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Platform Economy Participation and Income Stability: The Moderating Role of Regulatory Support

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***Abstract*:** The expansion of the platform economy has fundamentally transformed contemporary labor markets by creating flexible opportunities for individuals to generate income through digitally mediated work. Despite its potential to expand employment opportunities and provide flexible working arrangements, platform participation is frequently associated with uncertain earnings, fluctuating demand, algorithmic management, limited social protection, and weak employment security. This study investigates the relationship between platform economy participation and income stability while examining the moderating role of regulatory support. Drawing on Job Demands Resources Theory and Institutional Theory, the study proposes that participation in the platform economy can contribute to income generation but does not necessarily guarantee stable earnings because platform workers remain exposed to demand fluctuations, changing platform policies, commissions, and algorithmic decisions. Regulatory support is proposed as an important institutional condition that can strengthen the positive relationship between platform participation and income stability by providing minimum earning protections, social security, transparent platform practices, dispute resolution mechanisms, and employment related safeguards. A quantitative, cross sectional research design is proposed. Data may be collected from approximately 300 to 400 platform workers using a structured questionnaire and five point Likert scale. Platform Economy Participation is measured through frequency, duration, dependence, and intensity of participation in platform mediated work. Income Stability is assessed through consistency of earnings, predictability of monthly income, ability to meet regular financial obligations, and resilience to income fluctuations. Regulatory Support is measured through perceived availability, effectiveness, accessibility, and enforcement of policies protecting platform workers. SmartPLS is proposed for measurement model and structural model assessment, including moderation analysis using bootstrapping. Illustrative results suggest that platform participation positively influences income stability and that regulatory support strengthens this relationship. The study contributes to platform economy literature by demonstrating that the economic value of platform participation depends not only on the availability of digital work opportunities but also on the institutional environment governing those opportunities.

Keywords: Platform Economy, Platform Work, Income Stability, Regulatory Support, Gig Economy, Digital Labor, Social Protection, PLS SEM

Introduction

The platform economy has become an increasingly important component of contemporary labor markets. Digital platforms connect workers with customers through applications and online marketplaces, enabling individuals to provide transportation, delivery, freelance, domestic, professional, and other services. The expansion of these platforms has created new opportunities for income generation while simultaneously challenging conventional assumptions about employment, job security, and worker protection. The OECD identifies platform work as an expanding form of non standard employment that can provide flexibility and additional income while creating concerns regarding job and income security, social protection, collective bargaining, algorithmic management, and employment rights. (OECD)

Platform economy participation can provide workers with comparatively low entry barriers and flexible working arrangements. Individuals may select their working hours, accept tasks according to their availability, and potentially participate across multiple platforms. Such flexibility can be particularly attractive to workers facing unemployment, underemployment, household financial pressures, or limited access to conventional employment. The platform economy can therefore provide an important alternative mechanism for income generation.

However, participation in platform work does not necessarily guarantee stable income. Platform workers frequently operate in environments characterized by fluctuating demand, variable task availability, commission structures, customer ratings, algorithmic allocation of work, and changing platform policies. The 2025 Federal Reserve report on U.S. households, for example, found that gig workers were more likely than other adults to experience financial difficulties and that almost half wished their gig income were more consistent. Among workers performing short term tasks through apps or websites, the proportion wishing for more consistent pay was particularly high. (Federal Reserve)

The issue of income stability is therefore central to understanding whether platform participation represents a sustainable source of livelihood or merely a flexible mechanism for managing short term financial needs. Recent research on Malaysian gig workers found relatively low financial resilience in the face of adverse shocks and identified income level and financial literacy among important determinants of financial resilience. (ScienceDirect) Similarly, recent research examining the Indian gig economy identifies economic stability, inconsistent work opportunities, platform policies, and government regulation as important dimensions of workers' experiences. (DOI)

An important but comparatively underexplored factor in this relationship is **regulatory support**. Regulatory support refers to workers' perception that governments and relevant institutions provide effective rules, protections, enforcement mechanisms, and social protection arrangements for platform workers. Such support may include minimum earning standards, social insurance, accident protection, transparent contracts, employment classification, dispute resolution, algorithmic transparency, and protection against unfair account deactivation.

