© JUL 2026 | IRE Journals | Volume 10 Issue 1 | ISSN: 2456-8880
DOI: https://doi.org/10.64388/IREV10I1-1720201

Artificial Intelligence–Enabled Gig Work and Financial Resilience among College Students: An Empirical Analysis

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***Abstract-** The emergence of Artificial Intelligence (AI) has significantly transformed the digital gig economy by creating new forms of flexible employment for college students. AI-enabled platforms such as content generation tools, graphic design applications, coding assistants, online tutoring systems, and digital marketing platforms have opened opportunities for students to earn supplementary income while pursuing higher education. This study examines the relationship between AI-enabled gig work and financial resilience among college students. The study adopts an empirical approach using primary data collected through a structured questionnaire from college students in Coimbatore District. The analysis focuses on students' participation in AI-enabled gig activities, income generation, savings behavior, expenditure management, and emergency financial preparedness. The findings indicate that AI-enabled gig work contributes positively to financial resilience by improving students' earning capacity, financial confidence, and savings habits. The study suggests that higher education institutions should integrate AI skill development and financial literacy training to promote sustainable student livelihoods.*

***Keywords:** Artificial Intelligence, Gig Work, Financial Resilience, College Students, Digital Economy, Financial Literacy.*

I. INTRODUCTION

The rapid advancement of Artificial Intelligence has reshaped the nature of work across the world. Digital platforms supported by AI technologies have created new opportunities for flexible and remote employment, particularly for young people and college students. Activities such as AI-assisted content writing, graphic designing, video editing, online tutoring, social media management, coding support, and digital marketing have become accessible through smart phones and internet-based platforms. These developments have contributed to the growth of the AI-enabled gig economy, where individuals perform short-term, task-based, or freelance work using digital technologies.

College students are increasingly participating in gig work to meet educational expenses, support their families, gain professional experience, and achieve a degree of financial independence. Unlike traditional part-time employment, AI-enabled gig work requires digital competencies, creativity, and adaptability. The income generated through these activities may enhance students' financial resilience by helping them manage unexpected expenses, maintain savings, and develop responsible financial behavior. Understanding this relationship is important for educational institutions and policymakers seeking to promote youth employability and financial well-being in the digital era.

II. REVIEW OF LITERATURE

Recent studies have highlighted the growing importance of the digital gig economy in creating flexible employment opportunities for young people. Researchers have observed that digital platforms reduce entry barriers and enable students to participate in freelance and remote work with minimal investment. Studies on financial resilience emphasize the ability of individuals to withstand economic shocks, manage expenses, maintain savings, and make informed financial decisions.

Scholars have also noted that AI tools have enhanced productivity in freelancing activities by supporting content creation, coding, translation, customer interaction, and marketing tasks. However, concerns remain regarding income instability, lack of social security, irregular payment systems, and ethical issues associated with AI-generated work. Existing literature has largely focused on general gig economy participation, while limited empirical research has examined how AI-enabled gig work specifically influences the financial resilience of college students. This research attempts to address that gap.

III. STATEMENT OF THE PROBLEM

The increasing availability of AI-powered digital platforms has encouraged college students to engage in gig work for income generation. Although these opportunities provide flexibility and accessibility, the extent to which they contribute to students' financial resilience remains uncertain. Many students earn through AI-assisted freelancing, online services, and digital content creation, but there is limited empirical evidence on whether such earnings improve savings behavior, expenditure management, and preparedness for financial emergencies. Therefore, the study seeks to examine the influence of AI-enabled gig work on the financial resilience of college students.

IV. OBJECTIVES OF THE STUDY

The study is undertaken with the following objectives:

1. To identify the major forms of AI-enabled gig work performed by college students.
2. To examine the level of student participation in AI-based digital earning activities.
3. To analyze the relationship between AI-enabled gig work and financial resilience.
4. To study the impact of gig income on students' savings and expenditure management.
5. To provide suggestions for improving AI-related employability skills and financial resilience among students.

V. HYPOTHESES

The following hypotheses are proposed for empirical testing:

H0: AI-enabled gig work has no significant relationship with financial resilience among college students.

H1: AI-enabled gig work has a significant positive relationship with financial resilience among college students.

VI. RESEARCH METHODOLOGY

The study adopts a descriptive and analytical research design.

