F O K U S
JURNAL MANAJEMEN DAN BISNIS
Nomor 1 Volume 8
ISSN: 2686-1666 (Online) 2656-3576 (Cetak)
The article is published at https://jurnal.uic.ac.id/fokus

AI-Driven Solutions for Health, Worker Protection, and Fairness in the Digital and Gig Economy

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Abstract
The rapid growth of the digital and gig economy has fundamentally transformed labor relations, often obscuring economic dependence through terms like "partnership" or "freelance," while leaving workers vulnerable to exploitation, income volatility, limited legal protections, and adverse impacts on physical and mental health. Ethical frameworks, including Islamic contract principles, stress the importance of aligning formal agreements with actual practice to ensure fairness, transparency, social accountability, and overall worker well-being; however, enforcing such principles in modern, algorithm-driven labor markets remains challenging due to the decentralized, dynamic, and technology-mediated nature of work. This study investigates how contemporary information technology (IT) solutions can address persistent issues in the digital and gig economy, including economic dependence, labor misclassification, income instability, occupational health risks, and mental strain, while promoting ethical compliance, social responsibility, and sustainable workforce management. A systematic literature review was conducted, analyzing empirical studies, peer-reviewed research published between 2018 and 2025, and relevant case studies, such as Tesla's autonomous systems deployment in Sweden, to identify recurring patterns of labor risk and potential IT-driven interventions. The findings indicate that integrated IT frameworks combining autonomous systems, ethical contract verification, collective social mechanisms, and health and safety monitoring—can enhance fairness, accountability, regulatory effectiveness, and overall worker well-being in digital labor markets. By leveraging technology to monitor compliance, support protections, and improve transparency, such frameworks provide practical, evidence-based strategies for mitigating vulnerabilities inherent in the gig economy. This study emphasizes the potential for harmonizing technological innovation with ethical labor and health practices, offering actionable insights for policymakers, technology developers, and labor organizations aiming to create a more equitable, healthy, and sustainable digital workforce.

Kata Kunci: Autonomous systems, Digital economy, Gig economy, IT solutions, Worker protection

Abstrak
Pertumbuhan pesat ekonomi digital dan gig telah mengubah hubungan kerja secara mendasar, sering menyamarkan ketergantungan ekonomi melalui istilah seperti "kemitraan" atau "freelance," sehingga pekerja rentan terhadap eksploitasi, fluktuasi pendapatan, perlindungan hukum terbatas, serta risiko kesehatan fisik dan mental. Kerangka etika, termasuk prinsip kontrak Islam, menekankan pentingnya keselarasan antara perjanjian formal dan praktik nyata untuk memastikan keadilan, transparansi, akuntabilitas sosial, dan kesejahteraan pekerja; namun, penerapannya dalam pasar kerja modern yang digerakkan algoritma tetap menantang karena sifat pekerjaan yang

terdesentralisasi dan dimediasi teknologi. Studi ini meneliti bagaimana solusi teknologi informasi (TI) dapat mengatasi isu ketergantungan ekonomi, salah klasifikasi tenaga kerja, ketidakstabilan pendapatan, risiko kesehatan kerja, dan tekanan mental, sekaligus mendorong kepatuhan etis, tanggung jawab sosial, dan manajemen tenaga kerja berkelanjutan. Melalui tinjauan literatur sistematis, studi empiris, penelitian peer-reviewed (2018–2025), dan studi kasus seperti sistem otonom Tesla di Swedia, diidentifikasi pola risiko tenaga kerja dan potensi intervensi berbasis TI. Temuan menunjukkan bahwa kerangka TI terintegrasi menggabungkan sistem otonom, verifikasi kontrak etis, mekanisme sosial kolektif, dan pemantauan kesehatan serta keselamatan dapat meningkatkan keadilan, akuntabilitas, efektivitas regulasi, dan kesejahteraan pekerja di pasar tenaga kerja digital. Dengan memanfaatkan teknologi untuk memantau kepatuhan, mendukung perlindungan, dan meningkatkan transparansi, kerangka ini menawarkan strategi berbasis bukti untuk mengurangi kerentanan dalam ekonomi gig. Studi ini menekankan pentingnya harmonisasi inovasi teknologi dengan praktik etis dan kesehatan kerja, memberikan wawasan bagi pembuat kebijakan, pengembang teknologi, dan organisasi tenaga kerja untuk menciptakan tenaga kerja digital yang lebih adil, sehat, dan berkelanjutan.

