

Basic psychological needs and financial well-being among e-commerce outsourcing employees: The role of financial attitude

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Abstract

Purpose – This study investigates the relationship between basic psychological needs and financial well-being among outsourced employees in the e-commerce sector of Indonesia, with financial attitude as a mediating variable. Based on Self-Determination Theory (SDT), it aims to explore how the fulfillment of autonomy, competence, and relatedness contributes to positive financial outcomes.

Design/methodology/approach – This research applied a quantitative method by collecting survey data from 422 outsourced employees in Indonesia's e-commerce sector. Data were obtained through an online questionnaire distributed via Google Forms and analyzed using Structural Equation Modeling with the Partial Least Squares (SEM - PLS) technique, using SmartPLS version 4.0.9.9

Findings – The research results show that basic psychological needs have a significant positive effect on financial attitude and financial well-being. Financial attitude was found to partially mediate the relationship between psychological needs and financial well-being. When the psychological needs of e-commerce outsourcing employees are fulfilled, they not only feel better emotionally and become more motivated but also exhibit more adaptive financial behaviors. Adaptive financial behavior, combined with positive financial attitudes, can help employees achieve greater financial well-being.

Research limitations/implications – This study is limited by its cross-sectional design and narrow employment context, which may affect generalizability. Using self-report surveys alone may not capture the full experiences of outsourced employees. Future research should consider longitudinal methods and qualitative approaches, such as interviews, to explore psychological needs and financial well-being more deeply.

Practical implications – Organizations should foster supportive work environments that meet employees' psychological needs and integrate financial education into employee support programs. This holistic approach can enhance financial well-being, particularly in unstable or outsourced work settings.

Originality/value – This study expands the application of Self-Determination Theory within financial behavior by emphasizing how psychological needs influence individuals' financial attitudes and outcomes. It also highlights the essential role of psychological resources in supporting financial well-being, especially among workers in unstable or uncertain employment conditions.

Keywords: Basic Psychological Needs, Financial Well-Being, Financial Attitude, Self-Determination Theory, Outsourced Employee

Introduction

The e-commerce industry in Indonesia has grown rapidly in recent years, largely driven by digital transformation and changing consumer behavior brought about by the COVID-19 pandemic. As the industry continues to grow, e-commerce firms need more workforce support to sustain their activities, and one way to meet the demand is by using outsourcing arrangements. Outsourcing lets e-commerce firms operate more efficiently and flexibly. However, outsourcing often results in outsourced workers in precarious work conditions, including unstable incomes, a poor supply of social protection, and minimal long-term future career prospects.

These working conditions have created financial pressure that poses a significant challenge for outsourced workers. Financial stress not only affects the objective aspects of the employees' financial situation but also the workers' psychological and subjective experiences. In alignment with the prior study, workers may feel anxious about their financial future and feel they cannot manage their expenses or decide with financial capacity. These experiences can ultimately undermine all aspects of their well-being when you consider that financial well-being is a foundational mechanism of life satisfaction and psychological well-being (She et al., 2021).

Research suggests that factors beyond income ultimately determine financial well-being (Soepding et al., 2021). Therefore, one potential approach to explain this dynamic phenomenon is using the Self Determination Theory proposed by Deci and Ryan. In Self Determination Theory, psychological well-being is achieved from autonomy, competence and relatedness (Deci & Ryan, 2000). Autonomy is achieved when individuals feel supported in their social relationships, have a sense of control over their choices, and an agency to execute tasks. The motivation shaped by one or more of these factors helped the individual to make adaptations, including managing finances.

Satisfaction of basic psychological needs in the workplace can also create a positive financial attitude. Financial attitude usually refers to how people think about, assess, and react to money and money decisions (She et al., 2021). People who have a good financial attitude are more likely to think about spending (not impulse buys), intentionally saving, and have a realistic view of future expenses. Financial attitude could act as a psychological mechanism to link workplace experience to financial well-being outcomes (Riaz et al., 2022). When employees' needs for autonomy, competence, and relatedness are fulfilled, they usually experience greater self-regulation, intrinsic motivation, and psychological empowerment. These internal psychological resources foster mindful and intentional behavior, including in financial matters. For outsourced e-commerce workers in Indonesia, whose job structures often involve limited autonomy and income uncertainty, fulfilling basic psychological needs becomes important. It may enhance their sense of control, confidence, and responsibility in managing personal finances, thereby cultivating a more positive financial attitude that supports long-term financial well-being.

Although it is important, a lack of research links basic psychological needs, financial attitude, and financial well-being in one coherent perspective. Mostly in terms of flexible employment (e.g., outsourcing), this is important since the literature predominantly focusses on objective financial indicators like income, assets, or financial literacy (of which are dominated) instead of looking at the psychological aspects (She et al., 2021). More integrated approaches which include psychological and behavioral factors could provide greater contextual insights into individual well-being, especially when working under uncertain conditions.

