



Human Resource Management Strategies and Economic Stability of Virtual Assistants: The Mediating Role of Job Autonomy and the Moderating Effect of Work-Life Balance

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¹Vandom B. Gallardo, ORCID No. 0009-0001-4410-2258

²Jerielyn V. Reyes, DBA, ORCID No. 0000-0002-5831-6425

¹Graduate Student, Institute of Non-Traditional Education and ETEEAP, Polytechnic University of the Philippines, Manila, Philippines

²Professor and Program Chair, Institute of Open and Distance Education, Polytechnic University of the Philippines, Manila, Philippines

Abstract

Despite the increasing dependence on virtual assistants by industries worldwide and in the Philippines, there is no empirical research that explores the interaction between HRM practices, job autonomy, work-life balance, and economic stability. While HRM theories have been widely researched in conventional office-based work, whether these are applicable to remote working contexts remains questionable. The current research addresses these gaps by examining how HRM strategies can influence economic stability of virtual assistants, where job autonomy act as mediating variable and work-life balance as moderating variable. The linkage among variables gives a full picture of the direct and indirect effect of HRM interventions on the financial well-being using the motivation, autonomy and work-life balance. Quantitative research design was used, with 146 active virtual assistants selected using snowball sampling. HRM strategies, work autonomy, work-life balance, and economic stability were assessed using standardized scales. The spearman's (ρ) rho was calculated to be 0.696 with p -value $< .001$ representing a positive correlation between HRM strategies and economic stability. Indirect and direct effects were determined through mediation and moderation analysis. The job autonomy indirect effect ($a \times b = 0.0882$, $p = 0.024$) accounts for 9.11% of the total effect which implies a partial mediation suggesting that autonomy is a contributor to a smaller extent than the predominant role of HRM strategies in the economic stability of virtual assistants. The interaction term accounts for Estimate = 0.038, $p = 0.806$ shows that WLB does not significantly moderate the relationship between HRM strategies and economic stability indicating that WLB should be regarded as independent predictor and contextual variable rather than a moderator. The results underscore the importance of HR policies that enhance autonomy, promote equitable and supportive HRM systems, and support work-life balance as the direct factor of well-being and stability in virtual assistants.

Keywords: Human Resource Management (HRM), economic stability, virtual assistants, job autonomy, work-life balance, mediating role, moderating effect, HRM strategies



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INTRODUCTION

Remote work has redefined the global labor market due to the rise in reliance on virtual assistants (VAs) offering administrative, technical, and creative services to industries across different companies (ILO, 2021). Remote work opportunity is offered by online platforms like the gig economy of Upwork, Fiverr and OnlineJobs.ph but their job security, work-life balance and future career development is a challenge (ILO, 2020). As organizations shift to flexible work arrangements, HRM strategies

play a crucial role in affecting job satisfaction and economic stability of remote workers (Collings et al., 2018).

The World Economic Forum (2023) reported that the requirement of remote workers has significantly expanded in the post-pandemic period due to the rise in the areas of digitalization and the necessity of flexible workforce models. Despite the fact that remote working offers the worker more freedom and control, job insecurity, engagement, and continuous productivity remain some of the

areas of concern. The virtual assistants are prone to work precarity, unstable incomes, and the lack of formal employment benefits (OECD, 2022). Studies find that despite the fact that HRM policies, including those of flexible work, training, and performance management, can contribute to job satisfaction within remote work environments, all these policies are not evenly applied throughout the organizations (Brewster et al., 2016). Also, job autonomy has been found to mediate the impact of HRM practices on job satisfaction, which determines how much employees can be engaged and motivated in virtual settings (Schaufeli, 2017).

Gluska (2025) stated that there are about 1.5 million Filipinos as virtual assistants to foreign customers in the world which is 13% of VA population. This representation shows how the Philippines is strategically placed in the global outsourcing market. However, the problem of job security and financial sustainability is still common among virtual assistants (Palo et al., 2025). Majority of the Filipino remote workers depends on gig-based or contractual work, and lack the social security benefits such as healthcare and retirement plans (Philippine Institute for Development Studies [PIDS], 2024). Although remote work allowed Filipino VAs to get access to global work opportunities, they are still subject to fluctuating customer demand, irregular wages, and uncompensated work (Asian Development Bank, 2024). The newly proposed Freelancers Protection Act, along with the recent government actions aimed at alleviating these concerns, still fails to eliminate such problems, and HRM policies implemented at the organizational level remain fragmented (Pomoy & Ledesma, 2025). Therefore, it is urgently required to make targeted HR interventions that can help to bridge these gaps in employment conditions and contribute to the improvement of economic stability of Filipino virtual assistants.

