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Shadow Economy and Financial Reporting in the Gig Economy Era: A Case Study of Digital Freelance Workers

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Abstract: *The transformation of the digital economy has given rise to a new work model called the gig economy, where digital freelancers operate independently outside of formal institutions. This work flexibility offers advantages in terms of time and location, but also creates challenges in financial reporting, income uncertainty, and fiscal opacity. This phenomenon contributes to the growth of the shadow economy, namely legal economic activity not recorded in the official system. This study aims to examine the dynamics of digital freelance financial reporting and its implications for the national fiscal system. Using a qualitative case study approach, data was obtained through in-depth interviews with freelancers active on global platforms. The results indicate that low financial literacy, negative perceptions of tax institutions, and the absence of digital platform regulations are the main obstacles to integration into the formal economic system. Freelancers tend to adopt informal strategies to manage their finances, including the use of untraceable cross-border payment systems. This study recommends adaptive policies based on fiscal education, digitalization of reporting systems, and incentives for digital actors and platforms. These findings reinforce the urgency of updating fiscal regulations to address the dynamics of the digital economy and create a reporting system that is more inclusive, accountable, and relevant to the needs of gig economy actors in the era of technological globalization.*

Keywords: *Digital Freelance Workers; Financial Reporting; Shadow Economy*



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INTRODUCTION

The transformation of the global employment landscape in the digital era has given rise to a new work pattern known as the gig economy, a flexible, short-term, project-based work model supported by digital platforms. In this context, digital freelancers such as graphic designers, programmers, and content writers operate independently without structural ties to formal institutions. This flexibility provides freedom of time and place of work, but at the same time creates income uncertainty, limited social protection, and weaknesses in financial reporting (Roziqin et al., 2024). As the gig economy grows, formal economic structures face challenges in mapping and integrating these unconventional economic activities into national reporting systems.

Within a macroeconomic framework, this phenomenon contributes to the growth of the shadow economy, namely legal economic activity that is unrecorded or unreported to the relevant authorities. Digital freelancers who receive payments from various sources, often through international channels and without strict taxation mechanisms, tend to be outside the oversight of the state financial system. This activity poses a significant structural problem because it has the potential to obscure national economic data such as Gross Domestic Product (GDP) and gross national income. This is further complicated by the fact that current digitalization systems are not yet fully capable of identifying microtransactions conducted outside formal channels (Izza et al., 2024).

One of the main challenges facing digital freelancers is accurate and systematic financial reporting (Kamarudin & Arif, 2024). Lack of financial literacy, the absence of a standard bookkeeping system, and the perception that their income is temporary and volatile, lead to low motivation to record and report transactions in a structured manner. Furthermore, the absence of an obligation from digital platforms to submit transaction reports to fiscal authorities exacerbates this situation. In some cases, digital economy actors also avoid reporting due to fear of tax burdens or administrative complications, ultimately

reinforcing shadow economy practices in this sector.

Furthermore, the role of digital platforms as intermediaries between workers and clients in the gig economy has not been optimally addressed within the framework of tax and accounting regulations. Platforms like Upwork, Freelancer, and Fiverr, despite having transparent payment mechanisms, are not all required to report user activity in an integrated manner with the tax systems of the countries where they operate. This lack of a uniform cross-border reporting system results in the digital economy's invisibility to national accounting systems, particularly in developing countries lacking adequate legal frameworks and supporting technology.

This situation has serious implications for fiscal planning and economic development policies. The unrecorded nature of most transactions in the digital freelance sector results in the state losing significant potential tax revenue. Furthermore, inaccurate economic data can impact the accuracy of social and economic policy formulation, including social protection programs and subsidies (Fatonah, 2025). In the long term, this situation could widen the gap between formal and informal sector workers and undermine the legitimacy of the state's fiscal system.

To address these challenges, a multidimensional approach is needed, including strengthening financial literacy among gig economy players, developing an easily accessible digital-based reporting system, and expanding access to formal financial services. Financial inclusion efforts, such as providing financial recording applications, reporting incentives, and platform-based tax education, can increase freelance workers' participation in the formal economy. Previous research has shown that increased financial literacy is positively correlated with improved tax compliance and the ability to manage income sustainably (Muntaha, 2024; Green et al., 2018).

