




# “Investigating the mediating role of self-efficacy on work stress and job insecurity among Indonesian startup employees”

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# INVESTIGATING THE MEDIATING ROLE OF SELF-EFFICACY ON WORK STRESS AND JOB INSECURITY AMONG INDONESIAN STARTUP EMPLOYEES

## Abstract

The wave of layoffs in Indonesia's startups has increased employees' concerns about job insecurity, raising the need for a deeper understanding of its determinants. This study examines the associations between work stress, self-efficacy, and job insecurity in Indonesia's startup ecosystem. Specifically, it investigates direct and indirect effects of work stress on job insecurity through self-efficacy. Data were collected from 262 digital startup employees in Jakarta using an online survey at the beginning of 2024 and analyzed using covariance-based structural equation modeling with LISREL software. The findings suggest that work stress does not directly influence job insecurity ( $T$ -value of  $0.79 < 1.967$ ), indicating that startup employees may perceive stress as a regular aspect of their dynamic and high-pressure work environment. However, work stress significantly and positively impacts self-efficacy ( $T$ -value of  $11.32 > 1.967$ ), implying that stress can enhance employees' confidence in their abilities when managed effectively. Self-efficacy has a significant and positive effect on job insecurity ( $T$ -value of  $9.98 > 1.967$ ), highlighting its pivotal role in shaping perceptions of job stability. Furthermore, work stress indirectly influences job insecurity through self-efficacy (Indirect effect  $0.7392 >$  direct effect  $0.045$ ), emphasizing the mediating role of self-belief in mitigating the adverse effects of workplace stress. The findings emphasize the importance of fostering self-efficacy through supportive management, training programs, and clear communication to lessen job insecurity and promote resilience. These insights provide practical implications for enhancing employee well-being and organizational sustainability in the rapidly evolving startup environment.

## Keywords

startups, layoffs, CB-SEM, post-pandemic, well-being, job stability, Indonesia

## JEL Classification

J24, L25, M13, O15

## INTRODUCTION

In recent years, startups in Indonesia have experienced rapid growth, positioning themselves as a significant driver of economic innovation. However, this growth has been accompanied by a wave of layoffs, creating a climate of uncertainty among employees and impacting large firms globally, including startups in Indonesia. This trend signals the ongoing tech winter, an economic slowdown period that has affected this sector since the pandemic (Dwi & Puspita, 2024). Even though limited Indonesian startups shut down in 2024, layoffs grew as survival takes importance (Nabila, 2024). These layoffs impact unemployment and workers' motivation. Job insecurity, defined as the fear of losing one's job or experiencing unfavorable changes in employment conditions, has become a significant concern in today's dynamic work environment. This insecurity can negatively impact employee well-being and productivity, challenging employees and companies to maintain a motivated workforce.

Meanwhile, the characteristics of work within startups often involve high demands and stress levels as employees navigate complex roles in fast-paced settings. Employees could encounter long hours, tight deadlines, high expectations, and endless changes. While stress is commonly perceived as a negative factor that can worsen job-related insecurities, its relationship with job insecurity remains nuanced because most assess the opposing relationship, particularly within startup contexts. Psychological attributes such as self-efficacy, the belief in one's ability to achieve desired results, are increasingly recognized as critical mediators in this relationship, influencing how employees perceive and respond to workplace challenges. This study addresses the challenge of understanding the link between work stress, self-efficacy, and job insecurity among startup workforces. Despite the growing highlighting of mental resilience and adaptability, inadequate empirical evidence arises on how these factors relate to Indonesian startup conditions.

## 1. LITERATURE REVIEW

Work stress refers to a series of physical and psychological reactions that occur when workforces must cope with occupational demands. This leads to mental stress characterized by anguish, worries, work pressure, and other related emotional and cognitive challenges. It triggers a range of responses, including anxiety, depression, and physical discomfort, which can deteriorate health over time (Landívar et al., 2025). Work stress is also described as exposure to an unfavorable combination of high-job stressors and low-job resources, leading to health-related productivity losses. It comes from an imbalance between job demands and available resources in the workplace. High demands, lack of control, and insufficient support contribute to it (Brunner et al., 2019). It encompasses various psychosocial factors that can adversely affect mental and physical well-being, manifesting in behaviors such as absenteeism, presenteeism, poor performance, and unsafe work practices (Tong et al., 2022; Ogunmoroti et al., 2024; Bahetta & El moussaoui, 2023; Sime et al., 2022). There are primary indicators of work-related stress. Environmental stressors encompass factors such as lighting, air quality, noise levels, and the workspace layout. Organizational stressors include task demands, role expectations, and interpersonal dynamics. Individual stressors encompass personal challenges, including family issues, financial difficulties, and personality traits (Robbins & Judge, 2024).

