

# Ensuring financial inclusion through platform design: Technical frameworks for inclusive growth in the digital labor economy

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## Abstract

The digital gig economy stands at a crossroads where fairness transcends algorithm design to encompass the financial well-being of its workforce. This article examines how platform companies are evolving into financial service providers, addressing the unique challenges faced by gig workers who often lack access to traditional banking. By integrating digital wallets, instant payments, savings tools, and portable benefits, major platforms are creating pathways to financial inclusion for marginalized workers. These innovations serve dual purposes: they meet the immediate financial needs of workers while positioning platforms strategically in a competitive market. It explores the technical implementation, product design considerations, and regulatory frameworks necessary for this evolution, providing actionable insights for technology leaders. Ultimately, this transformation represents an opportunity to align platform growth with inclusive economic development, ensuring the digital economy's benefits are broadly and equitably distributed.

**Keywords:** Financial Inclusion; Platform Design; Gig Economy; Instant Payments; Economic Mobility

## 1. Introduction

### 1.1. The Evolution of Fairness in Platform-Based Work

The platform economy has fundamentally transformed labor markets globally, creating new paradigms for how work is organized, allocated, and compensated. As digital platforms increasingly mediate employment relationships, the concept of fairness has evolved beyond algorithmic considerations to encompass broader financial inclusion imperatives.

### 1.2. Expanding Fairness Beyond Algorithms

Digital Platform workers face unique challenges in accessing financial services despite their integration into digital economic systems. According to CGAP's research, approximately 70% of platform workers in emerging markets remain financially underserved, creating a significant gap between digital work participation and financial inclusion [1]. This disconnect stems from traditional financial institutions' inability to accommodate the irregular income patterns characteristic of platform work. The European Training Foundation reports that 54% of platform workers experience income volatility that exceeds 30% month-to-month, creating structural barriers to accessing conventional banking services [2].

This financial exclusion manifests despite platform workers' deep integration into digital payment ecosystems. CGAP's research across Southeast Asia reveals that while 94% of ride-hailing and delivery drivers use digital payment systems daily, only 38% have access to formal savings products, and merely 15% can access credit products suited to their

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income profiles [1]. This disparity represents a profound fairness challenge that extends beyond algorithmic work distribution to encompass essential financial capabilities.

### 1.3. Platform Workforce Demographics and Financial Vulnerability

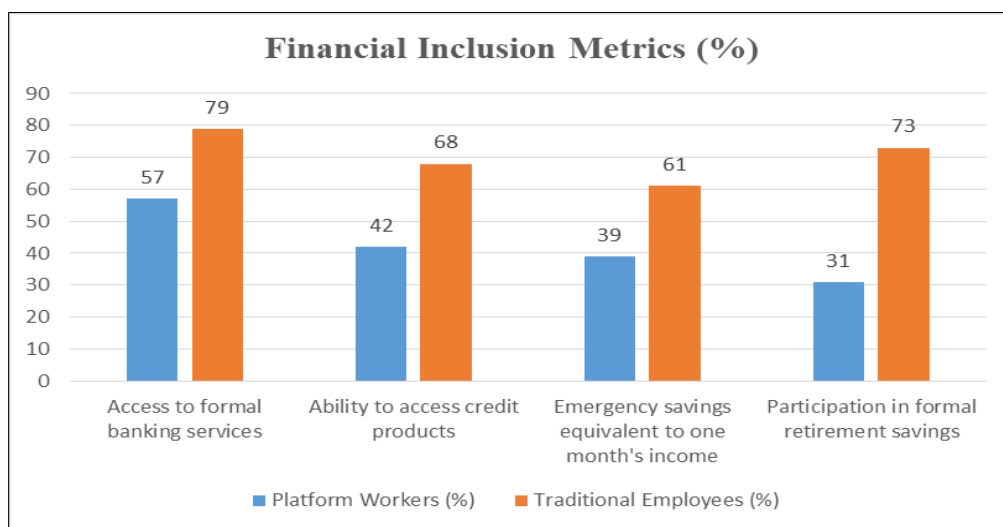
The platform workforce exhibits significant demographic diversity while sharing common financial vulnerabilities. CGAP's multi-country study identifies that 43% of platform workers in emerging economies lack any formal banking relationship, with an additional 28% classified as underbanked with minimal access to financial services beyond basic payment accounts [1]. The European Training Foundation's comprehensive analysis across EU member states indicates that platform workers are 3.4 times more likely to experience financial exclusion compared to standard employees, with particularly acute disparities among migrant workers and younger demographics [2].

