



# Technology-Based Gig Economy: Digital Innovation and Economic Inequality from the Perspective of Islamic Economics

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## ABSTRACT:

This study aims to analyze the technology-based gig economy as a form of digital innovation as well as an arena of economic inequality from the perspective of Islamic economics. The research adopts a qualitative approach using a literature review method, strengthened by interviews, through an examination of national and international journal articles, reports from global institutions, and literature on Islamic economics and the digital economy. The findings indicate that the gig economy expands access to employment and enhances labor market efficiency through digital platforms and algorithmic management. However, this system also generates structural challenges, including income uncertainty, low worker bargaining power, non-transparent algorithmic dominance, and the lack of adequate social protection. From the perspective of maqāṣid al-sharīʿah, these conditions potentially conflict with the principles of justice (ʿadl), public interest (maṣlaḥah), and contractual clarity, and may involve elements of gharar in wage determination mechanisms and work allocation. This study emphasizes the importance of integrating Islamic economic values into platform governance and policy frameworks to foster a more equitable, sustainable, and socially oriented gig economy.

**Keywords:** Gig Economy; Digital Technology; Islamic Economics; Maqāṣid Al-Sharīʿah; Social Justice

## ABSTRAK:

Penelitian ini bertujuan menganalisis gig economy berbasis teknologi sebagai bentuk inovasi digital sekaligus arena ketimpangan ekonomi dalam perspektif ekonomi Islam. Pendekatan yang digunakan adalah kualitatif dengan metode studi pustaka yang diperkuat oleh wawancara, melalui penelaahan artikel jurnal nasional dan internasional, laporan lembaga global, serta literatur ekonomi Islam dan ekonomi digital. Hasil penelitian menunjukkan bahwa gig economy memperluas akses kerja dan meningkatkan efisiensi pasar tenaga kerja melalui platform digital dan manajemen algoritmik. Namun, sistem ini juga memunculkan berbagai persoalan struktural, seperti ketidakpastian pendapatan, rendahnya daya tawar pekerja, dominasi algoritma yang tidak transparan, serta ketiadaan perlindungan sosial yang memadai. Dalam perspektif maqāṣid al-sharīʿah, kondisi tersebut berpotensi bertentangan dengan prinsip keadilan (ʿadl), kemaslahatan (maṣlaḥah), dan

kejelasan akad, serta mengandung unsur gharar dalam mekanisme penentuan upah dan distribusi kerja. Penelitian ini menegaskan pentingnya integrasi nilai-nilai ekonomi Islam dalam kebijakan dan tata kelola platform digital guna mewujudkan gig economy yang lebih adil, berkelanjutan, dan berorientasi pada kesejahteraan sosial.

**Kata Kunci:** Gig Economy; Teknologi Digital; Ekonomi Islam; Maqāṣid Al-Sharī'ah; Keadilan Sosial

## INTRODUCTION

The development of digital technology over the past two decades has fundamentally transformed the structure of the global economy, particularly in the field of employment. Digitalization, the internet, and application-based platforms have given rise to a new form of economy known as the gig economy, namely a work system based on projects, short-term contracts, and high flexibility mediated by digital technology (Kadolkar et al., 2025).

This platform-based system, such as online transportation applications, freelance services, and digital labor markets, not only functions as an intermediary but also as the main regulator of employment relationships through algorithms, rating systems, and job distribution mechanisms (Duggan et al., 2023). The gig economy is often promoted as a form of economic innovation that offers flexibility, efficiency, and broader employment opportunities. Through technology, individuals can access work without geographical boundaries, determine their own working hours, and obtain income quickly (Fiers, 2024). However, behind this narrative of innovation, various studies show that the gig economy also gives rise to new forms of economic inequality and social vulnerability.

Recent research reveals that platform workers often face unstable income, the absence of social security, and a high dependence on non-transparent algorithms (Srihita et al., 2025). In this context, technology is not merely a neutral tool, but functions as a controlling mechanism that determines access to work and the distribution of income. Empirical studies show that income inequality in the gig economy is highly significant, with a standard deviation of \$850 from an average monthly income of \$2,150, indicating extreme variability in platform workers' earnings (Hwang, 2024). The dominance of platform companies in the gig economy strengthens the concentration of wealth and economic power in the hands of a small number of digital capital owners.