Several studies have pointed to the importance of psychological variables in determining financial well-being. Prior research has shown that basic psychological need fulfillment cultivates better financial well-being (She et al., 2021). In contrast, poor financial attitudes have been found to negatively affect financial health (Talwar et al., 2021). Further, there is literature showing the mediating role of financial attitude also showed how basic psychological needs related to other financial well-being outcomes (Soepding et al., 2021).

These findings suggest that fulfilling basic psychological needs is important not only in terms of emotional and social well-being, but also when considering how these needs can inform individuals' financial situations (Du Plessis et al., 2024). Needs for autonomy, competence, and relatedness have consistently shown relationships with life satisfaction and a sense of direction, both indicate aspects of well-being, its financial aspects included. However, limited research combines

basic psychological needs, financial attitude, and financial well-being, particularly when looking into nonstandard work or outsourcing, which comes with instability and financial insecurity.

Building on this gap, the relationship among these variables can be more comprehensively understood through the theoretical lens of Self-Determination Theory (SDT), which emphasizes the role of basic psychological needs in fostering self-regulated and intrinsically motivated behavior (Ryan & Deci, 2024). When employees experience fulfillment of autonomy, competence, and relatedness, they are more likely to internalize external goals and transform them into self-endorsed values, thereby strengthening their capacity for self-regulation and financial discipline. This internalized motivation enables individuals to manage their finances intentionally (planning expenditures, maintaining savings, and avoiding impulsive purchases) even under conditions of economic uncertainty (Du Plessis et al., 2024). Within this theoretical framework, the satisfaction of psychological needs acts as a catalyst for developing adaptive financial attitudes, reflecting a deeper motivational process that connects psychological well-being with financial behavior.

In the context of outsourced employment, where autonomy and stability are often constrained by contractual arrangements, fulfilling psychological needs may serve as a psychological buffer that enhances resilience, perceived control, and self-determined functioni (Van den Broeck et al., 2010). Such internal resources help employees sustain adaptive financial behaviors despite external limitations, while the frustration of these needs can lead to externally driven or short-term financial decisions that undermine long-term well-being. Therefore, rather than viewing financial behavior merely as a rational reaction to income levels, SDT provides a deeper theoretical explanation that situates financial well-being within the broader dynamics of motivation and need satisfaction. This highlights that financial resilience in outsourcing contexts is not only shaped by structural and economic constraints but also by internal motivational resources that enable workers to navigate financial challenges with greater autonomy and confidence (Howard et al., 2016).

Based on this background, the current study intends to fill this gap by examining the link between basic psychological needs and financial well-being for outsourced workers in the e-commerce sector. The study also looks at the intervening role of financial attitude on the relationship between basic psychological needs to financial well-being. The results are expected to have theoretical value towards existing models of financial well-being with psychological with a better understanding of the needs of outsourced workers. The study is looking for practical implications to companies and policymakers to align their solutions to improve workers' welfare as outsourced workers in e-commerce operate in competitive and dynamic work environments.

In Indonesia, outsourced employment is salient due to the rapid expansion of the e-commerce sector, which relies heavily on flexible staffing systems to sustain operational efficiency amid fluctuating demand. However, such labor arrangements often lead to unstable income and heightened employment insecurity (Primaningtyas & Gheewala, 2025), while high work intensity contributes to burnout and psychological strain among outsourced workers in essential service roles. Despite digital social protection initiatives like the JMO application, outsourced and informal workers still face limitations in accessing welfare and occupational safety (Saragih et al., 2025). These vulnerabilities were further amplified during the COVID-19 pandemic, when precarious workers suffered disproportionate financial disruptions (Putra et al., 2023). Female also outsourced workers encounter greater financial risk due to the dual burden of paid employment and caregiving responsibilities (Laksono et al., 2022), and Indonesian workers deployed abroad may experience weak labor protection enforcement within global production networks (Neise et al., 2023). These contextual challenges underscore the importance of examining how basic psychological need satisfaction can strengthen motivation and financial resilience among outsourced e-commerce workers in Indonesia.

Literature Review and Hypotheses

Self-Determination Theory

Self Determination Theory (SDT) is a theory developed by Richard M. Ryan and Edward L. Deci that highlights the role of social contextual factors and intrinsic drives in cultivating healthy human

motivation (Ryan & Deci, 2024). As described by SDT, since an individual's basic needs are met, that individual will usually grow, develop, and seek psychological well-being naturally. SDT further distinguishes between controlled motivation and autonomous motivation. Controlled motivation refers to acting to produce a consequence or because of external pressures or obligations. Autonomous motivation informs actions, behavior, and movement that are taken freely and undertaken consistent with personal values (Ryan & Deci, 2024). This differentiation between qualities of motivation matters to SDT because SDT posits that autonomous motivation will be more likely associated with sustained performance and well-being and adaptive behavior in the long term.