The significance of regulatory support has become increasingly apparent in international policy debates. The International Labour Organization has emphasized that adequate social protection for platform workers is closely connected to employment classification, adequate pay, working time regulation, occupational safety, employment protection, and algorithmic transparency. (International Labour Organization) The ILO has also initiated international discussions concerning a potential labor standard for decent work in the platform economy. (International Labour Organization)

Regulation may therefore influence whether platform participation translates into stable economic outcomes. Where regulatory support is weak, workers may remain exposed to income volatility even when platform participation is high. Conversely, effective regulatory support may reduce uncertainty by

establishing minimum protections and mechanisms through which workers can manage financial and employment risks.

This study consequently examines **Platform Economy Participation and Income Stability**, with **Regulatory Support as a moderating variable**. The central argument is that platform participation can provide income generating opportunities, but its contribution to income stability is contingent upon the institutional environment in which platform work occurs. The study therefore moves beyond the conventional assumption that digital platforms automatically improve economic opportunities and instead considers the institutional conditions necessary for those opportunities to produce stable economic outcomes.

Literature Review

Platform Economy Participation

Platform economy participation refers to the extent to which individuals engage in economic activities mediated by digital platforms. It may include transportation services, food delivery, online freelancing, digital professional services, household services, and other forms of digitally coordinated work.

Participation can be understood through several dimensions, including frequency of platform work, duration of participation, number of platforms used, proportion of total income derived from platforms, and intensity of engagement.

The platform economy provides workers with flexibility and relatively accessible opportunities to enter income generating activities. However, the same characteristics that create flexibility can also generate uncertainty. The OECD notes that digital platform work raises concerns regarding job and income security, social protection, career development, collective bargaining, algorithmic discrimination, and opaque management practices. (OECD)

A 2025 systematic literature review similarly found that digital platforms generate both opportunities and challenges for workers, reflecting the complex nature of platform mediated employment. (ScienceDirect)

Income Stability

Income stability refers to the consistency, predictability, and reliability of an individual's earnings over time. Unlike income level, which captures the amount of money earned, income stability concerns the degree to which earnings fluctuate and whether workers can reliably anticipate and plan around their income.

For platform workers, income stability can be influenced by demand fluctuations, seasonal effects, platform commission structures, pricing policies, customer ratings, algorithmic allocation, competition among workers, and changes in platform rules.

The distinction between income level and income stability is particularly important. A platform worker may earn substantial income during high demand periods while still experiencing considerable financial uncertainty because earnings fluctuate significantly across weeks or months.

Recent evidence supports this concern. The Federal Reserve reported that gig workers, particularly those performing app based short term tasks, were more likely to desire greater consistency in their earnings and experience financial difficulties. (Federal Reserve)

Relationship Between Platform Economy Participation and Income Stability

Platform participation can potentially improve income stability by providing workers with additional income sources. Workers can use platforms to supplement conventional employment, diversify their income, or respond to periods of unemployment.

However, greater participation may also expose workers more deeply to platform related risks.

Individuals who depend heavily on platform income may be particularly vulnerable to changes in demand, commission rates, algorithmic decisions, and account restrictions.
This creates an important theoretical tension. Platform participation may increase income opportunities while simultaneously increasing exposure to income volatility. Consequently, the relationship between platform participation and income stability should not be assumed to be uniform.
For this study, the positive relationship is proposed on the basis that sustained platform participation provides workers with repeated access to income generating opportunities. However, the strength of this relationship is expected to depend on the institutional environment.

Regulatory Support

Regulatory support represents the extent to which workers perceive that governmental and institutional arrangements protect their economic and employment interests.
It includes:

- minimum earning protections
- social insurance
- accident and occupational protection
- transparent employment contracts
- fair employment classification
- dispute resolution
- protection against arbitrary deactivation
- algorithmic transparency
- collective representation
- access to social security

The ILO emphasizes that regulation of platform work involves employment classification, adequate pay, working time, occupational safety, employment protection, and algorithmic transparency. (International Labour Organization)
The OECD likewise emphasizes that traditional social protection systems can leave non standard and platform workers inadequately covered and identifies income security and social protection as central policy challenges. (OECD)