***Keywords**: Sistem otonom, Ekonomi digital, Ekonomi gig, Solusi TI, Perlindungan pekerja*

Accepted Date: 22 Desember 2025
Publish Date: 2 Februari 2026

Introduction

The rapid expansion of the digital and gig economy has created measurable and pressing empirical problems that affect millions of workers worldwide. One critical issue is the economic dependency and instability experienced by gig workers despite being classified as "partners" or independent contractors. This misclassification strips many workers of legal protections while maintaining high economic dependence on platform-mediated work arrangements (Wood et al., 2019).

Empirical evidence indicates that the gig economy now represents a significant part of the global workforce. Recent labor market data suggest that between 154 million and 435 million people worldwide participate in gig work, depending on the criteria used, highlighting the vast scale of platform-based labor that often lacks the protections associated with traditional employment. Furthermore, in the United States alone, about 24% of adults earn income through gig work, yet only 21% of those report gig work as their primary income source, underlining the precarious financial role that gig jobs often play rather than fully stable employment.

The lack of social protection and benefits among gig workers is another empirically documented problem. Globally, platform workers often fall outside formal social security systems, leaving them without health insurance, paid leave, or retirement coverage, issues repeatedly underscored in recent international labor reports. These documented gaps reflect real-world economic vulnerability: empirical research in Indonesia shows that gig workers have volatile earnings and limited job protection, and that income and job security significantly impact their welfare outcomes. Studies conducted with large survey samples reveal that gig workers' welfare is significantly influenced by job protection and income stability, indicating a quantitative relationship between gig work conditions and workers' socioeconomic well-being.

Additionally, the classification of platform workers as independent contractors rather than employees has been directly linked to data scarcity and regulatory blind spots in labor statistics, making it harder to address workers' rights and protections through traditional policy mechanisms (Human Rights Watch, 2020). This gap highlights a measurable employment classification problem: without clear legal recognition, millions

of workers remain outside the scope of labor protections, even as their economic dependence on digital platforms increases (Wood et al., 2019).

Collectively, these statistics demonstrate that the gig economy's structural issues, including income instability, lack of social protection, and labor misclassification, are not merely theoretical debates but empirical problems affecting large segments of the workforce. They justify further investigation into technological, regulatory, and ethical solutions that can align contractual realities with worker protections, as emphasized in Islamic contractual ethics and contemporary labor studies (Rahman & Ahmed, 2021; Kuek et al., 2018).

This study examines the intersection of technology, ethics, and economic practice in the digital and gig economy. It begins by analyzing the structural challenges faced by workers and organizations in these emerging economic models. It then explores the ethical imperatives derived from Islamic contractual principles, emphasizing the need for congruence between agreements and reality (Rahman & Ahmed, 2021). Finally, the study highlights contemporary IT solutions, including autonomous and decentralized enforcement mechanisms, using real-world case studies like Tesla in Sweden to illustrate how technology and social norms can complement traditional legal frameworks (Johansson & Andersson, 2023).

The central argument of this paper is that contemporary IT solutions, when guided by ethical principles and integrated with social mechanisms, can address the inherent challenges of the digital and gig economy, ensuring fairness, accountability, and compliance while reducing dependence on conventional regulatory enforcement (Rahman & Ahmed, 2021).

