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Navigating Precarity: The Impact of Platform-Based Commerce on the Social Security and Wellbeing of Freelance Labor

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Abstract

This research examines the burgeoning "gig economy" by investigating the impact of platform-based commerce on the social security and psychological wellbeing of freelance labor. As digital platforms redefine traditional employment structures, workers increasingly transition into roles characterized by high autonomy but significant systemic instability. The primary objective of this study is to analyze the correlation between the absence of institutionalized social protections—such as health insurance and pension schemes—and the escalating levels of precarity among digital freelancers. Employing a mixed-methods approach, the study utilizes quantitative data modeled through structural equation modeling to measure the impact of income volatility on worker stress, alongside qualitative thematic analysis of semi-structured interviews to capture lived experiences of labor precarity. The findings indicate that while platform-based commerce offers low entry barriers and flexibility, these benefits are frequently offset by "algorithmic management" practices that erode institutional trust and exacerbate financial anxiety. The novelty of this research lies in its focus on the intersection of commerce and social policy, specifically highlighting how the "borderless" nature of digital labor necessitates a localized rethink of labor rights and social safety nets. Implications of the study suggest that for platform-based commerce to remain a sustainable economic driver, policymakers must develop innovative regulatory frameworks that decouple social security from traditional full-time employment contracts. This research provides a critical foundation for stakeholders aiming to balance technological innovation with the fundamental wellbeing of the global digital workforce

Keywords: Platform-Based Commerce, Gig Economy, Labor Precarity, Social Security, Digital Labor Rights