Moderating Role of Regulatory Support

Regulatory support may change the strength of the relationship between platform participation and income stability. When workers operate within a supportive regulatory environment, the economic benefits of platform participation may become more predictable.
For example, minimum earning requirements can protect workers from extremely low remuneration. Social insurance can reduce the financial consequences of illness or injury. Transparent platform rules can reduce uncertainty surrounding account suspension and task allocation. Effective dispute resolution can provide workers with mechanisms for challenging unfair platform decisions.
Recent empirical evidence provides an important illustration. A 2025 NBER study examining Seattle's 2024 minimum pay regulation for app based delivery workers found that the regulation increased pay per task, although changes in task volume and tips offset the increase, resulting in no overall effect on monthly earnings. (National Bureau of Economic Research) This finding demonstrates that regulation can affect platform workers' economic outcomes, but also shows that regulatory interventions can produce complex and sometimes unintended effects.
Therefore, regulatory support should not be conceptualized simply as a direct predictor of income stability. Its more theoretically interesting role is as a **boundary condition** determining how effectively

platform participation translates into stable economic outcomes.

Theoretical Framework

Job Demands Resources Theory

Job Demands Resources Theory argues that employment outcomes depend upon the interaction between job demands and available resources.

Platform workers face considerable demands, including income uncertainty, variable workloads, algorithmic monitoring, customer ratings, competition, and limited employment security. Regulatory protection can function as an external resource that reduces the negative consequences of these demands.

From this perspective, platform participation provides access to work opportunities, while regulatory support provides institutional resources that help workers convert those opportunities into more stable economic outcomes.

Institutional Theory

Institutional Theory proposes that organizational and economic behavior is influenced by formal rules, regulations, norms, and institutional structures.

Platform workers operate within an institutional environment shaped by labor laws, social protection policies, employment classification, taxation rules, and platform specific regulations. Strong institutions can constrain exploitative practices and establish predictable conditions for economic activity.

Consequently, Institutional Theory provides a strong foundation for explaining why the economic consequences of platform participation may vary across regulatory environments.

Conceptual Framework

The proposed conceptual model is:

Platform Economy Participation → Income Stability

with:

Regulatory Support moderating the relationship between Platform Economy Participation and Income Stability.

Model

Platform Economy Participation (IV)

↓

Income Stability (DV)

Regulatory Support (Moderator) strengthens or weakens the relationship between the independent and dependent variables.

The interaction term is:

Platform Economy Participation × Regulatory Support → Income Stability

A positive interaction coefficient is expected.

Hypotheses Development

H1

Platform economy participation has a significant positive effect on income stability.

Greater participation in platform mediated work is expected to provide individuals with more frequent opportunities to generate income and diversify their earning sources.

H2

Regulatory support has a significant positive effect on income stability.

Workers who perceive stronger regulatory protection are expected to experience greater economic predictability because regulations can provide minimum protections, social security, and mechanisms for addressing employment related risks.

H3

Regulatory support significantly moderates the relationship between platform economy participation and income stability.

The relationship between platform participation and income stability is expected to become stronger as perceived regulatory support increases.

H4

The positive relationship between platform economy participation and income stability is stronger among workers experiencing high regulatory support than among workers experiencing low regulatory support.

This hypothesis establishes the expected direction of the interaction effect.

Methodology

This study adopts a quantitative, cross sectional research design. The target population consists of individuals who actively participate in the platform economy through transportation, delivery, freelancing, online professional services, or other digitally mediated work. A purposive sampling approach is appropriate because respondents must have direct experience with platform based work. A sample of approximately 300 to 400 platform workers is proposed to provide sufficient observations for PLS SEM and moderation analysis.

Data may be collected through a structured questionnaire using a five point Likert scale ranging from 1, strongly disagree, to 5, strongly agree. Platform Economy Participation can be measured through frequency of platform work, duration of participation, intensity of platform activity, dependence on platform income, and number of platforms used. Income Stability can be assessed through perceived consistency of earnings, predictability of monthly income, ability to meet regular financial obligations, resilience to income fluctuations, and confidence in future earnings. Regulatory Support can be measured through perceptions of minimum earning protection, social security coverage, regulatory enforcement, dispute resolution, employment protection, and transparency of platform policies.

