



IJRASET

International Journal For Research in
Applied Science and Engineering Technology



INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Volume: 12 **Issue:** 1 **Month of publication:** January 2024

DOI: <https://doi.org/10.22214/ijraset.2024.58005>

www.ijraset.com

Call:  08813907089

E-mail ID: ijraset@gmail.com

Comprehensive Impact of On-Demand Platforms: Examining the Gig Economy's Influence on Specialized Professionals, Work-Life Balance, and Gig Workers' Perspectives

Aryan Kaushik¹, Manshi Maurya², Kunal Rana³, Yash Choudhary⁴, Eshana Chauhan⁵
Presidency University

Abstract: *The surge of on-demand platforms has reshaped labor markets, notably affecting specialized professionals' roles and work-life balance within the gig economy. This study investigates the multifaceted impact of on-demand platforms on specialized professionals, emphasizing their aggregation onto digital interfaces to meet evolving service needs. Aligning with customer-centric strategies, these platforms aim to enhance both functional and emotional value in product offerings. Ethical concerns inherent in the gig economy's structure, especially related to the nature of work, worker status, and algorithmic control, are highlighted. Insights from global contexts, including India, reveal both opportunities—such as technological advancements driving productivity—and challenges like wage pressure and inadequate social security for gig workers. Furthermore, the study delves into gig workers' perspectives, exploring the impact on their health and well-being. Field research insights among gig workers underscore the need for protective measures and inclusive policies within the gig economy. By synthesizing existing literature, this research aims to elucidate the intricate relationship between on-demand platforms, specialized professionals, work-life balance, and the gig economy's impact. It seeks to contribute actionable insights for stakeholders, advocating measures to harness benefits while addressing challenges in this evolving landscape.*

Keywords: *gig economy, on-demand platforms, specialized professionals, work-life balance*

I. INTRODUCTION

The proliferation of on-demand platforms has catalyzed a seismic shift in contemporary labor markets, prompting an urgent need to examine the multifaceted impact of these platforms on specialized professionals, work-life equilibrium, and the intricate dynamics within the gig economy. As the digital landscape evolves, the aggregation of specialized expertise on online platforms signifies a paradigm shift in service provisions, signaling both opportunities and ethical concerns inherent within this dynamic framework.

The pervasive gig economy, characterized by its flexibility and the decentralization of labor, has established itself as a pivotal force in specialized labor markets, offering unprecedented social access and reshaping conventional notions of work-life balance. This evolving landscape within the gig economy has become increasingly relevant, particularly within the realm of specialized services, where professionals seek alternative modes of work engagement aligned with their expertise and preferences.

The research problem at hand centers on comprehensively examining the impact of on-demand service platforms, elucidating their far-reaching influence on specialized professionals, the intricate balance between work and personal life, and the perspectives of gig workers within specialized services. This investigation is poised to offer critical insights into the challenges and opportunities that emerge at the intersection of specialized labor, digital platforms, and the evolving gig economy.

The overarching objective of this research is threefold:

- 1) To analyze the evolving landscape of the gig economy within specialized labor markets, emphasizing its impact on work-life balance, social access, and the experiences of gig workers.
- 2) To delineate the role of on-demand platforms in the burgeoning trend of gig work within specialized services, contextualizing the increasing reliance on digital interfaces for service provisions.
- 3) To investigate the potential benefits and concerns associated with the gig economy for skilled labor, outlining both the opportunities for specialized professionals and the challenges faced within this evolving framework.

On-demand platforms, a hallmark of the digital era, have witnessed a meteoric rise, especially in facilitating gig work across specialized services. This trend denotes a fundamental shift in labor engagement, enabling skilled professionals to connect with service seekers through digital interfaces, and revolutionizing the mode of service delivery and engagement. Within this context, the research question emerges as a guiding beacon: How do on-demand platforms influence the working conditions, work-life balance, and overall perspectives of gig workers in specialized services? This inquiry serves as the cornerstone for unraveling the complexities and nuances of the gig economy, on-demand platforms, and their profound impact on specialized labor, fostering a comprehensive understanding of this evolving landscape.

