

The GIG Economy Paradox: Unravelling Flexibility, Mapping Vulnerabilities, and Formulating Sustainable Well-Being For Workers In Indonesia

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Abstract

The Indonesian gig economy, defined by flexible, task-based employment facilitated by digital platforms, has rapidly become a structural component of the labour market, engaging up to 2.3 million individuals. While this model offers the allure of flexibility, it harbours a profound structural paradox, trapping workers in conditions of chronic precarity. This Systematic Literature Review (SLR), conducted following PRISMA guidelines, synthesizes evidence on the dichotomy between perceived autonomy and actual vulnerability. Empirical findings demonstrate severe economic fragility, with approximately 30% of gig workers experiencing significant monthly income fluctuations, a crisis compounded by a devastating income decline of up to 67% during economic shocks. Furthermore, psychosocial stressors, including anxiety, job insecurity, and workplace challenges, are significantly and negatively correlated with overall worker well-being. The classification of workers as "partners" relegates them to the legal grey area of *dependent self-employment*, effectively transferring social and economic risk entirely to the individual. This study concludes that, absent comprehensive policy reform guided by a Penta helix framework, the gig economy's structural flexibility will overwhelmingly benefit platforms, making sustainable worker well-being impossible without intervention.

Keywords: Dependent contractor, gig economy, labor regulation, social protection, well-being.

1. Introduction

The gig economy represents a global restructuring of labour, shifting from traditional long-term employment contracts to task-based, digitally mediated, and highly flexible work arrangements (Rethink Economics, 2025). In Indonesia, this phenomenon is deeply embedded within the national economy, predominantly manifested as *app-work* facilitated by major platforms like Grab and GoTo (Carnegie Endowment, 2024). This sector engages a vast labor force, estimated at up to 2.3 million Indonesians (FSPTN, 2024), making it a critical component of national employment dynamics. Economically, Indonesia's nominal GDP reached 22.139 quadrillion rupiah in 2024, with a projected growth towards 5.0% (IMF, 2025., FDFA, 2024). The broader internet economy, having reached US\$77 billion in 2022, is expected to exceed US\$130 billion by 2025. Gig work, particularly in food

delivery, contributes significantly to this digital Gross Merchandise Value (GMV), which grew by 5% to an estimated \$171.1 billion (FSPTN, 2024).



Figure 1. Indonesia's Gross domestic product 2021 - 2028
Source: IMF (2025)

The fundamental tension inherent in gig work lies in the Gig Economy Paradox: the conflict between the perceived benefits of flexibility and autonomy, and the underlying reality of chronic precariousness (Rethink Economics, 2025; Wake Forest Law Review, 2025). This duality is particularly visible in Indonesia's demographic structure. Young workers from the Millennial (aged 28–43) and Gen Z (aged 12–27) generations dominate the proportion of gig workers (Atlantis Press, 2024; IDN Times, 2024), attracted by flexible schedules and entry into the urban labour market. However, this *structured autonomy* masks profound economic and psychological vulnerabilities.

Economic statistics directly linked to worker well-being starkly reveal this precarity: approximately 30% of gig workers experience significant income fluctuations from month to month, complicating financial resilience and leading to economic uncertainty (CELIOS, 2024; Iprjb, 2024). Moreover, empirical evidence shows gig workers act as economic shock absorbers; during the COVID-19 pandemic, they suffered an income decline as severe as 67% (Saragih et al., 2023; Suryadi 2023., Ray et al., 2025). Compounding this, the median nominal income for gig workers is often concentrated below the average provincial minimum wage standard (Atlantis Press, 2024), necessitating *multijobbing* (averaging 1.6 income sources per worker) as a primary coping mechanism (IDinsight, 2024).

Existing research demonstrates that this condition of precarity is inherently structural, originating from the legal classification of workers as “partners.” This categorization positions them within the ambiguous status of dependent self-employment—a non-standard employment arrangement situated between traditional employees and independent contractors (Bali Dwipa, 2024; Kadek, 2024). Such a classification systematically excludes workers from standard labour protections (Rethink Economics, 2025). Moreover, the implementation of algorithmic management reinforces a system of control

devoid of accountability, heightening workers' anxiety and job insecurity through opaque and unilateral deactivation policies (Tandfonline, 2022; CDT, 2025; Wu et al., 2023).