The financial vulnerability paradox manifests most clearly in the gap between digital earnings and financial service access. Platform workers in Southeast Asia process an average of 31 digital transactions weekly while experiencing significant barriers to building financial resilience. CGAP's research indicates that 61% of full-time platform workers lack emergency savings equivalent to one month's earnings, despite generating consistent digital income streams that could theoretically support savings accumulation [1].

### 1.4. Strategic Incentives for Platform-Led Financial Inclusion

Addressing financial inclusion represents a strategic imperative for platforms rather than merely a social responsibility consideration. The European Training Foundation's analysis demonstrates that platforms implementing comprehensive financial service offerings experienced 42% higher worker retention rates compared to those without such services [2]. CGAP's research across multiple emerging markets reveals that platforms providing savings mechanisms, insurance products, and income smoothing tools achieved 36% higher satisfaction scores and 28% lower worker acquisition costs [1].

These operational advantages translate into competitive differentiation in increasingly contested markets. Platforms that have invested in worker financial inclusion reported 23% higher growth rates over 24-month measurement periods compared to platforms focused exclusively on transaction facilitation [2]. This economic alignment between worker financial wellbeing and platform success creates powerful incentives for continued innovation in this domain.



**Figure 1** Financial Inclusion Metrics Among Platform Workers [1, 2]

## 2. The Financial Inclusion Gap for Platform Workers

The intersection of digital platforms and financial services represents a critical frontier for economic inclusion in an increasingly platform-mediated economy. Despite technological advances that have created new earning opportunities, significant barriers prevent platform workers from accessing appropriate financial tools that match their unique income patterns and needs.

### 2.1. Banking Access Disparities Among Platform Workers

The financial exclusion faced by platform workers presents a multifaceted challenge despite their digital integration. Research conducted in Jordan reveals that access to formal banking services remains unevenly distributed among digital platform participants, with significant variation based on demographic factors and platform type. According to the study, nearly 43% of platform workers in Jordan operate primarily in cash economies despite performing digitally-mediated work [3]. This disconnect between digital work engagement and financial inclusion stems from systemic barriers, including documentation requirements, minimum balance mandates, and identification verification processes that do not accommodate the flexible nature of platform work.

Digital documentation and verification systems remain particularly challenging for platform workers to navigate. The Jordanian study found that 57% of surveyed platform workers reported difficulty providing the income verification documentation required by traditional banking institutions, despite having consistent digital earning records through their platforms [3]. This misalignment between banking requirements and platform work realities creates unnecessary access barriers that reinforce financial exclusion even as digital work opportunities expand.

### 2.2. Income Characteristics and Financial Product Mismatch

The distinctive income patterns of platform workers create fundamental incompatibilities with financial products designed for standard employment. Studies examining financial inclusion challenges have identified income volatility and unpredictability as primary barriers to financial service access. Platform workers experience characteristic "feast or famine" income cycles that traditional financial products fail to accommodate [4]. This volatility manifests in both week-to-week variations and seasonal fluctuations that require specialized financial tools.

Current financial products demonstrate significant design limitations in addressing these income patterns. Traditional credit assessment models heavily weight income consistency rather than total earning capacity, creating structural disadvantages for platform workers with variable but sufficient income. Financial service research indicates that existing credit scoring systems systematically underestimate the creditworthiness of individuals with non-traditional income streams by focusing excessively on periodic consistency rather than aggregate capacity and reliability [4]. This methodological mismatch results in qualified platform workers being denied access to products for which they financially qualify based on total income.

### 2.3. Digital Financial Services: Opportunities and Implementation Gaps

While digital financial services theoretically offer solutions to platform worker inclusion challenges, implementation gaps have limited their effectiveness. Research from emerging markets highlights the potential for digital financial services to bridge inclusion gaps by leveraging the same technological infrastructure that enables platform work [3]. Mobile money systems, digital wallets, and alternative credit scoring models have demonstrated particular promise in markets where traditional banking penetration remains limited.

