

# Determinants of Social Security Awareness Among Gig Workers: Evidence from Grab Drivers in Klang Valley, Malaysia

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## ABSTRACT

This study examines the determinants of social security awareness among gig workers, with specific focus on Grab drivers and riders in Klang Valley, Malaysia. Despite the rapid expansion of the gig economy, participation in formal social protection schemes such as the Social Security Organisation (SOCSO) remains limited. Drawing on the Health Belief Model (HBM), this study investigates how accessibility to information, education and knowledge, and income stability influence awareness of social security protection. A quantitative cross-sectional design was employed, with data collected from 101 respondents using a structured questionnaire. The data were analysed using descriptive statistics, Pearson correlation, and multiple regression analysis. The findings reveal that all three factors significantly influence SOCSO awareness, with accessibility to information emerging as the strongest predictor ( $\beta = 0.352$ ), followed by income stability ( $\beta = 0.343$ ) and education and knowledge ( $\beta = 0.302$ ). The model explains a substantial proportion of variance ( $R^2 = 0.880$ ), indicating strong explanatory power. The findings highlight the importance of platform-based information dissemination, financial stability, and targeted educational interventions in enhancing awareness among gig workers. This study contributes to the literature on gig economy and social protection by providing empirical evidence from a developing country context and offers policy recommendations to improve participation in social security schemes.

**Keywords:** Gig economy; Grab workers; Social security protection; SOCSO awareness; Klang Valley; Malaysia

## INTRODUCTION

The job market in Malaysia is experiencing a dramatic change at a very swift pace. Most of this change has come about due to the rising gig economy (Mohd Hed & Rosli, 2025). The gig economy pertains to an industry that involves people undertaking short-term jobs. These short-term jobs are usually sourced through digital applications (Toor et al., 2023). As a result of the gig economy, the way people think about making money has changed. Today, the screens of Malaysians are filled with applications such as Grab, Foodpanda, and Lalamove. These applications have improved the lives of many. In effect, one can be an e-hailing driver, a food runner, or a freelancer (Uchiyama et al., 2022). As a result, gig work is becoming the first or supplementary source of income for an ever-growing number of Malaysians (Mohd Hed & Rosli, 2025). Recent statistics shows that approximately four million citizens have joined the gig sector which was predicted to increase significantly (Abdullah et al. 2024). This means that the numbers are expected to keep rising, proving that gig economy jobs have grown from a mere option to a backbone of the country's labor market (MyDigital & Ipsos 2024).

The COVID-19 outbreak acted as a powerful cause for the rapid rise in gig work across Malaysia (Samsudin et al., 2022). Due to lockdowns and myriad of restrictions to work, countless companies were forced to shut down or operate with minimum numbers of staff (Samsudin et al., 2022). Consequently, a large number of Malaysian workers were being laid off or had their salaries trimmed, leaving them with few avenues to generate income (Mohd Hed & Rosli, 2025). For these groups, doing gig work promised immediate cash and a very flexible

structure, which to join, one required little more than a smartphone, a vehicle, or simple tools (Mohd Hed & Rosli, 2025). E-hailing food delivery services in urban areas registered a record rise in new drivers and delivery riders, due to a growing need for contactless delivery during movement restrictions. (World Bank, 2020). Gig labour thus emerged as an economic lifeline. The allure of setting one's own schedule and working without a boss lured retrenched employees, recent graduates, occasional workers, and even older Malaysians looking for pocket money (Ahmad et al., 2023). It became a strategy that was applicable for most families in order to overcome financial difficulties.

The weak social safety net for gig workers is one of a major concern toward them. (Mohd Hed & Rosli, 2025). According to Employees Provident Fund Malaysia (2016), employees are covered by the Employees Provident Fund (EPF) for old-age savings while the scheme provided by Social Security Organisation (SOCSO) is particularly for health and injury insurance. Employers must, by law, pay into these schemes for their staff (EPF, 2016). Unlike formal workers, gig workers are labelled as self-employed where they initially were not covered under those schemes by default. However, they could voluntarily contribute, which many simply avoid (Mohd Hed & Rosli, 2025). One study notes that fewer than 10 per cent of gig workers are registered with SOCSO's Self-Employment Social Security Scheme, and take-up of EPFs i-Saraan plan is similarly meagre (International Labour Organization, 2023). Recent gazetted laws regarding mandatory protection for gig workers were left unseen by many for the lack of publicity and public information. The result is that most gig workers lack savings for retirement, basic medical cover and any safety net if they are hurt while working (Samsudin et al., 2022). The gap in protection for gig workers could lead to a critical and costly outcome especially for high-risk roles such as food delivery or motorcycle e-hailing (Samsudin et al., 2022).

