



Entertainment or Earning? The Determinants of Digital and Social Media Usage Among University Students in Peshawar

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Abstract

The rapid expansion of digital and social media has transformed how individuals interact, acquire information, and engage in economic activities. This study examines whether university students in Peshawar primarily use digital and social media for entertainment or income generation. Using a structured questionnaire, data was collected from 400 undergraduate students across four universities. The study employs an ordered probit model regression to analyze the factors influencing students' attitudes towards digital earning and freelancing. The results indicate that education level and age significantly impact students' willingness to engage in digital earning, with job security and socio-cultural norms playing crucial roles. While perceived risks, access to technology, and technical support do not show significant effects, the findings highlight the need for awareness and institutional support to promote digital earning as a viable career path. The study contributes to understanding the digital economy's potential and its implications for economic empowerment in developing regions.

Keywords: Digital Media, Freelancing, Job Security, Perceived Risk, University Students, University of Peshawar.

Introduction

Digital media and freelancing are two of the most significant sectors in the world, drawing the attention of millions of people, including both young and older individuals of all genders. Digital media refers to online platforms or channels that allow users to create, share, and consume content digitally. These platforms can include social media



sites such as Facebook, YouTube, TikTok, etc. On the other hand, freelancing refers to a work arrangement in which individuals offer their services to clients on a project-by-project basis without being tied to a long-term employment contract. Freelancers are self-employed and work independently. Freelancing is also known as the gig economy, where freelancers offer services such as web designing, video editing, web development, graphic designing, data analysis, etc to earn money in return.

Based on relevant data, it is evident that a significant portion of the Pakistani population uses social media. According to Simon Kemp (2022), the total population of Pakistan is 227.3 million, as of January 2022. Of this population, 82.90 million people, or 36.5 percent of the Pakistan population, are internet users, while 71.70 million people, or 31.5 percent, use social media users. It is pertinent to mention that the popular social media site Facebook has 43.55 million users in Pakistan, which accounts for 19.2 percent of the total population. Among Facebook users, 80.2 percent are male and 19.8 percent are female. Similarly, YouTube has 71.70 million users, or 31.5 percent of the population, while Tok-tok has 18.26 million users, which accounts for 22 percent of the total local internet users. However, it raises the question of whether they are using these platforms solely for entertainment purposes or also utilize these to make money.

Various scholars have studied the influence of social media on a diverse range of variables in Pakistan. For instance, Rabia et al. (2019) studied the impact of social media on academic performance using survey data of college students from Pakistan. They found that most students (67%) waste a considerable amount of their time using social media. Yousif. (2020) studied the impact of social media usage via smartphones on youngsters in the Southern Punjab region of Pakistan. The study finds that Facebook is the favorite social media app among youngsters. The majority of the respondents use it for entertainment purposes while a small number use the latest fashion and finding jobs. Ikram et al. (2017) studied the trends of social media usage among Pakistani university students. Their study revealed that all the respondents use social media only for entertainment and for communicating with their classmates and teachers. It means that they did not get any benefit in terms of earnings from social media.

It is widely known that unemployment is one of the major problems in developing countries, particularly in Pakistan (Maqbool et al., 2013). According to (Statista, 2023) the unemployment rate in Pakistan was 3.54 percent in 2019, which increased to 4.35 percent in 2021, and is rising further. While there may be multiple reasons behind this trend, one major factor is arguably the increasing number of graduates from different universities in Pakistan, all competing for a limited number of job opportunities. In Pakistan, thousands of graduates generally apply for a single job opening, but due to the high competition and corruption, the majority of applicants remain unemployed (Zaidi, 2021). This leads to a rise in unemployment, higher levels of dependency, and poverty, which in turn contributes to a rise in criminal activities. Ultimately, these issues can have an indirect negative impact on the economy of Pakistan.

Compared to Pakistan, the attitudes towards social media usage and freelancing vary significantly in other countries. For instance, Dosunmu et al. (2022) studied the causative and preventive factors of freelancing among secondary school students in Lagos State. They found out that secondary school students are escaping schools in their



uniforms during school hours to get their specific fulfillment which normal schooling does not provide. The study found freelancing as the main reason for escaping school. The study further discovered that factors like home, school, teachers, examination boards, and governments also play a key role in influencing students' preference for choosing freelance instead of school. Gretchenko & Gretchenko (2021) studied the attitude of modern Russian society towards freelancing. They found that in modern Russian society, cities have a more positive attitude towards freelancing than small towns and villages. Specifically, about 41% of the people showed positive attitudes towards freelancing 49% showed no interest in freelancing because of had no idea about the word freelancing, while the remaining 7% showed a negative attitude since they were older and were less involved in digitalization with low mobile phone usage.

The present study is based on people's attitudes towards digital earning and freelancing. Specifically, it aims to explore why individuals prefer to use social media platforms predominantly for entertainment purposes instead of utilizing these for earning as well. As discussed above, the majority of the population in Pakistan have access to a cell phone and the internet, and can potentially earn through digital media and freelancing. Additionally, there are many free courses available on platforms such as YouTube to help them learn new skills. The study seeks to find out why people do not take social media platforms as avenues of earning despite having access to the requisite resources and tutorials.

The primary research question guiding this study is: What are people's attitudes towards digital earning and freelancing, and which factors deter individuals from using digital platforms for working and earning purposes? The study aims to investigate individuals' perceptions of digital media usage—whether they use it for entertainment or earning. Furthermore, it identifies the factors that prevent individuals from considering digital and social media as platforms for work and income generation rather than leisure. Understanding these factors can help develop strategies to encourage more individuals to utilize digital media for financial gain, ultimately contributing to economic empowerment in Pakistan.

2. Literature Review

In In this Section, we embark on a review of existing literature pertinent to our research inquiry. A literature review is a fundamental component of scholarly research, providing a comprehensive examination of prior studies, theories, and empirical findings related to the topic at hand.

