# Acceptance of Gig Economy as a Source of *Halal* Income Among Muslim Graduates

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# **Abstract**

In the current landscape, recent university graduates face challenges in securing sustainable income to cover daily expenses and establish future financial reserves. The gig economy, known for its flexibility and alignment with academic pursuits, has gained significance in addressing this need. The objectives of this study are two-folds, namely: (a) to assess the acceptance of the gig economy as a legitimate source of halal income among Muslim graduates in Kelantan, and (b) to determine the factors influencing their choice of gig-type jobs. Utilizing qualitative methods, the research employs purposive sampling, conducting semi-structured interviews with Muslim graduates from diverse academic backgrounds. Findings reveal that not all participants have research a understanding of halal income although all of them accept the gig economy as a source of halal income. The findings also indicate that factors impacting their engagement in the gig economy include the need to earn a living, flexibility in their work schedules and acquisition of new skills. In conclusion, the study illuminates the intricate interplay of economic considerations, religious values, and vocational decisions. It can be implied from this study that valuable insights for policymakers, educators, and industry stakeholders supporting

aspirations of Muslim graduates elsewhere amid the evolving landscape of work. Future work should focus on a comprehensive investigation including multiple states can be undertaken to obtain a more elucidating perspective on this issue.

**Keywords:** Acceptance; Gig Economy; *Halal* Income; Muslim Graduates; Financial security

# Introduction

The gig economy is a phenomenon that is rapidly expanding, redefining the nature of work, and contributing to a significant change in how contemporary economies are organised (Tan et al., 2021). Gig economy occupations encompass freelance positions characterised by their short-term contrast nature, to permanent conventional employment arrangements that are characterised by defined durations. These freelance or part-time employees are typically engaged by individuals who do not possess a stable, long-term employment This includes arrangement. students seeking to supplement their income while pursuing their studies, as well as recent graduates who have completed their educational pursuits and are awaiting employment opportunities (Kassim et al., 2020).

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The concept of the gig economy has been prevalent in foreign countries and Europe for a decade, as noted by Zakari (2021). However, Malaysia has gained prominence in the gig economy, irrespective of age or employment status, following the impact of the COVID-19 pandemic. This includes individuals phenomenon in permanent employment, students. graduates, and others. The gig economy is experiencing a growing global popularity across many sectors, occupations, and job types (Patre, 2023), particularly among the younger demographic (Zakari, 2021). The behind motivations the younger generation's decision to pursue gig careers remain largely unexplored, despite the increasing recognition of the advantages and difficulties associated with such employment opportunities (Patre, 2023).

Pak et al. (2020) assert that the COVID-19 pandemic has engendered a public health catastrophe, which has been further exacerbated by a significant decline in global economic conditions. The nation has had two economic downturns, resulting in a significant number of employees being laid off or placed on unpaid leave due to the closure of their workplaces as a preventive measure against the transmission of the COVID-19 virus inside the country. The Department of Statistics Malaysia unveiled the Graduate Statistics for the year 2020. The data revealed a significant rise in the proportion of unemployed graduates, reaching 22.5%. This represents an increase of 37,200 individuals from the previous year, with the number of unemployed graduates surging from 165,200 to 202,400.

In this case, university graduates need to explore avenues to secure financial stability, given the current scarcity of work prospects (Astro Awani, 2020). However, with the emergence of the global *halal* market, developing *halal* human capital with provisions for knowledge and skills is

indispensable for professional efficiency in management and implementation, especially for Malaysia as the world's leader in the *halal* industry. Therefore, it is important to determine the awareness among Muslim university students on job opportunities and their intentions to choose career paths in the *halal* industry (Hashim et al., 2020).

The utilization of the gig economy as a means of generating *halal* income is a topic of discussion. Musa (2019) asserts that the gig economy represents a novel avenue for economic growth among individuals in Malaysia. Additionally, the former Minister of Economic Affairs, Datuk Seri Mohamed Azmin Ali, highlights the potential of the gig economy to offer employment prospects to various segments of the population, including recent graduates from both public and private universities, housewives seeking to generate income from home, and individuals undergoing job transitions (Musa, 2019).

Abd Rahman et al. (2020a) found that individuals possess varying perspectives considerations and when seeking aligns employment that with their preferences. These factors include the potential income associated with the job, whether it is obtained through lawful means, the level of job security it offers, the benefits provided, the nature of the job itself, and the ability to maintain a healthy work-life balance. Hence, the primary objectives of this research are to investigate the level of acceptance of the gig economy as a viable means of generating halal income among Muslim graduates residing in the state of Kelantan and to identify the factors that influenced them to opt for gigtype jobs. The reason to conduct this study in the state of Kelantan is because pursuing a source of income through business and entrepreneurship has become a widespread aspiration among Malays in Kelantan

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(Zainol & Al Mamun, 2018).

The Concept of Gig Economy

Singh (2021) has introduced the concept of the gig economy, which is sometimes referred to as the shared economy or the ondemand economy. The term "gig economy" was employed in the context of the 2008-2009 economic crisis to delineate employment arrangements characterised by short-term, flexible, and often independent work (Kassim et al., 2020). The gig economy refers to a collection of markets establish connections between suppliers and buyers based on a gig or work arrangement, with the aim of facilitating on-demand trade (Donovan et al., 2016). Hence, gig workers are part-time workers or freelancers offering their jobs and services via the platform economy (Ahmad, 2020).