Source of Data

- Primary Data: Collected through a structured questionnaire administered to college students.
- Secondary Data: Collected from journals, books, government reports, conference proceedings, and online academic databases.

Sample Design

- Population: College students pursuing undergraduate and postgraduate programs.
- Sampling Technique: Convenience sampling.
- Sample Size: 100.

Tools for Analysis

- Percentage Analysis
- Descriptive Statistics
- Correlation Analysis
- Regression Analysis
- One-Way ANOVA

Conceptual Framework
AI Tool Usage → Participation in Gig Work → Income Generation → Savings Behavior → Financial Resilience

The framework assumes that students who effectively use AI tools are more likely to participate in digital gig activities, which may increase their income and strengthen their financial resilience through improved savings and financial management.

VII. RESULTS AND DISCUSSION

Table 1: Participation in AI-Enabled Gig Work

Activity	Percentage
AI-assisted content writing	28%
Graphic design using AI tools	22%
Online tutoring	18%

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Social media management	16%
Coding and technical support	10%
Other digital services	6%

The table indicates that AI-assisted content writing is the most common gig activity among students, followed by graphic design and online tutoring. This suggests that students prefer low-investment digital activities that can be performed alongside their academic studies.

Financial Benefits
A majority of respondents reported that gig income helped them meet educational expenses, recharge internet services, purchase study materials, and contribute to personal savings. Students engaged in AI-enabled gig work demonstrated better awareness of budgeting and expenditure control compared with those who did not participate in such activities.

Correlation Analysis
The correlation analysis revealed a positive association between participation in AI-enabled gig work and financial resilience. Students with higher levels of engagement in AI-based freelancing activities showed stronger savings habits, greater confidence in handling unexpected expenses, and improved financial planning behavior.

Regression Analysis
Regression results indicated that AI-enabled gig work significantly predicts financial resilience. The model suggests that increased participation in AI-supported digital earning activities contributes positively to students' financial stability and preparedness for financial emergencies.

VIII. FINDINGS

The major findings of the study are summarized below:

- AI-assisted content creation, graphic design, and online tutoring are the dominant forms of student gig work.
- Students participate in AI-enabled gig work primarily to support educational expenses and achieve financial independence.
- Gig income contributes to improved savings behavior and better expenditure management.
- A significant positive relationship exists between AI-enabled gig work and financial resilience.
- Digital skills and financial literacy enhance the benefits derived from AI-enabled gig opportunities.

IX. SUGGESTIONS

Based on the findings, the following suggestions are offered:

1. AI Skill Training: Colleges should conduct workshops on generative AI tools, digital freelancing, content creation, and online entrepreneurship.
2. Financial Literacy Programs: Students should be trained in budgeting, savings, investment, taxation, and digital payment security.
3. Institutional Support: Higher education institutions may establish digital freelancing clubs, incubation centers, and mentorship programs.
4. Ethical AI Usage: Awareness programs should be organized on responsible and ethical use of AI-generated content.
5. Career Guidance: Students should receive guidance on converting gig work into sustainable career opportunities after graduation.

X. MANAGERIAL IMPLICATIONS

The study has important implications for educational administrators, policymakers, and industry stakeholders. Institutions can integrate AI-based employability modules into the curriculum to enhance students' practical digital competencies. Policymakers may design youth entrepreneurship and digital employment schemes that support AI-enabled freelancing opportunities. Platform providers can develop student-friendly gig ecosystems with transparent payment systems, skill certification mechanisms, and financial inclusion support.

XI. CONCLUSION

Artificial Intelligence has emerged as a powerful enabler of the digital gig economy, creating flexible income-generating opportunities for college students. The study demonstrates that participation in AI-enabled gig work positively influences financial resilience by enhancing students' earning capacity, savings behavior, and financial confidence. As AI technologies continue to expand, higher education institutions must focus on developing digital competencies and financial literacy to ensure that students can participate effectively and ethically in the evolving gig economy. Strengthening AI-related skills and financial resilience will contribute not only to students' economic well-being but also to the development of a digitally empowered and financially secure youth population.

XII. ACKNOWLEDGEMENT

The Author acknowledges the receipt of funding seed money from the Management of NGMCOLLEGE, POLLACHI for this research work.

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