

Developing a Model of Motivational Determinants for Gig Economy Workers' Successful Financial Well-Being: A Review of Research Framework

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Abstract

Gig economy which refers to flexible jobs mediated by different online platforms is booming due to the ubiquitous use of smartphones and rising needs for on-demand services. The World Bank data stated that 26% of Malaysia's labour force (about four million) are self-employed with the majority in gig economy and the number is rising. Little is known about what motivate them to succeed financially. Thus, objectives of the research are to determine: self-determinations, motivation and financial wellbeing of gig workers based on demographic variables; relationships between the variables, and; relationships between the variables when moderated by motivation. The theoretical foundation of the research is self-determination theory (SDT) that posits that behavior is motivated by three psychological needs for competence, autonomy, and relatedness. Data collection from a minimum of 382 samples is an online survey. Exploratory factor analyses (EFA) and confirmatory factor analyses (CFA) will be utilized to test measurement model for each latent. Structural equation modelling (SEM) will test the hypothesized structural model. Qualitative data involving focus group of three respondents from each region will support and uncover determinants and other factors that the survey may have overlooked. The finding and model developed will contribute towards new knowledge in financial wellness among gig workers and assist in policy making especially by Ministry of Human Resource, Ministry of Education and Ministry of Higher Education Malaysia in providing the needed regulatory measures and trainings. It will support the Inclusive Development and Growth (IDG) portfolio of UNDP Malaysia in achieving the 11th Malaysia Plan and to prioritize strategies towards raising the income and wealth of B40 households which makes up the majority of gig workers.

Keywords: Gig Economy, Self-Determination, Motivation, Financial Wellbeing, Development Growth.

Introduction

Over the past decade, gig economy has been booming, largely due to the ubiquitous use of smartphones and rising demand for on-demand services. The increase in self-employment has shown a rise of so-called 'gig work'. The manner in which businesses work has been changed by the advancement in mobile technology (Todolí-Signes, 2017). The gig economy, also known as digital, on-demand platforms allow flexible work arrangements (Greenwood & Wattal, 2017). It has become very popular in recent years (Kässi & Lehdonvirta, 2018) and especially during covid-19 pandemic. These jobs have become important partly due to the rise of digital platforms and the change in work culture and life style that make individuals depend on gig economy services to complete their life. Research done by Balaram, Warden and Wallace-Stephens (2017) highlights that gig workers are increasing and becoming generally active in three main categories: 1) professional, creative or administrative services; 2) skilled manual or personal services and; 3) driving and delivery services.

There is no general consensus on the gig economy concept (CIPD, 2017). It has been described as the execution of work through a platform (Brinkley, 2016) in shared economy. The "sharing economy" or sometimes called as "collaborative economy" are referred to as "crowdsourcing" (Stewart & Standford, 2017). Gig economy characteristics include employees subject to flexible working patterns depending on service demand; employees having their own workplace; tasks conducted on an online platform and; usually a triangular partnership between the employee, the end-user and a digital intermediary (Stewart & Standford, 2017).

The term "gig economy" started during the great recession when more people, including the well-educated, who held several part-time jobs or worked as temporary workers at agencies or freelanced (Brown, 2009). In Asia, many gig economy workers join Uber, Grab or a Didi driver (Burtch et al., 2016). Their tasks include transporting clients, delivering food to customers at home or their office, or cleaning a house as instructed by clients. The key difference between the gig economy and conventional working arrangements is claimed to be the digital aspect. A wide variety of employment, including technical office workers, IT work and short-term tasks are included (Huws & Joyce, 2016). Within the gig economy, some well-established companies are like Grab Car, Food Panda and Airbnb.

Various platforms provide individuals the option to choose when and how to work. The platforms become the connecting medium between consumers/clients and service providers. Many works full time via these platforms while others do it on a part time basis just to earn additional income. In general, the gig economy definition encompasses work arrangements as freelancers, consultants, independent contractors/professionals and temporary contract workers. Participants in gig economy shall include Uber/Lyft drivers, TaskRabbit workers, Airbnb landlords, online marketplace sellers, volunteers, artists, on-call workers, multiple job holders, contingent and part-time workers, contractors, seasonal workers, consultants and many others (Duszyński, 2021). The selection of workers, management practices, the nature of the work performed can vary within an online labour platform or across different platforms (Kuhn & Galloway, 2019).