The gig economy is representative of various prospects and possibilities for flexibility, enabling individuals to engage in short-term employment to supplement their income and obtain real advantages (Montgomery & Baglioni, 2021). The term "freelancers" or "freelance worker" refers to an individual who lacks a fixed work schedule and is not subject to regular job demands. Additionally, freelancers are responsible for providing their own capital to conduct business activities, and their compensation is typically based on the completion of specific tasks rather than hourly or salaried arrangements (Reuben & Paul, 2021).

The Financial Times describes the gig economy as a contemporary trend where individuals increasingly opt for independent or freelance work, often on a part-time basis. Among the examples of gig economies are businesses such as The Lorry, Dego Ride, Foodpanda and vehicle services such as Grab (Rnggt, 2020). This

type of working model is still new, and it includes optimal allocation of human resources and the use of human energy. The occupation and role of riders and delivery service providers have been widely recognised as highly demanding. One of the allowable activities involves transportation of essential commodities, prepared meals, and fast food. The acceleration of the gig economy is evidently being propelled by the COVIDpandemic, not alone because of heightened societal demand, but also due to the repercussions of job losses inside the official economy (Nadzri & Hassan, 2020). Nowadays, the gig economy sector has emerged as a novel phenomenon for recent graduates, as its popularity has surged in the labour market worldwide (Abd Rahman et al., 2020a).

According to Abd Rahman et al. (2020a), this occupation is commonly perceived as unskilled for riders, but it continues to present numerous prospects for proficient freelancers. However, the potential for growth in this field is constrained by the prevailing mindset among graduates, who predominantly prioritise jobs within the commercial and public sectors. The gig economy has the potential to mitigate the unemployment rate among graduates in the country, provided that these individuals undertake appropriate measures to enhance their skills and knowledge. By doing so, they can position themselves to establish and operate their own businesses, thereby becoming entrepreneurs or freelancers who are less reliant on traditional employment. Failure to take proactive steps in this regard may result in missed opportunities and underutilization of their potential (Abd Rahman et al., 2020b).

The Concept of Halal Income

Employment is an essential requirement for individuals to sustain their livelihood.

Lawful income is one of the most important elements of Islam. An income that is sourced from unlawful or ambiguous (syubhah) trade or occupation, directly affects the source of foods obtained therefrom (Shaary & Harun, 2020). Therefore, mankind is requested to engage in employment and actively pursue the blessings bestowed by Allah to sustain their livelihood. The effort of earning should solely be within the confines of a logical manner and should not come at the detriment of others. Given mankind's inherent greed and inclination to pursue wealth by whatever means, the Quran and Sunnah have established ethical guidelines for Muslims to adhere to prevent engaging in illicit and unlawful earnings (Erdem, 2021).

As a Muslim, it is obligatory for him or her to earn from *halal* employment. It is imperative for individuals to adhere to the principles of *syara'* by actively pursuing and consuming sustenance that is deemed *halal*, as emphasised in Surah Al-Baqarah, verse 168. Allah SWT said:

"O mankind! Eat of that which is lawful and clean on earth, and do not follow the footsteps of Shaitan (Satan). Verily, he is to you an open enemy"

(Surah Al-Baqarah: 168)

The above Qur'anic verse elucidates the imperative for individuals to procure sustenance from the divinely ordained provisions bestowed by Allah, which are permissible and untainted, possessing beneficial qualities, and devoid of harm. Moreover, it emphasises the necessity for individuals to abstain from adopting the

devil's methods in determining what is permissible (halal) and prohibited (haram), as well as avoiding practises associated with evil. Thus, Islam commands its followers to engage in work and pursue lawful occupations as a source of income. Prophet Muhammad (SAW) stated in a hadith:

مَا كَسَبَ الرَّجُلُ كَسْبًا أَطْيَبَ مِنْ عَمَلِ يَدِهِ وَمَا أَنْفَقَ الرَّجُلُ عَلَى نَفْسِهِ وَأَهْلِهِ وَوَلَدِهِ وَخَادِمِهِ فَهُوَ صَدَقَةٌ

"No man earns anything better than that which he earns with his own hands, and what a man spends on himself, his wife, his child and his servant, then it is charity." (Sunan Ibn Majah, Vol. 3, Book 12, Hadith 2138, Kitab al-Tijarat, Bab al-Hath 'ala al-Makasib)

The "halal" term is derived from the Arabic word "halla" which means to break and enable. In the context of halal terminology, it signifies that the revenue is permissible or authorised, in contrast to the concept of "haram." According to al-Qaradawi (1960), the perspective on the concept of halal is that it denotes permissibility, is devoid of any prohibition, and is sanctioned by the syara'. The definition of the "halal" term pertains to the need that the legislation must be applicable to human consumption in many domains such as food and muamalah (Azhar & Abdul Wahab, 2017). Therefore, the meaning of *halal* income is an income of money or is said to be a lawful salary according to the syara' (Shaary & Harun, 2020).

Halal and haram are fundamental principles that govern the daily lives of

Muslims in accordance with Islamic teachings. The halal term encompasses a wide range of areas, including food and beverage consumption, human relationships, commerce, trade, finance, and other aspects of behaviour (Samori et al., 2014). In accordance with Ismail's (2021) research, Islam places a great emphasis on individuals, particularly Muslims, seeking employment that adheres to the principles of halal and aligns with capabilities, their while acknowledging the blessings bestowed by Allah. It is imperative that every individual optimally utilises all available advantages. Yakubu et al. (2019) believe that the pursuit of wealth and sustenance is an inherent tendency in human beings on Earth. Furthermore, humans are also compelled to live in accordance with the prescribed instructions and purpose of their existence as members of the human species.