Although international academic literature has thoroughly examined these dynamics, a significant gap remains in integrating the legal, economic, and psychosocial dimensions into a cohesive policy and cultural framework specifically tailored to the Indonesian context (Rsis, 2024). Existing research often treats these dimensions in isolation, overlooking the connection between micro-level manifestations of vulnerability—such as income instability and psychological distress—and macro-level policy deficiencies, including inadequate social protection systems. The originality of this systematic review lies in its comprehensive synthesis of these interrelated dynamics and its formulation of actionable policy recommendations within a multi-stakeholder (Penta helix) framework designed to promote sustainable worker well-being and address the root structural deficiencies.

Table 1. Synthesis of Core Literature on Gig Work Dualism

Theme/Concept		Core Dualism	Implications for Worker Well-being
Flexibility vs. Precarity		Gig work offers autonomy in scheduling but lacks standard benefits (paid leave, insurance, job security) (Rethink Economics, 2025).	Shifts the total cost of health, safety, and financial security onto the individual worker (Madden et al., 2017).
Legal Status Ambiguity		Workers are classified as "partners" or "independent contractors," existing in a legal grey area (dependent self-employment) (Bali Dwipa, 2024).	Exempts platforms from standard employer obligations (e.g., minimum wage, mandatory social contributions) (Rethink Economics, 2025).
Algorithmic Management		Algorithms replace human supervision, promising efficiency but enforcing control through opaque metrics and constant surveillance.	Erodes perceived autonomy, imposes psychological demands (anxiety), and creates extreme job insecurity (e.g., black-box deactivation) (CDT, 2025).
Financial Instability		Opportunity for supplementary income versus chronic volatility and reliance on multi jobbing (IDinsight, 2024).	Hinders long-term financial planning and forces overwork/longer hours to mitigate risk (Saragih et al., 2023).

Source: Author's Work

Based on the identified paradox and structural vulnerabilities, this research is guided by the following core questions and objectives:

1. How does the legal classification of Indonesian gig workers as *dependent self-employment* contribute to structural vulnerability, and what are the quantifiable economic and psychosocial costs of this classification?

2. What foundational policy and governance models, specifically employing a multi-stakeholder (Penta helix) approach, are required to establish sustainable well-being and social protection for gig workers in the Indonesian context?

The primary objective of this systematic literature review and policy analysis is to analyse the dualism between the promise of flexibility and the reality of structural vulnerability faced by gig workers in Indonesia, mapping the high costs associated with income instability and psychological distress (negative correlation with well-being), and subsequently formulating a comprehensive and culturally attuned policy framework for sustainable well-being.

2. Research Method

This section details the systematic process used to identify and retrieve relevant literature. The search strategy was designed to investigate the socio-technical transformation in Indonesian agribusiness and was executed within the Scopus and Web of Science databases. The entire process adhered to the procedural guidelines recommended by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses 2020 (PRISMA 2020).

2.1. PRISMA 2020

This study employed a Systematic Literature Review (SLR) to methodically identify, assess, and integrate findings from relevant empirical research, theoretical articles, and policy analyses on the gig economy, precarity, and social protection within Indonesia and the broader Global South. To ensure transparent reporting and minimize bias, the process adhered strictly to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines (Prospero, 2025; Rsis, 2024). The research protocol was structured using the PRISMA 2020 statement, which formalizes the methodology and prevents selective reporting, thereby establishing a rigorous foundation for exploring the link between the Gig Economy Paradox and worker well-being in Indonesia (Page et al., 2021).

2.2. Information Sources

To establish a comprehensive foundation for a reliable systematic literature review, the search for relevant articles was conducted exclusively within the Web of Science (WoS) and Scopus databases. The rationale for this methodological choice is grounded in the extensive and interdisciplinary coverage of these databases, which index a vast body of literature across the sciences, social sciences, arts, and humanities. The final search protocol was executed and all articles were retrieved on October 10 - 20, 2025 (Ray et al., 2025).

2.3. Identification of Studies via Databases

The study identification process was conducted in accordance with the PRISMA 2020 framework (Page et al., 2021), encompassing the phases of identification, screening, and eligibility. The initial step involved establishing primary keywords and their related terms, which were subsequently used to construct the search strings detailed in Table 1. Executing this search strategy across both databases resulted in the retrieval of 550 records. The entire article selection workflow is visually detailed in the PRISMA diagram presented in Figure 1.