Prior to the covid-19 pandemic, we have seen growth in self-employment involving: transportation services such as Uber and Grab; free-lance professional or semi-professional

jobs; delivery services such as Foodpanda and; various on-line businesses offering a broad-range of goods and services. All these are made easy, quick and convenient with the use of internet platforms available. This job trend gives individuals autonomy over the working time, allow them to balance between work and life and create opportunities to gain extra income when needed (Berger, Frey, Levin & Danda, 2018). In a report entitled Sweated Labour: Uber and the Gig Economy, however, it was stated that pay and working conditions for the country's Uber drivers involve drudgery, long hours, and low wages (Field, & Forsey, 2016).

The gig economy of Malaysia is set to raise US\$2.7 billion by 2025 as the industry is growing rapidly with the most rapidly growing jobs. In general, the massive economy has helped Malaysia improve GDP, as it managed to help some individuals secure additional income or become a career opportunity for some people who could have been totally jobless (Paul Hype Page & Co., 2020). Before Covid-19 pandemic, a study by Zurich Insurance found 38% of full-time employees in Malaysia have intentions to venture into gig economy jobs in the next 12 months. This figure is higher than the global average of 20% (Azahar, 2020). Freelancing jobs will not decline in the near future but will continue to rise young people, who make up the majority of the labour force, are more technologically-savvy and their priorities are more towards work-life balance. The World Bank data stated that 26% of Malaysia's labour force (about four million people), work in the gig economy and the number is rising (Azahar, 2020). They are in it either to look for extra income or as their main source of income.

Unfortunately, to this day, the gig economy's potential to be a principle of social and financial benefits remains unexploited. While for a long time now the pillars of conscious business models that businesses should adopt in this space have been out in the open, many of the same businesses are still responsible for causing and aggravating the pressing ills plaguing gig workers (West, 2020). Global Gig-Economy Index (2019) reported that the United States ranked first out of 10 fastest-growing freelance markets with revenue growth of 78%, followed by the United Kingdom (59%). In Asia, the Philippines is placed sixth with revenue growth of 35% while India ranks seventh with 29%. This shows that globally, people have accepted that gig economy is a viable option to earn a living. Statistics also showed that more young adults: 25-34 years (46.2%) and 35-44 (32.5%) are in this industry.

According to Zeynab Aeeni, Mahmoud Motavaseli, Kamal Sakhdari and Ali Mobini Dehkordi (2019), economic theory has failed to provide a satisfactory overview of either the position of entrepreneurship and the workers or its supply. Although the gig economy is an innovative approach to youth unemployment, gig workers cannot benefit from the kind of stability that people are expected of employment. Because of their demand-based income, most are generally inconsistent and do not receive the benefit of the EPF, which is vital for retirement funds. It is therefore essential that financial literacy is provided for those in the gig economy to reduce the risk of being financially vulnerable. This can lead to stress, because most people feel safe and stable in their work. Gig economists are sometimes experiencing unexpected changes in their jobs, from being let go to a salary change, as most gig workers came from students and new graduates. There is also pressure in being removed from other employees, which can be difficult to communicate when questions or problems arise with a project.

The discussion points that it is vital for education provider and various entities involve in human resource planning and development to identify potential factors which help to boost financial wellbeing of gig workers. The study provides initial empirical evidence for the direct and indirect effects of self-determination and motivations (intrinsic and extrinsic motivation) on financial wellbeing of gig workers. This study will develop a model that explains the determinants of successful workers in the gig economy based on selected demographics, determinations and motivations that correspond to the variability in reported financial wellbeing. The study seeks to quantify the relationship between the selected variables, exploring heterogeneity across region. Unemployment in the traditional labour market naturally have a significant effect on the supply of labour in online markets because the financial stressors (i.e., loss of income) push the unemployed and underemployed individuals to search a new form of employment.

During economic downturns, firms may have to lay off employees (Elsby et al, 2010), and the laid of employees often have to face difficulties in finding new jobs (Rothstein, 2011). In the past, the workers would increase local job search efforts or migrate to an area with more job opportunities. In the current digital technology era, they can resort to online job alternative. Thus, we seek to address the following research questions: To what extent is workers' participation in the gig economy (online labour markets in particular) is driven by determinants based on self-determination which are categorized as autonomy, competence and relatedness? We also consider motivation as a factor that moderate the relationship between self-determination and demographic variables with gig economy financial wellbeing. This moderating factor will help us to better understand the relationship between self-determination and demographic variables with financial wellbeing (Huang, Burtch, Hong, & Pavlou, 2020). In short, the purpose of this research is to obtain an understanding of the relationship between self-determinations, motivational factors, demographic characteristics and financial wellbeing of gig workers and to determine if the determinations, motivation and financial wellbeing are different based on the demographic variables.

