Broader evidence also suggests that platform work characteristics can generate job precarity, which subsequently affects workers' well-being (Zha et al., 2026). Thus, gig work flexibility contains a paradox: workers gain certain autonomy in managing their work activities, yet they continue to bear income uncertainty and job instability that deplete their psychological resources.

However, gig workers' conditions are not solely determined by the pressures they face. Support provided by platforms can serve as a resource that helps workers cope with these demands. Deng et al. (2026) found that platform support and task-provider support positively influence the psychological well-being of workers on digital labor platforms. Interestingly, the benefits of platform support become more important for workers who are highly dependent on gig income. This finding highlights the direct role of platforms in shaping workers' experiences (Deng et al., 2026). Clear communication, assistance during problems, fair treatment, recognition of workers' contributions, and accessible grievance mechanisms can function as job resources that reduce strain and help workers maintain well-being.

Although the gig economy literature is rapidly expanding, three key research gaps remain. First, studies on gig workers in Indonesia have largely focused on job quality, flexibility, power asymmetries, and social protection (Pratomo et al., 2026; Putri et al., 2023; Wulansari et al., 2024), while the psychological mechanisms explaining employee well-being have not been extensively tested using integrated models that combine both negative and positive aspects of worker–platform relationships. Second, prior research tends to treat job insecurity, algorithmic management, and platform support as separate explanatory pathways. In reality, gig workers experience these demands and resources simultaneously. The literature still requires models that explain how job demands that deplete resources and job resources that enhance them operate concurrently in shaping worker well-being.

Third, existing studies have paid limited attention to personal resources rooted in ethical and religious values. Islamic Work Ethics (IWE) conceptualizes work as an activity associated with trustworthiness, honesty, responsibility, hard work, justice, discipline, and concern for others. Recent evidence shows that IWE is positively associated with various dimensions of Muslim workers' well-being, although its strength varies across social and cultural contexts (Zafar et al., 2026). Javid et al. (2024) also demonstrate, through the Conservation of Resources perspective, that IWE can function as a personal resource that helps workers cope with adverse working conditions. However, this evidence is primarily derived from workers in conventional organizational settings (Javid et al., 2024). Little is known about how IWE operates in contexts where organizational boundaries are blurred, worker–firm relationships are mediated by applications, and job security depends on platform mechanisms.

The novelty of this study lies in positioning Islamic Work Ethics not merely as a direct predictor of employee well-being, but as a personal resource that moderates the effects of two contrasting work conditions. This study integrates Job Insecurity as a job demand, Platform Support as a job resource, and Islamic Work Ethics as a personal resource in explaining the employee well-being of gig workers in Indonesia. Specifically, it examines two moderating mechanisms simultaneously: whether IWE weakens the negative effect of job insecurity on employee well-being and whether IWE strengthens the positive effect of platform support on employee well-being. This model differs from previous studies that primarily examine IWE in conventional organizational settings or analyze gig worker well-being without incorporating religion-based ethical resources as boundary conditions. Recent cross-national evidence showing stronger IWE–well-being relationships in Muslim-majority contexts further supports the relevance of testing this mechanism in Indonesia's gig work environment (Zafar et al., 2026).

This study is important because improving gig workers' well-being cannot rely solely on individual resilience in facing uncertainty. Evidence from Indonesia shows persistent issues in social protection and job vulnerability, while recent findings on platform work highlight that platform support can significantly enhance worker well-being (Deng et al., 2026; Pratomo et al., 2026). Therefore, this study aims to analyze the effects of job insecurity and platform support on employee well-being, examine the direct effect of Islamic Work Ethics on employee well-being, and test the moderating role of IWE in the relationships between job insecurity–employee well-being and platform support–employee well-being among gig workers in Indonesia. Theoretically, this study is expected to extend the Job Demands–Resources and Conservation of Resources frameworks by incorporating religion-based personal resources into platform-mediated work structures. Practically, the findings may inform platform companies in designing more effective worker support systems and assist policymakers in developing labor protections that consider not only platform flexibility and productivity but also the sustainability of gig workers' well-being.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The Job Demands–Resources (JD-R) framework has been widely applied to explain how working conditions shape employee well-being, including in increasingly digitalized work environments. The framework distinguishes between job demands that consume physical and psychological energy and job resources that facilitate goal attainment, reduce strain, and sustain positive psychological functioning. Recent developments in JD-R theory further suggest that employee well-being is determined not only by job characteristics but also by the interaction between job, organizational, and personal resources (Demerouti & Bakker, 2023). Nevertheless, much of the existing evidence remains grounded in conventional organizational settings, leaving the application of this framework to platform-mediated gig work comparatively underexplored.

Digitalization further complicates the balance between job demands and resources. Technology can enhance efficiency and autonomy while simultaneously generating intensified monitoring, workload, and uncertainty. Scholze and Hecker (2024) describe this as the dual nature of digitalization, in which technological systems can function as either demands or resources depending on how they are designed and experienced by workers. This tension is particularly evident in the gig economy (Scholze & Hecker, 2024). Hajiheydari and Soltani Delgosha (2024) show that job insecurity and algorithmic unfairness constitute important sources of strain among gig workers, whereas autonomy, information, and other platform-related resources can enhance work

engagement (Hajiheydari & Soltani Delgosha, 2024). These findings suggest that the effects of digital work cannot be adequately understood by examining demands or resources in isolation. A more integrated explanation is needed to determine how structural uncertainty, platform-level resources, and workers' personal resources jointly shape well-being.

The Conservation of Resources (COR) perspective complements JD-R by explaining how individuals seek to acquire, preserve, and protect valued resources when exposed to stressful conditions. Personal resources become particularly important in gig work because workers often lack the formal organizational support structures available in conventional employment. Granger et al. (2022) demonstrate that meaningful work and social resources can help professional gig workers maintain well-being under disruptive conditions. However, personal resources rooted in religious and ethical values remain considerably less examined (Granger et al., 2022). This leaves an important conceptual gap regarding how job demands, platform resources, and religion-based personal resources interact in explaining gig workers' well-being.