Attitudes toward freelancing and digital earning have undergone a significant shift in recent years. With the rise of technology and the gig economy, more individuals are embracing the flexibility and independence that freelancing offers. According to a study by Upwork and Freelancers Union, in 2020, freelancers comprised 36% of the U.S. workforce, and this number continues to grow. This shift can be attributed to various factors, including the desire for work-life balance, the ability to pursue one's passions, and the potential for higher income.

Many researchers investigate people's attitudes toward digital earning and freelancing. According to (Dosunmu et al., 2022) students of secondary school levels in Lagos State are escaping in their school uniforms during school hours to get their specific fulfillment



which normal schools don't meet according to this study freelancing is the main reason for these students are escaping from their school in school hours. Further, they discovered that some factors like Home, School, Teachers, Examination boards, and Governments play key roles in students' preference for choosing freelance instead of school. Moreover according to (M. Nizamutdinova et al., 2019)(Masood et al., 2018) based on 1138 Systematic Literature Reviews and in-depth interviews from 13 freelancers in Pakistan. Their paper conducted that 69% of people are influenced by choosing freelancing as a permanent job while the remaining 31% people choose freelancing as a part-time job and their attitude towards these fields is just because you don't have to answer to your bosses, there is no initial cost to start on these platforms, you can work on several projects anywhere like outside from your house, at restaurants at a same time because there are no fix job timings. Many students are willing to do part-time work but due to school activities, they are afraid of getting fail. According to (Mustaqim, 2022) he conducted that many students are willing to work on their school studies but they are afraid of getting low grades because of working. But freelancing is the only platform on which everyone can work in their free time without disturbing their study and school hours and the responses of all five students taken through interviews are positive towards freelancing because they can manage their time well. Some researchers also found out why people choose to freelance as compared to their permanent job and what factors compel them to choose freelancing according to (M. Nizamutdinova et al,2019) 5 downshifter (those people who are switching their work to free employment i.e., freelancing,), groups are identified which include those who left their highly paid job due to stress, giving more time to personal development, those who work more and more, those who have high profile job but changed their profile and the fifth one is those who changed their profession and those downshifters were satisfied with their decisions because it reduces working hours so they will enjoy their lifestyle. Similarly, another research by Romke & Sayed (2018) found that the youth of Bangladesh are very much interested in online freelancing work. They further concluded that freelancers in Bangladesh are very satisfied with this platform because it provides a good salary and an independent lifestyle and it's an easy job because it requires less time to be an expert in a specific work area. But in rural areas in many countries people don't know about digital earning so they cannot use these platforms for earning in modern Russian society cities have a more positive attitude towards freelancing than small towns and villages. About 41% of people show positive attitudes towards freelancing.49% of people show no interest in freelancing because they have no idea about the word freelancing and the remaining 7% people show negative attitudes because they are older and according to the survey, they are less involved in digitalization with less mobile usage. Overall Russian society has a good attitude towards freelancing (Gretchenko & Gretchenko, 2021). But in Pakistan freelancing and earning from digital media is a new sector for them and they are learning these skills from YouTube etc. According to Iftikhar et al. (2019), they conducted their survey that all the respondents were internet users and their first preference in learning software development skills is YouTube tutorials. About 74.3% of respondents admit that they



watch YouTube tutorials just for the sake of learning some skills regarding software development.

If we look at Pakistan every student has a laptop, cellphone, and internet facilities but are they using it to earn money or just for it? Many researchers identified the interest of many graduates and undergraduate students in Pakistan whether they are using it for entertainment purposes or to earn something. According to Yousif (2020), the Facebook application is the favorite among youngsters of south Punjab and the majority of the respondents are using it for entertainment purposes and some are using it for the latest fashion and getting jobs. Similarly, Ikram et al (2017) data revealed which is collected from three major universities in Punjab, and all the respondents used social media not only for entertainment purposes but also for communicating with their classmates and teachers. It means that they are not getting any benefit in terms of earnings from social media. Moreover Rabia et al (2019) 183 students out of 270 students in Pakistani Government Colleges which are 67% agreed that students waste most of their time on social media.

Many researchers admitted that socio-cultural factors, Perceived Risks, Technical support/skills, Self Attitudes, Access to technology, Job Security, Benefit Plans, and Religious Factors are the causal factors behind people's attitudes toward choosing to work online on freelancing and earning through digital media. Socio-culture refers to the combined influence of societal and cultural elements, such as traditions, beliefs, values, practices, customs, and religion, which shape behaviors, norms, and identities within a community. For example, in Pakistani society, parents and relatives may physically punish children if they upload videos on social media. Additionally, there's a common belief in Pakistan that investing time and money in social media is pointless, overlooking the potential benefits and skills it offers (Tariq et al., 2012). Cultural factors and family roles significantly impact career choices among students (Alkaraki & Rashid, 2017). Religious factors also play a crucial role in career choices (Yousef et al., 2017). For instance, some people avoid freelancing platforms like Fiverr because it is an Israeli company (Phantasyium, 2021). Similarly, if we look at Perceived Risk which includes concerns like time and financial risk, which make undergraduate students hesitant to invest in digital media and freelancing. Nawaz et al. (2020) highlight that freelancing involves stress factors such as payment issues, time management, work availability, lack of perks, and work rejections. These risks lead to fears about not earning enough to justify their efforts. On the other side, Ambarova & Zborovsky (2015) found that good time management is a key trait of successful freelancers.

Technical Support is also an important factor refers to the skills provided by technical mentors that enable individuals to earn digitally. Without proper skills and mentorship, especially in the beginning, individuals may not earn anything. As technology advances, continuous skill improvement is necessary (Verma et al., 2017). Additionally, Idrees et al. (2022) found that digital technology support significantly enhances freelancers' career satisfaction. And for these technical skills, there is also required "Access to Technology" which means having access to laptops, smartphones, and the internet is essential for earning through digital media and freelancing. These tools are crucial for



participating in online platforms and engaging in digital income-generating activities (Glushkova et al., 2019).

