

## Factors Affecting Freelancing Intention and Ultimate Freelancing Behavior: Examining the Underlying Mechanisms

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### ARTICLE INFO

#### Article History

Received: February 26, 2025

Accepted: September 14, 2025

#### Keywords:

Attitude, Perceived Behavioral Control, Professional Identity, Freelancing Intention, Freelancing Behavior.

#### JEL Classification:

M1

### ABSTRACT

**Purpose:** Freelancing has emerged as a prominent mode of work in the contemporary economy, offering individuals flexibility, autonomy, and opportunities for income generation. The purpose of this study is to present a thorough summary of the determinants that shape freelancing intention and the transition to actual behavior.

**Methodology:** Responses from 235 people have been collected from the freelancers working on digital platforms based on structured questionnaire. Data have been analyzed using structural equation modeling (SEM) with Smart-PLS.

**Findings:** The results of this study showed that the intention to freelance is significantly associated with freelancing attitude ( $\beta = 0.21$ ,  $p = 0.001$ ), subjective norm ( $\beta = 0.28$ ,  $p < 0.001$ ), perceived behavioral control ( $\beta = 0.36$ ,  $p < 0.001$ ), and professional identity ( $\beta = 0.34$ ,  $p < 0.001$ ). Furthermore, freelancing intention acted as a mediating element in the relationship between these factors and the actual freelancing behavior.

**Practical Implications:** Specifically, the findings convey implications for existing and prospective freelancers, organizations aiming to collaborate with freelancers, and for the policymakers endeavoring to foster an ecosystem conducive to freelancing entrepreneurship. Theoretically, though this research is based on TPB theory, integration of professional identity in the proposed model provides a better predictive capacity to assess freelancing intention and ultimate freelancing behavior.

**Value/Originality:** There exists a significant deficiency of comprehensive research on the combined effects of freelancing attitude, subjective norm, perceived behavioral control, and professional identity on freelancing intention, and their impacts on ultimate freelancing behavior in Bangladesh. This study fills this research gap by combining freelancing attitude, subjective norm, perceived behavioral control, and professional identity with freelancing intention, and with ultimate freelancing behavior from the perspective of Bangladesh.

**Limitations:** The study model considers only a limited number of factors that determine freelancing intention and behavior. Furthermore, the study sample was limited that might not represent the overall scenario of freelancing intention and behavior.

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## 1. Introduction

A convergence of technological, economic, and social forces has resulted in a noteworthy transformation of the work landscape in the past few years. Among the most prominent instances of this shift is the rise of freelancing as a generally recognized mode of employment across many industries and enterprises worldwide. Freelancing flexibility, autonomy, and project-based nature have enticed many people seeking for alternative career paths, extra revenue streams, or greater control over their professional lives (Gussek & Wiese, 2024). Furthermore, recently, freelancing has become more and more popular worldwide, and many developing economies view it as a useful strategy to combat unemployment and poverty (Ray & Thomas, 2019).

Depending on one's occupation, one can help the economy to grow, create jobs, improve socioeconomic conditions, and reduce unemployment. Examining freelancing work is a great concept because of its growing importance in the global economy (Kim et al., 2023). Since Bangladesh has entered a technical era and has taken many steps to develop digitally, it is imperative to look for technology-related companies to help alleviate unemployment and economic backwardness in the country. Freelancing has not been practiced for very long in Bangladesh (Islam & Islam, 2023). Every year, independent contractors in Bangladesh reportedly earn \$100 million, according to the Department of Information Technology. Bangladesh is currently the world's second-largest source of online labor, according to a study conducted by Oxford University's Department of Multidisciplinary Research and Teaching and the Oxford Internet Institute (Alam et al., 2021). Sixteen percent of all freelancers worldwide work in Bangladesh. According to Forbes, Bangladesh is one of the top 10 countries in the world for earning money via digital labor. Bangladesh ranks eighth in terms of income from freelancing and has a growth rate of 26 percent (Bakhtiar et al., 2021). The increase in freelancing also significantly boosts the country's GDP. More people working for them create revenue that has an immediate effect on the economy. Freelancers' earnings are spent on a variety of products and services, boosting the local and national economies (Uddin, 2023). The economy as a whole experiences a knock-on impact from this increased expenditure, spurring additional growth and development. Bangladesh's economy has benefited greatly from independent contractor, which has opened up many growth prospects and brought about a number of financial advantages. Recent years have seen this industry grow remarkably, resulting in more job possibilities, an increase in GDP, and foreign exchange revenues (Neogy & Aishi, 2018). The internet freelancing industry is expanding swiftly, offering service providers access to a larger market. Using freelance platforms, professionals from a range of service backgrounds, especially young entrepreneurs, have found success (Ray & Thomas, 2019).

