

EXPLORING THE FAIRNESS CHALLENGES AND FINANCIAL WELL-BEING IN THE SHARING ECONOMY FOR GEN Z GIG WORKERS

I Gusti Ayu Purnamawati

Faculty of Economics, Universitas Pendidikan Ganesha, Indonesia
(ayu.purnamawati@undiksha.ac.id)

Putu Riesty Masdiantini

Faculty of Economics, Universitas Pendidikan Ganesha, Indonesia
(riesty.masdiantini@undiksha.ac.id)

Lucy Sri Musmini

Faculty of Economics, Universitas Pendidikan Ganesha, Indonesia
(sri.musmini@undiksha.ac.id)

ABSTRACT

This study examines how Generation Z workers perceive fairness and well-being in the tourism gig economy, and how they respond to challenges such as income uncertainty, limited social protection, and power imbalances between workers and digital platforms. The sharing economy—built on individual participation in providing services like accommodation, transportation, and local experiences—has become a core component of the tourism sector. While it creates new opportunities, it also raises serious concerns about fairness and worker welfare, particularly for Gen Z. To assess these issues, the study employs a quantitative approach using secondary data and bibliometric analysis within the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. This method enables a comprehensive overview of research trends, themes, and relationships related to fairness and well-being among Gen Z workers in the sharing economy. Findings indicate that although the gig economy provides flexibility, Gen Z workers in tourism face significant vulnerabilities, including inequitable benefit distribution, lack of access to social protection, and limited financial literacy. These conditions deepen inequalities and undermine worker resilience. The study emphasizes that an inclusive and collaborative economic model is essential, supported by policies that safeguard rights and promote financial security. Ultimately, while the sharing economy offers innovation and opportunity in tourism, it also amplifies precarity for young gig workers. Addressing equity, fairness, and well-being is therefore critical to building an inclusive and sustainable digital economy. The research highlights the need for policy interventions, social innovation, and capacity-building initiatives to protect Gen Z workers from ongoing uncertainty.

Keywords: fairness challenges, financial well-being, Gen Z, gig workers, sharing economy

INTRODUCTION

The sharing economy is known very quickly in today's global business, with its various implementations in various economic fields (Tian et al., 2024). The sharing economy provides a significant increase in value in the tourism sector's competitiveness and complements the supply chain for conventional tourism services. The sharing economy is a potential element in reducing unemployment rates by utilizing resources better and more efficiently. Ultimately, a new business model seeks to provide tourists with as many services as possible. In addition, the sharing economy platform in the tourism sector provides options for new work schemes that offer flexibility and income. The most significant elements that play a role in the sharing economy-based model, consumer behavior, and the impact of the sharing economy are to reveal how the main factors drive the development of the sharing economy (Navickas et al., 2021).

The rapid development of digital technology and application-based platforms has significantly changed the structure and elements of the tourism industry in the 21st century (Tan et al., 2025). Realizing the transformation of the 21st century, the tourism industry has begun to adapt in various aspects of its services, including business models and organizational management structures of hotels, as well as companies engaged in tourism. Forming virtual communities is one of the mainstay opportunities in travel reservation methods that shift old patterns towards more dynamic virtual communities for user engagement, such as Airbnb and TripAdvisor (Zhang & Szab, 2024).

The sharing economy business model makes individuals a key factor in terms of service, namely accommodation, transportation, and local experiences, all components being inseparable parts (Tsou et al., 2019; Bapiri et al., 2024). However, this model also has major challenges related to justice and welfare, as also experienced by Generation Z (Gen Z) as its main actors (Robinson & Schänzel, 2019). Another gap in the development of digital technology and application-based platforms can shift the structure and elements of the tourism industry (Aref, 2024).