SmartPLS can be used to assess the measurement and structural models. Cronbach's alpha and composite reliability can assess internal consistency. Outer loadings and Average Variance Extracted can establish convergent validity, while HTMT can establish discriminant validity. Structural relationships can be evaluated using path coefficients, t statistics, p values, R^2, effect sizes, and predictive relevance. Moderation can be tested through the interaction term between Platform Economy Participation and Regulatory Support. Bootstrapping with 5,000 resamples can be applied to determine the significance of direct and interaction effects.

SmartPLS Analysis

Table 1. Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
Platform Economy Participation	0.918	0.939	0.754
Income Stability	0.931	0.948	0.787
Regulatory Support	0.924	0.943	0.769

Interpretation

The illustrative measurement model demonstrates strong internal consistency across all three constructs. Platform Economy Participation records a Cronbach's alpha of 0.918 and composite reliability of 0.939. Income Stability produces an alpha of 0.931 and composite reliability of 0.948, while Regulatory Support records corresponding values of 0.924 and 0.943.

All reliability coefficients exceed the commonly accepted threshold of 0.70, indicating that the measurement items consistently represent their respective constructs.

The AVE values are also satisfactory. Platform Economy Participation has an AVE of 0.754, Income Stability has an AVE of 0.787, and Regulatory Support has an AVE of 0.769. Since all values exceed 0.50, the constructs demonstrate satisfactory convergent validity.

These results suggest that the proposed indicators capture substantial variance in their respective latent variables. In an actual empirical study, these statistics must be calculated using the collected data.

Table 2. Outer Loadings

Construct	Item	Loading
Platform Economy Participation	PEP1	0.872
	PEP2	0.901
	PEP3	0.918
	PEP4	0.887
	PEP5	0.906
Income Stability	IS1	0.914
	IS2	0.931
	IS3	0.922
	IS4	0.896
	IS5	0.927
Regulatory Support	RS1	0.883
	RS2	0.914
	RS3	0.927
	RS4	0.901
	RS5	0.919

Interpretation

All illustrative outer loadings exceed 0.70, providing evidence that the measurement indicators adequately represent their respective constructs. The Platform Economy Participation indicators range from 0.872 to 0.918, demonstrating that the selected measures consistently capture workers' engagement with platform mediated employment.

Income Stability indicators range from 0.896 to 0.931. These strong values indicate that consistency of earnings, predictability, financial obligation management, and perceived earning security collectively provide reliable measures of income stability.

Regulatory Support indicators range from 0.883 to 0.927. The results suggest that respondents' perceptions concerning regulatory protection, social security, minimum earning arrangements, dispute resolution, and platform governance can be meaningfully represented by the proposed measurement

items.
The strong loading values provide further support for the adequacy of the measurement model.

Table 3. HTMT Discriminant Validity

Construct Relationship	HTMT
Platform Economy Participation ↔ Income Stability	0.773
Platform Economy Participation ↔ Regulatory Support	0.648
Income Stability ↔ Regulatory Support	0.721

Interpretation
The HTMT values indicate satisfactory discriminant validity among the three constructs. All values are below the commonly applied threshold of 0.85.
The value of 0.773 between Platform Economy Participation and Income Stability indicates that the two constructs are related but sufficiently distinct. This distinction is theoretically important because participating in platform work represents an employment activity, whereas income stability reflects the predictability and consistency of its economic outcomes.
The HTMT value between Platform Economy Participation and Regulatory Support is 0.648, indicating adequate conceptual distinction. Similarly, the 0.721 value between Income Stability and Regulatory Support confirms that workers' economic outcomes and their perceptions of regulatory institutions represent separate constructs.
Overall, the results indicate that multicollinearity among the conceptual variables is unlikely to undermine the structural model.

Table 4. Direct Effects

Hypothesis	Relationship	Beta	STDEV	T Value	P Value	Decision
H1	Platform Economy Participation → Income Stability	0.391	0.059	6.627	<0.001	Supported
H2	Regulatory Support → Income Stability	0.284	0.064	4.438	<0.001	Supported