Freelancing and self-employment are often interlinked with one other. People who view themselves as entrepreneurs or who value freedom and control over their work may be more inclined to announce their desire to work as independent contractors. Working for oneself allows people to forge their own professional identities as self-sufficient contributors. Thus, new jobs in industries including information technology, marketing, advertising, copywriting, design, translation, graphics, photos, and video graphics have been created as a result of the growth of the freelance economy (Burke & Cowling, 2019). Furthermore, economic institutions in high unemployment rate countries that search for alternative job-creation strategies usually have policies in place to support self-employment or freelancing among the general public (Ayalew & Zeleke, 2018). To reduce unemployment, it is necessary to first assess the population's attitudes and views concerning freelancing in order to develop programs that might then stimulate the intention to freelance. Professional identity development should focus on examining the most common contextual challenges and supportive variables that influence young people's inclination to work for them or as freelancers (Cuadros et al., 2021). Policymakers will be better equipped to establish and implement appropriate policies for supporting self-employment and effectively integrating young people into the labor market if they assess the factors influencing young people's tendencies to work as freelancer. However, people's intentions to pursue freelancing are

influenced differently by various nations, societies, cultures, and personal perspectives (Burke & Cowling, 2019). Empirical evidence is critical for determining the unique antecedents of entrepreneurial ambition in each country. Countries around the world need young people who are imaginative, modern, clever, daring, determined, efficient, and employable. Even though freelancing is becoming more popular, there is a lack of thorough study examining how professional identity affects intentions to freelancing (Zadik et al., 2019). Moreover the popularity and acceptance of freelancing are expanding, but there is still a lack of comprehensive research on how attitude, subjective norm, perceived behavioral control, and professional identity all interact to influence freelancing intention and how that affects behavior. This gap limits our understanding of the varied decision-making processes that underpin freelancers' choices, preventing the creation of effective methods to support and encourage contract working involvement. Prior studies on entrepreneurial ambition have mostly examined individual factors like attitude, subjective norm, and perceived behavioral control (Liñán et al., 2010; Damian & Empoli, 2021).

Though this is true that freelancing intention is a widely accepted factor of freelancing behavior in business and entrepreneurial literature, focusing fully on freelancing intention might not be sufficient to evaluate the full scenario of actual freelancing behavior. Incorporating real freelancing behavior in this research will lead the way to properly identify the freelancing intention–behavior gap and will facilitate to identify situational or personalized factors that may affect whether the people intending to freelance practically pursue the real freelancing action or not. This combined focus will help to ensure both the theoretical and practical rational of this research.

There is a noticeable lacking of rigorous and holistic research on the combined effects of freelancing attitude, subjective norm, perceived behavioral control, and professional identity on freelancing intention, and their impacts on final freelancing behavior in Bangladesh. This study fills this research gap by holistically combining freelancing attitude, subjective norm, perceived behavioral control, and professional identity with freelancing intention, and with ultimate freelancing behavior from the perspective of Bangladesh. Service sector has been a dominant facilitator of economic prosperity in many of the developed countries. If developing nations like Bangladesh can utilize the endless opportunity of freelancing, then there is no doubt that the economic situations of this country will be in a healthy position. If freelancers perceive a positive professional identity, attitude, subjective norm and perceived behavioral control (which are the variables of proposed theoretical framework of this research), then they will feel more motivated and more people will be eager to be involved in this sector, which may ultimately facilitate the economic development of a developing nation.

This study aims to provide actionable insights for freelancers, platform developers, policymakers and researchers by filling the research gap, determining the youth's motivation towards freelancing as a career alternative, and ultimately their behavior. The study also maps the trajectories of freelancing intentions into observable behaviors. This study is designed to provide important insights that can guide platform design, policy formulation, and individual decision-making in the dynamic realm of freelancing by delving further into the factors that influence and are linked with intents to freelance.