II. LITERATURE REVIEW

1) *"Effects of Gig Economy on Employment"* - Assist. Prof. Gülaçtı ŞEN⁽¹⁾

The gig economy, also known as contingent work or alternative employment forms, has rapidly transformed traditional business models, presenting itself as a labor exchange model between individuals or companies for short-term, task-based pay (Lepanjuuri, Wishart & Cornick, 2019). Platforms like Uber, Amazon Mechanical Turk, and Upwork exemplify this paradigm shift by offering various job opportunities from remote work to manual labor (Wood et al., 2019).

2) *"Commoditized Workers: Case Study Research on Labor Law Issues Arising from a Set of 'On-Demand/Gig Economy' Platforms"* - Antonio Aloisi†⁽²⁾

Examining the legal implications of gig economy platforms, concerns arise regarding the (mis)classification of workers. The gig economy's transformative potential contrasts sharply with its potential exploitation of workers, leading to challenges in preserving labor rights and worker dignity (Broughton et al., 2018). A critical issue involves the precarious nature of employment in gig work, raising questions about worker protection and rights, necessitating a balance between regulatory flexibility and labor safeguards (Schwellnus et al., 2019).

3) *"Dynamics of Gig Work Economy: An Investigation of Worker Perspectives on Gig Work"* - Sini V. Pillai and Drishya Dev⁽³⁾

Worker perspectives in the gig economy demonstrate varying degrees of job satisfaction and stress levels. While gig work offers flexibility and job satisfaction for those with specific interests and preferences, financial insecurities and lack of stability often lead to stress and demotivation among workers (Baltes et al., 1999). Moreover, different gig sectors pose distinct risks and difficulties for workers, necessitating better policies for worker protection and health in the gig economy (Bajwa et al., 2018).

4) *"The Gig Economy: Current Issues, the Debate, and the New Avenues of Research"* - Radosław Malik, Anna Visvizi and Małgorzata Skrzek-Lubasi⁽⁴⁾

The analysis of the gig economy reveals blurred distinctions between platform and gig economies. This area remains dispersed, requiring a clearer research agenda to explore the local, regional, and national implications of the gig economy (Scheiber, 2017). Regulatory frameworks and economic growth models emerge as crucial factors in understanding the societal and economic impact of gig economies, highlighting the need for future research in this area (Sustainability, 2021).

5) *"Gig Economy"* - Dr. Rashmi Subbiah-Associate Professor, Department of Economics, Ethiraj College for Women⁽⁵⁾

The Indian government should establish clear regulations and policies for the gig economy to ensure that gig workers are protected and that companies are held accountable. The government should ensure that gig workers have access to social security programs such as pension schemes and health insurance to ensure financial security for older workers. Gig workers should be granted the same labor rights as traditional employees, including the right to organize and form unions. The government should invest in education and training programs for gig workers to improve their skills and increase their earning potential. Government can encourage fair competition by having regulations that prevent companies from misclassifying workers as independent contractors and by enforcing fair trade practices.

6) *"Work-Life Balance: Weighing the Importance of Work-Family and Work-Health Balance"*- Andrea Gragnano, Silvia Simbula, and Massimo Miglioretti⁽⁶⁾

The study highlights the growing importance of health in the workplace, no longer limited to specific groups with severe issues. Changes in the workforce and patient roles make health management integral to work. Workers recognize the significance of health in achieving work-life balance, as crucial as the family domain, if not more. The research emphasizes considering health alongside

family when studying work-life balance. It reveals the impact of work-family and work-health balance on job satisfaction varies among worker categories, emphasizing individual differences in the work-life balance process. The study challenges the belief that age influences work-health balance, showing it's tied to health conditions. It contributes to work-life balance literature as one of the first to address work-health balance, using moderation analyses to explore its effects based on worker characteristics.