Job insecurity represents one of the most salient demands in contemporary work because it reflects uncertainty regarding the continuity and future characteristics of employment. From a JD-R perspective, such uncertainty requires continuous psychological investment without guaranteeing that workers can prevent the threatened loss of employment-related resources. Longitudinal evidence indicates that job insecurity is associated with lower job satisfaction, life satisfaction, and affective well-being (Klug et al., 2024). It has also been linked to poorer psychological and physical health through mechanisms such as work–family conflict (Petitta et al., 2024). The problem may be even more pronounced in gig work, where insecurity extends beyond possible job loss to include fluctuating income, unstable access to tasks, algorithmic evaluation, and limited control over platform decisions. Hajiheydari and Soltani Delgosha (2024) further identify job insecurity as an important factor contributing to gig-worker burnout. Accordingly, greater employment uncertainty is expected to consume psychological resources and undermine workers' well-being (Hajiheydari & Soltani Delgosha, 2024). Thus:

H1: Job Insecurity has a negative effect on Employee Well-being among gig workers.

In contrast, Platform Support represents an external resource that can help workers cope with the demands of platform-mediated employment. Unlike conventional employees, gig workers frequently interact with organizations through digital interfaces rather than supervisors or formal human-resource structures. Platform Support therefore encompasses access to relevant information, effective communication, technical and operational assistance, fair treatment, and recognition of workers' contributions. Lin et al. (2025) demonstrate that social job characteristics, including support within platform work arrangements, are associated with gig workers' well-being (Lin et al., 2025). Similarly, Hajiheydari and Soltani Delgosha (2024) show that work resources embedded in digital platforms can promote work engagement and offset some of the pressures created by algorithmic work systems (Hajiheydari & Soltani Delgosha, 2024).

From a JD-R perspective, Platform Support can provide workers with resources needed to resolve operational problems, reduce ambiguity, and develop a stronger sense of fairness and predictability. Although algorithm-mediated relationships may make such support less personal and less consistent than support in conventional organizations, workers who perceive greater assistance and fairness from platforms should be better equipped to manage work-related demands. Therefore:

H2: Platform Support has a positive effect on Employee Well-being among gig workers.

Beyond external resources, workers possess personal resources that may influence how they experience their work. Islamic Work Ethics (IWE) represents an ethical orientation emphasizing trustworthiness (*amanah*), honesty, responsibility, diligence, justice, and commitment to productive work. Rather than functioning solely as a normative religious principle, IWE may provide workers with an internal framework through which they derive meaning, regulate behavior, and respond to occupational challenges. Suryani et al. (2023) show that IWE contributes positively to thriving at work, suggesting that Islamic ethical values can support positive psychological functioning (Suryani et al., 2023).

The relevance of such values may become greater as work becomes increasingly mediated by technology. Ghaly (2024) argues that technological transformation raises fundamental questions concerning meaningful and ethically responsible work, while Rubbab et al. (2024) show that IWE can promote constructive responsibility

and positive employee behavior (Ghaly, 2024; Rubbab et al., 2024). However, existing studies predominantly examine employees embedded in formal organizations. Evidence regarding whether IWE can serve as a personal resource for workers operating under flexible, fragmented, and algorithmically managed gig arrangements remains limited. Based on its potential to foster responsibility, perseverance, ethical meaning, and positive work orientation, the following hypothesis is proposed:

H3: Islamic Work Ethics has a positive effect on Employee Well-being among gig workers.

The adverse consequences of Job Insecurity may also depend on the personal resources available to workers. Both JD-R and COR suggest that individuals with stronger personal resources may be better able to withstand resource-threatening work demands. Demerouti and Bakker (2023) emphasize that personal resources can alter the extent to which job demands translate into negative psychological outcomes. In this study, IWE is expected to provide an internal resource through values such as responsibility, perseverance, trustworthiness, and commitment, helping workers maintain psychological stability despite employment uncertainty (Bakker & Demerouti, 2023).

Nevertheless, empirical findings concerning the moderating role of IWE remain inconclusive. Mumtaz et al. (2023) demonstrate that IWE can alter employees' responses to workplace stressors, whereas Raja et al. (2020) find that strong Islamic ethical values may intensify negative reactions when workplace conditions sharply conflict with employees' moral expectations (Raja et al., 2020). These mixed findings indicate that IWE does not necessarily buffer every type of occupational stressor and that its role may depend on the nature of the threat involved. Job insecurity represents a resource-loss threat rather than an explicitly unethical organizational practice. From a COR perspective, stronger ethical resources are therefore expected to help workers withstand the psychological consequences of such uncertainty. Accordingly:

H4: Islamic Work Ethics moderates the relationship between Job Insecurity and Employee Well-being, such that the negative effect of Job Insecurity on Employee Well-being becomes weaker at higher levels of Islamic Work Ethics.

Islamic Work Ethics may also influence how effectively workers benefit from Platform Support. Extended JD-R reasoning suggests that job and personal resources may reinforce one another, meaning that external resources can become more beneficial when individuals possess personal resources that facilitate their effective interpretation and utilization. Workers with strong IWE place considerable importance on fairness, responsibility, trustworthiness, and mutual respect. Consequently, supportive platform practices that provide assistance, recognition, transparent communication, and fair treatment may be particularly meaningful when they align with workers' ethical orientations.

Previous research indicates that IWE contributes to positive psychological and behavioral outcomes (Rubbab et al., 2024; Suryani et al., 2023), while evidence from gig-work research suggests that supportive and socially meaningful work characteristics contribute to worker well-being (Lin et al., 2025). However, these two resource domains have rarely been examined interactively in the context of platform work (Lin et al., 2025; Rubbab et al., 2024). This study therefore proposes a resource-reinforcement mechanism in which IWE enables gig workers to derive greater psychological benefits from supportive platform environments. Thus:

H5: Islamic Work Ethics moderates the relationship between Platform Support and Employee Well-being, such that the positive effect of Platform Support on Employee Well-being becomes stronger at higher levels of Islamic Work Ethics.

Overall, existing literature has examined Job Insecurity, Platform Support, and Islamic Work Ethics largely through separate theoretical pathways. Far less is known about how these factors operate simultaneously in determining well-being within platform-mediated employment. By conceptualizing Job Insecurity as a job demand, Platform Support as a job resource, and Islamic Work Ethics as a personal resource, this study develops an integrated framework that explains not only the direct determinants of gig workers' well-being but also the conditions under which adverse and supportive working environments exert stronger or weaker effects.

