

Job Insecurity and its Influence on Burnout: Mediating Role of Financial Well-being in the Peruvian Population

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Artículo Original

Resumen

Job insecurity is the feeling of uncertainty that a worker experiences regarding the stability and continuity of their job. With this sentiment influencing burnout and generating a negative impact on an individual's well-being. Faced with this scenario, the crucial question arises: How can the negative influence of job insecurity be attenuated on the development of burnout? To explain this relationship, this study aims to determine the role that financial well-being assumes in the influence of job insecurity on burnout. To achieve this objective, a non-experimental explanatory research approach was employed, in a structural equation modeling with the study of 538 Peruvian workers. The results establish that financial well-being plays a mediating role in the influence of job insecurity and burnout in Peruvian workers; therefore, strengthening financial well-being is identified as an effective strategy to mediate the negative impact of job insecurity on burnout.

Palabras clave: job insecurity, burnout, financial well-being, workers

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Abstract

Inseguridad laboral y su influencia en el burnout: El rol mediador del bienestar financiero en la población peruana. La inseguridad laboral es la sensación de incertidumbre que experimenta un trabajador respecto a la estabilidad y continuidad de su empleo. Este sentimiento influye en el *burnout*, generando un impacto negativo en el bienestar individual. Ante este escenario, surge la pregunta: ¿cómo se puede atenuar la influencia negativa de la inseguridad laboral en el desarrollo del *burnout*? El presente estudio tiene como objetivo determinar el rol que asume el bienestar financiero en la influencia de la inseguridad laboral sobre el *burnout*. Se empleó un diseño de investigación no experimental, de tipo explicativo, aplicando modelamiento de ecuaciones estructurales y estudiando a 538 trabajadores peruanos. Los resultados establecen que el bienestar financiero cumple un papel mediador en la influencia de la inseguridad laboral sobre el *burnout* en los trabajadores peruanos. Fortalecer el bienestar financiero se identifica como una estrategia eficaz para mitigar el impacto negativo de la inseguridad laboral en el *burnout*.

Keywords: inseguridad laboral, burnout, bienestar financiero, trabajadores

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The labor market consists of a set of companies, organizations and employees which are part of a vital organ within the economy of a country. This importance of the job market has driven us to identify the challenges to which workers are exposed; in addition, the scientific

community has been addressing these issues as a matter of concern where the workplace has the capacity to impact the psychological well-being of individuals (Iddrisu et al., 2023). One of the common denominators in the countries affected by the pandemic is that workers developed a feeling

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of extreme concern regarding their working conditions (Anand et al., 2023; García-Salirrosas & García-Salirrosas, 2023). In this regard, there is information which supports that workers also aroused a feeling of anxiety to keep their job, as a response to the lack of confidence in themselves and the change in salaries (Chauhan et al., 2023; Chhabra & Pandey, 2023).

While it is true that the pandemic has come to an end, working conditions have nevertheless remained unchanged. This means that the demands regarding the work schedule or workload are greater and exceed a regular business day; hence, the demands signify an imbalance between family and work life. Subsequently, this phenomenon generates what studies refer to as burnout, defined as the inability to cope with work stress and the eventual reduction of performance due to symptoms of exhaustion (Glambek et al., 2023; Rios-Alvites et al., 2022). It is historically known that Graham Greene was the pioneer of the word "burnout" in his work "A Burnt-Out Case", which describes the story of an architect who did not find meaning in his work and did not enjoy his life. This term was later coined in psychology by Freudenberger, who describes burnout as excessive tiredness, exhaustion and fatigue in professional work which does not produce the expected outcomes (Edú-Valsania et al., 2022). To delve more deeply into burnout has been identified in the literature as one of the consequences of job insecurity, seen as an object of dismissal or also translated as the fear of losing one's job, and that it is associated with a negative state of health, depression, anxiety and low job satisfaction (Ahorsu et al., 2020; Chen & Eyoun, 2021).

One theory about burnout and the reason for its generation is the theory of conservation of resources (COR), which is focused on the obtention, conservation and increment of resources. To achieve this, the collaborators must devote energy to work to the limit in order to cope with the high work demands. This is precisely the scenario for the development of burnout (Alarcon, 2011). He indicates that it arises when a worker maintains a feeling of overwhelm in which he feels that his strength does not allow him to perform any more and to face work demands effectively (Maslach & Florian, 1988).