In conclusion, Job security is a major concern in freelancing. Freelancers often worry about the stability and longevity of their work since freelance jobs are typically temporary and contract-based, lacking the stability of permanent employment. Purohit & Bandyopadhyay (2014) found that job security is a top motivator, followed by interesting work and respect and recognition. On the other hand, the lack of benefit plans for freelancing and social media earnings discourages many users. Benefit plans are important to individuals, and Ghaffari et al. (2017) identified fringe benefits as a significant motivational factor. However, the absence of such plans in freelancing and social media work acts as a deterrent for many.

Methodology

Estimation Technique

In this study, the Ordered Probit regression analysis technique was utilized to assess people's attitudes toward digital earning and freelancing. Additionally, it aims to identify the factors that influence individuals' reluctance to engage with digital media and freelancing. By employing an Ordered probit regression model, the study examined the impact of explanatory variables (X) on the dependent variable (Y).

Population and Sample Size

A probability sampling method was used for data collection. The total number of students enrolled in the University of Peshawar campus is as follows:

University of Peshawar

BS Degree Programme: 13,494

M.A/M.Sc/M.Com & MBA: 1,908

MS/M.Phil./Ph.D.: 2,966

Total Population: 18,368 (Source: Directorate of Admission, University of Peshawar)

University of Agriculture

The University of Agriculture, Peshawar, has an enrollment range of 7,999 students, making it a medium-sized institution (The University of Agriculture, Peshawar Ranking & Review 2023).

University of Engineering and Technology (UET), Peshawar

The total enrollment for the year 2022 was 6,350 (University of Engineering and Technology, Peshawar, 2022).

Islamia College University

BS Degree Programme: 13,494

M.A/M.Sc./M. Com & MBA: 1,908

MS/M.Phil. /Ph.D.: 2,966

Total Population: 18,368 (Source: Directorate of Admission, University of Peshawar).



The Yamane sample size calculation method was used to determine the necessary sample size for this study. This method is recognized as an effective approach for calculating and acquiring samples from a large population (Singh & Masuku, 2014).

The formula used is:

$$n = N / [1 + N(e^2)]$$

Where:

n = sample size

N = total population

e = margin of error

Substituting values:

$$n = 37,113 / [1 + 37,113(0.05)^2]$$

$$n = 37,113 / 93.7825$$

$$n \approx 400$$

Using Yamane's formula, the study calculated a sample size of 400. This calculation is based on a population size (N) of 37,113 and a 95% confidence level, with the margin of error (e) set to 0.05.

Econometric Model Specification

Zhang et al., (2007) also utilized the ordered probit regression model to analyze the preferences of drivers and why they use Left-Turn Signals but the study used it to analyze the preferences of graduate and undergraduate students regarding usage of digital media.

To achieve its objectives, the study employed the subsequent econometric model.

To find out the attitudes of students towards digital media and freelancing.

$$PADF = \alpha_0 + \alpha_1 SC + \alpha_2 PR + \alpha_3 TS + \alpha_4 AT + \alpha_4 JS + \alpha_5 BP$$

Table 1: Variable and Justification

Variables	Variable justification
People's attitudes towards Digital Earning and freelancing PADF (Dependent Variable)	Rosen et al., (2013)
Socio-cultural (SC)	(Musaiger, 1993) used this variable for measuring the behavior of Cultural and religious factor of Arab people in choosing food. We study adopt the same method.
Perceived risk scale Time risk (TR) Financial risk (FR)	Bertea, (2010) uses these variables to measure the influence of time risk, financial risk and social risk on E-commerce. While the study used it for digital media earning and on freelancing.



Technical Support (TS)	MacKeogh & Fox, (2009) use this variable to focus on how undergraduate students of university can get advanced technical skills.
Access to technology (AT)	Kennedy et al., (2008) use this variable to see first-year students' access to technology and whether are they digital natives while the study used this variable to know that is university students have access to technology like cell phones, laptops and the internet.
Job Security (JS)	Purohit & Bandyopadhyay, (2014) used this variable to see medical officers' perception about job security in rural areas. While the study used it to see students' perception of job security in the field of digital earning and freelancing.
Benefit plan (BP)	(Lee et al., 2006) uses this variable to find the impact of benefit plans on employee turnover. While the study also use the same methodology to find undergraduates' decisions regarding earning from digital media and freelancing having benefit plans in their minds.

Theoretical framework

People's attitudes towards Digital earning and freelancing (Dependent Variable)

It refers to the perceptions and thoughts that individuals hold regarding working online on various platforms to earn income and for what reasons those perceptions are made. Research by Gretchenko & Gretchenko (2021) shows that in modern Russian society cities have a more positive attitude towards freelancing than small towns and villages. Also in Pakistan, many people prefer freelancing for its convenience over permanent jobs due to the benefits they retrieve from working remotely as a freelancer (Masood et al. 2018). Another research by Dosunmu et al. (2022) shows that students of secondary school in Lagos prefer freelancing over school and the main reason behind their preference is School scam mentality - some have the mentality that going to school is a scam, Lack of interest, seriousness and lateness to school and Inability to pay school fees (this is more pronounced among Private schools' students).

Socio-cultural factor

This term denotes the combined influence of societal and cultural elements, including traditions, beliefs, values, practices, customs, and religious aspects that shape behaviors, norms, and identities within a community or society. The term encompasses both cultural and religious factors which we are taking as independent variables. Which is also used by (Musaiger, 1993)

When referring to culture, we mean that individuals in certain societies, such as Pakistan, may refrain from pursuing income opportunities through social media and freelancing due to cultural norms and beliefs. According to (Alkaraki & Rashid, 2017), Cultural Factors and the Role of Family have a significant impact on Career



Choices among Jordanian Students. For instance, in Pakistani society, parents and relatives may resort to physical punishment if they discover that their child is uploading videos on social media platforms. Additionally, According to (Tariq et al., 2012) there is a prevailing perception that investing time and money in social media is a futile endeavor, without recognition of the potential benefits and skills that can be acquired.