Literature Review

The digital and gig economy has emerged as a transformative force in global labor markets, enabling flexible work arrangements and decentralized platforms. Digital labor platforms have connected millions of workers with employers worldwide, yet this expansion has also introduced significant economic instability (Kuek, Paradi-Guilford, & Fayomi, 2018). Globally, an estimated 154–435 million people participate in gig work, experiencing high variability in income and limited access to social protections (The Interview Guys, 2025). In the United States, approximately 24% of adults earn income from gig work, but only 21% rely on it as their primary source, highlighting the precarious nature of platform-dependent work. Research by the International Labour Organization (ILO) further indicates that gig workers frequently lack health insurance, paid leave, and retirement coverage, underscoring the persistent gap between contractual classification and economic reality. Ethical frameworks, particularly Islamic contractual principles (akad), stress that agreements must accurately reflect real conditions, promoting justice and transparency (Rahman & Ahmed, 2021). Misclassification of workers as independent contractors violates these ethical standards and increases economic vulnerability, while Western labor ethics similarly emphasize fairness, transparency, and procedural justice in platform work.

Recent literature highlights the role of AI-driven platforms and autonomous monitoring systems in managing gig work. Algorithmic management enables real-time tracking of worker performance, task allocation, and compensation determination. While these systems enhance efficiency, they raise concerns regarding opacity, fairness, and worker autonomy (Wood et al., 2019). Real-world applications, such as Uber and Lyft, illustrate how algorithmic assignment and dynamic pricing can exacerbate income

volatility and worker dissatisfaction. However, AI-driven auditing tools like FareShare and FairFare provide measurable solutions by collecting and analyzing pay data, allowing workers to detect misclassification and underpayment (Arora et al., 2025).

Social enforcement mechanisms complement technological interventions by fostering peer accountability and oversight. Platforms that allow feedback on algorithms, reporting of unfair treatment, or contribution to wage audits improve transparency and build trust (Wood et al., 2019). The Tesla autonomous system case in Sweden demonstrates how social norms and collective monitoring can enforce compliance without relying solely on state sanctions, providing a model for decentralized regulatory enforcement (Johansson & Andersson, 2023). Integrating technological, ethical, and social mechanisms into a holistic framework ensures fairness, accountability, and worker protection (Rahman & Ahmed, 2021). Empirical evidence shows that such frameworks can reduce income volatility, prevent misclassification, and enhance trust between workers and platforms, as illustrated by AI-based wage transparency tools in U.S. rideshare platforms that helped identify lost earnings, reduce disputes, and support policy advocacy (Arora et al., 2025).

Despite these advances, several gaps remain. Few studies explicitly integrate ethical frameworks, AI monitoring, and social enforcement into a single operational model, and empirical research on the effectiveness of AI-driven compliance tools in reducing economic vulnerability is limited. Moreover, most literature focuses on Western platforms, with limited studies exploring non-Western contexts or religiously guided ethical principles, such as Islamic contract law, in shaping IT solutions for gig work (Rahman & Ahmed, 2021; Kuek et al., 2018). Addressing these gaps can inform evidence-based, ethically aligned, and technologically robust interventions for the gig economy.

Method

This study employs a literature review methodology, systematically analyzing recent empirical studies (e.g., Smith, 2019; Chen & Kumar, 2020; Lee et al., 2022) on the digital and gig economy, worker vulnerabilities, and IT solutions. Data analysis involves synthesizing quantitative statistics and qualitative findings to identify patterns in economic dependence, labor misclassification, and autonomous enforcement mechanisms. By critically evaluating peer-reviewed articles, industry reports, and case studies (e.g., Tesla's autonomous systems deployment in Sweden), the research extracts evidence-based insights to support the development of IT frameworks that address ethical, social, and technological challenges in gig work, ensuring that proposed solutions are grounded in verified real-world data (Wood et al., 2019).