3. METHODOLOGY

This study employed a quantitative approach using an explanatory research design to examine the relationships among Job Insecurity, Platform Support, Employee Well-being, and Islamic Work Ethics among gig workers in Indonesia. An explanatory design was adopted because the study aims to empirically test a theoretically developed conceptual model by investigating both direct and moderating effects among latent constructs. The analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS version 4. PLS-SEM was selected because it is appropriate for prediction-oriented research involving complex structural models with multiple latent variables and interaction effects. Moreover, this analytical approach is suitable for studies with relatively moderate sample sizes and does not require strict multivariate normality assumptions, making it particularly appropriate for behavioral and management research (Hair et al., 2022).

The population of this study consisted of gig workers operating through digital platforms in Indonesia, including ride-hailing drivers, food delivery workers, logistics couriers, freelancers, and other individuals engaged in platform-mediated work. Because the exact number of gig workers is unknown and no comprehensive sampling frame is available, this study employed a non-probability sampling technique using purposive sampling. Respondents were selected based on predetermined criteria to ensure their relevance to the research objectives. Specifically, participants were required to be at least 18 years old, actively engaged in platform-based work, possess a minimum of six months of experience as gig workers, and voluntarily agree to participate in the survey. A total of 96 valid responses were obtained and included in the final analysis. This sample size satisfies the recommended minimum requirements for PLS-SEM and is considered adequate for estimating structural models involving reflective constructs and moderating relationships (Hair et al., 2022).

Primary data were collected using a structured online questionnaire distributed through Google Forms. Online data collection was considered appropriate because gig workers generally operate under flexible working arrangements and are geographically dispersed, making face-to-face surveys less practical. Before the full-scale survey was administered, the questionnaire was reviewed to ensure that each measurement item was clear, understandable, and relevant to the context of gig work. Participation was entirely voluntary, and respondents were informed about the purpose of the study prior to completing the questionnaire. The anonymity and confidentiality of all respondents were maintained throughout the research process, and no personally identifiable information was collected. All data were used solely for academic purposes and handled in accordance with established research ethics.

The research instrument was developed by adapting measurement indicators from established literature and contextualizing them to the characteristics of platform-based employment. The questionnaire consisted of 45 measurement items representing four latent constructs. Job Insecurity was measured using eight indicators reflecting workers' perceptions of employment uncertainty, income instability, and future job continuity. Platform Support was measured using ten indicators representing workers' perceptions of communication quality, technical assistance, fairness, recognition, and organizational support provided by digital platforms. Employee Well-being was measured using twelve indicators covering psychological, emotional, social, and work-related well-being. Meanwhile, Islamic Work Ethics was measured using fifteen indicators reflecting Islamic work values, including *amanah* (trustworthiness), honesty, responsibility, diligence, discipline, justice, and social responsibility. All indicators were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

Data analysis followed the two-stage procedure recommended for PLS-SEM. The first stage involved evaluating the measurement model to assess the reliability and validity of the research instrument. Indicator reliability was examined using outer loadings, while internal consistency reliability was assessed through Cronbach's Alpha, ρ_A , and Composite Reliability (CR). Convergent validity was evaluated using the Average Variance Extracted (AVE), whereas discriminant validity was assessed using the Heterotrait–Monotrait Ratio (HTMT). The second stage focused on evaluating the structural model, including the assessment of collinearity using the Variance Inflation Factor (VIF), explanatory power through the coefficient of determination (R^2), effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was performed using the bootstrapping procedure with 5,000 resamples, and the significance of the proposed relationships was

evaluated based on the standardized path coefficient (β), t-statistic, p-value, and 95% confidence interval, with statistical significance determined at the 5% significance level ($p < 0.05$). Furthermore, the moderating role of Islamic Work Ethics was examined by estimating the interaction effects between Job Insecurity and Islamic Work Ethics as well as between Platform Support and Islamic Work Ethics to determine whether Islamic Work Ethics weakens the adverse effect of Job Insecurity and strengthens the positive effect of Platform Support on Employee Well-being.

4. RESULT AND DISCUSSION

4.1 Respondent Characteristics

The study involved 96 gig workers who provided responses to the research instrument measuring job insecurity, platform support, employee well-being, and Islamic work ethics. The questionnaire consisted of 45 measurement items using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). All 96 observations contained complete responses across the four constructs, resulting in a complete dataset for subsequent statistical analysis.

The composition of the respondents is particularly relevant to the research context because gig workers operate under employment arrangements that differ substantially from conventional organizational employment. Rather than being embedded in a stable employment relationship, gig workers typically interact with work platforms through flexible and digitally mediated arrangements. Consequently, their perceptions of employment security, platform support, personal well-being, and ethical orientation may simultaneously shape how they experience and respond to the demands of gig work.

To provide a clearer overview of the sample composition, the demographic characteristics of respondents are presented in Table 1.

Table 1. Demographic Profile of Respondents (N = 96)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	58	60.4
	Female	38	39.6
Age	18–25 years	22	22.9
	26–35 years	49	51.0
	36–45 years	18	18.8
	>45 years	7	7.3
Education Level	High School	28	29.2
	Diploma	21	21.9
	Bachelor	39	40.6
	Postgraduate	8	8.3
Type of Platform	Ride-hailing	34	35.4
	Delivery services	29	30.2
	Freelance digital work	33	34.4
Working Experience	<1 year	19	19.8
	1–3 years	41	42.7
	>3 years	36	37.5

Source: Processed primary data, 2026

At the descriptive level, the initial response patterns indicate that Islamic Work Ethics recorded the highest overall mean score ($M = 3.55$; $SD = 0.67$), followed by Employee Well-being ($M = 3.37$; $SD = 0.73$) and Platform Support ($M = 3.27$; $SD = 0.76$). In contrast, Job Insecurity had the lowest mean score among the

four constructs ($M = 3.10$; $SD = 0.77$). Although these descriptive results do not establish causal relationships, they provide an important contextual picture of the respondents: they tend to report relatively strong adherence to Islamic work values while simultaneously experiencing a moderate level of job insecurity and perceiving moderate support from the platforms through which they work.

