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THE INFLUENCE OF INCOME UNCERTAINTY AND JOB PROTECTION ON JOB SATISFACTION OF GRAB-BIKE DRIVERS IN TASIKMALAYA CITY

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Abstract. This research aims to analyze and test the influence of income uncertainty (X_1) and job protection (X_2) on job satisfaction (Y) of Grab-Bike drivers in Tasikmalaya City. Using a quantitative descriptive-verificative method, this study involved 41 Grab-Bike driver respondents selected through purposive sampling, with data analyzed using multiple linear regression, t-test, and F-test. The test results indicate that, partially, Income Uncertainty was found to have a negative and significant effect on Job Satisfaction, while Job Protection has a positive and significant effect. Simultaneously, income uncertainty and job protection have a significant effect on job satisfaction, as indicated by an F value of 42.237 with a significance of 0.000 (<0.05). The regression model shows strong explanatory power, with an R^2 value of 0.690, meaning that 69% of the variation in job satisfaction is explained by the two independent variables. The implications of this study suggest that company and local government policies should focus on improving social security and income fluctuation mitigation strategies to improve the loyalty and service quality og grab-bike drivers.

Keywords: Income Uncertanty; Job Protection; Job Satisfaction.

1 Introduction

In recent years, the gig economy has become a significant global phenomenon, marked by an increase in the number of workers who depend on digital platforms to earn income, such as online motorcycle taxis, food delivery, and digital micro-jobs (crowdworking) (Robbins & Judge, 2024). Gig workers have a high degree of flexibility in choosing their working hours and type of work, but on the other hand, they face income uncertainty, limited social security, and unprotected work risks. These conditions affect job satisfaction, which is defined as a positive emotional state that arises when work outcomes are in line with an individual's values, expectations, and needs (OpenStax, 2019).

Various studies in developed countries show that gig workers' job satisfaction is influenced by factors such as autonomy, social support, income stability, and algorithmic monitoring mechanisms (Yang & Panyagometh, 2024). On the other hand, research in developing countries, including Indonesia, emphasizes that gig workers face higher income uncertainty, limited access to social security, and weak labor regulations, which affect their welfare and motivation (Sitorus & Kornitasari, 2024).

Based on the identification of problems, this study aims to analyze the effect of income uncertainty and job security on factors that influence the job satisfaction of Grab-Bike drivers in Tasikmalaya City. This study is important because it highlights the context of a medium-sized city with socio-economic characteristics that differ from those of large cities, thereby providing a new perspective on the job satisfaction of gig workers.

This research will contribute theoretically to the development of human resource management studies in the gig economy sector, as well as provide practical benefits for platform companies and local governments in formulating adaptive labor protection policies. This research will be conducted in the city of Tasikmalaya for three months (August-October 2025) through the stages of preparation, data collection, data analysis, and final report preparation. With a focus on the local context, this research is expected to provide a comprehensive empirical picture of the welfare of digital workers in medium-sized urban areas.

This study is based on the Grand Theory of Organizational Behavior, which explains how individual characteristics, social dynamics, and working conditions influence attitudes and outcomes such as job satisfaction (Robbins & Judge, 2024). Within this framework, income uncertainty (X_1) and job protection (X_2) are viewed as external factors that influence individual psychological processes and ultimately lead to job satisfaction (Y) as a result of work behavior. This analysis is reinforced by three middle theories: Expectancy Theory to explain the influence of income uncertainty on work motivation; the Job Resources Concept, which places job protection as a structural resource that increases security; and Herzberg's Two-Factor Theory, which categorizes these two variables as hygiene factors that play a role in preventing job dissatisfaction (OpenStax, 2019); Robbins & Judge, 2024).