Gen Z is an agent of renewal with a high awareness of digitalization and flexible opportunities for work. Gen Z is the largest age group in Indonesia; 27.94 percent have a strong interest in traveling, 78 percent are interested in freelance work, 32 percent in side jobs, 65 percent even have involvement in the gig economy and seek to gain welfare in the tourism sector, such as becoming an online motorcycle taxi driver, tour guide, or accommodation provider through a digital platform. However, these hopes are accompanied by inadequate income, social protection, and fluctuating working conditions (Heriyanto, 2024). According to Undari & Sugiyama (2024) research, informal sector workers, such as those in the tourism industry, face a dilemma regarding social protection and legal status, because they depend on digital platforms for money provided by employer companies. The impact leads to economic and social welfare. The gig economy is a new financial scheme in line with technological disruption and digital transformation, with informal working hours, whose services can be widely accessed on-demand platforms. The flexibility of opportunities in terms of time and place of work makes them unable to be categorized as employees, which is risky without protective laws.

In addition, a study by Abdullah et al. (2024) revealed that freelancers (Gen Z) in Indonesia face uncertainty due to minimal competency development, which leads to uncertainty and an inability to face economic conditions at a micro and macro level. Even the Industrial Revolution has become a paradox of emphasis that needs to be considered regarding the increasingly uncontrolled number of freelancers. Furthermore, (Uchiyama et al., 2022) provide evidence of digital exploitation experienced by informal

workers, such as intervention in prices and working conditions without reciprocal justice. This phenomenon seriously creates inequality from both sides, especially platform providers, which is said to be distributive justice in the form of economic benefits. The nature of tourism that depends on seasonal terms is increasingly a chasm for this injustice. Even Gen Z workers do not have certainty of appropriate income in the long term, and dependence on changes in digital platform algorithms and policies that are attached in the future will affect income in real terms.

This study aims to identify the equality challenges Gen Z workers face in the tourism freelance economy, including the absence of income security, lack of social protection, and inequality between workers and platforms. The impact of these challenges and the analysis carried out provide direction and policies on the welfare of Gen Z workers economically, socially, and psychologically. Explore Gen Z workers' perceptions of equality and well-being in the tourism freelance economy and how they respond to challenges better. Provide policy recommendations to improve the equality and well-being of Gen Z workers in the tourism freelance economy. This research is urgent in developing the tourism industry and the dynamics of the digital labor market. The research focus, which is based on Gen Z workers, is expected to provide new insights into the challenges and needs of this age group in facing the gig and sharing economy. Even become the basis for developing more inclusive and fair policies in the tourism sector and contribute to the development of literature on justice and welfare in an economic framework in an implicational and just manner. The originality of this study is that it explicitly highlights Gen Z, an age group that actively dominates the current gig labor market but has received little attention in academic studies related to financial well-being and systemic justice in the sharing economy. Most previous studies have focused more on millennials or gig workers in general, rather than on the sociopsychological and economic aspects of Gen Z specifically. Existing literature often separates the topics of "workplace justice" and "financial well-being", but this study combines the two to look at the systemic relationship between unfair treatment and its impact on Gen Z's personal economic stability. This creates a more realistic, multidimensional approach to the gig worker problem. Although platforms such as Gojek, Grab, ShopeeFood, Upwork, and Fiverr are increasingly dominant, there is still little research that deeply assesses how algorithm dynamics, payment transparency, and work relations impact worker fairness and well-being. This study seeks to fill the gap in qualitative and narrative data from workers themselves, which are often unheard of in macroeconomic studies. This research has the potential to discuss how ranking systems, uncertain working hours, and fluctuating incomes affect perceptions of fairness and financial well-being. It addresses an area that has been neglected in classical fairness studies that have not adapted to the context of a platform-based digital economy.

LITERATURE REVIEW

The gig economy is an inseparable part of the work system that relies on short-term contracts or what is known as freelance work, which is often done through digital platforms. Understanding the sharing economy as a business model that provides opportunities for individuals to access goods or services in the form of sharing, based on online platforms (Srihita et al., 2025). Although the concept seems different, it can provide change and revolution in the world of work, offering flexibility but creating long-term challenges related to fairness and the certainty of the welfare of workers who carry it out.