Social protection refers to a combination of governmental and some private schemes that assist individuals in dealing with life and enhancing their well-being on a day-to-day basis, especially for workers (Mansor & Rabi, 2023). The common components associated with social protection include benefits for the unemployed, retirement schemes, access to low-cost medical care, child allowances, and compensation for workers' injury (World Bank, 2020). In the case of Malaysia, workers in the organized sector can benefit from the EPF scheme, SOCSO scheme, and government-subsidized medical care (Mansor & Rabi, 2023). Together, these programs really help especially if they lose a job, fall sick, or reach retirement. Contrary to gig workers, who are responsible for all risks associated with their employment because they are not covered or eligible to participate in programs within the legal framework, their source of income is not accompanied by contributions from employers. Thus, they are responsible for planning and providing insurance cover against unpredictable sources of income, which is quite challenging to manage (Abdullah et al., 2024).

Although the recent policy set mandatory contributions to SOCSO, enhancing workers' awareness towards schemes provided remained essential. Understanding or compliance cannot be achieved only by mandatory policies. Policy may not be fully effective if the workers did not know about their benefits or rights. Awareness of gig workers is shaped by how well companies like Grab inform their workers about the schemes. However, despite the effort in promoting social security protection schemes in official channels, gig workers would often be dependent on getting the needed information from fellow e-hailing workers, reducing the likelihood of accurate understanding (Peng et al. 2025) In order to help those who need it, it is necessary to address and market this social protection for gig workers awareness everywhere. According to SME and Entrepreneurship Magazine (2024), campaigns in public media, targeted social channels, and direct partnerships with ride-hailing or delivery apps can clarify available options. For instance, Grab or Food Panda could integrate a simple link to sign up for EPF and SOCSO in its interface. Meanwhile, the government might ask NGOs and group riders to distribute information from door to door if it wants to share information to reach residents. With this strategy, it can change the gig workers' mind from thinking that contributions are not another burden but can help protect their future.

In conclusion, the Malaysian gig economy has presented a wide range of flexible work opportunities, as well as a means to generate extra income, which became extremely important during the uncertain period of the COVID-19 pandemic (MyDigital & Ipsos 2024). Still, the sector's rapid expansion has raced ahead of the rules and systems designed to keep workers safe (Malay Mail, 2024). As a result, many riders, deliverers, and online freelancers remain outside the formal social-protection net and are thus vulnerable to sudden health costs, income drops and more (Samsudin et al., 2024). Statistics on the significant rate of tragedies involving delivery

riders highlighted the importance of social security protection. Using food delivery services as an example, it is observed that in Malaysia alone, between 2018 to May 2021, a total of 1,242 road accidents involving food delivery riders occurred, which led to 112 deaths. These statistics show the need for social protection schemes. A solid grasp of the meaning of social protection and knowing its purpose matters. Yet, understanding alone will not help translate the application into real change, without support from public education, targeted outreach, and thoughtful policy reform. Making sure gig workers have basic safeguards is not merely a technical issue, it is a necessary move toward a fairer society and a stronger, more resilient economy for Malaysia.

The research aims to study the relationship between the factors including accessibility to information, education level and income stability towards awareness of social security protection (SOCSO) among Grab workers. Also, the research is set to identify the most influential factors SOCSO awareness. Despite increasing policy attention, awareness of social protection among gig workers remains critically low, suggesting that regulatory reforms alone are insufficient to ensure participation. Existing studies primarily focus on policy design and coverage gaps, with limited empirical attention given to behavioural and socio-economic determinants of awareness, particularly in the Malaysian context. Furthermore, while prior research acknowledges the role of information and financial capability, there is a lack of integrated analysis examining how accessibility to information, education, and income stability simultaneously influence awareness. This study addresses this gap by providing empirical evidence on the key determinants of SOCSO awareness among Grab workers in Klang Valley.

