

# GENERATION Z AND MILLENNIAL PERSPECTIVES TO BECOME ENTREPRENEURS IN THE ERA OF GIG ECONOMY

Desy Tri Anggarini<sup>1\*</sup>

<sup>1</sup>Universitas Bina Sarana Informatika Jakarta

\*Corresponding author: desy.dra@bsi.ac.id

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## ABSTRACT

*Indonesia's population is dominated by Generation Z (born 1997-2012) and millennial generation (born 1981-1996)). Generation Z makes up 27.94% of the total population and millennials 25.87%. Most of these two generations belong to the working age category, which can be an opportunity to accelerate economic growth. The government needs to encourage generation z and millennials to become entrepreneurs, the government invites millennials to start businesses. Technological developments allow people to work as entrepreneurs and self-employed. Changes in the use of this technology affect human resource management. The gig economy increases the flexibility and ability to recruit quality professionals from around the world across time zones and geographic boundaries. The research method used is descriptive qualitative by using primary data and secondary data. Furthermore, the data sources were analyzed descriptively qualitatively. The results of the survey were carried out on the respondents of generation Z and millennials at UBSI Jakarta as many as 130 respondents, about 60% of the knowledge of the GIG economy stated that they knew and 40% did not understand. Respondents have knowledge about Entrepreneurship 60.8% and 39.2% of respondents said they did not understand. The type of work in the GIG economy era Millennials and Generation Z prefer their own business by 47.7% then 23.8% looking for work in companies, respondents who choose to become freelancers are 28.4%. The reasons for choosing the type of work are 40% get unlimited income, 25.4% say it is because it is flexible, 26.2% of respondents get compensation according to work, and 8.5% choose other jobs. The conclusion is that Generation Z and Millennials prefer to be independent, flexible and choose to be entrepreneurs, for this reason. We hoped that the government and the private sector will provide opportunities for Generation Z and Millennials to become entrepreneurs who can accelerate economic growth.*

*Keywords: entrepreneur; gen z; GIG economy; millennials.*

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## INTRODUCTION

The Indonesian Minister of Tourism and Creative Economy, encourages the millennial generation to become entrepreneurs. Approximately 34 million Indonesians depend on the 4,444 tourism sector and creative industries. Through the Ministry of Tourism and Creative Industries,

the government invites millennials to start businesses, become entrepreneurs and pursue job creation opportunities.(Uno, 2021)

Indonesia still needs entrepreneurs to accelerate the recovery and development of this sector, as tourism and creative industries are at the forefront of job creation. There are 97% of jobs created by micro, small and medium enterprises (MSMEs), start-ups (Uno, 2021). Entering the current era of globalization which is marked by activities in the daily lives of Indonesians which are completely digitalized and automated. The era of globalization can improve Indonesia's economic life for the better, but the coming of the era of globalization in the economic field is a challenge for Indonesians. The millennial generation needs to prepare themselves to face today's world competition, the rapid development of technology & communication in the digital era, making the Indonesian nation's businesses have progress in world market competition (Ambarwati, 2020). There were two sub-sectors with positive GDP growth: app and game developers and TV and radio, which increased. This industry generates more than IDR 16 trillion per day, including eSports. These two sub-sectors rely on technology and digitalization for their applications and are aimed at technology-savvy consumers (Uno, 2021).

The millennial generation has more innovative, creative and critical thinking, the growth of Indonesia's millennial generation as a big force for Indonesia to be more advanced, starting with economic progress, technology, E-commerce and various other fields. The advantage of entrepreneurship at a young age is being close to using the latest technology. The rapid development of technology, for example today, makes entrepreneurs can receive convenience in terms of internet access as a medium for marketing, promotion, or doing business. In fact, entrepreneurs using online businesses are increasingly being done, for example opening online shops, selling SEO (search engine optimization) & SEM (search engine marketing) services, freelance writers, and many more. At a young age, millennials can certainly know the preferences of the market at their age. Millennials know what's good and know what they like, and also know what's trending, or will be trendsetters. So, without the need to wait for a relatively mature and experienced age to make a new business (Said, 2021). The role of millennials is to help shape the country. The millennials have the broad idea that they can create both change and pioneer, and that they can not only follow existing trends, but also shape new and innovative things (Ambarwati, 2020).