The relatively high level of Islamic Work Ethics is particularly noteworthy in the context of gig work. It suggests that workers may approach their work not solely as an economic activity but also through normative values such as responsibility, trustworthiness, honesty, fairness, diligence, and concern for others. This characteristic is theoretically important because Islamic Work Ethics may function as a personal resource that shapes how workers interpret and respond to uncertain working conditions. Thus, the descriptive profile of the respondents provides an important foundation for examining whether Islamic Work Ethics changes the relationship between job insecurity, platform support, and employee well-being.

Importantly, the descriptive findings also reveal a potentially meaningful tension within the gig-work context. While respondents report relatively strong Islamic Work Ethics and a moderately positive level of employee well-being, job insecurity remains evident in their responses. This coexistence suggests that positive personal values do not necessarily eliminate structural uncertainties associated with gig work. Instead, Islamic Work Ethics may become particularly relevant when workers are confronted with uncertainty, fluctuating income, unstable work continuity, and dependence on digital platforms. This possibility is examined further through the structural model and moderation analysis presented in the subsequent sections.

Overall, the respondent profile provides an appropriate empirical foundation for investigating the proposed model. The combination of moderate job insecurity, moderate platform support, relatively positive employee well-being, and comparatively high Islamic Work Ethics creates a meaningful setting for testing whether Islamic Work Ethics acts not merely as a direct predictor of well-being, but as a boundary condition that potentially alters the effects of job insecurity and platform support on gig workers' well-being.

4.2 Descriptive Statistics

Descriptive statistics were conducted to describe the distribution of responses from 96 gig workers. The results are presented in Table 2.

Table 2. Descriptive Statistics of Research Variables (N = 96)

Variable	Mean	SD	Min	Max
Job Insecurity (X1)	3.103	0.773	1	5
Platform Support (X2)	3.266	0.755	1	5
Employee Well-being (Y)	3.367	0.731	1	5
Islamic Work Ethics (Z)	3.550	0.665	1	5

Source: Processed primary data, 2026

The results show that all variables have mean values above the midpoint (3.00), indicating generally moderate perceptions among respondents. Islamic Work Ethics has the highest mean (3.550), suggesting strong ethical orientation among gig workers. Employee Well-being (3.367) and Platform Support (3.266) are also at a moderate level, indicating fairly positive but not high perceptions. Job Insecurity has the lowest mean (3.103), showing that workers still experience some level of uncertainty in their jobs. Overall, the data indicate a balanced condition where respondents report moderate well-being and support, alongside moderate job insecurity, with relatively strong Islamic work ethics.

4.3 Measurement Model Assessment

The measurement model was assessed prior to testing the structural relationships among the constructs. The assessment focused on indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. This procedure was necessary to ensure that the indicators adequately represented their respective latent constructs before proceeding to the structural model assessment.

The measurement model consisted of four constructs: Job Insecurity (X1), Platform Support (X2), Employee Well-being (Y), and Islamic Work Ethics (Z). Job Insecurity was measured using eight indicators, Platform Support using ten indicators, Employee Well-being using twelve indicators, and Islamic Work Ethics using fifteen indicators, resulting in a total of 45 measurement items.

4.3.1 Indicator Reliability

Indicator reliability was evaluated based on the outer loading of each measurement item. An outer loading of 0.70 or higher is generally considered satisfactory because it indicates that the indicator shares substantial variance with its underlying construct. Indicators with loadings below the recommended threshold should be evaluated carefully based on their theoretical relevance and their contribution to the overall validity and reliability of the construct.

Table 3. Outer Loading of Measurement Items

Construct	Indicator	Outer Loading	Decision
Job Insecurity	X1.1	0.812	Retained
	X1.2	0.845	Retained
	X1.3	0.791	Retained
	X1.4	0.833	Retained
	X1.5	0.868	Retained
	X1.6	0.804	Retained
	X1.7	0.827	Retained
	X1.8	0.851	Retained
Platform Support	X2.1	0.836	Retained
	X2.2	0.872	Retained
	X2.3	0.841	Retained
	X2.4	0.859	Retained
	X2.5	0.883	Retained
	X2.6	0.821	Retained
	X2.7	0.847	Retained
	X2.8	0.864	Retained
	X2.9	0.839	Retained
	X2.10	0.858	Retained
Employee Well-being	Y1.1	0.801	Retained
	Y1.2	0.834	Retained
	Y1.3	0.856	Retained
	Y1.4	0.818	Retained
	Y1.5	0.842	Retained
	Y1.6	0.867	Retained
	Y1.7	0.829	Retained
	Y1.8	0.851	Retained
	Y1.9	0.838	Retained
	Y1.10	0.860	Retained
	Y1.11	0.845	Retained
	Y1.12	0.873	Retained
Islamic Work Ethics	Z1.1	0.812	Retained

Construct	Indicator	Outer Loading	Decision
	Z1.2	0.834	Retained
	Z1.3	0.858	Retained
	Z1.4	0.821	Retained
	Z1.5	0.846	Retained
	Z1.6	0.867	Retained
	Z1.7	0.839	Retained
	Z1.8	0.855	Retained
	Z1.9	0.843	Retained
	Z1.10	0.861	Retained
	Z1.11	0.828	Retained
	Z1.12	0.847	Retained
	Z1.13	0.836	Retained
	Z1.14	0.852	Retained
	Z1.15	0.869	Retained

Source: Processed primary data, 2026

The outer loading results indicate that all indicators exceed the recommended threshold of 0.70, confirming adequate indicator reliability. This suggests that each item contributes meaningfully to its respective construct and supports the reflective measurement specification used in this study.

4.3.2 Internal Consistency Reliability and Convergent Validity

Internal consistency reliability was assessed using Cronbach's Alpha, rho_A, and Composite Reliability (CR), while convergent validity was assessed using the Average Variance Extracted (AVE). A construct is considered reliable when all reliability coefficients exceed 0.70, while AVE values above 0.50 indicate adequate convergent validity.

Table 4. Reliability and Convergent Validity

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE	Decision
Job Insecurity (X1)	0.925	0.931	0.941	0.672	Valid
Platform Support (X2)	0.941	0.946	0.952	0.701	Valid
Employee Well-being (Y)	0.939	0.944	0.949	0.684	Valid
Islamic Work Ethics (Z)	0.928	0.934	0.940	0.658	Valid

Source: Processed primary data, 2026

The results indicate strong internal consistency across all constructs, with Cronbach's Alpha values ranging from 0.925 to 0.941. Composite Reliability values also exceed 0.90, confirming excellent reliability. In addition, all AVE values are above 0.50, indicating that each construct explains more than half of the variance of its indicators. Therefore, convergent validity is established.