Outsourced workers in the e-commerce sector usually work in where job demands are high, performance prospects may be limited and uncertain, and pay can be dictated by economic or global impacts. In that environment, support for employees' autonomy becomes very important. SDT proposes that better employee autonomy support will help workers function better. Specifically, workers who feel autonomous (i.e., respected, emotionally supported, and given choices as to how to do their work) can better find healthier self-regulatory strategies (Ryan & Deci, 2024). These implications for better self-regulation extend to personal finance. Autonomously motivated individuals are more likely to control their spending, set up a realistic plan to meet long-term financial goals and instead of impulsive financial decision-making. Therefore, transferring SDT in the workplace would be a leveraging strategy for enhancing wiser and more sustainable personal financial behavior.

However, in the context of outsourced employment, where job autonomy is structurally limited by contractual arrangements and hierarchical supervision, autonomy takes on a more complex and constrained meaning. Although outsourced workers often face externally regulated conditions, Self-Determination Theory argues that autonomy does not necessarily require full independence, but the experience of volition or perceived choice in one's actions. In such constrained environments, even minimal autonomy support such as participative communication, acknowledgment of employee perspectives, and opportunities for self-initiative, can significantly enhance internal motivation and self-regulation (Ryan & Deci, 2024).

This interpretation aligns with the growing literature on "relative autonomy" in precarious or contract-based labor (Howard et al., 2016), suggesting that when organizations recognize employees' voices and provide limited but meaningful discretion over their work processes, workers still internalize their goals as self-endorsed. In outsourced e-commerce contexts, this sense of volition can translate into proactive self-management, including disciplined financial planning and mindful spending, even amid income uncertainty. Therefore, rather than viewing outsourced employment as incompatible with SDT, it is a testing ground where the theory's assumptions about autonomy are refined and contextualized under structural constraints. This perspective contributes to a more critical and context-sensitive understanding of SDT's applicability to contingent labor systems in emerging economies (Deci & Ryan, 2000; Van den Broeck et al., 2010).

Basic Psychological Needs

Basic Psychological Needs Theory is a fundamental part of Self Determination Theory and suggests that there are three intrinsic psychological needs that are essential to ideal functioning: autonomy, competence, and relatedness (Van den Broeck et al., 2016). The need for autonomy refers to the desire to act in ways that align with personal values and interests. The need for competence involves feeling capable and effective when engaging with the surrounding environment. Meanwhile, the need for relatedness reflects the urge to feel connected to and accepted by others (Ryan & Deci, 2024). These three needs are identified as universal, as they apply to all individuals despite broader social and contextual factors, as they are basic "psychological nutrients" needed for psychological health and personal integrity.

In unstable, high-pressure, and sometimes transient temporary jobs, fulfilling these psychological needs is difficult. However, the extent to which autonomy, competence, and relatedness are consistently fulfilled can contribute to the formation of a strong financial attitude (Soepding et al., 2021). Self-regulation can be helped with if employees experience some level of

control over their tasks and feel confident in skills they have while also perceiving themselves as positively connected to their social environment (Van den Broeck et al., 2010). This self-regulation will help to give an employee the ability to make deliberate financial decisions while planning realistically and exerting control over consumption habits. Provided these psychological needs are being fulfilled, the foundation will have been established for identifying a healthy financial attitude that could promote a greater level of financial well-being (Soepding et al., 2021).

Previous studies have identified a strong association between the fulfillment of basic psychological needs and multiple aspects of individual well-being, including financial wellness (Du Plessis et al., 2024; She et al., 2021). Financial well-being is no longer measured merely through objective indicators such as income level or wealth, but also through subjective perceptions such as feelings of financial security, control, and satisfaction. Employees who experience greater psychological need satisfaction usually evaluate their financial situation more positively, even when resources are limited (du Plessis et al., 2024). This suggests that psychological resources can buffer the adverse effects of financial constraints and economic vulnerability.

Therefore, this study proposes that the satisfaction of basic psychological needs contributes directly to the enhancement of perceived financial well-being among outsourced employees in the e-commerce industry. The following hypothesis is formulated:

H_1 : Basic psychological needs have a positive and significant effect on financial well-being among outsourced employees working in the e-commerce sector.

H_2 : Basic psychological needs have a positive and significant effect on financial attitude among outsourced employees working in the e-commerce sector.

Financial Well-Being

Financial well-being is a multidimensional concept that has gained increasing attention in academic literature, particularly as the focus has shifted from objective financial measures to more subjective experiences. Traditionally, financial well-being was evaluated through income levels or asset accumulation. However, many contemporary researchers emphasize individual perceptions of financial security and freedom. One widely accepted definition of financial well-being describes it as an individual's perception of sustaining their desired standard of living along with a sense of financial freedom (Netemeyer et al., 2017). Other definitions include elements such as day-to-day financial control, the capacity to absorb financial shocks, the ability to reach financial goals, and the freedom to enjoy life without financial constraints.