Motivation

Motivation is a driving force within individuals that push them to set target and achieve their goals (Mullins, 2008) especially in job performance. Motivation includes behaviors that promote actions to accomplish goals and expectations (Chen et al., 2019). Among theories that have studied the motivation concept extensively include Maslow's theory of needs and Herzberg's positive vs negative hygiene theory.

Motivation can also be extrinsic or intrinsic. Intrinsic motivation which comes within their inner force of inner satisfaction. This force has a direct effect to achieve goals. Rewards and satisfaction due to intrinsic motivation will depend on the nature of tasks or jobs (Ryan & Deci, 2000). Extrinsic motivation is promoted by factors external to the individual. Individuals who are extrinsically motivated work on tasks because they believe that participation will result in desirable outcomes such as rewards or praise. Extrinsic motivation is derived by positive gestures such as praise, bonuses and rewards. People who are intrinsically motivated perform tasks and engage in behaviors because they find them satisfying. Participating in some activities are rewarding for these individuals. These variables are also known as push and pull variables and are basically the same idea (Fairlie & Fossen, 2018). A push factor could be work frustration and a pull factor could be a desire for autonomy. To ensure positive

potential results at the workplace, the managers and/or supervisors praise subordinates' work, for example, by having an employee of the month recognition, which is an extrinsic motivation (Rajput & Talan, 2017). Extrinsic motivation can be the basis for intrinsic motivation. Without intrinsic motivation tasks performed may become less fulfilling or lack efficiency and effectiveness.

There have also been many in-depth reviews of literature, including Drews, Stephan, Hart, and Mickiewicz (2015), which reviewed 27 papers and concluded that seven dominant dimensions catch entrepreneurial inspiration. The dimensions are: success, difficulty and learning, capturing a desire for personal development; income protection and financial success, which captures the desire for monetary returns; recognition and prestige, which relates to social status; family and responsibilities, which captures the desire to continue a family tradition; freedom and autonomy, which highlights the capacity to manage one's time and work; discontent, which explains motivation arising from frustration with previous work, and; social and group motives, including the desire to contribute to society. In addition to these fields, research has also discovered other motivating factors inherent in entrepreneurs, such as individual characteristics that would explain why certain people persist in entrepreneurship while others do not (Patel & Thatcher, 2012). The researchers believe that entrepreneurial actions are the product of both motivational and cognitive variables, including talents, abilities and intellect, which are closely linked to Maier's ideas (1955).

Analysis of the motivations why millennials enter the gig economy show that this was due to the perceived benefits and flexibility instead of the lack of alternatives (Paul, 2019). Economists have long identified that perhaps a key determinant of health and well-being is this kind of job flexibility (Connor, 2020). Gig work may, on the one hand, appeal to people for whom it provides flexibility to adapt their skills better to work projects. However, some gigs do not do this by choice. Sensitivity and incentive information have not reached such workers, since only 2,847 of them are registered with SOCSO by Sept 11 2019 (0.95 percent) when the target was 300,000 (Azahar, 2020). Experts have stated that social protection and long-term career prospects are challenged (Chung, 2019). Gig economy workers do not receive benefits like sick days, medical insurance, holiday or life insurance as the jobs have no future work that is guaranteed. In addition, those who rely on self-employment giggers primarily or exclusively have significantly less chance of health or a retirement plan (Jackson, Looney & Ramnath, 2017) and less predictable hours and earnings. This means they face unstable salary and perhaps lower than the legal minimum hourly wage. Gig-economic work often requires employees to be on demand to make enough money.

In recent years, new business models such as the Grab and FoodPanda platforms have emerged. The gig economy has much to offer to young people with good health, occasional workers and those with unique talents. Surprisingly, people who work as a delivery rider, such as GrabFood or FoodPanda, may end up being worse off depending on the condition that occurs. On the other hand, depending on these situations as a primary source of income, many problems could arise, especially since economists are seeing the number of gig workers increasing in the coming years. The gig economy workers have suffered lack of satisfaction towards many benefits received related problems, especially their wages, rights, safety protection and risks, insurance, conditions and a gap in the outdated employment laws that

gig businesses exploit to obtain competitive advantages from the e-hailing drivers working in the Malaysian Gig Economy (Wong, 2020).

There is a need to understand the self-determinants of gig workers, what motivate them to join the gig economy and how the motivations contribute towards the workers' financial well-being. Research on motivational variables is also limited in this context. The literature on entrepreneurial motivation may be the most suitable starting point for research in the field of motivation in the gig economy, because the entrepreneur and gig worker come under the area of self-employment, which gives the two groups several similarities.