Self-efficacy is defined as an individual's belief in their ability to perform behaviors necessary to achieve particular performance accomplishments, indicating confidence in their capacity

to exert control over their motivation, behavior, and environment (Lindquist et al., 2022). This psychological belief states an individual's perception or belief in their ability to perform a specific behavior (Alshaikh et al., 2024). Another definition is perceived ability, which refers to an individual's confidence in their capacity to execute a specific task successfully (Liu et al., 2024). Crucial elements contributing to an individual's self-efficacy include mastery experiences, such as feeling successful and valuable, and social support from friends and family (Kleppang et al., 2023). Also, self-efficacy is linked to psychological capital, which includes hope, optimism, and resilience, further influencing an individual's overall self-efficacy (Bouckennooghe et al., 2018). The dimension utilized in many studies is the Generalized Self-Efficacy Scale. It measures individuals' belief in their capacity to cope with challenges and stressors, reflecting their overall sense of personal self-efficacy in various situations and responsibilities (Schwarzer et al., 1995).

The concept of job insecurity, defined by Greenhalgh and Rosenblatt (1984), refers to the perceived risk of job loss and the associated uncertainty regarding future employment. Their foundational work has sparked extensive research, resulting in a nuanced understanding of job insecurity that encompasses both cognitive and affective dimensions. Other meanings include the fear of losing employment, linked to adverse results such as mental health deterioration, social relations, and job satisfaction. It shows an individual's perception of the stability of their job (Llosa et al., 2023). It implies the risk of losing resources, which motivates people to focus on protecting what they have and

reducing further loss (Lyu et al., 2022), as well as unstable work and the worry of losing one's job. This aspect serves as a significant source of stress, leading to negative concerns about individuals' mental health (Menéndez-Espina et al., 2020). Fear of losing employment involves the nature of the job, including working conditions and organizational support, which can affect individual well-being, stress levels, depression, and anxiety (Tanimoto et al., 2025; Palomino-Ruiz et al., 2022).

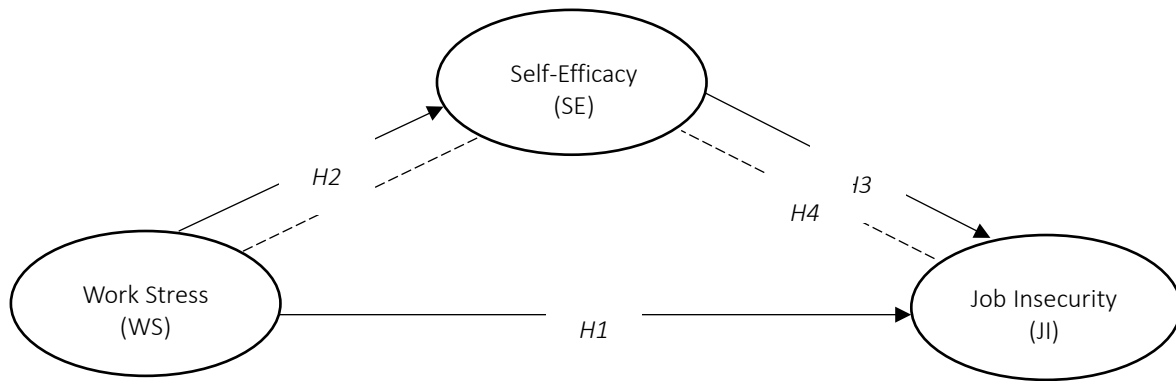
A study from Lu et al. (2023) examined the connection between work stress and job insecurity, indicating that increased stress significantly correlates with intensified job insecurity. This correlation is particularly evident in various workplace contexts, where workforces experience substantial pressure and uncertainty regarding job stability. It indicates that job stress negatively influences workers' psychosocial safety behaviors, implying that work stress can contribute to feelings of job insecurity. Other study from Porter et al. (2024) shows that on and off-the-job embeddedness differentially shapes stress-related responses to job insecurity. On-the-job embeddedness worsens the positive relationships of job insecurity, whereas off-the-job embeddedness moderates these relationships (Porter et al., 2024).

Studies across different sectors have evidenced that work stress significantly impacts self-efficacy. The association between work stress and self-efficacy is complex, with work stress often leading to decreased self-efficacy, which can affect performance and retention. Work stress negatively correlates with job performance, suggesting that high levels of work stress may diminish self-efficacy (Sifna & Silva, 2024). Work stress negatively impacts occupational self-efficacy. Employees experiencing high-stress levels did not achieve favorable effects on their efforts, while occupational self-efficacy facilitated the intervention's impact on stress reduction (Nixon et al., 2022). Sun et al. (2020) explored the association between occupational stress and self-efficacy among community mental health workers throughout the pandemic, suggesting that increased work stress negatively impacts self-efficacy, making workers more vulner-

able to mental health issues. High stress levels among teachers during the pandemic had a negative impact on their well-being and self-efficacy, suggesting a clear relationship between work stress and self-efficacy (Billett et al., 2023).