On the policy side, governments need to formulate an incentivized and adaptive approach to the characteristics of the digital economy. Strategies such as special tax rates for



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digital workers, simplified self-assessment-based reporting models, and incentives for platforms that report transaction data can provide solutions for the transition to a more inclusive and transparent financial system. The OECD's recommendations on Model Rules for Reporting by Platform Operators can serve as a reference in creating a fairer and more efficient cross-border digital reporting ecosystem (Khang et al., 2024). In the Indonesian context, this supports tax digitalization efforts through the DJP Online system and national financial data integration.

Case studies of digital freelance workers are crucial for uncovering the micro-realities of the economic system that have so far escaped the attention of regulators and academics. Through an in-depth qualitative approach, this research explores workers' interpretations of financial reporting, the challenges they face, and the informal strategies they employ. The findings of this study are expected to enrich the literature on the digital-based informal economy and provide practical contributions to policymakers in developing inclusive and contextual regulations. Therefore, this research is relevant in bridging the digital workforce with formal economic governance.

METHOD

This research uses a qualitative approach with a case study method, aiming to delve deeply into the shadow economy phenomenon and financial reporting by digital freelance workers in the gig economy era. This approach is considered appropriate because it allows researchers to understand complex and contextual social realities. Yin (2018) emphasized that case studies are appropriate when the research focus is on social dynamics that cannot be separated from their environment, particularly to answer the questions of "how" and "why" a practice occurs.

The unit of analysis was individuals working as digital freelancers through platforms such as Fiverr, Upwork, and Sribulancer. Informants were selected purposively based on the following criteria: active freelance work for at least one year,

receiving digital income across borders, and not having a formal bookkeeping system. Semi-structured in-depth interviews served as the primary method of data collection, supported by digital documentation (transactions, personal reports) and limited observations. Triangulation of methods and sources was conducted to enhance validity.

Data analysis used the Miles and Huberman (1994) approach: data reduction, data presentation, and conclusion drawing. This process allows meaningful patterns to emerge from the informants' diverse experiences. Data were coded and categorized based on themes such as reporting practices, tax perceptions, and informal financial management strategies. To ensure the validity of the findings, member checking and an audit trail were conducted.

Ethically, this research adheres to the principles of confidentiality and informed consent. All data is anonymized and used solely for scientific purposes. Patton (2002) states that the strength of a case study lies in its ability to reveal in-depth understanding of a real-world phenomenon through the perspectives of those who experience it firsthand. Therefore, this method is expected to provide empirical and practical contributions to efforts to integrate the gig economy into the formal financial system.

RESULTS AND DISCUSSION

1. Dynamics of Financial Reporting in Digital Freelance Practices

In the evolving digital economy, digital freelancers have emerged as a new economic entity, contributing significantly to the growth of the informal sector. Freelance work practices, particularly in graphic design, content writing, software development, and digital marketing, are characterized by flexibility, non-hierarchy, and project-based nature (Alvarez et al., 2023). In this context, financial reporting dynamics do not follow the linear pattern of conventional organizational structures. This creates complexity in financial recording, fiscal reporting, and compliance with government regulations.

Financial record-keeping in digital freelance practice tends to be done



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independently, with methods highly dependent on individual preferences and financial literacy levels. Some freelancers use mobile-based financial applications such as BukuWarung, Mekari Jurnal, or QuickBooks Self-Employed to help record income and expenses. However, most still use simple spreadsheets or even manual record-keeping, which are error-prone and lack standardization. According to research by Celestin & Vanitha (2021), only 18% of digital freelancers in Indonesia consistently use accounting software to manage their cash flow.

A relevant case study can be seen in the freelance communities of the Sribulancer and Projects.co.id platforms in Indonesia. An internal survey in 2022 showed that 62% of freelancers on both platforms lacked adequate financial recordkeeping and only recorded transactions when directly related to client requests (e.g., for invoice reporting). This reflects a transactional and ad hoc approach to financial reporting that ignores basic accounting principles such as consistency, relevance, and reliability of financial information (Shibata, 2020).