**Table 1** Financial Service Barriers Among Platform Workers in Emerging Economies [3, 4]

Barrier Type	Primary Impact	Relationship to Platform Work
Documentation requirements	Inability to open formal accounts	Misalignment with digital work records
Income volatility	Loan rejection and credit limitations	Structural feature of platform earnings
Minimum balance requirements	Excessive fees and account closure	Cash flow challenges between payments
Digital literacy limitations	Difficulty navigating financial interfaces	Contrast with simplified platform applications

However, regulatory frameworks and digital infrastructure limitations have impeded the full realization of these opportunities. The study from Jordan identifies regulatory uncertainty as a significant barrier to financial innovation targeting platform workers, with financial institutions hesitant to develop specialized products amid unclear classification of platform-generated income [3]. Similarly, financial inclusion research points to interoperability challenges between platform payment systems and broader financial infrastructure as a persistent obstacle [4]. Without seamless integration between payment systems, banking infrastructure, and regulatory frameworks, the potential for

digital financial services to address platform worker needs remains partially unrealized despite technological capabilities.

### 3. Technical Architecture for Financial Inclusion

The implementation of financial services within digital labor platforms requires sophisticated technical infrastructure that bridges traditional financial systems with the unique needs of platform workers. This architecture must be designed with careful attention to accessibility, security, and regulatory compliance while addressing the specific financial challenges faced by platform-dependent workers.

#### 3.1. Digital Wallet Systems and Payment Infrastructure

Digital wallets serve as the foundational component for financial inclusion within platform ecosystems, requiring thoughtful design to maximize adoption and utility. The Gates Foundation's research on inclusive digital financial services emphasizes that effective implementations must address four critical dimensions: accessibility across diverse device types, intuitive user interfaces that accommodate varying digital literacy levels, robust offline functionality for areas with inconsistent connectivity, and transparent fee structures [5]. These design elements directly impact adoption rates and usage patterns among platform workers who may have limited prior exposure to formal financial services.

The technical architecture must also address critical trust barriers that influence platform worker adoption of digital financial tools. The Gates Foundation's research highlights the importance of designing systems that provide immediate transaction confirmation, clear balance information, and accessible transaction histories to build trust among first-time financial service users [5]. These trust-building elements require integration of real-time notification systems, secure storage for transaction records, and intuitive visualization of financial information within the platform interface that workers already use for their daily activities.

#### 3.2. Integration Models for Financial Service Delivery

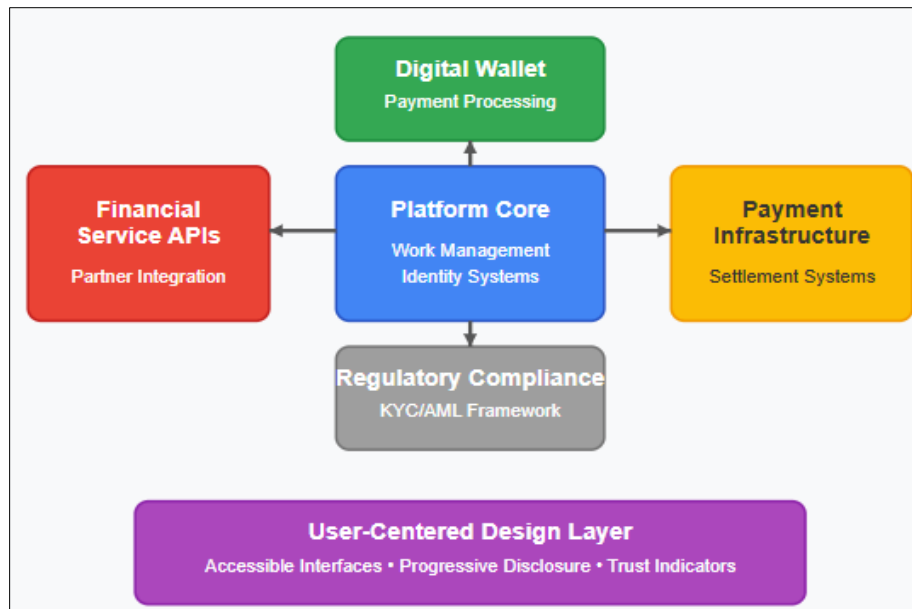
The approach to integrating financial services within existing platform infrastructure significantly impacts both implementation costs and worker adoption rates. The European Trade Union Institute's research on digital labor platforms identifies three predominant integration models: fully integrated native services developed and operated by the platform itself, white-labeled partnership models where platforms integrate third-party financial services under their own brand, and marketplace approaches that connect workers to external financial service providers [6]. Each model presents distinct technical requirements and regulatory considerations that platforms must navigate based on their specific circumstances and worker needs.