With organized workplaces, particularly in such business locations as Makati and Bonifacio Global City (BGC), remote workers are more productive, collaborate better, and maintain better work-life balance there, reducing problems such as isolation and job instability

(Villanueva, 2024). However, even with the access to upskilling programs, numerous VAs still faces the problem of burnout, absence of employer support, and difficulty maintaining work-life balance. Research has shown that work-life balance is a dominant issue affecting well-being, as family and work are the most important elements in everyone's life (Panganiban & Villareal, 2016). The work-life balance has been established as a moderating factor that affects the well-being of employees, specifically remote workers.

Despite of the increasing dependence on virtual assistants worldwide, limited empirical studies have been conducted on the influence of HRM practices on their economic stability as well as the roles of job autonomy and work-life balance in this relationship. Existing studies has investigated HRM within the traditional employment settings, and their relevance towards remote digital labor must be explored further. Although these theories are relevant, their functioning in the virtual assistant contexts characterized by unconventional and highly flexible work arrangements, has not been properly studied. Moreover, economic stability, which is a key concern for remote employees, has not been highly investigated in terms of its relationship with HRM strategies.

For this study, Self-Determination Theory (SDT), Social Exchange Theory (SET), Job Characteristics Model (JCM), and Job Demands-Resources (JD-R) Theory form the major theories used. With these models, it becomes easier to see the effect of HR practices on motivation, satisfaction and work benefits for virtual assistants. According SDT theory, people are most satisfied and motivated when their basic needs: autonomy, competence and feeling related are met. Besides intrinsic motivation, SET highlights the way people in an employer-employee relationship exchange favor and rewards. It claims that people judge their relationships at work by comparing what they give with what they take away. If virtual assistants feel adequately paid, respected for what they do and have clear communication with their employers, they tend to trust and stay dedicated to their work. In addition, JCM by

Richard Hackman and Greg Oldham looks at the effects that job design has on motivation, satisfaction and performance. Skill variety, task identity, task significance, autonomy, and feedback are the five core job dimensions outlined by the JCM, a theory which identifies how these characteristics impact employee job satisfaction and performance levels. It is likely that virtual assistants would be the most motivated and engaged when they are equipped with HR strategies that provide interesting and engaging work, a sense of ownership of their jobs, and frequent positive feedback.

Lastly, Job Demands-Resources (JD-R) Theory by Bakker and Demerouti (2014) also provides theoretical foundation of the research as it best describes the circumstances of remote work whereby experience unique job demands such as isolation, overlapping work schedules, continuous digital communication, and blurred work-life boundaries. Work-Life Balance (WLB) is also emphasized as one of the personal resources in the JD-R model. Remote work complicates the work-life balance, therefore, WLB plays a vital role in ensuring that virtual assistants can utilize the available HR resources effectively. Based on the integration of SDT, SET, JCM, and JD-R this research adds to the well-grounded theoretical background by offering empirical data on the connection among HRM strategies and economic well-being of virtual assistants.

LITERATURE REVIEW

The Role of Human Resource Management (HRM) in Remote Work. As Holmden (2024) noted, one of the key areas of concern to HR departments is to maintain employee interest and culture of an organization among remote and hybrid workers. Companies, in their turn, implement such initiatives as virtual onboarding, virtual team meetings and regular check-ins to ensure that employees feel supported. Recruiting, communicating with employees remotely and determining the strategic direction are all aspects of HR role in the virtual world today that assist in making sure workers are both productive and happy working at home.