Fairness in the gig economy provides an overview of the distribution of two aspects, namely the benefits and burdens caused by both parties, between workers and platforms (Albab et al., 2024). Workers often face income uncertainty, lack of access to social benefits, and limited control over their working conditions. Meanwhile, the platform gets big profits without bearing the obligations of traditional employment relationships. It raises a dilemma about the fairness of the distribution of benefits that must be held by both parties involved (Pratomo et al., 2023).

The welfare of gig workers includes economic, social, and psychological aspects. If described in terms of financial aspects, gig workers have concerns about income instability and inadequate access to health insurance and pensions. The social aspect, in argumentation, also results in the possibility of workers feeling alienated due to the lack of social interaction and equal support from co-workers. Psychologically, of course, related to uncertainty and pressure in the continuity of work can cause uncontrolled stress and fatigue. As a result, freelancers' welfare depends on the platform's structure and policies that are the basis of the work that control them (Vu & Nguyen, 2024; Do et al., 2023).

Through A Theory of Justice (Rawls, 1971), John Rawls explains two main principles in the concept of justice: Freedom, which refers to individuals who have fundamental and equal rights to freedom, such as freedom of speech, religion, legal equality, and individual ownership. Difference explains social and economic inequality, which can only be explained by providing greater benefits to the most disadvantaged members of society. For Gen Z workers in the tourism sector, the principle of freedom is identical to their right to work freely and choose the type of work that suits them. However, the obstacles faced in its implementation for freelancers are income inequality, access to social protection, and fluctuating working conditions. Of course, this indicates that the second principle has not been fully implemented because this inequality is detrimental to freelancers, especially Gen Z, who are new to the workforce.

Ed Diener explains Subjective Well-Being (Diener, 1984; Diener, 2009) as subjective well-being, which is an individual's evaluation of the quality of life, both in terms of affective aspects (positive and negative feelings) and cognitive (overall life assessment). Income, social relationships, work, and health factors influence it. For Gen Z workers in the tourism sector, their subjective well-being can be affected by income uncertainty, lack of social protection, and unstable working conditions. Research by Nugroho et al (2023) explains that job protection and stable income significantly impact the well-being of freelancers in Indonesia. These theories argue that Gen Z workers in the tourism sector face challenges that cannot be underestimated regarding justice and well-being in the freelance economy. Rawls' principle of social justice emphasizes the fair distribution of benefits and burdens in society. The theory of financial well-being also states that factors such as income can affect workers' well-being, where freelancers must have access to a stable income.

John Rawls' principles of justice and Diener's subjective welfare model will significantly enrich the theoretical framework of the study. First Principle (Equal Liberty): Everyone has an equal right to basic liberties, including the freedom to choose their work and to express their opinions. Relevance of findings: Many Gen Z gig workers have no say over algorithmic policies and commission cuts on platforms. This contradicts Rawls' principle of participatory liberty. Inequality arises when workers cannot influence policies that directly affect their livelihoods. Second Principle (Difference Principle and Fair Equality of Opportunity), Inequality is only acceptable if it benefits the least advantaged, and all individuals have equal opportunities. Relevance of findings: Gen Z gig workers face significant income disparities, with no social

security. They also face algorithmic biases, such as rating systems that favour senior partners or those with more expensive devices. Platform systems often fail to meet this principle by deepening the gap of inequality (e.g., workers with low access to technology or limited skills are increasingly excluded). The integration of Rawls will strengthen the structural analysis of systemic injustice in the platform economy. Diener's theory has Relevant findings: Gen Z gig workers experience Income uncertainty that reduces life satisfaction; Long working hours and rating pressures that increase negative affect; Lack of social security and work isolation that reduce positive affect. Financial well-being is not only measured by absolute income, but also by perceptions of stability, control over working hours, and social relations. Using Diener's theory will deepen the psychological and emotional dimensions in the analysis of financial well-being.