Result and Discussion

Challenges in the Digital and Gig Economy

The digital and gig economy has transformed labour markets, creating new forms of work that often blur the line between traditional employment and independent contracting. Recent estimates indicate that approximately 154-435 million people participate in online gig work worldwide, reflecting a substantial global workforce dependent on digital platforms for income. Studies also show that a significant portion of gig workers lack access to formal employment benefits: only about 40% have health insurance, and even fewer have retirement or accident protection, leaving many vulnerable to economic shocks. In the United States, surveys found that although around

20% of adults participate in gig work, only 21% of those earners rely on it as their primary income source, highlighting income instability and financial precariousness among workers reliant on digital platforms. These patterns reveal a significant gap between contractual classifications, such as "independent contractor" or "partner," and the lived economic reality of workers who depend on gig platforms without corresponding protections.

Islamic contractual principles (*akad*) stress that agreements must accurately reflect the real conditions of a transaction and uphold justice, fairness, and mutual consent (Rahman & Ahmed, 2021). In the context of the gig economy, misclassifying workers as "independent contractors" while they remain economically dependent on platforms constitutes a breach of this ethical standard. Such misalignment not only undermines worker rights but also raises moral and legal concerns regarding fairness, accountability, and compliance (Wood et al., 2019).

Integrating IT solutions with ethical frameworks can enhance transparency and equitable treatment by ensuring that contractual terms, compensation, and work conditions align with actual labor realities (Meijerink & Bondarouk, 2020). For example, automated monitoring systems, smart contracts, and AI-driven compliance tools can track work performance, detect misclassification, and guarantee that remuneration matches agreed terms (Arora et al., 2025). By bridging ethical imperatives with technological enforcement, platforms can uphold both moral integrity and legal accountability, ensuring workers are treated justly in line with both Islamic principles and contemporary labor standards (Rahman & Ahmed, 2021).

Contemporary IT solutions offer innovative ways to address challenges in the digital and gig economy by reducing reliance on traditional government enforcement. Autonomous systems, AI algorithms, and digital monitoring platforms can track work performance, verify contract compliance, and ensure fair compensation, providing real-time oversight that aligns contractual agreements with actual work conditions.

The Tesla case in Sweden illustrates how collective social norms combined with autonomous feedback mechanisms can enforce compliance without direct state intervention. In this system, automated monitoring and community-based reporting create social accountability, effectively regulating behavior while maintaining operational efficiency. Similarly, AI-driven platforms can detect patterns of worker misclassification, income instability, and unpaid labor, offering measurable, data-driven interventions that protect workers' rights and reduce economic dependence.

AI-Driven Platforms: Tracking, Fair Pay & Misclassification Detection

In the gig economy, algorithmic management, in which AI and machine learning systems coordinate, evaluate, and compensate workers, has become central to how platforms operate. Algorithms today can assign tasks, monitor performance indicators (such as delivery time or customer ratings), and adjust compensation dynamically based on measurable outputs. Researchers describe this as algorithmic management, where digital platforms automatically track worker activity and performance metrics in real time through data streams such as GPS, timestamps, and customer feedback. This allows platforms to analyze worker behavior and organize work more efficiently than traditional manual oversight (Wood et al., 2019).

Although algorithmic systems are often criticized for opacity and their potential to reinforce wage instability, AI tools can also be designed to enforce fairness. For example, academic research on tools like FareShare and FairFare, platforms created with labor organizers, shows that AI-augmented systems can quantify lost wages, estimate true

compensation, and provide transparent reports that empower workers and support policy advocacy (Arora, Smith, & Lee, 2025). In one deployment with a rideshare union in the U.S., FareShare reduced the time to calculate lost wages by over 95%, eliminating manual errors and creating rapid, data-ready documentation for legal and arbitration processes, helping ensure workers are compensated fairly when algorithmic deactivations or misclassifications occur (Arora et al., 2025).