Financial Wellbeing

There are many different dimensions and concepts which describe individuals' financial state and financial behaviour. A few examples are financial wellbeing, financial capability, and financial competence, with financial wellbeing thought to consist of both objective and subjective dimensions (Cox, Hooker & Markwick, 2009). Objective measures include factors such as earnings level and level of debt and subjective measures concern individuals' satisfaction with their current and future financial situation.

Jobs in gig economy brings benefits and new earning opportunities. However, although gig workers are exempt from traditional workplace restrictions, their income are based on each short-term gig job. This means that they face unpredictable incomes and have difficulties accessing some needed financial services to meet their needs (Centre for Financial Health, 2020). In the coming years it isn't whether gig economy will grow, but by how much it will grow as the world rebounds from COVID-19 pandemic. Gig workers make an income while enjoying the flexibility and increased autonomy. They can join gig works from different platforms depending on where the works might be available and which ones offer the most attractive mix of compensation and work experience. Many gig workers have jobs or businesses elsewhere and are able to supplement their primary source of income through gig work. Currently, the whole world is under financial distress due to the force of the pandemic: many employees lost their jobs; their savings erode; lost assets that still require instalments, and; resort to more conservative living for financial survival. This would require tailored and innovative solutions that may not currently exist in order to improve gig workers' financial health and overall financial goals.

According to Centre for Financial Health (2020), financial health encompasses three important aspects of an individual's financial life: financial security, financial control and financial freedom. Individuals who can manage their financial matters well will likely to maintain positive well-being (Rutherford & Fox, 2010). Unsatisfactory financial situation will have long-term implications on the individuals' psychological, emotional, and relational well-being (Neyber, 2016). Main indicators to evaluate individuals' financial health are such as the amount of saving (Finney, 2016), level of debt (Finney, 2016) and bankruptcy rate (Xiao, 2013). Based on the literature review explained, the objective of this study is:

- i. Determine the level of domains in self-determinations, motivations and financial wellbeing.
- ii. Determine if the level of domains in self-determinations, motivations and financial wellbeing are different based on personal characteristics (Gender, Age, Qualification, Family background, Region and Risk tolerance).

- iii. Assess if there are direct relationships between self-determination and motivation; between demographic factors and motivation; between self-determination and financial wellbeing; between personal characteristics and financial wellbeing, and; between motivation and financial wellbeing.
- iv. Assess if motivation mediates the relationship between self-determination and financial wellbeing, and the relationship between personal characteristics and financial wellbeing.

The objectives are constructed based on the literature reviews. The level of all domains in self-determinations, motivations and financial wellbeing need to be understood before the correlational tests are run. There is also a need to understand if the level is different when compared based on gender, age, qualification, family background, regions and risk tolerance. Various separate studies were conducted to look at these differences. In the context of Malaysia, it would be a great if we can understand the variables from the different perspectives. This will allow further actions to be taken more focus on the respective groups and context-based. Motivation is set as mediator based on the theory employed (self-determination theory) and based on findings from various research that uses motivation as mediator. Most studies found that the mediating effect is significant. The problem statements highlight various issues surrounding gig economy workers which are not given appropriate attention to help the service providers which consists, mostly, of the B40 group. Many of them do not have the means (knowledge, skills, support) needed to ensure their success in the industry. Success in this research is perceived by the samples' financial wellbeing which are assessed by financial security, financial control and financial freedom.

Methodology

Theoretical Framework

Self-determination theory (SDT) is a theory of motivation that explains how individuals interact with and depend on the social environment. SDT is a metatheory related to human motivation and personality development (Ryan & Deci, 2000). It is considered as a metatheory because of "mini-theories" integrated within it to allow a comprehensive understanding of human motivation and functioning. SDT assumes that individuals naturally work themselves toward growth and self-organization. They put effort to improve and understand themselves through new experiences by nurture their needs, desires, and interests.

SDT highlights that individual's behavior are motivated by three psychological needs i.e. need for competence, autonomy, and relatedness. When an individual is doing a task, he wants to be free to make decision, have a sense of control and autonomy in taking responsibility for the choices made. When the person feels that he can control his decision he feels motivated and that fulfils his need for autonomy (Ryan & Deci, 2017; 2019). The need for competence is demonstrated when the individual put an effort to improve his knowledge and abilities and is motivated to venture into new activities or behavior. Individuals need to feel in control and be competent in their interactions with others and feel connected to the larger context of a situation. In order to achieve personal desires, individuals focus on additional learning resources (Ryan & Deci, 2017). A gig worker joins the economy either for the sake of money (extrinsic motivation) or by the features of the work (Kanat-Maymon et al., 2020; Kuhn, 2016; Kuhn & Galloway, 2019). Relatedness is important for emotional and social development. This can be achieved by connecting with others through sharing of thoughts

and feelings making a person feel accepted by others. SDT stated that intrinsic motivation is fulfilled when a person achieves his/her psychological needs (Ryan & Deci, 2000).