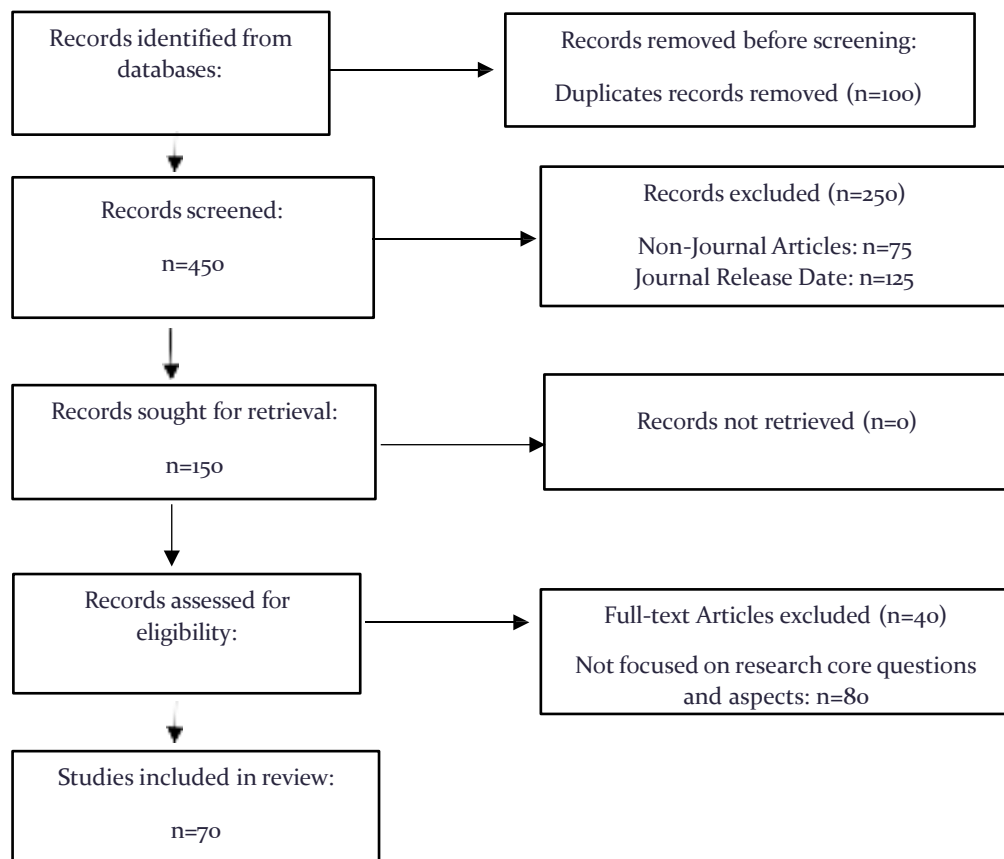
Table 2. Database Search String

Database	Search String
WoS & Scopus	("gig economy" OR "platform work" OR "dependent contractor") AND ("Indonesia" OR "Southeast Asia") AND ("social protection" OR "precarity" OR "well-being" OR "algorithmic management")

Source: Author's Work

Following the initial search, the retrieved records underwent a multi-stage screening process. First, 100 duplicate entries and records not meeting the initial broad eligibility criteria were identified and removed. Subsequently, 250 records were excluded based on the pre-defined eligibility criteria specified in Table 2, specifically for lacking a strong focus on the Indonesian context or the socio-economic dimension. The remaining 150 articles were then subjected to a full-text review, which led to the exclusion of 80 additional records on the grounds of misalignment with the core research questions. Consequently, a final set of 70 articles was deemed suitable for the in-depth review and thematic synthesis.

Figure 2. Flow Diagram of the Study Using PRISMA 2020



Source: Author's work adapted from Page et al. (2021)

Table 3. Search Inclusion and Exclusion Criteria

Criterion	Inclusion	Exclusion
Index(s)	Web of Science and Scopus	Non-WoS and Non-Scopus
Literature type(s)	Peer-reviewed journal articles, industry reports	Conference proceedings, books, dissertations
Publish Date	Between 2015 and 2025 (last 10 years)	Before 2015 or after 2025
Language	English	Non-English
Subject	Gig Economy Paradox, precarity, social protection, algorithmic management, Indonesia/Southeast Asia focus.	Purely technical or IT studies without a social/labor component; non-labor focus.
Research method	Empirical, conceptual, quantitative, qualitative, and mixed-methods	Opinion pieces, non-empirical articles.