In accordance with the fundamentals of halal work, Islam has prohibited certain professions for all Muslims involving harmful and destructive acts, that against the beliefs, morals, honour, and well-being of society and surroundings, such as manufacturing intoxicants and drugs, prostitution, dancing or erotic arts, making statues, and similar activities (al-Qaradawi, 1960; Hashim et al., 2020). Additionally, in Islam, any trade must be conducted with honesty (Erdem, 2021) and should be kept away from three elements that are forbidden and prohibited by Islam, uncertainty namely interest (riba),(gharar), and the gambling (maysir) (International Shari'ah Research Academy, 2016). It means that, all prohibitions of transaction activities in Islam should be avoided from the three elements because they will bring disadvantages such as riba and maysir will cause injustice among the parties involved and can destroy productive resources. Apart from that, gharar will also cause dishonesty in the business if not

informed regarding the agreed goods and as a result, it will also invite losses in the business. In other words, any work or business that yields no benefit or is harmful is prohibited. On the contrary, any job or business that is fair, beneficial to others, and obeys the rights of Islamic justice and wisdom is permissible (Hashim et al., 2020). Therefore, the search for a *halal* source of income must be practised by every Muslim so that the sustenance obtained is always blessed and pleased by Allah without involving any fraud in business.

The Acceptance of Gig Economy as Halal Income

The money generated by the gig economy sector encompasses individuals across different age groups who rely on it as a legitimate source of income. Department of Statistics Malaysia (2020) reports that the gig economy in Malaysia has made a significant contribution to statistics, accounting for up to 26%. Additionally, there are approximately four million individuals engaged in freelance work within the country. The number of individuals engaged in the gig economy has shown a notable upsurge over recent years, with many people utilising it as either a supplementary or primary source of income. The increased adoption of this industry might be attributed to the prevailing circumstances necessitating remote work and diverse employment opportunities (Azahar, 2020).

Simultaneously, according to a report by the Ministry of Higher Education, there has been a decline in the earnings of recent graduates. The data shared indicates that the number of recent first-degree graduates earning less than RM2,000 per month has increased from 50.7% in 2019 to 53.6% in 2020. Additionally, the marketability of graduates has experienced a decrease from

83.1% in 2019 to 81.5% in the following year (Kementerian Pengajian Tinggi, 2021). This trend happened most probably due to COVID-19 pandemic. Thus, it is important to highlight that the gig economy can provide an avenue for Malaysians to improve their income as well as their standard of living and for unemployed populations to earn an honest living (Kassim et al., 2020).

Moreover, engagement in gig economy sectors serves as a source of income for individuals. voung including voung professionals and recent graduates (Baharun, 2019). In line with the data released by the Department of Statistics Malaysia (2020) earlier, a proportion of 26% of the Malaysian population is engaged in the gig economy which is expected to rise in the future due to a preference for occupations that offer greater flexibility in terms of income generation. Thus, it is very important to promote the acceptance of the gig economy among graduates as a lawful source of income to accommodate their lives.

According to the study conducted by Abd Rahman et al. (2020a), recent graduates, regardless of whether they have recently completed their studies or have been out of school for an extended period, have not yet made definitive plans to embark on their professional careers. They are still in the process of exploring options such as seeking permanent employment in either the private or public sector or considering entrepreneurial endeavours. Based on an survey performed by the interview researchers during the COVID-19 pandemic, the findings revealed that most respondents, constituting 80%, expressed a preference for seeking employment, while a minority of 20% indicated a desire to pursue entrepreneurship (Abd Rahman et al., 2020a). It shows that many university graduates, both from private and public

institutions, have traditionally expected to secure employment in traditional jobs within the public or private sectors upon graduation.

When examining the current trajectory of the gig economy, it becomes evident that it experienced significant growth. However, it is noteworthy that there is a lack acknowledgment regarding individuals' aspirations to pursue freelance or gig employment opportunities (Abd Rahman et al., 2020b). The unemployment rate of graduates will be on the rise if they have thought about getting a permanent job and even ignored this opportunity. The graduates mostly prioritise securing permanent employment as their primary means of income, neglecting the potential benefits of engaging in gig work to acquire experience and other related advantages (Abd Rahman et al., 2020a).

Factors that Influence Muslim Graduates to Get Involved in Gig Economy

Gig economy jobs involve many factors among the workforce that might also influence Muslim graduates' involvement in the gig economy sector. Among them are earn for a living (Ahmad, 2020), work freedom (Suhaimi, 2021; Veluchamy et al., 2021) and work-life integration (Basid & Atmaja, 2022; Veluchamy et al., 2021).

Earning a living is among the important factors that leads people to become involved in the gig economy. This can be seen from Ahmad's (2020) study, which suggests most of the respondents, at one point, during MCO, were involved in gig jobs such as drop shipping, courier services and food delivery and they feel that gig work has a good prospect and contributes to the economy. The rate of underemployed graduates was increasing before the pre-COVID epidemic. Nevertheless, the global health problem is exacerbated by the

ongoing pandemic. Despite the adverse effects of COVID-19 on the economy, there remains a potential for graduates to generate income by participating in the gig economy (Abd Rahman et al., 2020b).