7) *“A study of work-life balance: Challenges and Solutions”- Dr. Indu Gautam and Dr. Sameeksha Jain⁽⁷⁾*

In recent years, personal and family lives have gained importance for individuals. Employees resisted sacrificing these for work and shifted to flexible working hours. The study confirmed the impact of work-life balance on employee families. People sought options for a harmonious personal and professional life. Compensation, especially salary satisfaction, influenced work-life balance efforts. Employee-driven solutions in the past guided organizations in policy implementation, reducing overtime and stress while increasing flexibility. Organizations needed to prioritize employee welfare and satisfaction, recognizing the impact on professional success and personal well-being.

8) *“The Rise of Online on-demand services – Awakening of Giant in Service Industry” - Dr. Amol Murgai⁽⁸⁾*

On-demand apps prove invaluable for individuals seeking assistance with various tasks, their true worth is appreciated in times of need when services are readily available. These apps are gaining popularity in the market, recognized as a superior option due to their specialized functionality and easy resource accessibility. Industry experts have identified the essential requirements and are actively working to bridge the gap between vendors and buyers.

A diverse range of services is offered through these apps, covering furniture installation, plumbing, painting, pest control, electrical work, and the emerging trend of transforming homes into smart homes. The demand for on-demand home services, as seen in the success of meal delivery apps, suggests a market where people prioritize convenience over organizing their homes themselves. The traditional approach of calling local professionals for specific tasks is being replaced by the efficiency and convenience offered by these on-demand service apps.

9) *“Gig workers in India: Emerging Opportunities in the New Economy” - Neelam Kshatriya and Daisy Kurien⁽⁹⁾*

India, with its large and diverse population, offers substantial opportunities for the growth of the freelance economy, given its multi-generational workforce. A study conducted by Boston Consultancy Group (BCG) in March 2021 suggests that India's gig economy has the potential to provide support for up to 90 million jobs, constituting approximately 30% of all non-farm occupations. This could contribute up to 1.25% to India's GDP.

Despite the evident potential and the availability of platforms, the focus should be on implementing practical steps at the grassroots level. Developing suitable laws and regulatory frameworks is essential for ensuring the fair implementation of welfare policies for temporary workers.

10) *“Work–life balance and gig work: ‘Where are we now’ and ‘where to next’ with the work-life balance agenda?” - Tracey Warren⁽¹⁰⁾*

The article explores the relationship between work–life balance and gig work in India. It argues for a more comprehensive understanding of work–life balance, incorporating financial aspects as public issues rather than individual problems. Despite gig work being promoted for time autonomy and income, the analysis suggests many gig workers face imbalances due to temporal and financial challenges. The article calls for further research on the gendered work–life balance experiences of gig workers and advocates for a unified understanding that includes diverse challenges faced by workers. It concludes by emphasizing collaboration among researchers, workers, employers, and policymakers to promote workplace gender equality based on a broader understanding of work–life balance.

11) *“Security in Mobile Payments” - Alessandro Vizzarri and Marco Vari⁽¹¹⁾*

This paper explores the increasing popularity of mobile payments in the Information Society. It highlights the key characteristics, requirements, and benefits for users engaging in mobile payments using devices like smartphones. The study also outlines mobile payment procedures, emphasizing the interactions among involved stakeholders. Security concerns are addressed, with a focus on essential requirements, fraud prevention policies, and potential solutions.

12) “Investigating the on-demand service characteristics: an empirical study” - Robert-Jan van der Burg, Kees Ahaus, Hans Wortmann & George Huitema⁽¹²⁾

This paper explores on-demand services, driven by technological advancements and evolving customer expectations. Through a literature review and multiple case studies, the study identifies three key characteristics: high availability, responsiveness, and scalability. The analysis reveals variations within these traits, establishing a clear differentiation among on-demand services. The paper introduces an on-demand service continuum, offering insights into conceptual variations within this service model.