The government also encourages millennials to become entrepreneurs with policies and regulations to support the business community. With the advent of new companies, 's economic growth could contribute to national income or gross domestic product (GDP). Therefore, the education focuses on the preparation of independent millennials, not the to become a worker. With educational capital, they have a wide range of social networks, so entrepreneurship requires a high level of self-confidence and a high level of creativity (Uno, 2021).

Freelancers are employees because most of them are hired by the company for work whereas selling only intangible skills. Mutual agreement between employers (project owners) and freelancers (freelancers) requires a level of trust. Study In entrepreneurship, the younger generation does not compete with others for jobs, but is also able to create jobs, thereby reducing the number of unemployed Millennials are found to use technology due to age because they are used to new technology, from another generation. So that the millennial generation excels in adopting new technology (Deal & Rogerlberg, 2020). Millennials act as “change agents” for the adoption of new technological tools. It highlights the close relationship between millennials and technology. Millennials show the highest new technology adoption rates compared to any other generation, according to the results of a recent poll conducted by the US PEW Research Center in early 2018, further confirming that millennials are actually more likely to embrace new technologies than their predecessors (Matulich, 2010).

Currently, the number of freelancers is increasing. The total freelance workforce is expected to grow by 3.5% annually. In recent years, many remote jobs have been managed by foreign companies, and most of the employees work remotely, for example a US company hired an Indian workforce to contact the customer service department either by phone or online (Said, 2021). Traditional workforce management, workforce planning in the gig economy is primarily concerned with labor supply and demand. The term HR-related economics is usually used to describe an economic system consisting of intermediary platform companies that connect applicants (i.e., organizations or consumers) with freelancers (Said, 2021).

Freelancing generally means short-term work with various clients and variable compensation based on projects such as cleaning service, handyman, programmer, and so on. In the digital world, currently there are freelance work in the transportation industry, based on the Principles of the Sharing Economy (Grab, GoCar, Gojek, etc.). Therefore, the gig economy means a growing trend where workers are self-employed or independent contractors and jobs for

companies or consumers are temporary (Said, 2021). Freelancers, also known as independent contractors, have a number of renewable fixed-term contracts within the same organization. In addition, the company employs temporary or contract workers as temporary workers. For example, if a company employee is temporarily laid off, the company needs a temporary replacement employee to be taken over by a temporary employment agency. (Said, 2021).

Meijerink & Keegan (2019) aimed to make Freelance a long-term freelancer without a contract with the company. Freelancers and freelancers can work anytime, anywhere without being tied to daily working hours. On the high one. A common problem between the two is the lack of confidence in the factors that underpin the success of the employment contract (trust issues). Some of the underlying factors for trust issues are: false claims on assets, set deadlines, approval of employment contracts.

Technological developments allow people to work as entrepreneurs and independent workers from anywhere without having to come to the office. In addition, it has a broad impact on the economic sector during the COVID-19 pandemic period. Approximately 1.7 million Indonesians have lost their jobs due to the pandemic (Aristi, 2021). The situation, coupled with physical distancing and the practice of working from home, it is in the public interest to turn into independent workers or entrepreneurs. One type of self-employed or self-employed is self-employed, whose work depends on demand. This kind of work is called GIG economy. This creates a new business model in the form of a business organization running its business as a service provider that connects service providers and service users. (Signes, 2017).

A business organization or company creates an online base Platform which then provides the resources to connect people and service providers. These online platforms typically operate only one type of service. Professional services are services in the form of evaluation to complete a project. Usually, a project does not produce a physical product but can include services such as professional services including coding, consulting, writing, translation, and design services (Rouse, 2019). A GIG economy platform, which specifically functions as a forum for marketing professional services, such as the Freelancer Marketplace. The Freelance Marketplace is a way to connect professional freelance service providers directly to stakeholders who need the Services to complete their projects. Examples are sites like Upwork, Sketchmob, and Fiverr. Professional service providers use social media as a promotional tool to attract clients. Social media itself is a

means where sellers can play an important role in promoting a business to consumers, because it can increase consumer awareness of a brand (Faisal et al., 2019).