According to Colich (2021), remote work has encouraged HR to evolve. Since the employees are operating remotely, then HR must help promote one company culture by providing them with interactive online platforms. HR needs to uphold effective communication through open-door policies as opposed to the conventional approach that is apparent in the workplaces. The HR should also make employees feel comfortable and healthy when transitioning to remote work and provide them with the online resources, software, and support needed to have a good experience of working home.

According to Saurombe et al. (2022), remote work leads to mental health problems, such as stress and burnout, caused by the absence of boundaries between work and personal life. HR departments should actively provide wellness products, mental health services, and virtual support activities to enable employees balance between work and life. According to Suryawanshi (2023), HR should make sure that the employees are not only effective but also healthy both mentally and physically, which is the key to long-term engagement and performance in remote settings.

In spite of the challenges remote work presents, it also provides enormous potential for HR professionals to be creative in engagement, recruitment, and employee growth. The fact that technology can be integrated into HR practices gives the organization an opportunity to simplify processes, save expenses, and support employees at high levels while working remotely (Dahabi et al., 2024). Yet, according to Rahman and Rahman (2021), all organizations have not implemented the technologies required, causing differences in terms of being able to facilitate remote HR functions in an effective manner.

Job Autonomy and Its Role in Economic Stability. Nie et al. (2023) found out that people who have control over when and how to work in their jobs have better chances of having a sense of ownership, being more motivated and have greater ability to adapt. In case of virtual

assistants who work remotely, autonomy enables them to perform effectively, control their schedule and handle economic changes efficiently. Flexible hours and expectations for performance are beneficial to organizations as they enable them to maintain their workforce and allow them to grow in the long term.

Wu and Zhou (2022) established that job satisfaction and economic stability increase when individuals are able to exercise job autonomy in their jobs in the gig economy because they experience improved work-life balance and less work stress. They discovered that more freedom was most helpful to full-time workers, whereas work-family issues were more significant to part-time workers. Job security and well-being can increase when policies give some flexibility to virtual assistants in their work. Motivation, long-term retention and productivity are improved when employees are given decision-making power within organizations.

Zhou et al. (2019) state that when employees are given the chance to make their decisions, they are more likely to be motivated and develop their personal skills that will result in sustained economic stability. Workers with higher degree of control over their work tend to be interested in acquiring new knowledge and skills. The research also observed that a well-connected team also reinforces the good outcomes. Although increased flexibility and autonomy is desirable to virtual assistants, strategies to make them feel part of the company will aid in its sustainability and growth.

In virtual workplaces, flexibility is always linked to job satisfaction. It is proven that being able to make work hours under their control and be able to balance between work and personal life significantly enhances job satisfaction (Danylenko, 2024; Jamaludin and Ahmad Kamal, 2023). Virtual assistants are generally driven by autonomy since this removes the stress of working in a physical office. Nonetheless, social isolation issues may negatively impact job satisfaction unless they are addressed through communication and team-building (Buonomo et al., 2023; C.A. Makridis et al., 2024).

Economic Stability of Virtual Assistants in Remote Work. Economic stability is also one of the themes that run across the literature, especially with the financial uncertainty that had been encountered by virtual assistants. There is a significant number of studies which highlight the impact of income variability, the unavailability of traditional benefits, including healthcare, retirement schemes and job insecurity affecting the economic stability of remote workers (Garcia, 2025).

The interrelation between job satisfaction and economic stability is one of the most prominent features of the literature. Economic variables, like stable remuneration and job security, have been shown to directly affect job satisfaction (Bielińska-Dusza et al., 2023; Wilczyński, 2023). Job satisfaction may also influence economic stability indirectly by increased productivity and engagement (García-Salirrosas et al., 2023). This means that HRM practices enhancing job satisfaction can also help in economic stability through a more productive and committed workforce.

The Mediating Role of Work Engagement and Job Autonomy. Job autonomy means having power over the way and time tasks are carried out which is as important as other things. Emphasizing both Self-Determination Theory (Deci & Ryan, 2000) and the Job Characteristics Model (Hackman & Oldham, 1976), a lot of research links autonomy to strong motivation among workers. Virtual assistants may have autonomy in their job by design, but its role as a mediator of relations with co-workers is determined by HR systems.

