

## Formal Business Education for Gig Economy Workers: A Review of Key Skills and Expertise

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**Abstract:** Advancements in technology and internet connectivity have helped develop the gig economy, where individuals are hired for temporary jobs rather than through permanent employment. Gig work is the norm for most workers today, especially in developing countries where governments do not play an active role in stimulating the local economy and business. As more and more workers move into the informal sector, there is a need to educate future workers to help them become productive properly. Built on tradition, business schools operate mostly under the assumption that their graduates will enter the formal sector. This study aims to find factors that formal business educators need to be aware of when educating their students. Autonomy, technology, and lifelong learning/micro-credentials were the factors identified by analyzing the available literature on gig work and the informal sector. The findings add to the knowledge of the informal work and bring about the need to update the curriculum in business schools.

**Keywords:** Gig Workers, Gig Economy, Informal Work, Business Education Behavior

### INTRODUCTION

First coined by jazz musicians for their scheduled performances, gig work is not new and dates back to 1920. Gig work has since evolved and is more accessible to individuals with unique expertise, and thus created a new type of economy dubbed the gig economy – a labor market where freelance or part-time work is more prominent than permanent jobs (Healy et al., 2017; Stewart & Stanford, 2017). The newer generation, Gen Z, has a very different view of work and prefers the freedom of gig work such as flexibility in schedule, the ability to control their own financial future, be their own boss, work from the area of their choosing, and pursue work that they are passionate about or find meaningful, aligns with what gig economy can offer them (Kempton, 2023). Vallas and Schor (2020) divided online gig work into five different categories: architects and technologists, cloud-based consultants and freelancers, micro tasking, content producers, and ride-hailing and food delivery. The latter, ride-hailing and food delivery, grew rapidly in developing countries and became a viable alternative to mass transportation in developing countries such as Indonesia.

With the lack of reliable public transportation and congested roads, online super apps such as Gojek and Grab fill the gap that local governments and municipalities were not able to provide and have become an essential part of urban communities (Danajaya & Kurniawan, 2023). With approximately 4 million gig workers in 2022, this industry has grown into a major sector that can employ individuals who seek to provide for their families, more so after the worldwide pandemic (Winarto, 2022). The COVID-19 pandemic propelled the number of

workers in ride-hailing and food services as many full-time employees were laid off and had to resort to gig work to make ends meet.

The low skill and capital barriers to online ride-hailing gig work are attractive to individuals from diverse socioeconomic and academic backgrounds, making the gig worker demographic highly diverse. While some gig workers have a higher education degree and have worked in an office before, the vast majority of ride-hailing workers in Indonesia do not have a higher education degree beyond a high school diploma (Septiani, 2023). Of the five job categories in the gig economy discussed by Vallas and Schor (2020), two require gig workers to possess higher skills and qualifications: architects and technologists, and cloud-based consultants. Indeed, the other three categories are accessible to those who do not possess higher education degrees or professional certifications, particularly in ride-hailing and food delivery jobs.

When compared to service-sector workers, gig workers seem to be on par with their service-sector counterparts in education attainment (Zipperer et al., 2022). Zipperer et al (2022) found that 27% of gig workers have at least a high school diploma and 65% attended some college, compared to 35% and 60% of service-sector workers. This is also true in Indonesia, as some of the gig workers have worked at an office before using their higher education degree or professional certifications, but gig workers in the ride-hailing and food delivery sector do not possess any higher education degree beyond a high school diploma (Septiani, 2023). There seems to be little to no incentive to have a higher degree in the gig economy, as compared to the traditional labor market, as educational attainment is not related to the income levels of gig workers (Day & Newburger, 2002; Herrmann et al., 2023). Indeed, with formal education such as a bachelor's or master's degree in business that focuses on producing useful products and services and maximizing shareholders' value, there is an argument that formal education may not help gig workers to thrive (Smith & Rönnegard, 2016; West, 2011).