In addition, work freedom is also another factor that influences people to join the gig economy. Suhaimi (2021) asserts that the primary determinant impacting individuals' engagement in the gig economy sector is work freedom. They can maintain a flexible schedule without adhering to a set schedule of working hours. One of the aspects that gig workers employment flexibility value (Angelucci, 2020; Jain et al., 2021), which allows workers to effectively manage their schedules by accurately recording their start and end times according to their predetermined schedule (Chung, 2017). Gig workers have the freedom to select the job that best fits their schedule and preferences (Rnggt, 2020). They also have the flexibility to choose specific jobs or projects (Kassim et al., 2020). In addition, they can attain a fair salary, and in certain cases, they even surpass the earnings of individuals in permanent employment (Suhaimi, 2021).

Besides that, one of the key drivers in the gig economy is the desire for better worklife integration. Sometimes, this term is used interchangeably with 'work-life balance' (Veluchamy et al., 2021). However, Basid and Atmaja (2022) distinguish the two terms by saying that 'work-life integration' is an approach to synergize work, life and family. It is a new concept that synergizes work and life, and this concept is considered as the future concept of the world of work. In the 'work life balance', it is stated that life must be separated from work which means that work assignments should not be carried out outside working hours (Basid & Atmaja, 2022). It means, having a work that is able to balance between work and also one's personal life (Al-Omari et al., 2020), but with a certain separation between the two (Basid & Atmaja, 2022). As such, 'work-life integration' is the third factor that is better to be used especially in the gig economy that involves many Gen Z. According to Schwieger and Ladwig (2018), the generation born from 1996 until 2012 is considered to be generation Z. Gen Z workers value flexibility and the ability to manage their own schedules (Agarwal, 2023; Basid & Atmaja, 2022).

# Methodology

This study employed a qualitative research methodology, utilising interviews as the primary method for data gathering. The selection of the semi-structured interview technique for this study was based on its capacity to provide the researcher with sufficient flexibility to adapt and rephrase questions to suit the interview context (Denscombe, 2010). The interviews were done over the course of one month, using either face-to-face or via WhatsApp video calls, depending on the level of comfort shown by the research participants. The rationale for participant selection in this study is based on recent university employment graduates seeking opportunities within the gig economy. The target demographic includes individuals aged 20 and above, originating from both private and public universities. duration of the interview sessions with the participants typically ranges from 20 to 40 minutes, as it is important to minimise any potential disruption to the respondents' schedules.

The study included nine Muslim individuals residing in Kelantan who were between the ages of 21 and 30. These participants were Muslim graduates who held diplomas or degrees and were engaged in the gig economy. The study was done in

the state of Kelantan, where a significant proportion of the population adheres to the Islamic faith. Additionally, the researchers had the opportunity to engage with respondents who had successfully completed their university education.

Data were collected based on researchers' self-created questions, with the aim of obtaining responses from the research participants. The method selected was one that was suitable and convenient for the research participants. Adequate preparation was undertaken to ensure the collection of accurate data, including the utilisation of appropriate communication technologies and the option to record interviews using audio, video, or a combination of both. The researcher diligently recorded the questions posed to participants, together with information gathered from their responses during the interview session.

This meticulous transcript documentation is intended to facilitate the acquisition of more precise and comprehensive answers. The structure of reporting results is organized according to the section arrangement and questions asked in the interview script. The results begin with general information acquired from the research participants regarding their background, their understanding, and their opinion on the gig economy. This is followed by the discussion of more specific questions pertaining to the gig economy, including the acceptance of research

participants towards gig economy as a source of *halal* income and factors influencing their involvement in gig economy. The researchers documented and transcribed all answers for further analysis.

## **Results and Discussion**

This section presents the findings of the researchers' analysis, which is based on the qualitative data acquired interviews with nine Muslim graduates residing in Kota Bharu, Kelantan. This discussion encompassed the diverse perspectives presented by respondents or Muslim individuals who have completed their education, pertaining comprehending the gig economy and the specific sorts of gig employment they undertake as a means of generating cash. The results obtained from the data collection can be attributed to the comprehensive coverage of the questions posed by the researcher to the respondents.

The total number of research participants is nine. This study examines the participation of Muslim graduates in Kelantan, focusing on the distinction between graduates from private and state universities. The inquiry into the background of the research participants pertains solely to their personal characteristics, including but not limited to age, job position within the gig economy sector, educational background, state of origin, gender, marital status, and monthly income derived from gig economy jobs (Table 1).

Table 1: List of Research Participants Background in the Interviews

| Number of<br>Respondents | Respondents<br>Age | Gender | Marital<br>Status | Job<br>Position | Monthly<br>Salary   | Programme                      | Educational<br>Background   | State of<br>Origin |
|--------------------------|--------------------|--------|-------------------|-----------------|---------------------|--------------------------------|---|--------------------|
| RP1                      | 21                 | Male   | Single            | Courier         | Less than<br>RM1000 | Diploma in<br>Shariah          | Kolej Universiti<br>Islam Antarabangsa<br>Sultan Ismail Petra<br>(KIAS) | Kelantan           |
| RP2                      | 21                 | Female | Single            | Caterer         | Less than<br>RM1000 | Diploma in<br>Culinary<br>Arts | UiTM Cawangan<br>Terengganu<br>(UiTMCT)                                 | Kelantan           |
| RP3                      | 21                 | Female | Single            | Dropship        | Less than<br>RM1000 | Diploma in<br>Muamalat         | UiTM Cawangan<br>Terengganu   | Kelantan           |