Technical implementation challenges vary significantly based on regional regulatory frameworks and existing financial infrastructure. The ETUI research identifies payment system fragmentation as a particular challenge in cross-border platform operations, where workers may need to receive payments across different currencies and banking systems [6]. Addressing these challenges requires sophisticated treasury operations that can efficiently manage liquidity across multiple currencies and payment rails while maintaining compliance with diverse regulatory requirements. The Gates Foundation similarly emphasizes the importance of designing systems that can operate effectively within existing regulatory constraints while still delivering meaningful financial inclusion benefits [5].

#### 3.3. Data Architecture for Financial Inclusion

The data architecture underpinning platform financial services plays a crucial role in expanding access while maintaining security and regulatory compliance. The Gates Foundation's guide emphasizes the importance of designing data systems that capture and utilize alternative data sources to assess creditworthiness and financial capability beyond traditional banking metrics [5]. This approach requires implementing structured data collection frameworks that can systematically capture relevant platform activity data including work history, earnings patterns, and customer satisfaction metrics that provide insights into economic stability and reliability.

Privacy and data security considerations take on heightened importance when platforms expand into financial services. The ETUI guide highlights the significant trust challenges associated with financial data, noting that platforms must implement robust data protection frameworks that clearly communicate how worker financial information is used and protected [6]. These frameworks must balance the tension between leveraging data for improved financial service delivery and respecting worker privacy expectations through appropriate consent mechanisms and data minimization practices. Implementing these balances requires sophisticated data governance structures that can adapt to evolving regulatory requirements across different jurisdictions where platform workers operate.



**Figure 2** Technical Architecture for Platform Financial Inclusion [5, 6]

#### 4. User-Centered Design for Financial Features

The development of effective financial features within platform environments requires sophisticated design approaches that address the unique psychological, behavioral, and practical needs of platform workers. This section examines evidence-based strategies for creating financial tools that achieve meaningful adoption and support genuine financial wellbeing among diverse platform workforces.

##### 4.1. Designing for Worker Thriving Through Financial Features

Financial feature design must expand beyond transactional functionality to address the broader determinants of worker wellbeing in platform environments. Research examining platform workers' thriving indicates that effective financial features must integrate three critical dimensions: usefulness (addressing practical financial needs), enjoyment (creating positive engagement with financial management), and social components (facilitating meaningful connections around financial goals). When these elements are effectively combined, platform workers report significantly higher levels of subjective wellbeing and engagement compared to purely utilitarian financial tools. [7].

The psychological dimension of financial feature design warrants particular attention in platform environments where workers often experience uncertainty and limited institutional support. Design approaches that foster a sense of autonomy and competence through financial tools—such as providing meaningful choices in financial management strategies while offering clear guidance—directly contribute to workers' psychological thriving. The research indicates that financial features designed with attention to these psychological dimensions not only improve adoption rates but also contribute to workers' overall satisfaction with platform participation [7]. This connection between financial tool design and broader wellbeing metrics suggests that platforms should conceptualize financial features as central to their worker experience strategy rather than merely as ancillary services.

