



**Challenges Faced by Freelancers in Pakistan and Indonesia:
Infrastructure, Payments, and Policy Gaps**

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*Thesis submitted as a requirement for a Master's degree in Computer Science
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Challenges Faced by Freelancers in Pakistan and Indonesia: Infrastructure,
Payments, and Policy Gaps

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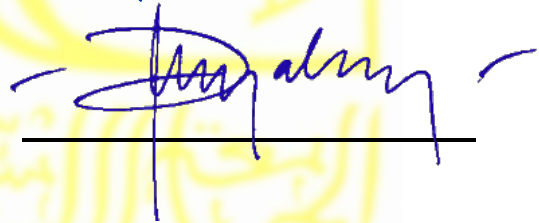
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ABSTRAK

Tantangan yang Dihadapi oleh Freelancer di Pakistan dan Indonesia: Infrastruktur, Pembayaran, dan Kesenjangan Kebijakan

Studi ini menyelidiki tantangan yang dihadapi oleh pekerja lepas di Pakistan dan Indonesia dalam konteks ekonomi pertunjukan global. Terlepas dari meningkatnya partisipasi dalam platform freelancing online, pekerja lepas di negara-negara ini menghadapi hambatan signifikan terkait infrastruktur, sistem pembayaran, dan kesenjangan kebijakan yang menghambat stabilitas pendapatan dan keterlibatan jangka panjang mereka dalam ekonomi digital. Memanfaatkan pendekatan kuantitatif, penelitian ini menggunakan survei terstruktur untuk mengumpulkan data dari pekerja lepas di kedua negara, dengan fokus pada peran yang ditentukan oleh Klasifikasi Standar Pekerjaan Internasional (ISCO-08) untuk mengkategorikan tenaga kerja lepas. Studi ini didasarkan pada Unified Theory of Acceptance and Use of Technology (UTAUT), yang diperluas untuk memasukkan konstruksi seperti keamanan pembayaran, dukungan kebijakan, dan keterampilan komunikasi, untuk menganalisis niat perilaku pekerja lepas dalam menggunakan platform freelancing global. Makalah ini memperkenalkan Freelancer Resilience and Integration Model (FRIM), yang mengeksplorasi bagaimana tantangan seperti akses internet yang tidak dapat diandalkan, keterlambatan pembayaran, biaya transaksi yang tinggi, dan kurangnya perlindungan hukum memengaruhi strategi dan ketahanan freelancer dalam gig economy. Temuan penelitian mengungkapkan korelasi yang signifikan secara statistik antara keandalan infrastruktur, kemudahan pembayaran, dan stabilitas pendapatan di antara pekerja lepas. Berdasarkan temuan ini, rekomendasi kebijakan berbasis bukti diberikan untuk meningkatkan infrastruktur, merampingkan sistem pembayaran, dan menetapkan kerangka hukum

yang menawarkan perlindungan dan keamanan yang lebih besar bagi pekerja lepas. Studi ini menekankan pentingnya mengatasi kesenjangan ini untuk meningkatkan keberlanjutan dan ketahanan freelancing di Pakistan dan Indonesia.

Kata kunci: Freelancing, gig economy, tantangan infrastruktur, sistem pembayaran, kesenjangan kebijakan, UTAUT, FRIM.

ABSTRACT

Challenges Faced by Freelancers in Pakistan and Indonesia: Infrastructure, Payments, and Policy Gaps

This study investigates the challenges faced by freelancers in Pakistan and Indonesia within the context of the global gig economy. Despite the increasing participation in online freelancing platforms, freelancers in these countries encounter significant obstacles related to infrastructure, payment systems, and policy gaps that hinder their income stability and long-term engagement in the digital economy. Utilizing a quantitative approach, the research employs structured surveys to collect data from freelancers in both nations, with a focus on the roles defined by the International Standard Classification of Occupations (ISCO-08) to categorize the freelance workforce. The study is grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT), extended to include constructs such as payment security, policy support, and communication skills, in order to analyse the behavioural intentions of freelancers in using global freelancing platforms. This paper introduces the Freelancer Resilience and Integration Model (FRIM), which explores how challenges such as unreliable internet access, payment delays, high transaction costs, and lack of legal protections influence freelancers' strategies and resilience within the gig economy. The research findings reveal statistically significant correlations between infrastructure reliability, ease of payments, and income stability among freelancers. Based on these findings, evidence-based policy recommendations are provided to improve infrastructure, streamline payment systems, and establish legal frameworks that offer greater protection and security for freelancers. The study emphasizes the importance of addressing these gaps to

enhance the sustainability and resilience of freelancing in both Pakistan and Indonesia.

Keywords: Freelancing, gig economy, infrastructure challenges, payment systems, policy gaps, UTAUT, FRIM.

STATEMENT OF AUTHENTICITY OF WRITING

I hereby declare that this thesis is the original writing of the author, and does not contain previously published material or the writings of other authors unless a reference to such material has been mentioned in the thesis. If there are contributions from other authors in this thesis, then those other authors have been explicitly mentioned in this thesis.

I hereby declare that all contributions from other parties to this thesis, including statistical analysis assistance, survey design, data analysis, technical procedures of a significant nature, and any form of research activity used or reported in this thesis have been explicitly mentioned in this thesis.

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CONTRIBUTIONS PAGE

This thesis is the original work of Usama Ahmad Khan, developed independently under the academic supervision of Mukhammad Andri Setiawan, S.T., M.Sc., Ph.D., Informatics Study Program Master Program, Universitas Islam Indonesia.

The supervisor's contributions include: direction in formulating the research framework, guidance in survey instrument design, and supervision in interpreting data analysis results and academic writing. The supervisor also contributed substantially to the manuscript revision process for the publication arising from this research.

All statistical analysis using SPSS version 27 was performed by the author. The FRIM (Freelancer Resilience and Integration Model) framework is the author's original theoretical contribution, arising from synthesis of existing literature and empirical results. This research received support from the KNB Scholarship Programme (Ministry of Higher Education, Science, and Technology, Republic of Indonesia) and from the ENTEEF Project, co-funded by the European Union.

FOREWORD

All praise and gratitude belong to Allah SWT for His grace and blessings that enabled the completion of this thesis. Peace and blessings be upon the Prophet Muhammad SAW, his family, companions, and followers.

This thesis, entitled "Challenges Faced by Freelancers in Pakistan and Indonesia: Infrastructure, Payments, and Policy Gaps", is submitted as a requirement for the Master of Computer Science degree at the Informatics Study Program Master Program, Faculty of Industrial Technology, Universitas Islam Indonesia. The study examines barriers faced by freelancers in Pakistan and Indonesia in digital infrastructure, payment systems, and policy frameworks, and analyses how these factors influence behavioural intentions to use global freelancing platforms.

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The author acknowledges this thesis is not without limitations and welcomes constructive criticism for future research improvement. It is hoped that this work contributes meaningfully to knowledge development and to the freelancing community in Pakistan, Indonesia, and analogous developing economies.

Yogyakarta, 3rd July 2026

Usama Ahmad Khan

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GLOSSARY

UTAUT	Unified Theory of Acceptance and Use of Technology Synthesises eight prior technology acceptance models (Venkatesh et al., 2003).
FRIM	Freelancer Resilience and Integration Model Original four-stage analytical framework developed in this study.
ISCO-08	International Standard Classification of Occupations (2008) Published by the International Labour Organization (ILO).
PE	Performance Expectancy Belief that using a system will improve work performance.
EE	Effort Expectancy Degree of ease associated with using a system.
SI	Social Influence Perception that important others believe the individual should use a system.
FC	Facilitating Conditions Belief that organisational and technical infrastructure supports system use.
BI	Behavioural Intention to use or continue using a technology or platform.
PSC	Payment Security and Convenience FRIM construct measuring perceptions of payment security and accessibility.
PLS	Policy and Legal Support FRIM construct measuring adequacy of government policy and legal frameworks.
CS	Communication Skills English language ability; moderating variable in this study.
Gig Economy	Employment model characterised by short-term, project-based work mediated by digital platforms.
Freelancer	Independent worker offering services to various clients without long-term employment ties.
KNB	Kemitraan Negara Berkembang Indonesia Government scholarship programme.
SPSS	Statistical Package for the Social Sciences Statistical software used in this study.

1. CHAPTER 1 INTRODUCTION

1.1 Background

Pakistan and Indonesia are Muslim majority nations with high population the current population of Pakistan is 241.49 million with a majority of above 96% Muslim population, and that of Indonesia is about 284.44 million with over 87% of the population being Muslim, indicating their respective high demographic bearing in the overall Muslim population. In 2024, Indonesia's unemployment rate is 4.91%, while Pakistan's is higher at 6.9%, with both countries experiencing a higher rate among females (Indonesia: 10.5%, Pakistan: 9.7%). The Labour Force Participation Rate (LFPR) has increased in both, with Pakistan at 47.7% and Indonesia at 46.3%, but female participation remains low (Pakistan: 24.4%, Indonesia: 26.3%). Both nations show high reliance on informal or gig work, with 72% of Pakistan's workforce in informal sectors, similar to Indonesia's gig worker population. Youth unemployment is also a challenge, with Indonesia's NEET rate at 25.9% and Pakistan's youth comprising 25.8% of the working-age population but only 24.7% of the labour force. Both countries face significant gender disparities in employment (BPS, 2025; PBS, 2025). Similar to the case of the Arab world, women are not in the labour force due to their low participation being influenced by society and cultural norms which tend to emphasize the role of women in family and domestic roles rather than formal employment and economic participation (Korotayev et al., 2015). The digital economy has fundamentally reconfigured labour markets globally, enabling workers to participate in cross-border service delivery through online platforms independent of their physical location (Batmunkh, 2022). The gig economy characterised by short-term, project-based digital work has emerged as a significant component of this transformation, with global platform-mediated labour generating billions of dollars annually and engaging an estimated 435 million workers worldwide (World Bank, 2023). For developing economies such as Pakistan and Indonesia, digital freelancing represents not merely an alternative employment form but a structural economic opportunity: a mechanism through which human capital can be monetised in global markets without the capital requirements associated with traditional export industries. However, the extent to which individual workers and national economies can capture this opportunity depends critically on the quality of the underlying enabling environment encompassing digital infrastructure, financial systems, regulatory frameworks, and human capital. This study

examines these enabling conditions through the lens of freelancer experience, contributing empirical evidence to the growing literature on digital labour in the Global South. Indonesia has 73% internet access and 96% literacy, while Pakistan has 27% internet penetration and 55-60% literacy (World Bank, 2023).

1.2 Identification of the Problem

Pakistan and Indonesia face different issues in bridging the digital divide, each with its own set of obstacles. Pakistan has a low level of digital resources and trainings, whereas Indonesia, though the country is developing digital, has regional skill imbalances. These gaps must be understood because digital literacy has many effects on economies, education, and social developments. This research demonstrates that special efforts are required to reduce this divide and promote inclusive digital development in both countries (Younus et al., 2024). These inequalities affect the capacity of the freelancers to access training materials, online technologies, and global markets. Under these restrictions, however, Pakistan is positioned 4th in the world in freelance income (Payoneer, 2025), implying that there is a lot of digital activity via informal contacts. Conversely, Indonesia with its better infrastructure and economic indicators is still under-represented in the freelancing platforms globally (Faisal et al., 2019). Such changes in employment patterns towards freelancing is facilitated by an individual's economic factors, advancing technology, and flexible work schedules (N.N.K. & Vellala, 2024). The gig economy as a new model of employment is a direct result of globalization and digitalization which allows people to work for multinational companies irrespective of their geographical location (Batmunkh, 2022). Through freelancing, people utilize their skills and expertise in diverse projects which not only aids in nurturing economic growth, but also in fostering innovation. Unfortunately, there is a particular set of obstacles that freelancers face in Pakistan and Indonesia that severely restrict their participation and ability to reap the benefits that the global gig economy offers (Parigi & Ma, 2016). These barriers are lack of infrastructure, diverse payment problems and policy gaps that should be carefully examined and addressed. Gaining insight about these barriers is essential in formulating the necessary information that will aid in the digital economy and modern workforce.

Financial security, working remotely, and flexible hours have been shown as a great factor in the success of freelancers with income unpredictability and managing clients as some of the remaining challenges. It was concluded that with the use of specific

interventions, including the availability of resources, support networks, and skills development opportunities, the stakeholders will be able to consider these challenges successfully and contribute to the realization of the full potential of the freelance economy (Esakkiammal et al., 2024). IT freelancers have lots of problems associated with the platform issues, especially in the very initial stage of being on the platform, and struggling to get exposure and get the first job without being reviewed or rated previously. Freelancers will frequently submit numerous proposals with little or no feedback at all, algorithms controlling the system visibility are ambiguous and unpredictable. They are also forced to cope with the rating systems where a single negative rating can destroy their prospects dramatically. There are other problems associated with gig execution including clients who ask too many revisions or cancel projects without issuing payment at which point, freelancers are left with few options. Such discipline as labour monitoring (random screenshots) also creates privacy issues. These issues indicate the precarious standing of freelancers on digital work platforms that may become even more significant in environments with poor infrastructure and policy development (Gusseck et al., 2023).

The primary identified issues with freelancing are inadequate infrastructure and low internet speeds, which makes it more difficult to be successful. There are also problems with payment, such as delays and high charges. Freelancers do not have clear rules on taxes and legal rights. Furthermore, platform complications, including low visibility, unjust algorithms, and privacy, complicate freelancing.

1.3 Scope of Problem

This study is delimited to examining the challenges faced by freelancers operating on global freelance platforms in Pakistan and Indonesia, with specific focus on infrastructure access, payment systems, and policy/legal support as they influence freelancers' behavioural intention to continue and expand their freelance work. The research is confined to two developing-economy contexts selected for their contrasting digital infrastructure profiles and shared status as emerging freelance markets, allowing for a cross-national comparison that would not be possible within a single-country design.

The scope of this research is bounded in the following ways. First, data collection was limited to freelancers who are active on established digital platforms (such as Fiverr and Upwork) or who identify as freelance workers in their respective

domestic markets, drawing on a sample of 228 respondents (114 from each country). Freelancers operating entirely offline or through informal, undocumented channels fall outside the scope of the survey instrument used. Second, the study examines four core constructs infrastructure and necessary tools, payment security and convenience (PSC), policy and legal support (PLS), and communication skills (CS) as they relate to behavioural intention and career satisfaction, using an extension of the UTAUT model within the proposed Freelancer Resilience and Integration Model (FRIM). Other potentially relevant factors, such as platform-specific algorithmic treatment, client-side dynamics, or macroeconomic currency fluctuations, are acknowledged but are not directly modelled in this study. Third, the research is cross-sectional in design, capturing freelancers' perceptions and experiences at a single point in time rather than tracking changes over an extended period. Finally, the findings and policy recommendations generated are intended to be most directly applicable to Pakistan and Indonesia, and while they may offer transferable insights for other developing-economy gig-work contexts, generalization beyond these two countries would require further validation, as outlined in the study's limitations.

1.4 Research Questions

This study will seek to answer the following research questions:

1. How do infrastructure challenges, financial regulations, payment systems, and government policies in Pakistan and Indonesia impact freelancers' behavioural intention to use global freelance platforms, including their perceptions of payment safety and ease?
2. What roles can the government, corporate, and academic sectors play in improving the conditions for freelancers in Pakistan and Indonesia to increase their engagement with global freelance platforms?
3. How does the moderating effect of communication skills influence freelancers' intention to use global freelance platforms, and how does this relationship differ between Indonesia and Pakistan?