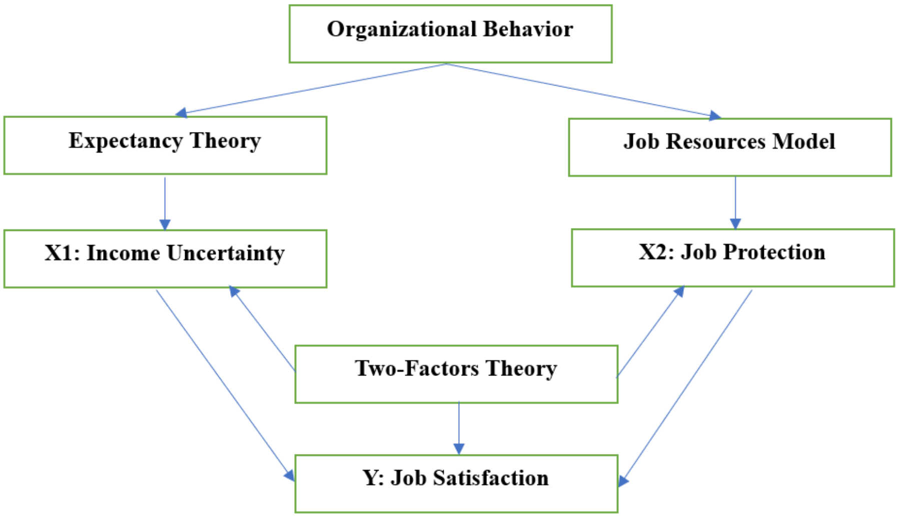

Fig 1. Research Conceptual Framework

1.1 Income Uncertainty

Income uncertainty is a fundamental characteristic of gig economy jobs, manifested through fluctuations in income, irregular working hours, and the absence of social security (Casalhay et al., 2025). According to Expectancy Theory, this condition disrupts the aspect of instrumentality, which is the individual's belief that their efforts and performance will result in stable and predictable financial rewards (Robbins & Judge, 2024). Operationally, this uncertainty is reflected in two main indicators: income volatility, namely irregular income influenced by market demand fluctuations, and irregular working hours that have the potential to trigger stress, fatigue, and disruption to work-life balance (Kurian & Bindu Madhavi, 2024). The psychological impact that arises is a feeling of being undervalued and increased anxiety, which ultimately leads to a significant decrease in job satisfaction (Itohan et al., 2023; Lay-Raby et al., 2025). In the Indonesian context, empirical findings also reinforce this phenomenon. Research Sitorus & Kornitasari (2024) on 250 gig workers in Indonesia shows that income uncertainty has a significant impact on well-being and job satisfaction, mainly due to fluctuations in demand and irregular income. Similar findings were reported by Hendrian (2024), that platform workers in metropolitan areas of Indonesia experience income instability which has a direct impact on work stress and low perceptions of job security. These results confirm that income uncertainty is an important factor affecting the job satisfaction of gig workers in Indonesia.

1.2 Job Protection

Job protection refers to the availability of social security, welfare benefits, and legal rights that guarantee welfare and job security (Omar & Jamil, 2025; Casalhay et al., 2025). In the context of the gig economy, the status of workers such as Grab-Bike drivers, who are categorized as independent contractors, means that they do not have adequate access to various forms of legal and social protection (Ghasemi et al., 2025). Based on the Job Resources Concept in Organizational Behavior theory, job protection acts as a structural resource that can reduce psychological pressure while strengthening workers' emotional stability (Robbins & Judge, 2024). Empirically, the absence of social benefits and guarantees and the lack of legal protection are key indicators of weak job protection, which in turn triggers insecurity and has the potential to reduce job satisfaction (Casalhay et al., 2025; Ghasemi et al., 2025). In the Indonesian context, gig workers such as online motorcycle taxi drivers are legally classified as partners under Minister of Transportation Regulation No. 12 of 2019 and Minister of Transportation Regulation No. 45 of 2023, and therefore do not meet the criteria for an employment relationship as stipulated in Law No. 13 of 2023 Article 1 paragraph (15). This partnership status means that they do not receive formal job protection, including mandatory social security, so their level of job protection is relatively low.

1.3 Job Satisfaction

Job satisfaction in this study was operationalized through two main indicators, namely autonomy at work and work-life balance, which are relevant in the context of platform workers. Autonomy includes the ability of workers to manage their work schedules and make decisions related to the implementation of tasks independently (Zychová et al., 2024; Lay-Raby et al., 2025), while work-life balance reflects the extent to which workers can balance work demands with personal and family needs (Salmah et al., 2024; Lay-Raby et al., 2025). These two indicators were chosen because they directly contribute to perceptions of comfort, flexibility, and satisfaction with the work experience in the platform ecosystem.