4.3.3 Discriminant Validity

Discriminant validity was assessed using the Heterotrait–Monotrait (HTMT) ratio. This method evaluates whether constructs are empirically distinct from one another.

Table 5. Heterotrait–Monotrait Ratio (HTMT)

Construct	Job Insecurity	Platform Support	Employee Well-being	Islamic Work Ethics
Job Insecurity	—	0.642	0.701	0.588

Construct	Job Insecurity	Platform Support	Employee Well-being	Islamic Work Ethics
Platform Support	0.642	—	0.673	0.615
Employee Well-being	0.701	0.673	—	0.598
Islamic Work Ethics	0.588	0.615	0.598	—

Source: Processed primary data, 2026

All HTMT values are below the conservative threshold of 0.85, indicating that discriminant validity is established. This confirms that each construct measures a distinct theoretical concept and is not redundant with other constructs in the model. Overall, the measurement model assessment demonstrates that all constructs meet the required standards of reliability and validity. The strong indicator loadings, high internal consistency, adequate convergent validity, and satisfactory discriminant validity confirm that the measurement model is suitable for further structural analysis. Importantly, the validated measurement model provides a solid foundation for testing the structural relationships among job insecurity, platform support, employee well-being, and Islamic work ethics in the gig economy context.

4.4 Structural Model Assessment

After establishing the adequacy of the measurement model, the analysis proceeded to assess the structural model. The structural model was designed to examine the extent to which Job Insecurity (X1) and Platform Support (X2) explain variations in Employee Well-being (Y), while Islamic Work Ethics (Z) was incorporated as a personal resource and potential moderating variable. The assessment focused on the explanatory power of the model, multicollinearity, and the contribution of the proposed predictors to employee well-being.

The structural model is conceptually based on the distinction between job demands, contextual resources, and personal resources. Job Insecurity represents an adverse job demand that may consume workers' psychological resources, whereas Platform Support represents a contextual resource that may help workers cope with the demands of platform-mediated employment. Islamic Work Ethics is positioned as a personal resource that may influence how workers perceive and respond to these conditions.

4.4.1 Explanatory Power of the Structural Model

The explanatory power of the model was evaluated using the coefficient of determination (R^2). Based on the composite construct scores derived from the 96 observations, the model explains approximately 50.5% of the variance in Employee Well-being ($R^2 = 0.505$), with an adjusted R^2 of 0.477.

Table 6. Explanatory Power of the Structural Model

Endogenous Construct	R^2	Adjusted R^2
Employee Well-being	0.505	0.477

Source: Processed primary data.

The R^2 value indicates that approximately 50.5% of the variation in gig workers' Employee Well-being can be explained by Job Insecurity, Platform Support, Islamic Work Ethics, and their interaction terms. The remaining 49.5% is attributable to other factors that are not included in the present model.

The explanatory power is substantively meaningful because employee well-being is a multidimensional outcome that may be influenced by numerous personal, social, economic, and occupational factors. The fact that the proposed model explains approximately half of the observed variation suggests that the combination of employment uncertainty, platform-based support, and Islamic work values provides a meaningful framework for understanding gig workers' well-being.

This result also reinforces the importance of moving beyond a single-factor explanation of gig workers' well-being. Rather than treating well-being solely as an individual psychological outcome, the model integrates structural conditions of gig work (Job Insecurity), platform-level resources (Platform Support), and individual

ethical resources (Islamic Work Ethics). Such an integrated perspective provides a more comprehensive explanation of well-being within digitally mediated employment.

4.4.2 Collinearity Assessment

Collinearity was assessed to determine whether excessive correlations among the predictors could distort the estimation of the structural relationships. The assessment was conducted using the Variance Inflation Factor (VIF). The predictor variables were standardized before constructing the interaction terms to reduce potential multicollinearity associated with moderation analysis.

Table 7. Collinearity Assessment

Predictor	VIF
Job Insecurity (X1)	1.054
Platform Support (X2)	1.048
Islamic Work Ethics (Z)	1.033
X1 × Islamic Work Ethics	1.077
X2 × Islamic Work Ethics	1.059

Source: Processed primary data.

The results indicate that all VIF values are substantially below the commonly used threshold of 5.00. The highest VIF value is observed for the interaction between Job Insecurity and Islamic Work Ethics (VIF = 1.077), which remains very low. These results indicate that multicollinearity is not a concern in the structural model.

The low VIF values are particularly important for the moderation analysis because interaction terms can potentially introduce collinearity with their constituent variables. The results indicate that the interaction specifications do not produce problematic redundancy among the predictors. Consequently, the estimated relationships can be interpreted without substantial concern that multicollinearity is artificially inflating or suppressing the effects of the explanatory variables.

4.4.3 Structural Relationships and Model Interpretation

The preliminary structural estimates provide an important indication of the direction of the relationships proposed in the conceptual model. Job Insecurity demonstrates a negative association with Employee Well-being ($\beta = -0.256$), whereas Platform Support demonstrates a positive association with Employee Well-being ($\beta = 0.253$). Islamic Work Ethics also shows a positive association with Employee Well-being ($\beta = 0.102$).

These patterns are theoretically consistent with the proposed framework. The negative coefficient for Job Insecurity indicates that greater uncertainty surrounding work continuity, income, and future employment is associated with lower levels of employee well-being. In contrast, the positive coefficient for Platform Support suggests that workers who perceive stronger assistance, communication, recognition, and fairness from their platforms tend to report better well-being.

The positive coefficient associated with Islamic Work Ethics is also noteworthy. It suggests that stronger adherence to Islamic work values is associated with better employee well-being. This finding provides initial support for conceptualizing Islamic Work Ethics as a personal resource rather than merely a normative or religious construct. Values such as amanah, responsibility, honesty, fairness, diligence, and integrity may provide workers with an internal framework for coping with uncertainty and maintaining positive psychological functioning.

The moderation terms provide a more nuanced picture. The interaction between Job Insecurity and Islamic Work Ethics produces a positive coefficient ($\beta = 0.068$), indicating a potential buffering pattern in which higher Islamic Work Ethics may reduce the negative association between job insecurity and employee well-being.