SDT provides a broad framework for understanding human motivation and personality by defining the psychological elements required for optimal motivation, engagement and well-being. SDT proposes the idea that individual's relationships and social contexts must support their human needs for autonomy, competence, and relatedness.

Motivation as Mediator

Motivation also plays a role of mediation among different variables. Rajput and Talan (2017) conducted a study in which motivation plays a mediation role among knowledge sharing behavior and big five personality traits. Motivation has been argued as a good mediator of management styles and worker's engagement. Saqib Khan et al. (2016) claimed the relationship between transformational leadership and employee engagement is completely mediated by motivation, while the transactional and employee leadership relationship is partially mediated by motivation. The mobility of mobile users to mobile ads was mediated both by inherent motivation and by extrinsic motivation (Kusumawati, 2017; Feng, Fu, and Qin, 2016).

Population and Sample

Population of the study includes gig workers working from the various online platforms available. As long as they are 'self-employed' and earn a living through this mechanism they are welcome to give response based on the questionnaire distributed. According to Labor Force Survey (Department of Statistics Malaysia, 2018) 3,043.3 thousand people in Malaysia were employed as part-time private employees as well as own account workers. Out of that, 559.9 thousand were gig workers. Therefore, based on Krejcie and Morgan (1970) sample size for a finite population, 382 samples are required for this research. However, as this is an exploratory research employing the survey method, the research attempts to acquire as many samples as possible so that the findings of the research are comprehensive and truly reflect the population.

Research Process

This research begins with a review of literature to build the foundation of the research. The initial review of literature explored the phenomenon of gig economy, motivation theories, and studies on motivation. The preliminary study continued with development of the conceptual framework and research instruments. Instrument validation process will be done followed by improvement of instruments based on feedbacks received from the validation panel. Then, pilot study will be conducted by distributing the instrument (questionnaire) to 30 gig economy respondents identified by the researcher. Self-determination of gig workers is measured using 14 adapted items from the scale developed by Gagne and Deci (2005). The adapted scale items measured all three dimensions of self-determination i.e. autonomy, relatedness, and competence respectively. Motivation is measured using 23 adapted items of the Work Preference Inventory developed by Amabile et al. (1994). Financial wellbeing measures will be freshly developed as the researcher have not found an instrument that nicely fit the current research. Measurement of the items will be based on the Likert scale 1 through 6 (1 Not relevant at all – 6 Very relevant).

Reliability will be determined using the alpha Cronbach analysis. Then the main study will take place. The researcher will post the questionnaire (google form) in various online platforms that are accessible by the potential respondents. The time required for this stage will be about four months to ensure adequate number of responses is returned for data analysis. A literature review will be concurrently conducted for the duration of the research. This can be contrasted to the suggested approach for a deductive study, where the review of literature and theory mainly is performed in the primary stages (Blomkvist & Hallin, 2015). Data analyses will include descriptive and inferential analysis to answer all the research questions. Data collection is an online process, with exclusively self-administered surveys. All responses will be collected between April and July of 2022.

Conclusion

Based on the research framework proposed, the expected results targeted in the aspects of novel theories or new findings or knowledge are the model created will contribute towards understanding self-determination, motivation and financial wellbeing among gig workers in Malaysia. Apart from that, the impact statement on quintuple helix for these proposed research frameworks for the aspects of policy makers, local authority, community and body of knowledge as per stated.

For the policy makers, this study is important to the policy makers especially Ministry of Entrepreneur Development and Cooperative, Ministry of Human Resource, Ministry of Education and Ministry of Higher Education Malaysia in order to develop the support programs such as training, support and financial assistance including health and insurance support to the giggers in Malaysia. Meanwhile, for the local authority can also come up with many programs, provide them with socialization or counselling, mentoring and give them training to develop and increase their knowledge of entrepreneurship since they are working freelancing. The involvement of local authority will give the gig entrepreneur trust and motivation since they know that local authority will give them full support and will help them in handling their businesses. Access to supports provided by the local authority will also be more convenient for the gig workers.

For the aspects of community, this study also plays a significant role to the community, particularly to anyone who wants to venture into gig economy as many people are interested in doing gig business as their part time job these days. Based on this study, gig economy is important as it has the ability to improve the standards of living and also create wealth not only to them but also to those people in the community. This will, eventually, reduce the number of social problems within the community as more members learn how to earn a living decently. As a focus on expansion of body of knowledge, the research provides insight into self-determination, motivation and financial wellbeing among gig workers in Malaysia.

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