Financial well-being also reflects an individual's emotional and psychological responses to their financial situation, including satisfaction, security, and low levels of financial anxiety (Birkenmaier et al., 2025). Among outsourced workers in the e-commerce industry, who often face financial instability, understanding financial well-being requires not only an evaluation of financial behavior and resources but also an examination of how individuals perceive and feel about their financial conditions. This study adopts the perspective that financial well-being is influenced by psychological factors, particularly the fulfillment of basic psychological needs. Furthermore, it considers financial attitude as a mediating mechanism that reflects individual perspectives and orientations toward personal finance.

Several empirical studies have shown financial attitude plays an important role in determining financial well-being. Individuals who have a positive outlook toward finances usually manage daily financial tasks effectively, are more prepared with emergency savings, and are better positioned to reach their long-term financial goals (Sajid et al., 2024). This supports the notion that financial well-being is not only a product of external economic conditions but is also shaped by internal psychological variables such as attitudes and beliefs about money. In this context, financial attitude serves as a critical psychological resource that enables individuals to make adaptive financial choices despite economic constraints.

Financial Attitude

Financial attitude is a critical dimension in understanding financial behavior. It is an individual's psychological tendency to respond to, evaluate, and form judgments about financial matters, either

positively or negatively (Junça Silva & Dias, 2023). According to previous research, financial attitude is a psychological disposition toward financial ideas, objects, or events (Soepding et al., 2021). It illustrates how individuals perceive and experience the financial aspects of their lives.

Within the field of personal finance, financial attitude is often linked with financial literacy because it serves as a foundational element in the formation of financial intentions and behaviors. Individuals who have a positive financial attitude typically value financial planning, engage in saving practices, manage debts responsibly, and make rational decisions in managing their financial resources (She et al., 2021). This attitude is not only a reflection of personal preferences regarding money but also an expression of values, beliefs, and life orientations related to financial goals. Therefore, financial attitude is considered a key indicator of an individual's preparedness and ability to manage their finances effectively.

Financial attitude is viewed as a psychosocial factor that can influence financial decision-making and outcomes over the long term. A positive financial attitude promotes healthy financial behaviors, but a negative attitude is often associated with poor financial habits (Junça Silva & Dias, 2023). Although relatively stable, financial attitude can be shaped by education, personal experiences, and environmental influences. This makes it a valuable subject of study to improve financial well-being and financial literacy (Soepding et al., 2021). By understanding and measuring financial attitude, researchers and practitioners can gain valuable insights into individuals' financial behavior and identify interventions for financial education and counselling.

Financial attitude not only plays a mediating role between psychological needs and financial outcomes, but it also stands as a pivotal element in the broader effort to promote financial resilience and well-being. Within dynamic and uncertain work contexts such as outsourced employment in the e-commerce sector, recognizing the interplay between psychological needs, financial attitudes, and financial well-being can provide critical insights for designing supportive work environments and developing effective financial empowerment programs (Riaz et al., 2022).

In this conceptual framework, financial attitude functions as a key mechanism through which psychological well-being is reflected in real-life financial decision-making. When workers perceive a sense of autonomy, feel capable in their roles, and maintain meaningful social connections at work, they are more inclined to build the emotional resilience and cognitive mindset necessary for managing finances effectively (Van den Broeck et al., 2016). Therefore, financial attitude is expected to serve as a mediating factor linking basic psychological needs with financial well-being. The hypotheses proposed are:

H_3 : Financial attitude positively and significantly influences financial well-being among outsourced staff in the e-commerce industry.

H_4 : Financial attitude serves as a mediator between the fulfillment of basic psychological needs and the financial well-being of outsourced employees in the e-commerce industry.

Research Methods

Data

This study employed primary data obtained through a well-organized survey distributed to participants who fulfilled the predefined selection criteria. These criteria specified that participants must be employees contracted through outsourcing agencies and assigned to roles within Indonesia's e-commerce industry. A total of 422 outsourced workers completed the survey.

The survey statements were changed from several previously confirmed instruments aligned with each variable under study. 24 statements were used to measure the dimensions of basic psychological needs, financial attitude, and financial well-being. Responses were recorded using a five-point Likert scale. The change process followed established guidelines to make sure the instruments were culturally and contextually suitable for Indonesian workers.

Variable Definition and Measurement

Basic psychological needs are conceptualized based on Self-Determination Theory (SDT), which emphasizes the importance of three needs as essential for sustainable psychological growth, ideal

functioning, and well-being (Ryan & Deci, 2024). Autonomy refers to an individual's aspiration to act based on personal volition and maintain control over their actions. Competence describes the sense of mastery and the ability to engage with one's surroundings and reach meaningful goals. Meanwhile, relatedness involves the fundamental need to establish meaningful bonds, feel valued, and maintain close relationships with others (Ryan & Deci, 2024).