Efforts have been made to study literature in the gig economy, along with gig workers who are an essential part of it. Pilatti et al. (2024) used a systematic literature to examine power dynamics, worker autonomy, and the role of social networks in mitigating power imbalances imposed by digital platforms and found that gig workers leverage social networks to enhance their autonomy and bargaining power despite the control exerted by opaque algorithms. Palmer (2020) reviewed previous literature to find challenges and potential for lifelong learning in the informal sector and found that there is an opportunity for formal education to extend their reach to the informal sector, especially in helping informal workers transition to the formal sector. The literature review on the skills and expertise required by gig workers is still sparse and an area that should be pursued to help stakeholders understand the current landscape. This effort is warranted as Bennis and O'Toole (2005) warned about the focused nature of business school and the need to explore other branches of business, similar to what Law Schools have done in offering sub-specialization, such as engineering and labor.

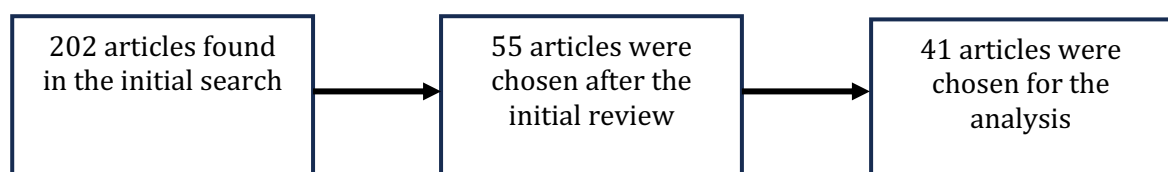
With the ongoing trend of workers moving to the informal sector and the fact that most informal jobs do not require formal education and training, it is

reasonable to ask whether formal education and training are needed for future workers to be productive and effective in their line of work. Academics need to understand this and adjust the curriculum accordingly, especially programs in business and economics studies. The ability to provide them with knowledge and skills to work in both the formal and informal sectors is paramount to the development of local and global economies. Considering the aforementioned issues, this study seeks to find relevant knowledge and skills needed to thrive in the informal sectors. By understanding these critical factors, this study hopes that undergraduate-level business programs can include them in their curriculum to serve their students better.

## METHODS

This study used a literature review to identify relevant knowledge and skills needed to succeed in the informal sector, which has been studied in previous literature. Literature review has been used in previous studies to gather data by analyzing the topics, methods, and findings of the available literature (Hsu et al., 2012; Lye & Koh, 2014; Zabit, 2010). The goal of this study is to identify and understand current trends and issues in studies of Asian Americans in US higher education. To eliminate editorials, book reviews, and viewpoints, included articles must be peer-reviewed and more than two pages in length (Aloini et al., 2007). To identify knowledge and skills relevant to the current gig economy, only publications from 2019 to 2025 are included in the study.

As was iterated before, this study is interested only in articles that examine factors applicable to future workers who will enter the informal sector. For the purposes of this study, gig workers can be defined as independent workers or contractors who are not part of any labor unions and do not work as qualified full-time employees based on local law and regulation (Roy & Shrivastava, 2020; Vallas & Schor, 2020). Several keywords were used to find the relevant literature, such as: gig workers, gig economy, informal workers, informal sectors, informal entrepreneurship, and informal knowledge workers.



**Figure 1.** Flowchart of the Article Selection Process

Source: Author

A total of 202 articles were found in the initial search. One hundred forty-seven articles were excluded in the first round of review due to several reasons, such as not pertaining to the topic studied, not being a peer-reviewed article, and being less than two pages in length. The final review effort identified 41 peer-reviewed publications on the gig economy and workers in the informal sector that discuss the skills and expertise used in the gig economy, as shown in Figure 1.