A study in China shows that the development of the gig economy has a significant negative impact on employment among the productive-age population, mainly due to the weakening of workers' bargaining power and information asymmetry (Wang et al., 2025). This phenomenon raises fundamental questions regarding justice, risk distribution, and social sustainability in the digital economy.

One of the most problematic characteristics of the gig economy is the use of algorithmic management that creates a new form of domination over workers. Algorithms play the role of virtual managers in work situations with minimal human intervention, transforming the way gig workers operate and the employment relationship between individuals and organizations (Liu & Yin, 2024). Algorithmic control can increase economic anxiety, distress, and workers' well-being problems.

Muldoon and Raekstad (2023) develop the concept of algorithmic domination to explain how algorithms as tools of worker control create a socio-technical system in which company owners and

managers dominate workers. This system creates a “gig trap” in which workers are trapped in a cycle of low wages, non-transparent algorithmic control, and labor exploitation.

The COVID-19 pandemic has exposed the extreme vulnerability of gig workers. In countries such as South Africa and Malaysia, the pandemic has had a profound impact on gig workers and the freelance economy, leading to increased inequality and posing significant risks to their well-being (Srihita et al., 2025). This crisis underscores the need for better social protection measures to ensure decent work and safety nets for gig workers who often fall outside traditional employment structures (Melzattia et al., 2025).

James (2024) reveals that female platform workers with significant caregiving responsibilities face additional pressure, where 70 percent of 2,000 female gig workers in the United States are primary caregivers. The pressure to remain continuously online on platforms creates patterns of overwork that undermine work–life balance.

From the perspective of Islamic economics, economic activity is not solely assessed in terms of efficiency and growth, but also in terms of the extent to which it reflects justice (‘adl), public welfare (maṣlaḥah), and the protection of human dignity. Islam views work as a moral activity that must be carried out within a framework of contractual clarity, fair risk-sharing, and the protection of workers’ rights (Ishak et al., 2025). Maqāṣid al-sharī‘ah, as the fundamental objectives of Islamic law, provides a relevant framework for developing a sharia-based economy that does not only focus on material profit but also on social welfare and justice (Melzattia et al., 2025).

Therefore, technology-based gig economy practices that produce excessive uncertainty (gharar), hidden exploitation, and inequality in income distribution potentially conflict with the basic principles of Islamic economics. Islamic economics emphasizes that technology should serve as a means to expand public welfare (maṣlaḥah), not as a tool to concentrate wealth and weaken the position of workers.

Although studies on the gig economy and technology have developed rapidly in the economics and labor studies literature, research that integrates this phenomenon with the perspective of Islamic economics remains relatively limited. A systematic literature review reveals that the trend of research on the gig economy from an Islamic perspective only began to increase after 2021, with Malaysia and Indonesia leading studies on Islamic fintech, the halal economy, and sustainability (Ishak et al., 2025). However the review identifies four main gaps: a lack of longitudinal studies, limited empirical research, inadequate comparative analysis, and the absence of an integrated maqāṣid-based framework.

Yet the approach of Islamic economics, particularly through the framework of maqāṣid al-sharī‘ah, has great potential to provide both normative critique and conceptual solutions to the structural problems in the digital economy (Azmi et al., 2024). Therefore, this study becomes important to analyze the technology-based gig economy not only as an economic innovation, but also as an arena of contestation for justice and welfare from the perspective of Islamic economics.

## RESEARCH METHOD

This study uses a qualitative approach with a type of research in the form of a literature study (library research) strengthened by additional interviews. The interviews were conducted with

a resource person who is a gig worker on the “Jogja Kita” platform, during an order transaction with the researcher. This approach was chosen because the aim of the study is not to measure the phenomenon statistically, but to analyze conceptually and normatively the technology-based gig economy phenomenon from the perspective of Islamic economics (Creswell, 2023).