## LITERATURE REVIEW

### Theoretical Foundation and the Evolution of the Gig Economy

This study is grounded in the Health Belief Model (HBM), which explains how individuals' perceptions influence their engagement in preventive behaviours. The fundamental idea of HBM is that if people feel threatened and believe that acting will benefit their health more than it will harm them, they will act (Rosenstock, 1974). Originally developed in the 1950s, the model sought to explain why people did not use disease screening and prevention programs (Alyafei & Carr, 2024). Within this framework, awareness of social security protection can be understood as a function of perceived susceptibility (risk of income loss or accidents), perceived benefits (protection provided by SOCSO), and perceived barriers (lack of information, financial constraints). Accessibility to information reduces informational barriers, education enhances cognitive understanding of benefits, and income stability influences perceived affordability and readiness to participate. Therefore, the HBM provides a suitable theoretical lens to explain variations in SOCSO awareness among gig workers.

The gig economy has transformed employment worldwide by enabling workers to accept platform-based, freelance, or temporary positions in place of conventional long-term employment. The primary drivers of this shift are economic globalization, technological advancements, and changing employee preferences for flexibility and autonomy (De Stefano, 2016). A report by Datta et al. (2023) shows that the gig workforce is much bigger than previously communicated, with an estimation of 54 million to 435 million around the world. However, the rise of the gig economy has also raised significant concerns about worker rights and protections. Since most gig workers are classified as independent contractors, they are not protected by minimum wage laws, retirement plans, or health insurance (Azman et al., 2025).

E-hailing exemplifies key features of the gig economy: flexible work, task-based income, and minimal employment protections. The e-hailing industry in Malaysia commenced in 2014 with the arrival of Uber, and which then Grab came along to dethrone what was once a dominant industry player, making it much easier to get around in the Klang Valley. Following its merger with Uber in 2018, Grab solidified its position as the dominant e-hailing provider in Malaysia (Grab, 2018). Grab operates a hybrid business model that connects passengers with self-employed drivers via a centralized digital platform (Grab, 2016). However, the platform faced criticism from the public for its high commission fees, limited driver autonomy, and rigid algorithmic management style. As a key player within the gig economy, the company policies and practices significantly influence the socioeconomic well-being of its drivers.

## Social Security Frameworks: Global, Regional, and Malaysian Perspectives

Social security is the system of protection that ensures a minimum level of access to essential services and income security in the event of sickness, disability, unemployment, or old age. According to the International Labour Organization (2012), social security is an economic and social necessity for the dignity of work and for national economic growth and sustainability. However, social protection for informal workers like gig workers is extremely important to note, as this group of workers often suffers from severe vulnerabilities arising from excluded formal safety nets. These workers tend to be in the so-called missing middle, too wealthy to receive non-contributive benefits but low-income enough to escape contributing to formal social security systems.

With the expansion of the gig economy around the world, the provision of social protection for gig workers has emerged as a top priority. The government of India, for instance, introduced the Code on Social Security (2020), which acknowledges gig and platform work as activities that fall outside of a traditional employment relationship but still deserve protection (Ministry of Law and Justice, 2020). Conversely, while gig worker social protection has primarily been a state-level topic in the United States, federal policies still lack widespread coverage of this contingent workforce.

Regionally, Singapore's government has unveiled the Platform Workers Bill, which requires protections for gig workers, including work injury compensation and Central Provident Fund (CPF) contributions to be phased in from 2024 for workers under the age of 30 (International Labour Organization, 2021). While in Singapore the government has done well to make it compulsory. Previously Malaysia used to adopt a largely voluntary approach to social protection for gig workers. Malaysia provides the Self-Employment Social Security Scheme (SESSS) through SOCSO for self-employed gig workers. Despite its availability, the take-up of the SESSS has been low, which is not unexpected given the difficulties of reaching informal workers and raising awareness. According to Malay Mail (2018), only 5% of e-hailing drivers registered for protection schemes in 2018, and while Ram (2021) found that only 39% of Grab and Food Panda delivery riders were covered by SOCSO by mid-year of 2021.