## **LITERATURE REVIEW**

The GIG economy or on-demand economic activities have changed the concept of human resource management (HR). The rise of the gig economy consisting of 4,444 short-term temporary workers, mainly for employees and companies. Saving on labor and costs, as well as being able to respond quickly to changes in the organization are some of the benefits that the gig economy offers organizations (Buxozypk-ca, 2020a). The emergence of the GIG economy has restructured personnel management or HR research, usually focusing on standard labor-management relationships between workers and employers. Academics and traditional theorists have explored the concept of human resource management as a management activity to maintain working relationships (Theodora, 2020).

In the GIG Economy, on the other hand, identifiable employer-employee relationships within organizational boundaries are often unclear. It is this that has led to many proceedings against the employment situation of freelancers around the world that have caught the attention of politicians. Even in Indonesia, the issue of human resource management in the gig economy when dealing with gender aspects is becoming increasingly complex, especially during the pandemic period that has continued since early 2020. Many employees have been laid off or laid off (not laid off, but not employed without salary). Women are more affected because the majority (90%) are contract workers and are considered obedient to the dismissal decision (Theodora, 2020).

Simplify human resource management concepts and strategies in a gig economy where companies design and implement human resource management activities while at the same time avoiding building long term partnerships with their employees (Theodora, 2020). In a disrupted economy, many machines can learn on their own and be used as a smart platform that can learn the operations of entrepreneurs. Platform engines can analyze more information and create more efficient systems. In this digital age, machines have been at least partially replaced, with accelerated, simple and repetitive tasks, or tasks that are routine tasks with little consideration (Peetz, 2019). Changes in the use of this technology affect human resource management. In essence, the gig economy increases flexibility and the ability to recruit quality professionals from

around the world across time zones and geographic boundaries. These changing dynamics present a new set of challenges and raise many questions (Peetz, 2019).

GIG economy is a major challenge in workforce management. Most of us don't have the equipment or technical qualifications yet, but suddenly face technical turmoil. The increase in the workforce in India This big change requires people to find new ways to be more efficient and aggressive (Malik, 2021). In Asia Pacific, there is an increasing trend of gig economy HR, mainly due to the existence of equilibrium values between direct life and work. One model is India which has rapidly developed into an industrial economy using the nature of work moving towards flexibility. Workers in India actually argue that productivity is not just an input but an opportunity to liberate when India goes through technological advances, including Artificial Intelligence (Malik, 2021). This major change is challenging people to look at new ways to be more efficient and more involved in the gig economy. The gig economy era shows more flexibility and therefore the ability to participate in economic opportunities (Peetz, 2019). Technological advancements also contribute to the platformization of businesses and enable real-time offerings & service offerings in a much more transparent manner (Malik, 2021)

The challenge for HR management is how to complete competence and self-ability using the latest information technology skills, using technology such as AI as a strategic resource to strengthen work output. The emergence of the gig economy is not just a reality revealed in developed countries. Developing countries also have the same effect, based on developing countries such as India and other Asian countries working in the gig economy, the nature of the work offered by the mediator platform company or the current gig economy company can be categorized as non-standard, fragile and dangerous, using little or no without job protection, and human resource management (Malik, 2021).

The rapid growth of the gig economy is due to changes in the demographic structure of most major countries. The economic growth of developed countries is starting to slow down compared to countries that are growing rapidly on the Asian continent. But there are two things that gig workers want today, which is a balance between direct-work life and the need to supplement their income. Today's workers demand flexibility at work. The gig economy era allows employees to find ways and places to increase their income, for example becoming online drivers, programmers, & other professionals using high skill levels (Said, 2021).