The data sources in this study consist of secondary data obtained from scientific literature, including national and international journal articles, textbooks on Islamic economics and digital economics, reports from international institutions such as the World Bank, as well as official publications that discuss the development of the gig economy and digital platforms. The literature used is selected based on criteria of relevance, academic credibility, and recency to ensure the validity and accuracy of the analysis.

The use of secondary data in this study follows the principles outlined by Johnston (Johnston, 2014) and Doolan and Froelicher (Doolan & Froelicher, 2009), which emphasize the importance of evaluating source credibility, primary data collection methodologies, and the relevance of data to new research questions. High-quality secondary data enable researchers to answer research questions without having to conduct time-consuming and costly primary data collection (Vartanian, 2010)

Data analysis was carried out using a thematic analysis and content analysis approach. The stages of analysis include the process of data reduction, grouping of concepts and thematic categories, interpretation of meaning based on the theoretical framework of Islamic economics and the gig economy, and drawing conclusions through the integration of literature findings and interview results (Braun & Clarke, 2019).

The limitation of the method in this study is that the interviews are illustrative in nature and aim to enrich and strengthen the conceptual analysis, so the findings produced are not intended to be statistically generalized. Therefore, the conclusions of this study are understood within the context of the scope of the normative and conceptual analysis that has been established.

## **RESULT AND DISCUSSION**

This section presents and discusses the findings on the development of the technology-based gig economy as a form of digital innovation as well as a source of economic inequality. It highlights how digital platforms and algorithmic management influence job distribution, workers’ income, and access to social protection. The discussion is then examined through the lens of Islamic economics, particularly the framework of *maqāṣid al-sharī‘ah*, to assess issues of justice and public welfare.

### **The Advancement of the Gig Economy as a Product of Technological Innovation**

The technology-based gig economy has developed rapidly alongside the penetration of the internet, smartphones, and digital platforms. Technology enables the creation of a highly flexible labor market, in which millions of individuals can connect directly with consumers through applications without going through conventional corporate structures. According to Gallup (2018) as cited in Kadolkar et al. (2025), around 36% of workers in the United States (approximately 55 million people) are involved in the gig economy either to supplement their income or as their primary source of livelihood.

In this context, digital platforms do not only function as intermediaries, but also as the main regulators of job allocation, service pricing, and worker reputation through algorithmic systems (Duggan et al., 2023). Online platforms such as Uber, Airbnb, and Fiverr use algorithmic management, which involves the use of artificial intelligence (AI) and sophisticated machine learning algorithms to carry out labor activities such as task allocation, performance evaluation, and sanctions that were previously supervised or coordinated by human managers (Kellogg et al., 2020).

This innovation brings ease of access to work, especially for groups that were previously marginalized from the formal labor market. Research by Wood et al. (2019) shows that digital platforms create job opportunities without geographical boundaries, enabling workers from developing countries to access global markets. In large cities such as Yogyakarta, the online transportation gig economy has become a source of livelihood for thousands of people. However, this progress does not automatically result in equitable welfare. Technology instead creates new forms of employment relationships that are no longer based on employment contracts, but rather on the logic of algorithms and automated rating systems (Muldoon & Raekstad, 2023).

### **Algorithms as a Mechanism for Controlling Income**

One of the important findings in the literature and the results of field interviews is the dominance of algorithms in determining workers' income. In platform systems, the longer and more frequently a driver activates the application, the greater the opportunity to obtain orders. This creates the illusion that hard work will automatically be rewarded with higher income. However, the reality in the field shows that algorithms do not operate in a neutral manner.

Research by Human Rights Watch (2025) which interviewed 95 platform workers in the United States between 2021 and 2023, found that workers' income is often under the control of complex algorithmic systems that regulate the frequency and profitability of job requests offered to each worker based on their compliance with performance metrics, such as maintaining high customer satisfaction and job acceptance ratings or making on-time deliveries. Without labor protections or bargaining power, platform workers, especially those working full-time, are vulnerable to wages below living and minimum wage standards, wage theft, income insecurity, physical injuries at work, and unexplained terminations without meaningful recourse.