Under this approach, burnout is part of a psychosocial risk element in today's society, and when work roles are not adequately organized,

situations arise that significantly strain the psychological resource (Edú-Valsania et al., 2022; Han et al., 2019). These situations could be working hours, high work demands, lack of rest and violence at work (Han et al., 2019). Thus, working conditions that lead to positive employee adaptation and improved performance have been studied for many years, and the prevention of burnout is essential for the well-being of workers and has an impact on the general health of society (Gil-Monte, 2005; Merino-Soto, 2018).

Accordingly, evidence indicates that the negative emotions experienced by workers are associated with increased probabilities of reduced work effectiveness. Given this and considering that a substantial portion of an individual's life is spent within the work environment, institutions are encouraged to uphold organizational respect and to implement actions, strategies, and policies that foster positive outcomes for employees' physical and mental health (Chan et al., 2022; Somasundram et al., 2022). Furthermore, taking into consideration that job insecurity influences burnout through the generation of negative consequences for both the workers and their companies, it becomes relevant to identify any factor that can intervene and moderate previously mentioned influence. Likewise, it has been identified that financial well-being could be an alternative to mitigate such influence (Darvishmotevali & Ali, 2020; Üngüren et al., 2021). In this sense, financial well-being is described as people's perception of the extent to which their income flow can satisfy the financial needs of life, which specialists translate as sufficiency of perceived income (Prawitz et al., 2006). It is proven that financial well-being increases the possibility for employees to be mentally healthy, feel greater confidence and be more productive. This fact symbolizes savings for the institution since costs are avoided regarding absenteeism or staff turnover, among others (Khalid & Syed, 2023). Thus, it is specified that high financial well-being consists of the conservation of resources or, at least, the reduction of them (Hobfoll, 2011), which represents the protective function against the negative effects caused by burnout (Rathi & Lee, 2016).

While it is intended to relate job insecurity with financial well-being, the findings indicate that job insecurity is the main cause of alterations within

financial management. Furthermore, an individual's success in managing their financial life depends on feeling secure about receiving a stable income (Ali & Talha, 2022). Consequently, anyone who receives a favorable income demonstrates optimistic and responsible financial behavior, thereby moderating feeling of burnout (Choi et al., 2020; Tang & Baker, 2016). Under this context, it is deciphered that job stability highly impacts on financial well-being, since financial difficulties emerge from job insecurity; therefore, it is important to pay special attention to job security, which gives individuals the necessary peace of mind to adequately manage both their emotions and financial affairs.

Overall terms, the financial situation after the pandemic has been unstable in many countries, and only some nations achieved immediate economic recovery. Nonetheless, other countries are still struggling to attain a similar level of stability; this uneven recovery contributes to higher volatility in the market. In addition, it is known that the pandemic has left certain changes in the workplace, such as the adoption of technology. In consequence, the workforce can choose one of two paths: either facing new technological challenges which involve the adaptation to newer job demands or the withdrawal from the career. This is part of the Peruvian reality, a reality which seems to be a concern and whose solution remains uncertain. Hence, this research aims to reveal the behavior of Peruvian workers regarding job insecurity and how it can influence burnout, while also identifying the role of financial distress. For this purpose, other studies which relate to these research variables have been analyzed and are presented in the following section.

Based on what was previous mentioned, the following study hypotheses are proposed:

H1. Job insecurity has a negative influence on the financial well-being of Peruvian workers.

Job insecurity describes an adverse situation that an employee experiences in the workplace because of the abrupt changes which are linked to the insecurity. This involves expectations, attachment, understanding and emotional bonding, aspects that are generally based on what an employee perceives and interprets in the work environment and threatens job continuity. This is where most of the research on this topic has been focused on. Other studies have linked employees' perception towards job insecurity as a detrimental

agent for workers' attitudes (Anand et al., 2023; Chan et al., 2022).

Growth of job insecurity has aroused greater concern among workers; studies indicate that its impact is harming people's physical and mental health, especially for employees who work two jobs. The fear of unemployment can be translated as a threat to the financial well-being of both the breadwinner of a family and a standard worker (Rasdi et al., 2021).

H2. Job insecurity has a positive influence on the burnout of Peruvian workers.