The social security protection design in Malaysia encompasses three main components, including the Employees' Provident Fund (EPF), Social Security Organisation (SOCSO), and Employment Insurance System (EIS). However, the social protection system in Malaysia is still characterized by fragmentation, low informal worker coverage, and unreasonably low coverage benefits. These deficiencies were exposed during the COVID-19 pandemic, with our age-old systems unable to keep pace with the ever-expanding gig economy and self-employed worker demand (Uchiyama et al., 2022). In order for this to end, a more holistic social protection system is compulsory to be put in place, to facilitate safety provisions during some form of struggle. Recently, the Malaysian government announced the Gig Workers Act 2025 on 31 December 2025, a law made to protect the gig workers' rights and provide them with employment benefits (Bernama, 2025). This made social security contributions mandatory for gig workers, ensuring comprehensive protection to all as opposed to the previous voluntary approach.

### Determinants of Awareness and Conceptual Framework

This research focuses on the factors influencing awareness of social protection among Grab e-hailing workers, specifically examining accessibility to information, education and knowledge, and income stability.

#### Accessibility to Information

Accurate and easily accessible information is a significant factor for e-hailing workers that contributes to awareness towards the Social Security Organisation (SOCSO). These workers mostly depend on peers and digital platforms to obtain information and updates because many of them are not part of traditional employment systems. However, information regarding social security protection schemes for gig workers are often inaccessible or insufficient, due to the lack of Single Source of Truth (SSOT). When information and updates are scattered over different platforms, it creates inconsistency and uncertainty for the drivers. SSOT can eliminate information silos, centralizes data to ensure open access to up-to-date information and reduce data

redundancies (Savon, 2024). On the other hand, integration of SOCSO and gig platforms could contribute further to spreading awareness of social security and reduce misunderstandings. Especially with the lack of information provided on the gig platform, workers are more likely to be coerced and unknowing due algorithmic control (Yuliantina et al., 2025). Research by Datta et al. (2023) emphasizes that digital platforms can play an important role in reaching workers with social protection programs by compiling and disseminating information to them. This means when rideshare companies proactively inform drivers about social security benefits, it leads to more drivers knowing about and utilizing these services. Communication, when it is clear and trustworthy, becomes a powerful tool that helps boost awareness and encourage SOCSO participation among gig workers.

### **Knowledge and Education**

The level of education and knowledge greatly influences how gig workers perceive and engage with the Social Security Organisation (SOCSO) protection schemes. According to Zeng et. al. (2025), higher investment in human capital, including education, increases financial participation, are the effects encouraged by social security coverage. Research indicates that there is more knowledge about government programs for the more educated relative to the less educated. For example, a report by Ikumu et al. (2024) states that the better educated are the most likely to know about, and be involved in, social protection programs in that they are better able to understand and use information about these programs. In order to close this knowledge gap, e-hailing platforms like Grab can include short, practical lessons within their apps readily available to be accessed. In the long run, education acts as a strategic tool that supports informed decision-making and increases long-term participation in SOCSO.

### **Income Stability**

Income stability describes the situation in which after earning what one needs to live by, they still have so much surplus that they can earn and save against uncertainty. For gig workers, if their income is stable, they tend to be aware of the SOCSO schemes and see them as something that is beneficial for them (Azman et al., 2025). Apps like Grab and FoodPanda let workers choose working hours, but the pay can change based on where they are, how many customers they have, and how long they work (Meah, 2021). Workers have a harder time saving money or making plans when their income is unstable like this. This goes to imply that workers with consistent income are more expected to make known of, prioritize, and further follow up on information on social protection, which then increases their awareness and engagement with schemes such as SOCSO protection.

It is important to distinguish between awareness, intention, and actual participation in social security schemes. Awareness refers to an individual's cognitive recognition and understanding of the existence, benefits, and mechanisms of SOCSO protection. Intention reflects the motivational readiness to enrol or contribute to such schemes, while participation represents actual behavioural engagement. This study specifically focuses on self-reported awareness, as it represents the foundational stage in the behavioural process. Without sufficient awareness, individuals are unlikely to form intention or engage in participation. Therefore, the dependent variable in this study is conceptualised as perceived awareness rather than actual enrolment behaviour.