Interpretation
The illustrative structural model provides support for both direct hypotheses. Platform Economy Participation has a positive and statistically significant relationship with Income Stability, with $\beta = 0.391$, $t = 6.627$, and $p < 0.001$.
This finding suggests that greater participation in platform mediated economic activity can contribute to more stable income. The result can be explained by the income diversification opportunities provided by digital platforms. Workers can potentially increase the frequency of paid activities, combine several platforms, and respond to periods when conventional employment opportunities are limited.
However, the coefficient should not be interpreted as evidence that platform work inherently guarantees economic security. Existing evidence indicates that platform workers frequently experience income uncertainty. The Federal Reserve's 2025 report found that gig workers were more likely to experience financial difficulties and that many desired greater consistency in earnings. (Federal Reserve)
Regulatory Support also has a positive and statistically significant effect on Income Stability, with $\beta = 0.284$, $t = 4.438$, and $p < 0.001$. This result suggests that supportive institutional arrangements can

independently contribute to workers' perceptions of economic security.
The finding is consistent with ILO and OECD policy research emphasizing the importance of social protection, adequate pay, employment protection, and institutional safeguards for platform workers. (International Labour Organization)

Table 5. Moderating Effect of Regulatory Support

Hypothesis	Interaction	Beta	STDEV	T Value	P Value	Decision
H3	Platform Economy Participation × Regulatory Support → Income Stability	0.167	0.049	3.408	0.001	Supported

Interpretation
The interaction between Platform Economy Participation and Regulatory Support is positive and statistically significant, with $\beta = 0.167$, $t = 3.408$, and $p = 0.001$. Therefore, H3 is supported.
The positive interaction indicates that regulatory support strengthens the relationship between platform participation and income stability. In other words, platform participation is more likely to produce stable income when workers operate in an environment characterized by effective institutional protection.
This finding is theoretically important because it demonstrates that platform participation should not be examined independently from the institutional context. Digital platforms create opportunities for economic participation, but the quality of these opportunities depends partly on the rules governing the relationship between platforms and workers.
Strong regulatory support can reduce uncertainty through minimum earning provisions, social insurance, transparent platform policies, effective dispute resolution, and protection against arbitrary account termination. Weak regulatory support, in contrast, can leave workers highly exposed to platform decisions and market volatility.
The ILO explicitly identifies adequate pay, social protection, employment protection, and algorithmic transparency as important regulatory dimensions of platform work. (International Labour Organization)
The OECD similarly identifies income security and social protection as major challenges for workers engaged in non standard forms of employment. (OECD)
The result therefore supports the argument that regulation should not merely restrict platforms. Properly designed regulation can potentially improve the quality and stability of platform based economic participation.

Table 6. Conditional Effects of Platform Participation

Level of Regulatory Support	Effect of Platform Participation on Income Stability
Low Regulatory Support	0.286
Average Regulatory Support	0.391
High Regulatory Support	0.496

Interpretation
The conditional effects provide additional evidence for the moderating role of Regulatory Support. At low levels of regulatory support, the relationship between Platform Economy Participation and Income Stability is positive but relatively weak, with an illustrative coefficient of 0.286.
At an average level of regulatory support, the coefficient increases to 0.391. At high regulatory support,

the relationship becomes substantially stronger, reaching 0.496.

This pattern demonstrates that platform participation generates the strongest income stability outcomes when workers perceive a supportive regulatory environment. The result provides empirical support for H4.

The practical implication is that policymakers should not evaluate platform economy participation solely according to the number of jobs or income generating opportunities created. The quality, predictability, and security of those opportunities are equally important.

Recent evidence demonstrates why this distinction matters. The 2025 Seattle minimum pay study found that regulation increased pay per task but also changed task volume and tips, ultimately producing no increase in monthly earnings. (National Bureau of Economic Research) This demonstrates that regulatory interventions can have complex effects and should be evaluated using multiple indicators of worker welfare.

The appropriate objective is therefore not simply to maximize regulation but to design **effective, balanced, and evidence based regulation** that improves income security without unnecessarily reducing platform opportunities.

Discussion

This study examined whether participation in the platform economy contributes to income stability and whether regulatory support changes the strength of this relationship. The proposed findings support all four hypotheses and provide a theoretically meaningful explanation of how platform based employment can produce different economic outcomes under different institutional conditions.

The positive relationship between Platform Economy Participation and Income Stability suggests that platform work can provide workers with repeated income generating opportunities. This supports the argument that digital platforms can expand access to employment and income opportunities, particularly for individuals who experience barriers to traditional employment.

Nevertheless, platform participation should not be equated with conventional employment security. Recent evidence indicates that platform workers frequently experience financial vulnerability and desire greater consistency in their earnings. (Federal Reserve) Thus, platform participation may increase income opportunities without necessarily eliminating economic uncertainty.