As an effect of the pandemic, a stronger barrier of job insecurity has emerged, and when workers perceive high levels of it, they encourage the emergence of destructive reactions, which would result in institutions and workers with negative attitudes (Üngüren et al., 2021). The prevalence of an environment of change and uncertainty in an organization can develop feelings of job insecurity among its employees, regardless of the duration of their employment. In that sense, it is discernible that during periods of restructuring, recession and mergers, job insecurity could naturally be very common (Tilakdharee et al., 2010). Organizations and governments should work to build policies and strategies which aim to reduce job insecurity and promote a stable and healthy work environment for their employees (Jiang & Probst, 2017).

In addition to this support, recent studies have shown that job insecurity has negative effects on employee burnout (Blom et al., 2015; Laily et al., 2020; Mahmoud et al., 2021). Recently, burnout has been conceptualized as a psychological state (Mahmoud et al., 2021). Burnout is a state of emotional exhaustion that results in employees becoming disengaged from their professional roles and decreasing the effort invested in their tasks, factors that are associated with stressors. Burnout is considered a no small problem which leads to serious consequences for physical and mental health. Some studies assure that it is essential to pay special attention to factors such as job insecurity to prevent burnout and other negative effects (Rasdi et al., 2021). All of this research would suggest that the importance of addressing job insecurity and workers' burnout lies in its impact on the occupational health and well-being of employees, the productivity of organizations and the community as a whole. Organizations must take steps to address these issues, through the

promotion of ethical, stable and healthy work environments (Jiang & Probst, 2017; Tilakdharee et al., 2010).

H3: Financial well-being has a negative influence on the burnout of Peruvian workers.

Researchers define financial well-being as the absence of stress related to money management (Sora et al., 2018; Sorgente et al., 2023). A second definition focuses on financial well-being as a condition through which a person has income security and freedom to make choices within their present and future financial situation, present and future financial situation (Ali & Talha, 2022). On the other hand, reference has been made to various elements that could unbalance the economic and financial environment of a worker, such as staff income, which is considered a critical factor that could generate difficulties in maintaining stability and financial well-being (Khalid & Syed, 2023; Üngüren et al., 2021). In other words, financial well-being is a crucial aspect which influences workers in some other factors, such as quality of life, productivity, work performance, commitment, job satisfaction and talent retention. Researchers on this topic affirm that financial well-being is an important element in reducing turnover intentions.

The promotion of high levels of financial well-being generates confidence and security in organizations, which enables them to be better prepared for possible economic imbalances (Choudhary & Jain, 2023). Therefore, it is suggested that financial well-being and burnout syndrome of workers are important factors for both the well-being of employees and the organizational functioning (Rasdi et al., 2021; Üngüren et al., 2021). Companies should pay attention to these aspects and take strategic steps to promote a work environment that reassures the financial health and emotional well-being of their employees. Collectively, these reasons can lead to healthier, happier and more productive employees, and, in the long term, to a more successful and sustainable company (Baquero, 2023).

H4: Financial well-being has a mediating role in the influence of job insecurity and burnout in Peruvian workers.

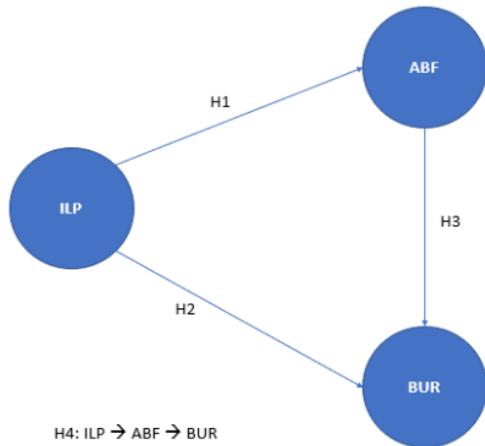
When referring to financial well-being, some factors that reveal interrelation are reflected, including behavior related to finances. Financial

issues are closely related to job insecurity and stressful effects in the workplace, such as burnout, stress, low productivity, absenteeism, to name a few. Financial difficulties translate as an effect that could be defined as a psychological reaction (To et al., 2020). Job stability influences a person's income. Expressly, having a secure and stable job tends to provide a steady stream of income, which facilitates financial planning and well-being, in contrast to the financial difficulties that could arise with job insecurity hardening the maintenance of a consistent income (Choi et al., 2020). Job insecurity can cause stress and anxiety, thereby affecting a person's emotional and mental well-being (Anand et al., 2023). Stress can influence financial decisions, such as spending and saving, and can hinder the ability to plan for the long term.