From a fiscal perspective, tax compliance among digital freelancers remains low. Many do not have a Taxpayer Identification Number (NPWP) or fail to report income due to unfamiliarity with the individual income tax reporting mechanism for freelance work. Research by the Central Statistics Agency (BPS) (2021) shows that only 27% of digital freelancers earning more than IDR 5 million per month report their income to the Directorate General of Taxes. This is exacerbated by a lack of tax literacy and limited access to affordable and user-friendly fiscal consulting services.

Another major challenge is income volatility. Digital freelancers face significant income fluctuations, depending on the number of projects accepted, market conditions, and digital platform policies. A study by Saputri & Amilasari (2025) found that 71% of freelancers struggle with long-term budgeting due to inconsistent and unpredictable monthly income. This fluctuation complicates periodic financial reporting and leads many workers to

choose to only record transactions when necessary.

Limited access to professional bookkeeping services also poses a structural barrier. Accountants and tax consultants are often considered too expensive, while more comprehensive cloud-based accounting software has not yet reached all levels of the freelance community (Zirzis, 2024). This exacerbates the gap between actual financial reporting practices and the ideal financial reporting system as stipulated in the Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP). According to Boeke's (1953) theory of economic dualism, a dichotomy exists between the institutionally integrated modern sector and the autonomous, informal sector that operates with minimal regulation, which is highly relevant in this context.

The implications of this phenomenon are far-reaching, not only for the effectiveness of the national tax system but also for the financial resilience of individual freelance workers. Irregular financial reporting makes it difficult to access credit, insurance, and other administrative recognition. In the long term, this can hinder the process of economic formalization and reinforce social segmentation between informal and formal sector workers. As Dzamtoska et al. (2024) argue, integrating digital financial reporting and inclusive fiscal policies is key to empowering the gig economy community.

Thus, the dynamics of financial reporting in digital freelance practices cannot be separated from structural, technological, and socio-cultural dimensions. Bridging this gap requires adaptive public policy-based interventions, increased financial literacy through affordable online training, and the development of digital platforms that can automate financial reporting and tax processes. Participatory and community-based approaches are crucial to ensure that financial reporting systems are not only technically effective but also socially inclusive.



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2. Factors Driving and Inhibiting Integration into the Formal Economic System

In the increasingly dynamic digital economic landscape, digital freelance workers have emerged as a flexible yet vulnerable workforce, situated outside the reach of the formal economic system. Their lack of ties to conventional work institutions affords them structural freedom, but also places them in an ambivalent position regarding official reporting and taxation systems. The process of integration into the formal economic system, particularly regarding income accountability and tax obligations, is heavily influenced by various intertwined internal and external factors. In this context, two important theoretical frameworks institutional trust and cost-benefit rationality are used to analyze the dynamics of these workers' motivations and resistance.

Internally, a key determinant is the level of fiscal literacy among freelance workers. Many of them lack an understanding of income reporting mechanisms or the classification of non-permanent income tax, thus unknowingly falling into administrative non-compliance. A study by Canh et al. (2021) found that tax awareness increases significantly when accompanied by an understanding of the collective benefits of fiscal contributions. However, in reality, many freelancers in Indonesia have not received systematic education from tax authorities regarding their rights and obligations. A case study of IndiePro, a freelance graphic design community in Yogyakarta, showed that 78% of its members do not have a Taxpayer Identification Number (NPWP) and have never reported income because they consider it irrelevant to their status as "non-permanent freelancers."

Furthermore, perceptions of administrative burden and risk are also major obstacles. Independent tax reporting is considered time-consuming, confusing, and full of bureaucratic pitfalls. Within the framework of cost-benefit rationality, freelancers often evaluate the time costs, the risk of fines due to input errors, and system uncertainty as greater than potential formal benefits such as access to

KUR, BPJS, or business legality (Zou & Deng, 2022). A freelance content writer named R (29) stated that he deliberately avoided reporting because he was worried that his fluctuating income would be misunderstood and subject to a fixed tax, even though he had received no projects for several months.