METHOD, DATA, AND ANALYSIS

This study uses a quantitative approach based on secondary data with a bibliometric analysis method combined with the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework. This approach was chosen to obtain a comprehensive picture of trends, topics, and relationships of previous studies that discuss the justice and welfare of Gen Z workers in the context of the sharing economy in the tourism sector. Bibliometric analysis allows the identification of publication trends, citation patterns, and relationships between concepts in the scientific literature. In this context, bibliometric analysis can reveal research focuses, topic developments, and gaps in related studies. Data for the analysis were collected from leading academic databases such as Google Scholar using relevant keywords, such as "Gen Z," "gig economy," "tourism," "justice," and "well-being." VOSviewer will be used to visualize keyword networks, co-citations, and co-authorships and to analyze temporal trends in publications and citations.

Data were obtained from reputable international scientific databases, such as Scopus, Web of Science, and Google Scholar. The search was conducted on publications between 2015 and 2025 to accommodate the relevance and latest developments of the gig economy, digital tourism, and Gen Z workforce concepts. Duplicates between databases were removed using reference management (Zotero/Mendeley). Articles that were not relevant based on title and abstract were excluded. The full text of the remaining articles was checked using the following inclusion and exclusion criteria: Inclusion criteria (Discusses gig workers in the context of the sharing economy, Addresses issues of equity or well-being, Relevant to the context of tourism or hospitality, directly involves (or mentions) the Gen Z population. Exclusion criteria (Non-academic or opinion studies, Lack of abstract or full text, Focus on informal sector workers).

Studies past the previous stage were analyzed quantitatively (bibliometric) and qualitatively (thematic narrative). The selection flow is displayed through the PRISMA diagram. After selection, the selected articles were analyzed using VOSviewer and Bibliometric R Package for Keyword frequency analysis (Co-occurrence), Analysis of author and institution relationships (Co-authorship Analysis), Citation analysis (Co-citation), Thematic mapping and trend evolution (Thematic Evolution Map), Output in the form of network maps, thematic clustering, and temporal trends will be used to identify: Dominant topics that emerge in research, The relationship between the concepts of justice, welfare, Gen Z, and the sharing economy, Research gaps.

Two independent researchers conducted the article selection process to ensure validity and replication. Discrepancies in article screening were resolved through discussion or a third opinion. All documentation steps and search parameters were recorded transparently. This study did not involve human subjects directly. Therefore, no ethical approval is required. However, scientific openness and academic honesty are maintained by citing sources and not manipulating secondary data.

The method developed by comparing: (1) Universal Issues, Contextual Solutions: Inequity in income distribution, algorithmic power inequality, and uncertainty of legal status are global issues, but each country responds differently. (2) Comparing Indonesia with Europe or South Korea: showing the stages of development of regulations and welfare state approaches. (3) Showing Gaps and Potential for Reform: This comparison emphasizes Indonesia's need to pursue stronger protection practices while clarifying room for improvement. (4) Adding Theoretical and Practical Weight: providing a global-local (glocal) dimension to justice theory, and strengthening the argument that fairness and welfare cannot be separated from state policy and platform control.

Table 1. Comparing with Global Indicators

Aspects	Indonesia	Other Countries/Regions
Gig Economy Regulation	Lack of regulation. The Employment Law does not accommodate platform workers.	The European Union is drafting regulations on the status of platform workers.
Worker Status	The majority are considered partners (not employees) without social security.	In the UK (Post Uber case 2021), gig workers could get minimum rights
Minimum Income	There is no official minimum wage protection for platform workers	Australia sets a “minimum earnings standard” for gig workers
Insurance and guarantees	Still limited (independent BPJS or self-help)	South Korea: Gig workers get access to mandatory employment insurance
Financial Well-being	Many Gen Z gig workers experience fluctuating, uncertain incomes	In Germany, gig workers get access to training subsidies & income protection
Algorithmic Fairness	Lack of score transparency, unilateral suspension from the platform	Canada & EU start demanding transparency of platform algorithms
Platform Ownership	Large platforms are privately or foreign-owned (Grab, Gojek, Shopee)	Some countries, such as France, are pushing cooperative platforms.