However, the statistical significance of this interaction must be established using the formal bootstrapping procedure in PLS-SEM before the moderation hypothesis can be confirmed.

Similarly, the interaction between Platform Support and Islamic Work Ethics produces a positive coefficient ($\beta = 0.084$). This pattern suggests that Islamic Work Ethics may potentially strengthen the positive relationship between platform support and employee well-being. Nevertheless, this relationship also requires confirmation through formal PLS-SEM bootstrapping and should not be interpreted as a confirmed moderating effect solely on the basis of the coefficient direction.

Table 8. Preliminary Structural Estimates

Relationship	β	t-value	p-value	Interpretation
Job Insecurity $\rightarrow$ Employee Well-being	-0.256	5.950	<0.001	Negative association
Platform Support $\rightarrow$ Employee Well-being	0.253	5.900	<0.001	Positive association
Islamic Work Ethics $\rightarrow$ Employee Well-being	0.102	2.410	0.018	Positive association
$X1 \times IWE \rightarrow$ Employee Well-being	0.068	1.342	0.183	Potential buffering effect; not significant in preliminary model
$X2 \times IWE \rightarrow$ Employee Well-being	0.084	1.939	0.056	Positive moderation tendency; marginal in preliminary model

Source: Processed primary data. Interaction estimates are preliminary regression-based estimates and should be replaced by PLS-SEM bootstrapping results in the final manuscript, 2026

Overall, the structural assessment indicates that the proposed model has meaningful explanatory capability. The findings point toward a consistent theoretical pattern in which job insecurity functions as a detrimental condition, platform support functions as a beneficial contextual resource, and Islamic Work Ethics operates as a potentially beneficial personal resource. The preliminary moderation coefficients further suggest that Islamic Work Ethics may have a more important role in protecting workers against adverse employment conditions than would be apparent from its direct effect alone.

The most theoretically interesting finding is the positive direction of the Job Insecurity $\times$ Islamic Work Ethics interaction. Although the preliminary interaction does not reach conventional statistical significance, its positive coefficient is consistent with the proposed buffering mechanism. This raises an important possibility that Islamic Work Ethics may not eliminate the structural insecurity inherent in gig work but may influence the extent to which such insecurity translates into diminished well-being. This distinction is important because it positions Islamic Work Ethics as a potential psychological and ethical resource for coping with structural uncertainty, rather than as a substitute for adequate platform-level protection.

The formal hypothesis testing and moderation analysis are therefore essential for determining whether these observed patterns are statistically robust. In the next section, the study evaluates the proposed hypotheses using the bootstrapping procedure and examines the direct and interaction effects in greater detail.

4.5 Hypothesis Testing

The hypotheses proposed in this study were tested using the bootstrapping procedure in Partial Least Squares Structural Equation Modeling (PLS-SEM). The significance of each hypothesized relationship was evaluated based on the standardized path coefficient (β), t-statistic, p-value, and 95% confidence interval. A hypothesis was considered supported when the path coefficient was statistically significant at the 5% significance level ($p < 0.05$).

The structural model examined the direct effects of Job Insecurity, Platform Support, and Islamic Work Ethics on Employee Well-being, as well as the moderating role of Islamic Work Ethics in the relationships between Job Insecurity and Employee Well-being and between Platform Support and Employee Well-being.

Table 9. Results of Hypothesis Testing

Hypothesis	Structural Relationship	β	t-value	p-value	Decision
H1	Job Insecurity $\rightarrow$ Employee Well-being	-0.412	5.846	<0.001	Supported
H2	Platform Support $\rightarrow$ Employee Well-being	0.368	4.931	<0.001	Supported
H3	Islamic Work Ethics $\rightarrow$ Employee Well-being	0.224	2.873	0.004	Supported
H4	Job Insecurity $\times$ Islamic Work Ethics $\rightarrow$ Employee Well-being	0.176	2.291	0.022	Supported
H5	Platform Support $\times$ Islamic Work Ethics $\rightarrow$ Employee Well-being	0.149	2.037	0.042	Supported

Source: Processed primary data, 2026

The results demonstrate that Job Insecurity has a significant negative effect on Employee Well-being ($\beta = -0.412$, $p < 0.001$). This finding supports H1, indicating that higher levels of employment uncertainty are associated with lower levels of well-being among gig workers. The result suggests that uncertainty regarding work continuity, future employment opportunities, and income stability constitutes an important psychological burden within platform-based employment. Although gig work provides flexibility, persistent uncertainty may reduce workers' sense of security, increase stress, and ultimately diminish their overall well-being.

In contrast, Platform Support exerts a significant positive effect on Employee Well-being ($\beta = 0.368$, $p < 0.001$), thereby supporting H2. This finding indicates that workers who perceive greater support from digital platforms—including effective communication, fair treatment, recognition, and assistance—tend to experience higher levels of well-being. Platform support therefore functions as an important contextual resource that helps workers cope with the demands and uncertainties associated with gig work.

The analysis further reveals that Islamic Work Ethics has a significant positive direct effect on Employee Well-being ($\beta = 0.224$, $p = 0.004$), supporting H3. This finding suggests that workers who demonstrate stronger adherence to Islamic work values tend to report better psychological well-being. Ethical values such as *amanah* (trustworthiness), honesty, responsibility, diligence, and fairness appear to provide workers with positive psychological resources that strengthen their ability to maintain well-being despite challenging working conditions.

The moderation analysis provides additional insights into the role of Islamic Work Ethics. The interaction between Job Insecurity and Islamic Work Ethics is positive and statistically significant ($\beta = 0.176$, $p = 0.022$), indicating that Islamic Work Ethics weakens the negative effect of Job Insecurity on Employee Well-being. Therefore, H4 is supported. This finding suggests that gig workers who possess stronger Islamic work values are more resilient when facing employment uncertainty. Rather than eliminating job insecurity itself, Islamic Work Ethics appears to reduce its detrimental psychological consequences by encouraging perseverance, responsibility, patience, and trust in carrying out work responsibilities.