Nie et al. (2023) found that assigning virtual assistants the ability to organize their own work encourages ownership, motivation and resilience which results in greater satisfaction at work and better financial outcomes. Wu and Zhou (2022) found that allowing people more control over their own work is most beneficial in lessening stress and reaching better economic outcomes in the gig economy, but only when supported by the right HR practices. According to Zhou et al. (2019), autonomy helps promote development and learning and Zychová

et al. (2024) proved that it is statistically significant for greater satisfaction and financial security. Autonomy must be handled properly, since Wan et al. (2024) and Zhou (2020) show that unrestrained autonomy often leads to confusion and stress in the workplace.

The Moderating Effect of Work-Life Balance.

According to research by Mamatha and Thoti (2023) and Patil et al. (2024), the fact that employees do not have to travel to work and can schedule tasks as needed contribute to them getting the job done. However, they added that these factors are determined by the effectiveness with which an organization supports them and how boundaries are managed successfully. Lack of definite HR policies or a workplace culture that promotes it can cause remote work to bring isolation and difficulties disconnecting from work. The data shows that WLB is linked to how well HRM interventions boost employee success in a remote working environment.

Shirmohammadi et al. (2022) noticed that employees may feel more pressed at work from home with none or very little clear support from their environment. Dealing with numerous roles or clients without any formal restrictions in work and personal life, means that virtual assistants do not necessarily fully benefit out of the available HRM practices. Thus, WLB manages how virtual assistants rely on engagement, independence in their tasks and salary systems to be satisfied and financially stable.

Social and peer support as described by Prasad and Satyaprasad (2023) increase evidence that it moderates WLB. Researchers learned that employees had better work-life balance in demanding situations when both their co-workers and family supported them. Consequently, WLB brings the HR systems and social resources on board in deciding how employees benefit by being engaged and having autonomy at work.

Recent studies by Oreskovic et al. (2023) and Borja (2024) indicate that work-life balance may be a significant factor in how employees react

to the option of working remotely. Although they found that the majority of remote workers were more satisfied, they also discovered that caregivers and women had difficulties when their work-life balance was affected. They demonstrate that it is WLB that primarily contributes to determining whether remote work leads to increased job satisfaction and improved financial security.

Collectively, these studies justify the inclusion of work-Life balance as a moderating variable in this research. Rather than acting as a linear outcome of HRM practices or remote arrangements, WLB determines the degree to which job autonomy and work engagement may affect the main outcomes of interest. Managing balance between work and personal life may improve the benefits that HRM initiatives bring to both employee satisfaction and economic stability.

The present study fills these gaps by exploring the influence of HRM strategies on the economic stability of Filipino virtual assistants, where job autonomy is used as a mediating variable and work-life balance as a moderating variable. By analyzing these variables together, the study provides a comprehensive understanding of both the direct and indirect effects of HRM interventions on satisfaction and financial well-being, drawing on concepts of motivation, autonomy, and work-life balance. In particular, the study examines how HRM strategies relate to the economic stability of virtual assistants, whether job autonomy helps explain or mediate this relationship, and whether work-life balance shapes or conditions the effect of HRM strategies on economic outcomes. The research offers evidence-based suggestions to HR practitioners, business leaders, and policymakers on how to design HR policies that addresses holistic needs of virtual assistants. The findings present evidence-based information which can be translated into policy making, improve employee welfare and business sustainability in the continuously changing digital labor market.

Hence, the researcher intends to assess the mediating role of job autonomy and the

moderating effect of work-life balance in the relationship between human resource management (HRM) strategies, and economic stability of virtual assistants for the reasons mentioned above.

Objectives. This study seeks to examine how human resource management strategies influence the economic stability of virtual assistants, with particular attention to the roles of job autonomy and work-life balance. Below are the specific objectives of the study:

1. To determine the relationship between HRM strategies and economic stability.
2. To assess the mediating role of autonomy in the relationship between HRM strategies and economic stability.
3. To evaluate the moderating effect of work-life balance in the relationship between HRM strategies and economic stability.

Hypotheses

1. There is a significant relationship between HRM strategies and economic stability.
2. Job autonomy significantly mediates the relationship between HRM strategies and economic stability.
3. Work-life balance does not significantly moderate the relationship between HRM strategies and economic stability.