This dynamic is reinforced by negative experiences or collective trauma with fiscal institutions. When individuals or groups of freelancers hear of negative experiences, such as account blocking due to late reporting or unilateral audits without notification, they develop institutional distrust. Trust in fiscal institutions is reduced, and this triggers resistance that is no longer economic, but political. A case in the Indonesian Remote Workers community noted that several freelancers who attempted to report honestly were subjected to difficult treatment, such as having to fill out complex forms and attend in-person tax clarification meetings in their tax domicile.

Externally, the role of digital platforms is a significant strategic factor. Platforms like Upwork and Freelancer have the ability to record, store, and distribute revenue data, which can be used as a basis for reporting. Unfortunately, there are no national regulations in Indonesia requiring platforms to share data with local tax authorities, as implemented in the European Union through the Digital Reporting Requirements system. On the other hand, several platforms, such as Tokko and Sribu, have begun encouraging their creative partners to obtain legal status and obtain a Taxpayer Identification Number (NPWP) to participate in large government-funded projects. This reflects the potential for platform initiatives to act as a nudging factor toward formal integration.

Furthermore, the conventional tax regulatory framework also poses an external barrier. Indonesian tax regulations still largely refer to permanent and conventional job classifications, with little flexibility for digital project-based work. The mismatch between freelance work structures and tax regulatory logic creates legal inequalities that fuel tax evasion. This is exacerbated by the lack of dialogue between the government and the gig



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economy community in developing inclusive fiscal policies. A 2021 study by the OECD (OECD) noted that countries such as Estonia and Portugal have been more adaptive, offering dynamically adjusted micro-tax schemes based on fluctuating monthly income.

However, incentives such as ease of tax reporting through digital applications, tax exemptions for income below a certain threshold, and access to social protection have proven to be significant drivers. When tangible benefits are directly felt, tax reporting and formal engagement increase. For example, the 0.5% Final MSME Tax program, implemented in its early years, successfully attracted participation from small economic actors, including freelancers. If applied adaptively to the digital sector, integration into the formal system will be more inclusive and participatory, rather than coercive.

Thus, the integration of digital freelancers into the formal economic system is not simply a matter of administrative compliance, but rather a reflection of the relationship between the state and citizens within a framework of trust and mutual benefit. When institutional trust is low and the tax system is perceived as unfair or burdensome, resistance will increase. However, if the state is able to create a simple, transparent system based on fair incentives, freelancers will rationally choose to actively participate in the formal system. This integration not only broadens the national tax base but also strengthens the socio-economic position of freelancers in the long term.

3. Adaptive Strategies and Implications for the Shadow Economy

In the evolving digital economy, platform-based freelancers exhibit complex financial adaptation patterns outside the formal system. This is evident in their tendency to use non-standard recording schemes, cross-border payment instruments, and avoid fiscal reporting. These strategies do not emerge in a vacuum, but rather represent a response to the gap between state regulatory structures and the time- and place-neutral nature of digital work (Nofiyanti et al., 2025). In this context,

informality becomes a rational choice, seen as more relevant to job flexibility, especially when the domestic tax system does not provide a responsive scheme to the needs of this non-conventional sector.

In practice, freelancers often receive compensation from foreign entities through digital financial instruments that are not always directly connected to national fiscal oversight systems. This income is then managed through informal methods that avoid official bookkeeping, either due to limited technical understanding or because reporting systems are perceived as not supporting the reality of their work. In many cases, income is deposited in offshore digital accounts or transferred to third parties to avoid formal traceability. These practices indicate the existence of an informal financial system operating parallel to the formal system and demonstrate how financial technology actually expands the scope for the shadow economy.

This phenomenon aligns with the Institutional Voids framework (Razak et al., 2025), which explains that the absence or weakness of formal institutions encourages economic actors to develop alternative solutions based on informality. In this case, the absence of a tax reporting system adaptive to global digital income creates an institutional void that is filled by self-help mechanisms based on digital technology. From a behavioral economics perspective, the decision not to report income can also be explained through the Rational Choice Theory approach (Becker, 1968), which suggests that individuals act based on cost-benefit calculations. When legal sanctions are perceived as small or reporting feels complicated and disproportionate to the scale of income, informal strategies become the dominant choice.