The impact of technology on the job market today is in the form of platform capitalism and the gig economy. The platform that emerged in response to the 2008 capitalist crisis is the digital infrastructure that mediates between different economic groups, including workers. However, in contrast to workers who are generally paid per unit time (usually monthly), they generally work for short periods of time and are paid based on the results of their work. Workers on the platform experience ambiguous (or intentionally created) working relationships. Although formally they appear to be independent or independent from the company, their own work cannot be separated from the company's control. Therefore, they are "workers" because they are paid the same. In the United States, they are called "independent contractors". While in Indonesia, they are known as partners. (Peetz, 2019).

The current hybrid job design, which occupies the ambiguous space between self-employment and work in general, is known as the "gig economy". (Montgomery & Baglioni, 2020). Inspired by the show industry, especially musical performances, this is called "show". Gig economy workers are never truly free. In fact, the presence of technology improves workforce management (Hughes & Suthern, 2019). For example, in the online transportation business, this control manifests itself in a suspension policy when the driver receives a low "rated" rating from the user.

Meanwhile, Upwork freelancers take pictures of workers' computer screens six times an hour and record all mouse movements. Apart from the illusion of freedom, poor working conditions are another impact of the gig economy. According to a 2020 survey (Doteveryone, 2020) workers treat gigwork "like robots" and "make it impossible to think and plan for the future" and without adequate rest.

## **METHODS**

The type of research is descriptive qualitative. Qualitative research is a tool to understand in terms of social phenomena that occur. This research focuses on the perspective of Generation Z and Millennials to become Entrepreneurs in the GIG Economic Era. The research method is a result of thinking patterns and assumptions that are used as the basis for thinking in conducting a research. The research method in this study is a qualitative method, qualitative methods are quoted from (Noor, 2017) qualitative data is an emphasis on a process that does not measure the emphasis in the form of quantity , and the intensity.

The interview method is a technique for data collection. Qualitative method is the method applied in this research. According to Bogdan, Taylor's qualitative method is the result of researchers' observations based on a person's behavior, while descriptive data can be in the form of spoken or written words.(Moleong, 2017).

Data collection techniques in compiling get all the data needed in the research Perspective of Generation Z and Millennials to become Entrepreneurs in the Economic GIG Era. In the data collection techniques used: Observation involved (Participating Observer). Involved observation is also known as participatory observer, which requires the presence of the researcher directly with all the five senses and dealing directly with the object of research. The research parameters used in this study are more focused on the Perspective of Generation Z and Millennials to become Entrepreneurs in the GIG Era.

This research was conducted with in-depth interviews with informants and continued with observations to find out about the GIG economy that has occurred in Indonesia, and how the perspectives of Generation Z and Millennials respond to future challenges for careers and jobs in the future or those that are currently being undertaken. In the form of a Google form which is distributed to Generation Z and Millennials, here the respondents are students of the Bina Sarana Informatika University Jakarta, they on average have received Entrepreneurship courses, distributing questionnaires via What up, telegram or student groups.

This research was conducted using a questionnaire distributed to 130 UBSI Jakarta students The data source used is primary data obtained from research results that have been distributed via google form with several questions that must be answered such as age, gender, knowledge of the GIG economy, knowledge of Entrepreneurship, student perspectives on entrepreneurship in the GIG economy era. Then the research data was obtained through secondary data, namely the data obtained indirectly by the researcher, namely secondary data sourced from journals and library references regarding information related to research.

The data that is accumulated in the field (field research) can be classified and displayed in the form of tables, diagrams, carts making it easier to understand. The secondary data in this study was taken from data from the Central Statistics Agency (BPS) and also, the Ministry of Tourism and Creative Industries, as well as some relevant literature taken from books, seminars, or internet media. Furthermore, it is necessary to do data analysis, descriptive qualitative, namely



efforts in presenting data that is formed in writing which is then linked to the results of previously published research.

**RESULTS**

The results The population of Indonesia increased by 32.05 million in the period 2010-2020, so that the population increased by 270.02 million in September 2020. The population growth rate is 1.25% per year.

**Table 1.** Generation Data in 2020

<b>Generation</b>	<b>Percentage (%)</b>
Z	27,94 %
Milenial	25,87 %
Baby Boomers	11,56 %
Pre-Boomers	1,87%
Post Gen Z	10,88%

Source: BPS (2020)

In the 2020 Population Census, Indonesia's population is dominated by Generation Z (born in the 1997-2012 period) and the millennial generation (born in the 1981-1996 period). Generation Z makes up 27.94% of the total population and millennials make up 25.87%. Most of these two generations belong to the working age category, which can be an opportunity to accelerate economic growth.