This study aims to answer the research questions to understand the factors influencing freelancing success in Pakistan and Indonesia. The research will also investigate the role of

these factors and the effect of challenges associated with infrastructure, payment systems, financial regulations, and policies on the use of global freelancing platforms by freelancers. Additionally, the moderating role of communication skills will be analysed to provide practical solutions for enhancing freelancers' success. The paper will discuss key areas including economic hindrances, payment methods, policy loopholes, and platform challenges that contain the potential of freelancers in these nations. By addressing these problems, the study will inform evidence-based suggestions on the development of a more favourable working environment for freelancers. Ultimately, this study aims to contribute to the enhancement of the freelance economy, not just in Pakistan and Indonesia, but also in other developing countries facing similar barriers to success in the global gig economy.

This study makes three distinct contributions to the literature. First, it introduces the Freelancer Resilience and Integration Model (FRIM), a novel four-stage analytical framework and also the extension of UTAUT model to incorporate payment security, policy support, and communication skills as contextually relevant constructs for gig economy research in developing countries. Second, it provides the first systematic cross-national quantitative comparison of freelance challenges in Pakistan and Indonesia using primary survey data, offering empirical evidence on the divergent but complementary roles of infrastructure, payment systems, and institutional support in shaping freelancer behaviour. Third, by identifying communication skills as a significant moderating variable in Pakistan but not in Indonesia, the study contributes nuanced, country-specific insights that challenge one-size-fits-all policy prescriptions for gig economy governance. The participation of Indonesian freelancers into international markets is peculiarly low even when compared to countries like Indonesia, which has much greater digital infrastructure and financial services. One of the Study discovered that from the 171,033 registered gig workers from Indonesia, only 2,062 were active users on platforms such as Fiverr, Upwork, and Projects.co.id. For the experimental analysis, this research chooses nine freelancing platforms (Faisal et al., 2019).

Table 1. 1 Classification of Traditional Freelancing Websites

Class	Freelancing Platform
PG.01	Upwork.com

PG.02	Freelancer.com
PG.03	Fiverr.com
PG.04	Peopleperhour.com
PG.05	Guru.com
PG.06	Sribulancer.com
PG.07	Projects.co.id
PG.08	Fastwork.id
PG.09	Microworkers.com

Table 1. 2 Indonesian Gig Workers Work Fields Based on Platforms

Class	Indonesian Users	Active Workers	Activity Rate (%)
PG.03	837	557	66.55
PG.01	13,945	449	3.22
PG.07	115,558	428	0.37
PG.02	16,639	187	1.12
PG.06	9,841	181	1.84
PG.09	1,017	176	17.31
PG.04	464	40	8.62
PG.08	1,456	38	2.61
PG.05	11,276	6	0.05

The central problem addressed in this study is the gap between the potential and realisation of freelancing in Pakistan and Indonesia. Pakistan despite profound structural issues including the absence of PayPal access, irregular internet shutdowns, and a volatile digital ecosystem maintains its position as the world's 4th-ranked freelancing economy with approximately USD 1.6 billion in annual income (Shah et al., 2025). The Mahbub ul Haq

Research Centre (LUMS) revealed that Pakistan experienced the world's largest economic losses from internet shutdowns in 2024: an estimated USD 1.62 billion spanning 9,735 hours and affecting 82.9 million users, predominantly during political events (Khan & Umar, 2025).

Indonesia with relatively superior digital infrastructure, a growing fintech ecosystem, and high literacy paradoxically experiences significant under-representation in global freelancing markets. Of 171,033 registered gig workers, only 2,062 are active on international platforms (Faisal et al., 2019). Two key sub-problems emerge: (1) the absence of social protection and legal frameworks for freelancers in both countries, who operate without formal protections and are excluded from national social security schemes; and (2) the communication skills gap particularly English language proficiency which disproportionately limits Indonesian freelancers from accessing high-value international projects compared to Pakistani counterparts.

1.5 Research Objectives

This study aims to: (1) examine and analyse the challenges faced by freelancers in Pakistan and Indonesia, particularly related to digital infrastructure, payment systems, and policy gaps; (2) develop and validate FRIM as an analytical framework for understanding multidimensional challenges in developing economies; (3) conduct the first systematic cross-national quantitative comparison between Pakistan and Indonesia using primary survey data; (4) analyse the moderating role of communication skills in the relationship between perceived platform usefulness and behavioural intention; and (5) provide evidence-based policy recommendations for governments, corporate sectors, and academic institutions to improve the freelancing ecosystem in both countries.

1.6 Significance of the Study

This research contributes to three principal dimensions. Theoretically, it introduces FRIM as an original four-stage analytical framework and also UTAUT Extension with relevant constructs Payment Security and Convenience (PSC), Policy and Legal Support (PLS), and Communication Skills (CS) as a moderating variable for gig economy research in developing countries to answer the research Questions. Empirically, it provides the first systematic cross-national quantitative comparison of freelancing challenges in Pakistan and Indonesia using primary survey data, revealing a paradox that challenges infrastructure-

centric assumptions in the digital labour literature. Practically, the country-specific findings offer actionable guidance for policymakers, platform operators, academic institutions, and freelancer communities in both countries.

1.7 Thesis Structure

This thesis is organised into six chapters. Chapter 1 presents the background, problem statement, research questions, objectives, significance, and thesis structure. Chapter 2 reviews relevant literature on the global gig economy, freelancing in developing countries, infrastructure challenges, payment systems, policy gaps, UTAUT, and FRIM development. Chapter 3 describes research design, population and sampling, survey instrument, data collection, and analysis techniques. Chapter 4 presents empirical findings through the four FRIM stages. Chapter 5 interprets key findings, discusses policy implications, theoretical contributions, and limitations. Chapter 6 presents conclusions and future research directions, followed by References and Appendix A.

2. CHAPTER 2

LITERATURE REVIEW

The gig economy, defined by short-term and freelance work, has seen unprecedented growth in the previous few years altering the traditional scope of employment (Rane, 2024). In developing nations such as Pakistan and Indonesia, freelancing serves as a means for economic upliftment, especially for those requiring better work-life balance since it provides them access to international markets. Nonetheless, freelancers from these countries experience a wide array of issues that limit their ability to participate in and benefit from the digital economy (Graham et al., 2017). Inadequate infrastructure is a notable hurdle for freelancers in Pakistan, restricting their access to internet technology streams, tools, and even the internet itself. Access to affordable and reliable internet services, combined with having no power, stagnates freelancers productivity, hampering their ability to communicate with clients or access resources online (Alam & Borman, 2021). Such infrastructural barriers accentuate the existing disparities in economic mobility for freelancers residing in rural and low-income regions. Meeting these infrastructure needs is fundamental for narrowing the existing inequality gap and enabling freelancers to compete in the global landscape and the market.

(Martha et al., 2021) point out that non availability of proper infrastructure, and hence limited access to computers, reliability of power supply, and poor internet connection can be considered as one of the greatest obstacles in introducing e-learning in developing nations. Such lack of infrastructural providers makes it difficult to facilitate students to take an efficient role in online education and acquire vital digital learning capabilities. The IT and freelancing industry in Pakistan still experience significant infrastructure deficits, like poor access to the high-quality internet, frequent load shedding, and absence of special technology parks, innovation zones, and technology R&D centres. Such weaknesses will compromise innovation, cause low productivity, and constrain capabilities in growth. However, although those structural conditions existed, still Pakistan had been positioned on a fourth place among worldwide freelancing income, bringing around 1.6 billion dollars in 2023 only from Freelancing. This outstanding performance speaks volumes of the strength as well as the potential of the Pakistani digital workforce, and the necessary infrastructural changes that need to be brought in order to capitalize on the full potential of the Pakistani role in the overall digital economy (M. U. A. Shah et al., 2025).

There is limited access to payment gateways for freelancers making platforms like PayPal difficult to use. Payment deserts exist where financial transactions are challenging, and payment systems for freelance work are overly complicated. PayPal's steep pricing, along with slow payments and difficult cashing-out processes leave freelancers with unpredictable cash flow and undermine business stability (Xie, 2023). These limitations mean being forced to use gateways that charge higher fees and have lower processing times; local banks are no better with exorbitant access fees and withdrawal times. Beyond increased safety, the international nature of paying freelancers means fraud and data breach concerns also add to payments becoming more complicated (Supriyati & Nurfiqo, 2019). While the focus of this study is on Pakistan and Indonesia, it is critical to note that, like the Philippines, these countries do not have specific laws regulating work through digital platforms (Presto & Tugade, 2025). The convenience added by fintech to transactions has greatly disrupted the financial services industry because of the convenience it has added to remote areas where traditional banking poses numerous hurdles due to rigorous rules and complicated processes (Suryanto et al., 2022). Besides making reaching services easier, fintech also enables services to be made cheaper by cutting costs in an easier way than what banks have been doing (Suryanto et al., 2022). Through technology, operational costs can be diminished, directly leading to cheaper prices for the products (Lahreche et al., 2020). Mobile money systems, digital banks, and blockchain technology assist to offer greater access to finance and stimulate growth (Tiony & Yin, 2024). The findings show that collaboration between banking institutions and fintech companies is essential for Indonesia's financial services sector, allowing both to leverage each other's strengths for mutual benefit (Suryanto et al., 2022). This legal gap is not the sole case in Philippines, but extends to Pakistani and Indonesian borders where freelancers, despite their economic importance, lack legal protection and are subjected vulnerable to exploitation (Presto & Tugade, 2025).

2.1 The Global Gig Economy

The gig economy, defined by short-term and freelance work, has witnessed unprecedented growth, fundamentally altering traditional employment structures (Rane, 2024). Approximately 435 million workers worldwide engage in platform-mediated work, generating billions of dollars annually (World Bank, 2023). This new employment model results directly from globalisation and digitalisation, enabling workers to provide services to multinational organisations regardless of geographic location (Batmunkh, 2022). Research

consistently highlights that whilst gig work offers flexibility and autonomy, freelancers frequently face income uncertainty, client management difficulties, and a lack of social protection characteristic of traditional employment (Esakkiammal et al., 2024).

The most globally dominant platforms – Fiverr, Upwork, and Freelancer.com – rely on reputation-based review mechanisms creating significant barriers for new entrants. (Gussek et al., 2023) found that IT freelancers encounter low visibility at the initial stage, opaque algorithms, and rating systems where a single negative review can dramatically undermine career prospects, creating power imbalances that compound existing vulnerabilities. From the perspective of digital labour and development, (Graham et al., 2017) observed that the motivations and constraints of platform-based workers are deeply shaped by national labour market structures and socioeconomic conditions. Workers in developing countries often face a double barrier: structural obstacles at the national level and institutional barriers at the platform level. Analytical frameworks capable of simultaneously capturing both dimensions are needed – a gap that FRIM is designed to address.

2.2 Freelancing in Developing Countries

Freelancing has grown into a significant component of developing-country economies, particularly as a mechanism for integrating human capital into global markets without requiring substantial physical capital. Pakistan ranks 4th in global freelancing income (Payoneer, 2025), generating approximately USD 1.6 billion from freelancing in 2023 alone – remarkable given 27% internet penetration, frequent power outages, and the absence of PayPal. Indonesia, with 73% internet penetration, 96% literacy, and a fintech ecosystem with over 150 companies (Suryanto et al., 2022), should present more conducive conditions for freelancing, yet its participation rate in international platforms remains disproportionately low.

(Nugroho et al., 2023) observed that Indonesian Gen Z workers tend to require formal institutional scaffolding to engage confidently with gig platforms, partly due to cultural preferences for employment security and the absence of adequate social safety nets. (Faisal et al., 2019) identified Indonesia's persistent under-representation in global freelancing marketplaces despite superior digital infrastructure, attributing it partly to English language deficits. (Dewi, 2022) further argued that English proficiency remains a structural barrier for Indonesian IT professionals seeking international clients – a finding empirically

corroborated by this study's moderating effect results (Pakistan: $\beta = -.197$, $p = .019$; Indonesia: $\beta = .038$, $p = .712$).

2.3 Infrastructure Challenges

Inadequate infrastructure represents a primary barrier for freelancers in Pakistan, restricting access to technology, tools, and reliable connectivity. (Alam & Borman, 2021) documented that affordable and reliable internet access, combined with persistent electricity outages, significantly hampers freelancer productivity and client communication. The LUMS report revealed that Pakistan's internet shutdowns in 2024 spanning 9,735 hours and affecting 82.9 million users resulted in estimated losses of USD 1.62 billion, predominantly during political events (Khan & Umar, 2025). Freelancers also face barriers in purchasing required hardware, compounded by taxation on laptops and computer equipment that makes establishing a digital workforce more expensive (S. S. U. R. Shah et al., 2024). Although Indonesia's overall infrastructure is superior, significant regional imbalances persist across its archipelago of 17,000+ islands, with digital literacy gaps documented by (Younus et al., 2024) affecting freelancers' capacity to access training materials and global markets.

2.4 Payment Systems and Financial Regulation

The primary problem in Pakistan's freelancing industry is the absence of secure and versatile payment processing mechanisms, particularly international gateways such as PayPal. Survey data shows 30.6% of freelancers are paid irregularly, with 47.2% experiencing significant difficulty (S. S. U. R. Shah et al., 2024). (Xie, 2023) documented PayPal's steep pricing, slow payments, and difficult cash-out processes leaving freelancers with unpredictable cash flow. Indonesia's more developed fintech ecosystem provides relatively more accessible alternative solutions. (Lahreche et al., 2020) documented how fintech has significantly disrupted financial services in remote areas, and mobile money systems, digital banks, and blockchain technology assist in offering greater financial access (Tiony & Yin, 2024). Taxation constitutes a significant challenge in both countries: surveys in Pakistan revealed high unawareness of tax obligations (Batool et al., 2022), whilst Indonesian research shows poor tax compliance among freelancers attributed to insufficient tax knowledge and tax awareness (Oktris et al., 2024).

2.5 Policy Gaps and Social Protection

Policy gaps targeting freelancers' specific needs and social security mechanisms create significant ambiguity and fragility in their legal protection infrastructure. Like the Philippines, Pakistan and Indonesia lack specific legislation regulating work through digital platforms (Presto & Tugade, 2025). In Pakistan, 52.8% of freelancers demand tax relief, 33.3% demand unemployment benefits, and 25% demand retirement benefits (S. S. U. R. Shah et al., 2024) . In Indonesia, (Harmono et al., 2025) documented that despite growing economic importance, freelancers remain uncovered by existing social security legislation. Law No. 24 of 2011 and Government Regulation No. 35 of 2021 do not explicitly recognise freelancers as qualifying for social security benefits, leaving them exposed to sickness, unemployment, and old-age risk without a safety net. Scope creep – clients demanding services beyond original agreements – is a common occurrence in online labour markets adversely affecting freelancer satisfaction (Seifried et al., 2024).

2.6 Conceptual Framework

The conceptual framework integrating UTAUT with FRIM proposes that freelancers' behavioural intention and Career Satisfaction to use global freelancing platforms is influenced by infrastructure and technology factors (PE, EE, FC), social factors (SI), payment security and convenience (PSC), and policy and legal support (PLS), with communication skills (CS) as a moderating variable. Research Questions: adequate infrastructure positively influences behavioural intention; secure and accessible payment systems positively influence behavioural intention; policy and legal support positively influence behavioural intention; communication skills moderate the relationship between perceived platform usefulness and behavioural intention; significant differences exist in factors influencing behavioural intention between Pakistan and Indonesia.