2 Methods

The object of this study is Grab-Bike drivers in Tasikmalaya City who work in a platform-based work system (gig economy). This object was chosen based on the characteristics of their work, which is flexible, without formal employment relationships, and dependent on the number of orders and platform support, which causes income uncertainty and limited job protection that can affect job satisfaction.

The approach used is quantitative with a verificative/explanatory research type. This method was chosen because it is in line with the research objectives, namely to test hypotheses objectively through numerical data and statistical analysis to determine the cause-and-effect relationship between variables (Sugiyono, 2020). The verifiable type is used to verify the theory regarding the influence of income uncertainty and job security on job satisfaction in the context of the Indonesian gig economy.

Data were collected using two techniques: (1) a survey (questionnaire) using a cross-sectional design to obtain primary data from respondents at one point in time (Stockemer, 2018), and (2) a literature study, which served to support the theoretical framework with secondary data from books, journals, and scientific proceedings (Sugiyono, 2020).

The research population consists of all Grab-Bike drivers in Tasikmalaya City. Due to the large population size, purposive sampling was used, with the following criteria: (1) residing and operating in Tasikmalaya, (2) actively working for at least six months, and (3) willing to fill out a questionnaire. The sample size was determined using Cochran's formula, resulting in 41 respondents, so that the research results would be statistically representative (Sugiyono, 2020). Furthermore, all respondents provided informed consent prior to participation, ensuring confidentiality and voluntary involvement in compliance with ethical research standards.

The research model consists of two independent variables, namely income uncertainty (X_1) and job protection (X_2), and one dependent variable, namely job satisfaction (Y), with the regression model:

$$Y = a + b_1X_1 + b_2 X_2 + \varepsilon$$

Based on the theoretical framework, the coefficients are excpected to be b_1 negative (H_1) and b_2 positive (H_2). Data analysis techniques used multiple linear regression with the help of SPSS version 26. The analysis was conducted in stages: descriptive statistics, instrument validity and reliability tests, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and hypothesis testing with t-tests, F-tests, and determination coefficients (Sugiyono, 2020; Stockemer, 2018).

This method was chosen because it provides objective empirical results, explains the relationship between variables quantitatively, and ensures that the regression model meets the Best Linear Unbiased Estimator (BLUE) criteria. Thus, Chapter III formulates a strong methodological basis for scientifically testing the effect of income uncertainty and job security on the job satisfaction of Grab-Bike drivers in Tasikmalaya.

3 Results and Discussion

3.1 Data Description and Model Feasibility

This study involved 41 Grab-Bike driver respondents in Tasikmalaya City who were selected using purposive sampling. Descriptive analysis shows that the majority of respondents (53.7%) are in the productive age group under 28 years old, indicating the popularity of gig economy jobs among Generation Z and early Millennials. Most respondents (51.2%) have been working as drivers for more than 12 months, indicating that they are relatively stable and loyal workers.

Table 1. Characteristic Respondent

Characteristic	Category	Frequency (n)	Percentage (%)
Age group	< 28 yo	22	53,7
	29 – 44 yo	18	43,9
	> 45 yo	1	2,4
Job tenure	6 months	11	26,8
	6 - 12 months	9	22
	> 12 months	21	51,2

Source: Primary data, processed in 2025

The interpretation of the average value (Normalized Index Joint or NJI) shows is based on a five-point Likert scale criterion, where the score range of 4.21 to 5.00 is classified as Very High. From the variable perspective, the average value that the perception of Income Uncertainty (X_1) is Very High (4.67), confirming that income fluctuations and instability are dominant issues, consistent with the nature of gig economy work. Similarly, perceptions of Job Protection (X_2) are Very High (4.68), reflecting a very high level of concern among drivers regarding social security and legal certainty of employment as independent contractors.

Despite facing high uncertainty and lack of protection, respondents' Job Satisfaction (Y) is also rated as Very High (4.68). This high score is driven by the factors of autonomy and time flexibility, which theoretically function as strong Motivating Factors, in line with Herzberg's Two-Factor Theory.