The percentage of the productive age population (15–64 years) in 2020 is 70.72%. Then the percentage of the non-productive population (0–14 years and 65 years and over) was recorded at 29.28% in 2020. The percentage of the productive age population is quite large, this shows that Indonesia is still in the era of demographic bonus. The Baby Boomers generation was born in 1946 to 1964, then the Pre Boomers generation is the generation born before 1945. Then the Post Gen Z Generation is the generation born after 2012.

According to Sandiaga, Indonesia's current population is 170.9 million, young millennials and Gen Z, and will reach 187.6 million by 2030. This demographic is an opportunity, but also a challenge. If they do not provide entrepreneurship, good education, and leadership, they will be a challenge that needs to be solved by increasing the number of human resources. (Uno, 2021). Creative industry talents must be formed with an entrepreneurial millennial mindset, innovative, proactive and risky. We need to encourage innovation, adaptation and collaboration with multiple stakeholders.

For Millennials and Gen Z, jumping into the gig economy as a freelancer has several benefits and advantages that you can take advantage of. Millennials and Gen Z have their own views on today's gig economy. According to the 2019 Deloitte Global Millennial Survey report, Millennials and Gen Z do not hesitate to hire freelancers or temporary workers (gig economy). Up to 84% of millennials and 81% of Gen Z consider temporary employees/freelancers. (Deloitte Survey, 2019). Many millennials and Gen Z believe that temporary workers can earn the same income as full-time workers. According to the data collected, 58% of millennials believe that the Gig economy can increase personal income by working under the contract of a succession project. Forty-five percent of Gen Z believe that the Gig economy will be profitable for a limited time as needed. (Deloitte Survey, 2019).

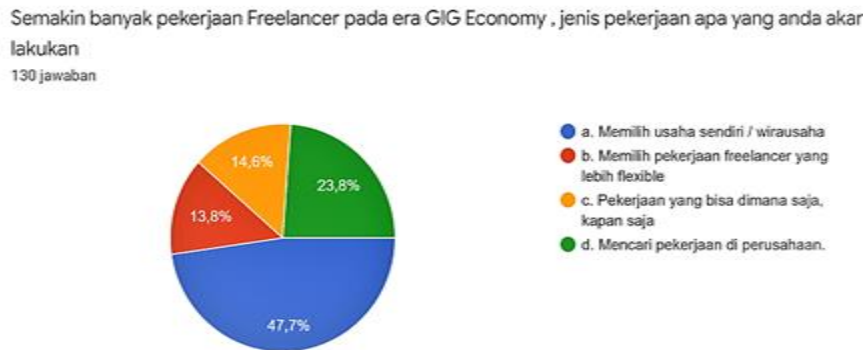


**Figure 1.** Knowledge Research of Entrepreneurship

Based on a survey conducted by student respondents at the BSI Jakarta University campus, 130 students have filled out the google form regarding this research. There are 78.2% are Generation Z who were born in the period 1997-2012 then 21.8% are millennials (1981-1996). Gender of respondents 69.2% are women and 30.8% are men. Survey on knowledge of the GIG economy among students as respondents, 60% stated that respondents did not know about the GIG economy but 40% stated that they knew and learned about the GIG economy. In this picture it states that whether the respondent has knowledge about Entrepreneurship, the respondent stated that 60.8% studied about Entrepreneurship but 39.2% of respondents stated that they did not understand Entrepreneurship.