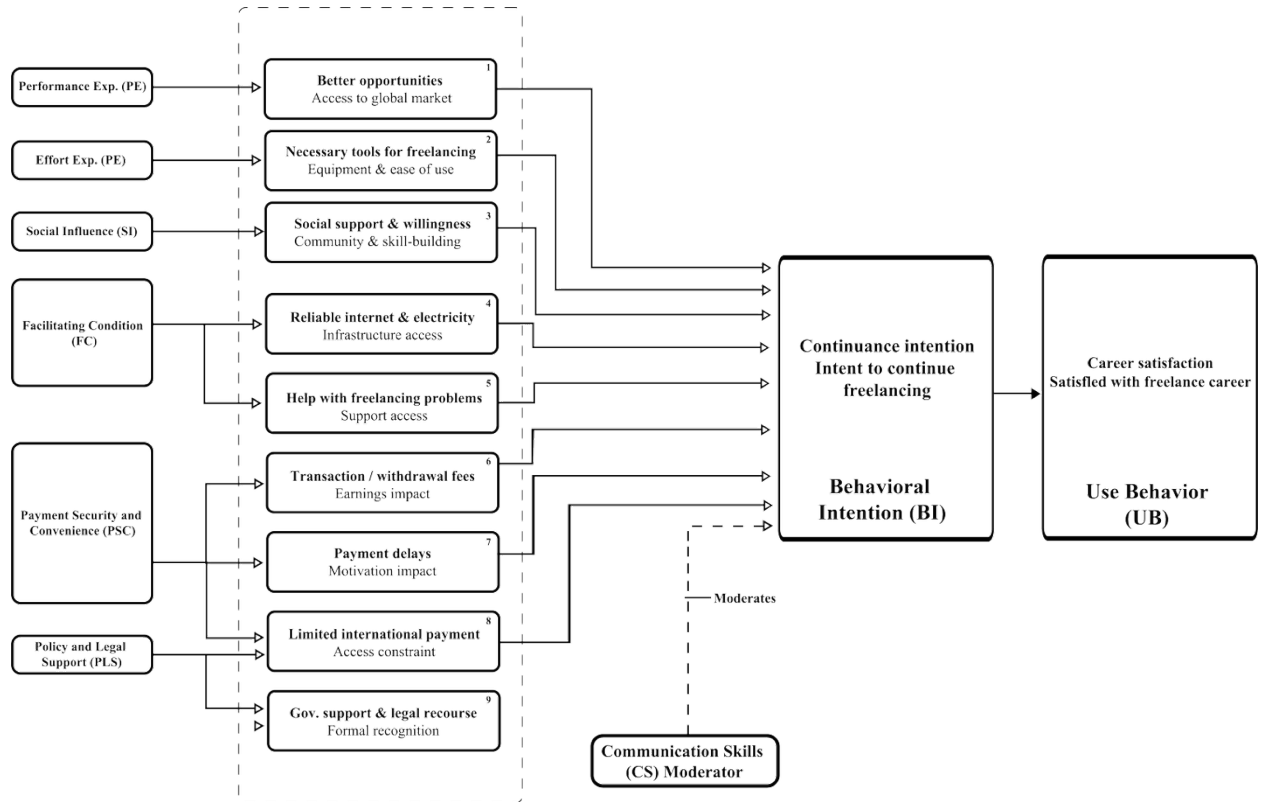


Figure 2. 1. Extended UTAUT

Figure 2.1 illustrates the conceptual framework of this study, which extends the Unified Theory of Acceptance and Use of Technology (UTAUT) to address the specific context of the gig economy in developing countries. On the left side of the model, the four original UTAUT constructs are positioned as independent variables: Performance Expectancy (PE), which captures freelancers' beliefs that using a platform will improve their work outcomes; Effort Expectancy (EE), reflecting the perceived ease of using freelancing platforms; Social Influence (SI), representing the degree to which peers and community affect platform adoption; and Facilitating Conditions (FC), which covers the availability of infrastructure and technical support. To these, three context-specific constructs are added: Payment Security and Convenience (PSC), which measures freelancers' perceptions of transaction reliability and ease of receiving international payments; and Policy and Legal Support (PLS), which captures the adequacy of government frameworks and legal protections for freelancers. Communication Skills (CS) is positioned as a moderating variable, influencing the strength of the relationship between perceived platform usefulness and behavioural intention, particularly in the Pakistani context. All independent variables and the moderating variable converge on the dependent variable, Behavioural Intention (BI)

to use global freelancing platforms, together with Career Satisfaction as an outcome construct. This extended model forms the theoretical backbone of the Freelancer Resilience and Integration Model (FRIM) and directly corresponds to the three research questions of the study.

3. CHAPTER 3 RESEARCH METHODOLOGY

3.1 Research Design

This study employed a quantitative approach to examine the challenges faced by freelancers in Pakistan and Indonesia. A cross-sectional survey design was adopted to collect data at a specific point in time, chosen for its efficiency in capturing freelancer experiences across two different countries and enabling comparative analysis. The study integrates the extended UTAUT model to explore technology acceptance and use among freelancers, adapting constructs to assess relevance in the freelancing context. Also, the inclusion of constructs such as payment security, policy and legal support, and communication skills. The ISCO-08 classification was applied to standardise occupation categorisation across both countries.

Also with the extended UTAUT model, this study proposes the Freelancer Resilience and Integration Model (FRIM), an original four-stage analytical framework developed specifically to structure the analysis of freelancer challenges in developing economies. FRIM moves sequentially from individual-level profiling to macro-level policy synthesis, and underpins the data collection instrument, the analytical sequence in Chapter 4, and the policy recommendations in Chapter 5. The model and its four stages are described in full in the following section.

3.2 Freelancer Resilience and Integration Model (FRIM)

This study employs the Freelancer Resilience and Integration Model (FRIM) The Freelancer Resilience and Integration Model (FRIM) was developed to provide a structured analytical framework for understanding the multidimensional challenges confronting freelancers in developing economies. Unlike existing models that focus narrowly on technology acceptance or labour economics, FRIM integrates four sequential analytical stages that move from individual-level profiling to macro-level policy synthesis. Stage 1 (Descriptive Profiling and Contextualization) captures the demographic, occupational, and platform-usage characteristics of the freelance workforce. Stage 2 is called Challenge and Constraint Analysis. Its job is simple: find out what problems freelancers in a given country actually face. It does not assume in advance what those problems will be it lets the data show them. In this study, when we applied Stage 2 to Pakistan and Indonesia, the data pointed to three main problems: poor internet and equipment access (infrastructure), unreliable or

unsafe ways of getting paid (payment systems), and weak government rules protecting freelancers (policy and legal gaps). If someone applied this same stage to a different country, the problems they find could be completely different for example, high competition, confusing tax rules, or difficulty building trust with clients. The point of Stage 2 is the method of finding the problems, not the specific problems we happened to find here. Stage 3 (Cross-National Comparison) examines how these challenges manifest differently across the Pakistani and Indonesian contexts, enabling evidence-grounded comparative analysis. Stage 4 (Synthesis and Consequence Modelling) translates findings into actionable policy recommendations. UTAUT framework also extends by incorporating constructs specific to the gig economy context, namely Payment Security and Convenience (PSC), Policy and Legal Support (PLS), and Communication Skills (CS) as a moderating variable. The model is presented in Figure 2.2.

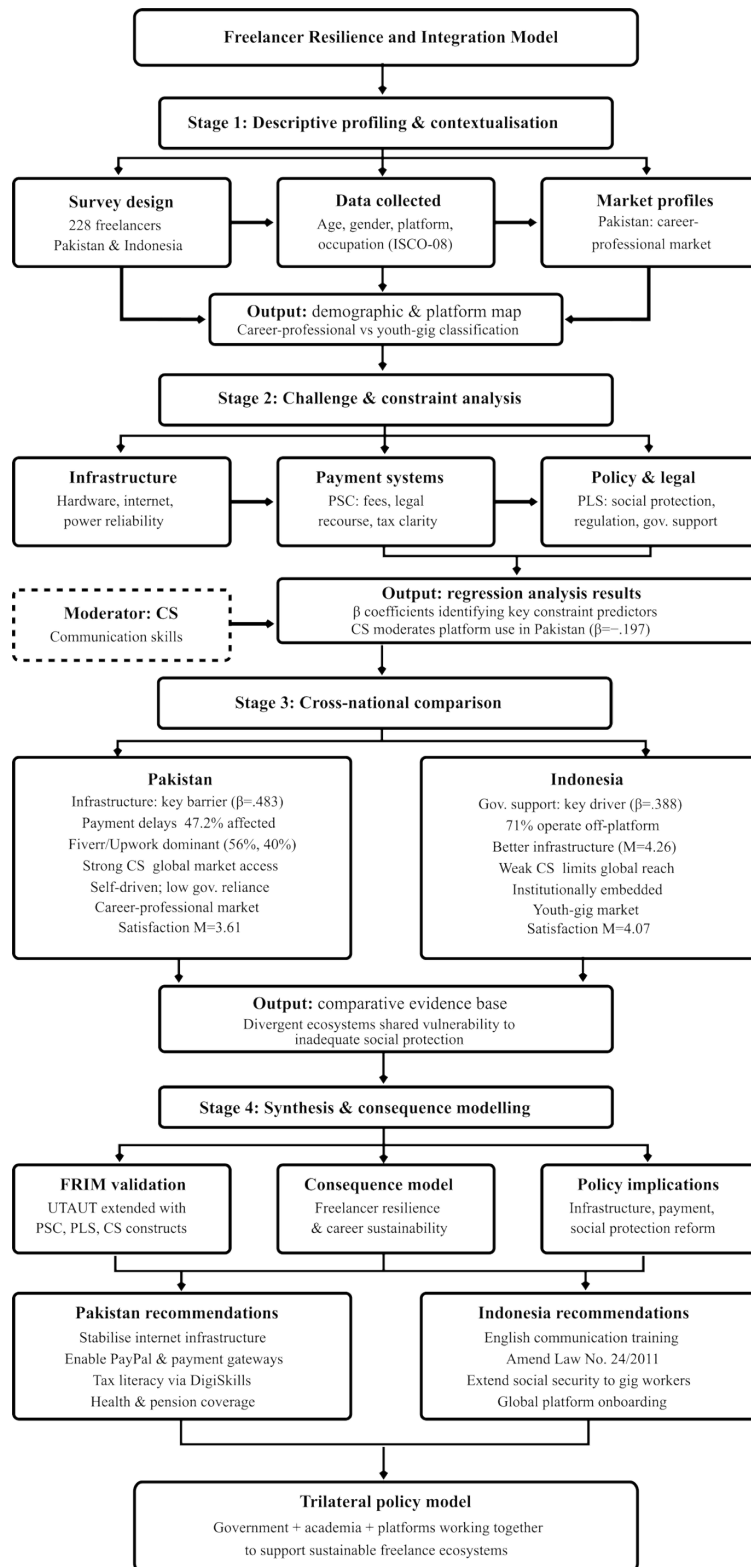


Figure 2. 2. *Freelancer Resilience and Integration Model (FRIM)*

FRIM guided the data collection instrument, the analytical sequence, and the interpretation of cross-national findings throughout this study, ensuring that results are situated within both individual and structural dimensions of freelance labour.

It is important to be clear about what is specific to this study and what is general about FRIM. The three problems this study found infrastructure, payments, and policy belong only to the Pakistan and Indonesia part of the research. They are results, not rules. What is general, and reusable by other researchers, is the four-stage structure itself: first describe who the freelancers are, then find out what problems they face, then compare countries, and finally turn the findings into practical recommendations. Because this structure does not depend on any single country's problems, FRIM can be applied to other places too for example a comparison between the Philippines and Indonesia, or between developing countries and developed countries. In each new case, Stage 2 might reveal a different set of problems, and that is expected and normal. This is what makes FRIM a framework other researchers can genuinely reuse, rather than a summary of what happened in this one study.

A deductive approach was employed, wherein existing theoretical frameworks (UTAUT) and proposed FRIM guided to answer the Research Questions. Data collected was then statistically analysed to address the established research questions, enabling generation of findings generalisable across similar contexts about the challenges faced by freelancers in developing country contexts and contributing to the growing body of comparative evidence on gig economy dynamics in the Global South.

3.3 Population and Sampling

The study population consists of active freelancers in Pakistan and Indonesia who use or have used online freelancing platforms to offer services to clients. Purposive sampling was applied to ensure respondents met inclusion criteria: (1) active as a freelancer; (2) located in Pakistan or Indonesia; and (3) offering services within occupational categories classifiable under ISCO-08. The final sample comprised 228 freelancers: 114 from Pakistan and 114 from Indonesia. This balanced sample enables statistically valid cross-national comparison.

In Pakistan, data was collected from: GFX Mentor Nation (88,000+ members) and Learn Freelancing with Hisham Sarwar (500,000+ members). In Indonesia, data was collected from: Freelancer Indonesia (50,000+ members) and Freelancer.co.id. The geographical distribution spans major urban centres and semi-urban areas in both countries, ensuring representation of diverse socioeconomic contexts.

3.4 Research Instrument

A structured questionnaire gathered data on key factors influencing freelancer success and challenges. The survey covered: (1) Demographic Information; (2) Freelance Occupation categorised using ISCO-08 codes; (3) Platform Usage and preferences; and (4) Extended UTAUT constructs PE, EE, SI, FC, PSC, PLS, and CS. A 5-point Likert scale was used (1 = Strongly Disagree to 5 = Strongly Agree). The instrument was pre-tested and validated, and translated into Bahasa Indonesia for Indonesian respondents.

3.5 The Unified Theory of Acceptance and Use of Technology (UTAUT)

In this research, the Unified Theory of Acceptance and Use of Technology (UTAUT) proposed by (Venkatesh et al., 2003) is used in order to comprehend how freelancers in Pakistan and Indonesia utilize and embrace the idea of an online freelancing platform.

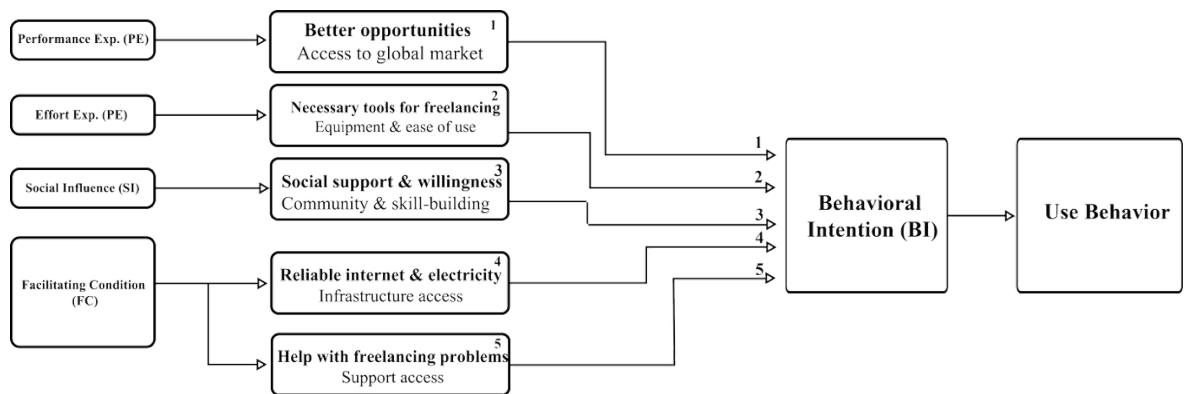


Figure 3. 1. The original UTAUT model (Venkatesh et al., 2003)

UTAUT has been popular in Information Systems research as an explanation on technology acceptance and utilization by people.