**Table 1.** Significant Literature Used in the Informal Sector Skills and Expertise Analysis

No.	Author	Year	Title
1.	Behl, A., Rajagopal, K., Sheorey, P., & Mahendra, A.	2022	Barriers to entry of gig workers in the gig platforms: exploring the dark side of the gig economy
2.	Carlos Alvarez de la Vega, J., E. Cecchinato, M., & Rooksby, J.	2021	“Why lose control?” A study of freelancers’ experiences with gig economy platforms
3.	Corbel, C., Newman, T., & Farrell, L.	2022	Gig expectations: Literacy practices, events, and texts in the gig economy
4.	De Grip, A.	2024	The importance of informal learning at work
5.	Decius, J., Schaper, N., & Seifert, A.	2021	Work characteristics or workers’ characteristics? An input-process-output perspective on informal workplace learning of blue-collar workers
6.	Duggan, J., Sherman, U., Carbery, R., & McDonnell, A.	2022	Boundaryless careers and algorithmic constraints in the gig economy
7.	Herrmann, A. M., Zaal, P. M., Chappin, M. M., Schemmann, B., & Lühmann, A.	2023	“We don't need no (higher) education”-How the gig economy challenges the education-income paradigm
8.	Huang, K., Yao, J., & Yin, M.	2019	Understanding the skill provision in gig economy from a network perspective: A case study of fiverr
9.	Koops, B., & Pilz, M.	2019	Skills Development in the Informal Economy
10.	Muzam, J.	2023	The challenges of modern economy on the competencies of knowledge workers
11.	Nygren, H., Nissinen, K., Hämäläinen, R., & De Wever, B.	2019	Lifelong learning: Formal, non-formal and informal learning in the context of the use of problem-solving skills in technology-rich environments
12.	Palmer, R.	2020	Lifelong learning in the informal economy: A literature review
13.	Pichault, F., & McKeown, T.	2019	Autonomy at work in the gig economy: analysing work status, work content and working conditions of independent professionals
14.	Radic, V., Blagojevic, M., Markovic, M. R., Stevanovic, M., Radic, N., & Nikitovic, Z.	2022	Challenges and limitations of gig economy and possible implications for education
15.	Wheelahan, L., & Moodie, G.	2022	Gig qualifications for the gig economy: Micro-credentials and the ‘hungry mile’
16.	Wilkins, D. J., Hulikal Muralidhar, S., Meijer, M., Lascau, L., & Lindley, S.	2022	Gigified knowledge work: understanding knowledge gaps when knowledge work and on-demand work intersect
17.	Peter-Cookey, M. A., & Janyam, K.	2019	Skill performance in informal economy workers: Multilevel perceptual assessment

Thematic analysis, a qualitative research method for finding, analyzing, and reporting recurring patterns or themes in data, was utilized to find common themes from the dataset, in this case, the articles chosen for the analysis (Joffe,

2011; Vaismoradi et al., 2013). The authors reviewed the literature and developed coding for the themes encountered. The coding was then verified and expanded on the second round of literature analysis, with the analysis synthesized with other relevant literature. Significant literature used in the analysis, particularly on the skills and expertise needed to thrive in the informal sector (see Table 1).

## RESULTS AND DISCUSSION

Previous literature on the gig economy and informal work was analyzed to find knowledge and skills relevant to thriving in the informal sector. In total, 41 peer-reviewed publications were included in the analysis. While there was more literature available, it was not included because of several reasons, such as the unavailability of the full study, being not relevant to the topic, and being a work-in-progress. After analyzing the available literature, several themes on skills and expertise were discovered, along with issues that workers in informal sectors might encounter. The prevalent theme is the importance of autonomy to the gig workers, both personally and professionally. Then, the command of technology and the network of individuals created by it. Finally, lifelong learning and achieving greatness through micro credentials.

### Autonomy

The study discussed how Gen Z prefers to be their own boss and take matters into their own hand (Kempton, 2023). This idea of autonomy resonated with previous literature. The findings of Pichault and McKeown (2019) agree with Ravenelle (2019) in that workers in the gig economy tend to prefer sovereignty rather than being a cog in a wheel, a reality for their counterparts in the formal sector. This independence, however, is not without its drawbacks. Wood et al. (2019) found that having full control and doing everything by oneself can lead to low pay, social isolation, working unsociable and irregular hours, overwork, sleep deprivation, and exhaustion. Hatayama et al.'s (2020) findings further paint a grim picture of workers in the informal sector, particularly male workers in poor countries, who are more likely to be vulnerable to social distancing policies and to have to work in isolation. Autonomy, unfortunately, may be driven by the need for self-preservation as it is the only way to survive (Mehtap et al., 2019; Saltiel, 2020).