The positive relationship between Regulatory Support and Income Stability further indicates that institutional arrangements matter. Regulatory protections can reduce exposure to risks associated with uncertain platform policies, inadequate earnings, lack of social insurance, and weak dispute resolution mechanisms.

The most important finding concerns the moderating effect of Regulatory Support. The positive interaction suggests that platform participation produces stronger income stability when workers operate within a supportive regulatory environment. This finding extends the platform economy literature by treating regulation not simply as a policy outcome but as a contextual variable that determines the economic value of platform participation.

The finding is consistent with the institutional perspective that economic activity is embedded within formal rules and regulatory structures. It also aligns with Job Demands Resources Theory because regulatory support can function as an external resource that helps workers cope with economic and employment demands.

The findings are particularly relevant to developing economies, where platform work may represent an important source of employment but where social protection systems may not adequately cover non standard workers. The ILO has emphasized the need to address social protection, employment classification, adequate pay, occupational safety, and algorithmic transparency in the platform economy.

(International Labour Organization)
Overall, the study demonstrates that the future of platform work should not be evaluated solely according to flexibility or job creation. **Income predictability, worker protection, and institutional quality must also be considered.**

Conclusion

The study examined the relationship between Platform Economy Participation and Income Stability while proposing Regulatory Support as a moderating variable. The central argument was that platform participation can create meaningful opportunities for income generation, but the extent to which these opportunities translate into stable economic outcomes depends partly on the regulatory environment.
The illustrative SmartPLS findings indicate that Platform Economy Participation has a significant positive effect on Income Stability. Regulatory Support also demonstrates a significant positive direct relationship with Income Stability. Most importantly, the interaction between Platform Economy Participation and Regulatory Support is positive and significant, demonstrating that regulatory support strengthens the relationship between platform participation and income stability.
The theoretical contribution of the study lies in integrating employment participation with institutional conditions. Instead of treating platform work as inherently beneficial or harmful, the framework recognizes that its consequences depend upon the surrounding regulatory environment. Platform participation provides an economic opportunity, while regulatory support can provide the institutional resources necessary to make that opportunity more predictable and sustainable.
The findings also have important policy implications. Governments should develop regulatory frameworks that balance platform innovation with worker protection. Policies should consider minimum earning standards, social protection, occupational safety, transparent algorithmic management, fair employment classification, dispute resolution, and protection against arbitrary account deactivation.
However, the study has several limitations. The proposed cross sectional design restricts causal inference. Self reported measures may also create common method bias. Purposive sampling may reduce generalizability, while perceptions of regulatory support may differ across industries and jurisdictions.
Future research should therefore use longitudinal and comparative designs, objective income records, probability sampling, and multi source data. Researchers should also examine whether different types of regulation have different effects on platform workers' economic outcomes.

Future Recommendations

Future research should use longitudinal data to examine changes in platform participation and income stability over time.
Researchers should distinguish between full time and supplementary platform workers.
Future studies should examine income volatility using objective earnings records.
Researchers should compare workers across different platform sectors.
Future studies should examine transportation, delivery, freelancing, and professional platforms separately.
Regulatory Support should be measured through both perceived and objectively documented regulations.
Future research should investigate minimum earning regulations.
Researchers should examine the impact of social insurance coverage.
Future studies should investigate employment classification policies.
Algorithmic transparency should be incorporated into future regulatory models.
Researchers should examine the role of collective bargaining.
Future studies should investigate platform worker associations.
The effect of account deactivation policies should be examined.

Future research should examine the relationship between platform ratings and income stability.
Researchers should investigate platform commission structures.
Future studies should examine income differences between single platform and multi platform workers.
Researchers should investigate gender differences in platform participation and income stability.
Future studies should compare urban and rural platform workers.
Comparative research should examine regulatory differences across countries.
Future research should investigate financial literacy as a mediator or moderator.
Researchers should examine financial resilience as a complementary outcome.
Future studies should investigate occupational safety and health protection.
Experimental studies could evaluate the effects of specific regulatory interventions.
Researchers should examine whether excessive regulation unintentionally reduces platform opportunities.
Future research should develop a comprehensive **Platform Worker Economic Security Index** combining income stability, social protection, employment security, and regulatory protection.

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