Figure 3.1 above shows the original UTAUT model. This study takes that same model and adds three new factors to it, because the original model was built for general technology use and does not fully capture the specific problems freelancers face. The three new factors are: Payment Security and Convenience (PSC), which looks at whether freelancers feel safe and satisfied with how they get paid; Policy and Legal Support (PLS), which looks at whether government rules and legal protection are good enough; and Communication Skills (CS), which looks at how well freelancers can communicate with clients, especially in English. Adding these three factors allows the model to properly explain the payment, legal,

and communication challenges that the standard UTAUT model was never designed to measure. These respond to the critical problems in the sphere of payments, legal assistance, and communication. The inclusive model will intensify the analysis and directly buoy the amended research questions by mediating these assertions with the behavioural intentions of freelancers. The full variable relationship structure of this extended model, including all independent variables, the moderating variable (CS), and the dependent variable (BI), is illustrated in Figure 2.1 (Section 2.6).

- 1. Performance Expectancy (PE):** The belief that working as a freelancer on a platform (e.g. Fiverr or Upwork) will help get better income or profession development.
- 2. Effort Expectancy (EE):** The belief on simplicity in usage of freelancing platforms.
- 3. Social Influence (SI):** how a freelancer joined or remained in use of these platforms is influenced by the other people, friends, family and virtual communities that are using these platforms.
- 4. Facilitating Conditions (FC):** access to aid, equipment, facilities (installing internet, power, etc.), and friendly policies.
- 5. Payment Security/Convenience (PSC):** Assesses the level of satisfaction of freelancers regarding the security of, the rate at which they receive digital payments, and the cost. Gateway accessibility (such as PayPal) can minimize the usage of the platforms.
- 6. Policy and Legal Support (PLS):** Evaluation of the perception of the provision of legal security, clarity in tax policy, and resolution of disputes. Any lack of policy support can make it difficult to engage in freelancing in the long run.
- 7. Communication Skills (CS):** Measures a freelancer's soft skills, especially in Communications skills, used when talking with clients. This acts as a moderator, meaning it can make the connection between how useful a freelancer finds the platform and their intention to keep using it either stronger or weaker.
- 8. Continuance Intention:** This is the outcome this study measures instead of UTAUT's original 'Behavioural Intention.' It simply means whether a freelancer plans to keep using freelancing platforms in the future. We use the word 'continuance' because our

freelancers are already using these platforms the interesting question is not whether they will start, but whether they will continue

- 9. Career Satisfaction:** This is the outcome this study measures instead of UTAUT's original 'Use Behaviour.' Instead of simply counting how often someone uses a platform, we measure how satisfied freelancers feel with their careers as a result of using it. We chose this because, for freelancers, feeling satisfied with their career is a more meaningful sign of real, long-term platform use than a simple usage count

Table 3. 1. ISCO-08 Classification of Freelance Occupations

ISCO Code	Occupation Title	Common Freelance Roles
1221	Sales and Marketing Managers	E-commerce managers, digital marketers, SEO consultants
2166	Graphic and Multimedia Designers	UI/UX designers, video editors, graphic artists
2512	Software Developers	Backend/frontend developers, software engineers
2513	Web and Multimedia Developers	Web developers, WordPress experts, landing page builders
2514	Applications Programmers	Mobile app developers, SaaS developers
2519	Software Devs & Analysts, n.e.c.	Automation experts, niche coders, platform specialists
2641	Authors and Related Writers	Content writers, copywriters, bloggers, editors
2421	Management and Organization Analysts	Data analysts, research analysts, BI freelancers
3512	ICT User Support Technicians	Remote tech support, IT troubleshooting

This Research uses International Standard Classification of Occupations (ISCO-08), the standard classification of occupations devised by the International Labor Organization

(ILO), a United Nations specialized agency, to make the classification of the occupations of the freelance more standardized and internationally comparable. Considering the focus of the research on the freelancing challenges, specifically in Pakistan and Indonesia, the respondents categorized through codes identified in the ISCO-08-unit groups that match the commonly available freelance jobs mostly in information technology.

3.5 Data Collection

For Pakistan, data is collected from Personal Connection, LinkedIn and online communities of freelancers which are currently active.

GFX Mentor Nation (Facebook Group: 88K+ members):

This community is composed of graphic designers and digital artists who freelance and share their experiences with freelancing. The survey will focus on these members to understand the infrastructural, payment, and policy issues they face

3.5.1 Learn Freelancing with Hisham Sarwar (Facebook Group: 500K+ members):

This is an instructional group aimed at teaching and providing learning materials on freelancing. These active members were selected for the survey to understand the infrastructural and payment difficulties they encounter. Survey will be held with freelancers, This Survey will answer some of the infrastructure questions about internet services and technology, as well as about payments, including costs, delays, and barriers to using the services. The researcher focuses on observing freelancers in coworking centres and social media.

3.6 Data Collection in Indonesia

In Indonesia the data is collected data is collected from Personal Connection, LinkedIn and online communities of freelancers:

3.6.1 Freelancer Indonesia (Facebook Group: 50K+ members):

A Facebook community for Freelancers covering multiple sectors. This group will be the focus of the survey to obtain information on their challenges in relation to internet access, payment, and legal protection issues

3.6.2 Freelancer.co.id:

This is one of the most active freelance websites in Indonesia where freelancers offer their services to clients. The survey will be sent out here to capture data from freelancers concerning payment, the functionality of local financial institutions, and general infrastructure problems.

In this research we did Survey with 228freelancers from Indonesia and Pakistan concerning regionally specific issues. Structure-less observations will collaboratively be done at coworking spaces and informal freelancer meetings to analyse infrastructure concerns legally and financially.

3.7 Expected Outcomes and Contributions

This study seeks to analyse the socio-economic conditions of freelancers in Indonesia and Pakistan with particular emphasis on infrastructure problems, payment issues, and policy issues relating to these areas of focus. With the help surveys, this study seeks to determine primary barriers such as poor internet connectivity, electricity supply interruptions, excessive transaction fees, and limited access to international payment systems like PayPal. Additionally, it will examine gaps concerning legal relations such as contracts, taxation, social security, and other pertinent laws relevant to the subject to determine the overall impact of these constraints on attaining success in the global gig economy.

This study will also provide a cross-cultural understanding of the emerging market by observing the two countries' freelancing environments simultaneously. Data collected from collaborative workspaces as well as threads established on online forums will help understand the extent to which freelancers are able to cope with these constraints as well as productivity barriers. These conclusions will assist in the formulation of strategies pertaining to the deterioration of infrastructural facilities, enhanced payment methods, and changes in the legal framework designed to make the environment more conducive to freelancers from both regions. Such strategies will significantly help in the establishment of sustainable freelance work in the future.

The research will help reform public policies and business operations by providing substantiated recommendations. It will also add value by documenting resource sharing and self-supporting practices among freelancers. This study aims to deepen understanding of the

gig economy, especially from the perspective of developing countries, and set the stage for future work aimed at enhancing global freelance ecosystems. The data garnered from the survey will help in outlining value propositions available to freelancers while further broadening the scope of research in the region for scholars in developing nation (Islam & Islam, 2023).

Data was collected through online surveys targeting freelancers in Pakistan and Indonesia, distributed through dedicated freelancing communities on Facebook and active freelancing platforms. Online surveys were implemented using Google Forms, with questions developed in English and translated into Bahasa Indonesia for Indonesian respondents.

3.8 Data Analysis

Following data collection, cleaning removed incomplete, inconsistent, or duplicate entries. Cleaned data was analysed using SPSS version 27. Descriptive statistics summarised demographic characteristics and response distributions across UTAUT constructs. Reliability testing used Cronbach's Alpha. Pearson correlation analysis examined linear relationships between UTAUT variables. Multiple linear regression determined predictive capability of UTAUT variables, with Behavioural Intention (BI) as the dependent variable, PE/EE/SI/FC/PSC/PLS as independent variables, and CS as the moderating variable. Independent samples t-tests identified cross-national differences. The four stages of FRIM guided the analytical sequence throughout.

Once data on the survey has been received, cleaning data by deleting incomplete, inconsistent, or duplicates will be performed. The individual questions on the self-administered questionnaire (which is based on UTAUT constructs) will be assigned numerical values on a basis of a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Cleaned data can then be selected with the help of software including SPSS to further analyse. The data will be checked in a basic level to determine data validity and abilities to carry out statistical analysis.

3.8.1 Descriptive Statistics

Descriptive statistics is adopted to summarize the demographic state of the respondents and allocation of the responses in the aspects of the UTAUT constructs. Each construct will be calculated in measures like mean, median, mode, and standard deviation as

a way of establishing general trends and patterns. This activity will guide the analysis of general trends of freelancers with respect to the aspects of usability, motivation, and supporting circumstances on the platforms.

3.8.2 Correlation Analysis

Pearson correlation testing is used to see the strength and direction in the linear relationships amongst the UTAUT variables. As an example, the correlation between Performance Expectancy and Behavioural Intention will be used to observe whether the freelancers with positive outcomes expectations in using the platform are more prone to report an intention to continue using the platform. All pairs of constructs relevant will be tested in a similar manner providing an insight into interdependencies between variables.

3.8.3 Regression Analysis

Multiple linear regression is carried out to determine the predictive capability of UTAUT variables. Continuance Intention and Career Satisfaction will be used as a dependent variable in this model, whereas PE, EE, SI and FC also the additional constructs PSC, PLS and CS will be independent variables to answer the Research Questions. The regression analysis assists on the constructs influence significantly on the intention of freelancers to use or to continue the use of digital freelancing platforms. Robust results including the beta coefficients, p-values (at a prescribed alpha of $p < 0.05$) and R-squared values will be examined in order to interpret the power, significance, and explanatory value of the model.

3.8.4 Comparative Analysis

Comparative analysis is carried out in case a sufficiently high number of responses has been obtained in both Pakistan and Indonesia. Each country can be tested with separate regression models to go into the context-differential. Also, the mean scores of UTAUT constructs between two groups can be compared using independent samples t-tests. This will indicate how both infrastructural, social, and policy-related diversities of the two countries affect the way freelancers act in terms of behavioural intentions.

3.8.5 Reporting and Conclusion

The FRIM is used to describe the results through tables, charts, and descriptive statistics to outline the demographics and answers of the respondents to the survey questions based on UTAUT. This will have averaged scores and patterns of important constructs which include UTAUT Constructs: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and additional constructs such as Payment Security/Convenience (PSC), Policy and Legal Support (PLS), and Communication Skills (CS).

This is followed by the presentation of correlation and regression results, through which one can determine which factors have significant impact on the intention of the freelancers to use or continue using the digital freelancing platforms. The strength and direction of this relationship will be interpreted based on important outputs such as the beta coefficients, p- values and R squared values.

A comparative analysis of the situation in Pakistan and Indonesia will be presented to demonstrate how infrastructure, payments and policies affect the behaviour of adoption in different contexts, providing a foundation for future studies to deepen knowledge in related areas.

4. CHAPTER 4 RESULTS

This chapter presents empirical findings organised through the four stages of the Freelancer Resilience and Integration Model (FRIM). FRIM integrates four sequential analytical stages from individual-level profiling to macro-level policy synthesis: Stage 1 (Descriptive Profiling) captures demographic, occupational, and platform-usage characteristics. Stage 2 (Challenge Analysis) identifies structural obstacles shaping behavioural intentions. Stage 3 (Cross-National Comparison) examines how challenges manifest differently in Pakistan and Indonesia. Stage 4 (Synthesis) translates findings into policy recommendations and is presented in Chapter 5.

4.1 Stage 1: Descriptive Profiling and Contextualization

4.1.1 Demographic and Professional Profile

Demographic analysis reveals a fundamental structural divergence, classifying Pakistan as a "Career-Professional" market and Indonesia as a "Youth-Gig" market. The Pakistani workforce is predominantly male (85.1%) and relatively mature, with most respondents (53.5%) in the 25–34 age group, indicating freelancing as a primary career choice among educated professionals. The Indonesian sample is considerably younger (61.4% aged 18–24) and more gender-balanced (32.5% female), reflecting a student-driven market where new entrants use the gig economy as supplemental or interim work. (Nugroho et al., 2023) observed that many young Indonesians still aspire to formal employment, shaped by cultural emphasis on job security and the absence of adequate regulatory frameworks for gig workers.

Table 4. 1 Demographic Profile of Respondents

Variable	Category	Pakistan (n=114)	Indonesia (n=114)
Gender	Male	85.1%	64.9%
	Female	14.0%	32.5%
	Other / Prefer not to say	0.9%	2.6%

Age Group	18–24 years	43.9%	61.4%
	25–34 years	53.5%	34.2%
	35–44 years	2.6%	3.5%
	45+ years	0.0%	0.9%
Experience	Less than 1 year	33.3%	28.9%
	1–2 years	33.3%	46.5%
	3–5 years	24.6%	24.6%
	6+ years	8.8%	0.0%

These demographic differences carry significant implications for policy design. More experienced, career-oriented Pakistani freelancers require technical infrastructure support and payment system reform, whilst younger Indonesian freelancers need skills development and platform onboarding programmes. The (World Bank, 2023) reports that online gig workers are predominantly young persons under 30 who seek income or skill development, and that women are more engaged in the on-demand economy due to the flexibility it provides a pattern confirmed by Indonesia's higher female participation in this sample.

4.1.2 Platform Usage and Global Integration

Platform usage analysis reveals significant differences in how freelancers access the global market. Pakistan demonstrates Global Platform Reliance, predominantly using high-traffic international marketplaces such as Fiverr (56.1%) and Upwork (40.4%), indicating a workforce highly integrated into the formal global gig economy. Indonesia exhibits Off-Platform behaviour, with 71.1% of freelancers operating without a formal marketplace, preferring local social commerce channels instead.

Table 4. 2 Comprehensive Freelance Platform Utilization

Platform	Pakistan (n=114)	Indonesia (n=114)
No Platform (Direct / Social Commerce)	40.4%	71.1%
Fiverr	56.1%	15.8%
Upwork	40.4%	22.8%
Freelancer.com	9.6%	12.3%
People Per Hour	2.6%	4.4%
Guru	1.8%	3.5%
99Designs	1.8%	2.6%
Toptal	1.8%	0.9%

Indonesia's low international platform usage reflects (Faisal et al., 2019) identification of Indonesia's persistent under-representation in global freelancing marketplaces despite superior digital infrastructure. This paradox is largely attributable to the communication skills gap identified in this study (Indonesia mean: 3.69 vs Pakistan: 4.04), reinforcing (Dewi, 2022) argument that English proficiency remains a structural barrier for Indonesian IT professionals. Indonesian freelancers favour local, off-platform channels based on social commerce and direct client relationships rather than centralised bidding platforms where English proficiency is critical.

4.1.3 Occupational Distribution by ISCO-08

Occupational distribution reveals notable differences in freelance workforce structure. Pakistan shows stronger concentration in technical roles Software Developers (37.7%) and Graphic and Multimedia Designers (37.7%) indicating a technically oriented, globally-integrated freelance market. Indonesia is predominantly driven by Graphic and Multimedia Designers (57%), reflecting a more creativity-focused digital workforce. Pakistan demonstrates greater diversification into sales, marketing, and management roles, whilst Indonesia shows higher participation in system analysis.