Self-efficacy significantly impacts job insecurity in various workplace contexts. Higher self-efficacy can mitigate the risky effects of job insecurity on employee performance and behavior, suggesting that individuals with strong self-belief are better equipped to handle job-related uncertainties. Etehadi and Karatepe (2019) suggested that self-efficacy intermediates the effect of job insecurity on various employee outcomes, indicating that higher self-efficacy may minimize the harmful consequences of job insecurity rather than self-efficacy directly impacting job insecurity itself. Self-efficacy is positively correlated with job stability, suggesting that higher self-efficacy may reduce job insecurity among employees, thereby enhancing their psychological safety (Qiao et al., 2022). Meanwhile, occupational self-efficacy also has an adverse relationship with job insecurity. Employees with high self-efficacy recognize a lower threat of job loss as they believe in their capability to perform well, which enhances their job security (Tomas et al., 2019).

The association between work stress, job insecurity, and self-efficacy is complex. Evidence suggests that work stress can impact job insecurity through self-efficacy. Various studies highlight this interplay, indicating that self-efficacy is a critical intervening factor in these dynamics. One study from Mohamed et al. (2023) indicates that self-efficacy buffers against the adverse effects of job stress. Higher self-efficacy is associated with lower levels of perceived job insecurity. A significant negative correlation was found between self-efficacy and job insecurity in a study involving nurses, suggesting that empowered workforces feel extra secure in their roles (Mohamed et al., 2023). Work stress negatively correlates with job performance and self-efficacy, suggesting that higher stress levels diminish self-efficacy, which negatively affects performance (Asmatullah et al., 2024). Self-efficacy has been shown to mediate the connection between work stress and job burnout, indicating



**Figure 1.** Conceptual model

that individuals with higher self-efficacy experience reduced burnout levels despite high stress (Don-Baridam Ngobe, 2023). In contexts of job insecurity, self-efficacy mediates the adverse effects on task performance, highlighting its role in mitigating adverse outcomes associated with job insecurity (Adekiya & Usman, 2024).

Therefore, this study examines the relationships between work stress, self-efficacy, and job insecurity in Indonesia's startup ecosystem. Specifically, it examines the direct and indirect effects of work stress on job insecurity through the lens of self-efficacy. A comprehensive interpretation of the interrelationships between the variables is presented in Figure 1. The hypotheses proposed are as follows:

$H_1$ : *Work stress significantly impacts job insecurity.*

$H_2$ : *Work stress significantly impacts self-efficacy.*

$H_3$ : *Self-efficacy significantly impacts job insecurity.*

$H_4$ : *Work stress significantly impacts job insecurity through self-efficacy.*

## 2. METHODS

This paper employed a quantitative method, utilizing primary data collection methods to gather data through field surveys. Using an exploratory design, this study investigates the causal and consequential connections among the variables. It applies an interpretive, analytical approach to uncover the causal factors behind the findings. The study sam-

ple comprises employees from digital startups who have been with the company for at least one year in Jakarta and its surrounding areas, primarily from leading startups in e-commerce, retail tech, fintech, transportation, and logistics. A cross-sectional sampling method is used to provide a snapshot of the current state of the variables. A simple random sampling was applied to choose the respondents. Data were collected through an online survey from December 2023 to March 2024. The dataset can be retrieved from the Zenodo repository (Harlianto, 2025).

This study employs the CB-SEM method to evaluate the hypotheses, testing linear causal models that determine the relationships between variables. It implies stating a measurement model to evaluate how observed variables characterize latent constructs and assessing the structural model to test the hypotheses. Model fit is evaluated using absolute, incremental, and parsimonious fit indices. Justification requires analyzing path coefficients to reveal the significance and strength of relations among variables supported by statistical tests.

Work stress was assessed using measurements from Robbins and Judge (2024), which consisted of nine items classified into three sub-constructs. Self-efficacy was adapted from Schwarzer et al. (1995), consisting of seven items presented into three sub-constructs. Job insecurity was assessed using measurements from Greenhalgh and Rosenblatt (1984); a scale includes 17 items assigned across four sub-constructs. The items were assessed using a five-point Likert scale. The sample comprises 262 respondents, and the complete respondents' demographic results are shown in Table 1.