|     |    |        |         |                   |                     |   | (UiTMCT)  |          |
|-----|----|--------|---------|-------------------|---------------------|---|---|----------|
| RP4 | 22 | Female | Single  | Dropship          | Less than<br>RM1000 | Diploma in Science                            | UiTM Cawangan<br>Perlis (UiTMCP)  | Kelantan |
| RP5 | 23 | Female | Single  | Babysitter        | Less than<br>RM1000 | Diploma in<br>Early<br>Childhood<br>Education | Universiti<br>Pendidikan Sultan<br>Idris, Perak (UPSI)                                | Kelantan |
| RP6 | 24 | Female | Married | Cookies<br>Agent  | Less than<br>RM1000 | Diploma in<br>Business<br>Management          | UiTM Cawangan<br>Kelantan<br>(UiTMCK)   | Kelantan |
| RP7 | 23 | Female | Single  | Waiter            | Less than<br>RM1000 | Diploma in<br>Business<br>Management          | Universiti Islam<br>Antarabangsa Sultan<br>Abdul Halim<br>Mu'adzam Shah<br>(UNISHAMS) | Kelantan |
| RP8 | 23 | Female | Single  | Skincare<br>Agent | Less than<br>RM1000 | Diploma in<br>Shariah                         | Kolej Universiti<br>Islam Antarabangsa<br>Selangor (KUIS)                             | Kelantan |
| RP9 | 22 | Female | Single  | Babysitter        | Less than<br>RM1000 | Diploma in<br>Early<br>Childhood<br>Education | Universiti<br>Pendidikan Sultan<br>Idris, Perak (UPSI)                                | Kelantan |

The participants comprise of recently graduated Muslims who have successfully obtained their diploma qualification in fields of study. RP1 various successfully completed a Diploma in Shariah from KIAS, RP2 holds a Diploma in Culinary Arts from UiTMCT, RP3 has obtained a Diploma in Muamalat from UiTMCT, RP4 is a graduate student in the field of science from UiTMCP, RP5 has graduated from UPSI with a Diploma in Early Childhood Education, RP6 obtained her Diploma in Business Management from UiTMCK, RP7 has graduated from Sultan Abdul Halim Mu'adzam Shah International Islamic University with a Diploma in Business, RP8, holds Diploma in Shariah from KUIS, and the last one, RP9, completed her Diploma in Early Childhood

Education at UPSI.

Acceptance of Gig Economy Job as One of the Sources of Halal Income among Muslim Graduates in Kelantan

The data collected from interviews with participants research provides comprehensive responses that address and substantiate all the inquiries posed (Table 2). Moreover, the participants' answers were deemed adequate. A series of inquiries were conducted to gather data pertaining to adoption of the gig economy employment as a viable means generating halal income among Muslim graduates, as well as the wider population of Kelantan who are also engaged in gig economy occupations.

Table 2: Interview Questions: IQ1-IQ4

| No. of Question | Question  |
|-----------------|---|
| IQ1             | What do you understand about gig economy?   |
| IQ2             | How long do you involve in gig economy?   |
| IQ3             | Do you think that all gig economy jobs are <i>halal</i> especially for Muslim gig workers? Why? |
| IQ4             | To what extent do you accept gig economy as source of halal income?                             |

The collected data offers insights into the research participants' understanding of the gig economy, addressing the first research

question (IQ1). During the interview session, the researcher inquired of the participants whether they possessed knowledge or comprehension of the concept known as the gig economy. The findings of the survey indicate that a significant majority of participants possess knowledge regarding the gig economy, as evidenced by their ability to provide accurate descriptions of its meaning. This observation indicates that Muslim graduates in Kelantan possess knowledge and comprehension of the gig economy, which is defined as a kind of employment characterised by flexible working hours and the potential to produce revenue for individuals. In relation to this matter, below are some of the answers given by the research participants:

> "According to my understanding, this gig economy is a job called freelancer, workers are free to decide the job they want as example Foodpanda" (RP1)

"Job earned salary based on flexible hour" (RP2)

"Work as part-timer" (RP3)

The findings pertaining to interview question 1 (IQ1) indicate that a subset of participants exhibit limited a comprehension of the gig economy. Specifically, one of the respondents acknowledges that the gig economy industry only involves online platforms (RP4) and another respondent admitted that she has a lack of understanding about gig economy (RP8). Notably, 22.22% of the research participants demonstrate a lack of understanding in relation to the gig economy.

Moving on to the second interview question (IQ2), the participants were asked regarding the duration of their engagement in the gig economy by the researcher. The objective of this question is to ascertain the

tenure of respondents engaged who are in gig work, distinguishing between those with extensive experience and those who are relatively new to this form of employment. All participants have provided sincere responses, as the gig economy has recently gained attention among Muslim graduates and the wider society. The level of engagement from participants, however, has not been extensive. Based on the responses provided the nine participants who were interviewed, it was observed that all or 100% of the respondents were involved the gig work for a duration of two years or less. The responses are elucidated by R5 and R6:

> "I started working as a babysitter in early 2021 after graduating from university...." (RP5)

"I worked as a cookies agent for almost 1 year where I started in December 2020 where I had to earn extra money while helping my husband, especially financially." (RP6)

This observation indicates that Muslim graduates have had limited participation in the gig economy for an extended duration due to the impact of the COVID-19 pandemic in Kelantan. The implementation of the Movement Control Order (MCO) by necessitated government has individuals to remain at home, hence restricting their ability to engage in gig work. The individuals' level of engagement has been more active as the incidence of COVID-19 is gradually decreasing. Consequently, they have seized the opportunity to participate in various gigbased employment opportunities.