Conceptual Framework. The conceptual model was derived and analyzed based on Structural Equation Modeling (SEM) and focuses on the effects of the Human Resource Management (HRM) strategies on the economic stability of virtual assistants via both the direct and indirect pathways as shown in Figure 1. SEM outcomes have revealed that HRM strategies have a strong and considerable direct influence on economic stability, while directly improving job autonomy, which consequently contributes to financial well-being positively, thus confirming the mediating role of job autonomy. Though the work-life balance was suggested as a

moderating factor, the interaction between the HRM strategies and work-life balance to the economic stability was not significant indicating that the influence of HRM strategies remains consistent regardless of employees' perceived work-life balance. Overall, the SEM-based model proves that supportive HRM practices directly strengthen economic outcomes and indirectly do so by improving job autonomy.

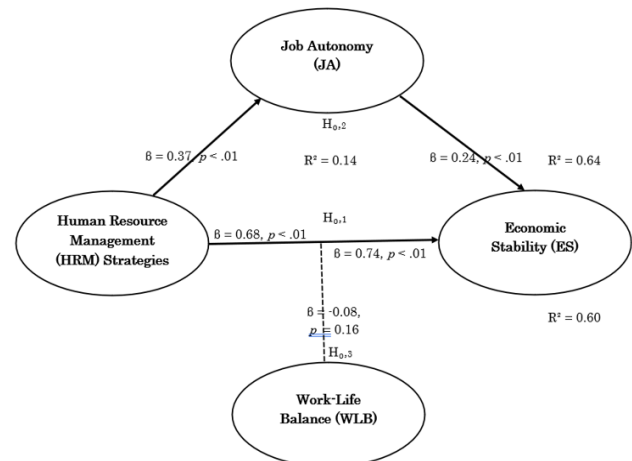


Figure 1
Conceptual Model of the Study

METHODS

The population of the study consisted of virtual assistants who work in remote environments. As there is no master list or database of virtual assistants, the researcher aimed at online communities, social media groups, and professional networks where virtual assistants are active. Using snowball sampling and a sample size of 146 respondents determined through a priori power analysis provided the necessary data for the study.

The HRM measurement tool developed by Uresha and Opatha (2020), Economic Stability Instrument adapted from OECD Economic Well-Being indicator, Job Diagnostic Survey to measure Job Autonomy, and Work-Life Balance Scale by Hayman (2005) were adapted, pre-tested and validated to measure the variables in the study.

To test the mediation of Work Engagement (M1) and Job Autonomy (M2) between HRM Strategies (X) and Economic Stability (Y), the

study employed the Hayes PROCESS Model 4, which was calculated in Jamovi using 5,000 bootstrap samples. This involves a sequence of regression tests to determine whether: (1) HRM strategies directly predict the outcomes, (2) HRM strategies predict the mediators, (3) the mediators predict the outcomes, and (4) the impact of HRM strategies on the outcomes diminishes or loses its significance when the mediators are controlled for. A large decrease in the direct effect after including the mediators supports mediation, and indirect effects will be estimated to validate this.

To decide on whether Work-Life Balance (W), moderates between HRM Strategies (X) and the Economic Stability (Y), Jamovi was used to run PROCESS Model 1 with 5,000 bootstrap samples using multiple regression and interaction effects. First, HRM strategies and work-Life balance were placed into the model. Then an interaction term, created by multiplying the centered values of HRM strategies and work-Life balance was added. A significant increase in R^2 and a significant interaction effect ($p < 0.05$) indicated moderation. This means work-life balance influences how strongly HRM strategies affect the outcome variables.

RESULTS AND DISCUSSIONS

The relationship between HRM strategies and economic security across virtual assistants is displayed in Table 1. The spearman's (ρ) rho was calculated to be 0.696 with p -value $< .001$ representing a positive association between HRM strategies and economic stability. This finding indicates that the better and more implemented HRM strategies are, the higher is the overall economic stability of virtual assistants. The high coefficient value suggests that HRM practices (e.g., fair compensation, availability of training and development courses, performance appraisal, support systems) play a very important role in the financial wealth and long-term security of virtual workforce.