Similarly, FairFare, a crowdsourced tool deployed with drivers in Colorado, collected and analyzed more than 76,000 ride records to estimate how much of customer fees were retained by platforms. The evidence provided through this AI-assisted data work helped shape state legislation requiring greater transparency of platform operations, representing another measurable outcome where AI data directly supported fairer compensation structures (Arora et al., 2025).

These cases illustrate how AI-driven monitoring and analytics, when designed with transparency and worker involvement, can track worker performance across large datasets in real time, ensure fair pay by identifying wage discrepancies or unfair compensation models through quantitative evidence, and detect misclassification or unjust deactivations by generating reliable data that supports worker claims and policy change (Wood et al., 2019; Arora et al., 2025). Such AI tools move beyond opaque "algorithmic bosses" toward systems that can measure, verify, and redress compensation issues, making the gig economy more accountable and equitable for workers (Wood et al., 2019; Arora et al., 2025).

AI and Algorithmic Management in Practice

In the gig economy, companies like Uber and Lyft rely on proprietary AI algorithms to allocate rides, set dynamic pricing, and calculate driver earnings. Drivers often do not know how their pay is calculated, creating information asymmetry and income volatility, which represents a key challenge for fair compensation. Research indicates that after the introduction of dynamic pricing algorithms, many drivers earned significantly less per hour than previously, while the platform's share of each fare increased, sometimes exceeding 25% (Wood et al., 2019). Similarly, food delivery couriers have reported that platform algorithms create instability, as assignments and pay can change with little transparency or explanation, and automated deactivations may occur without human review, further undermining trust and fairness.

To address these challenges, AI-driven tools can improve transparency and fairness. For example, Princeton researchers developed tools such as FairFare, which allow drivers on platforms like Uber and Lyft to aggregate and analyze their own wage data across numerous rides. These tools help workers understand the true structure of pay and compensation, providing data-driven evidence of systemic issues and supporting advocacy for regulatory adjustments (Arora, Smith, & Lee, 2025). Similarly, initiatives like the Driver's Seat Cooperative enable hundreds of drivers to pool their data, calculate net earnings after expenses, and identify where algorithms produce unfair outcomes. This bottom-up, data-driven approach offers measurable insights into algorithmic impacts on pay and supports collective negotiation or advocacy for fairer terms.

These cases illustrate the dual nature of AI in gig work: on one hand, opaque algorithmic decision-making can lead to unpredictable wages, misclassification, and distrust; on the other, AI-driven transparency tools empower workers to track performance and pay patterns, document misclassification, and advocate for fair compensation (Wood et al., 2019). By making algorithms more transparent and providing workers with real performance and earnings data, these systems can reduce income

volatility and strengthen accountability, turning algorithmic oversight into a measurable tool for fairness rather than exploitation. Integrating technology with ethical oversight and social enforcement creates a decentralized yet reliable framework for fairness, transparency, and accountability in gig work, addressing structural vulnerabilities that traditional regulatory systems often overlook. Real-world cases and developments demonstrate how a holistic IT framework, combining autonomous monitoring, ethical contractual compliance, and social enforcement mechanisms, can be designed to protect workers, enforce fairness, and support accountability in the digital and gig economy (Rahman & Ahmed, 2021).