**Table 1.** Demographics of respondents

Demographic	Types	Total	Percentage
Gender	Male	157	59.92%
	Female	105	40.08%
Tenure	1–3 years	49	18.70%
	4–6 years	116	44.27%
	7–9 years	64	24.43%
	10–12 years	24	9.16%
	>12 years	9	3.44%
Age	18–23 years	37	14.12%
	24–42 years	150	57.25%
	43–59 years	61	23.28%
	>59 years	14	5.34%
Education	High school	37	14.12%
	Diploma	39	14.89%
	Bachelor's degree	166	63.36%
	Master's degree	13	4.96%
	Doctoral degree	7	2.67%

### 3. RESULTS

The results, examined using CB-SEM with LISREL software, provide the associations between work stress, self-efficacy, and job insecurity among startup employees in Indonesia. The

analysis assessed direct and indirect effects to understand the relationship between variables.

The *P*-value (Table 2) for skewness and kurtosis is  $0.000 < 0.05$ , implying that the data are not normally distributed (Haryono, 2016). SEM analysis requires a sample size of at least five times the number of indicator variables used ( $5 \times 41 = 205$ ). The smallest sample size in this case is 205 respondents, while the study utilized 264 respondents. According to Haryono (2016), not all data generated in practical research are normally distributed. A large sample size can mitigate the impact of non-normal data distribution. Moreover, the Central Limit Theorem states that the normality assumption is less essential for large samples ( $n \geq 100$ , where  $n = 264$ ). The theorem also suggests that with a large sample size, sample statistics tend to approximate a normal distribution (Megahayati et al., 2023).

All statement items for the work stress (WS) variable have a loading factor value  $> 0.50$  (Table 3), indicating that all statement items are valid (Haryono,

**Table 2.** Multivariate normality for continuous variables test

Value	Skewness		Value	Kurtosis		Skewness and Kurtosis	
	Z-Score	P-Value		Z-Score	P-Value	Chi-Square	P-Value
162.762	4.786	0.000	1165.996	3.029	0.002	32.081	0.000

**Table 3.** Work stress – CFA results

Variable	Items	Factor Loading	CR	AVE
Work Stress	WS1	0.74	0.875	0.438
	WS2	0.65		
	WS3	0.57		
	WS4	0.67		
	WS5	0.69		
	WS6	0.67		
	WS7	0.66		
	WS8	0.73		
	WS9	0.56		

**Table 4.** Correlation coefficient – Work stress

Correlation	WS1	WS2	WS3	WS4	WS5	WS6	WS7	WS8	WS9	WS
WS1	1.000									
WS2	0.445	1.000								
WS3	0.341	0.480	1.000							
WS4	0.532	0.357	0.457	1.000						
WS5	0.557	0.400	0.319	0.492	1.000					
WS6	0.472	0.462	0.358	0.422	0.491	1.000				
WS7	0.449	0.449	0.410	0.414	0.446	0.510	1.000			
WS8	0.565	0.514	0.377	0.508	0.511	0.451	0.491	1.000		
WS9	0.455	0.384	0.391	0.359	0.382	0.380	0.313	0.369	1.000	
WS	0.757	0.710	0.650	0.717	0.725	0.716	0.700	0.752	0.630	1.000

2016). The CR value is  $\geq 0.70$ , while the AVE value is  $< 0.50$ , which signifies that the work stress (WS) variable is not reliable (Haryono, 2016). The initial aspect to consider when assessing instrument reliability is the internal consistency of each item, which can be assessed using the simple correlation value (Hair et al., 2019). The correlation coefficient between each item and its overall score must be greater than 0.50, and the correlation coefficient between items must exceed 0.30.

The correlation coefficient between each item and its overall score for the work stress (WS) variable is greater than 0.50 (Table 4), and the correlation coefficient between items is larger than 0.30. Therefore, it can be concluded that the work stress (WS) variable is reliable.

**Table 5.** Self-efficacy – CFA results

Variable	Items	Factor Loading	CR	AVE
Self-Efficacy	SE1	0.77	0.841	0.433
	SE2	0.69		
	SE3	0.65		
	SE4	0.57		
	SE5	0.63		
	SE6	0.65		
	SE7	0.63		

All statement items for the self-efficacy (SE) variable have a loading factor value  $> 0.50$  (Table 5), indicating that all statement items are valid (Haryono, 2016). The CR value is  $\geq 0.70$ , while the AVE value is  $< 0.50$ , which signifies that the self-efficacy (SE) variable is not reliable (Haryono, 2016).

The correlation coefficient between each item and its overall score for the self-efficacy (SE) variable is larger than 0.50 (Table 6), and the correlation coefficient between items is greater than 0.30. Therefore, it can be assumed that the self-efficacy (SE) variable is reliable.