### Technology

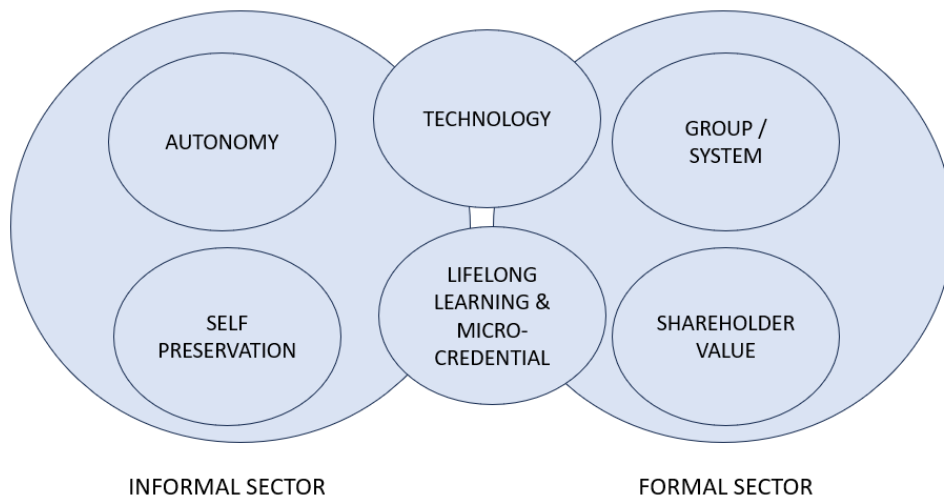
This study previously discussed how technological advancements contributed to the development of the gig economy (Healy et al., 2017; Stewart & Stanford, 2017). As such, gig workers have to have a good command of technology in their day-to-day activities, which aligns with findings from Hatayama et al. (2020) and Nygren (2019). While most gig work involves knowledge serving, knowledge creation is a staple in the informal sector (Yang & Bunchapattanasakda, 2023; Yang & Panyagometh, 2024). Interestingly, how the employer perceives freelancers as competent is not just their knowledge of technology and skills, but also their ability to be dynamic and collaborate using that technology (Wilkins et al., 2022).

### Lifelong Learning and Micro Credentials

In a sector where there are no formal skill sets, gig workers must adapt by continuously learning and earning micro-credentials to demonstrate they can do the work to potential employers. Palmer (2020) found that informal workers are at a disadvantage due to the lack of formal structure in their work. This lack of structure also affects how they can acquire knowledge and skills. For example, because a gig worker does not have a permanent employer, they will not have someone invested in them willing to spend resources to improve their knowledge and skills. Another is the lack of formal education in educating for the informal sector, along with apprenticeship in the informal sector. This lack of opportunity will hinder any aspiring gig worker from acquiring the needed credentials to thrive.

### Issues and Challenges in the Informal Sector

In addition to the aforementioned themes, the findings also uncover several possible issues that workers in informal sectors would encounter. One of the significant challenges faced by gig workers is work and social isolation (Wood et al., 2019). The individual nature of gig work forces those in the informal sector to work on their own, without support from others in the same line of work or from employers. This individual nature begins even when they want to enter the informal sector, by providing their own internet, fuel, vehicle maintenance, and other expenses that workers face when competing for gig work (Behl et al., 2022). Once they are active in the informal sector, they have to deal with unregulated work hours, which require them to wait long hours and work late shifts (Behl et al., 2022; Wood et al., 2019).



**Figure 2.** Variables in the Informal and Formal Sectors  
Source: Author

The uncertain nature of work, coupled with the uncertainty of income in the informal sector, has moved MacDonald and Giazitzoglou (2019) to even call the work bogus, as there is no social and professional protection for the workers. Indeed, the harsh nature of the gig economy, along with little to no protection, is

what workers in the informal sector must endure to survive, especially in developing nations (Anwar & Graham, 2020; Merkel, 2019). While informal work may not be able to be formalized to give the workers the assurance that they need, Kost (2020) and Le Brocq et al. (2023) urge platforms and other stakeholders to reflect on workers' career boundaries and other challenges to facilitate human resources management that better supports them, ensuring the long-term sustainability of the gig economy.

### **Formal Business Education for Informal Sector Workers**

The vastly different nature of informal sectors from the formal ones is not a problem, but an opportunity for formal business education to serve a population that is still forgotten by the mainstream education system. Formal business education, for the most part, focuses on creating value for shareholders, with self-preservation as the outcome of that value creation (Smith & Rönnegard, 2016; West, 2011). The collective nature of creating value in an established organization or system is vastly different from the nature of work in the informal sector. Learning how to be autonomous is an important factor in being a successful gig worker. With the business program's continuous emphasis on team-based projects, this might be the time to rethink the conventional wisdom and offer students the opportunity to work independently more than before (Hansen, 2006; Huang et al., 2017). While finishing the projects assigned should be the goal, business schools need to teach students how to cope with social isolation and working unsociable and irregular hours, as posed by Wood et al. (2019).