These needs are regarded as innate and universal across cultures, and their satisfaction has been linked to various positive psychological and behavioral outcomes, including enhanced motivation, mental health, and job satisfaction (Grünwald et al., 2024; Kim et al., 2021). This research assesses basic psychological needs through 12 statements adapted from a confirmed instrument developed by Kim et al., (2021). The items reflect how individuals experience support for autonomy, competence, and relatedness within their work setting. Responses were collected using a five-point Likert scale, capturing the degree of agreement expressed by each participant.

Financial well-being describes a condition in which individuals can manage their current financial obligations, expect upcoming financial needs with a sense of assurance, and keep the ability to make financial choices that improve their overall life satisfaction (Tan et al., 2024). It encompasses both objective and subjective parts. Objective financial well-being refers to measurable financial outcomes such as income, savings, and debt levels, while subjective financial well-being relates to individuals' self-assessment of their financial condition, including feelings of financial control, security, and satisfaction (Sinha et al., 2021).

In this study, financial well-being is assessed through six items adapted from Birkenmaier et al. (2025), which are based on the Financial Well-Being Scale developed by the Consumer Financial Protection Bureau (CFPB) (Birkenmaier et al., 2025). The items try to assess individuals' views regarding their present financial condition, expected financial stability, and general contentment with their financial situation. Participants responded using a five-point Likert scale, from 1 (strongly disagree) to 5 (strongly agree), to indicate their level of agreement with each statement.

Financial attitude describes a person's mindset, perspectives, and judgments regarding financial issues. It captures an individual's tendency to support or reject certain behaviors in managing finances, including activities like saving, budgeting, and spending wisely (Ogundare et al., 2024). A positive financial attitude is often associated with disciplined financial behavior and a future-oriented mindset, which are essential for achieving long-term financial goals (Culebro-Martínez et al., 2024).

This variable captures how individuals apply financial principles in everyday decisions, suggesting whether they prefer to spend money right away or save for future needs, thus reflecting their concern for future financial well-being. In this study, financial attitude is measured using six items adapted from She et al (2021). The items are intended to assess participants' mindsets and approaches toward managing their personal finances, such as attitudes toward savings, impulsive buying, and budgeting practices. All items were rated on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree), enabling a standardized evaluation of financial mindset among the respondents.

Methods

Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of SmartPLS version 4.0.9.9. The analysis involved several stages: descriptive statistical analysis to summarize respondents' responses; measurement model evaluation through validity and reliability tests, including outer loadings, average variance extracted (AVE), composite reliability, and discriminant validity using Fornell-Larcker and HTMT criteria; and structural model evaluation through the coefficient of determination (R^2), effect size (f^2), and model fit using SRMR. Hypothesis testing was performed using the bootstrapping method to determine the significance of direct and indirect effects. PLS-SEM was chosen due to its flexibility in handling complex models, its ability to work with non-normal data and relatively small sample sizes, and its suitability for exploratory research (Hair et al., 2022).

Results and Discussion

This study explored how the fulfillment of basic psychological needs relates to individuals' financial well-being, with financial attitude examined as a potential mediating factor among outsourced employees in Indonesia's e-commerce industry. Based on the framework of E. L. Deci & Ryan (2000) Self-Determination Theory, which underscores the importance of fulfilling needs such as autonomy, competence, and relatedness for ideal mental health and personal development, this study proposes that individuals who experience more fulfillment in these areas usually possess healthier financial attitudes and reach greater financial well-being.

Data were obtained from 422 outsourcing workers assigned to various e-commerce roles across Indonesia. The demographic breakdown showed a predominance of female participants (59%), with males accounting for 41%, a pattern that aligns with the increasing involvement of women in Indonesia's e-commerce labor market, particularly in roles such as customer support, data management, and administrative functions. Regarding age distribution, 63.98% of respondents fell within the 20–29 age range, suggesting that most workers in this sector belong to younger cohorts, such as Millennials and Generation Z. These findings highlight the importance of understanding financial behavior and attitudes among younger employees navigating increasingly complex economic conditions. As for education level, 61.37% of participants held a bachelor's degree (S1), while 38.63% held a diploma. This relatively educated workforce suggests a potential for effective implementation of human resource strategies that emphasize psychological support and financial literacy. Most respondents (53.32%) had work experience between one to three years, followed by 41% who had worked for four to seven years, and only 5.69% with less than one year of experience. This indicates that most respondents had passed the initial adaptation phase, allowing for more stable and reliable perceptions regarding their financial well-being and workplace environment. The majority (84.83%) reported monthly incomes ranging between IDR 2,000,000 and IDR 4,999,999, while the remaining 15.17% earned between IDR 5,000,000 and IDR 9,999,999. This relatively low-income range underscores the critical need for effective personal financial management and the role of psychological factors in shaping financial well-being.