Table 4. 3 Occupational Distribution by ISCO-08 Code

ISCO Code	Occupation	Pakistan (n=114)	Indonesia (n=114)
2166	Graphic & Multimedia Designers	37.7%	57.0%
2512	Software Developers	37.7%	16.7%
2513	Web & Multimedia Developers	18.4%	20.2%
1221	Sales and Marketing	18.4%	7.0%
2421	Management & Org. Analysts	18.4%	12.3%
2641	Authors and Related Writers	11.4%	10.5%
2519	System Analysts	2.6%	10.5%

4.2 Stage 2: Challenge and Constraint Analysis

Despite contextual differences, freelancers in both countries demonstrate notable resilience, driven primarily by the intrinsic benefits of autonomy, flexibility, and work–life balance. (Zwan et al., 2020) found that the possibility of being one's own boss significantly influences freelancers' decisions to remain in gig work, creating a balance between job frustrations and successes. However, significant infrastructure, financial regulation, and payment challenges shape behavioural intentions, as detailed below. To intend to continue freelancing the, overall work satisfaction is lower among freelancers compared to that of employers, although this freedom and autonomy are beneficial, which could be explained by the fact that greater job autonomy is provided to employers. Nevertheless, the freelancers continue to show better work satisfaction as opposed to wage workers, which implies that the capacity to control their own working activities is more rewarding than the difficulties they encounter. In the case of income satisfaction, the freelancers are less satisfied compared

to that of the employers, probably because of the financial instability and unpredictability of freelancing. However, freelancers demonstrate a high degree of endurance and professional dedication to their occupation, which is, first of all, predetermined by the internal advantages of autonomy, flexibility and work-life balance.

The possibility of remaining freelancers is largely influenced by the fact that they will become their own bosses and this will create the balance between the frustrations and successes of their jobs (Zwan et al., 2020). At the individual level, freelancing offers a more optimal career option to those who are interested in putting their efforts on the constant self-development and the active broadening of their professional network, which raises their resistance and flexibility in the labour market (Salem, 2021). The Freelancers will not give up freelancing because of their competence, personal interest, economic motivation, and social influence, and their flexibility and independence are the most influential variables regardless of continuous income and employment unpredictability (Gandhi et al., 2018). However, freelancers also face challenges with infrastructure, financial regulation, and payment systems.

4.2.1 Infrastructure and Financial Regulation

Infrastructure and financial policies in Pakistan and Indonesia significantly influence freelancers' intentions to continue their work. Regression analysis reveals distinctly different patterns between the two countries reflecting fundamental differences in their operational environments.

Table 4. 4 Infrastructure Factors Regression Analysis Results

Factor	β	p-value	Mean	Significance
PAKISTAN				
Necessary Tools (Hardware / Power / Internet)	0.483	< .001	3.51	Significant ✓
Internet Reliability	-0.129	.266	3.07	Not Significant
Help with Problems	-0.149	.179	2.89	Not Significant
INDONESIA				

Necessary Tools (Hardware / Power / Internet)	0.267	.021	4.32	Significant ✓
Internet Reliability	0.133	.245	4.26	Not Significant
Help with Problems	−0.157	.091	3.69	Not Significant

Table 4. 5 Financial Factors Regression Analysis Results

Factor	β	p-value	Mean	Significance
PAKISTAN				
Tax Understanding	0.325	.005	2.40	Significant ✓
Legal Recourse	0.367	.001	2.25	Significant ✓
Transaction Fees	0.280	.015	3.49	Significant ✓
Government Support	0.222	.047	2.31	Significant ✓
Payment Security		.591	3.00	Not Significant
Payment Convenience		.154	2.60	Not Significant
INDONESIA				
Government Support	0.388	< .001	2.44	Significant ✓
Payment Security		.591	3.80	Not Significant
Payment Convenience		.154	4.04	Not Significant

In Pakistan, Necessary Tools (hardware, electricity, internet) is the strongest predictor ($\beta = .483$, $p < .001$), emphasising the critical importance of basic equipment and stable power. Internet Reliability and Help with Problems are not significant predictors,

suggesting unreliable internet is accepted as a fixed environmental constraint. In Indonesia, Necessary Tools is also significant ($\beta = .267$, $p = .021$), though less strongly. Internet Reliability and Problem-related Assistance are similarly non-significant in Indonesia, functioning as Hygiene Factors in a less disruption-prone environment.

In Pakistan, Tax Understanding ($\beta = .325$, $p = .005$), Legal Recourse ($\beta = .367$, $p = .001$), Transaction Fees ($\beta = .280$, $p = .015$), and Government Support ($\beta = .222$, $p = .047$) are all significant. The stark mean difference in Payment Convenience between Pakistan ($M = 2.60$) and Indonesia ($M = 4.04$) underscores the severity of payment infrastructure challenges facing Pakistani freelancers. In Indonesia, Government Support ($\beta = .388$, $p < .001$) is the dominant financial predictor, reflecting a more institutionally embedded freelance culture. Payment Security and Convenience are non-significant in Indonesia, reflecting freelancers' preference for local fintech solutions. Internet shutdowns in Pakistan estimated at USD 1.62 billion in economic losses in 2024 across 9,735 hours (Khan & Umar, 2025) constitute a particularly damaging structural constraint for digital workers.

Overall, infrastructure and financial stability play a key role in shaping freelancers' behavioural intention to continue freelancing. The government in Pakistan usually use internet shutdowns in the name of national security or order within the country, which will affect the work of freelancers, who have their own business strongly dependent on the internet. These closures close their access to online channels and communication, which directly impacts their livelihoods (Ahmed et al., 2025). The report, released by the Mahbub ul Haq Research Centre (LUMS) titled Pakistan Digital Dilemma, revealed that Pakistan had experienced the greatest economic losses in the world due to internet shutdowns in 2024 with an estimated 1.62 billion US dollars in economic losses. These outages spanned 9,735/hours and impacted nearly 82.9 million users and mostly coincided with the political events, elections, and protests that demonstrated the weaknesses of the digital infrastructure in the country and crippled the IT sector and the freelancers who depend on the availability of reliable connectivity (Khan & Umar, 2025). Freelancers experience physical obstacles associated with the purchase and upkeep of the required hardware, which are aggravated by fiscal policies. According to the literature, the tax levied on laptops and computer equipment is a key deterrent that makes the establishment of potential digital workers more expensive. The results of the survey indicate that the workforce has been faced with the challenges of outdated equipment and general lack of equipment (S. S. U. R. Shah et al., 2024). Whereas

certain writing-based jobs might need less intensive hardware, high set-up costs (because of these taxes and hardware prices) are also a significant liability to the personal infrastructure of the freelancer.

The main problem in the freelancing industry in Pakistan is that there are no secure and free versatile payment processing mechanisms, especially the international gateways such as PayPal (30.6%) out of 100 freelancers are irregularly paid with 47.2% getting it very difficult. The banking systems locally lead to a delay in remittances to foreign countries and also, the transaction fees are very high and do not support financial stability. This is a disruption to income flow and constriction of economic capacity of the sector through discouraging investment (S. S. U. R. Shah et al., 2024). The survey conducted on 2000 individuals in five large cities in Pakistan (Karachi, Lahore, Gujranwala, Islamabad/Rawalpindi and Peshawar) revealed that there was a high unawareness among the people about the tax. The highest number of respondents were in Karachi (735) as Karachi is the most populated city, and the lowest number of respondents was in Islamabad/Rawalpindi (69). There were numerous participants who did not realize the nature of their tax payments, filing processes, and the advantages of tax payment. This misunderstanding contributed to the failure to comply and make mistakes in payment of taxes, with respondents having a hard time with the practical side of the tax system. These results indicate the necessity of the enhancement of the tax education to promote the awareness and provision of voluntary adherence to the tax laws (Batoool et al., 2022). Recent research conducted on 270 valid answers to government employees in Pakistan finds that tax knowledge can improve compliance through increasing perception of fairness, but the complexity of the tax system does not. The results indicate that compliance can be improved by raising tax awareness and that more education and less complex systems are needed (Perveen et al., 2024). The research emphasizes poor tax literacy and low compliance with tax in Pakistan particularly among the university students. University statistics revealed that people were not aware of the tax regulations and filing requirements. The results indicate that teaching tax in university curriculum and offering practical training was the most effective way to enhance tax lecture and compliance. The cooperation with the Federal Board of Revenue (FBR) provided students with the right information (Zeb et al., 2025).

The analysis also shows poor tax compliance in Indonesia, which is attributed to the lack of tax knowledge, tax morality, and tax awareness. It concludes that taxpayer morality

but not tax understanding has a substantial effect on compliance. Also, tax awareness has a significant role in amplifying the impact of both tax awareness and tax morality on compliance, which implies that increasing tax education and raising tax awareness can help in increasing compliance (Oktris et al., 2024). The researchers conclude that increasing tax compliance depends on taxpayer awareness, information, and sanctions. It demonstrates that compliance is better with greater awareness and knowledge, and barriers to compliance, such as financial strains, affect 36.3% of participants, awareness of tax penalties influences 46.2% of the population, and lack of tax knowledge affects 52.4% of the population. Also, 61.6 percent hold a view that the Voluntary Disclosure Program enhances compliance. In 2021, the tax compliance ratio was 84.07%, which is better but still has room to be improved (Kurniawan et al., 2023). The researchers concluded that tax non-compliance among freelancers in Indonesia is primarily caused by the absence of awareness, an inadequate level of understanding of tax laws, and the attitude towards the effectiveness of the tax system. The analysis of 100 respondents showed that 65.6% of the difference in compliance can be attributed to the taxpayer awareness, knowledge of tax regulations and effectiveness of the tax system. This indicates that awareness and enhancing the effectiveness of the systems would help a lot in improving tax compliance among freelancers who would help to bring more revenue towards the national development (Sudarmaji et al., 2023). Weak policy and social protection further complicate these challenges.

4.2.2 Policy and Social Protection

Government policies exert little influence on freelancers' career satisfaction in either country. After regression in Pakistan, the model fit ($R^2 = .064$) and result ($p = .121$) are both non-significant. In Indonesia, the model fit is even weaker ($R^2 = .035$) with a non-significant result ($p = .418$). These findings suggest that while policy frameworks shape the enabling environment, day-to-day satisfaction is driven primarily by individual-level factors autonomy, flexibility, and income potential consistent with (Zwan et al., 2020) and (Salem, 2021).

Table 4. 6 Policy and Social Protection Factors Regression Results

Factor	R²	p-value	Significance
PAKISTAN			
Government Policies → Career Satisfaction	.064	.121	Not Significant
INDONESIA			
Government Policies → Career Satisfaction	.035	.418	Not Significant

Here are some explanations account for this non-significance. First, career satisfaction is a proximal, experiential construct shaped by immediate day-to-day realities workload, client relationships, income received in a given period, and autonomy over one's schedule whereas government policy operates as a distal, structural variable whose effects are diffuse, lagged, and often invisible to the individual worker at the point of self-report. Freelancers may benefit indirectly from policy, for example through stable electricity tariffs or digital skills programmes, without consciously attributing their day-to-day satisfaction to it. Second, both samples report comparatively low absolute exposure to government support (Pakistan M = 2.31–3.07; Indonesia M = 2.44–3.39 across the relevant items in Tables 4.5 and 4.7), meaning there is limited variance in the predictor itself for a regression model to detect a significant relationship a variable with little variation across respondents cannot explain much variation in an outcome. Third, and consistent with the well-being literature on freelancing (Salem, 2021; Zwan et al., 2020), freelancer satisfaction appears to be substantially intrinsically motivated rather than externally conferred: individuals self-select into freelance work precisely for the autonomy and flexibility it offers, and their satisfaction is anchored primarily in whether that autonomy is being realised in practice, rather than in whether the state has intervened on their behalf. Taken together, these findings suggest that government policy functions more as a necessary condition for market participation enabling

freelancers to operate at all, via infrastructure stability and legal clarity than as a sufficient condition for day-to-day satisfaction once freelancers are already active in the market.

Table 4. 7 Enabling Environment Factors Regression Analysis Results

Factor	β	p-value	Significance
PAKISTAN			
Willingness to Learn	0.456	< .001	Significant ✓
Family & Friends Support	0.252	.003	Significant ✓
Government Support	-0.135	.106	Not Significant
INDONESIA			
Government Support	0.219	.014	Significant ✓
Personal Motivation	0.311	.001	Significant ✓

Pakistan demonstrates a Self-Made character: freelancers depend heavily on individual initiative. Willingness to Learn is the strongest success predictor ($\beta = .456$, $p < .001$) with family and friends' support also significant ($\beta = .252$, $p = .003$). Government support is not significant in Pakistan ($\beta = -.135$, $p = .106$). Indonesia presents a more Institutional character, with government assistance as a notable co-contributor ($\beta = .219$, $p = .014$) alongside personal motivation ($\beta = .311$, $p = .001$), consistent with (Nugroho et al., 2023). In Pakistan, 47.2% of respondents identify isolation as a major concern and 41.7% struggle with self-motivation (S. S. U. R. Shah et al., 2024). In Indonesia, (Harmono et al., 2025) documented that freelancers remain uncovered by social security legislation, leaving them exposed to sickness, unemployment, and old-age risk without a safety net.

Both in Pakistan and Indonesia, there is little influence of the government policies on the career satisfaction of freelancers. After the regression analysis in Pakistan, the model fit ($R^2 = .064$) and the result ($p = .121$) are insignificant, which is why policy constraints do not influence freelancer satisfaction. On the same note, the model fit is even less ($R^2 = .035$) and the result is not significant ($p = .418$) in Indonesia. These findings indicate that the most effective aspect in the success of freelancers in the two countries is the individual input of the freelancers, and government policies do not play a role in their satisfaction.

Pakistan and Indonesia have a lot of differences in regards to the enabling environment. Self-Made nature of environment is more prevalent in Pakistan, where freelancers are strongly dependent on their own initiative and will, and Willingness to Learn is one of the most predictive factors of success ($\beta = .456$, $p < .001$). Family and friends support becomes an important factor as well ($\beta = .252$, $p = .003$). Conversely, the effect of government support on the success of freelancers in Pakistan is insignificant ($\beta = -.135$, $p = .106$). Indonesia, on the other hand, is a more Institutional setting, in which freelancers are more reliant on external conditions, especially governmental assistance ($\beta = .219$, $p = .014$). Although personal motivation is also significant ($\beta = .311$, $p = .001$), governmental support is a significant contributor to the success of the freelance ecosystem in Indonesia.

Psycho-social problems are also a major issue that faces freelancers in Pakistan and the Isolation is highly challenged by the 47.2 percent. This is further aggravated by the absence of an office atmosphere and social interaction. Furthermore, self-motivation is an issue as 41.7% of them have problems with it, and this is one of the most important issues related to productivity (S. S. U. R. Shah et al., 2024). Despite the flexibility and freedom that come with freelancing in Pakistan, the study unveils that it has not been supported by the government to be a long-term career. Out of the respondents, 52.8 percent of them demanded tax breaks, 33.3 percent demanded unemployment benefits and 25% demanded retirement benefits signifying a high demand in terms of financial stability. In the meantime, 80.8 percent thought that government training initiatives such as DigiSkills could improve their careers and 61.1% said they needed legal safeguards and regulations. Moreover, 44.4% demanded financial support in the form of loans and grants and 61.1 percent of the respondents responded that freelancing needed to be officially accepted as a separate profession to get benefits and social security. Although flexibility (55.5%), high-income potential (41.7%), and autonomy (33.3%), many freelancers still had to deal with the

problem of delayed payments (62.5%), high competition (41.7% very challenging, 30.6% moderately), and problems with acquiring clients (44.4%). Poor connectivity systems were prevalent as well with 42.9% experiencing frequent disconnection. Therefore, freelancing in Pakistan despite its potential needs more serious government intervention to make it a sustainable and safe occupation (S. S. U. R. Shah et al., 2024). The Pakistani freelancers are mostly unknown employees, unable to take advantage of such business amenities as health insurance and pensions. 55.5% of the freelancers are missing these facilities as compared to the business world. Moreover, the lack of a single regulatory framework makes them have no legal protection, since the current business laws are centred around the industrial economy (S. S. U. R. Shah et al., 2024).