The religious factor refers to the societal mindset and perceptions where individuals may refrain from working on freelancing platforms, such as Fiverr, due to religious beliefs. Society's mindset and perceptions can significantly impact individuals' choices and decisions, including their participation in certain activities or platforms. According to Yousef et al (2017), The religious factor holds the highest significance in people's career choices. In the case of freelancing platforms like Fiverr, some individuals may be advised against working on them because Fiverr is an Israeli company (Phantasyium, 2021).

Perceived risk

Perceived risk encompasses factors such as time risk and financial risk, which contribute to the hesitation of undergraduate students when it comes to investing their time and money in digital media and freelancing, Research by Nawaz et al. (2020) shows that choosing a freelance career, these are the dimensions of freelance job stress (FJS) payment issues, time management issue, work availability issue, lack of perks and benefits and work rejections, as they fear the absence of positive returns in terms of earning. Moreover, another research by Ambarova & Zborovsky (2015) shows that time management is one of the main characteristics of successful freelancers.

Technical Support

It refers to the skills imparted by technical mentors that enable individuals to earn digitally. This aspect is crucial because lacking skills and mentorship in the initial stages can result in zero earnings. But if someone has skills they need to improve their skill with an increase in advancement in technology (Verma et al. 2017). Further digital technology support significantly enhances the career satisfaction of freelancers in a positive way (Idrees et al., 2022).

Access to technology

Access to technology refers to the availability of laptops, smartphones, and internet connectivity, which are essential components for earning through digital media and freelancing. This aspect is crucial because having these tools enables individuals to participate in online platforms and engage in various digital income-generating activities (Glushkova et al., 2019).

Job Security

In the realm of freelancing, job security is a critical concern. It pertains to the worries individuals have about the stability and longevity of their work arrangements, primarily because freelancing jobs are often temporary and contract-based, lacking the traditional stability associated with permanent employment. Research by Purohit &

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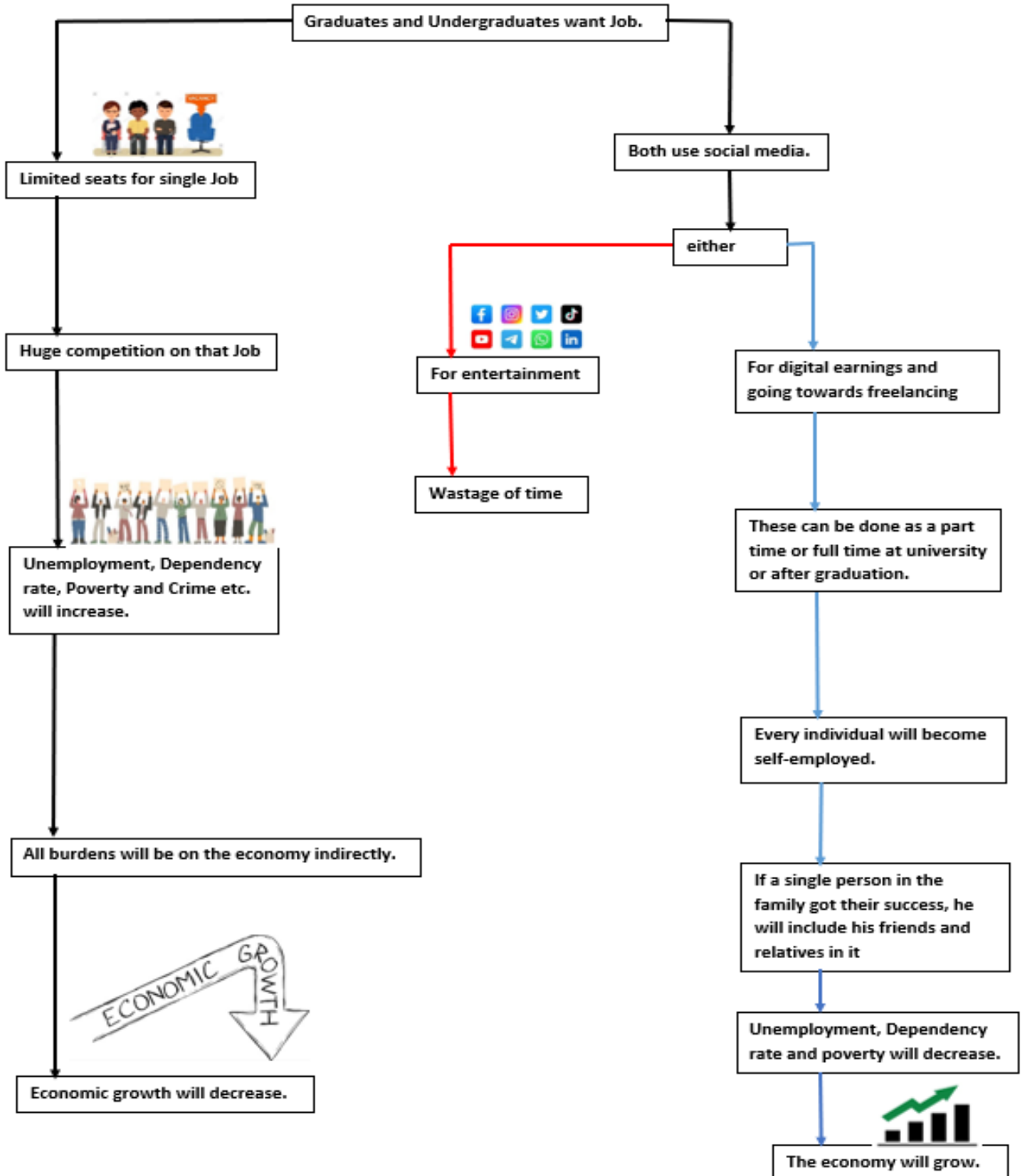
DIALOGUE SOCIAL SCIENCE REVIEW

Bandyopadhyay (2014) shows that job security was the most important factor related to motivation, closely followed by interesting work and respect and recognition.