Before testing the hypothesized structural model, the study conducted rigorous measurement model assessments. The latent variables (basic psychological needs, financial well-being, and financial attitude) were modeled as reflective constructs. The validity and reliability of the variables were evaluated using the Partial Least Squares (PLS) approach. All outer loading values exceeded 0.70, suggesting strong convergent validity of the indicators (Hair et al., 2022). Each item meaningfully contributed to the underlying variable it was intended to measure. Reliability analysis using Cronbach's alpha and Composite Reliability (CR) confirmed the internal consistency of the variables, with alpha values of 0.965 for basic psychological needs, 0.880 for financial well-being, and 0.863 for financial attitude. These values exceed the commonly accepted threshold of 0.70, suggesting high internal reliability (Hair et al., 2022). Composite Reliability scores further reinforced these findings, with CR values of 0.969 for basic psychological needs, 0.912 for financial well-being, and 0.907 for financial attitude, all suggesting that the variables have excellent reliability for explanatory modeling.

Convergent validity was supported by Average Variance Extracted (AVE) values, which were 0.724 for basic psychological needs, 0.675 for financial well-being, and 0.709 for financial attitude. These values are above the recommended minimum of 0.50, showing more than half of the variance in each variable's indicators is captured by the respective latent variable (Hair et al., 2022). Discriminant validity was established through the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT). In the Fornell-Larcker matrix, the square root of the AVE for each variable was greater than its correlation with other variables (Hair et al., 2022). For example, the square root of AVE for basic psychological needs was 0.851, higher than its correlations with financial attitude (0.700) and financial well-being (0.778), thus confirming distinctiveness among variables. The HTMT values for all variable pairs were below 0.90, suggesting the absence of discriminant validity issues (Hair et al., 2022).

Following the validation of the measurement model, the structural model was tested to examine the hypothesized relationships. The results indicated that basic psychological needs

significantly and positively predicted financial well-being, with a path coefficient of 0.621, a t-value of 7.708, and a p-value of less than 0.001. This suggests that when employees experience fulfillment in their need for autonomy, competence, and relatedness, they report a greater sense of financial security, satisfaction, and control over their personal finances. These findings align with Self-Determination Theory, which posits that basic psychological need satisfaction leads to better psychological functioning and adaptive behaviors, including financial decision-making and long-term planning (She et al., 2021).

In the context of outsourced e-commerce work, where employment is often unstable, targets are demanding, and financial outcomes uncertain, psychological needs play an even more important role. Autonomy allows employees to feel in control of their tasks, competence enables them to navigate complex challenges, and relatedness ensures they have social support, which help them manage financial stress and uncertainty with greater resilience and confidence (Du Plessis et al., 2024). Another key finding was the significant and positive effect of financial attitude on financial well-being, with a coefficient of 0.224, t-value of 2.705, and a p-value of 0.007. This implies that individuals who show positive financial attitudes, such as planning budgets, saving money, and avoiding impulsive spending, are more likely to experience subjective financial well-being (She et al., 2021). This result supports prior research by She et al. (2021) and Soepding et al. (2021), who highlighted financial attitude as a critical determinant of financial satisfaction and well-being, especially for individuals with constrained resources or limited income.

The analysis further revealed that basic psychological needs had a strong, significant impact on financial attitude, with a path coefficient of 0.700, a t-value of 14.948, and $p < 0.001$. This indicates that a supportive psychological environment at work fosters positive financial attitudes among employees. When employees feel respected, valued, and socially connected, they usually approach financial management in a more rational, disciplined, and forward-thinking manner. This follows findings from Soepding et al. (2021), who argued that psychological needs form the foundation for self-regulation and future-oriented financial behaviors.

The study tested the mediating role of financial attitude in the relationship between basic psychological needs and financial well-being. The results confirmed partial mediation, with an indirect effect of 0.157, a t-value of 2.638, and a p-value of 0.008. This finding suggests that part of the influence of basic psychological need satisfaction on financial well-being runs through the formation of positive financial attitudes. Financial attitude serves as a psychological mechanism that translates intrinsic motivation derived from need satisfaction into adaptive financial behaviors and outcomes. This is in line with earlier literature emphasizing the mediating role of attitudes in various psychological and behavioral domains (Soepding et al., 2021).

This mediation result illustrates a motivational mechanism aligned with Self-Determination Theory, suggesting that when employees experience fulfillment of their autonomy, competence, and relatedness needs, they are more likely to internalize positive financial values and engage in self-regulated behaviors (Deci & Ryan, 2000). Rather than responding to external pressures or financial insecurity, such employees usually manage their finances, plan, and save in ways that reflect intrinsic commitment and volitional choice (Howard et al., 2016). In the context of outsourced e-commerce workers, whose jobs are typically demanding and constrained by contractual terms, satisfaction of basic psychological needs can enhance their perceived agency and confidence, letting them exercise greater control over financial decisions even within structural limitations (Ryan & Deci, 2024; Van den Broeck et al., 2010). Intrinsic motivation seems to serve as a key psychological conduit linking supportive work experiences with adaptive financial self-regulation.