Freelancers particularly among the Millennials and Gen Z are increasingly rising as an important subset of the labour force in the Indonesian region, although they are not covered by any social protection schemes, irrespective of their vital contribution to the digital economy. The existing legal framework, such as in the Law No. 24 of 2011 and Government Regulation No. 35 of 2021 does not clearly acknowledge freelancers as people who qualify to receive social security, which makes them susceptible to risks that come with sickness, unemployment, and old age without a safety net. This loophole brings about inequality whereby freelancers are subjected to the same risks of work just as the formal employees are, but with no safeguards. In order to assure equity and legal stability, it is paramount to amend the laws to cover freelancers, impose harsher punishments on the non-compliant employers, and grant them social security. Not only would this safeguard freelancers but also create a fairer labour market in Indonesia, which would in turn facilitate the development and welfare of the ever-growing segment of the employment sector (Harmono et al., 2025). Freelancing is becoming a formal employment in most countries (including the US) because it gives flexibility and control on the hours of work. Nonetheless, freelancers usually struggle to meet such issues as paying their own expenses and tax, which is not the concern of traditional workers. Research indicates that freelancers can have optimistic expectations about their net income but are prepared to underestimate the cost implications. The problem of scope creep commonly occurs in internet labour markets where clients demand extra services not agreed upon, resulting in dissatisfaction. These problems are caused by the absence of a clear agreement on the boundaries of the contract and the unclear expectations, which adversely affects the satisfaction of the freelancers and the success of the project (Seifried et al., 2024). Workers in the gig economy commonly experience

additional workload even after the agreement, which results in dissatisfaction when additional workload is not paid or officially documented. This may put a strain on the psychological contract particularly when project specifications are altered or when payments are not made on time (Misra, 2024). This is where one can note the necessity to better recognize freelancing as a formal job and be more aware of its real financial consequences, which would allow workers to make a better decision about self-employment (Freeland et al., 2025). This legal gap is not the sole case in Philippines, but extends to Pakistani and Indonesian borders where freelancers, despite their economic importance, lack legal protection and are subjected vulnerable to exploitation (Presto & Tugade, 2025). Moreover, communication skills help mitigate some of these challenges for freelancers.

4.2.3 Moderating Effect of Communication Skills

Communication skills play a significant moderating role in the relationship between perceived usefulness of freelancing platforms and behavioural intention but only in Pakistan. The negative beta ($\beta = -.197$, $p = .019$) indicates a Buffering Effect: freelancers with strong communication skills continue to succeed even when they perceive fewer platform opportunities, compensating for structural disadvantages through effective client relationship management. In Indonesia, communication skills are not a significant moderating factor ($\beta = .038$, $p = .712$), reflecting the dominance of local, off-platform freelancing where English proficiency is less critical to performance.

Table 4. 8 Communication Skills as a Moderating Factor

Factor	β	p-value	Significance
PAKISTAN			
Communication Skills (Moderating Variable)	-0.197	.019	Significant ✓
INDONESIA			
Communication Skills (Moderating Variable)	0.038	.712	Not Significant

The apparent paradox a lower mean CS score in Indonesia (3.69) alongside a non-significant moderating effect ($\beta = .038$, $p = .712$) is explained by market orientation rather than by underlying skill deficiency alone. The moderating role of CS in this model operates specifically on the relationship between perceived platform usefulness and behavioural

intention to use global platforms. Because 71.1% of Indonesian respondents transact primarily through domestic, off-platform channels (Table 4.2), for the majority of the sample this relationship is simply not activated: their continuance intention depends on local client relationships, word-of-mouth referrals, and social commerce dynamics in which Bahasa Indonesia, not English, is the operative communication medium. In this domestically-oriented segment, English communication skill is not a binding constraint on behavioural intention and therefore cannot statistically moderate a pathway that is not oriented toward English-mediated markets in the first place. For the smaller subset of Indonesian freelancers who do compete internationally, CS likely still functions as a meaningful moderator, but this effect is diluted within the aggregate regression model by the domestically-oriented majority. This interpretation also reframes the lower Indonesian CS mean not as a deficit that predicts weaker outcomes, but as a downstream consequence of market orientation: freelancers who anticipate limited need for English proficiency, because they intend to remain in the domestic market, have correspondingly less incentive to invest in developing it. Communication skill and market orientation are therefore likely mutually reinforcing in a feedback loop, rather than CS operating as an independent moderating force acting on a fixed market structure. By contrast, in Pakistan, where 56.1% and 40.4% of freelancers use Fiverr and Upwork respectively, English communication skill is close to a precondition for market participation itself, which is consistent with why CS emerges as a significant buffering moderator only in that context.

Survey evidence from 150 freelancers in Pakistan shows positive correlations between English proficiency and success in IT, content writing, and voice-over services (Yaqoob, et al., 2025). (Fatima et al., 2024) highlight the gap between international client expectations and local freelancers' communication capabilities, stressing the importance of skills development in service delivery and client relationship maintenance. (Dewi, 2022) argues that English proficiency remains a structural barrier for Indonesian IT professionals limiting access to high-value international clients directly corroborated by this study's moderating effect results.

Communications Skills play a vital role in maintaining the effective freelance career in the digital market, especially to individuals who have global customers. According to the results of a survey of 150 freelancers, there are positive correlations between success in IT, content writing, and voice-over services and English language proficiency. The English

language as the lingua franca of the global business is an opportunity that enhances employment, income, and career growth of freelancer (Yaqoob, et al., 2025). The evidence in this paper has shown the gap between the expectations of international clients and the communication skills of local freelance workers. It emphasizes the particular development of skills as in freelancing, effective communication skills are crucial in the delivery of the services, feedback, and sustenance of the relationship with the clients (Fatima et al., 2024). Communication is a very important aspect in the success of work place; without communication, there is no chance that the workplace will be successful. However, the barriers associated with language and ambiguous messages and differences in the communication channels can lead to misunderstanding, demoralization, and dissatisfaction in the clients. Communication training, emotional intelligence and combination of various channels of communication provides the ability to go beyond these hindrances and make the message clearer, aid in reaching the receivers of the message and generally increase the performance of the organization (Bahrain et al., 2023).

Similarly, the freelancers who do not speak English as their native language have challenges when dealing with clients due to language barrier. Consequently, this may create issues with access to opportunities, good job placements, and other high-paying freelancing jobs. Therefore, freelancers are in dire need to improve their proficiency in the English language to remain viable and develop their careers in the global market. Particularly in Indonesia the majority of the people suffer a drawback in communication skill (Dewi, 2022).

4.3 Stage 3: Cross-National Comparison

This section presents a systematic cross-national comparison of Pakistan and Indonesia on key similarities and differences in freelancer experiences at structural, institutional, and individual levels.

Table 4. 9 Cross-National Comparison Summary

Aspect	Mean Differences	Interpretation

Global Integration	3.54 (Pakistan), 4.20 (Indonesia)	Infrastructure problems do not hamper the integration of Pakistan freelancers globally, given that they can speak English. There is the issue of language barriers among Indonesian freelancers.
Infrastructure	3.07 (Pakistan), 4.26 (Indonesia)	The improved infrastructure of Indonesia helps a freelancer much more compared to Pakistan with all disruptions.
Payment Systems	2.60 (Pakistan), 4.04 (Indonesia)	Pakistan is characterized by large delays and charges on payments, which is compared to quicker and safer payments in Indonesia.
Communication Skills	4.04 (Pakistan), 3.69 (Indonesia)	Pakistan freelancers are doing well in the international markets, and the Indonesian counterparts are restricted by the language expertise.
Government Support	3.07 (Pakistan), 3.39 (Indonesia)	Government support is more advantageous to Indonesian freelancers, which means that it depends on the state intervention to achieve success in their careers.
Social Protection	2.98 (Pakistan), 3.39 (Indonesia)	The two nations share the fact that freelancers lack social security, but the Indonesians are more willing to have the state intervene to offer such security.
Career Development	3.54 (Pakistan), 3.97 (Indonesia)	The Indonesian freelancers have a better infrastructure but are restrained by communication skills whereas Pakistani freelancers are resilient even in challenging times.
Financial Security	2.60 (Pakistan), 3.18 (Indonesia)	Pakistan has a major financial instability, whereas Indonesian freelancers are a little bit better in financial conditions yet still they do not have access to loans.
Career Satisfaction	3.61 (Pakistan), 4.07 (Indonesia)	The freelancers in the 2 countries are content with their autonomy, and the Indonesian freelancers are more content given their better conditions despite the difficulties.

Freelancer Intentions	3.64 (Pakistan), 3.97 (Indonesia)	Indonesian freelancers tend to stay as freelancers; however, language barrier remains to be a challenge when compared to the higher intention of Pakistan with the problems.
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The cross-national comparison reveals that whilst Pakistani freelancers face more severe structural challenges, they demonstrate impressive resilience adapting through informal workarounds and leveraging English communication to access international markets. Indonesian freelancers operate in a more favourable physical environment but are not well embedded in the global freelance market, preferring local channels. Pakistan's communication advantage and global platform integration offset structural disadvantages, whilst Indonesia's structural advantages have not translated into global freelancing success due to language and institutional integration barriers.

4.3.1 Comparison of Model Explanatory Power: Non-Extended vs. Extended UTAUT

To empirically substantiate the theoretical contribution of extending the UTAUT model with three additional constructs Payment Security and Convenience (PSC), Policy and Legal Support (PLS), and Communication Skills (CS) the explanatory power of the non-extended and extended regression models was compared across both country samples. Table 4.10 presents the R^2 values for each model.

Table 4. 10 Comparison of R^2 Values: Non-Extended vs. Extended UTAUT

Model	Predictors	Indonesia R^2	Pakistan R^2
Non-Extended UTAUT	PE, EE, SI, FC	.192	.358
Extended UTAUT	PE, EE, SI, FC, PSC, PLS, CS	.207	.488
Increase (ΔR^2)		.015	.130

For the Indonesian sample, the non-extended UTAUT model explained 19.2% of the variance in behavioural intention ($R^2 = .192$, Adjusted $R^2 = .163$), while the extended model explained 20.7% ($R^2 = .207$, Adjusted $R^2 = .154$) a modest improvement of 1.5 percentage

points. The limited gain suggests that the extended constructs offer marginal additional explanatory value in the Indonesian context, where the original UTAUT predictors already capture the primary drivers of behavioural intention. This aligns with the earlier mean comparison, where Indonesian respondents already rated the baseline UTAUT constructs highly, leaving little additional variance for PSC, PLS, and CS to explain.

For the Pakistani sample, the improvement was considerably more substantial. The non-extended model accounted for 35.8% of variance in behavioural intention ($R^2 = .358$, Adjusted $R^2 = .334$), whilst the extended model accounted for 48.8% ($R^2 = .488$, Adjusted $R^2 = .454$) an increase of 13.0 percentage points. This substantial gain demonstrates that PSC, PLS, and CS meaningfully enhance the model's ability to explain freelancers' behavioural intentions in Pakistan, where payment friction, legal uncertainty, and communication barriers constitute critical structural constraints not captured by the baseline UTAUT constructs.

Overall, these results provide empirical justification for the proposed UTAUT extension. The cross-country difference in ΔR^2 is itself a substantive finding: it confirms that the additional constructs are particularly salient in contexts characterised by more severe payment and policy constraints, whilst the original UTAUT framework remains sufficient where structural conditions are relatively more favourable. This contextual sensitivity of the extended model reinforces the country-specific analytical approach adopted throughout this study.

This divergence can be explained by some contextual factors specific to each country's freelance ecosystem. First, constraint severity: PSC, PLS, and CS add explanatory power only where the condition each construct captures functions as a genuine, variable constraint on behaviour. In Pakistan, payment convenience ($M = 2.60$), legal recourse ($M = 2.25$), and tax understanding ($M = 2.40$) are all low and highly variable across respondents (Table 4.5), meaning these constructs capture real, differentiating friction that the baseline UTAUT model built around performance expectancy, effort expectancy, social influence, and facilitating conditions cannot. In Indonesia, the equivalent constructs cluster at higher, less variable means (for example, payment convenience $M = 4.04$), leaving little residual variance for the extended constructs to explain.

Second, market structure: because a large majority of Indonesian freelancers operate off-platform in the domestic market (Section 4.1.2), the internationally-oriented constructs PSC, which is built around international payment gateway access, and CS, which is built

around English-language communication are simply less applicable to their working reality. In Pakistan's globally-integrated, platform-reliant market, by contrast, these same constructs map directly onto lived experience, which is why they carry more predictive weight there.

Third, baseline model sufficiency: the non-extended UTAUT model already explains a comparatively larger share of variance in Indonesia relative to what remains unexplained ($R^2 = .192$), whereas in Pakistan the baseline model leaves substantially more variance unaccounted for ($R^2 = .358$, i.e., 64.2% unexplained), providing considerably more room for additional constructs to contribute meaningfully once introduced. Together, these findings indicate that the value of extending UTAUT with PSC, PLS, and CS is context-contingent rather than universally beneficial a nuance with direct implications for how researchers should adapt technology acceptance models when applying them to other developing-economy gig-work contexts.

5. CHAPTER 5 DISCUSSION

5.1 Stage 4: Synthesis and Consequence Modelling

The findings of this study reveal significant structural and contextual divergences between the freelance ecosystems of Pakistan and Indonesia, while also identifying shared vulnerabilities rooted in inadequate social protection and evolving digital governance frameworks. These results are interpreted here in relation to the existing literature on gig economy participation, digital infrastructure, and policy support in developing economies.

The classification of Pakistan as a ‘Career-Professional’ market and Indonesia as a ‘Youth-Gig’ market aligns with broader observations by (Graham et al., 2017), who noted that the motivations and constraints of platform-based workers are deeply shaped by national labour market structures and socioeconomic conditions. In Pakistan, the dominance of mature male professionals on platforms such as Fiverr (56.1%) and Upwork (40.4%) reflects a pattern consistent with (M. U. A. Shah et al., 2025), who documented Pakistan’s emergence as a top-four global freelancing economy despite persistent infrastructure deficits. The finding that Necessary Tools ($\beta = .483, p < .001$) encompassing hardware, stable power, and internet access is the strongest predictor of freelancers’ behavioural intention in Pakistan corroborates (Alam & Borman, 2021) findings in a comparable developing-country context, where physical infrastructure represented the primary barrier to digital labour participation.