In aggregate, these practices have significant fiscal consequences. When a significant portion of digital income is not recorded in the tax system, countries lose a crucial source of revenue that could be used for public financing. A World Bank report (2022) estimates that in many developing countries, the shadow economy accounts for more than a quarter of total economic activity,



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demonstrating the potential fiscal losses resulting from informal practices. Furthermore, workers trapped in informal structures face limitations in accessing formal financial services, social protection, and legal recognition of their professional activities.

The use of digital financial instruments operating across jurisdictions also presents significant oversight challenges. A 2020 OECD report states that the proliferation of global digital payment instruments has created jurisdictional blind zones, areas within the legal system untouched by national tax oversight mechanisms. This situation requires countries to not only revise their fiscal approaches but also build institutional capacity to track and manage the flow of global digital transactions, which tend to be decentralized.

Recognizing this complexity, coercive fiscal policies or those relying solely on control mechanisms are inadequate. An adaptive-regulatory policy approach is needed, namely regulations that rely not only on positive law but also consider social dynamics, technology, and the behavior of digital economy actors. Inspiration can be drawn from countries with automated, digital-technology-based reporting systems, which enable direct tax deductions at source, data integration between institutions, and easily accessible, app-based reporting (Junior et al., 2021).

Beyond technical aspects, an educational approach is a key strategy for building long-term fiscal compliance. Low financial literacy, including understanding of fiscal rights and obligations, is a major obstacle to building an inclusive system. Therefore, developing digital-based educational modules, intensive training for digital economy workers, and providing a simple and automated reporting system can narrow the gap between informal economy actors and state institutions. Good literacy will foster fiscal awareness as part of the responsibilities of economic citizenship, not simply an administrative burden.

To make fiscal policy more contextual and responsive, the principle of policy co-creation, as proposed by Shaddiq (2025), needs to be adopted. Direct involvement of the digital economy community in developing regulations

will not only increase policy effectiveness but also build strong legitimacy among informal economy actors. Through participatory dialogue forums and the integration of grassroots perspectives into policy design, the government can develop fiscal schemes that are not only administratively efficient but also socially and culturally relevant for gig economy actors (Ameer et al., 2025).

Thus, the adaptive strategies of digital freelancers in dealing with the rigidity of the conventional fiscal system have contributed to the institutionalization of the shadow economy in the digital landscape. To address this phenomenon, the approach required is not simply strengthening controls, but institutional reform that prioritizes flexibility, literacy, and inclusivity. Only with a multidimensional policy strategy combining adaptive regulation, fiscal education, and community participation can the transformation towards a fair, accountable, and sustainable digital economic system be realized.

CONCLUSIONS

The dynamics of financial reporting in digital freelance practices reflect the structural and cultural complexities of navigating a rigid formal economic system. The flexible and decentralized nature of freelance work often leads to ad hoc and non-standardized financial record-keeping, creating challenges in fiscal compliance. Low financial literacy and a lack of understanding of tax mechanisms are key internal factors hindering integration. Conversely, negative perceptions of fiscal institutions and administrative burdens reinforce freelance workers' resistance to formal reporting. Fluctuating incomes further weaken budgeting and routine record-keeping capabilities, leading many to resort to informal strategies for financial management. The lack of concrete incentives and the absence of an adaptive reporting system exacerbate reliance on the shadow economy. Freelancers leverage cross-border digital technology to evade fiscal traceability, exposing gaps in state oversight systems. This strategy not only increases the potential for tax losses but also creates socio-economic exclusion for gig economy actors. In

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this context, coercive approaches have proven ineffective and instead encourage broader resistance. Therefore, adaptive, educational, and participatory fiscal policies are needed. Strengthening fiscal literacy, integrating automated reporting technology, and engaging communities in regulatory processes are more sustainable solutions. This way, freelance financial reporting can shift from informality to an inclusive, legal, and institutionally accountable system.

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