Benefit plan

In the context of freelancing and earning on social media, the lack of benefit plans serves as a discouraging factor for many users. Benefit plans hold significant importance in the minds of individuals. Research by Ghaffari et al (2017) shows that fringe benefits were the most significant factor for motivational factors. However, when it comes to freelancing and earning through social media, the absence of benefit plans is a deterrent for many users.

Conceptual Framework





Results

This Section focuses on presenting our research findings and engaging in a comprehensive discussion that explains their significance within the context of the broader scholarly discourse. This chapter is structured to facilitate a coherent presentation of our research findings, organized in a manner that aligns with the objectives of our study.

People's Attitude Towards Digital Earning and Freelancing (Dependent variable)

The dependent variable in this study, PADF1, represents "People's Attitudes Towards Digital Earning and Freelancing." It is measured using a 5 Likert scale, where respondents rate their interest in freelancing on online platforms such as Fiverr and Upwork. The scale ranges from 1 to 5, with 1 indicating "Not interested at all," 2 indicating "Slightly interested," 3 indicating "Undecided," 4 indicating "Interested," and 5 indicating "Very interested." This study employed an ordered probit model to analyze the responses and understand the factors influencing these attitudes.

According to the survey results, out of 401 respondents, 52 individuals (12.97%) indicated that they are not interested at all in freelancing. This means that a small portion of the population shows no inclination towards pursuing freelance work on these online platforms. Slightly more respondents, 95 individuals (23.69%), are slightly interested in freelancing. When combined, these two categories show that 36.66% of respondents have little to no interest in digital freelancing. On the other hand, 35 respondents (8.73%) are undecided about their interest in freelancing. This group remains neutral and has not formed a definitive opinion on whether they would engage in freelance work online. Their indecision suggests that there might be factors influencing their uncertainty, such as a lack of information or apprehension about freelancing.

A significant portion of the respondents, 146 individuals (36.41%), indicated that they are interested in freelancing. This category represents the largest group, showing that a considerable number of people are open to the idea of earning through online freelancing platforms. Additionally, 73 respondents (18.20%) are very interested in freelancing, demonstrating strong enthusiasm and readiness to engage in digital earning.

Meanwhile, 36.66% of respondents are not particularly inclined towards freelancing, with 12.97% not interested at all and 23.69% only slightly interested. A small portion, 8.73%, remains undecided. This distribution indicates a generally favorable outlook towards freelancing among the majority of respondents, suggesting potential growth and acceptance of digital earning opportunities. In summary, the survey reveals that more than half of the respondents (54.61%) have a positive attitude towards freelancing, with 36.41% being interested and 18.20% being very interested.

Descriptive statistics

The survey results provide a detailed snapshot of the participant's demographics and educational backgrounds. Most of the 400 respondents are young adults, with a large



portion (70.07%) aged between 18-24 years. This suggests that the survey mostly reached university students or those just starting their careers. There are fewer participants in the 25-30 years age range (25.19%), and only a small number are older than 30 years, with just 2.99% aged 31-36 and 1.75% above 37 years.

Table 2: Descriptive statistics

Variable	Frequency	Percent	Observations	Mean	Standard Deviation
Age			400	1.36409	.6301644
18-24 years	281	70.07			
25-30 years	101	25.19			
31-36 years	12	2.99			
Above 37 years	7	1.75			
	Frequency	Percent	Observations	Mean	Standard Deviation
Gender			400	1.264339	.4527142
Male	297	74.06			
Female	102	25.44			
Other	2	0.50			
	Frequency	Percent	Observations	Mean	Standard Deviation
University			400	2.456359	1.441775
UOP	189	47.13			
ICP	17	4.24			
UET	18	4.49			
AUP	177	44.14			
	Frequency	Percent	Observations	Mean	Standard Deviation
Education			400	1.670823	1.015565
BS	264	65.84			
MSc	35	8.73			
MS/MPhil	72	17.96			
PhD	30	7.48			
	Frequency	Percent	Observations	Mean	Standard Deviation
Semester			400	5.4046484	2.287325
1 st semester	14	3.49			
2 nd semester	70	17.46			
3 rd semester	4	1.00			



4 th semester	56	13.97			
5 th semester	13	3.24			
6 th semester	116	28.93			
7 th semester	7	1.75			
8 th semester	121	30.17			

Source: Author's computation

When looking at gender, most participants are male, making up 74.06% of the sample. Females account for 25.44%, indicating fewer women participated in the survey. A small percentage, 0.50%, identified as other genders, showing some diversity but limited representation.

Regarding the universities attended, nearly half of the participants (47.13%) are from the University of Peshawar (UOP), and a significant number (44.14%) are from the Agricultural University of Peshawar (AUP). Only a small fraction comes from the Institute of Computer and Management Sciences (ICP) and the University of Engineering and Technology (UET), with 4.24% and 4.49% respectively.

Educational attainment varies, but most respondents (65.84%) hold a Bachelor of Science (BS) degree. Some have advanced degrees, with 17.96% holding a Master of Science (MS) or Master of Philosophy (MPhil) and 8.73% having a Master of Science (MSc). A small group, 7.48%, have earned a Doctor of Philosophy (PhD).