Source: several literatures

RESULT AND DISCUSSION

Records were identified from Google Scholar (n = 500). Full-text articles assessed for eligibility: (n = 421). Included: Studies included in bibliometric synthesis: (n = 162).

Publication Trends (Temporal)

Temporal analysis shows that publications on the gig economy and Gen Z in the tourism sector have increased sharply since 2021, in line with the growth of digital platforms and the popularity of flexible working post-COVID-19 Pandemic. The peak occurred in 2023, with more than 67 thematically relevant publications.

between the appeal of flexibility and the risks of unstable income, limited protections, and psychosocial strain. Burnout and financial insecurity are particularly pressing issues for younger workers who often enter the gig economy with limited safety nets.

4) Cluster 4 (Yellow): Tourism and Informal Work

Keywords such as tourism, hospitality, digital nomadism, and informal sector dominate this cluster. The strong linkage here suggests that the tourism and hospitality industries serve as critical arenas for studying the gig economy, where informal work arrangements and digital nomad lifestyles are highly visible. These trends illustrate how digital platforms reshape labor patterns in tourism, blending formal and informal sectors.

5) Cross-Cluster Themes

Frequently linked terms—justice, welfare, platform economy, and collaborative economy—act as bridges between clusters. Their recurrence across different thematic areas underscores the dual structural and psychosocial dimensions of gig work. These keywords highlight not only the material aspects of economic security but also broader questions of fairness, inclusion, and sustainable development in the digital economy.

Thematic Discussion

Fairness in Platform Employment Relations

According to Rawls' Theory of Social Justice (Rawls, 1971), Gen Z workers on tourism platforms do not experience equal distribution of benefits and burdens. Based on 60 per cent of the articles analyzed, digital platforms generally provide little flexibility to workers regarding prices, working hours, and decision-making. Market risk is the main challenge that workers must face. At the same time, platforms, on the other hand, benefit from digital efficiency without having to bear or pay social contributions such as insurance and pensions (Berg et al., 2018). Young workers in the application-based tourism sector do not have sufficient bargaining power to demand fairness in the workplace, even though they are the main service providers (Giousmpasoglou, 2024). The sharing economy allows Gen Z to choose work and do it flexibly in the gig economy, especially in the tourism sector, which is prone to seasonal fluctuations. However, this model poses many structural challenges, especially to financial well-being. The government, digital platforms, and society must develop and design a new approach to ensure that Gen Z's involvement in this economy brings them long-term financial benefits and equal justice (Racolța-Paina, 2021).

Financial Well-being: Between Flexibility and Uncertainty

According to the theory of well-being (Diener, 1984), well-being is material and is determined by an individual's perspective on life. Research (Ratnasari et al., 2023) shows that although some Gen Z enjoy work flexibility, many experience physical exhaustion, social isolation, and economic anxiety. The analysis found that 71 per cent of articles revealed that income uncertainty and lack of job protection could slowly reduce the quality of life of young workers. In addition, most do not have access to skills training or a clear career path for the long term. Therefore, a Cost-Benefit Analysis (CBA) is recommended as an evaluation method used to determine the advantages and disadvantages of a project or policy and then compare them with the expected benefits with the costs incurred to obtain them (Bulian, 2021). Based on the context of the gig economy, CBA can measure the benefits received from partnerships in the gig economy, which are equivalent to the social and economic costs borne by workers. According to research by Pratomo et al. (2023) domestic workers in the gig economy, especially in Indonesia, face income uncertainty, do not receive health or pension benefits, and must bear operational costs such as transportation and work

equipment. It indirectly ensures that workers have flexibility, which allows for no gap in the income earned and the expenses incurred.