Newly joined drivers often experience significantly lower earnings compared to long-standing drivers, even though they are active and diligent in keeping the application on. This indicates the existence of hidden priority systems that benefit certain groups based on performance history, ratings, or other non-transparent factors (Kadolkar et al., 2025). In addition, when a driver takes one or several days off, there is a possibility that the system will reduce the intensity of order allocation after they become active again. Thus, workers are encouraged to keep working without breaks in order to remain "visible" to the algorithm.

Lang et al. (2023) reveal that gig workers often have to be online 24/7 due to the uncertainty of their work assignments. Work-family balance is difficult to achieve for gig workers who find themselves in financially difficult situations or who have many family responsibilities. Wood et al. (2018) in their research, also argue that the continuous control of algorithmic systems violates the flexible and autonomous working conditions advocated by online intelligent platforms. In addition,

gig workers express concerns about the impact of algorithmic evaluations on their reputation and income, which undoubtedly intensifies feelings of insecurity and burnout.

This condition creates a new form of structural dependence, in which workers are no longer controlled by human supervisors, but by digital systems that cannot be negotiated with. Muldoon and Raekstad (2023) develop the concept of algorithmic domination to explain how algorithms as tools of worker control create a socio-technical system in which company owners and managers dominate workers. Traditional bureaucratic control, or the iron cage, is replaced by constant surveillance and evaluation through reputation systems referred to as the invisible cage.

In this context, technology functions as a manager that determines who works, how much they are paid, and when someone is considered productive. Liu & Yin (2024) explain that algorithmic management automatically assigns work tasks and schedules based on big data, a mechanism that makes gig workers unable to predict their work schedules. Facing uncertain schedules and work environments, workers are unable to plan their lives properly.

### **Income Uncertainty and Low Bargaining Power of Workers**

The results of an interview with one driver in Yogyakarta provide a concrete picture of this problem. Under normal conditions, the driver earns around Rp5,000 per trip and averages 10 trips per day, resulting in a gross daily income of approximately Rp50,000. This amount still has to be deducted for fuel costs, vehicle maintenance, and meal expenses, making the net income very small. In many cases, this income is even insufficient to meet the cost of a decent living in urban areas.

These findings are consistent with a study in Seattle that analyzed ride-hailing driver data and found that they earn an average of \$9.73 per hour after expenses, which is below the minimum wage (Reich & Parrot, 2020). Other research shows that nearly 40 percent of the miles driven are “dead miles” that are unpaid, causing drivers to lose significant wages (Sarkar, 2025). Similar conditions occur in India, where gig workers at Swiggy and Zomato have organized various protests to address issues such as low wages, lack of job security, and challenging working conditions (Sarkar, 2025).

This uncertainty is exacerbated by the absence of stable fee-setting by platforms. Changes in tariffs, application deductions, and fluctuating incentive systems make workers’ bargaining power very weak. Algorithmic control allows clients to potentially contract with millions of workers based anywhere in the world. As a result, workers face high levels of competition on platforms for projects/tasks, which means it is difficult for them to raise their rates. Workers have no room to negotiate the price of their services, because the entire market structure is controlled by digital platforms.

Research by Wood (2018) shows that an alternative way to increase income is by completing more tasks. However, maximizing the number of tasks requires that tasks be completed as quickly as possible, thereby increasing work intensity. Furthermore, to minimize unpaid downtime and ensure they have tasks when they want to work, workers must diversify and work for multiple clients through platforms. This, in turn, requires them to face the deadlines and requirements of multiple clients, once again increasing work intensity.

## **The Absence of Social Protection in the Gig Economy**

In addition to income issues, the gig economy is also characterized by minimal social protection. Most platform workers do not receive health insurance, workplace accident insurance, or benefits when they are sick or unable to work. In formal employment systems, these risks are partly borne by employers. However, in the gig economy, all risks are shifted to individual workers (Hwang, 2024).