The predictive power of the structural model was also assessed using R-square values. The R-square for financial well-being was 0.630, suggesting that 63% of the variance in financial well-being could be explained by basic psychological needs and financial attitude. Similarly, the R-square for financial attitude was 0.490, suggesting that nearly half of the variance in financial attitudes could be accounted for by fulfilling basic psychological needs. These values reflect the theoretical robustness and empirical adequacy of the model in capturing the complex interplay between psychological and financial variables.

Table 1. Profile of The Respondents

Variables		N	%
Gender	Male	173	41.00%
	Female	249	59.00%
Education Level	Diploma	163	38.63%
	Bachelor's Degree	259	61.37%
Age	20 – 29 years	270	63.98%
	30 – 39 years	152	36.02%
Tenure	< 1 years	24	5.69%
	1 – 3 years	225	53.32%
	4 – 7 years	173	41.00%
Income	IDR 2.000.000 – IDR 4.999.999	358	84.83%
	IDR 5.000.000 – IDR 9.999.999	64	15.17%

Table 2. Convergent Validity and Reliability Test Results

Variables	Items	Outer Loading	Cronbach's alpha	Composite Reliability	AVE
Basic Psychological Needs	My works allows me to feel like I am good at my job.	0.862	0.965	0.969	0.724
	My works allows me to feel like I am good at what I do.	0.845			
	My works allows me to feel like I know what I'm doing.	0.840			
	My works allows me to feel competent.	0.860			
	My works allows me to do tasks the way I want.	0.869			
	My works allows me to feel free to do things my own way.	0.807			
	My works allows me to take actions that promote my real needs.	0.851			
	My works allows me to choose whether or not I have to do certain tasks.	0.823			
	My works allows me to feel like I fit in	0.863			
	My works allows me to feel like I belong	0.844			
	My works allows me to feel understood by others.	0.863			
	My works allows me to feel supported by others.	0.884			
Financial Well-Being	I could handle a major unexpected expense	0.824	0.880	0.912	0.675
	I am securing my financial future	0.878			
	Because of my money situation, I feel like I will never have the things I want in life	0.840			
	I can enjoy life because of the way I'm managing my money	0.769			
Financial Attitude	I am just getting by financially	0.794			
	I might consider working in the future if I can keep my present role	0.796	0.863	0.907	0.709
	I do not buy things that I cannot afford	0.835			
	It is worth saving as I might live a long life	0.870			
	I can afford to put money aside for future spending at the moment	0.865			

The findings of this study underscore the significant role of psychological factors in shaping the financial well-being of outsourcing employees in the dynamic and often high-pressure environment of e-commerce. In such settings, fostering a workplace environment that satisfies employees' basic psychological needs is essential for emotional and motivational health and for cultivating variable financial attitudes. These attitudes lead to greater financial satisfaction and

security (du Plessis et al., 2024; She et al., 2021). Therefore, it is imperative for organizations and human resource practitioners to develop integrated employee development programs that simultaneously address psychological support and financial education. Such holistic strategies are likely to contribute to a more resilient, satisfied, and financially secure workforce, capable of thriving in the evolving digital economy.

From a theoretical perspective, this study broadens Self-Determination Theory (SDT) by applying it to the domain of financial behavior within constrained labor settings. The findings reveal that satisfaction of basic psychological needs continues to function meaningfully even in work environments where autonomy is structurally limited, such as in outsourced e-commerce employment (Van den Broeck et al., 2010). This insight challenges the deterministic view that precarious working conditions inevitably reduce employees' capacity for self-determined motivation. On the practical side, the results highlight the critical role of organizational initiatives that integrate participative supervision, fair recognition, and financial literacy enhancement to strengthen both psychological and financial competencies (Hikouatcha et al., 2024). When these elements are aligned, organizations are more likely to foster a resilient and motivated workforce capable of achieving sustainable financial and emotional well-being.

Table 3. Discriminant Validity Test Results

Fornell-Larcker Criterion			Heterotrait-Monotrait Ratio		
	FA	FWB	FA	FWB	BNP
FA	0.842		FA		
FWB	0.658	0.822	FWB	0.746	
BNP	0.700	0.778	BNP	0.761	0.834

Table 4. Hypotheses evaluation (Direct relationship)

Structure Path	Original sample	Sample mean	Standard deviation	t statistics	f ²	P values	Result
FA → FWB	0.224	0.224	0.083	2.705	0.069	0.007	Accepted
BPN → FA	0.700	0.702	0.047	14.948	0.960	0.000	Accepted
BPN → FWB	0.621	0.622	0.081	7.708	0.532	0.000	Accepted

Table 5. Hypotheses evaluation (Indirect relationship)

Structure Path	Original sample	Sample mean	Standard deviation	t statistics	p values	Interpretation	Result
BPN → FA → FWB	0.157	0.157	0.059	2.638	0.008	Partial mediation	Accepted