**Table 6.** Correlation coefficient – Self-efficacy

Correlation	SE1	SE2	SE3	SE4	SE5	SE6	SE7	SE
SE1	1.000							
SE2	0.519	1.000						
SE3	0.457	0.477	1.000					
SE4	0.408	0.418	0.415	1.000				
SE5	0.510	0.430	0.429	0.378	1.000			
SE6	0.503	0.419	0.437	0.357	0.382	1.000		
SE7	0.530	0.451	0.396	0.307	0.331	0.440	1.000	
SE	0.794	0.741	0.719	0.651	0.690	0.717	0.684	1.000

**Table 7.** Job insecurity – CFA results

Variable	Items	Factor Loading	CR	AVE
Job Insecurity	J11	0.71	0.933	0.451
	J12	0.76		
	J13	0.64		
	J14	0.63		
	J15	0.68		
	J16	0.70		
	J17	0.60		
	J18	0.68		
	J19	0.71		
	J110	0.67		
	J111	0.65		
	J112	0.59		
	J113	0.69		
	J114	0.62		
	J115	0.72		
	J116	0.74		
	J117	0.58		

All statement items for the job insecurity (JI) variable have a loading factor value  $> 0.50$  (Table 7), indicating that all statement items are valid (Haryono, 2016). The CR value is  $\geq 0.70$ , while the AVE value is  $< 0.50$ , indicating that the job insecurity (JI) variable is not reliable (Haryono, 2016).

The correlation coefficient between each item and its overall score for the job insecurity (JI) variable is greater than 0.50 (Table 8), and the correlation coefficient between items is greater than 0.30. Therefore, it can be settled that the job insecurity (JI) variable is reliable.

Next, the structural model analysis examines the connections between latent variables and assesses the fit of the proposed model. This analysis tests the hypothesized structural paths between variables (Figure 2).