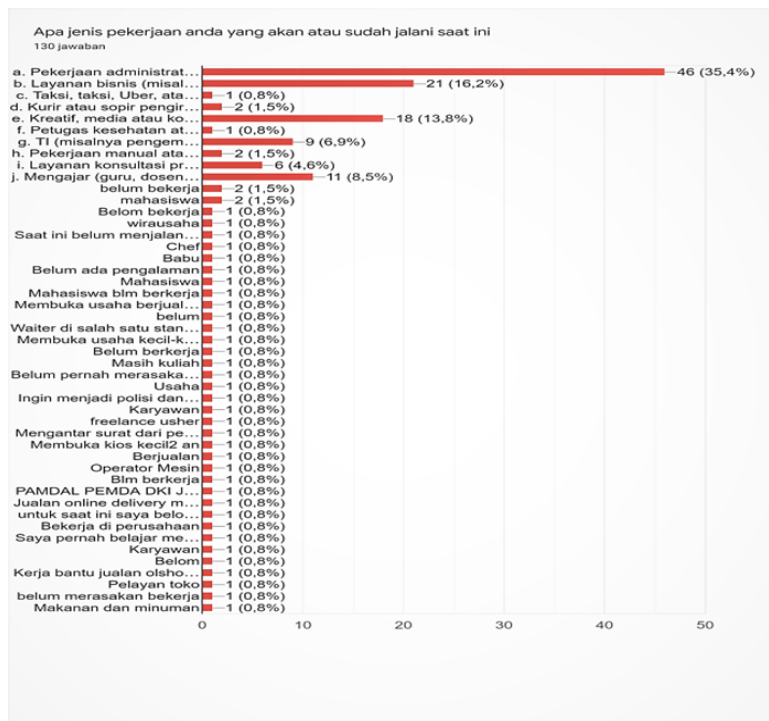
In the era of the GIG Economy, more and more freelancers are needed, what type of work is desired by Millennials and Generation Z, 47.7% of respondents choose their own business, and

23.8% of respondents are looking for work in companies, 28 respondents who choose to become freelancers ,4% because it is more flexible and can work anywhere and anytime.



**Figure 2.** Research on Preferred Job Types in the GiG Economy era

The Millennial Generation and Generation Z in the reason for choosing the type of work are 40% because they get unlimited income, then 25.4% of respondents stated that it was for flexible reasons, 26.2% of respondents said they were compensated according to work, and 8.5% was can choose a job.



**Figure 3.** Type of Work

From the results of research conducted on respondents there are several questions regarding the characteristics in the soul of Generation Z and Millennial Generation and their answers are a critical and innovative generation with an answer of 86.2%, there is a creative side is 66.9%, are you a believer? yourself, the answer is 60.8%, are you a person who dares to take risks? respondents answered 63.1%, they are a generation that has a lot of energy 83.8%, are you a generation that is honest and firm, the answer is 86.9%, Generation z and millennials are the generation that has an optimistic spirit of 72.3%, and this generation chooses to take the initiative is 66.9%. From the results of research from 130 respondents, the type of work that has been occupied at this time is 35.4% is administrative work, data entry or secretarial work, then the next type of work is 16.2% is business services such as accounting or marketing. Furthermore, in third place 13.2% are creative, media or communication industries (eg copywriters, editors, graphic designers, illustrators, musicians, photographers)



**Figure 4.** GIG Economy Statistic by financesonline.com

Based on a survey (Financeonline, 2022) conducted by online finance, there are 3 reasons someone chooses a job in a GIG economy situation, namely: For 28.8% flexible reasons, because they can work anywhere and anytime. There are 28.4% because it is the choice and passion of the workers so they choose freelance work 26.1% is for other personal reasons.

Industries that employ freelance employees in online survey finance include 75% in the creative design and artistic industry (art and design), 55% in the entertainment and entertainment industry and 52% in the construction and building industry. The country with the highest use of freelancers in the GIG Economy era was Brazil 47%, then the United States 46% and finally the UK 45%

## **DISCUSSION**

The increasing demand from start-ups other than freelancers such as online drivers, there are now many freelancers with some high qualifications in the information technology field. For example, IT software engineering due to demand in start-up companies. Unlike the previous generation workforce, most of the talented people with deep expertise in their respective fields are not ready to work as full-time employees in the organization (Buxozypk-ca, 2020b).