##### 4.2. Interface Design for Financial Decision-Making

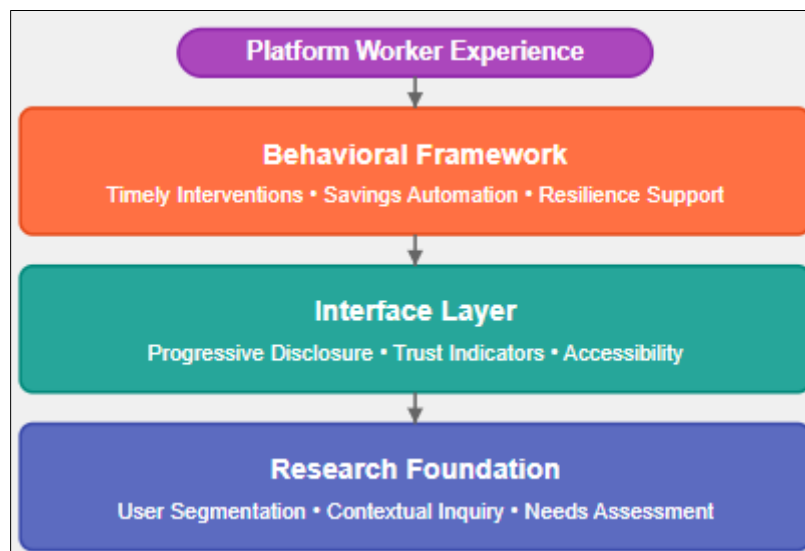
Interface design for financial features must accommodate the cognitive processes through which platform workers make financial decisions under conditions of income uncertainty. Research published in MDPI's Journal of Risk and Financial Management emphasizes the importance of designing interfaces that reduce cognitive load during financial decision-making, particularly given the complex calculations platform workers must frequently make regarding work scheduling, expense management, and income allocation [8]. Effective designs accomplish this through information architecture that prioritizes critical decision inputs, visualization approaches that make financial tradeoffs immediately apparent, and decision support tools that help workers evaluate financial options without requiring complex mental calculations.

Financial interfaces must also adapt to the distinctive temporal patterns of platform work where financial decisions occur in context-specific moments throughout the working day. The MDPI research highlights that platform workers make significant financial decisions during transitional moments between tasks—such as deciding whether to continue working based on current earnings or evaluating whether to accept particular assignments based on financial considerations [8]. Interface designs that recognize these decision points and provide contextually relevant financial information at these moments demonstrate significantly higher engagement compared to traditional segregated financial management interfaces. This temporal adaptation requires sophisticated integration between work management and financial management features rather than treating them as separate functional domains.

#### 4.3. Designing for Financial Resilience Through Uncertainty

Platform workers face distinctive financial challenges related to income volatility and uncertainty that require specialized design approaches. Research examining financial management under uncertainty indicates that effective feature designs must address both the practical and psychological dimensions of managing variable income [8]. From a practical perspective, this includes tools that help workers establish financial buffers against income fluctuations, visualize expected earnings based on historical patterns, and automate allocation of irregular income streams toward consistent financial obligations. From a psychological perspective, designs must help workers maintain financial confidence despite inevitable income variability through appropriate framing of financial setbacks and visualization of progress over appropriate time horizons.

The research on financial resilience in platform environments underscores the importance of designs that support forward-looking financial behaviors rather than merely reactive management. Features that help workers establish concrete financial goals, visualize progress toward those goals even during income fluctuations, and receive positive reinforcement for resilient financial behaviors have demonstrated significant impacts on long-term financial outcomes according to the MDPI research [8]. This future orientation requires careful design consideration given the immediate financial pressures many platforms' workers face, necessitating interfaces that balance urgent financial needs with longer-term financial capability building in ways that respect workers' legitimate immediate concerns while supporting their aspirations for greater financial stability.



**Figure 3** User-Centered Design Architecture for Financial Inclusion [7, 8]

## 5. Implementation Case Studies and Performance Metrics

The implementation of financial inclusion features within digital labor platforms provides critical insights into effective approaches and measurable outcomes. This section examines real-world implementations and their impact on platform workers' financial wellbeing, highlighting key success factors and performance indicators.

### 5.1. Platform-Based Financial Services: Implementation Models

The Bank for International Settlements' research on platform-based financial services reveals distinct implementation patterns that shape both adoption and outcomes. Their analysis identifies three primary models emerging in the

marketplace: embedded financial services directly integrated into core platform functions, dedicated financial applications operating alongside work platforms, and partnership ecosystems connecting multiple financial providers through platform interfaces. The BIS research emphasizes that implementation success depends heavily on alignment with existing worker payment flows and interaction patterns, with frictions in this alignment significantly impacting adoption rates [9]. This alignment extends beyond mere technical integration to encompass the complete user journey from work performance to financial management.