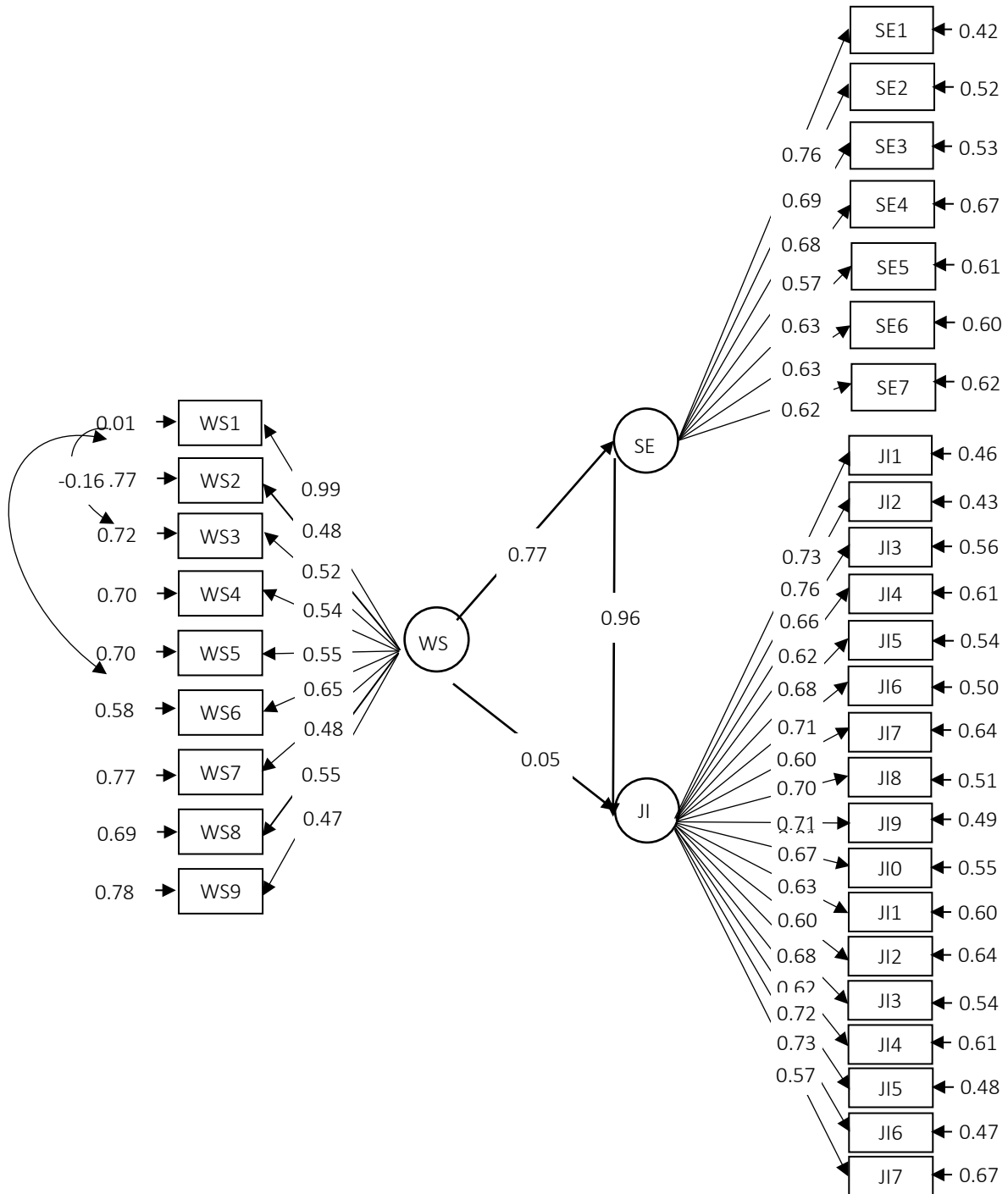


Figure 2. Full structural model – Standardized (modified)

**Table 8.** Correlation coefficient – Job insecurity

Correlation	J11	J12	J13	J14	J15	J16	J17	J18	J19	J110	J111	J112	J113	J114	J115	J116	J117	J1
J11	1.000																	
J12	0.567	1.000																
J13	0.398	0.488	1.000															
J14	0.413	0.427	0.434	1.000														
J15	0.504	0.506	0.380	0.439	1.000													
J16	0.502	0.549	0.446	0.353	0.499	1.000												
J17	0.440	0.450	0.411	0.384	0.410	0.417	1.000											
J18	0.543	0.541	0.508	0.450	0.387	0.419	0.413	1.000										
J19	0.469	0.537	0.507	0.449	0.414	0.509	0.383	0.536	1.000									
J110	0.445	0.498	0.478	0.483	0.431	0.486	0.362	0.383	0.485	1.000								
J111	0.438	0.492	0.395	0.434	0.478	0.526	0.416	0.383	0.455	0.485	1.000							
J112	0.428	0.428	0.337	0.414	0.473	0.443	0.305	0.448	0.455	0.382	0.425	1.000						
J113	0.525	0.519	0.424	0.453	0.513	0.419	0.454	0.522	0.504	0.412	0.434	0.441	1.000					
J114	0.475	0.455	0.359	0.369	0.510	0.504	0.376	0.509	0.468	0.370	0.338	0.333	0.479	1.000				
J115	0.502	0.528	0.475	0.499	0.535	0.553	0.503	0.420	0.485	0.514	0.456	0.398	0.414	0.466	1.000			
J116	0.543	0.623	0.496	0.506	0.491	0.506	0.427	0.504	0.496	0.544	0.483	0.345	0.515	0.353	0.565	1.000		
J117	0.404	0.494	0.371	0.359	0.380	0.397	0.328	0.320	0.419	0.427	0.377	0.407	0.405	0.361	0.377	0.452	1.000	
J1	0.733	0.771	0.669	0.664	0.709	0.723	0.628	0.703	0.729	0.694	0.677	0.634	0.715	0.654	0.737	0.751	0.613	1.000

**Table 9.** Goodness-of-fit indices results

Goodness of Fit Indices	Result	Cut-Off Value	Explanation
<b>Absolute Fit Measures</b>			
Chi Square (df=491, α=0,05)	1189.48	≤ 839.83 (Chi Square table)	Not Fit
Probability	0.00000	≥ 0.05	Not Fit
GFI	0.77	≥ 0.90	Not Fit
RMSEA	0.079	≤ 0.08	Good Fit
<b>Incremental Fit Measures</b>			
NFI	0.96	≥ 0.90	Good Fit
AGFI	0.74	≥ 0.90	Not Fit
RFI	0.95	≥ 0.90	Good Fit
IFI	0.97	≥ 0.90	Good Fit
CFI	0.97	≥ 0.90	Good Fit
<b>Parsimonious Fit Measures</b>			
PGFI	0.67	0 ≤ PGFI ≤ 1	Good Fit
PNFI	0.89	PNFI ≥ 0.5	Good Fit

It can be assumed that the model in this study is fit. A model is considered acceptable if each standard of goodness of fit, namely incremental fit indices, absolute fit indices, and parsimony fit indices, is represented (Haryono, 2016). In the absolute fit indices,

one criterion is a good fit; in the incremental fit indices, four conditions are good; and in the parsimony fit indices, two are good (Table 9). Hence, it can be assumed that the model is fit, as each criterion of goodness of fit has been represented.

$$SE = 0.77 \cdot WS, \quad Errorvar. = 0.40, \quad R^2 = 0.60$$

$$\begin{matrix} (0.068) & & (0.063) & & \\ 11.32 & & 6.40 & & \end{matrix} \quad (1)$$

$$JI = 0.96 \cdot SE + 0.045 \cdot WS, \quad Errorvar. = 0.010, \quad R^2 = 0.99$$

$$\begin{matrix} (0.096) & & (0.057) & & (0.022) & & \\ 9.98 & & 0.79 & & 0.46 & & \end{matrix} \quad (2)$$

The coefficient of determination ( $R^2$ ) for the self-efficacy (SE) variable is 0.60, meaning that the work stress (WS) variable can describe 60% of the variance in the job insecurity (JI) variable. The coefficient of determination ( $R^2$ ) for the job insecurity (JI) variable is 0.99, meaning that self-efficacy (SE) and work stress (WS) variables can describe 99% of the variance in the job insecurity (JI) variable.