Data Quality Test and Classical Assumptions

a. In the Data Quality Test, all questions were declared Valid (Sig. value < 0.05) and the instrument was declared Reliable (all Cronbach's Alpha > 0.885), indicating the consistency and reliability of the measuring instrument.
b. In the Classical Assumption Test, the regression model passed the Multicollinearity Test (Tolerance > 0.10 and VIF < 10) and the Heteroscedasticity Test (Sig. > 0.05). The model is declared feasible for Best Linear Unbiased Estimator (BLUE) estimation. Although the Normality Test is not fulfilled (Sig. = 0.000), passing the Multicollinearity and Heteroscedasticity assumptions still allows for multiple regression hypothesis testing.

Simultaneous and Partial Tests

The F Test (Simultaneous) results show a Sig. value of 0.000, which is significant at the alpha level = 0.05. This confirms that Income Uncertainty (X_1) and Job Protection (X_2) together (simultaneously) have a significant effect on Job Satisfaction (Y), so H3 is accepted.

The Coefficient of Determination (R Square) is 0.690 or 69.0%. This value indicates that the two independent variables can substantially explain the variation in Job Satisfaction, implying that the regression model has strong predictive power and that income and protection issues are the main predictors of job satisfaction in the gig economy sector. The regression equation is $Y = 5.191 + 0.828X_1 + 0.551X_2 + e$.

Table 2. Partial Test Result

Model	Standardized Coefficients (Beta)	t	Sig.
(Constant)		-1.804	0.079
Total X_1	0.815	3.564	0.001
Total X_2	0.017	0.073	0.942

Source: Primary data, processed by SPSS (2025)

The T-test results show that the Income Uncertainty variable (X1) has a t-value of 3.564 with a significance value of Sig. = 0.001. Because the Sig. value is < 0.05, this indicates a significant effect and a positive Beta coefficient (0.815), which partially shows that an increase in income uncertainty is positively related to job satisfaction. Meanwhile, the Job Protection variable (X2) has a t-value of 0.073 with a significance value of Sig. = 0.942.

This positive relationship between Income Uncertainty (X1) and Job Satisfaction (Y) present a theoretical anomaly, contrasting with conventional wisdom that links instability to lower satisfaction. However, this finding is strongly supported by behavioral and psychological adaptation theories in the contect of the gig economy. Specifically, for gig workers, the perceived risk of income fluctuation is often outweighed by the value placed on autonomy and schedule control (instrinsic motivation). Drivers exhibiting high risk tolerance and psychological resilience may interpret the effort neededd to overcome income uncertainty (e.g., working longer hours or seeking better strategies) as an affirmation of their self-efficacy and independence, theraby increasing satisfaction. This suggest a form of economic and behavioral self-selection, where individuals who inherently value flexibility more than stability are drawn to this work and successfully adapt to its inherent uncertainty.

3.2 The Effect of Income Uncertainty on Job Satisfaction

Testing the partial hypothesis (H_1) on the Income Uncertainty variable (X_1) produced a t-value of 3.564 with a significance level of Sig. = 0.001 (Table 2). Since this significance value is smaller than alpha = 0.05 and the regression coefficient (B) is positive, H1 is rejected, and the findings show that Income Uncertainty has a positive and significant effect on Job Satisfaction. These findings contradict the general literature, which predicts that unstable income will increase psychological stress and reduce the well-being of gig workers.

The justification for this anomaly lies in the unique economic trade-off among Grab-Bike drivers in Tasikmalaya City. Although drivers feel a high level of income uncertainty (NJI = 4.67), their overall job satisfaction is also rated very high (NJI = 4.68). Within the framework of Herzberg's Two-Factor Theory, this high level of satisfaction is driven by the factors of autonomy and flexibility in working hours, which are logical consequences of gig work status. Autonomy acts as a very strong Motivator Factor, which seems to be able to overcome the negative impact of financial risk (Hygiene factor) (Zychová et al., 2024; Lay-Raby et al., 2025). Thus, drivers are willing to accept financial risk in order to gain operational freedom, and it is this freedom that is the source of their job satisfaction. The high percentage of drivers who have been working for more than a year also indicates a tolerance for risk and loyalty to a work model that offers this freedom (Omar & Jamil, 2025); (Kurian & Bindu Madhavi, 2024).

3.3 The Effect of Job Protection on Job Satisfaction

The partial hypothesis testing (H_2) aims to examine the effect of Job Protection (X_2) on Job Satisfaction (Y). Based on regression analysis and referring to the conclusions of the partial results (Table 2 in Sub-chapter 3.1), variable X_2 was proven to have a positive and significant effect on the Job Satisfaction of Grab-Bike drivers in Tasikmalaya City. Thus, H2 is accepted, confirming that an increase in the perception of job security and protection will contribute to an increase in driver job satisfaction.