The distribution of students across semesters shows that the largest groups are in their 6th (28.93%) and 8th (30.17%) semesters, indicating many are nearing the end of their undergraduate studies. Fewer students are in other semesters, with 17.46% in their 2nd semester and 13.97% in their 4th semester. The 1st, 3rd, 5th, and 7th semesters have the least representation, with only 3.49%, 1.00%, 3.24%, and 1.75% respectively.

Overall, the survey captures a predominantly young, male group of students from a few major universities, mostly in the later stages of their undergraduate education. This profile highlights the demographic and educational landscape of the participants, which may influence their views and experiences.

Regression Analysis

The study regresses people's attitudes towards digital earning and freelancing over different socio-economic factors which are discussed below for the analytical purpose the study uses an ordered Probit model regression. All model controls for the covariance are listed in Table 2.

Table 3: Regression Estimates

People's attitudes towards digital earning and freelancing	Coef	St. Err.	t-value	p-value	[95% Conf	Intervall]	Sig
Age	.325	.127	2.57	.01	.077	.573	**
Gender	-.156	.134	-1.16	.246	-.418	.107	



University	-.02	.039	-0.52	.606	-.098	.057	
Education	-.184	.081	-2.27	.024	-.344	-.025	**
Semester	-.018	.026	-0.67	.501	-.069	.034	
Benefit Plan	.023	.075	0.31	.76	-.123	.169	
Job Security	.688	.098	6.99	0	.495	.88	***
Access to Technology	-.016	.097	-0.16	.871	-.206	.174	
Technical Support	.016	.1	0.16	.872	-.181	.213	
Perceived Risk	.051	.088	0.58	.564	-.122	.224	
Socio-Culture	-.254	.087	-2.93	.003	-.424	-.084	***
Constant	.806	.31	.b	.b	.199	1.413	
Mean dependent var	3.232		SD dependent var		1.341		
Pseudo r-squared	0.068		Number of obs		401		
Chi-square	81.859		Prob > chi2		0.000		
Akaike crit. (AIC)	1148.638		Bayesian crit. (BIC)		1208.547		
*** $p < .01$, ** $p < .05$, * $p < .1$							

Socio-cultural

To measure socio-cultural factors, this study employed a 5-item survey. The first item determined whether respondents' religious beliefs influenced their decision-making regarding earning from freelancing and social media. Respondents were asked, "How much would you agree that your religious beliefs influence your decisions not to earn or use social media?" A significant 28.18% agreed with the statement, with an additional 5.74% strongly agreeing. Conversely, 26.93% disagreed, 13.47% strongly disagreed, and 25.69% were undecided.

The second item probed whether respondents would deny earning from platforms if they knew these platforms belonged to a non-Muslim country. Respondents were asked, "I am not earning from online platforms such as Fiverr because it is an Israeli company." Notably, 21.95% disagreed, and an additional 15.46% strongly disagreed with the statement.

The third item inquired about respondents' concerns regarding earning from social media in Islam. Respondents were asked, "I am not using social media for earning purposes because making videos is considered haram in Islam." Here, 27.18% agreed, and 11.22% strongly agreed, while 22.69% were undecided, indicating a substantial portion of participants refrain from earning from social media platforms due to their religious beliefs.



The fourth item inquired about respondents' concerns regarding cultural background influencing their decisions about using social media. Respondents were asked, "How much would you agree that your cultural background influences your decisions not to earn or use social media?" The results revealed that 27.18% disagreed, while an additional 15.46% strongly disagreed, and 17.21% were undecided.

The fifth item assessed respondents' parental involvement in their decision to use these platforms. Respondents were asked, "I am not working on social media because my parents don't allow it," revealing that 38.90% disagreed with the statement and 24.19% strongly disagreed.

The final item investigated respondents' fear of people's opinions or gossip about their career choices. Results showed that 32.92% disagreed, and an additional 23.19% strongly disagreed with the statement, "I am not working on social media because I'm afraid of people's opinions or gossip."

We standardized the socio-cultural variable and generated an index of socio-cultural factors (socio-cultural index; Cronbach's α of 0.8024). The coefficients of the socio-cultural variable in Table 2 indicate a significant correlation between socio-cultural factors and people's attitudes towards digital earning and freelancing. Specifically, the coefficient is -0.254, and it is statistically significant. The negative coefficient indicates that the more involvement of cultural and religious factors, the less likely people are to join these earning-based platforms.

Perceived Risk

This study operationalized perceived risk through three survey items. First, respondents were asked about the time management factor, i.e., whether time constraints were preventing them from using these earning-based platforms. The results indicate that 49% agreed with the statement, and an additional 11.97% strongly agreed. This suggests that more than half of the participants face time management challenges that act as barriers to using and earning from social media and freelancing.

The second survey item asked respondents, "How much would you agree that people are not working/earning from freelance platforms because they think there is difficulty/trouble in finding work on these platforms?" Here, 50.87% of respondents agreed with the statement, and an additional 13.72% strongly agreed.

The final item focused on the risk associated with payment methods. A substantial 32.67% agreed with the statement that they are concerned about the payment system, fearing they might not receive payment for their work, which makes them feel insecure and reluctant to earn from social media and freelancing. An additional 8.48% strongly agreed.

All instruments were standardized and combined into an index named perceived risk (perceived risk index; Cronbach's α of 0.6277). The positive coefficient of 0.051 but not statistically significant suggests that individuals with higher perceived risks associated with time and financial factors will feel more insecure and less likely to take an interest in these earning-based sites. This implies that benefit plans do not have a statistically significant effect on attitudes toward digital earning and freelancing.



Technical Support

Four items were used to measure technical support. The first item delved into respondents' perceptions of sufficient opportunities for getting training, asking, "How much would you agree that there are sufficient opportunities around you for getting training regarding working on online freelancing platforms?" On a scale from 1 (strongly disagree) to 5 (strongly agree), 46.88% agreed with the statement, and an additional 8.73% strongly agreed.