Source: Author's Work

2.4. Quality Appraisal

To ascertain the quality of the included literature, a critical appraisal was performed to assess each of the 70 articles for study design, reporting standards, and risk of bias. All studies were determined to be of high quality, leading to the retention of the full set of 70 articles for the subsequent synthesis.

2.5. Data Analysis

In the subsequent stage of analysis, a qualitative content analysis was performed on the 70 selected articles. The objective of this process was to systematically identify recurring themes and patterns within the literature (Lee & Abdullah, 2024). Following the definition provided by Hsieh and Shannon (2005), this method relies on subjective interpretation and systematic coding to uncover meaningful patterns in text data. The synthesized findings from some of these key studies are detailed in Table 4.

Table 4. Summarized Findings from Selected Studies

Author/Date of Publication	Core Finding / Construct	Relevance to Gig Economy Paradox
Singh et al. (2025)	A strong inverse relationship exists between anxiety, job insecurity, and overall well-being.	Quantifies the psychosocial cost of precarity, showing that higher levels of stressors significantly reduce overall well-being.
Madden et al. (2017)	Gig workers experience higher levels of stress compared to the general population; however, the use of proactive coping mechanisms—such as strategic	Highlights that stress is inherent in gig work due to instability; supports the need for structural rather than

Author/Date of Publication	Core Finding / Construct	Relevance to Gig Economy Paradox
	planning and seeking social support—helps mitigate individual stress levels.	purely individual coping solutions.
Wu et al. (2023)	Algorithmic control replaces real supervisors, forcing constrained work behaviours and penalizing workers based on unverified customer reviews.	Demonstrates how technology (Algorithmic Management) erodes autonomy, causing perceived unfair treatment and psychological distress.
Mohapatra & Sahoo (2025)	A strong regulatory framework reinforces the critical connection between non-standard employment arrangements and access to formal social protection benefits.	Provides justification for regulatory intervention to mitigate precarity caused by the dependent self-employment classification.
Ray et al. (2025)	Precariousness (instability, low pay) and micro-tasking are key organizational attributes leading to significant social and financial challenges for gig workers.	Links organizational structure (precariousness) directly to the social responsibility gap and endemic instability within the gig model.

Source: Author's Work

The research method is explained clearly and in detail, briefly stating the materials and methods used in the research, including the type and source of data, data collection techniques in the form of clear steps to be taken, data analysis techniques by writing down the reasons for using the analysis used and accompanied by stages of data analysis the. The framework can be in the form of an image and explained in 1 short and clear paragraph.

3. Results and Discussion

3.1. Economic and Financial Vulnerability

The most acute manifestation of the Gig Economy Paradox is economic precarity (Rethink Economics, 2025). While the gig model offers income opportunities, it is characterized by chronic instability (Wake Forest Law Review, 2025). Data from Indonesian gig workers illustrate that approximately 30% experience significant income fluctuations month-to-month, severely hindering long-term financial planning (CELIOS, 2024; Iprjb, 2024). This fragility is magnified during external shocks; one study revealed a devastating 67% decline in income for Indonesian gig workers during the COVID-19 pandemic (Saragih et al., 2023; Ray et al., 2025).

The common adaptive response to this financial risk is multi jobbing; on average, Indonesian gig workers maintain approximately 1.6 other sources of income (IDinsight, 2024). While portrayed as

entrepreneurial flexibility, this practice is largely a necessary *coping mechanism* to mitigate the core risk of income volatility (Saragih et al., 2023; IDinsight, 2024). This reliance on constant work ultimately consumes the *flexibility* that initially attracted workers, leading to chronic overwork and burnout (Madden et al., 2017). The volatility is compounded by highly asymmetrical power dynamics, with worker unions citing that platforms take commissions far exceeding government limits (claims suggest up to 70% of fares, far above the 20% limit) (Jakarta Globe, 2024).

3.2. Psychosocial Impact and Well-being

The fundamental precarity of gig work leads to significant psychological distress. As research indicates, stressors inherent to this work, including job insecurity and anxiety, directly diminish worker well-being. The unpredictable nature of income and schedules creates a constant state of anxiety. Furthermore, the absence of traditional employment structures leaves workers feeling isolated and without social support, exacerbating mental health issues such as depression and stress (Singh et al., 2025).

Although some workers report "relatively positive perceptions of overall well-being" (Singh et al., 2025), this resilience is often maintained through individual *approach coping strategies* (e.g., planning and social support), rather than structural support (Madden et al., 2017). Effective policy must therefore move beyond individual resilience and address the systemic causes of psychological distress, namely the lack of job assurance and transparent governance.