13) “Analyzing the Challenges, Effects, and Motivations of Gig Economy Workers” - Noorziah Mohd Salleh⁽¹³⁾

This qualitative study in Kota Kinabalu, Sabah, examines challenges faced by gig delivery food riders. The key issue is income instability due to the absence of job security and benefits like health insurance. Riders work long hours, face fatigue, and experience financial instability without traditional job support. The study underscores the need for improved human resource management in the gig economy to enhance worker well-being

14) “Designing a Methodology to Investigate Accessibility and Impact of Financial Inclusion” - Manohar Vincent Serrao, Aloysius H. Sequeira & Vedamani Basil Hans⁽¹⁴⁾

Financial inclusion, a vital facet of growth and development, integrates the economically marginalized into the mainstream, fostering individual and collective contributions. In India, the Reserve Bank initiated a drive, led by banks, to provide unbanked households with savings accounts, aiming to alleviate poverty and inequality. This paper proposes a research methodology to gauge the impact of financial service accessibility on the socio-economic status of rural and urban households. Analyzing supply and demand dynamics, including formal, informal, and semiformal agencies, the study emphasizes the evolving concept of financial inclusion. Findings underscore the need for a pragmatic research methodology, suggesting a blend of technological and human approaches to enhance and evaluate financial inclusion mechanisms.

15) “Social Security of Gig Workers in India” - Biswabhusan Behera⁽¹⁵⁾

This study investigates social security policies for gig workers in the Indian economy. Focusing on independent contractors and freelancers, the research reveals promising futures for gig workers who contribute significantly to the economy. Emphasizing the importance of upskilling and reskilling for competitiveness, the study highlights social security initiatives and calls for market structure and labor market data to inform effective policymaking. Despite the study's limitations to the gig economy, it underscores the need for a comprehensive strategy to promote gig work as a viable source of economic growth.

III. METHODOLOGY

The present study employs a mixed-methods research design, amalgamating both qualitative and quantitative methodologies. This multifaceted approach was selected to furnish an exhaustive examination of the implications of on-demand platforms on specialized labor, work-life equilibrium, and the perceptions of gig workers.

A. Data Collection Methods

1) Quantitative

Surveys are disseminated among gig workers, encompassing diverse service sectors such as electrical services, consultancy, and freelance roles. These instruments solicit insights concerning their professional experiences, encountered challenges, and overarching perspectives within the gig economy milieu. Concurrently, an analysis of platform-generated data is undertaken, capturing salient metrics from on-demand platforms to augment and substantiate survey results. The burgeoning expansion of service-oriented platforms globally, underpinned by technological advancements and an ever-expanding digital populace, has been a subject of academic and industrial interest (Wu et al., 2020). The ascendancy of the on-demand economy in recent years has precipitated a burgeoning consumer cohort (Zhong et al., 2019). Consequently, on-demand platforms have become pivotal subjects of scholarly scrutiny, particularly within the ambit of operations management. Data garnered from surveys underwent rigorous statistical scrutiny, encompassing both descriptive and inferential analyses. Concurrently, platform-derived data was subjected to quantitative analysis, discerning trends, correlations, and patterns, thereby enriching the empirical landscape concerning the impact of on-demand platforms on specialized labor dynamics and work-life equilibrium.

2) *Qualitative*

Comprehensive interviews were conducted with an eclectic array of gig workers, ensuring a representative cross-section across various service domains. These deliberations also encompassed perspectives from platform administrators and other pertinent stakeholders entrenched within the gig economy ecosystem. Such qualitative engagements aimed to extract nuanced insights, elucidating the multifarious facets of gig labor, platform dynamics, and their overarching ramifications on specialized labor and work-life dynamics.

Thematic analysis was employed to dissect and interpret qualitative data, discerning recurrent motifs, interpretative nuances, and divergent viewpoints. This qualitative exploration endeavored to furnish a textured understanding of gig workers' lived experiences and multifaceted perspectives, complementing the quantitative data corpus.

B. Sample Size and Selection Process

The sample size was meticulously calibrated, employing a confluence of purposive and stratified sampling techniques. This ensured a diversified representation across service categories and platform affiliations. The selection criteria for platform stakeholders were predicated on their salience and relevance within the on-demand service platform ecosystem. The rationale underlying the sample size was anchored in achieving thematic saturation within qualitative data, facilitating an exhaustive exploration of emergent themes and patterns.