Different strategies could be employed to deal with job insecurity, such as increasing emergency savings, seeking additional employment, investing in workers education and skills, or seeking financial advice (Lam et al., 2019; Liu et al., 2021). These strategies can have an impact on financial well-being. Moreover, Government policies and support programs can play a crucial role in the mitigation of job insecurity and promotion of financial well-being (Chhabra & Pandey, 2023; De Cuyper & De Witte, 2007).

Some recent studies have demonstrated the association between financial well-being and burnout, as well as the presence of certain factors that can act as mediators in this relationship. Examples of these factors are financial stress, work-life imbalance, employment uncertainty, inadequate coping strategies, diminished productivity and work performance, and restricted access to resources and support (Baquero, 2023; Üngüren et al., 2021). A person's financial situation can affect their level of work stress and ultimately their risk of burnout, while burnout can have a negative impact on financial situation through its influence on productivity and general well-being (Mahmoud et al., 2021). It is important to address both financial concerns and burnout at work to achieve a balance between financial well-being and mental health at work (Gunawan et al., 2023; Hasan et al., 2023; Tang & Baker, 2016; Usama & Fauziah, 2020).

Figure 1. Proposed theoretical model



Note. ILP= Job Insecurity; ABF= Financial Well-being; BUR= Burnout

- H1. Job insecurity has a negative influence on the financial well-being of Peruvian workers.
- H2. Job insecurity has a positive influence on the burnout of Peruvian workers.
- H3: Financial well-being has a negative influence on the burnout of Peruvian workers.
- H4. Financial well-being has a mediating role in the influence of job insecurity and burnout in Peruvian workers.

Methods

A quantitative, cross-sectional correlational study was proposed (Bernal, 2010; Ñaupas Paitán et al., 2014). This study is non-experimental, explanatory, and was applied with the structural equation modeling (SEM) method (Hair et al., 2014). The sample was obtained through a non-probabilistic convenience sampling method, with the following inclusion criteria: Dependent and/or independent Peruvian workers whose minimum age 20-65; dependent and independent professionals with a bachelor's, master's or doctoral degree. Regarding the exclusion criteria: technicians and trainees, workers < 20 years of age and workers > 65. For this study, statistical treatment was carried out using SPSS and SmartPLS software version 3.0.

Procedure and ethical aspects

The collected information was obtained through online surveys via Google forms and were self-administered by the study population with prior informed consent; namely, participants could log in to complete the survey from any device, at any time and in any place, without researchers needing to be present. Moreover, prior to the

application of this study, authorization was requested from the ethics committee of the Universidad Peruana Unión, thus obtaining the participation of 538 Peruvian workers, of whom 243 are men and 295 are women; regarding the type of workers, 82 are self-employed, and 456 work under an employer. Their specific characteristics are shown in Table 1.

Table 1. Sociodemographic characteristics (n = 538)

Characteristic	Category	Frequency	Percentage (%)
Gender	Female	295	54.8
	Male	243	45.2
Age range	20 - 30 years	179	33.3
	31 - 40 years	173	32.2
	41 - 50 years	139	25.8
	51 - 65 years	47	8.7
Academic level	Bachelor's	168	31.2
	Graduate	242	45
	Master's	120	22.3
	Ph.D./Doctor	8	1.5
Average monthly income	930 – 1500	200	37.2
	1501 – 2500	162	30.1
	2501 – 5000	129	24
	5001 – or more	47	8.7

Note. The current (2024) minimum salary in Peru is 1025 soles (USD 269.70). Bachelor's degree = Bachiller (academic degree awarded upon completion of undergraduate coursework) Graduate/Licensed professional = Título profesional (professional license obtained after the bachelor's degree, typically requiring a thesis defense or professional proficiency project)

Measurements

Job insecurity

Metric validated by Vander et al. (2014), who evaluated the psychometric properties of the Job Insecurity Scale (JIS) in the Belgian population, specifically in 2557 participants. This is a unidimensional scale composed of 4 items (including: "It is possible that I will lose my job soon"), with the Likert 1-5 scale response option. The construct validity indicators showed adequate results (α = .807; CR = .855; AVE = .719).