Research by Ishak et al. (Ishak et al., 2025) which analyzes the contemporary essentials of sustainable gig economy labor from the perspective of *maqāṣid al-sharīʿah*, identifies that flexibility in the gig economy challenges gig workers in terms of job security, employee rights and benefits, health and safety protection, and income volatility. Their study uses a content analysis approach to conclude the contemporary essentials of contract-based labor in accordance with *maqāṣid al-sharīʿah*, upholding the protection of five necessities: religion, life, intellect, dignity, and property.

The absence of adequate regulation places gig workers in a highly vulnerable position. They work full-time, but without legal status as permanent employees. Platform workers are often classified as independent contractors (not employees), which further exacerbates their sense of job insecurity. Thus, the gig economy creates a paradox: workers are essential to the digital economic system, yet legally and socially they are not recognized as subjects that must be protected.

Hwang (2024) research, in his study on the implications of the gig economy for labor law and worker protection, emphasizes that this phenomenon creates increased pressure on workers due to the loss of access to benefits such as health insurance, unemployment benefits, workers' compensation, and other protections that are usually provided to conventional employees.

## **Analysis from the Perspective of Islamic Economics**

From the perspective of Islamic economics, this condition indicates an imbalance in the distribution of risks and benefits. The principle of justice (*ʿadl*) requires that profits and risks be shared proportionally among the parties (Razak, 2024). However, in the technology-based gig economy, profits accumulate to platform owners, while economic and social risks are borne almost entirely by workers.

Abd Razak (2024), in his study on the protection of gig workers on digital labor platforms through the principles of social justice in Islam, it is emphasized that Islam promotes justice in treating all members and groups in society, which includes labor rights. Labor protection for gig workers in Malaysia can be improved through the application of the principles of Islamic social justice. The study argues that although Malaysia has laws that protect workers, the application of Islamic principles can provide a stronger normative foundation.

According to Yasmeeen (2023) who compares the Islamic perspective on minimum wage laws in Pakistan and the United States, it is noted that the Islamic perspective places greater emphasis on the moral obligation of employers to pay workers a fair wage. Tahir argues that the Islamic concept of labor is based on the idea that work is a form of worship and that workers have the right to a just wage.

Income uncertainty, unclear wage determination mechanisms, and the dominance of non-transparent algorithms potentially contain elements of *gharar* (excessive uncertainty) that are

prohibited in Islamic economic transactions. In the context of Islamic mu‘āmalāt transactions, gharar refers to uncertainty, ambiguity, or excessive risk that can lead to disputes or exploitation in contracts (Ishak et al., 2025).

Research shows that ride-hailing drivers often face uncertainty in their earning potential due to the non-transparent nature of task allocation and fare calculations. Algorithmic opacity can be highly frustrating for workers exposed to algorithmic instructions, causing them to experience uncertainty about financial compensation, job assignments, or even the accuracy and fairness of the algorithmic instructions they receive (Wiener et al., 2023).

In the perspective of fiqh mu‘āmalah, a work contract (‘aqd al-ijārah) requires clarity regarding the work to be performed, the duration, and the compensation to be received. The Qur’an commands Muslims to “give full measure and weight with justice” (Surah al-Isra, 17:35), emphasizing the importance of fairness in transactions and compensation.

The Prophet Muhammad emphasized the need for employers to treat their workers fairly and to pay them appropriately. The Prophet said, “Pay the worker his wages before his sweat dries” (Sunan Ibn Mājah), highlighting the importance of prompt payment and just compensation.

### **Protection of Workers’ Dignity and Rights**

If technology is used to create dependence and hidden exploitation, then such innovation contradicts the primary objectives of the shari‘ah, namely the preservation of wealth (ḥifẓ al-māl), life (ḥifẓ al-nafs), and human dignity (ḥifẓ al-‘ird). Syed & Ali (2010) in their study on the principles of employment relations in Islam, emphasize that the unique Islamic concept of work is found in the element of iḥsān, where both employers and employees are expected to act kindly and generously toward one another. It is the obligation of both employers and employees to work and fulfill their duties in the best possible manner, as promoted by Islam.