1. Work is seen from the perspective of gig economy workers. When hiring freelancers, they don't get a chance to learn much about these workers. One way to build trust and rapport is to ask why you want to work and what you need to do to make your job better. It is necessary to ask them what they want in return for their work. Recognizing the individual motivations of those who work for us helps us manage our workforce effectively.
2. Providing compensation in accordance with the benefits must be considered mutually beneficial and rational so that gig economy workers remain interested in engaging in this tripartite relationship. Compensation can be in the form of money, medical benefits, resources for use at work, additional benefits such as soft loans, or ongoing work projects.
3. Communicate between two parties who communicate openly and safely must be smooth and free from serious obstacles. GIG Economy employees can review and edit documents online, share up-to-date information and communicate effectively with each other no matter where they are. Communication is an important factor for the effective continuation of freelance work, as some workers manage remote work.

The gig economy and platform capitalism that harms workers is possible because it is aimed at deregulating the labor market (Hughes, C., & Suthern, 2019). This is a characteristic concept of neoliberalism that emerged after the 1970s. In neoliberalism, labor regulations are relaxed as much as possible to reduce production costs. In this labor market, workers can be hired for a short period of time on reasonable contracts, even without contracts, in the sense that they do not cover the rights normally granted to full-time workers. Platforms that have only emerged in recent years are being expanded and accelerated their implementation. Employment of Gig Workers in Creative Industries The scope of this article is limited to workers in creative industries, a sector where the gig economy and platform capitalism are very strong.

The Ministry of Tourism for Creative Industries (BPS & Kemenparekraf, 2017) states that the creative economy has 17 sub-sectors, namely game development. Architecture; Interior Architect; Music; Art; Product Design; Fashion; Cook; Film, Animation, Television and Radio Video.; Visual communication design; Photography; Handycrafts; Performing Arts; Advertising; Publishing; and Applications. The total number of companies in the creative economy sector has reached more than 15,000, contributed 5.1% to GDP in 2019 and employs 19.01 million workers. The correct explanation of the condition of workers in the gig economy in general, including workers in the creative world, is instability or “vulnerability” (Vallas & Schor, 2020).

In a study conducted by Izzati et al. (2021) stated that:

1. Lack of social security such as health insurance.
2. Time and workload are long and excessive.
3. Low unpaid wages and hidden fees.

In reality the lack of operator safety. There are more than 60% of the complainants (same as above) who do not have health insurance from either the government (BPJS Kesehatan) or the private sector. The same thing happens at the regional and national scale in Indonesia

## **CONCLUSION**

The millennials and Gen Z believe that temporary workers can earn the same income as full-time workers. According to the data collected, 58% of millennials believe that the Gig economy can increase personal income by working under the contract of a succession project. Forty-five percent of Gen Z believe that the Gig economy will be profitable for a limited time as needed.

The results of the survey conducted at BSI Jakarta University student respondents as many as 130 respondents stated that they had knowledge of the GIG economy, 60% stated that respondents did not know about the GIG economy, but 40% stated that they knew and learned about the GIG economy. Respondents have knowledge of Entrepreneurship 60.8% learn about Entrepreneurship and 39.2% of respondents say they do not understand Entrepreneurship

What type of work is desired by Millennials and Generation Z, 47.7% of respondents choose their own business and 23.8% are looking for work in companies, 28.4% of respondents who choose to become freelancers are because more flexible and can work anywhere and anytime. The Millennial Generation and Generation Z in the reason for choosing the type of work are 40% because they get unlimited income, then 25.4% of respondents stated that it was for flexible reasons, 26.2% of respondents said they were compensated according to work, and 8.5% was can choose a job. Weaknesses with the GIG economy are reduced social security such as health insurance, long and excessive work time and workloads and low and inadequate wages, some do not have social security and insurance such as BPJS health or employment.

So we hoped that this research can be a reference for companies, or government policies in providing welfare for GIG economy workers in the current era both in terms of health insurance, work safety and retirement when they are no longer productive. From the perspective of GIG Economy workers, the opportunity to enter the world of work in the GIG Economy era is wider and more flexible. Generation Z or millennials have more freedom in doing business such as entrepreneurs or choosing to become GIG economy workers with targets and goals achieved so that it is easier to determine the future.

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