Based on the discussion above, the following hypotheses are proposed to guide this study:

- H1: There is a significant relationship between accessibility to information and influencing social security protection (SOCSO) awareness among Grab workers in Malaysia.
- H2: There is a significant relationship between educational level and influencing social security protection (SOCSO) awareness among Grab workers in Malaysia.
- H3: There is a significant relationship between income stability and influencing social security protection (SOCSO) awareness among Grab workers in Malaysia. Figure 1 portrays the research model of this study.

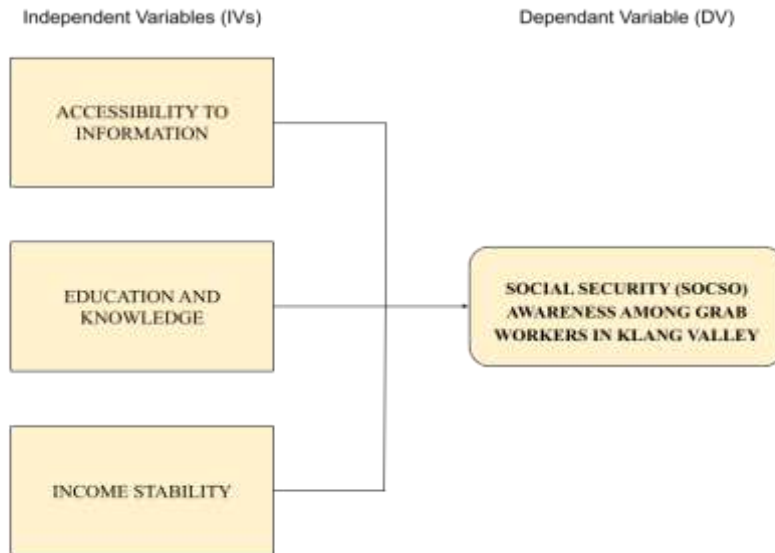


Figure 1: Research model

## METHODOLOGY

The use of convenience sampling is appropriate in this study due to the absence of a comprehensive sampling frame for gig workers, who operate within informal and platform-based environments. Access to respondents was mediated through online communities and physical distribution, which is consistent with prior gig economy research. While this approach limits generalizability, it is suitable for exploratory analysis and theory testing within a hard-to-reach population. This research particularly conducted in Klang Valley area. The target population is the Grab e-hailing workers. The study utilized a quantitative method that allows researchers to collect data from a larger sample. The total respondents are 101 and questionnaires were distributed both physically and online. Physical distribution means approaching Grab partners in the Klang Valley area for a Self-Administered Questionnaire (Ranganathan & Caduff, 2023). On the other hand, digital broadcasting was executed through social media accounts, where the links were strictly only published to the Klang Valley Grab partners community group. For analysis, the Statistical Package for the Social Sciences (SPSS) software was utilized.

### Reliability and Validity analysis

To ensure the robustness of the measurement model, reliability and validity assessments were conducted. Internal consistency reliability was evaluated using Cronbach’s alpha, with all constructs exceeding the recommended threshold of 0.70, indicating acceptable reliability. In addition, skewness and kurtosis also applied to check whether the data in this study are normally distributed or not. Data can be considered as normal when skewness values are in the range of -2 and +2. Kurtosis values within -2 to +2 show it is a good normality, and values up to -7 to +7 are still acceptable (Watson, 2018). Based on Table 1, all of the variables are within the acceptable range. Specifically, awareness of social security protection values is -1.269 and kurtosis of 1.931. Accessibility to information shows a skewness of -0.520 and kurtosis of -0.004, Education and knowledge had a skewness of -0.486 and kurtosis of -0.165, while income stability recorded a skewness of -0.661 and kurtosis of -0.030. Thus, all data considered approximately normally distributed.