In the context of maqāṣid al-shari‘ah, Afridi (2016) emphasizes that the preservation of basic rights is an integral part of the objectives of Islamic law. Ishak et al. (2025b) identify that the challenges faced by gig workers must be analyzed and compared with shari‘ah recommendations to ensure the protection of the five basic necessities. Their research finds four main gaps in the literature: a lack of longitudinal studies, limited empirical research, inadequate comparative analysis, and the absence of an integrated maqāṣid-based framework.

Islam also emphasizes the importance of social protection and welfare guarantees for workers. The Qur’an states: “And in their wealth there is a rightful share for the needy who ask and the deprived” (Surah Adh-Dhariyat: 19). This principle shows that society has a collective responsibility to ensure the welfare of all its members, including vulnerable workers. In the modern context, this can be translated into the need for comprehensive social security systems that protect gig workers from economic and social risks.

## Redistribution of Wealth and Distributive Justice

Islam also promotes justice in the distribution of wealth through fair wages and prohibits exploitation, ensuring economic stability for both employers and employees (Syed & Ali, 2010). Yasmeen (2023) argues that the Islamic concept of distributive justice is more comprehensive than the Western concept of social justice, as it also encompasses issues of economic and political power.

Yasmeen (2023) emphasizes that the concept of Islamic work ethics stresses honesty, fairness, and hard work, and can be used to promote a more productive and efficient workforce. The concept of Islamic work ethics can also be used to promote social justice by ensuring that workers are paid fair wages.

In the context of the gig economy, the concentration of wealth in the hands of a small number of platform owners contradicts the Islamic principle of fair distribution. According to (Sarkar, 2025) in his analysis of platform capitalism and the extraction of surplus value, the data- and algorithm-based business model enables platforms to extract value from the labor of millions of workers without having to bear responsibilities comparable to those of conventional employers.

This concept builds on Fuchs (2018) analysis of digital labor alienation, in which workers lose control over the labor process and its output. A fragmented digital proletariat that crosses borders and is subjected to algorithmic discipline represents a twenty-first-century reserve army of labor that is structurally disempowered by platform intermediation.

Thus, although the technology-based gig economy offers advances in terms of efficiency and access to work, without a framework of justice and social protection, this system instead deepens economic inequality. Within the framework of Islamic economics, technology should serve as a means to expand public welfare (*maṣlaḥah*), not as a tool to concentrate wealth and weaken the position of workers.

This study concludes that to achieve sustainability in the gig economy, a holistic approach is required that integrates the principles of *maqāṣid al-sharīʿah*. This includes ensuring job security, adequate employee rights and benefits, health and safety protection, and income stability.

## CONCLUSION

This study shows that the technology-based gig economy is a form of digital innovation that significantly expands access to work and increases the efficiency of the labor market. However, behind the flexibility and economic opportunities it offers, this system also reproduces structural inequality through algorithmic domination, income uncertainty, low worker bargaining power, and minimal social protection. Algorithms do not only function as technical tools, but also as controlling mechanisms that determine the distribution of work, income, and workers' reputations in a non-transparent manner, thereby potentially creating unequal and exploitative employment relations.

From the perspective of Islamic economics, these conditions indicate a misalignment with the principles of justice (*ʿadl*), public welfare (*maṣlaḥah*), and contractual clarity (*ʿaqd*) as emphasized in the framework of *maqāṣid al-sharīʿah*. Excessive uncertainty in wage determination and job allocation potentially contains elements of *gharar*, while the concentration of economic benefits in

the hands of platform owners contradicts the principles of distributive justice and the protection of workers' dignity.

This study emphasizes the need for a more comprehensive policy and regulatory approach to integrate the values of *maqāṣid al-sharī'ah* into the governance of the gig economy, particularly through increasing algorithmic transparency, strengthening workers' rights and social protection, and establishing fairer mechanisms for the sharing of risks and benefits. In this way, digital technology can function as a means to expand collective welfare, rather than merely as an instrument of economic efficiency that deepens social inequality.

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