This finding is highly consistent with the concept of Hygiene Factors in Herzberg's Two-Factor Theory and Job Resource Theory. In the context of gig economy jobs, where the level of vulnerability is very high (NJI Job Protection = 4.68, indicating a high perception of lack of protection), the existence of basic guarantees, such as social insurance or legal certainty, serves as a factor that prevents dissatisfaction. With protection in place, drivers feel safer and more secure from external risks and accidents, which in turn reduces psychological stress. This sense of security is crucial and forms a fundamental basis that must be met before other motivational factors can function optimally. Therefore, Job Protection plays a vital role in building loyalty, improving well-being, and ultimately, driving overall job satisfaction.

3.4 The Effect of Income Uncertainty and Job Protection on Job Satisfaction

Simultaneous hypothesis testing (H3) was conducted to determine the collective effect of the variables Income Uncertainty (X_1) and Job Protection (X_2) on Job Satisfaction (Y). The F-test results presented in Sub-chapter 3.1 show a Sig. value of 0.000. Because this Sig. value is much smaller than alpha = 0.05, statistically H3 is accepted, proving that Income Uncertainty and Job Protection together have a significant effect on Job Satisfaction.

The strength of this model's influence is very high, as indicated by a Coefficient of Determination (R square) value of 0.690 or 69.0%. This figure implies that more than two-thirds of the variation in the job satisfaction of Grab-Bike drivers in Tasikmalaya can be explained by the combination of income uncertainty and job protection that they experience. The strong predictive power of this model confirms that these two factors are key predictors and central challenges for human resources in the gig economy sector.

Managerially, these simultaneous findings explain the existence of complex synergies. Although drivers are willing to bear financial risks for autonomy (positive X1), their basic need for security must still be met through adequate job protection as a safety net. The combination of these two factors determines how safe and satisfied drivers feel. Therefore, platform policies must be holistic: maintaining satisfaction drivers (autonomy motivators) while simultaneously improving dissatisfaction preventers (hygiene Job Protection) to support high and sustainable job satisfaction.

4 Conclusions

Based on the results of the research and discussion, it can be concluded that:

a. Partially, Income Uncertainty has been proven to have a positive and significant effect on Job Satisfaction among Grab-Bike drivers in Tasikmalaya City. This finding shows that despite facing income fluctuations, drivers tend to value the flexibility and autonomy they gain from their work, which ultimately increases their job satisfaction. Meanwhile, Job Protection is also proven to have a positive and significant effect on Job Satisfaction, indicating that social security and a sense of job security contribute to job satisfaction.
b. Simultaneously, income uncertainty and job security together have a significant effect on job satisfaction, with a coefficient of determination (R^2) of 69.0%. This shows that these two variables are the main predictors that can explain most of the variation in the level of job satisfaction among Grab-Bike drivers.
c. These findings contribute theoretically to Human Resources Management by highlighting the complexity of job satisfaction in the gig economy and providers and local governments to enhance social security and risk mitigation strategies.

Based on the findings of this study, here are some recommendations to consider:

1. For Platform Providers (Grab):
   a. It is necessary to develop policies that can mitigate income fluctuations, for example, through a more transparent and stable incentive system, without reducing the flexibility of work, which is the main attraction for drivers.

   b. Improve job protection by providing access to social security programs, health insurance, or work accident protection, even though drivers are independent contractors.
2. For Local Governments:
   Consider formulating regulations or policies that protect gig economy workers, including online motorcycle taxi drivers, by ensuring the availability of basic protection schemes that are adaptive to flexible working models.
3. For Future Research:
   a. It is recommended to add other variables that may affect job satisfaction, such as social support, workload, or organizational climate, as well as expand the scope of locations and sample size to enrich the findings.
   b. A qualitative approach can be used to explore in greater depth the perceptions and experiences of drivers regarding income uncertainty and job security.

With the implementation of the above suggestions, it is hoped that a more conducive working environment for Grab-Bike drivers can be created, thereby not only increasing job satisfaction, but also the quality of service and the sustainability of the online transportation business in Tasikmalaya City.

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