Table 1: Normality Test Result

Variables	Skewness	Kurtosis	result
Awareness of Social Security Protection	-1.269	1.931	Normal
Accessibility to Information	-.520	-.004	Normal

Education and Knowledge	-.486	-.165	Normal
Income Stability	-.661	-.030	Normal

## FINDINGS

### Demographic Profiles

The demographic results (Table 2) show that most respondents are male gig workers (64.4%), and the majority fall within the age range of 21–30 years old (69.3%). More than half of the respondents hold a Bachelor’s Degree (51.5%), and the second highest respondent are from diploma students (38.6%), which shows that most are educated individuals. Most of the workers earn below RM2,000 per month from Grab (53.5%), and nearly half have less than one year of experience in the gig sector (49.5%). In terms of services, the top activities are GrabCar (23.8%), GrabFood (22.8%), and a combination of GrabCar + GrabFood (21.8%), showing that many workers take on multiple services to expand their income. From the results, it shows that many respondents are part-time Grab workers with 69.3%, while 30.7% are full-time workers. This shows that Grab employment is mainly a supplementary source of income. With regards to SOCSO contributions, 57.4% of the respondents do not contribute to any SOCSO programs, while only 42.6% do. These results show that many Grab employees have not yet been provided social security protection. Overall, the demographic profile reflects a young, educated group of Grab workers who rely on flexible gig work for income.

Table 2: Demographic profiles

Profile	Frequency (n)		Percentage (%)
<b>Gender</b>	Male	65	64.4
	Female	36	35.6
<b>Age</b>	Under 20	13	12.9
	21-30 Years Old	70	69.3
	31- 40 Years Old	14	13.9
	41- 50 Years Old	2	2.0
	Above 50	2	2.0
<b>Highest Education Level</b>	No Formal Education	1	1.0
	Primary School	0	0
	Secondary School	4	4.0
	Diploma	39	38.6
	Bachelor’s Degree	52	51.5
	Postgraduate	5	5.0
<b>Monthly Income from Grab</b>	Below RM2,000	54	53.5
	RM2,001- RM3,000	28	27.7
	RM3,001-RM4,000	15	14.9

	RM4,001 - RM5,000	2	2.0
	Above RM6,000	2	2.0
<b>Working Experience</b>	Less Than 1 Year	50	49.5
	1 Year - 5 Years	43	42.6
	More Than 5 Years	8	7.9
<b>Types of Services Offered (more than one answers)</b>	GrabCar	24	23.8
	GrabFood	23	22.8
	GrabCar + GrabFood	22	21.8
	GrabCar + GrabFood + GrabExpress	11	10.9
	GrabCar + Grabfood + GrabExpress + GrabMart	9	8.9
	Others (small combinations)	12	11.9
<b>Work Status</b>	Full-time	31	30.7
	Part-time	70	69.3
<b>Do you contribute to any SOCSO schemes? (EIS, SESSS, etc...)</b>	No	58	57.4
	Yes	43	42.6

**Pearson Correlation**

The Pearson correlation analysis shows strong and positive relationships between awareness of SOCSO protection and all three independent variables. Based on Table 3, the result show that accessibility to information ( $r = 0.846, p < 0.001$ ) and education and knowledge ( $r = 0.825, p < 0.001$ ) both have very strong correlations, meaning that workers who have more information and better understanding towards the schemes tend to be more aware of SOCSO benefits. Income stability also shows a strong relationship with awareness ( $r = 0.819, p < 0.001$ ), suggesting that workers who face unstable income are more likely to be aware of available protection schemes.

Table 3: Correlation Result

<b>Independent Variables (IV)</b>	<b>Result</b>	
<b>Accessibility to Information</b>	Pearson Correlation Sig. (2-tailed)	0.846**
	N	0.001
		101
<b>Education and Knowledge</b>	Pearson Correlation Sig. (2-tailed)	0.825**
	N	0.001
		101
<b>Income Stability</b>	Pearson Correlation Sig. (2-tailed)	0.819**
	N	0.001
		101

**Multiple Regression**

Based on Table 4, the regression results reveal that all three factors which are accessibility to information ( $\beta =$

0.352), education and knowledge ( $\beta = 0.302$ ), and income stability ( $\beta = 0.343$ ) significantly predicted awareness of SOCSO protection. Among these, accessibility to information is the strongest predictor, followed closely by income stability. This suggests that when gig workers receive clearer and more accessible information about SOCSO, their awareness becomes higher. The model explains 88% of the variance in SOCSO awareness ( $R^2 = 0.880$ ), indicating a substantial explanatory power. This suggests that the selected variables collectively provide a strong predictive model of awareness among gig workers. However, such a high  $R^2$  may also indicate potential overlap between predictors, warranting careful interpretation despite acceptable multicollinearity levels.