The outcome affirms that the strategic HRM practices have a critical impact on the sustainability of virtual employment. Nie et al.

(2023) determined that employee productivity and economic adaptability improve when self-management of time and resources is effectively achieved. Likewise, Wu and Zhou (2022) argued that the strategic HRM techniques of strengthening flexibility and autonomy improve job satisfaction and financial well-being of remote workers. The positive link identified in this study corresponds with the findings of Zychová et al. (2024), which indicated that HRM initiatives fostering fairness, empowerment, and flexibility generate economic advantages for employees by enhancing retention and motivation.

Table 1
Correlation Between the Respondents' HRM Strategies and Economic Stability

Variables	Spearman's rho (ρ)	df	p-value	Interpretation
HRM Strategies and Economic Stability	0.696	144	$< .001^{***}$	Strong positive correlation

These results align with the theoretical foundation of the study, specifically Social Exchange Theory (SET). It affirms that employees with an HRM perception of strong organizational support will respond with loyalty, increased productivity, and sustained engagement, which in turn enhances the organization's economic stability. Hence, the HRM approaches are not only administrative in nature but also serve as strategies to foster economic resilience of virtual assistants operating in a flexible, competitive setting. The successful application of better HRM strategies enhances economic stability among the virtual assistants. Financial security and long-term stability in the remote work environment can be promoted by strengthened HR systems that focus on adequate remuneration, continuous skills advancement, and a streamlined working process.

Table 2 shows how job autonomy mediates the relationship between HRM strategies and economic stability of virtual assistants using the mediation analysis. Study shows significant direct and indirect effects on the dependent

variable. HRM strategies impact job autonomy ($a = 0.338$, $p < .001$). Furthermore, it also affects economic stability ($b = 0.261$, $p < .001$). The impact of HRM strategies on economic stability ($c = 0.880$, $p < .001$) is still strong and significant, which suggests that they have a huge impact on the economic status of employees. The job autonomy indirect effect ($a \times b = 0.0882$, $p = 0.024$) accounts for 9.11% of the total effect which implies a partial mediation. While the direct effect explains 90.89%. This indicates that HRM strategies influence economic stability directly but this influence is supplemented by the job autonomy of employees experience in their roles. The total effect is high (0.9683 , $p < .001$) therefore HRM practices that include fair compensation package, employee career development and technological support contribute significantly to the financial stability and sustainability of the virtual assistants. But the low mediation percentage indicates that the degree of autonomy may strengthen economic stability indirectly. This comes about when virtual assistants gain power over the pace, decisions, and effectiveness of their work. Indirectly this improves productivity and the income-generating potential of virtual assistants.

Table 2
Mediation Analysis of Job Autonomy on the Relationship Between HRM Strategies and Economic Stability

Path / Effect	Label	Estimate	SE	95% CI Lower	95% CI Upper	Z	p	% Mediation
Path Estimates								
HRM Strategies → Job Autonomy	a	0.338	0.0884	0.172	0.516	3.83	<.001***	-
Job Autonomy → Economic Stability	b	0.261	0.0773	0.106	0.412	3.38	<.001***	-
HRM Strategies → Economic Stability (Direct)	c	0.880	0.1038	0.672	1.077	8.48	<.001***	-
Mediation Effects								
Indirect Effect ($a \times b$)	$a \times b$	0.0882	0.0390	0.0261	0.177	2.26	0.024*	9.11
Direct Effect	c	0.8801	0.1038	0.6721	1.077	8.48	<.001***	90.89
Total Effect ($c + a \times b$)	$c + a \times b$	0.9683	0.0973	0.7776	1.157	9.95	<.001***	100