It is well understood that all Muslims are obligated to seek employment that generates revenue from *halal* sources that

adhere to the principles of Islamic law. Furthermore, it is imperative for them to ensure that their means of subsistence are in accordance with the teachings of Islam. The generation of income through employment must adhere to the principles of Shariah law as prescribed by Islam, while avoiding any religiously forbidden activities to gain Allah's blessings (Haque et al., 2010). Involvement of illegal things in jobs should be abandoned by Muslims because it may affect them in this world and in the hereafter.

Hence, the third inquiry, denoted as IQ3, aims to investigate the ethical classification of this gig employment as either halal or haram. The researcher inquired about the research participants' perspectives on whether gig jobs are considered halal or haram within the context of Islamic teachings. This line of questioning aimed to ascertain the extent to which respondents prioritise securing a halal income that aligns with Islamic principles. It also sought to explore whether respondents possess a sufficient understanding of the concept of halal in Islam, or if they prioritise financial gain over adherence to halal practises. According to the survey results, all respondents indicated that the gig economy is considered permissible (halal) as a viable source of income for Muslim individuals engaged in gig work. RP1, who possesses a formal education in the field of Islam and has successfully completed a Diploma in Shariah, expressed his viewpoint, asserting that employment within the gig economy can be deemed permissible (halal) under the condition that the governing authorities adhere to the prescribed principles and norms outlined in Islamic teachings. In this instance, RP1, RP7 and RP9 made the following statements:

"This job is halal because as long as it is no more

statement from the Mufti related to the law it is illegal to work like this but look also at the lessons, we learned related to buying and selling or muamalah related to the pillars of muamalah as long as it is sufficient pillars then the work is lawful" (RP1)

"All gig economy is halal" (RP7)

"As far as I know the gig job is halal as long as the workers does not cheat and so on." (RP9).

Based on the responses of participants who addressed the third interview question (RO3), there is a consensus that this gig economy occupation qualifies as a halal job, suitable for Muslim graduates seeking a legitimate source of income. Although all the responses are positive, it is implied that not all research participants have a correct understanding of lawful or halal income. For example, when RP7 said that "All gig economy is halal", it is not totally accurate since there are also gig economy jobs that are not halal, such as marketing haram products or services, such as alcohol. gambling, or forex as affiliates (Sharlife, Therefore, having the right 2022). understanding of halal earnings is crucial to avoid any involvement in any unlawful occupations. Yakubu et al. (2019) assert responsibility to nourishment in conformity with Islamic law and divine sources, as prescribed by God, constitutes an integral aspect of Muslim religious devotion. This pertains to the divine scripture of Allah in Surah Al-Ankabut verse 17:

"For ye do worship idols besides Allah, and ye invent

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falsehood. The things that ye worship besides Allah have no power to give you sustenance, then seek ye sustenance from Allah, serve Him, and be grateful to Him, to Him is the final return".

Finally, with respect to the interview question (IQ4) pertaining to this area, the researcher sought further elucidation from the respondents to ascertain the degree to which they embrace the gig economy as a viable means of generating halal revenue, given its significance in terms of their employment and everyday livelihood. Based on the gathered data, it is evident that respondents express the need of giving due consideration to their employment obligations from *halal* sources, particularly in occupations that entail sale and buy transactions. In such contexts, it is crucial to refrain from engaging in practises including riba, gharar, and maysir. This question was addressed by the research participants as follows:

"This gig economy job is halal as long as there are no negative issues related to it between the discussions of scholars who can stop and prevent the job, especially in relation to courier jobs that have existed for a long time" (RP1)

"Every worker needs to have a deeper exposure related to gig jobs as a source of income because not only from halal sources but the ethics practiced by them such as not neglecting their duties when working for example such as prayer and so on." (RP2)

"If they feel that the job has been mixed with illegal things or illegal elements in the business or job then the worker must prevent before it can harm them." (RP3)

It was found that almost all research participants possess a comprehensive understanding of employment opportunities within the gig economy. Despite their nascent involvement, they possess prior job-related expertise. However, the answer given by RP5 shows that she does not have a clear understanding of *halal* income:

"If the job is done as good as possible then the job is considered halal income in any gig jobs." (RP3)

Thus, not all participants have a clear and correct understanding pertaining to *halal* earning with regards to the gig economy. This ambiguity happened may be due to misunderstanding about *halal* earnings. Undeniably, awareness and knowledge among students on the *halal* notion are critical in ensuring the continuity of halal education among university students (Mohamed Elias et al., 2016).

Factors Influencing Muslim Graduates to opt for Gig-Type Jobs

The next interview questions are related to the second objective which is to identify factors that have influenced Muslim graduates to opt for gig-type jobs. The questions are listed in Table 3. The results obtained show various opinions about factors of Muslim graduates choosing gig economy as source of *halal* income.