Table 4: Regression Result

	Beta ( $\beta$ )	Sig. (p)	Tolerance	VIF
<b>Accessibility to Information</b>	0.352	0.006	0.176	5.686
<b>Education and knowledge</b>	0.302	0.003	0.236	4.245
<b>Income Stability</b>	0.343	0.001	0.273	3.657
<b>R<sup>2</sup></b>	0.880			
<b>Adjusted R<sup>2</sup></b>	0.768			
<b>F Change</b>	111.290	>0.001		
<b>Sig.</b>	<0.001			

## DISCUSSIONS

The analysis made on the 101 respondents within the Klang Valley area revealed a comprehensive workforce demographic profile that primarily consists of young adults, in which 69.3% are between 21 and 30 years old. Furthermore, the group is surprisingly highly educated, with a total of over 90% holding a diploma or a bachelor’s degree. Despite the fact that these workers have significantly high educational background, the regression model ( $R^2=0.880$ ) proved that the awareness of social protection is heavily dependent on external structural factors rather than just the capability of the individual. These following sections will discuss each of the variables, in the relation to statistical findings and the recent literature in similar topics.

### Accessibility to Information

Accessibility to information is defined as the ability of an individual to obtain necessary data regarding services or policies without significant hindrance (UNESCO, n.d.). In the context of this study, it refers to how easily Grab workers can find details about the Self-Employment Social Security Scheme (SKSPS). The analysis identified a very strong positive correlation ( $r$

$= 0.828$ ) between the accessibility of information and SOCSO awareness. Furthermore, the regression analysis highlights that this variable is acting as a critical predictor ( $\beta = 0.352$ ,  $p <$

$.05$ ). This result suggested that the level of awareness among Grab workers is influenced by their ability to retrieve details about the schemes. When the barrier to finding information is removed, the awareness increases significantly.

This finding followed a concept known as "information asymmetry," which is often discussed in the gig sector research. A recent study regarding the financial vulnerability of Malaysian gig workers notes that they suffer from lack of centralized information regarding financial safety nets (Samsudin et al., 2024). The study shows

that general internet access does not symbolize financial literacy. The findings of this research support this distinction, in which the respondents are digital natives, yet their awareness depended on the specific "accessibility" of SOCSO data, which is likely within the platform apps themselves. Also, a research conducted regarding e-hailing drivers' awareness in Malaysia found that workers' lack of understanding about regulations is contributing to non-compliance in social security protection (Salim et al., 2021). The study found that despite the workers' significant reliance on the app, drivers possess low awareness of the specific regulatory frameworks designed to protect them. The data suggested that if information accessibility is improved by centralized, in app information, it could effectively improve workers' awareness.

### **Education and Knowledge**

Education and knowledge refer to the formal academic background of the respondents and their cognitive capacity to comprehend complex information. Thus, the findings proved a positive association between Education and Knowledge and SOCSO awareness ( $r=0.803$ ,  $\beta=0.302$ ). With the majority of respondents possessing tertiary education, the data eliminated the stereotype that gig workers are low-skilled and unable to understand insurance policies.

The positive beta coefficient also confirms that higher academic and general knowledge levels do translate into a better grasp of social protection necessities. Samsudin et al. (2024) supported this statement, where his research noted that gig workers with higher financial knowledge are significantly better at recognizing future security risks and are more likely to utilize financial protection schemes when available. Thus, the education level of the respondents acts as a facilitator, allowing them to grasp the technical importance of social protection schemes more effectively than less-educated individuals.

Thus, this result might explain why, despite being a significant factor, it has the lowest Beta weight ( $\beta=0.302$ ) among the three factors in the model. Although being educated gives a worker the ability to understand SOCSO schemes, it does not drive awareness as aggressively as the other factors: financial instability or accessibility to information does. The findings suggest that relying only on the workers' education level is an insufficient strategy for SOCSO or platform operators, for the lack of significant influence contributing to awareness.