**Table 10.** Direct hypotheses

Path	T-Values	T-Table	Result
WS → JI	0.79	1.967	H <sub>1</sub> Rejected
WS → SE	11.32	1.967	H <sub>2</sub> Accepted
SE → JI	9.98	1.967	H <sub>3</sub> Accepted

WS → JI has a  $T$ -value of  $0.79 < 1.967$ , so H<sub>1</sub> is rejected (Haryono, 2016), meaning that work stress does not significantly impact job insecurity. WS → SE has a  $T$ -value of 11.32, which is greater than 1.967, so H<sub>2</sub> is accepted, indicating that work stress has a significant impact on self-efficacy. SE → JI has a  $T$ -value of  $9.98 > 1.967$ , so H<sub>3</sub> is accepted, meaning that self-efficacy significantly impacts job insecurity.

Based on Haryono and Wardoyo (2013), if the value of standardized indirect effects of the independent variable on the dependent variable through the intervening variable is larger than the value of standardized direct effects of the independent variable on the dependent variable, then there is an indirect effect.

**Table 11.** Indirect hypotheses

Path	Direct effects	Indirect Effects	Result
WS → JI	0.045		
WS → SE → JI		$0.77 \times 0.96 = 0.7392$	H <sub>4</sub> Accepted

The standardized indirect effect of work stress on job insecurity through self-efficacy is 0.7392, which is greater than the standardized direct effects of work stress on job insecurity, which is 0.045. Therefore, H<sub>4</sub> is accepted, meaning that work stress impacts job insecurity through self-efficacy.

## 4. DISCUSSION

The findings of this study offer a significant understanding of the complex dynamics of work stress, self-efficacy, and job insecurity among workforces

in startup companies. The first finding is that work stress does not significantly impact traditional expectations on job insecurity challenges often found in previous studies. In the unstable and fast-paced environment of startups, work stress might be perceived as an integral part of the job rather than contributing to job insecurity. Hulten et al. (2022) indicate that high work-related stress, particularly from the indistinct organization and individual demands, suggests that such stress is often perceived as an integral part of their job. While Qiu et al. (2021) indicate that work stress is prevalent among workforces, it is linked with job dissatisfaction, suggesting that employees may view it as an integral part of their job experience. In startups, employees often adapt to high-pressure situations and perceive stress as a spontaneous consequence of dynamic workloads and rapid change. Startups also provide digital technology that supports their employees in performing their tasks. Bernburg et al. (2024) indicate that workers experience medium levels of technostress perception, suggesting that work stress, particularly related to digital technologies, could be perceived as an integral part of their job. Moreover, the positive aspects of the startup atmosphere (e.g., flexibility, innovation, and growth opportunities) may serve as a barrier against stress-related concerns about job security. Therefore, while stress is dominant, it does not necessarily translate into increased perceptions of job insecurity.

The second finding is that work stress positively and significantly impacts self-efficacy, highlighting the dual nature of stress. In this context, stress functions as a challenge rather than a threat, fostering a sense of competence among employees. Depending on how employees appraise their stressors, stress can function as a challenge rather than a threat. The challenge–hindrance–threat evaluation outline highlights that perceiving stress as a challenge can enhance positive outcomes in the workplace (Chen et al., 2024). Still, mindfulness practices have been shown to foster challenge appraisals, leading to more adaptive physiological responses to stress (Gamaionova et al., 2023). This nuanced understanding is supported by previous studies, revealing that challenge stressors are perceived positively and can lead to increased motivation and self-efficacy. Workforces facing challenging stressors reported higher levels of positive

affect and self-efficacy, which positively impacted their ability to succeed at work (Yang & Li, 2021). Startup employees thrive in dynamic environments that demand problem-solving, adaptability, and decision-making, significantly enhancing their self-efficacy. Previous study from Gielnik et al. (2020) suggests that variability in self-efficacy energizes action and supports entrepreneurial intentions. Environments demanding problem-solving and adaptability can develop self-efficacy (Gielnik et al., 2020). This relationship is vital as self-efficacy influences employees' confidence in their abilities, ultimately impacting their performance and adaptability in a competitive environment. Additionally, startup founders often experience significant autonomy, a hallmark of the startup environment. This autonomy, combined with new challenges and risks, impacts flow and performance (Kloep et al., 2023). It enables workforces to build confidence and perform effectively despite stress. Manageable levels of stress can drive personal and professional growth. Hence, stress in startups may contribute to a stronger belief in one's capacity to handle challenges effectively.