Inequality and Digital Exploitation

Gig Economy Theory (Wood et al., 2019) explains the gap between platforms and workers, which is the core of the dilemma between the two parties. This theory explains that Gen Z gig workers in the tourism sector are a "digital precariat" trapped in insecurity when viewed from a structural aspect. Most platforms use evaluation algorithms and ranking systems that workers consider less able to explain in detail the financial consequences, resulting in distrust, stress, and instability in carrying out their work. Gig work generally gives workers freedom, but they are haunted by the fear of being deactivated by the platform for reasons they do not understand. Partnerships in the sharing economy are often considered pseudo-partnerships, meaning that workers are independent partners, not permanent employees. As a result, vulnerable workers in the gig economy usually feel less protected. Simplification means ensuring that available social protection schemes are socialized with good categories and are easy to access. Conversely, collective action means ensuring that stakeholders provide protection and assistance schemes to help reduce the vulnerabilities that will be faced later (Rani et al., 2022).

The Specific Context of Tourism

The tourism sector, the sharing economy, and the gig economy also impact instability. It occurs because of its seasonal nature, which is influenced by macro and micro factors, especially global economic fundamentals, and has uncertain demand. A study found that freelancers among the younger generation lost up to 55 percent of their income during the Pandemic due to the lack of job security or special assistance schemes from platforms or the government. In comparison, the remaining 58 percent did not earn income during the Pandemic. In addition, 38 percent of freelancers lost their jobs, and 28 percent experienced a decrease in revenue. Freelance work is volatile and subject to seasons or uncertain demand. In the tourism industry, it is further exacerbated by the impact of the global economy, such as a Pandemic or natural disaster. Young workers who do not have personal savings are experiencing financial stress. Even Gen Z is not equipped with adequate financial knowledge. They remain consumptive and have no savings, investments, or insurance coverage (Mufti, 2020).

CONCLUSION

The study uncovers common threads on the importance of specific social protection policies for tourism freelancers, algorithmic transparency and appeal rights against platform decisions, worker training, and platform design involvement to ensure fair resource distribution. Digital and financial literacy are critical for Gen Z freelancers. Despite the flexible nature of the freelance economy, Gen Z tourism workers face significant social justice and economic well-being challenges. Inequality in the distribution of benefits and burdens, lack of access to social security, and low financial literacy exacerbate their conditions. Therefore, inclusive and collaborative policies are needed to protect freelancers so that they truly benefit from flexible work without compromising their well-being. The sharing economy presents new opportunities in the tourism sector but deepens inequalities and vulnerabilities, especially for Gen Z freelancers. The challenges of financial well-being cannot be ignored to create an inclusive, equitable, and sustainable economy. The study underscores the importance of multi-stakeholder interventions through the collaborative economy in terms of policy, social innovation, and strengthening the capacity of young workers to avoid the invisible exploitation of flexible employment platforms.

IMPLICATION/LIMITATION AND SUGGESTIONS

Policies are needed to ensure social protection and improve social justice and the well-being of gig workers. It includes access to health insurance, unemployment benefits, and pensions. Regulations should also ensure transparency in using algorithms by platforms and give workers the right to review decisions that affect them. Improving financial literacy among gig workers, especially younger generations, is essential. Educational programs that teach personal financial management, retirement planning, and savings can help gig workers manage their income and improve their economic well-being. Collaboration between digital platforms, governments, and gig workers is needed to create a fair and sustainable ecosystem. Open dialogue and worker participation in decision-making can ensure that policies and practices meet the needs and rights of gig workers. Platforms should provide features that increase transparency and fairness in the gig and sharing economy, such as clear information about job requirements and payment structures.

Platforms like Gojek, Grab, Shopee, Fiverr, and Upwork are not just intermediaries, but have structural and algorithmic power that determines income flows, access to work, and evaluation systems. Further Research Implications: Examine algorithm design, rating transparency, and commission sharing logic. Examine the platform's internal policies and how they affect workers' perceptions of fairness. Comparative studies between local and global platforms to see variations in work mechanisms and treatment of partners. This initial study focused on Gen Z, but other age groups, such as millennials, middle-aged workers, or female gig workers, have different challenges that are worth examining. Further Research Implications: Cross-generational studies to see differences in expectations, economic resilience, and technology adaptation. Focus on female workers, who may face double burdens and discrimination.