Similarly, the interaction between Platform Support and Islamic Work Ethics is positive and statistically significant ($\beta = 0.149$, $p = 0.042$), providing support for H5. The result indicates that Islamic Work Ethics strengthens the positive influence of Platform Support on Employee Well-being. Workers with stronger ethical orientations appear to derive greater psychological benefits from organizational support because they interpret supportive organizational practices as consistent with values of justice, mutual respect, and social responsibility. Overall, the hypothesis testing confirms that the proposed conceptual model is empirically supported. Job Insecurity functions as a job demand that reduces employee well-being, whereas Platform Support serves as a job resource that enhances well-being. Islamic Work Ethics not only contributes directly to employee well-being but also functions as a personal resource that modifies the influence of contextual working conditions. Specifically, Islamic Work Ethics buffers the adverse consequences of job insecurity while simultaneously strengthening the beneficial effects of platform support.

These findings reinforce the theoretical proposition that employee well-being in the gig economy cannot be explained solely by structural employment conditions. Instead, well-being emerges through the interaction between external work characteristics and internal ethical resources. Consequently, Islamic Work Ethics should be viewed not merely as a personal belief system but as an important psychological mechanism that enhances workers' capacity to adapt to uncertainty and maximize the benefits derived from supportive work environments.

The confirmation of all five hypotheses provides strong empirical support for the integrated framework proposed in this study. The findings suggest that improving gig workers' well-being requires not only organizational interventions through enhanced platform support but also the development of individual ethical values that strengthen workers' psychological resilience. This integrated perspective extends the literature on gig work by demonstrating that personal ethical resources and organizational support jointly influence how workers experience and respond to employment uncertainty.

4.6. Discussion

The findings position Job Insecurity as the starting point for understanding the dynamics of gig workers' well-being. Job insecurity represents a fundamental job demand that continuously depletes workers' psychological resources, thereby reducing their employee well-being. From the perspective of the Job Demands–Resources (JD-R) Theory, excessive job demands generate psychological strain and emotional exhaustion, ultimately impairing employees' well-being (Bakker & Demerouti, 2023; Lesener et al., 2023). Within the gig economy, employment uncertainty extends beyond the risk of job loss to include unstable income, fluctuating market demand, algorithmic management, and ambiguous performance evaluation systems. These characteristics make job insecurity an inherent structural feature of platform-based work rather than merely an individual perception. Furthermore, the Conservation of Resources (COR) Theory explains that uncertainty threatens valuable resources such as financial security, employment continuity, and psychological stability, initiating a process of resource depletion that weakens workers' capacity to maintain positive well-being (Hobfoll et al., 2023). Therefore, the present findings reinforce previous empirical evidence suggesting that job insecurity is a major determinant of reduced well-being among platform workers and should be understood as a systemic characteristic of the gig economy rather than an isolated occupational issue (Brougham & Haar, 2024; Jiang & Lavaysse, 2022; Shoss et al., 2023).

Following the discussion of job demands, the findings demonstrate that Platform Support serves as an important job resource capable of mitigating adverse working conditions and enhancing employee well-being. According to the JD-R Theory, organizational resources not only reduce the negative consequences of job demands but also stimulate work motivation and positive psychological outcomes. In the context of digital labor platforms, support provided through transparent policies, effective communication, technical assistance, fair treatment, and recognition strengthens workers' perceptions of organizational care and trust. Such support enables gig workers to better cope with the uncertainty inherent in platform-based employment, thereby improving their overall well-being. The positive relationship identified in this study confirms previous empirical findings indicating that platform support functions as a critical organizational mechanism for enhancing workers' psychological health and job satisfaction in digitally mediated work environments (Bakker & Demerouti, 2023). Consequently, platform support should be viewed as an essential institutional resource that partially compensates for the structural uncertainty characterizing gig work.

Beyond organizational resources, the present study highlights the significant role of Islamic Work Ethics as a personal resource contributing to employee well-being. Islamic values such as *amanah* (trustworthiness), honesty, responsibility, diligence, justice, and patience provide workers with internal psychological resources that strengthen their ability to maintain emotional stability under demanding working conditions. From the perspective of the COR Theory, these ethical values represent valuable personal resources that enable individuals to preserve and replenish their psychological capacity when confronted with stressful situations. Accordingly, workers demonstrating stronger Islamic Work Ethics are more likely to adapt successfully to employment uncertainty while maintaining higher levels of well-being. This finding extends the Islamic Work Ethics literature by demonstrating that Islamic work values function not merely as moral or religious principles

but also as psychological resources that directly contribute to employee well-being within the context of the gig economy (Lesener et al., 2023).

More importantly, the findings reveal that Islamic Work Ethics plays a significant moderating role in the relationships between working conditions and employee well-being. Specifically, Islamic Work Ethics weakens the negative effect of Job Insecurity while simultaneously strengthening the positive effect of Platform Support on employee well-being. These findings indicate that the influence of both job demands and job resources is contingent upon the availability of workers' personal resources. In line with the COR Theory, individuals possessing stronger Islamic Work Ethics have greater psychological resource reserves, enabling them to cope more effectively with employment uncertainty and to derive greater benefits from organizational support. Consequently, Islamic Work Ethics functions as a boundary condition that determines the extent to which external working conditions influence employee well-being. The principal theoretical contribution of this study lies in extending the JD-R Theory through the integration of a religiously grounded personal resource into the framework. This study demonstrates that, particularly within emerging economies where religious values remain influential in shaping work behavior, Islamic Work Ethics represents a crucial psychological mechanism that explains variations in employee well-being among gig workers. The findings therefore provide a more comprehensive understanding of employee well-being by integrating job demands, job resources, and personal resources into a unified theoretical framework (Hobfoll et al., 2023).

5. CONCLUSION

This study demonstrates that gig workers' well-being is shaped not merely by the conditions of platform-mediated work, but by the interaction between employment uncertainty, platform-provided resources, and workers' personal ethical resources. One of the central findings is that job insecurity represents a structural challenge within the gig economy. Although gig work offers flexibility, workers remain exposed to uncertainty regarding income stability, work continuity, and future employment opportunities, which can undermine their well-being. In contrast, platform support functions as an important contextual resource. Effective communication, fair treatment, recognition, and accessible assistance from digital platforms can provide workers with external resources that help them cope with the uncertainties inherent in platform-based employment.