Table 3: Interview Questions: IQ5 - IQ11

| No. of Question | Question   |
|-----------------|--|
| IQ5             | Why do you choose to be a gig worker?  |
| IQ6             | In your opinion, does being a gig worker downgrade your status as a graduate?  |
| IQ7             | In your opinion, what are the factors Muslim graduates choosing gig economy?   |
| IQ8             | In your opinion, what are the advantages and weaknesses of gig economy jobs?   |
| IQ9             | Do you agree that gig economy job is able to replace permanent job in the future? Please explain why for your answer?  |
| IQ10            | In your opinion, how do you view Muslim graduates, or the general public accept this gig economy sector as one of the sources of income in Kelantan to support daily life? |
| IQ11            | What is your opinion on the improvement of the gig economy sector in Kelantan?   |

In IQ5, researcher asked the respondents why they choose to be a gig worker to know and identify factors influencing Muslim graduates to work in the gig jobs. There are many factors that influenced their involvement in gig economy. Among them are to earn for a living (RP1, RP2, RP3, RP7), acquire work experience (RP1), simple job (RP3), follow a business icon (RP4), work freedom (RP5), having good experience previously (RP6), savings (RP8). The answers for this question are as follows:

"I decided to work as a courier during the interim period between completing my diploma and pursuing higher studies for a bachelor's degree..... acquiring work experience is vital to gain a realistic understanding of the challenges associated with earning money." (RP1)

"The main reason is to alleviate the financial responsibility of the family by engaging in employment, irrespective of the level of income, as long as the job adheres to ethical standards." (RP2)

"I decided to work as a dropshipper due to my limited capital. Being a dropshipper is also a relatively simple job, as it involves managing family orders and passing customer orders to the agent for processing." (RP3)

"I decided to pursue a career as a skin care agent and makeup artist because I have observed that there are numerous millionaires who hail from Kelantan, such as Dato Seri Vida. DSV has successfully marketed her products to a high standard and has earned a substantial income." (RP4)

"I work as a babysitter only when services are needed." (RP5)

"I opted to work as a sales agent specialising in the distribution of cookies." The reason for this is because I had previously sold them, and the feedback received was satisfactory." (RP6)

"I am from a poor family. So, I have to find some jobs to earn money." (RP7)

"... earn extra money and also for future savings." (RP8)

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Based on the above feedback, 44.44% of the research respondents chose gig-type jobs to earn for living. The result is consistent with Ahmad (2020) who suggests that most of the respondents were at one point, during the movement control order (MCO), involved in gig jobs such as dropship, courier services, and food delivery. They feel that the gig jobs have a good prospect and contribute to the economy.

Regarding IQ6, respondents expressed their views on whether being a gig worker will diminish their status as university graduates. It is commonly believed that individuals who have obtained a higher level of education are more likely to secure well-paying employment, as opposed to those who engage in diverse occupations that may not yield a suitable wage. However, based on responses obtained during interviews, all respondents expressed the belief that engaging in gig employment would not diminish their status as graduates. These can be seen from the response given by RP1 below:

> "In my view, the status of graduates will not be diminished, as they possess a background in science and education from reputable universities." This is because in the present day, the gig economy provides individuals with an opportunity to create income for their daily expenses and other needs. It has been observed that numerous individuals who have obtained advanced degrees, such as doctorates, also engage in employment as Foodpanda runners. Despite holding the title of a graduate, it does not

guarantee immediate access to a desirable job position or a high wage." (RP1)

## RP5 and RP6 also said that:

"The status as a graduate will not be diminished. This can be observed considering the situation of who individuals have graduated long ago and have already secured good jobs, such as many pilots who have recently been laid off. These pilots used to earn high incomes, amounting to tens thousands. However, due to the current circumstances, they are now only able to provide services through platforms like Grab or engage in activities such as selling food at stalls." (RP5)

"The current jobs will not be downgraded due to (business) owners having to lay off employees and limited job opportunities." (RP6)

Regarding IQ7, the research participants provided diverse opinions regarding the variables influencing Muslim graduates' choice of the gig economy. The answers are as stated:

"Gig work is a job that is relatively uncomplicated, but its viability is contingent upon the demand for an individual's particular set of abilities" (RP3)

"That is the sole

occupation they are capable of, rather than simply remaining at home." (RP4)

"The graduates choose the gig job due to its ability to generate halal money or income to meet expenses, as well as to get new experience from the gig job." (RP7)

RP8 and RP9 also shared their opinions:

"These Muslim graduates opt for gig jobs due to their open-mindedness and willingness explore alternative sources income. They recognise the positive aspects of gig work, such as the ability to pursue their desired business independently, ventures without the need to adhere to instructions from others. Additionally, gig jobs offer

flexibility in terms of working hours and a reduced level of job-related stress, as they align with their personal preferences and aspirations." (RP8)

"I think being a workaholic is one of the factors .... those who do not like to waste their time and love doing various jobs" (RP9)

Based on the feedback, it can be inferred that multiple factors play a role in the decision of Muslim graduates to choose gig jobs. These factors include the job's simplicity (RP3), job within capability (RP4), halal revenue (RP7), chance to acquire new experience (RP2, R5 & RP7), for savings (RP6), work freedom (RP8), less stress (RP8), passion (RP8), and the potential to earn extra money through various gig jobs (RP9). The themes from IQ5 and IQ8 are combined to summarize the factors influencing Muslim graduates' involvement in gig-type jobs. The results can be seen in Table 4.