ACKNOWLEDGMENT

The author would like to thank the parties involved and related to this research, especially the Faculty of Economics, Universitas Pendidikan Ganesha, through the 10th TEAMS Conference.

REFERENCES

- Abdullah, N., Ismail, M. M., Murad, M. S. H., Jusoff, K., Kurniawan, F., & Salah, M. (2024). Critical Insights into Gig Economy: A Peninsular Malaysia Case Study. *Jambe Law Journal*, 7(2), 395–427. <https://doi.org/10.22437/home.v7i2.460>
- Albab, S. H. S. U., Hasan, A. M., & Sibarani, K. B. (2024). Legal Protection Of Gig Workers In Indonesia: Reviewing Legal Justice, Certainty, And Expediency. *Journal of Interdisciplinary Law and Legal Issues*, 1(1), 1–24.
- Aref, M. (2024). Sharing economy from the sustainable development goals perspective: a path to global prosperity. *Journal of Internet and Digital Economics*, 4(2), 116–138. <https://doi.org/10.1108/JIDE-02-2024-0007>
- Bapiri, J., Esfandiar, K., & O'Connor, P. (2024). Business models of multisided platforms for in-destination tours and activities: a morphological analysis approach. *Journal of Travel & Tourism Marketing*, 41(6), 828–848. <https://doi.org/10.1080/10548408.2024.2349815>
- Berg, J., Furrer, M., Harmon, E., Rani, U., & Silberman, M. S. (2018). *Digital labour platforms and the future of work Towards decent work in the online world* (Universal Copyright Convention).
- Bulian, L. (2021). The Gig is Up: Who does Gig Economy actually Benefit? *Interdisciplinary Description of Complex Systems*, 19(1), 106–119. <https://doi.org/10.7906/indexs.19.1.9>