## **2. Theoretical Background, Literature Reviews and Hypotheses**

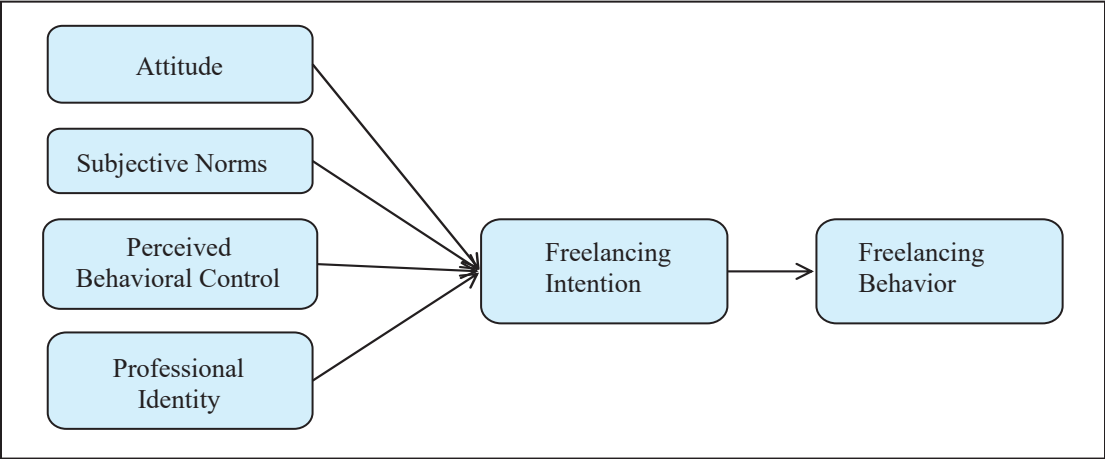
### **2.1. Theoretical Background**

Ajzen's theory of planned behavior has been used to rigorously investigate and comprehend the multiple variables that shape freelancers' decisions and actions in this dynamic and changing market. It is considered as one of the most widely accepted psychological theories for describing and forecasting human behavior (Kolvereid, 1996). It is made up of three primary variables: attitude, subjective norm, and perceived behavioral control. These factors influence a person's intention to participate in a given activity, predicting the likelihood that the behavior will occur. Ajzen and Fishbein (1980) define an individual's attitude toward conduct as their evaluation of the positive or negative impacts of the desired

action. Therefore, attitude in the circumstances surrounding freelance work refers to a person's opinion regarding whether or not to engage in freelancing activities. For instance, a positive outlook may arise from the sense of financial benefits, flexibility, and autonomy that come with freelancing.

Subjective norms, on the other hand, describe how members of that person's significant social group feel about engaging in the desired action. This concept encapsulates the perceived societal pressure or impact from significant individuals with regards to freelancing. An individual's intention to freelance may be positively impacted if they believe that their friends, family, or coworkers endorse it. Perceived behavioral control is an individual's perception of their ability to do the intended task. This has to do with how someone feels about their capacity to manage and carry out freelance work effectively.

The theoretical framework that guided this study to predict the relationship between the study variables is as follows.



**Figure 1.** Hypothesized research model (Source: Authors' development)

**2.2. Literature Reviews and Hypotheses**

*2.2.1 Attitude and Freelancing Intention*

Attitude refers to a person's general perspective or method of thinking about something, which is usually reflected in their behavior or manner (Ho et al., 2023). It also expresses how someone feels or evaluates a specific thing, person, concept, or situation. Attitudes can contain either positive or negative assessments, which can influence how someone behaves and makes decisions (Hanage et al., 2022). An earlier study found a relationship between a person's attitude toward self-employment and the results or predicted effectiveness of beginning a new firm. A person's positive or negative judgment of a given conduct is reflected in their attitude and interest in self-employment. Individuals build attitudes based on their views about the outcomes of completing the behavior (Al-Qadasi et al., 2021). The TPB hypothesis describes how attitudes work as intention predictors. Previous research suggests that entrepreneurial purpose influences entrepreneurial activity (Vamvaka et al., 2020). A favorable attitude toward freelancing may indicate a better fit between personal beliefs, lifestyle preferences, and the perceived chances provided by freelance employment, prompting people to seek freelancing as a realistic career route (Donina et al., 2022). A study conducted in India revealed that an entrepreneurial attitude positively impacted entrepreneurial intentions (Jena, 2020). Freelancing can be considered a form of entrepreneurship (Ahmed & Lucianetti, 2024). Behavioral intentions are thought to be highly reliable indicators of actual conduct, according to the Theory of Planned conduct (TPB). Therefore, it is likely that a person's positive desire to freelance will translate into actual freelancing activity if they express such a goal. Therefore, it can be hypothesized that:

**H<sub>1</sub>:** Attitude positively affects freelancing intention

**H<sub>2</sub>:** Freelancing intention mediates the relationship between freelancing attitude and freelancing behavior

### *2.2.2 Subjective Norm and Freelancing Intention*

The second TPB concept captures subjective norms, which states that whether a person should be engaged in a given action or, in this case, freelancing employment. According to the Theory of Planned Behavior by Ajzen, subjective norm is defined as "the person's perception that most people who are important to him think he or she should or should not perform the behavior in question." Subjective norms pertain to an individual's conviction that they are under social pressure from pertinent parties (such as family, friends, colleagues, and others) to behave (or not behave) in a particular manner, as well as their motivation to conform to the opinions of others (La Barbera & Ajzen, 2020).

Numerous research works have looked into how subjective norms affect the way that entrepreneurial intentions are measured. Entrepreneurial intention is positively impacted by subjective norms (Lestari et al., 2023). According to previous research, those who perceive great social approbation or encouragement for entrepreneurship are inclined to indicate an aspiration to launch their own companies. This perception may be based on observations of successful entrepreneurs in their social network, positive messaging about entrepreneurship from important individuals or institutions, or cultural beliefs that promote entrepreneurship as a desirable and fulfilling activity (Amofah et al., 2020). Freelancing can be considered a form of entrepreneurship. Individuals who are engaged in freelancing provide their talents, experience, or services to clients or enterprises on a contractual basis, generally operating independently or as sole proprietors. They often have complete control over their work, setting their own fees, negotiating contracts, and handling their own commercial affairs (Ahmed & Lucianetti, 2024). Consequently, the following hypothesis can be proposed:

**H<sub>3</sub>:** Subjective norm positively affects freelancing intention

**H<sub>4</sub>:** Freelancing intention mediates the relationship between subjective norm and freelancing behavior

### *2.2.3 Perceived Behavioral Control and Freelancing Intention*

An individual's belief in his or her capacity to carry out a certain job effectively is known as perceived behavioral control. Self-efficacy or the conviction that one can carry out an action, and the sense of control over the conditions and available resources are some of its constituent traits (Vamvaka et al., 2020). Ajzen (2002) stated that perceived behavioral control refers to an individual's conviction in executing the intended behavior and their perception that the activity is under their control. Numerous studies have looked into the applicability of Perceived Behavioral Control in gauging the aspirations of entrepreneurs. Entrepreneurs' intentions are positively impacted by perceived behavioral control (Otchengco Jr. & Akiate, 2021). According to previous research, people who are confident in their entrepreneurial abilities, have a sense of mastery over the tasks and challenges associated with entrepreneurship, and believe they have a high level of control over their capacity to begin and operate a business are more likely to express an interest in becoming entrepreneurs (Lihua, 2022). Independent Contractors can be considered a type of entrepreneurship. Individuals who freelance offer their skills, experience, or services to consumers or businesses on a contract basis, typically working independently or as sole proprietors. They frequently have entire control over their work, determining their own prices, negotiating contracts, and managing their own business affairs (Ahmed & Lucianetti, 2024).