In Indonesia, the inverse pattern where Government Support ($\beta = .388, p < .001$) rather than individual infrastructure emerges as the dominant predictor suggests a more institutionally embedded freelance culture, a finding consistent with (Nugroho et al., 2023), who observed that Indonesian Gen Z workers tend to require formal institutional scaffolding to engage confidently with gig platforms. The low level of global platform integration (71.1% operating off-platform) further reflects what (Faisal et al., 2019) identified as Indonesia’s persistent underrepresentation in global freelancing marketplaces despite relatively superior digital infrastructure. This paradox better tools, less global reach is largely attributable to the communication skills gap identified in this study (mean: 3.69 vs. Pakistan’s 4.04), reinforcing (Dewi, 2022) argument that English proficiency remains a structural barrier for Indonesian IT professionals seeking international clients. This also clarifies why communication skills function as a significant moderator only in Pakistan: moderation requires variance in the underlying pathway it acts upon, and that pathway

global, English-mediated platform use is far less prevalent among Indonesian respondents, most of whom operate within domestically-oriented, off-platform channels.

The non-significance of government policy on career satisfaction in both countries (Pakistan: $R^2 = .064$, $p = .121$; Indonesia: $R^2 = .035$, $p = .418$) is a notable finding. It suggests that, while policy frameworks shape the enabling environment for freelancing, day-to-day satisfaction is driven primarily by individual-level factors—autonomy, flexibility, and income potential—consistent with the findings of (Zwan et al., 2020) and (Salem, 2021). This has important implications for policymakers: interventions targeting welfare and legal recognition may be less immediately felt by freelancers than infrastructure improvements or payment system reforms. This distinction between policy as an enabling condition versus a driver of satisfaction has direct implications for the policy recommendations in Section 5.2: infrastructure and payment reforms are likely to be felt by freelancers relatively quickly, whereas legal and social-welfare reforms may improve long-term resilience and security without producing an immediate, measurable shift in self-reported satisfaction.

The cross-national examination of the freelance markets in Pakistan and Indonesia discloses the major differences in the problems encountered and solutions used by the freelancers in these two nations. Freelancers have a more restricted environment in Pakistan which is reflected in bad infrastructure, lack of access to good internet, and high delays in payment. Nevertheless, they display impressive resilience because they resort to informal workarounds, i.e., limited payment systems and their enhanced English knowledge to enter international markets. This strength is enhanced by the fact that freelancers must acclimatize to the volatile environment, and the freelancing economy is still well connected to the global economy via agencies such as Fiverr and Upwork.

Indonesian freelancers, on the contrary, have a more favourable infrastructure, such as a more stable internet and the availability of the needed tools and payment systems. Nonetheless, they are not so embedded in the global freelance market, using local options or operating off-platform via social commerce. Although the Indonesian freelancers have conducive environments to perform their freelance activities, they are limited to communication barriers which influence their international scope.

The vacuum of comparison shows that, though Pakistan freelancers are exposed to serious challenges, they are able to deal with them because of their flexibility and

globalization. In the meantime, lack of communication skills is the weak point of various freelancers in Indonesia, who are more equipped, but cannot coordinate with the international customers effectively.

The bad infrastructure and low payment friction conditions in Pakistan are putting freelancers in an incessant cycle of poor money. This, in its turn, does not allow investing into upskilling (e.g. enhancing English proficiency) and increases the problems they encounter. Indonesia, the absence of government policies and social protection schemes leads to the situation when freelancers would not enjoy the benefits provided by the formal financial systems, even when the working conditions were favourable. This continues to render them vulnerable and restrict them in the way they can get loans or financial stability.

5.1.1 Respondent Perspectives on Support Needs: Qualitative Insights from Open-Ended Responses

To further contextualise the quantitative findings and ground the policy recommendations in the lived experiences of respondents, Survey Section D included one open-ended question "What could the government, policymakers, universities, or companies do to better support freelancers in your country or in international markets?" Responses were collected from freelancers in both Pakistan and Indonesia and subjected to frequency-based word cloud analysis, where the size of each term reflects its relative frequency across all responses. Figure 5.1 presents the word cloud generated from Pakistani respondents' responses, and Figure 5.2 presents the word cloud generated from Indonesian respondents' responses.



Figure 5. 1 Open-Ended Pakistani Responses Word Cloud

For Pakistani respondents, the dominant terms were freelancers, payment, government, companies, freelancing, universities, support, skills, international, tax, and platforms. Secondary prominent terms included internet, provide, access, digital, training, policymakers, programs, policies, legal, protection, infrastructure, paypal, and gateways. Smaller but recurring terms such as electricity, banking, contracts, incentives, healthcare, networking, awareness, reliable, affordable, timely, and fair further indicate the breadth of challenges respondents identified. Taken together, these terms reveal four clear stakeholder-directed demands: (1) from the government, respondents sought simplified tax structures, formal recognition of freelancing as a profession, and reliable electricity and internet infrastructure; (2) from policymakers, they demanded legal protections, fair contract frameworks, and access to international payment gateways including PayPal and Stripe; (3) from *universities*, they called for the integration of freelancing, digital skills, and communication training into academic curricula; and (4) from companies and platforms, they requested verified payment protection, reduced transaction fees, and fairer dispute resolution systems. These qualitative priorities directly corroborate the quantitative findings, where Payment Convenience recorded the lowest mean score in Pakistan ($M = 2.60$) and

Necessary Tools encompassing hardware, stable power, and internet access emerged as the strongest predictor of behavioural intention ($\beta = .483, p < .001$).



Figure 5. 2 Open-Ended Indonesian Responses Word Cloud

For Indonesian respondents, the most prominent terms were *pekerja* (worker), *lepas* (freelance/free), *freelancer*, *pemerintah* (government), *serta* (along with), *perlindungan* (protection), *perusahaan* (companies), *akses* (access), *menyediakan* (provide), *pajak* (tax), *universitas* (university), and *pembayaran* (payment). Additional frequently occurring terms included *pelatihan* (training), *regulasi* (regulation), *jaminan* (guarantee/social security), *kontrak* (contract), *hukum* (law/legal), *kebijakan* (policy), *sosial* (social), *keterampilan* (skills), *memberikan* (to give/provide), *mendukung* (to support), *platform*, *internasional* (international), *ekosistem* (ecosystem), *kurikulum* (curriculum), *transparan* (transparent), and *ketenagakerjaan* (employment/labour). Terms such as *hak-hak* (rights), *adil* (fair), *fleksibel* (flexible), *aman* (safe), *kesehatan* (health), *mahasiswa* (students), and *edukasi* (education) appeared with moderate frequency, reinforcing the range of institutional gaps respondents identified. These terms point to four dominant themes: (1) legal and regulatory reform respondents demanded clear regulations governing freelance work, formal recognition of gig workers' rights, and intellectual property protections; (2) *social protection*

recurring references to *jaminan*, *sosial*, *kesehatan*, and *ketenagakerjaan* signal strong demand for flexible BPJS Ketenagakerjaan coverage and health insurance access for freelancers; (3) *education and training* frequent mention of *universitas*, *kurikulum*, *pelatihan*, *keterampilan*, and *mahasiswa* reflects the expectation that higher education institutions should embed practical freelancing and digital skills into their programmes; and (4) fair payment and contracts terms such as *pembayaran*, *kontrak*, *transparan*, *adil*, and *tepat* (timely) indicate that respondents prioritise transparent, fair, and punctual payment systems supported by enforceable contractual frameworks. These qualitative priorities align closely with the quantitative finding that Government Support ($\beta = .388$, $p < .001$) is the dominant predictor of behavioural intention in Indonesia, and that the absence of comprehensive social protection legislation remains the most critical structural gap in the Indonesian freelance ecosystem.

Notably, despite the linguistic difference between the two respondent groups Pakistani respondents answered in English and Indonesian respondents in Bahasa Indonesia both groups independently converged on three shared priorities: the need for clearer legal protections and contract frameworks, the role of universities in developing freelance-relevant skills, and the demand for fairer, more accessible, and more affordable payment systems. This cross-national convergence in qualitative responses strengthens the validity of the quantitative cross-national comparison presented in Stage 3 and reinforces the joint policy recommendations developed in the following sections. The word cloud analysis thus serves as a form of respondent-level validation, confirming that the structural challenges statistically identified in this study are not only significant in regression models but are directly experienced, clearly perceived, and explicitly articulated by the freelancers themselves.

5.2 Policy Implications and Recommendations

5.2.1 Recommendations for Pakistan

For Pakistan, the most urgent policy priority is infrastructure stabilisation. Internet shutdowns resulting in estimated losses of USD 1.62 billion in 2024 (Khan & Umar, 2025) disproportionately harm the freelance sector. Policymakers should adopt binding protocols exempting registered digital workers from network disruptions during political events. Payment infrastructure must be reformed to enable Pakistani freelancers to access international gateways such as PayPal under regulated, low-cost frameworks, addressing the

critical payment convenience deficit (mean: 2.60). Tax reform is equally critical: simplifying filing processes and expanding the DigiSkills programme to include tax literacy modules would address low voluntary compliance, consistent with (Zeb et al., 2025).

Specific recommendations for Pakistan: (1) legislate protocols protecting registered digital workers from internet shutdowns; (2) negotiate bilateral agreements enabling PayPal under regulated frameworks; (3) expand DigiSkills to include financial literacy, tax compliance, and contract protection modules; (4) formally recognise freelancing as a profession with access to appropriate social security benefits; and (5) establish dedicated technology zones with reliable power and internet infrastructure for digital workers.

5.2.2 Recommendations for Indonesia

For Indonesia, two priorities are paramount. First, the exclusion of freelancers from social security legislation Law No. 24 of 2011 and Government Regulation No. 35 of 2021 must be addressed through legislative amendment explicitly extending social protection to gig workers, as argued by (Harmono et al., 2025). Second, English-language communication training should be integrated into higher education curricula and government digital skills programmes. Closing this communication gap would unlock significant participation in global platforms, helping to explain why Indonesia, despite better infrastructure, lags behind Pakistan in global freelancing income.

Specific recommendations for Indonesia: (1) amend Law No. 24 of 2011 to explicitly extend social protection to gig workers; (2) integrate business English and digital communication training into higher education and vocational programmes; (3) develop government-supported onboarding programmes for transitioning from local to international platforms; (4) establish freelancer incubators to facilitate this transition; and (5) develop simplified tax guidelines designed specifically for freelancers to improve voluntary compliance.

5.2.3 Joint Recommendations for Both Countries

For both countries, universities should play a central convening role, partnering with governments and platforms to deliver freelancing education, legal literacy, and practical platform onboarding. This trilateral model government, academia, and corporate sector mirrors successful interventions documented in comparable emerging digital economies

(Graham et al., 2017). Additional shared recommendations: (1) develop joint educational programmes between governments, universities, and platform operators; (2) establish national freelancer associations representing gig workers in policymaking; (3) develop shared data platforms to monitor the economic contribution of freelancing; (4) bilateral cooperation between Pakistan and Indonesia to share gig economy governance best practices; and (5) active engagement with the ILO and World Bank for technical and financial support in regulatory reform.

5.3 Theoretical Contributions

This study makes three distinct theoretical contributions. First, it introduces FRIM as an original four-stage analytical framework and extends the UTAUT model to incorporate three context-specific constructs: Payment Security and Convenience (PSC), Policy and Legal Support (PLS), and Communication Skills (CS). The empirical value of this extension is demonstrated by the improvement in model explanatory power: for the Pakistani sample, the extended model increased R^2 from .358 to .488 ($\Delta R^2 = .130$), representing a 13-percentage-point gain over the baseline UTAUT model. In the Indonesian sample, the improvement was more modest ($\Delta R^2 = .015$), reflecting contextual differences in the salience of the extended constructs across the two national settings. This contrast supports the view that model-extension value is context-contingent rather than universal: PSC, PLS, and CS behave as high-leverage predictors only where the corresponding structural constraint—payment friction, legal ambiguity, or communication demand—is both severe and behaviourally binding, a condition met in Pakistan but largely not in Indonesia. Together, these results confirm that the extended model offers a more comprehensive and empirically stronger framework than the original UTAUT for analysing freelancers' behavioural intentions in developing country gig economies, offering a more comprehensive approach than existing models by integrating individual and structural dimensions of freelance labour into a unified analytical sequence. Second, it provides the first systematic cross-national quantitative comparison between Pakistan and Indonesia using primary survey data, revealing a paradox that challenges infrastructure-centric assumptions in the digital labour literature—a country with weaker infrastructure (Pakistan) outperforming one with better infrastructure (Indonesia) in global freelancing participation. Third, by identifying communication skills as a significant moderating variable only in Pakistan, the study contributes nuanced country-specific insights challenging one-size-fits-all policy prescriptions and demonstrating that

freelancing success depends on human capital in the form of communication ability a dimension overlooked in prior literature on digital labour in developing countries.

5.4 Study Limitations

The cross-sectional survey design limits the ability to draw causal conclusions; longitudinal studies would provide better understanding of how factors evolve over time. Samples collected through online communities tend to represent more digitally connected freelancers, which may not fully capture experiences of those operating offline or in remote areas, limiting generalisability. The study relies on self-reported data susceptible to response bias; future studies could integrate secondary platform and government data to validate findings. Finally, the FRIM constructs require further validation in other developing country contexts to test the generalisability of this framework beyond Pakistan and Indonesia.

6. CHAPTER 6 CONCLUSION

6.1 Summary of Findings

This study examined the challenges faced by freelancers in Pakistan and Indonesia through the lens of the originally developed FRIM framework, integrating an extension of UTAUT incorporating contextually relevant constructs for gig economy research in developing countries. Survey data from 228 freelancers revealed distinctly different yet complementary patterns reflecting divergent socioeconomic, infrastructure, and policy conditions in both nations.

Stage 1 findings establish that Pakistan operates as a "Career-Professional" market dominated by experienced professionals highly integrated into global platforms (Fiverr 56.1%, Upwork 40.4%), whilst Indonesia operates as a "Youth-Gig" market dominated by younger participants who predominantly operate off-platform (71.1%) through local social commerce channels. Occupational distribution reveals Pakistan is more diversified into technical and business roles, whilst Indonesia is more concentrated in visual creative services.

Stage 2 findings confirm that infrastructure challenges particularly access to necessary hardware are the strongest predictors of behavioural intention in Pakistan ($\beta = .483$), whilst government support is dominant in Indonesia ($\beta = .388$). Tax understanding ($\beta = .325$), legal recourse ($\beta = .367$), and transaction fees ($\beta = .280$) are all significant in Pakistan; government support is the single significant financial predictor in Indonesia. Government policy does not significantly influence career satisfaction in either country. Stage 3 findings reveal that communication skills act as a significant moderator in Pakistan ($\beta = -.197$) but not in Indonesia ($\beta = .038$), with Pakistani freelancers demonstrating higher resilience through English language proficiency and global platform integration that offsets more severe structural disadvantages.

6.2 Main Conclusions

This work makes theoretical contribution as it proposes the Freelancer Resilience and Integration Model (FRIM) and the Research also extended the Unified Theory of Acceptance and Use of Technology (UTAUT) to investigate the issues of freelancers in Pakistan and Indonesia. The empirical value of this extension is supported by a 13-

percentage-point improvement in model explanatory power for the Pakistani sample (non-extended $R^2 = .358$; extended $R^2 = .488$), confirming that PSC, PLS, and CS are contextually relevant constructs for gig economy research in developing countries, whilst the modest gain in Indonesia ($\Delta R^2 = .015$) reflects the contextual specificity of the extended constructs across different national environments. Through an exploration of infrastructure, financial regulatory, payment and government policies effects, this paper proposed the FRIM framework to aid the understanding of the behaviours intentions of freelancers and the mediating effect of communication skills on the use of the global freelance platform.