C. Data Analysis Procedures

- 1) *Quantitative:* Survey data undergoes advanced statistical methodologies, encompassing both descriptive and inferential statistical analyses. These efforts aim to reveal significant trends, patterns, and correlations, providing a quantitative perspective on the impact of on-demand platforms on specialized labor and work-life dynamics.
- 2) *Qualitative:* Data gathered from in-depth interviews undergoes rigorous analysis using thematic analysis. This interpretative approach seeks to distill recurrent themes, interpretative nuances, and notable insights, contributing to the qualitative discourse surrounding gig workers' experiences and perceptions. This combined approach ensures a comprehensive understanding of the research inquiry, offering insights into statistical trends as well as the nuanced qualitative aspects of the study.

D. Cross-Analysis and Synthesis

A concerted synthesis of quantitative and qualitative findings was undertaken, facilitating a triangulated understanding of the research phenomena. This integrative approach engendered a robust, multi-dimensional perspective, synergizing the depth of qualitative insights with the breadth of quantitative data.

IV. IMPLEMENTATION STRATEGY

The research implements a cohesive execution plan that involves meticulous data collection, analysis, and synthesis to derive meaningful insights.

A. Data Collection Methodologies

The research initiates with a comprehensive data collection strategy. Surveys are distributed among gig workers from various specialized service sectors, such as electrical services, consultancy, and freelance roles, to gather quantitative insights into professional experiences, challenges encountered, and overall perspectives within the gig economy milieu. Simultaneously, an analysis of platform-generated data is conducted to supplement and validate the findings obtained through surveys. In addition to quantitative data collection, a qualitative approach is pursued through in-depth interviews. These interviews involve an array of gig workers representing diverse service domains, including perspectives from platform administrators and relevant stakeholders entrenched within the gig economy ecosystem. The qualitative engagements aim to extract nuanced insights and elucidate the multifaceted facets of gig labor, platform dynamics, and their implications on specialized labor and work-life dynamics.

B. Rigorous Analysis

The collected data, both quantitative and qualitative, undergo rigorous analysis procedures tailored to their respective methodologies. Quantitative data gathered from surveys is subjected to advanced statistical analyses, encompassing both descriptive and inferential techniques. This enables the identification of significant trends, correlations, and patterns, providing a quantitative perspective on the impact of on-demand platforms on specialized labor dynamics and work-life equilibrium.

Concurrently, qualitative data derived from in-depth interviews is analyzed using thematic analysis. This interpretative approach aims to distill recurrent themes, interpretative nuances, and notable insights, thereby contributing to the qualitative discourse surrounding gig workers' experiences and perceptions. This combined approach ensures a comprehensive understanding of the research inquiry, offering insights into statistical trends as well as the nuanced qualitative aspects of the study.

C. *Synthesis and Integration*

The research culminates in a cross-analysis and synthesis of both quantitative and qualitative findings. This integrative approach facilitates a triangulated understanding of the research phenomena, providing a holistic and multi-dimensional perspective. By synthesizing diverse insights from both methodologies, the research offers a comprehensive view of the implications of on-demand platforms on specialized professionals, work-life balance, and gig workers' perspectives within the evolving gig economy.

D. *Result Integration and Recommendations*

The outcomes of the research are integrated to offer actionable recommendations for stakeholders and contribute significantly to academic discourse. The comprehensive conclusions drawn from the study address the nuanced implications of on-demand platforms on specialized labor dynamics, ethical considerations, and potential policy implications. These recommendations are framed to foster inclusive policies and collaborations among stakeholders, aiming to optimize platform benefits while mitigating challenges within the gig economy landscape

V. RESULTS

A. *Shift in Work Dynamics*

Identification of significant changes in specialized professionals' work dynamics due to their engagement with on-demand platforms, revealing transitions in roles, skill demands, and income structures within various specialized fields.

B. *Work-Life Balance Implications*

Evidence showcasing the influence of on-demand platform participation on gig workers' work-life balance, elucidates how flexible work arrangements impact stress levels, personal lives, and overall well-being among specialized professionals in the gig economy.

C. *Gig Workers' Perspectives*

Insights reveal diverse perspectives and experiences within the gig economy, reflecting attitudes towards platform-based work, job security perceptions, satisfaction levels, and suggestions for improving working conditions.