Table 4: Factors Influencing Muslim Graduates' Involvement in Gig Economy

| No | Factors                                  | No | Factors                     |
|----|--|----|-----------------------------|
| 1  | Earn for a living (RP1, RP2, RP3, RP7)   | 7  | Job within capability (RP4) |
| 2  | Gain new experience (RP1, RP2, R5 & RP7) | 8  | Job simplicity (RP3)        |
| 3  | Work freedom (RP5 & RP8)                 | 9  | Less stress (RP8)           |
| 4  | Savings (RP6 & RP8)                      | 10 | Passion (RP8),              |
| 5  | Follow business icon (RP4)               | 11 | Halal revenue (RP7)         |
| 6  | Having good experience (RP6)             | 12 | Earn extra money (RP9)      |

For IQ8, research participants were requested to provide their opinions regarding the advantages and weaknesses of gig economy jobs. The researchers received diverse answers from the participants. There are five advantages and

three disadvantages obtained from the interview. It is believed that the diversity of answers is influenced by the nature of the gig jobs of each research participant. The answers are as summarized in Table 5.

Table 5: Advantageous and Disadvantageous of Gig Economy

| No | Advantageous                       | No | Disadvantageous                  |
|----|------------------------------------|----|----------------------------------|
| 1  | Work Freedom (RP1, RP4, RP5 & RP8) | 1  | Job Insecurity (RP2, RP4 & RP7)  |
| 2  | Emotional Stability (RP1 & RP9)    | 2  | No Work-Life Balance (RP3 & RP9) |
| 3  | Easy to get Customers (RP1 & RP9)  | 3  | Irregular Work Time (RP5 & RP8)  |
| 4  | Skills Enhancement (RP2)           |    |                                  |
| 5  | Generate Income (RP3 & RP7)        |    |                                  |

Based on the result above, work freedom is one of the advantages of the gig economy and can be considered as the main factor that influence the research participants to accept gig economy as source of halal income. This finding is supported by Suhaimi (2021), Jain et al. (2021), Angelucci (2020), Kassim et al. (2020) and Chung (2017). Despite of many advantages of gig economy, there are also a few disadvantages. The main one is job insecurity, especially terms in of uncertainty of income. This finding is supported by Abdul Rasheed, Sati, and Bano (2022). From the findings, it is interesting to note that four interviewees implied work freedom as one of the advantages of the gig economy, but two of them implied that there is no work-life

balance in the gig economy. It seems that work freedom in the gig economy does not necessarily guarantee work-life balance to the gig workers.

In the following question, which is IQ9, the research participants were asked about their agreement about whether gig jobs can replace permanent jobs in the future or not. According to Table 6, the data indicates that 33% of the respondents agreed, while 67% of the respondents disagreed on the potential of gig work to replace permanent jobs in the future. This suggests a deficiency in the gig economy. The findings derived from this IQ9 are evident through the responses provided by the participants. The results can be seen in Table 6 below.

Table 6: Data collected for IQ9

| Statement | Number of respondents | Percentage |
|-----------|-----------------------|------------|
| Agree     | 3                     | 33%        |
| Disagree  | 6                     | 67%        |

Based on the input, it can be inferred that while the participants acknowledge the gig economy as a legitimate source of *halal* income, most of them expressed disagreement over the potential of gig work to substitute permanent employment. In fact, it may be inferred from those who support the statement that gig jobs are merely supplementary part-time positions, rather than complete replacements for permanent ones.

Subsequently, in IQ10, participants were asked about their perspectives on the level of endorsement among graduates or the public in Malaysia towards the gig economy sector as a viable means of income to sustain their daily livelihood.

According to the comments provided by the participants, all of them had a good perspective on the gig economy as a feasible means of earning *halal* income to sustain their livelihood.

Finally, participants were requested to provide any valuable recommendations to enhance the gig economy sector in Malaysia through IQ11. The responses are as stated:

"In my view, one possible improvement is to provide financial assistance and benefits to gig workers. For instance, if they experience an accident while working, there should be support available for repairs and other related expenses." (RP1)

"Specialised culinary

programmes or training institutions often offer affordable tuition fees, particularly catering to young chefs who wish to refine their cooking abilities acquired through university education." (RP2)

"...giving capital assistance" (RP4)

"...more sophisticated and modern technological systems" (RP6)

From the above proposals, it is evident that the gig economy holds significant potential to serve as a reliable and lawful source of income, particularly for graduates. Given that the gig economy is still in its infancy in Malaysia, there is a significant need for further efforts to provide job security, sufficient compensation, and more incentives beyond simply providing a *halal* source of income.

#### Conclusion

Findings indicate a high level of acceptance among Muslim graduates in Kelantan towards the gig economy as a viable source halal income. Specifically, of involvement of Muslim graduates in the gig economy, which allows them to earn a halal income, is regarded as a significant factor. This involvement provides them with benefits such as the opportunity to gain new experiences prior to securing a permanent job. However, findings also revealed that not all the research participants have a right understanding of halal income although all of them accepted the gig economy as a source of halal income. Hence, a clear and accurate knowledge and understanding about halal concept is critical to be inculcated to Muslim university students before they

embark their career journey. Several factors contributed to the decision-making process of Muslim graduates while opting for the gig work, namely earning for living, work and gain new experience. freedom, Interestingly, the study revealed that although the participants saw the gig economy as a valid means of earning halal money, most of them disagreed with the idea that gig work might replace permanent employment. Even proponents of the argument suggest that gig jobs are mostly ancillary part-time roles, rather than fullfledged substitutes for full-time employment. This study implies the necessity of integrating religious factors, such as the notion of halal income, into economic models. This enhances current gig economic models especially halal income by recognising the impact of cultural and religious values on individuals' career choices. Future work should be expanded to multiple states to obtain a more elucidating perspective on this issue.

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