Burnout

Very brief scale consisting of a single item and

applied to 147 Peruvian workers aged 19 to 63 years old, under the administration of Merino-Soto and Fernández-Arata (2017). The participants responded to the following statement: “Please choose the option that is closest to what you feel. BURNOUT refers to feeling mentally and physically exhausted, as if one were burned out by work”. A five-point response scale was used (A sample answer was: “I enjoy my work. I have no symptoms of Burnout”). The construct validity indicators showed adequate results ($\alpha = 1$; CR = 1; AVE = 1).

Financial well-being

Scale composed and validated by Prawitz et al. (2006), which was applied to 1097 adult inhabitants residing in the United States. In the final version of the unidimensional construct, the scale considers 8 items (including: “Select how satisfied you are with your current financial situation”). It was measured using a 10-point response scale. The construct validity indicators showed adequate results ($\alpha = .885$; CR = .9; AVE = .558).

Regarding the application of the three instruments, these were subjected to the back-translation and focus group process with the participation of 5 participants who met the inclusion criteria of the study, thus giving semantic validity to the questionnaire before its dissemination.

Results

Initially, the reliability and validity of the instruments were identified, with finding Cronbach's alpha higher than .7, that designates the elements as reliable. Additionally, the average variance extracted, and composition reliability (CR) is greater than 0.5; this means that there is high reliability in the constructs. Furthermore, although that loading values must be equal to or higher than .7, the elements ABF1, ABF5 and ABF7 have also been considered, which, despite having a lower indicator, have been taken into account for the model due to the high levels of reliability as a whole, as demonstrated in Table 2.

As a fundamental requirement to evaluate the relationships between latent variables, the discriminant validity was analyzed with the use of the Fornell-Larcker test and the Heterotrait-Monotrait ratio of correlation, obtaining an Heterotrait-Monotrait (HTMT) value of less than

0.90. This denotes that the discriminant validity has been established between two reflective constructs (Fornell & Larcker, 1981), as evidenced in Tables 3 and 4.

Table 2. Convergent validity

Construct	Items	Loading	Cronbach's Alpha	C.R.	AVE
Financial Well-being	ABF1	.645	.885	.9	.558
	ABF2	.728			
	ABF3	.858			
	ABF4	.778			
	ABF5	.683			
	ABF6	.745			
	ABF7	.649			
	ABF8	.858			
Burnout Job Insecurity	BUR	1	1	1	1
	ILP1	.748	.807	.855	.719
	ILP3	.897			
	ILP4	.891			

Note: CR = Composite Reliability; AVE = Average Variance Extracted

Table 3. Discriminant validity (Fornell-Larcker criterion)

ABF	BUR	ILP
.747		
-.348	1	
-.343	.211	.848

Note: ABF = Financial well-being; ILP = Job insecurity; BUR = Burnout

Table 4. Discriminant validity Heterotrait-Monotrait ratio (HTMT)

	ABF	BUR
ABF		
BUR	.355	
ILP	.394	.223

Note: ABF = Financial well-being; ILP = Job insecurity; BUR = Burnout

Table 5 and Figure 2 show the path coefficients of the proposed hypotheses, which demonstrates high significance in each of them.

Furthermore, the strength of their influence was found through the coefficient of determination, with values of .118 for the influence of job insecurity towards financial well-being and .130 towards burnout. To be more specific, the path coefficients for each of the proposed hypotheses determine that job insecurity has an inverse and significant influence on financial well-being (-.343), and job insecurity has a positive and significant influence on burnout (.103). In addition, the influence of financial well-being on burnout is negative and significant (-.312). Finally, the hypothesis that financial well-being plays a mediating role in the relationship between job insecurity and burnout in workers, the hypothesis was verified through statistical analysis, with a path coefficient of .107. This coefficient was confirmed as statistically significant through the use of structural equation modeling (PLS-SEM), the coefficient was confirmed as statistically significant with a p-value of less than .5. Although the coefficient is moderate, its relevance lies in the fact that it meets accepted standards of statistical significance, suggesting that financial well-being plays an important, albeit moderate mediating role, in the relationship between job insecurity and burnout. This means that higher levels of financial well-being maintain an important mediating role with the ability to mediate the negative impacts of job insecurity on job burnout.