Holistic IT Framework in Practice

The European Union's Platform Work Directive, effective December 2024, represents a comprehensive regulatory model that integrates technological oversight with ethical and social accountability. This directive requires platforms to inform workers about algorithmic management and automated monitoring systems, ensures human oversight for significant decisions such as suspension, and enhances transparency and accountability in digital labor platforms. In the United States, tools like FareShare demonstrate how autonomous systems can support worker-led accountability. Deployed in partnership with a major labor union, FareShare automates lost wage estimation for deactivated or penalized rideshare drivers, reducing wage-calculation time by over 95%, eliminating manual errors, and generating data that can be used in legal or arbitration contexts (Arora, Smith, & Lee, 2025). Similarly, platforms like FairFoody, developed for food delivery networks, use algorithmic design to improve fairness in income distribution, achieving up to ten-fold improvements compared to baseline strategies and directly addressing income inequality among gig workers (Arora et al., 2025). Worker communities and advocacy projects increasingly leverage data tools to crowdsource information on algorithmic decisions and platform policies, translating transparency efforts into policy recommendations that demand public reporting and responsible use of automated systems.These mechanisms, including autonomous monitoring, ethical compliance, and social enforcement, collectively generate actionable data, uphold human accountability, and enable collective action, ensuring that algorithmic power is used to protect worker rights, enforce fairness, and build accountability in the digital economy rather than exploit it (Rahman & Ahmed, 2021).

An effective approach to addressing challenges in the digital and gig economy involves integrating technology, ethical principles, and social enforcement mechanisms into a unified framework. Autonomous monitoring systems and AI tools provide real-time tracking of worker activity, performance, and compliance, ensuring that contractual obligations align with actual labor conditions (Smith, & Lee, 2025).

Ethical contractual compliance, guided by principles such as those in Islamic law, ensures that agreements are transparent, fair, and just, addressing the moral and legal gaps created by misclassification or opaque platform practices (Rahman & Ahmed, 2021). Meanwhile, social enforcement mechanisms, such as community feedback loops, peer reporting, and collective rating systems, leverage collective norms to encourage responsible behavior and accountability without relying solely on governmental oversight (Wood, Graham, Lehdonvirta, & Hjorth, 2019; Johansson & Andersson, 2023).

By combining these three dimensions, platforms can optimize operational efficiency while protecting worker rights, reducing income volatility, and improving social trust (Arora et al., 2025). Quantitative analysis of gig work patterns further informs system design, allowing IT interventions to target the most vulnerable workers and

ensuring that ethical, technological, and social mechanisms work together to address measurable, real-world challenges in the digital economy (Meijerink & Bondarouk, 2020).

Empirical studies demonstrate that combining technological tools with ethical and social oversight can significantly mitigate challenges in the digital and gig economy. Platforms implementing AI-driven auditing, automated monitoring, and collective feedback mechanisms have shown measurable improvements in wage fairness, transparency, and compliance with contractual agreements (Arora et al., 2025). For example, AI algorithms can detect misclassification, track worker hours, and ensure remuneration aligns with actual contributions, thereby reducing income volatility and economic dependence (Wood et al., 2019). Simultaneously, social enforcement mechanisms, such as peer ratings and community reporting, enhance accountability and build trust between workers and platforms (Johansson & Andersson, 2023). These evidence-based outcomes indicate that an integrated IT framework not only addresses operational inefficiencies but also protects workers, enforces fairness, and sustains platform credibility, offering practical, scalable, and ethically aligned solutions for contemporary challenges in the digital and gig economy (Rahman & Ahmed, 2021).

Conclusion

The digital and gig economy has introduced significant challenges, including economic dependence, income volatility, and labor misclassification, which traditional regulatory frameworks often struggle to address. Islamic ethical principles emphasize the alignment between contractual agreements and real-world conditions, highlighting the moral and legal necessity for fair treatment of workers. Contemporary IT solutions, such as AI-driven monitoring, autonomous systems, and social enforcement mechanisms, provide practical tools to enforce compliance, ensure equitable compensation, and protect workers' rights. This paper demonstrates that integrating technology, ethical oversight, and collective social mechanisms creates a holistic framework capable of reducing vulnerability, improving transparency, and promoting accountability in the gig economy. As a policy recommendation, governments and digital platforms should adopt regulatory guidelines that encourage the use of ethical IT frameworks, support worker protections through autonomous monitoring, and incorporate social feedback mechanisms to ensure compliance and fairness. By doing so, the digital economy can grow sustainably while safeguarding the rights and welfare of gig workers.

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