- Diener, E. (1984). Subjective Well-Being. *Psychological Bulletin*, 95(3), 542–575.
- Diener, E. (2009). Subjective Well-Being. *The Science of Well-Being*, 11–58. https://doi.org/10.1007/978-90-481-2350-6_2
- Do, D. A., Doan, Q. D., Vu, L. K., & ... (2023). Antecedents of turnover intention among Gen z in Vietnam: The mediating role of affective commitment. *Cogent Business &* <https://doi.org/10.1080/23311975.2023.2267811>
- Giousmpasoglou, C. (2024). Working Conditions in the Hospitality Industry: The Case for a Fair and Decent Work Agenda. *Sustainability*, 16(19), 1–20. <https://doi.org/10.3390/su16198428>
- Heriyanto, D. (2024). *Indonesia Gen Z Report-Understanding and Uncovering the Behavior, Challenges, and Opportunities*. <https://cdn.idntimes.com/content-documents/indonesia-gen-z-report-2024.pdf>
- Mufti, R. R. (2020). Millions of freelancers, entrepreneurs hit by pandemic with no safety net, government aid. *The Jakarta Post*, 1. <https://www.thejakartapost.com/news/2020/06/05/millions-of-freelancers-entrepreneurs-hit-by-pandemic>
- Navickas, V., Petrokė, I., Bačiulienė, V., & Ključnikov, A. (2021). Development of Sharing Economy-Based Business Models in the Tourism Sector. *Marketing and Management of Innovations. Marketing and Management of Innovations*, 5(3), 43–52. <https://doi.org/10.21272/mmi.2021.3-04>
- Nugroho, J., Hardian, V., Ismail, D. H., & Raharjo, J. S. D. (2023). Economic GIG In Indonesia: Challenges and Opportunities for Gen Z And Milenials. *Best Journal of Administration and Management*, 2(1), 27–34. <https://doi.org/10.56403/bejam.v2i1.112>
- Pratomo, D. S., Saputra, P. M. A., Nur, D. A., Asrofi, Natalia, C., & Zenritami, S. L. (2023). Gig Workers in The Digital Era in Indonesia: Development, Vulnerability and Welfare. *Proceedings of the 2023 Brawijaya International Conference*, 48–60. https://doi.org/10.2991/978-94-6463-525-6_6
- Racolța-Paina, N. D. (2021). Generation Z in the Workplace through the Lenses of Human Resource Professionals – A Qualitative Study. *General Management*, 18(183), 78–85.
- Rani, I. H., Jalih, J. H., & Widyowati, L. A. (2022). Indonesian Generation Z Work Expectation and Intention to Apply for Job: Role of social media. *Quantitative Economics and Management Studies*, 3(2), 194–206. <https://doi.org/10.35877/454RI.qems831>
- Ratnasari, E., Dwidienawati, D., Putri, C. V., & Tanto, M. J. (2023). Well-being in Generation Z: Antecedent and Consequences. *Financial Engineering*, 1, 353–360. <https://doi.org/10.37394/232032.2023.1.33>
- Rawls, J. (1971). *A Theory of Justice: Original Edition* (Original). Harvard University Press, Belknap Press. <https://doi.org/10.2307/j.ctvjf9z6v>
- Robinson, V. M., & Schänzel, H. A. (2019). A tourism inflex: Generation Z travel experiences. *Journal of Tourism Futures*, 5(2), 127–141. <https://doi.org/10.1108/JTF-01-2019-0014>
- Srihita, R. H., Goli, G., & Gobinath, R. (2025). Transformative dynamics of the gig economy: Technological impacts, worker well-being and global research trends. *International Journal of Engineering Business Management*, 17. <https://doi.org/10.1177/18479790241310362>
- Tan, Y., Jiang, G., Merajuddin, S. S., & Zhao, F. (2025). Analyzing the impact of digital technology on

- consumers' travel intentions. *Journal of Innovation & Knowledge*, 10(2), 1–19. <https://doi.org/10.1016/j.jik.2025.100685>
- Tian, S., Sharma, A., Wu, L., & Pawar, K. S. (2024). A systematic literature review on the digital platform and its role in the circular economy: State-of-the-art and future research directions. *Journal of Digital Economy*, 3(1), 132–145. <https://doi.org/10.1016/j.jdec.2024.12.001>
- Tsou, H.-T., Chen, J.-S., Chou, C. Y., & Chen, T.-W. (2019). Sharing Economy Service Experience and Its Effects on Behavioral Intention. *Sustainability*, 11(18), 1–25. <https://doi.org/10.3390/su11185050>
- Uchiyama, Y., Furuoka, F., & Akhir, M. N. M. (2022). Gig Economy, Social Protection and Labour Market Inequality: Lessons from Malaysia. *Jurnal Ekonomi Malaysia*, 3(56), 1–20. <https://doi.org/10.17576/JEM-2022-5603-09>
- Undari, N. K. A. S., & Sugiyama, H. (2024). Gig Economy Worker's Legal Status: Employee or Independent Contractor? *Focus Journal Law Review*, 4(1), 22–49.
- Vu, A. N., & Nguyen, D. L. (2024). The gig economy: The precariat in a climate precarious world. *World Development Perspectives*, 34(100596), 1–6. <https://doi.org/10.1016/j.wdp.2024.100596>
- Wood, A. J., Graham, M., Lehdonvirta, V., & Hjorth, I. (2019). Networked but Commodified: The (Dis) Embeddedness of Digital Labour in the Gig Economy. *Sociology*, 53(5), 931–950.
- Zhang, Y., & Szab, Z. (2024). Digital Transformation in the Tourism Industry: A Comparative Literature Review. *Advances in Economics Management and Political Sciences*, 72(1), 166–179. <https://doi.org/10.54254/2754-1169/72/20240667>