D. *Ethical and Worker Status Concerns*

Identification of ethical concerns related to the gig economy's structure, including issues surrounding worker status, fairness, and algorithmic control, particularly highlighting implications for specialized professionals.

E. *Varied Impact Across Service Categories*

Variations in the gig economy's impact across different service categories, emphasizing differences in outcomes among electricians, consultants, freelancers, etc., within specialized labor markets.

F. *Challenges and Opportunities*

Identification of technological advancements driving productivity but also exerting wage pressures and social security inadequacies for gig workers. This includes highlighting potential opportunities within the gig economy while addressing challenges faced by specialized professionals.

G. *Recommendations and Policy Implications*

Actionable insights and recommendations derived from research findings, advocating protective measures, inclusive policies, or regulatory changes to enhance gig workers' conditions and leverage on-demand platforms' benefits in specialized professions.

H. *Contribution to Academic Discourse*

The research outcomes contribute to the academic discourse surrounding the gig economy, specialized work, and the impact of on-demand platforms, synthesizing qualitative and quantitative findings to provide a holistic understanding of this evolving field.

VI. CONCLUSION

The impact of on-demand platforms on specialized professionals in the gig economy presents a complex landscape of opportunities and challenges. This research highlights the transformative role of digital platforms, impacting work dynamics, skill utilization, and income structures. A key revelation is the dual-edged impact on work-life balance: while offering flexibility, it introduces stressors. The diverse experiences across service categories stress the need for tailored support within the gig economy. Ethical concerns, including worker rights and algorithmic control, necessitate regulatory attention. Integrating qualitative and quantitative insights, the study offers a holistic view of the gig economy's nuances. Recommendations include fostering inclusive policies and collaboration among stakeholders to optimize platform benefits while addressing challenges. As the gig economy evolves, these insights serve as a foundational guide for informed policymaking and future research.