The second item asked, "How much would you agree that technical support is important in your decision to earn from freelancing platforms and social media?" Respondents showed 53.62% agreement, with 21.45% strongly agreeing and 12.97% undecided.

The third item focused on respondents who don't use these platforms because they have no idea how to use them. Findings indicated that 39.65% agreed with the statement, and 19.45% strongly agreed.

The fourth item inquired about the high cost of institutional fees preventing respondents from participating in these earning-based platforms. Here, 43.14% agreed with the statement, and an additional 11.72% strongly agreed.

The four items were standardized and combined to create an index of technical support (technical support index; Cronbach's α of 0.6032). The coefficients of the technical support variable in Table 2 indicate an insignificant correlation between technical support and people's attitudes towards digital earning and freelancing. Specifically, the coefficient is 0.016, and it is statistically insignificant. This indicates that technical support does not have a significant effect on attitudes towards digital earning and freelancing. The positive coefficient suggests that as technical support increases, more individuals will come to this field for their livelihood.

Access to Technology

The first, second, and third items asked, "Do you have a cellphone, laptop, and internet facility?" Here, 98.75% have a cellphone, 79.80% have laptops, and 95.51% have internet access. The fourth item asked, "Do you have access to online learning platforms or resources for improving your digital skills related to earning or freelancing?" Findings showed that 68.08% admitted they have access to online learning platforms for improving their skills.

The four items were standardized and combined to create an index of access to technology (access to technology index; Cronbach's α of 0.3848). The coefficient of -0.016 is negative and not statistically significant. This suggests that access to technology does not significantly influence attitudes towards digital earning and freelancing. Individuals have technology but they only use it for leisure time and university work rather than for earning purposes.

Job Security

This study operationalized job security with six survey items. The first item assessed the stability of income from digital earnings. Respondents were asked, "How confident are you about the stability of income from digital earning or online freelancing platforms?"



On a scale from 1 (highly confident) to 5 (highly unconfident), 37.41% were somewhat confident, and an additional 24.44% were highly confident.

The second item asked, "How much would you agree that it is possible to find consistent work opportunities when it comes to digital earning or working on online freelancing platforms?" Here, 45.39% were satisfied with the statement, 5.74% were strongly satisfied, and 28.18% were undecided.

The third item assessed the level of job security: "I am satisfied with the level of job security provided by digital earning or freelancing compared to traditional employment." Results showed 30.67% were satisfied, 5.49% were strongly satisfied, but the majority (40.67%) were undecided.

The fourth item inquired about the influence of job security on choosing a career. Respondents were asked, "How much would you agree that the perception of job security influences your decision to continue or pursue digital earning or freelancing as a career path?" The results showed that 41.65% agreed with the statement, 4.99% strongly agreed, and 34.65% were undecided.

The fifth item addressed the risk associated with online projects compared to traditional employment. Respondents were asked, "How much do you worry about job security issues such as contract terminations or project cancellations in digital earning or freelancing compared to traditional employment?" Responses showed 40.15% agreed with the statement, 6% strongly agreed, and 33.42% were undecided.

The final item focused on the level of competition in digital earning and freelancing: "I am satisfied with the level of competition in digital earning or freelancing concerning job security." Results indicated that 37.91% agreed with the statement, 4.49% strongly agreed, and 41.65% were undecided.

The six items were combined and standardized to create an index of job security (job security index; Cronbach's α of 0.6796). The coefficient of 0.688 indicates a significantly positive relationship between job security and people's attitudes towards digital earning and freelancing. Specifically, it suggests that as the level of job security increases, people's attitudes toward digital earning and freelancing tend to become more positive.

Benefit Plan

This study operationalized benefit plans using an index of two survey items. The first item explored the importance of benefit plans (retirement plans) to individuals by asking, "How important are retirement benefits (such as pension plans or retirement savings options) to you as a digital earner or freelancer?" The responses indicated that 18.70% disagreed with the statement, an additional 14.96% strongly disagreed, and 35.16% were undecided.

The second item inquired whether individuals would work online if there were no benefit plans, posing the question: "If there are no benefit plans in freelancing or social media, I would not consider working on these platforms for earning." The responses indicated that 37.16% agreed with the statement, an additional 11.22% strongly agreed, and 24.19% were undecided. All variables were measured on a scale from 1 (strongly disagree) to 5 (strongly agree).



The two items were standardized and combined to create an index of benefit plans (benefit plan index; Cronbach's α of 0.4122). The coefficients of the economic variable in Table 2 indicate an insignificant correlation between benefit plans and people's attitudes toward digital earning and freelancing. Specifically, the coefficient is 0.023, and it is statistically insignificant. The positive coefficient suggests that as benefit plans increase, individuals would feel more secure and take a greater interest in joining these platforms for earning.

Conclusion

This study explores the perception of individuals towards digital earning and freelancing and those causal factors such as sociocultural, technical support, perceived risk, access to technology, job security, and benefit plans, that deter individuals from using digital platforms for working and earning purposes. A thorough literature review establishes the theoretical framework, highlighting key theories and factors for comprehending the connections between people's attitudes towards digital earning and freelancing.

First, the study emphasizes the demographic factors of individuals and found that Age is statistically significant. As age increases, the likelihood of having a positive attitude towards digital earning and freelancing also increases. The flexibility and work-life balance offered by freelancing allow older individuals to manage personal and professional commitments more effectively, especially those with family responsibilities. Additionally, freelancing provides an opportunity for career transition, enabling them to utilize their accumulated skills and experience without the constraints of traditional employment. For many, it serves as a way to supplement retirement income, offering financial stability without the need for full-time work. The less physically demanding nature of digital work is also appealing, contributing positively to health and well-being. Technological advancements have made older adults more tech-savvy, encouraging them to explore digital earning opportunities." It's tough out there for white-haired job seekers. But from where I sit in my home office, people judge me by the lines of copy I write rather than the lines on my face."(Nicholls, 2020)

Secondly, this research finds that education is statistically significant. People's attitudes towards digital earning and freelancing tend to decrease as their education level increases. Higher education often provides access to more stable and secure job opportunities, which offer professional prestige, structured career growth, and benefits that are less common in freelancing. Additionally, individuals with higher education may prefer to utilize their specialized skills in traditional roles. They may be more risk-averse, valuing the security of conventional employment over the uncertainties of freelancing. Moreover, as people pursue higher education, they become more occupied with their academic activities, and they become more busier (Festini et al., 2016). Social, cultural, and economic factors also play a significant role, as societal expectations and job market conditions can influence career choices.