Nie et al. (2023) also found enabling greater control of their tasks for a virtual assistant creates sense of ownership and resilience that enhance satisfaction and financial results. Remote job autonomy lowers stress and promotes better economic outcomes. Wu and Zhou (2022) point out that HR systems should create conducive environments for remote workers. The relationship between HRM

strategies and economic stability is partially mediated by job autonomy, which explains 9.11% of the total effect. It means that although HRM strategies have a direct positive impact on financial stability, autonomy also plays a smaller yet significant role supporting the economic welfare of employees. This relatively modest contribution can be attributed with HRM strategies having a strong direct influence on economic stability. The finding indicates that other factors such as direct compensation, technological support, or organization policies are more influential in shaping financial results as reflected also in the correlation results (Table 1). There is also a possibility that virtual assistants already enjoy moderate autonomy and as such limiting the incremental impact of further. However, even such partial mediation points to the significance of establishing autonomy when working remotely. Judging by the results of the study, job autonomy, even at moderate levels, play a crucial role in achieving greater economic stability, organizations that use virtual assistants are advised to adopt scalable and cost-effective HRM interventions. Some of the recommended practices are ensuring there is minimum amount of flexibility on the tasks performed, routine performance feedback, access to skill-building resources, and partial control of work-scheduling. Even such minor improvements will immediately produce tangible economic gains, which is why autonomy- and engagement-friendly HR practices should be institutionalized in the context of remote work.

Table 3 shows the moderation analysis on whether work-life balance (WLB) moderates the HRM strategies- economic stability relationship among assistants. Research findings confirmed that both economic stability significantly and positively influenced by HRM strategies (Estimate = 0.8081, $p < .001$) and WLB (Estimate = 0.2386, $p = .018$). Equitable pay, clear performance systems and supportive training as well as a stable work-life balance are strong HR practices contributing to better financial and employment security outcomes. However, the interaction term (Estimate = 0.038, $p = 0.806$), shows that WLB does not significantly moderate the relationship between HRM

strategies and economic stability. With the simple slope estimates showing the similar pattern of positive prediction of economic stability through HRM strategies at low, average and high WLB levels; the effect is a little bit stronger at higher WLB conditions. This shows that while WLB does not statistically strengthen the HRM and economic stability link, employees with better WLB, nonetheless, benefit slightly more from effective HR systems. This finding is consistent with recent studies on the complex role of WLB in remote work.

Table 3
Moderation Analysis of Work-Life Balance on the Relationship Between HRM Strategies and Economic Stability

Effect / Level	Label	Estimate	SE	95% CI Lower	95% CI Upper	Z	p
Moderation Estimates							
HRM Strategies → Economic Stability	A	0.8081	0.132	0.5255	1.038	6.123	<.001***
Work-Life Balance	B	0.2386	0.101	0.0715	0.470	2.372	0.018**
Interaction (HRM Strategies × Work-Life Balance)	A × B	0.0380	0.155	-0.3002	0.265	0.246	0.806
Simple Slope Estimates							
Low Work-Life Balance (-1 SD)		0.787	0.163	0.480	1.11	4.82	<.001***
Average Work-Life Balance		0.808	0.132	0.523	1.04	6.13	<.001***
High Work-Life Balance (+1 SD)		0.830	0.152	0.480	1.07	5.47	<.001***

*Note: The table shows the effect of HRM strategies (A) on economic stability (C) at different levels of the moderator, work-life balance (B).

According to Prasad and Satyaprasad (2023), support from the social environment and peers enhances employees' capabilities for work-life balance especially when working conditions demand it. According to the authors, WLB (work-life balance) is not purely an individual experience. The HR systems and social support resources provide a basis for employees remaining engaged and autonomous. In the same way, Orešković et al. (2023) and Borja (2024) emphasize that WLB affects the perceptions of satisfaction and financial stability for remote workers. Work-life balance does not have a significant moderating role in the association between HRM strategies and economic stability. Economic stability is primarily determined by HRM strategies and WLB plays an independent role in improving financial and career stability. The results indicate the necessity to reframe work-life

balance as a direct predictor and a contextual factor. WLB positively impacts employee outcomes by itself, which is also consistent with the Social Exchange Theory, which emphasizes the importance of supportive organizational conditions in promoting positive employee experiences. Implement a well-developed work-life balance programs such as flexible work schedules, programs on mental health, and work-home boundary policies to avoid burnout and maintain long-term engagement. Assess and provide properly designed work-life balance programs, including flexible work schedules, mental health programs, and work-home boundary policies, not as moderating factors, but as direct factors that promote employee satisfaction, engagement, and stability. The independent positive effect of the use of WLB on workplace outcomes, although not statistically significant as a moderator, still warrants the investment in the practice of WLB.

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