3.3. Legal Classification and Structural Control

At the core of the paradox is the legal classification of Indonesian gig workers as *mitra* (partners) or independent contractors (FSPTN, 2024; APINDO, 2024). This non-standard classification, falling under dependent self-employment, frees platforms from obligations such as minimum wage, paid leave, and mandatory BPJS contributions, creating structural precarity by design (Rethink Economics, 2025; Kadek, 2024).

While Peraturan Menteri Perhubungan (Permenhub) No. 12 Tahun 2019 was intended to regulate ojek online (motorcycle taxis) and mandated basic safety protection and BPJS eligibility, it has been criticized for limited scope and sub-optimal implementation (Kadek, 2024; Bali Dwipa, 2024; Jakarta Post, 2019a). The asymmetry of power allows platforms to take commissions substantially higher than government-set limits (claims suggest up to 70% of fares, far above the 20% limit).

3.4. Policy Framework for Sustainable Well-Being

The evidence confirms that regulatory intervention is crucial to mandate minimum protections (ISSA, 2024; Mohapatra & Sahoo, 2025). Achieving structural change and sustainable well-being for gig workers requires collaborative action guided by the Penta helix Model (Aziz, 2010). This model integrates five core components—Government, Business/Platform, Academia, Community, and Media—whose synergy is vital for aligning continued economic growth with social stability (APINDO, 2024).

3.4.1. The “Third Category” Solution

The foundational solution is legal reform to establish a "Third Category" worker status, such as Dependent Contractor (De Stefano, 2017; ILO, 2021). This status would mandate minimum protections while preserving the operational flexibility valued by workers and platforms. Ideal legislation must include :

1. The Right to Disconnection (*Disconnection Feature*): Regulations guaranteeing a daily rest period (e.g., 12 continuous hours) and prohibiting platforms from using disconnection as a sanction (ISSA, 2024).
2. Algorithmic Transparency: The right to access rating information and clear explanations regarding algorithmic decisions, particularly those concerning deactivation (ISSA, 2024; CDT, 2025).
3. Basic Rights: Guaranteeing the right to freedom of association and providing access to effective dispute resolution channels (ISSA, 2024).

3.4.2. Implementing Mandatory Hybrid Social Protection (BPJS)

A hybrid contributory social security scheme is proposed as a vital mechanism to resolve the Gig Economy Paradox by mandating shared financial responsibility for worker protection (APINDO, 2024). Under this model, both digital platforms and workers would be required to contribute to social insurance—particularly high-risk coverage like Work Accident Insurance (JKK) and Death Insurance (JKM)—ensuring workers gain access to a basic social safety net. Crucially, the benefits accumulated under this scheme are portable, meaning coverage remains active even if the worker transitions between different platforms (Iprjb, 2024). This approach is validated by the necessity for a robust regulatory framework that strengthens the link between non-standard employment and formal social protection outcomes (Mohapatra & Sahoo, 2025).

Table 5. Policy Reform Options for Sustainable Well-being

Status Classification	Basis/Challenge	Consequence to Well-being	Sustainable Response
Partner/Contractor	Dependent self-employment in legal grey area (Bali Dwipa, 2024).	High structural precarity; no mandated social security or minimum pay (Rethink Economics, 2025).	Legislate "Dependent Contractor" status (Third Category) (De Stefano, 2017; ILO, 2021).
Social Protection Gaps	BPJS largely voluntary or fully worker-funded for long-term security (Auliya, 2024).	Acute financial stress and long-term insecurity (APINDO, 2024).	Implement Hybrid Contributory Scheme with mandatory platform contributions for core risks (APINDO, 2024).

Status Classification	Basis/Challenge	Consequence to Well-being	Sustainable Policy Response
Algorithmic Control	Opaque deactivation, monitoring, and pay determination.	High anxiety, job insecurity, and loss of autonomy.	Mandate Algorithmic Transparency and the Right to Disconnect (ISSA, 2024).

Source: Author's Work

3.4.3. The Role of Corporate Social Responsibility (CSR) and Upskilling

The social responsibility of gig platforms must shift from general philanthropy toward direct investment in worker well-being (Ray et al., 2025). This includes providing psychosocial support (e.g., expanding existing Trauma Center services) (Jakarta Globe, 2019) and supporting financial planning to mitigate income volatility (Iprjb, 2024). Platforms should also invest in mass upskilling to counteract the threat of de-skilling caused by automation.