The third significant finding of the study is job security which shows that when people have job security, they are more likely to get involved in digital earning and freelancing. Job security reduces the financial risks associated with freelancing, giving people the confidence to explore these flexible career options. With a stable income as a safety net,



individuals feel more comfortable taking risks and investing in their skills. This makes them more open to the opportunities and benefits of the digital economy. Research by Purohit & Bandyopadhyay (2014) shows that job security was the most important factor related to motivation, closely followed by interesting work and respect and recognition. Freelancing, on the other hand, does not offer any job security. Online platforms can be easily hacked, and projects can be canceled midway, resulting in wasted time and effort. Research indicates that freelancers generally have a lower sense of job security compared to paid employees. Furthermore, many self-employment startups tend to fail (Wiersma, 2019).

This research reveals that socio-cultural factors, including religious and cultural influences, significantly impact people's decisions regarding digital media earning and freelancing. In many societies, religious beliefs can impose restrictions on certain types of work, including digital media earning and freelancing. For example, some religious communities may view creating or sharing certain types of content as inappropriate or forbidden, leading individuals to avoid these platforms to stay aligned with their religious values. According to Yousef et al (2017), The religious factor holds the highest significance in people's career choices. In the case of freelancing platforms like Fiverr, some individuals may be advised against working on them because Fiverr is an Israeli company (Phantasyium, 2021). Cultural expectations and norms can also discourage people from pursuing digital earning and freelancing. In some cultures, traditional jobs are highly valued and seen as more respectable than freelancing. According to (Alkaraki & Rashid, 2017), Cultural Factors and the Role of Family have a significant impact on Career Choices among students. This societal pressure can make individuals hesitant to choose digital freelancing over conventional employment. The findings indicate that these socio-cultural factors are statistically significant and have a negative relationship with the dependent variable, meaning that religious beliefs and cultural norms greatly influence individuals' choices about engaging with these platforms. As a result, many people may be deterred from pursuing opportunities in digital earning and freelancing due to these socio-cultural pressures.

This research also indicates that access to technology, such as cell phones, laptops, and the internet, has an inverse relationship with the dependent variable. This means that as access to technology decreases, people's interest in digital earning and freelancing also decreases. Without adequate technology, individuals are less likely to be attracted to these fields because they lack the necessary tools to participate effectively. According to (Glushkova et al., 2019) these tools enable individuals to participate in online platforms and engage in various digital income-generating activities.

Furthermore, technical support has a positive relationship with the dependent variable. This implies that when people receive motivation and guidance from mentors, they are more likely to understand and succeed in digital earning and freelancing. Further, digital technology support significantly enhances the career satisfaction of freelancers in a positive way (Idrees et al., 2022).

Institutions that provide affordable training and support play a crucial role in this process. When skills training is accessible and not prohibitively expensive, more people are encouraged to start working on these platforms.



Finally, the perceived risks, including time risk and financial risk, are statistically insignificant in explaining the relationship with the dependent variable. The data shows a positive relationship between perceived risks and people's attitudes towards digital earning and freelancing. This suggests that as these risks increase, people's interest in these platforms should also increase, which contradicts common sense and the study's expectations. In reality, increased perceived risks would likely deter individuals from engaging in digital earning and freelancing. Therefore, the statistical insignificance of perceived risks indicates that they do not meaningfully impact people's decisions to pursue digital earning and freelancing.

This research also indicates that benefit plans, such as retirement plans and pensions, positively influence people's interest in digital earning and freelancing. When individuals have access to these comprehensive benefit plans, they feel more financially secure and are more likely to pursue flexible career options like freelancing. Retirement plans and pensions provide a financial safety net, reducing long-term financial worries and making freelancing more attractive. However, most digital earning and freelancing platforms do not offer such benefits, leaving freelancers without the same level of economic security as traditional jobs.

Recommendations

This study highlights the importance of addressing key factors that influence individuals' attitudes toward digital earning and freelancing. By encouraging older individuals to explore digital earning opportunities by highlighting the flexibility and work-life balance that freelancing offers, and developing targeted programs to empower them with digital skills. Addressing the negative correlation between higher education and attitudes towards digital earning by promoting the value of digital skills alongside traditional education and offering career guidance that emphasizes the diverse opportunities available in digital freelancing and entrepreneurship.

Advocating for policies that enhance job security in the digital economy, such as legal protections for freelancers and fair compensation practices, and providing resources and support to mitigate perceived risks associated with freelancing. Collaborating with religious and cultural leaders to bridge gaps and foster understanding regarding digital work in communities where cultural norms may deter participation, and offering tailored guidance and resources to address religious and cultural concerns related to digital earning platforms.

Expanding access to technology through initiatives that provide affordable devices and internet connectivity to underserved populations, and establishing mentorship programs and digital support networks to equip individuals with the skills and confidence needed for success in digital earning and freelancing. Advocating for the inclusion of retirement plans and other benefit options in digital earning platforms to attract and retain freelancers, and educating freelancers on financial planning and alternative benefit strategies to supplement the lack of traditional employee benefits.

Implementing these recommendations can create an inclusive and supportive ecosystem that empowers individuals of all ages and backgrounds to thrive in the digital economy.



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