Table 5. Hypothesis testing

		Path Coefficient	T statistics (O/STDEV)	P values	Decision
H1	ILP -> ABF	-.343	8.718	.000	Accepted
H2	ILP -> BUR	.103	5.170	.000	Accepted
H3	ABF -> BUR	-.312	7.644	.000	Accepted
H4	ILP->AFC->BUR	.107	5.611	.000	Accepted

Note: ABF = Financial well-being; ILP = Job insecurity; BUR = Burnout. Bootstrapping was performed on 5000 subsamples, one-tailed full t-value; 2.33 ($p < .01^{**}$), and 3.092 ($p < .001^{***}$)

Discussion

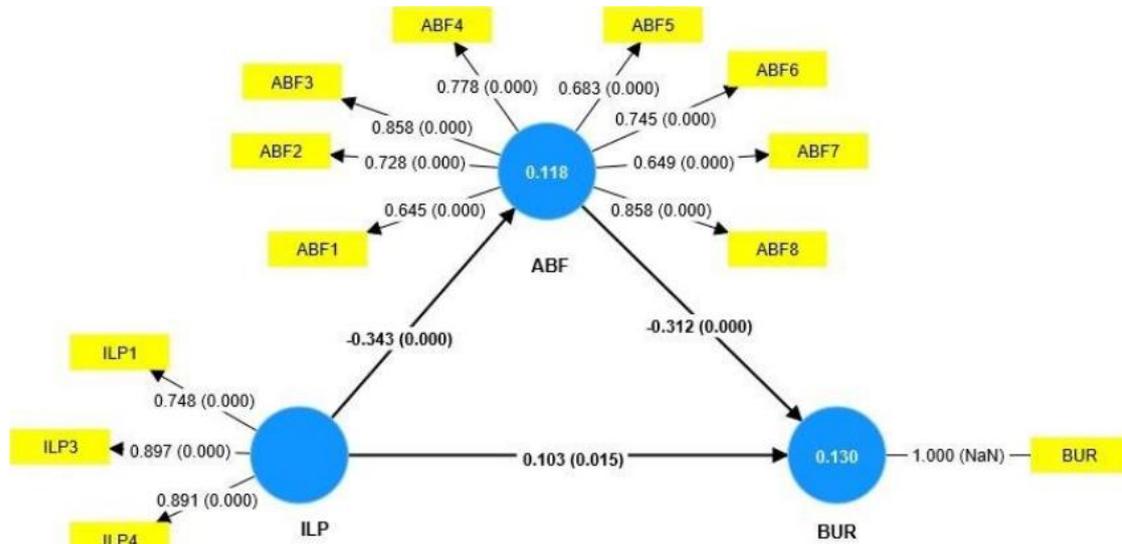
Since changes in the labor market are constant and inevitable, they open the door to the possibility that workers experience a certain level of uncertainty about their future employment, which could lead to particular feelings that could affect their well-being of workers. Therefore, this research aims to identify whether financial well-being plays a mediating role in the influence of job

insecurity and burnout or not. In this study, by the analysis of the study population, job insecurity has been identified as a negative influence on the well-being of Peruvian workers, a finding that is consistent with what was reported by Sora et al. (2018) and To et al. (2020), who, when analyzing the negative reactions of employees to job insecurity, found that it is negatively related to the financial well-being of workers. It is known that individuals prefer having sufficient financial resources to cover the needs which allow them to have a better quality of life. In this regard, Baldissarri et al. (2023) link job insecurity to the important organizational transformations that are not only fostering labor flexibility but also increasing labor instability. They state that, specifically in developing countries, job insecurity is increasingly intense due to their limited resources to face economic crisis. In this degree, it is important for companies to adopt appropriate measures to manage this situation (Li et al., 2022), since a stable source of income makes workers feel greater financial well-being due to feeling confident to face any unforeseen situation (Graham et al., 2023).

As a result, the findings of this study support the second hypothesis, confirming that financial well-being exerts a negative influence on burnout. These results are consistent with the findings of Rasdi et al. (2021), who states that one of the ways to achieve financial well-being is through labor protection; therefore, the probability of complicating negative emotions, such as burnout, is increased due to the absence of labor protection. Additionally, Campion et al. (2019) and Sigursteinsdottir et al. (2020) support the results of this study by showing that financial concerns generate high vulnerability in workers, leading to burnout, psychological distress and exhaustion. Moreover, research indicates that economic alterations expose individuals to high risks, making it necessary to mitigate economic disturbances and consolidate strategies to avoid triggering burnout through financial well-being (Giorgi et al., 2020).