The third finding is that self-efficacy positively and significantly impacts job insecurity, highlighting the importance of the workforce's self-belief in determining their perceptions of job stability. High self-efficacy equips workforces with the confidence to meet job demands, adapt to organizational changes, and maintain their value within the company. This is particularly critical in startup environments, where uncertainty is the norm. Workforces with high self-efficacy are positioned to perform proactively, take the initiative, and set elevated goals, which can also enhance career management success. This proactive behavior can help mitigate fears of job loss by enabling individuals to anticipate challenges and adapt effectively to changing circumstances (Tripathi & Singh, 2021; Tripathi & Singh, 2022). Workforces with high self-efficacy in managing workplace friendships may engage in proactive behaviors, potentially lessening fears of job loss by fostering supportive relationships and enhancing workplace dynamics (Fasbender et al., 2023). High self-efficacy also enhances work engagement, improving safety behavior and job performance. This positive emotional state helps mitigate burnout, ultimately reducing the likelihood of job loss (Ma et

al., 2023). Furthermore, self-efficacy enhances resilience, enabling workforces to perceive job challenges as manageable rather than threatening job security within the workplace.

The last finding is that the indirect connection between work stress and job insecurity through self-efficacy shows a nuanced relationship. While work stress does not directly influence job insecurity, it indirectly shapes employees' self-efficacy. When perceived as a challenge rather than threat, stress can enhance self-efficacy, reducing job insecurity. However, excessive stress could reduce self-efficacy, potentially worsening job insecurity concerns. This mediation highlights the critical role of psychological sources such as self-efficacy in interpreting and managing workplace stress. Previous study from Clauss et al. (2021) suggests that high occupational self-efficacy enhances work engagement, which can help employees manage stressors effectively. This increased engagement may contribute to better resource replenishment and overall well-being, potentially reducing the risk of job loss (Clauss et al., 2021). Self-efficacy is a crucial intermediary between job insecurity and work stress. Higher self-efficacy can mitigate the adverse impacts of job insecurity on work stress (Adekiya & Usman, 2024). Self-efficacy serves as a protective factor, mitigating the adverse effects of work stress on job burnout and turnover intentions (Don-Baridam Ngobe, 2023). As self-efficacy increases, the direct connection between work stress and job burnout diminishes (Pei et al., 2024). High self-efficacy can mitigate the adverse impacts of work stress, leading to better work retention. Interventions aimed at enhancing self-efficacy have shown promise in reducing perceived stress and improving job-related outcomes, including feelings of job loss. These findings underscore the importance of fostering self-efficacy through supportive management practices, effective communication, and skill-building opportunities that align with job expectations.

While this study highlights the interchange between work stress, self-efficacy, and job insecurity among startup employees in Indonesia, several limitations warrant attention and suggest directions for future research. The findings are specific to Indonesian startups, limiting generalizability to other industries or regions; future studies

could examine diverse sectors and cultural contexts to test the universality of these relationships. Also, while self-efficacy was identified as a mediator, other factors such as resilience, social support,

or leadership style could further explain the observed dynamics. Addressing these limitations will deepen insight into managing job insecurity in high-stress environments.

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## CONCLUSION

This study examines the relationships between work stress, self-efficacy, and job insecurity in Indonesia's startup ecosystem. Specifically, it examines the direct and indirect effects of work stress on job insecurity through self-efficacy. The results revealed that work stress does not directly influence job insecurity, suggesting that startup workforces may perceive stress as a norm rather than a threat to their job stability. Yet, work stress was found to have a significant and positive impact on self-efficacy, showing that it can enhance the workforce's confidence in their abilities when managed appropriately. Additionally, self-efficacy has a significant and positive effect on job insecurity, underscoring its crucial role in shaping perceptions of job stability. Work stress indirectly influences job insecurity through self-efficacy, emphasizing the mediating role of self-belief in modifying stress-related concerns about job insecurity.

These findings suggest that while work stress alone may not diminish the workforce's sense of job security, enhancing self-efficacy could be crucial in mitigating job-related insecurities. Companies, particularly startups, should foster a supportive work environment that promotes self-efficacy through training programs, clear communication, and leadership support. By addressing these factors, startups can increase workforce resilience and mitigate the adverse effects of organizational uncertainties, ultimately contributing to a more engaged workforce.

## AUTHOR CONTRIBUTIONS

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