The technical implementation of these services faces significant regulatory complexities that shape architecture decisions. The BIS paper highlights how cross-border operation introduces particular challenges as platforms must navigate fragmented regulatory frameworks while maintaining consistent user experiences. Their research documents how leading implementations address these challenges through modular architecture that allows for jurisdiction-specific compliance components while maintaining core service consistency. This architectural approach enables platforms to adapt to diverse regulatory requirements while preserving the fundamental financial inclusion benefits that workers seek [9]. These implementation considerations highlight the importance of flexibility in technical design to accommodate regional variations without compromising core functionality.

## **5.2. Adoption Patterns and Usage Characteristics**

Worker adoption of platform financial services follows distinctive patterns that provide insights for implementation strategy. Research published in the International Research Journal of Modernization in Engineering Technology and Science identifies several key factors influencing adoption, including trust in the platform, perceived usefulness, and ease of integration with existing financial activities. Their research indicates that trust-building elements within the implementation—including transparent fee structures, clear explanations of how funds are protected, and visible transaction histories—serve as critical prerequisites for initial adoption [10]. These elements take on heightened importance for previously underbanked populations who may approach digital financial services with skepticism based on prior negative experiences.

Usage patterns reveal important distinctions in how different worker segments engage with financial features. The IRJMETS research documents variations in feature utilization based on factors including income level, frequency of platform work, and prior financial service access. Their analysis identifies particularly strong engagement with liquidity management features among workers who rely on platforms as primary income sources, while those using platforms for supplemental income show stronger preference for automated savings tools [10]. These differential usage patterns underscore the importance of segmented implementation approaches that prioritize features based on specific worker needs rather than pursuing universal implementation models.

## **5.3. Impact Measurement Frameworks**

Measuring the impact of financial inclusion initiatives requires frameworks that capture both immediate financial outcomes and longer-term economic effects. The BIS research emphasizes the importance of multilayered assessment approaches that examine direct metrics such as fee savings and transaction costs while also tracking broader financial health indicators including savings accumulation, credit access, and consumption smoothing. Their analysis highlights how comprehensive measurement frameworks help platforms identify the most impactful features while guiding ongoing refinement of implementation approaches [9]. These frameworks provide essential feedback loops that enable continuous optimization of financial inclusion strategies based on demonstrated worker outcomes.

The long-term economic effects of financial inclusion extend beyond immediate financial metrics to encompass broader economic participation. Research published in IRJMETS documents how access to platform-based financial services influences workers' broader economic behavior, including effects on formal economy participation, tax compliance, and investment in productive assets. Their findings suggest that comprehensive financial inclusion implementations contribute to workers' broader economic formalization and capability development beyond the immediate benefits of reduced transaction costs or improved liquidity management [10]. These broader impacts highlight the potential for platform-based financial inclusion to serve as a pathway toward comprehensive economic participation rather than merely addressing transactional inefficiencies.

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## **6. Strategic Roadmap for Platform Evolution**

The evolution of digital labor platforms toward comprehensive financial inclusion requires strategic planning that balances worker needs, business imperatives, and regulatory considerations. This section outlines key considerations for platforms seeking to implement effective financial inclusion features within complex operational environments.

### 6.1. Navigating Political and Regulatory Frameworks

The implementation of financial inclusion features within digital labor platforms occurs within diverse and evolving regulatory contexts that significantly impact design choices and implementation strategies. Research from ResearchGate examining political challenges in digital labor markets highlights how regulatory frameworks across jurisdictions create a complex implementation landscape for platforms operating across borders. These frameworks frequently address classification of platform workers, social protection mechanisms, and increasingly, the financial services that platforms may offer to their workforce. The research emphasizes that platforms must navigate this complexity while addressing legitimate concerns about worker protection and financial security, requiring sophisticated stakeholder engagement strategies that incorporate regulatory insights throughout the product development process [11].