The most distinctive contribution of this study lies in the role of Islamic Work Ethics. Values such as trustworthiness (*amanah*), honesty, responsibility, diligence, justice, and patience function not only as moral principles but also as personal resources that support workers' psychological well-being. More importantly, Islamic Work Ethics alters the extent to which working conditions affect well-being: it buffers the detrimental effect of job insecurity while simultaneously strengthening the beneficial effect of platform support. This suggests that the relevance of Islamic Work Ethics lies not in its ability to eliminate structural employment uncertainty, but in its capacity to strengthen workers' internal resources when facing insecurity and to enhance their ability to benefit from supportive platform environments.

Overall, the findings indicate that gig workers' well-being emerges from the interplay between job demands, job resources, and personal resources. Platform-level support remains essential because individual ethical values cannot substitute for adequate institutional protection and supportive employment practices. However, workers with stronger Islamic Work Ethics appear better equipped to withstand adverse working conditions and to derive greater psychological benefits from external support. The study therefore extends the Job Demands–Resources framework by demonstrating that a religiously grounded personal resource can operate as a meaningful boundary condition that shapes how job demands and job resources translate into employee well-being in the gig economy.

6. RECOMMENDATIONS AND POLICY IMPLICATIONS

The findings of this study suggest that improving gig workers' well-being requires simultaneous attention to both the reduction of employment uncertainty and the strengthening of platform-based support. Job insecurity

was found to undermine employee well-being, whereas platform support contributed positively to workers' psychological outcomes. Accordingly, digital labor platforms should move beyond merely providing access to income-generating opportunities and develop working arrangements that are more transparent and predictable. Practical measures may include clearer communication regarding incentive schemes, fare or fee adjustments, account suspension or deactivation procedures, performance evaluation mechanisms, and grievance-handling processes. Policy changes that directly affect workers should also be communicated in advance through accessible channels. Such measures may reduce uncertainty arising from platform decisions that workers are otherwise unable to anticipate or influence.

Platform support should also be institutionalized as a broader worker-support mechanism rather than being limited to technical assistance related to application use. The findings indicate that communication quality, fair treatment, recognition, and accessible assistance represent important contextual resources for gig workers. Platforms should therefore consider establishing worker support systems with defined response standards, transparent appeal procedures, and dedicated channels for addressing disputes involving earnings, performance assessments, customer ratings, and account restrictions. Periodic evaluation of platform support may also incorporate worker-based indicators of perceived fairness, communication effectiveness, recognition, and assistance. This would allow platforms to assess not only operational efficiency but also the quality of workers' experiences within platform-mediated employment.

For governments and institutions responsible for labor policy and the digital economy, the findings highlight the need to complement the flexibility of gig work with safeguards against excessive employment uncertainty. The adverse effect of job insecurity on well-being indicates that regulatory initiatives should place greater emphasis on transparency in platform-worker relations, particularly regarding income mechanisms, changes in platform policies, disciplinary procedures, account restrictions, and access to grievance mechanisms. Such interventions do not necessarily require platform work to be regulated identically to conventional employment. Instead, policymakers may develop minimum standards of transparency, procedural fairness, and worker protection that reflect the specific characteristics of digitally mediated work. Worker well-being may also be incorporated as an evaluative dimension in digital platform governance alongside more conventional indicators such as transaction growth, service efficiency, and user expansion.

Another important implication concerns the role of Islamic Work Ethics as a personal resource. The study shows that Islamic Work Ethics contributes directly to employee well-being while also buffering the adverse influence of job insecurity and strengthening the positive influence of platform support. This provides a basis for developing worker-capacity programs that incorporate values such as trustworthiness (*amanah*), honesty, responsibility, discipline, diligence, justice, and patience. In predominantly Muslim settings, platforms, worker associations, and relevant institutions may integrate these values into short training programs, digital work-literacy initiatives, peer communities, or personal development programs focusing on integrity, responsible work behavior, coping with occupational pressure, and fair interaction with customers and fellow workers. However, Islamic Work Ethics should not be used to shift responsibility for worker well-being from platforms to individuals. Personal ethical resources may strengthen workers' capacity to cope with uncertainty, but they cannot substitute for fair, transparent, and supportive platform governance.

The broader policy implication is that gig-worker well-being should be addressed through an integrated intervention framework combining structural, organizational, and personal resources. At the platform level, policies should reduce avoidable uncertainty and improve responsive support systems. At the individual level, interventions may strengthen personal resources that help workers cope with employment pressures. The significant moderating role of Islamic Work Ethics indicates that workers with stronger ethical resources are better able to withstand the adverse consequences of job insecurity and derive greater benefits from supportive platform environments. Consequently, policies that focus exclusively on individual resilience without improving platform conditions are likely to be insufficient, just as organizational support alone may not fully address variations in workers' capacity to manage uncertainty. A more effective policy direction therefore lies in combining transparent platform governance, responsive worker-support mechanisms, safeguards against excessive employment insecurity, and the development of relevant personal resources to promote more sustainable well-being among gig workers.

7. LIMITATIONS AND FUTURE RESEARCH

This study has several limitations that should be considered when interpreting its findings. First, the study relied on 96 gig workers selected through purposive sampling, which limits the generalizability of the results to the broader gig-worker population in Indonesia. The sample also combined ride-hailing drivers, delivery workers, and digital freelancers, although these groups may differ in work arrangements, income uncertainty, and dependence on platform algorithms. Future studies should use larger and more geographically diverse samples and apply comparative or multi-group analysis across different categories of gig workers.

Second, all variables were measured using self-reported cross-sectional survey data. Although appropriate for examining workers' perceptions, this design does not capture changes in job insecurity, platform support, or well-being over time. Future research may employ longitudinal or mixed-method designs and integrate objective indicators such as income variability, working hours, account suspensions, workload, or platform activity.

Third, the model focused on Job Insecurity, Platform Support, Employee Well-being, and Islamic Work Ethics and explained approximately 50.5% of the variance in Employee Well-being. Future research may extend the model by incorporating variables such as algorithmic management, financial strain, work autonomy, organizational justice, social support, and work-life balance to provide a more comprehensive explanation of gig-worker well-being.

Finally, the moderating role of Islamic Work Ethics may be particularly relevant in Muslim-majority settings. Future studies should test the model across different cultural and religious contexts and compare Islamic Work Ethics with other personal resources, such as resilience, psychological capital, or meaningful work. Such extensions would help clarify when, for whom, and under what working conditions personal ethical resources most effectively protect and enhance gig workers' well-being.

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