### **Income Stability**

Income stability is described as the consistency and predictability of earnings over time, which allows for financial planning. The statistical output shows a strong correlation between Income Stability and SOCSO awareness ( $r=0.793$ ,  $\beta=0.343$ ). The data indicates that as income stability increases, the awareness of social protection also increases, which means that workers with unpredictable income, or those earning below RM2,000, who make up 53.5% of the respondents, are less likely to be aware of, or engage with, social protection schemes. This finding validates the employment insecurity concept as found in recent reports on young Malaysian workers. Workers who are operating in survival mode often exhibit rational ignorance toward insurance schemes because they perceive them as unaffordable costs rather than safety nets. The finding that income stability is the second most powerful predictor supports this, as one cannot effectively increase awareness if the target audience is distracted by financial instability. Similarly, research on food delivery riders in Selangor observed that while riders acknowledge the dangers of their job, the pressure to complete orders to make ends meet often forces them to ignore safety protocols and, by extension, safety nets (Ahmad Nizar et al., 2023). The regression results statistically confirm this correlation; financial security provides the mental capacity required to process and accept information about social protection schemes.

From the perspective of the Health Belief Model, the findings can be interpreted through the interplay of perceived barriers and perceived benefits. Accessibility to information reduces perceived barriers by simplifying access to relevant knowledge, thereby increasing awareness. Income instability, on the other hand, reinforces perceived barriers, as financially constrained workers may prioritise immediate survival over long-term protection. Meanwhile, education enhances the ability to evaluate perceived benefits of SOCSO schemes. These findings suggest that awareness is shaped not only by knowledge but also by economic vulnerability, highlighting the importance of addressing structural inequalities within the gig economy.

The findings suggest that structural and contextual factors play a more significant role in shaping awareness than individual characteristics alone. Although respondents were relatively well educated, awareness levels remained strongly dependent on external factors such as information accessibility and financial stability. This indicates that awareness is not merely a function of knowledge, but also of institutional support and economic conditions. The results challenge the assumption that increasing education alone is sufficient to improve social protection participation among gig workers.

### **Contribution of the Study**

This study contributes to the literature in three key ways. First, it extends the application of the Health Belief Model to the context of gig economy social protection, providing a behavioural explanation for awareness gaps. Second, it offers empirical evidence from Malaysia, addressing the limited research on gig workers in developing economies. Third, it provides practical insights for policymakers and platform providers by highlighting the importance of integrated information systems and financial stability in improving social security participation.

### **CONCLUSION**

Social security is a fundamental right that must be guaranteed to all workers to bridge the gap between informal work and economic stability. In Malaysia, the social security system aims to provide citizens covered by certain social protection policies with social security safety nets, but it essentially excludes gig and informal sector workers. This means that this group of workers does not enjoy the benefits and protection as formal sector workers do. Our findings show that factors including accessibility to information, educational level and income stability has significant and relatively high influence towards the social security protection (SOCSO) awareness among Grab workers. Despite the insights generated, several sampling limitations must be acknowledged. First, the study focuses exclusively on Grab workers within the Klang Valley, which may limit the representativeness of the findings across the broader gig workforce in Malaysia. Different platform providers, such as Foodpanda, Lalamove, and Maxim, operate under varying algorithmic systems, income structures, and communication mechanisms, which may influence awareness levels differently. Second, the use of convenience sampling, although appropriate for accessing a hard-to-reach population, restricts the generalizability of the findings. Therefore, future research should adopt a more diverse sampling strategy by including multiple platform workers across different regions in Malaysia to enhance external validity and robustness of the results. In addition, future researchers also can expand the geographical limitation to the entirety of Malaysia. This would allow for comparison across urban and rural areas, capture regional differences in accessibility to information, education levels, and income stability, and improve the generalizability of findings regarding SOCSO awareness among gig workers nationwide. In conclusion, while policy reforms such as mandatory SOCSO contributions represent a significant step forward, awareness remains a critical barrier to effective implementation. This study demonstrates that improving accessibility to information, enhancing financial stability, and strengthening educational outreach are essential to bridging this gap. Without addressing these underlying factors, policy interventions may fail to achieve their intended impact. Future research should explore longitudinal and multi-platform data to further validate these findings.

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### **Conflict of interest**

The authors agree that this research was conducted without any self-benefits or commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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