This can then be followed by placing greater emphasis on technology, especially on platforms that students may use in the future to find gig work or create new products to sell. Being able to be dynamic and collaborate using gig economy technology, as discovered by Wilkins et al. (2022). Finally, lifelong learning is an important factor that most business schools should strive to continue to provide. The addition of micro-credentials would add value to any business program. Hunt et al. (2020) suggested more portable and customizable personal development learning tools in order to offer micro credentials that can be more effective for unique individuals. Awarding digital badges to students as they complete their courses and training, and designing a curriculum that supports cluster learning are examples of how microcredentials can be implemented in higher education to cultivate lifelong learning that supports future microcredentials (Ahsan et al., 2023).

Bennis and O'Toole (2005) have argued that business schools have lost their way, particularly in how Law has evolved, adopting and absorbing other disciplines into its nature to serve society better. As pointed out by Herrmann et al. (2023), there is little to no correlation between gig workers' level of education and their earnings in the informal sector, which suggests that higher education may not mean much to the next generation of workers who will most likely go to the informal sector rather than the formal one. This study, however, found that while the nature of work is different, some of the knowledge and skills taught by business schools can be used in both the formal and informal sectors, namely expertise in technology and life-long learning, as shown in Figure 2. True, the informal sector asks the workers to be autonomous and driven by self-preservation, rather than

group or system effort, and driven by maximizing shareholders' value (Smith & Rönnegard, 2016). Business schools and programs, similar to what Law Schools have done, can embrace the informal sector and create a new branch of the program to better prepare students to excel in it.

### **Implications for Business School and Program**

Business schools and programs have evolved over time to remain relevant to the business and economic environment. In the gig economy, business schools and programs will need to equip their students with knowledge, skills, and expertise to excel in both the formal and informal sectors. As argued in the previous section, business schools should embrace the informal sector nature and incorporate it into their programs. This does not mean eliminating the core foundation of business programs, such as organizational behavior, to make way for autonomous subjects to be taught. But a new curriculum might be needed to offer students the opportunity to learn and embrace working autonomously, with a chance to experience work competition and algorithm-based opportunities. Technology should also be incorporated into all subjects, regardless of whether the prevailing field does not offer it as a standard. In a highly competitive informal sector driven by technology and algorithms, students need all the help and experience they can get to compete in the market.

Business schools should also rethink how they structure their learning process and curriculum to offer students opportunities for lifelong learning and micro-credentials. The semester and credit-hour system prevalent in higher education may not serve the next generation of workers who need instant access to knowledge and expertise without years of commitment. Module system, coupled with certificates and badges, might be the future of higher education, which allows students to get in and out of the system when they need to improve their competency, without committing one to four years of their lives to a university. Nationally recognized micro-credentials and certificates mean that they can pick up a particular skill from one university and other knowledge from another.

## **CONCLUSION**

This study aims to find factors that can contribute to the success of future gig workers. Previous studies on the gig economy and gig workers were employed to find the knowledge and skills needed to thrive in the gig economy. The study identifies common themes across the literature analyzed: autonomy, technology, and lifelong learning. Issues and challenges in gig work were also discussed, such as work and social isolation, unregulated work hours, and the absence of worker protection. The study also discusses how this new understanding can help business schools in updating their curriculum to cater to students who are going to work in the informal sector. Given that the future of work will be informal, it is imperative for business schools to include materials relevant to the gig economy in their lectures and training. Failure to do so will surely impact not just the local economy, but also the global economy, as the gig work platforms have enabled workers from all over the world to participate in the work. This study is not

without its limitations. Only literature available to the authors was included in the analysis, and that may cause a bias in the findings. The period selected, 2019 to 2025, may also not provide a holistic view of the matter. Future researchers can expand on the literature and period in order to further understand the matters at hand. Another area that future researchers can explore is the design and implementation of micro-credential-based curriculum, along with a new curriculum that can serve those who are currently in the gig economy or will join it in the future.

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