According to Zhang et al., (2016), there is a greater desire and intention to engage in activity among people who perceive them to have a high degree of behavioral control. This pertains to an individual's self-assurance regarding their capacity, assets, and expertise to proficiently function autonomously in the realm of freelance research (Alam et al., 2021). A person with a high PBC feels

capable of handling the difficulties and unknowns associated with freelancing, including locating clients, overseeing projects, and producing high-quality work (Dolata et al., 2024). This confidence, in turn, positively influences their freelancing intention, which is their desire and willingness to pursue freelance work. Therefore it can be hypothesized that:

**H<sub>5</sub>:** Perceived behavioral control positively affects freelancing intention

**H<sub>6</sub>:** Freelancing intention mediates the relationship between perceived behavioral control and freelancing behavior

#### *2.2.4 Professional Identity and Freelancing Intention*

Professional identity is the set of characteristics, values, beliefs, and behaviors that people associate with their career or occupation. It includes an individual's sense of self and the roles they play in their professional context, as well as how they view themselves and how others perceive them (Fitzgerald, 2020). Professional identity contains unique qualities and viewpoints generated by their experience working independently, usually in multiple roles and across different projects or clients (Flatøy, 2023). Freelancers provide their service according to their skill in a particular field like- someone knows graphics designer because they provide service in a particular field (Dolata et al., 2024). Conversely, a robust professional identity is often associated with being recognized as an expert or specialist in a particular field (Huang, X., & Wang, C, 2021). The connection between professional identity and job choices has been examined in earlier research conducted by Affect and Agency (2021). In a different study, they investigated that self-identity of an entrepreneur positively influences entrepreneurial intention (Liñán et al., 2018). One type of self-employment is freelancing, which involves independent contractors providing services on a project-by-project basis. Strong sense of control over work, scheduling, and decision-making skills may increase an individual's likelihood of expressing positive intention (Barbour & Lammers, 2015). Decision-making and behavior are influenced by professional identity, which is vital in determining how people approach and engage in their professional activity. So, in case of freelancing, they have the autonomy of their work and decision (Damian & Empoli, 2021). In many ways, freelancers are like entrepreneurs—they run their own companies and make their own choices. This study aims to bridge this gap by investigating the direct and perhaps mediating effects of professional identity on the intention of individuals contemplating self-employment or freelancing to work for them. Thus, it can be proposed that:

**H<sub>7</sub>:** Professional identity positively influences freelancing intention

**H<sub>8</sub>:** Freelancing intention mediates the relationship between professional identity and freelancing behavior

#### *2.2.5 Freelancing Intention and Freelancing Behavior*

According to Ajzen (1991), a person's intentions have a big impact on how he or she behaves in the future. Nonetheless, the relationship between entrepreneurial purpose and action has not received much attention in the field of entrepreneurship (Alam et al., 2019). Bouarir et al., (2023) discovered that perceived behavioral control and the entrepreneurial objective are significant predictors of entrepreneurial activity. Furthermore, evidence from empirical research suggests that intentions are a powerful predictor of entrepreneurial action (Kusumawijaya, 2020). In light of freelancing, those who have such strong ambitions actively look for possibilities, tools, and knowledge about freelancing (Burke & Cowling, 2019). This initiative and dedicated labor boost the likelihood of overcoming hurdles and achieving a smooth transition to a freelance career. The Theory of Planned Behavior (TPB) states that behavioral intentions are a reliable indicator of actions to come. Therefore, it is hypothesized that:

**H<sub>9</sub>:** Higher freelancing intention is associated with an increased likelihood of engaging in freelancing behavior

### 3. Research Methods

#### 3.1 Participants and Procedures

This study was designed to assess how freelancers' attitudes, subjective norms, perceived behavioral control and professional identity are related to freelancing behavior, taking into account freelancing intention. More specifically, the research objectives are to measure the impacts that freelancing attitude, subjective norm, perceived behavioral control and professional identity have on freelancing intention and also to measure the mediating role of freelancing intention in between the independent variables and freelancing behavior. Before conducting the final survey, a pilot test was conducted using thirty samples. This pilot test was designed to recognize potential problems, modify tools and for ensuring that the research design goes smoothly. Pilot testing ensured clarity of question items, reliability and validity of items, and feasibility of this research. Pilot testing was a part of instrument validation. For this poll, which employed random sampling, a sample size of 235 from various freelancers around the nation was gathered. The period of time that data was collected in 2024 was April to May. The information was gathered online (by email, WhatsApp, Messenger, etc.). Bangla was the final language used to translate the original English questionnaire. The questionnaire was designed with 29 question items based on six criteria. A non-probability sampling strategy that combines snowball and convenience sampling procedures was used to construct and distribute an online link to the freelancers. The snowball sampling technique is used where it is difficult to access the target population due to hidden, rare or sensitive population type. Freelancing is comparatively a rare and sensitive group of population. Some forms of hesitancy exist among the freelancers to be involved in research studies. They are reluctant to communicate information on a general basis. In this regard, snowball sampling technique is the best approach here as it starts with a small initial group and each participant proposes other participants. Convenience sampling is also suitable where accessibility and proximity of respondents are necessary. In both the cases, snowball and convenience sampling methods is the best suit for this research. A five-point Likert scale was used to evaluate each measurement, with 1 representing strongly disagree and 5 representing strongly agree. All measurements items were taken from previous relevant studies.