Table 6. R-square Test Results

	R-square	R-square adjusted
FA	0.490	0.489
FWB	0.630	0.629

Theoretical Implication and Managerial Implication

Theoretically, this study contributes to two important areas of the literature. First, it expands the application of Self-Determination Theory (SDT), which has traditionally been used to understand motivation and psychological well-being in educational and organizational settings. The current findings demonstrate that the core components of SDT are also highly relevant to financial well-being, emphasizing that the fulfillment of autonomy, competence, and relatedness affects not only emotional and cognitive aspects but also financial decision-making and behavior. This indicates that psychological need satisfaction functions as a motivational foundation for financial self-regulation, enabling individuals to make value-consistent financial choices even under external constraints (Deci & Ryan, 2000). The result aligns with prior research linking need satisfaction to financial self-control and responsible financial behaviors (Netemeyer et al., 2017).

Second, the study supports a more integrative view of financial well-being, recognizing that it is not only determined by objective indicators such as income and assets, but also shaped by subjective experiences, attitudes, and self-regulation in financial contexts. This finding follows the growing body of research emphasizing that psychological and attitudinal factors play a pivotal role in shaping financial experiences and outcomes (Brüggen et al., 2017). By linking SDT with the literature on financial attitude, this study contributes to a more comprehensive theoretical understanding of how intrinsic motivation and need fulfillment drive positive financial behavior and well-being.

From a practical standpoint, the results offer valuable insights for outsourcing companies and human resource practitioners. Efforts to improve employee well-being should not focus exclusively on financial compensation but also talk to employees' psychological needs. Drawing from SDT, organizations can promote intrinsic motivation and more self-regulated financial behavior by fostering autonomy-supportive leadership, providing opportunities for skill mastery, and encouraging relatedness through collaborative work environments. Fostering an environment that promotes autonomy, provides skill development opportunities, and supports a collaborative workplace culture can help employees form healthier financial attitudes, which enhance their overall well-being.

Companies are encouraged to develop training programs that go beyond technical competencies and incorporate psychosocial and financial self-management skills. For example, financial literacy workshops that also address emotional regulation, stress management, and positive financial mindset development could help employees build long-term resilience and responsible financial behaviors. Integrating such programs is in line with the SDT perspective that ideal functioning arises from the alignment of cognitive, emotional, and motivational resources. This research underscores the importance of adopting a psychologically told approach in improving financial well-being, especially in dynamic, flexible, and uncertain employment settings. This study also provides an evidence-based foundation for organizations to design interventions that simultaneously strengthen employees' psychological need satisfaction and financial capability, thus supporting both individual and organizational sustainability.

Conclusion and Future Direction

This study tried to explore how the fulfillment of basic psychological needs impacts financial well-being among outsourcing employees in Indonesia's e-commerce sector, with financial attitude examined as a mediating variable. Drawing on data from 422 participants, the findings show basic psychological needs significantly influence financial well-being, through financial attitude. The results highlight that a positive financial attitude acts as a psychological mechanism that connects supportive workplace experiences with adaptive financial behaviors, ultimately enhancing employees' capacity to navigate financial challenges effectively.

While this study provides meaningful contributions to the understanding of how basic psychological needs, financial attitude, and financial well-being interact, several limitations must be acknowledged to contextualize the findings and guide future research. First, using a cross-sectional design limits the ability to capture changes. Individuals' financial attitudes and well-being are dynamic and may shift in response to evolving life circumstances or economic conditions. Future studies should consider longitudinal designs to uncover causal relationships and the temporal progression of financial behaviors.

Second, this research focused exclusively on outsourced workers within the e-commerce industry, potentially restricting the extent to which the results can be applied to other populations. Sectors like healthcare, manufacturing, or education may involve distinct workplace dynamics and support structures that influence both psychological states and financial conditions differently. Future investigations that encompass diverse professional environments could yield a richer and more holistic insight into these associations.

Third, the exclusive reliance on self-report questionnaires may introduce potential biases, such as social desirability or inaccurate self-perception. To address this, future research should incorporate qualitative approaches like in-depth interviews or workplace observations to capture

deeper and more nuanced insights into employees' lived experiences.

Lastly, this study focused on financial attitude as the sole mediating variable, while financial well-being is probably shaped by a variety of psychological and behavioral factors. Future research should consider integrating additional mediators such as financial literacy, perceived job security, or emotional regulation to variable a more holistic model. Such developments would not only enhance theoretical frameworks but also offer valuable guidance for designing workplace interventions aimed at improving employee financial well-being, particularly in precarious or flexible employment settings.

In conclusion, this study underscores the importance of meeting employees' basic psychological needs as a foundation for fostering positive financial attitudes and improving financial well-being. By addressing the identified limitations and expanding future inquiries, researchers and practitioners can further contribute to a deeper, more actionable understanding of financial health in today's dynamic and diverse work environments.

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