Table 6. Proposed Tiered Social Protection Scheme (Portable Benefits)

Level of Benefit	Focus of Protection	Financing Mechanism	Policy Implication
Basic (Mandatory)	Work Accident Insurance (JKK) & Death Insurance (JKM).	Hybrid Contribution (Platform + Worker) (APINDO, 2024).	Addresses urgent physical risks in the app-work sector.
Intermediate (Minimum Mandatory)	Universal Health Insurance (BPJS Kesehatan), Minimum Earnings Guarantee (Earnings Guarantee).	Mandatory Contribution, Government Subsidy (to address volatility) (Iprjb, 2024).	Mitigates economic vulnerability arising from income volatility.
Advanced (Opt-in)	Old Age Security (JHT) / Pension Fund, Portable Sick Leave Insurance.	Opt-in managed Algorithmic Transparency (APINDO, 2024).	Encourages long-term financial planning and addresses job insecurity (Singh et al., 2025).

Source: Author's Work

4. Conclusion and Recommendations

The expansion of the gig economy in Indonesia has created an undeniable structural paradox: a marketplace promising flexibility but delivering systemic precarity. The dual forces of opaque algorithmic control and deliberate legal misclassification expose millions of workers to economic instability, chronic psychological stress, and a complete absence of the social protection safety net.

The most significant finding is that key stressors-financial fluctuation (up to 67% decline during crises) and job insecurity-are significantly linked to diminished overall well-being, demanding a corrective policy course. Achieving sustainable well-being requires moving beyond fragmented welfare schemes and embracing a comprehensive, structural reform centered on redefining the employment relationship.

The failure to enact these structural changes will solidify the gig economy as a mechanism for *algorithmic exploitation*, jeopardizing the long-term sustainability of the Indonesian labour force and compounding national inequality.

Table 7. Stakeholder's Role based on Pentahelix

Stakeholder(s)	Short-Term Initiatives (1-2 Years)	Medium-Term Initiatives (3-5 Years)	Long-Term Initiatives (5+ Years)
Government (Regulator)	Enforce regulatory limits on commissions (e.g., the 20% cap) (Jakarta Globe, 2024). Mandate minimum contributory social security (JKK/JKM) for gig workers (Jakarta Post, 2019a).	Legislate a "Dependent Contractor" or "Third Category" status (De Stefano, 2017; ILO, 2021) to guarantee fundamental labour rights.	Implement a universal, fully portable social benefits scheme (JHT/pension) carried across all platforms.
Business/ Platform (Industry)	Implement Algorithmic Transparency in pay calculations and deactivation processes (HRW, 2025; Rao et al., 2025). Offer a formal "Right to Disconnect" feature (ISSA, 2024).	Formalize and contribute to a hybrid social security scheme with worker co-contributions (APINDO, 2024). Offer mass upskilling and digital literacy programs (IDN Times, 2024).	Align Corporate Social Responsibility (CSR) with intrinsic worker well-being (Ray et al., 2025), embedding fairness as a core business principle.
Academia (Research & Innovation)	Conduct empirical studies on algorithmic fairness and its mental health impacts (Wu et al., 2023; Singh et al., 2025). Support the formalization of worker groups (Webster, 2016).	Develop curriculum for digital upskilling to address the risk of de-skilling. Promote the Digital Gotong Royong cultural framework to guide technological adoption.	Conduct longitudinal research to track the long-term career and wealth accumulation impacts of the Dependent Contractor status for policy validation.
Community (Workers/ Unions)	Amplify the voice of worker unions to negotiate fairer terms (e.g., commissions/fares) (Saragih et al., 2023).	Establish community-led peer-to-peer support networks for financial literacy and mental health coping	Foster collective power and ownership over welfare models.

Stakeholder(s)	Short-Term Initiatives (1-2 Years)	Medium-Term Initiatives (3-5 Years)	Long-Term Initiatives (5+ Years)
	Advocate for safer working conditions, especially for women workers (Singh et al., 2025).	strategies (Madden et al., 2017; Singh et al., 2025).	
Media (Public Opinion/Culture)	Disseminate research findings to create informed public discourse and increase awareness of structural precarity.	Collaborate with Academia and Community to showcase success stories of sustainable gig models and expose exploitation cases.	Challenge and shift cultural narratives that romanticize precarious work (hustle culture).

Source: Author's Work

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