The results show that job insecurity has an influence on workers' burnout, according to the third hypothesis stated. These findings are supported by Lam et al., (2019), who report that job insecurity triggers negative psychological reactions, such as burnout. The support for these results is strengthened by studies showing that job

Figure 2. Model



Note: ABF = Financial well-being; ILP = Job insecurity; BUR = Burnout.

insecurity has become a serious concern because of its negative impact on the emotional well-being of workers and consequent experience of burnout (Graham et al., 2023; Hu et al., 2018). There is also evidence showing that job insecurity not only influences work environments, but also family relationships, because of this, concerns have become greater and can be translated into an increased risk of burnout (Liu et al., 2021). Moreover, assertions have established that, due to market instability, job insecurity is increasing and generating certain detrimental effects on the mental and physical state of workers (Anand et al., 2023). Consequently, Abramson (2022) makes it clear that there are circumstances in which labor demand is higher and workers are forced to work overtime so as to not put their job at risk, thus reinforcing the loss of balance between work and family. This fact constitutes an increase in burnout levels, which is why Baranik et al. (2018) and Yoo (2022) state that job insecurity is a stressor which needs to be managed appropriately in order to avoid harmful effects on the health of workers, even more if these are caused by external factors.

On the other hand, the results of the fourth hypothesis establish that financial well-being has a mediating role in the influence of job insecurity and burnout. Support for this finding is established by

Üngüren et al. (2021), who maintain that job insecurity is a source of stress which negatively affects the mental health of workers, with financial well-being being a key element which assumes a mediating role in the relationship. In this regard, Choi et al. (2020) refer to the connection between these variables, stating that job insecurity exposes individuals to harmful effects, so financial well-being assumes an important role in mediating the effects previously mentioned. On the other hand, the results are also supported by Sorgente et al. (2023) who explain that financial well-being generates an inverse relation towards burnout, which enlightens why prudent financial management can protect the mental health of workers. In this context, due to unpredictable economic conditions, there is a need to take measures to counteract the adverse effects of job insecurity and burnout.

Finally, this study has shown that financial well-being is a mediator of the relationship between job insecurity and burnout. This result has been observed among Peruvian workers, from whom information was collected regarding gender, age, academic level and income. Although the association between the characteristics of the sample and the variables studied has not been demonstrated, it is important to address job insecurity from this perspective. In this regard,

there is research that sustains that the adult population is the most exposed to the feeling of job insecurity, as the high labor demand and the rapid evolution of technologies keep the threat of job loss persistent (Ibanescu et al., 2023). From another perspective, those with less academic preparation are also exposed to losing their jobs more quickly compared to professionals with higher education (Niedhammer et al., 2023), with gender also being a key factor in understanding burnout (Fiorilli et al., 2022). Under the explained circumstances, a measure to control job insecurity should go beyond reacting to the threat of job loss or the control of burnout. It is a matter of applying preventive measures against dismissal according to the demands of the labor market, such as professional development, training and undergoing challenges that enable workers to adapt to the everchanging labor market.

The interaction among the study variables stands out, which is evidence that invites institutions to apply certain policies which promote job security in order to generate the financial and general well-being of workers, since it has been demonstrated that as long as an individual maintains their job, they will have the security of having the resources available to cover their needs and maintain a better quality of life. In addition, the results serve as support for companies to train their workers for effective and efficient management of finances, and to address job security practices since it has been demonstrated; the control of both has been proved to foster financial well-being, thereby preventing burnout. In the words, when there are no customers, sales decrease. Similarly, if there is increasing demand but the supply chain is interrupted, customers tend to consider other alternatives. Moreover, this situation illustrates another reason why the self-employed may experience job insecurity, as a decline in demand could force them to close their businesses and negatively affect their workers.

This study contributes to and enriches the theory of burnout by demonstrating that one of the factors that develop/generate it is the perception of job insecurity that produces uncertainty; furthermore, it is important to generate working conditions to control the feeling of burnout. The results demonstrate that financial well-being can actually mediate the influence of job insecurity on burnout. This fact has also been supported by

other research, thus leaving empirical evidence that strengthens the established theoretical foundation (De Angelis et al., 2021; Zeidan et al., 2023).