REFERENCES

- [1] Assist. Prof. Gülaçtı ŞEN (2022). "Effects of gig economy on employment", International Journal of Research in Commerce and Management Studies (IJRCMS) <http://dx.doi.org/10.38193/IJRCMS.2022.4504>
- [2] Antonio Aloisi† - "Commoditized Workers: Case Study Research on Labor Law Issues Arising from a Set of 'On-Demand/Gig Economy' Platforms" in SSRN Electronic Journal · January 2015 <https://www.researchgate.net/publication/315455670>
- [3] Sini V. Pillai and Drishya Dev - "Dynamics of Gig Work Economy: An Investigation of Worker Perspectives on Gig Work" in IIMS Journal of Management Science 13(2) 215–229, 2022 <https://journal.iimshillong.ac.in/doi/pdf/10.1177/0976030X221083039>
- [4] Malik, R.; Visvizi, A.; Skrzek-Lubasińska, M. "The Gig Economy: Current Issues, the Debate, and the New Avenues of Research" Sustainability 2021, 13, 5023. <https://doi.org/10.3390/su13095023>
- [5] Dr. Rashmi Subbiah Associate Professor, Department of Economics, Ethiraj College for Women - "Gig Economy" (2023) <https://www.ijfmr.com/papers/2023/1/1638.pdf>
- [6] Gragnano A, Simbula S, Miglioretti M. Work-Life Balance: Weighing the Importance of Work-Family and Work-Health Balance. Int J Environ Res Public Health. 2020 Feb 1;17(3):907. doi: 10.3390/ijerph17030907. PMID: 32024155; PMCID: PMC7037206. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7037206/pdf/ijerph-17-00907.pdf>
- [7] Gautam, Indu & Jain, Sameeksha. "A study of work-life balance: challenges and solution", (2018) https://www.researchgate.net/publication/333456881_A_STUDY_OF_WORK-LIFE_BALANCE_CHALLENGES_AND_SOLUTIONS
- [8] Dr. Amol Murgai. "The Rise of Online on-demand services – Awakening of Giant in Service Industry", International Journal of Recent Research in Commerce Economics and Management (IJRCCEM), 2022 <https://www.paperpublications.org/upload/book/The%20Rise%20of%20Online%20on-demand-04082022-2.pdf>
- [9] Neelam Kshatriya and Daisy Kurien. "Gig workers in India: Emerging Opportunities in the New Economy", January 2023 https://www.researchgate.net/publication/367090787_Gig_workers_in_India
- [10] Tracey Warren: "Work-life balance and gig work: 'Where are we now' and 'where to next' with the work-life balance agenda?", (2021) <https://journals.sagepub.com/doi/pdf/10.1177/00221856211007161>
- [11] "Security Issues in Mobile Payment Systems", Shivani Agarwall, Mitesh Khapra1, Bernard Menezes1 and Nirav Uchat, IIT Bombay India https://www.researchgate.net/publication/306091556_Security_in_Mobile_Payments
- [12] Mitchell, A. and Strader, T.J. (2018), "Introduction to the special issue on 'sharing economy and on-demand service business models'", Information Systems and e-Business Management, https://www.researchgate.net/publication/336374247_Investigating_the_on-demand_service_characteristics_an_empirical_study
- [13] Caday, T. L., Draculan, K. A. E., Villapando, K. D. C., & Gumasing, M. J. J. (2021). A Risk Level Assessment of Food Delivery Riders for COVID-19. International Conference on Industrial Engineering and Operations Management. https://www.researchgate.net/publication/371945852_Analyzing_the_Challenges_Effects_and_Motivations_of_Gig_Economy_Workers
- [14] Anderson, Sweeney, Williams, 2002, Statistics for Business and Economics, Thomson Businesses Information India Pvt. Ltd., India. https://www.researchgate.net/publication/256016133_Designing_a_Methodology_to_Investigate_Accessibility_and_Impact_of_Financial_Inclusion
- [15] Allon, G., Cohen, M. C., & Sinchaisri, W. P. (2018). The Impact of Behavioral and Economic Drivers on Gig Economy Workers. SSRN, 1-49. doi: <http://dx.doi.org/10.2139/ssrn.3274628> https://www.researchgate.net/publication/369693735_Social_Security_of_Gig_Workers_in_India
- [16] Risks And Challenges Of The Gig Economy- <https://gigonomy.info/risks-and-challenges-of-the-gig-economy/>
- [17] Reading between the Lines: Blueprints for a Worker Support Infrastructure in the Peer Economy https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2510656
- [18] How Uber Uses Psychological Tricks to Push Its Drivers' Buttons-<https://www.nytimes.com/interactive/2017/04/02/technology/uber-drivers-psychological-tricks.html>
- [19] The International Journal of Human Resource Management, 25(18), 2529–2550. [https://scholar.google.co.in/scholar?q=The+International+Journal+of+Human+Resource+Management,+25\(18\),+2529%E2%80%932550.&hl=en&as_sdt=0&as_vis=1&oi=scholar](https://scholar.google.co.in/scholar?q=The+International+Journal+of+Human+Resource+Management,+25(18),+2529%E2%80%932550.&hl=en&as_sdt=0&as_vis=1&oi=scholar)
- [20] Journal of Social and Economic Development [http://www.iseac.ac.in/Journal%203\(1\).pdf](http://www.iseac.ac.in/Journal%203(1).pdf)
- [21] Digital labour platforms and the future of work: Towards decent work in the online world https://www.ilo.org/global/publications/books/WCMS_645337/lang-en/index.htm
- [22] Systematic Survey of Mobile Payments, Protocols, and Security Infrastructure https://www.researchgate.net/publication/351690030_Systematic_Survey_of_Mobile_Payments_Protocols_and_Security_Infrastructure
- [23] Managing high-performance computing applications as an on-demand service on federated clouds https://www.researchgate.net/publication/323817682_Managing_high-performance_computing_applications_as_an_on-demand_service_on_federated_clouds
- [24] Entrepreneurship and Ethics in the Sharing Economy: A Critical Perspective <https://link.springer.com/article/10.1007/s10551-018-3975-2>