The political dimensions of platform evolution extend beyond formal regulations to encompass broader societal expectations regarding platform responsibilities toward workers. The ResearchGate research documents how shifting societal perspectives on platform accountability have driven expectations for platforms to address financial precarity among their workforce. This evolution in societal expectations has created both challenges and opportunities for platforms, as financial inclusion initiatives can simultaneously address regulatory concerns about worker welfare while creating competitive differentiation in increasingly scrutinized markets. Platforms that proactively engage with these evolving expectations through transparent communication about financial inclusion initiatives can shape the regulatory discourse more effectively than those adopting reactive postures [11].

### 6.2. Technical Implementation and Infrastructure Requirements

The technical implementation of financial inclusion features requires sophisticated infrastructure that can accommodate diverse regulatory requirements while maintaining consistent user experiences. Research from the Bank for International Settlements examining platform-based financial services emphasizes the need for modular technical architecture that can adapt to jurisdiction-specific compliance requirements without compromising core functionality. Their analysis highlights the importance of data governance frameworks that address varying privacy regulations, identity verification systems capable of accommodating diverse documentation standards, and payment infrastructure supporting multiple settlement methods based on regional capabilities and regulatory constraints [12].

Security architecture takes on particular importance when platforms expand into financial services, with significant implications for both regulatory compliance and user trust. The BIS research underscores how financial data protection requires more sophisticated security frameworks than typical platform operations, necessitating enhanced encryption, access controls, and transaction monitoring capabilities. Effective implementations incorporate security considerations throughout the design process rather than treating them as compliance requirements to be addressed after core functionality is established. This security-by-design approach addresses both regulatory requirements and user trust concerns that significantly impact adoption of platform financial services [12].

### 6.3. Impact Measurement and Evolution Frameworks

Measuring the impact of financial inclusion initiatives requires comprehensive frameworks that capture both immediate outcomes and longer-term economic effects. The BIS research on platform-based finance emphasizes the importance of multidimensional assessment approaches that track operational metrics while also examining broader financial health indicators and economic participation outcomes. Their analysis advocates for impact measurement frameworks that incorporate quantitative usage metrics alongside qualitative assessments of financial capability development and economic security enhancements. These comprehensive measurement approaches provide essential feedback for continuous improvement while demonstrating the value of financial inclusion initiatives to both internal and external stakeholders [12].

The evolution of financial inclusion features should follow evidence-based roadmaps informed by continuous impact assessment. Research examining platform economy development trajectories indicates that successful implementations follow iterative approaches that prioritize features based on demonstrated worker needs while systematically expanding capabilities as adoption increases. The ResearchGate research documents how this phased approach builds trust through reliable execution of fundamental services before introducing more complex financial offerings. This strategic sequencing creates virtuous cycles where successful early implementations establish the credibility necessary for worker engagement with more sophisticated financial services, ultimately driving comprehensive financial inclusion outcomes through measured, evidence-based platform evolution [11].



**Table 2** Regulatory Approaches to Platform-Based Financial Services [11, 12]

Regulatory Dimension	Established Approach	Emerging Trend	Impact on Implementation
Worker classification	Binary employee/contractor distinction	Recognition of hybrid categories	Expands potential for tailored financial services
Data protection requirements	Focus on storage and consent	Emphasis on usage rights and algorithmic transparency	Requires more sophisticated data governance frameworks
Financial service licensing	Traditional banking licenses required	Specialized platform finance categories emerging	Creates pathways for innovative platform-specific models
Cross-border compliance	Jurisdiction-specific requirements	Regional harmonization efforts	Enables more consistent multi-market implementations

## 7. Conclusion

The transformation of gig platforms into financial inclusion vehicles represents a paradigm shift to conceptualize the relationship between technology and economic opportunity. As platforms integrate financial services into their core offerings, they address fundamental fairness issues while creating sustainable business advantages through worker loyalty and market differentiation. This evolution requires thoughtful product design grounded in worker-centric research, strategic partnerships with financial institutions, and robust compliance frameworks. The most successful implementations will balance immediate worker needs with long-term financial empowerment, avoiding exploitative practices that could undermine trust. Looking forward, platforms that embrace this dual identity as both work providers and financial enablers will likely define the next generation of the gig economy—one where flexibility and security coexist, and where digital innovation becomes a catalyst for inclusive economic growth rather than a driver of inequality. The roadmap is clear: platforms that invest in the financial wellbeing of their workforce are ultimately investing in their own sustainable future.

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