Although this study is of high significance due to the results obtained that serve as support for business decision-making regarding the physical and mental well-being of employees, it is necessary to mention some limitations. The first limitation is that the study is cross-sectional due to its temporality. According to the literature, when this temporality is adopted, in most cases, it generates a research bias because it does not always accurately capture the true mediational processes (Maxwell et al., 2011); this means that the cross-sectional nature of this study represents a possible distortion in the understanding of the causal relationships found in the results. Therefore, an interesting future research would be to carry out a mediation study with a longitudinal time frame; in this way, it would be possible to analyze if the relationships persist over time or if they undergo some variation.

The second limitation is that the information has been collected only from Peruvian workers, so it was not possible to make a comparison with other countries to measure contextual differences such as Mexico, Brazil, Chile, and other Latin American countries which currently experience an apparent economic and political stability. In this way, it would be important for future research to conduct a study that contributes to a deeper understanding, regarding the difference in perceptions and considering the cultural context and geographic location, while also carrying out a longitudinal study.

The third limitation is that at the time of applying the study, the researchers did not contemplate any statement specifying whether the participants were in good health, since this condition could become a factor which modifies the study variables. For this reason, it is recommended that future research be conducted to measure the behavior of the variables by performing an invariance analysis of those who are in good health and those who are not, in order to independently identify the perception of the respondents or the comparative analyses, according to socio-demographic factors.

The fourth limitation is that this study has not reached a homogeneous sample by labor condition (dependent or independent) and neither

has the labor sector been considered for the study. This is an important limitation, because the labor condition and sector could be a determinant in the perception of financial well-being of employees, for example, the technological, manufacturing and educational sector have specific labor dynamics, and challenges that could impact differently on the variables studied. Thus, it would be valuable for future research to include a sectoral analysis according to their condition (dependent or independent) and labor sector, the perceptions and results, which could provide a more detailed and accurate understanding of the variables analyzed.

The fifth limitation is that the variables analyzed in this study are unidimensional, which allows for rapid and assertive evaluation; however, it prevents a deeper and more detailed understanding of the dimensions by which the variables could be confirmed. Consequently, it is proposed that future studies adopt multidimensional variables that support the enrichment of a detailed and comprehensive measure that provides a complete view of the interaction of the dimensions on the variables analyzed.

Conclusion

In conclusion, it has been shown in the study population that, as job insecurity increases, financial well-being decreases (Path Coefficient = -.343), and when the latter increases, the levels of burnout are lower (Path Coefficient = -.312). In contrast, each time job insecurity increases, the same occurs with burnout (Path Coefficient = .103). Consequently, an indirect effect of job insecurity on burnout has been identified through financial well-being (Path Coefficient = .107). Therefore, as there is significant impact between the study variables, both direct and indirect, interventions to support job security would be highly beneficial.

Therefore, this study conveys the importance of the role of financial well-being in controlling the influence of burnout with job insecurity; hence, organizations are responsible for providing job security to their personnel as part of a comprehensive plan which leads to the improvement of their well-being of workers. Additionally, this research shows that job insecurity is not only about economic instability but also a point of connection between financial well-

being and burnout. This evidence constitutes a background that allows us to identify organizations as key actors, as the responsible of looking after the mental well-being of workers, so that they can, to a certain extent, counteract the negative effects of job insecurity, taking into account that they are the ones called upon to look after the mental well-being of workers. In view of these results, it is recommended that companies adopt certain institutional policies that allow for the promotion of job security as a protective action against burnout.

Data availability

The entire dataset supporting the results of this study is available upon request to the corresponding author Dany Yudet Millones-Liza (dannie@upeu.edu.pe). The dataset is not publicly available so as to maintain control maintain control over data use to maintain control over data use to ensure the proper implementation of data collection.

Availability of analytical methods

The full set of analytical methods supporting the results of this study is available upon request from the corresponding author Dany Yudet Millones-Liza (dannie@upeu.edu.pe)

Availability of materials

The full set of materials supporting the results of this study is available upon request to the corresponding author author Dany Yudet Millones-Liza (dannie@upeu.edu.pe)

Conflict of interest

The authors declare no conflict of interest.

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