The analysis shows that infrastructure issues like poor internet reliability and presence of inadequate access to required tools have a very strong effect on the behavioural intentions of freelancers, especially in Pakistan where issues are worse. Freelancers in both countries also have a perception of security and convenience of payment, which is influenced by financial policies and payment systems. Security of payment processing systems and high transaction costs in Pakistan have led to income insecurity and reduced motivation on the part of freelancers to go through foreign platforms. Instead, Indonesia has superior infrastructure and more stable payment options with disadvantages of communication barriers, which make it harder to expand to wider platforms. The elements indicate the critical role of sound infrastructure and transparent financial policies in determining whether freelancers are willing to work through the international freelancing platforms.

Governments and corporate and academic sectors have significant roles to play in increasing the prospects of freelancing. The government assistance to freelancers is also not much in Pakistan and there is an urgent need of social protection programme and policies aimed to the freelance employees such as health benefits and better definition of taxes. Conversely, the role of Indonesia government is more supportive though some enhancement is still required especially on developing communication skills and coverage of social security. To maintain improved conditions of work, the corporate sphere can contribute to the training of freelancers and equip them with the necessary resources, whereas academic institutions need to include the education connected with freelancing and give more practical knowledge to the future freelancers to enable them to survive in an international market.

The behavioural intention to use global freelance platforms is moderated by the communication skills of the freelancers. In Pakistan, the issues of bad infrastructure are offset by good communication skills, which allows freelancers to keep on working and

succeed despite all the challenges. The same cannot be said about Indonesia, however, with communication skills being not as moderating, since the majority of freelancers in Indonesia work within local ecosystems, where the English proficiency is not as a critical factor. This indicates one of the major distinctions in the effect of communication skills on the success of freelancing in both nations, where Pakistani freelancers depend more on language proficiency to interact on the global level.

Finally, to make freelancing in Pakistan and Indonesia more sustainable, their infrastructure, financial systems, government policies, and communication skills should be improved. Such advancements will not just reinforce the behavioural intention of the freelancers to participate in global platforms but also open up more inclusive and equal opportunities in the rising global gig economy.

6.3 Directions for Future Research

First, longitudinal studies tracking freelancers over multiple years would provide richer understanding of how challenges and adaptation strategies evolve, and how policy interventions affect behaviour in the long run, enabling stronger causal inferences than this cross-sectional study permits. Second, validation of FRIM in other developing country contexts such as India, Bangladesh, Nigeria, or Brazil would test the generalisability of this framework and identify additional contextual factors relevant in diverse national settings. Third, qualitative in-depth research through interviews with experienced freelancers, policymakers, and platform operators would provide more nuanced insight into the mechanisms underlying the quantitative findings. Fourth, research on the impact of emerging technologies including generative AI, blockchain for payments, and Web3-based platforms on the freelancing landscape in developing countries represents an increasingly urgent area, particularly regarding how these technologies might alleviate or exacerbate the challenges identified in this study.

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8. APPENDIX A

English Version

Survey Instrument

The following questionnaire was used to collect data from 228 freelancers in Pakistan and Indonesia. It comprises six principal sections covering demographic information, platform usage, and the extended UTAUT constructs defined by the FRIM framework. The questionnaire was administered in English and translated into Bahasa Indonesia for Indonesian respondents.

SECTION A: DEMOGRAPHIC INFORMATION

No.	Question	Response / Options
1	Gender	☐ Male ☐ Female ☐ Prefer not to say
2	Age	☐ 18 – 24 ☐ 25 – 34 ☐ 35 – 44 ☐ 45+
3	Years of Freelancing Experience	☐ Less than 1 year ☐ 1 – 2 years ☐ 3 – 5 years ☐ 6+ years
4	Country	☐ Pakistan ☐ Indonesia ☐ Other: _____
5	Which platform(s) do you use for freelancing? (Check all that apply)	☐ Upwork ☐ Fiverr ☐ Freelancer ☐ Toptal ☐ Guru ☐ 99designs ☐ People Per Hour ☐ Social Media / Personal Network ☐ Other: _____

6	Main Freelancing Field (Check all that apply)	☐ Graphic & Multimedia Design ☐ Software Development ☐ Web & Multimedia Development ☐ Sales & Marketing Management ☐ Content Writing / Authors ☐ System Analysis ☐ ICT User Support ☐ Management & Org. Analysis ☐ Other: _____
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SECTION B: FREELANCING PLATFORM USAGE

Please indicate how often you use each of the following platforms:

Platform	Selection
Upwork	☐
Fiverr	☐
Freelancer.com	☐
Toptal	☐
Guru	☐
99designs	☐
People Per Hour	☐
Social media / Personal Network	☐

SECTION C: UTAUT CONSTRUCTS

Scale: 1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Performance Expectancy (PE)						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
PE1	Using freelancing platforms helps me increase my income.	☐	☐	☐	☐	☐
PE2	Global freelancing platforms significantly	☐	☐	☐	☐	☐

	expand my work opportunities.					
PE3	Using platforms allows me to access clients unavailable to me locally.	☐	☐	☐	☐	☐
Effort Expectancy (EE)						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
EE1	I find it easy to use freelancing platforms.	☐	☐	☐	☐	☐
EE2	Learning to use freelancing platforms does not require much effort.	☐	☐	☐	☐	☐
EE3	My interaction with freelancing platforms is clear and understandable.	☐	☐	☐	☐	☐
Social Influence (SI)						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
SI1	People important to me believe I should use global freelancing platforms.	☐	☐	☐	☐	☐
SI2	The freelancing community influences my decision to use a specific platform.	☐	☐	☐	☐	☐
SI3	Recommendations from fellow freelancers influence my platform choices.	☐	☐	☐	☐	☐
Facilitating Conditions (FC)						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
FC1	I have the resources (laptop, internet, electricity) needed for freelancing.	☐	☐	☐	☐	☐
FC2	My internet connection is sufficiently reliable for freelancing work.	☐	☐	☐	☐	☐

FC3	I can get help when I encounter difficulties using freelancing platforms.	☐	☐	☐	☐	☐
Payment Security and Convenience (PSC)						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
PSC1	I feel secure receiving payments through freelancing platforms.	☐	☐	☐	☐	☐
PSC2	Transaction fees for receiving international payments are reasonable.	☐	☐	☐	☐	☐
PSC3	The payment withdrawal process does not disrupt my income flow.	☐	☐	☐	☐	☐
PSC4	I understand my tax obligations as a freelancer in my country.	☐	☐	☐	☐	☐
PSC5	I have access to legal recourse if a client refuses to pay for completed work.	☐	☐	☐	☐	☐
Policy and Legal Support (PLS)						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
PLS1	The government provides adequate support for freelancers through relevant policies.	☐	☐	☐	☐	☐
PLS2	Existing laws adequately protect me from client non-payment or contract violations.	☐	☐	☐	☐	☐
PLS3	Government training programmes (e.g., DigiSkills) have improved my freelancing career.	☐	☐	☐	☐	☐
PLS4	I would benefit from formal recognition of freelancing as a	☐	☐	☐	☐	☐

	profession with social benefits.					
Communication Skills (CS) Moderating Variable						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
CS1	My English language skills help me secure international clients.	☐	☐	☐	☐	☐
CS2	I can communicate effectively with clients from different countries.	☐	☐	☐	☐	☐
CS3	My communication skills are a competitive advantage in global freelancing.	☐	☐	☐	☐	☐
CS4	I continue on international platforms even when opportunities seem limited, because I am confident in communicating with international clients.	☐	☐	☐	☐	☐
Behavioural Intention (BI) Dependent Variable						
Item Code	Statement	1 Strongly Disagree	2 Disagree	3 Neutral	4 Agree	5 Strongly Agree
BI1	I intend to continue using global freelancing platforms in the next 12 months.	☐	☐	☐	☐	☐
BI2	I would recommend global freelancing platforms to other freelancers.	☐	☐	☐	☐	☐
BI3	I plan to increase my reliance on global freelancing platforms for income.	☐	☐	☐	☐	☐
BI4	I am satisfied with my freelancing career and intend to continue.	☐	☐	☐	☐	☐

SECTION D: OPEN-ENDED QUESTION

Q14. What could the government, policymakers, universities, or companies do to better support freelancers in your country or in international markets?

Answer:

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9. APPENDIX B

Bahasa Indonesia Version

BAGIAN A: INFORMASI DEMOGRAFIS

No.	Pertanyaan	Jawaban / Pilihan
1	Jenis kelamin?	☐ Laki-laki ☐ Perempuan ☐ Lebih suka tidak mengatakannya
2	Usia?	☐ 18 – 24 ☐ 25 – 34 ☐ 35 – 44 ☐ 45+
3	Jumlah tahun Pengalaman Freelancing?	☐ Kurang dari 1 Tahun ☐ 1–2 Tahun ☐ 3–5 Tahun ☐ 6+ Tahun
4	Platform apa saja yang Anda gunakan untuk bekerja lepas? (Pilih semua yang berlaku)	☐ Upwork ☐ Fiverr ☐ Freelancer ☐ Toptal ☐ Guru ☐ 99designs ☐ People Per Hour ☐ Media Sosial / Jaringan Pribadi ☐ Lainnya: _____
5	Bidang Freelancing Utama? (Pilih semua yang berlaku)	☐ Desainer Grafis & Multimedia ☐ Pengembang Perangkat Lunak ☐ Pengembang Web & Multimedia ☐ Manajer Penjualan & Pemasaran ☐ Penulis Konten / Penulis ☐ Analis Sistem ☐ Dukungan Pengguna TIK ☐ Analis Manajemen & Organisasi ☐ Lainnya: _____

BAGIAN B: PENGGUNAAN PLATFORM FREELANCING

Harap nyatakan seberapa sering Anda menggunakan setiap platform berikut:

Platform	Pilihan
Upwork	☐
Fiverr	☐
Freelancer.com	☐
Toptal	☐
Guru	☐
99designs	☐
People Per Hour	☐

Media Sosial / Jaringan Pribadi	☐
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BAGIAN C: KONSTRUK UTAUT

Skala: 1 = Sangat Tidak Setuju 2 = Tidak Setuju 3 = Netral 4 = Setuju 5 = Sangat Setuju

Harapan Kinerja (PE)						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
PE1	Pekerjaan lepas (Freelancing) telah meningkatkan penghasilan saya.	☐	☐	☐	☐	☐
PE2	Saya yakin pekerjaan lepas (Freelancing) akan membantu mengembangkan karier saya.	☐	☐	☐	☐	☐
PE3	Pekerjaan lepas (Freelancing) memberi akses ke peluang yang lebih baik.	☐	☐	☐	☐	☐
PE4	Freelancing membantu saya bekerja dengan klien di luar negara saya.	☐	☐	☐	☐	☐

Harapan Upaya (EE)						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
EE1	Mudah untuk menemukan peluang kerja lepas (Freelancing).	☐	☐	☐	☐	☐
EE2	Berkomunikasi dengan klien dan mengelola proyek adalah hal yang mudah bagi saya.	☐	☐	☐	☐	☐
EE3	Menjadi pekerja lepas (Freelancing) tidak memerlukan banyak usaha untuk memulai.	☐	☐	☐	☐	☐
EE4	Saya merasa nyaman menggunakan alat dan proses lepas.	☐	☐	☐	☐	☐

Pengaruh Sosial (SI)						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
SI1	Orang-orang di sekitar saya mendukung keputusanku untuk bekerja lepas (Freelancing).	☐	☐	☐	☐	☐

SI2	Saya memulai pekerjaan lepas (Freelancing) karena rekomendasi.	☐	☐	☐	☐	☐
SI3	Teman-teman atau komunitas daring mendorong saya untuk bekerja lepas (Freelancing).	☐	☐	☐	☐	☐
SI4	Saya terinspirasi oleh kesuksesan pekerja lepas (Freelancing) lainnya.	☐	☐	☐	☐	☐

Kondisi Pemfasilitasi (FC)						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
FC1	Saya memiliki internet dan listrik yang andal untuk bekerja lepas (Freelancing).	☐	☐	☐	☐	☐
FC2	Saya memiliki peralatan yang diperlukan (komputer, perangkat lunak).	☐	☐	☐	☐	☐
FC3	Saya bisa mendapatkan bantuan saat saya menghadapi masalah dalam pekerjaan lepas (Freelancing).	☐	☐	☐	☐	☐
FC4	Komunitas pendukung pekerja lepas (Freelancing) ada di daerah saya.	☐	☐	☐	☐	☐

Keamanan & Kenyamanan Pembayaran (PSC)						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
PSC1	Saya merasa aman saat menerima pembayaran freelance.	☐	☐	☐	☐	☐
PSC2	Biaya transaksi atau penarikan mengurangi penghasilan saya.	☐	☐	☐	☐	☐
PSC3	Keterlambatan pembayaran berdampak negatif pada motivasi saya.	☐	☐	☐	☐	☐
PSC4	Saya memiliki akses terbatas ke layanan pembayaran internasional.	☐	☐	☐	☐	☐
PSC5	Menerima pembayaran cepat dan nyaman bagi saya.	☐	☐	☐	☐	☐

Kebijakan & Dukungan Hukum (PLS)						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
PLS1	Pemerintah mendukung pekerjaan lepas (Freelancing) sebagai karier.	☐	☐	☐	☐	☐
PLS2	Saya memahami bagaimana pajak berlaku pada pendapatan lepas saya.	☐	☐	☐	☐	☐
PLS3	Saya memiliki akses ke jalur hukum untuk perselisihan.	☐	☐	☐	☐	☐
PLS4	Pekerja lepas harus diikutsertakan dalam skema perlindungan sosial.	☐	☐	☐	☐	☐
PLS5	Pekerjaan lepas (Freelancing) diakui sebagai pekerjaan formal di negara saya.	☐	☐	☐	☐	☐

Keterampilan Komunikasi (CS) Variabel Moderat						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
CS1	Saya percaya diri berkomunikasi dengan klien dalam bahasa Inggris atau bahasa global lainnya.	☐	☐	☐	☐	☐
CS2	Keterampilan menulis dan berbicara saya membantu memenangkan pekerjaan.	☐	☐	☐	☐	☐
CS3	Komunikasi yang buruk telah memengaruhi proyek lepas saya.	☐	☐	☐	☐	☐
CS4	Saya menggunakan keterampilan komunikasi untuk menjaga hubungan jangka panjang.	☐	☐	☐	☐	☐
CS5	Saya telah berupaya meningkatkan kemampuan komunikasi dan soft skills saya.	☐	☐	☐	☐	☐

Niat Perilaku (BI) Variabel Dependen						
Kode	Pernyataan	1 Sangat Tidak Setuju	2 Tidak Setuju	3 Netral	4 Setuju	5 Sangat Setuju
BI1	Saya bermaksud untuk melanjutkan pekerjaan lepas (Freelancing) di masa mendatang.	☐	☐	☐	☐	☐
BI2	Saya merasa puas dengan karier lepas saya.	☐	☐	☐	☐	☐
BI3	Saya akan merekomendasikan pekerjaan lepas (Freelancing) kepada orang lain.	☐	☐	☐	☐	☐
BI4	Saya bersedia mempelajari keterampilan baru untuk berkembang sebagai pekerja lepas (Freelancing).	☐	☐	☐	☐	☐

BAGIAN D: PERTANYAAN TERBUKA

P14. Apa yang dapat dilakukan pemerintah, pembuat kebijakan, universitas, atau perusahaan untuk lebih mendukung pekerja lepas di negara Anda atau di pasar internasional?

Jawaban:

Thank you sincerely for participating in this research. Your responses will contribute to evidence-based recommendations aimed at improving the conditions of freelancers in Pakistan and Indonesia. All responses are strictly confidential and will be used solely for academic research purposes.