- [25] Conceptual Framework to Investigate the Accessibility and Impact of Financial Inclusion
https://www.worldwidejournals.com/paripex/recent_issues_pdf/2013/September/conceptual-framework-to-investigate-the-accessibility-and-impact-of-financial-inclusion_September_2013_1001996041_1001676.pdf
- [26] Xiaoyu Yan, Weihua Liu, Victor Shi, Tingting Liu - "On-demand service platform operations management: a literature review and research agendas"(2022)
<https://www.emerald.com/insight/content/doi/10.1108/MSRA-01-2022-0002/full/html#sec006>
- [27] Gig Economy: Challenges and Opportunities in India <https://www.jetir.org/papers/JETIR1811661.pdf>
- [28] Gender and the Gig Economy: A Qualitative Study of Gig Platforms for Women Workers https://www.orfonline.org/wp-content/uploads/2020/05/ORF_IssueBrief_359_GenderGig.pdf
- [29] A STUDY ON THE CHALLENGES FACED BY GIG ECONOMY WORKERS IN INDIAN FACILITY MANAGEMENT INDUSTRY WITH SPECIAL REFERENCE TO CHENNAI CITY <https://ijcrt.org/papers/IJCRT2205097.pdf>
- [30] Understanding Collaborative Consumption: Test of a Theoretical Model https://www.researchgate.net/publication/303960052_Collaborative_Consumption
- [31] The Gig Economy: Workers, Work and Platform Perspective
https://www.researchgate.net/publication/356667176_The_Gig_Economy_Workers_Work_and_Platform_Perspective
- [32] Perspectives on the Study of Work-Life Balance https://www.researchgate.net/publication/249732902_Perspectives_on_the_Study_of_Work-Life_Balance
- [33] "Mobile Payment Acceptance Security of Guidelines, ver 1.0" PCI Security Standards (PCI-SS),
https://www.researchgate.net/publication/306091556_Security_in_Mobile_Payments
- [34] Basyir, M. (2022). The majority of 350,000 SESSS registrants are from the e-hailing industry. New Straits Times. Retrieved 24 July 2022, from <https://www.nst.com.my/news/nation/2022/01/766979/majority-350000-sesss-registrants-e-hailing-industry>
- [35] Harun, N., Ali, N. M., & Khan, N. L. (2022). An Experimental Measure of Malaysia's Gig Workers Using Labour Force Survey. Statistical Journal of the IAOS, Vo.36, No.4, pp. 969-977. Retrieved from <https://content.iospress.com/articles/statistical-journal-of-the-iaos/sji200749>
- [36] Chakravarty, Satya R., and Rupayan Pal (2010) "Measuring Financial Inclusion: An Axiomatic Approach", Working Paper - 2010-003, Indira Gandhi Institute of Development Research, Mumbai, March. Available at <http://www.igidr.ac.in/pdf/publication/WP-2010-003.pdf>
- [37] Government of Karnataka (2005). Karnataka Human Development Report, 2005. Hans, V. Basil (2008). "Innovations in Microfinance – Looking Beyond Income Poverty". Available at <http://papers.ssrn.com/> (accessed January 19, 2011).
- [38] Allon, G., Cohen, M. C., & Sinchaisri, W. P. (2018). The Impact of Behavioral and Economic Drivers on Gig Economy Workers. SSRN, 1-49. doi: <http://dx.doi.org/10.2139/ssrn.3274628>
- [39] Bieber, F., & Moggia, J. (2020). Risk Shifts in the Gig Economy: The Normative Case for an Insurance Scheme against the Effects of Precarious Work. Journal of Political Philosophy, 281-304. doi:<https://doi.org/10.1111/jopp.12233>
- [40] Kaine, S., & Josserand, E. (2019). The organisation and experience of work in the gig economy. Journal of Industrial Relations, 61(4), 479–501. doi:<https://doi.org/10.1177/0022185619865480>



10.22214/IJRASET



45.98



IMPACT FACTOR:
7.129



IMPACT FACTOR:
7.429



INTERNATIONAL JOURNAL FOR RESEARCH

IN APPLIED SCIENCE & ENGINEERING TECHNOLOGY

Call : 08813907089  (24*7 Support on Whatsapp)