#### 3.2 Measurement of Variables

Attitude was measured using five questions developed by Liñán & Chen, (2009). Example of questions is "A career as a freelancing entrepreneur is attractive to me". Then subjective norm was measured using four questions developed by Liñán & Chen, (2009). Example of questions is "My friends see freelancing entrepreneurship as a logical choice for me". Thirdly, perceived behavioral control was measured using five questions developed by Liñán & Chen, (2009). Example of the questions is "I know how to develop an entrepreneurial project". Questions developed by Zhang et al. (2016) were used to measure professional identity. Example of the questions is "I accept who I am". Questions developed by Fenech et al., (2019) were used to measure freelancing intention. Example of the questions is "I am ready to do anything to become a freelancing entrepreneur". And lastly, questions developed by Aboobucker Ilmudeen, (2019) were used to assess freelancing behavior. Example of the questions is "This job enables me to continue living where I live now".

#### 3.3 Data Analyses

The data was analyzed, and the study model was evaluated using SmartPLS 4.0 software and the structural equation modeling approach. Early testing was done to make sure the measurement model had the proper validity and reliability (Fornell & Larcker, 1981). Using PLS-SEM, which enables the simultaneous analysis of numerous associations, and the bootstrapping approach with 5000 resamples, the second stage involved the evaluation of the structural model and hypothesis testing (Hair et al., 2018).

## 4. Results

### 4.1 Reliability Analysis

Reliability test was a part of instrument validation which was done by finding internal consistency through cronbach's alpha value. Reliability analysis was used to determine the consistency of the variables. Table 1 summarizes the reliabilities of all variables based on the number of items. The results range from 0.897 to 0.933, indicating good dependability. The reliability of attitude is 0.900, which is good, and the subjective norm has another good dependability of 0.897. Perceived Behavioral control has a reliability of 0.921. The trustworthiness of professional identification is 0.924, freelancing intention is 0.928, and freelancing behavior is 0.933, all of which are good. This indicates the validity of the data that was used. The Cronbach's Alpha coefficient value has been computed by processing the data in the SPSS software in order to validate the internal consistency of the research instrument. The following figure indicates that the research tools' level of internal consistency is strong compared to the requirement of 0.7.

**Table 1.** *Reliability and Validity Statistics*

| Scales                       | No. of items | Cronbach's value |
|------------------------------|--------------|------------------|
| Attitude                     | 5            | 0.900            |
| Subjective Norm              | 4            | 0.897            |
| Perceived Behavioral Control | 5            | 0.921            |
| Professional Identity        | 5            | 0.924            |
| Freelancing Intention        | 5            | 0.928            |
| Freelancing Behavior         | 5            | 0.933            |

Source: Authors Calculation

### 4.2 Descriptive Statistics and Confirmatory Factor Analyses (CFAs)

Descriptive data are shown in Table 2 and include means, standard deviations, reliability coefficients, inter-correlations at the between- and within-person analysis levels, and intra-class correlations (ICCs) of the significant variables. In this inquiry, within-person level analysis was appropriate due to the significant within-person variation within months, as indicated by the ICCs of the variables in the different waves. The findings revealed a relationship between attitudes, subjective norms, perceived behavioral control, professional identity, freelancing intention, and freelancing behavior.

**Table 2.** *Mean, Standard Deviations and Correlations*

| Variable   | Mean  | SD    | MSV   | MaxR(H) | PBC          | FI           | FB           | PI           | AT           | SN    |
|------------|-------|-------|-------|---------|--------------|--------------|--------------|--------------|--------------|-------|
| <b>PBC</b> | 21.00 | 4.462 | 0.382 | 0.922   | <b>0.838</b> |              |              |              |              |       |
| <b>FI</b>  | 21.14 | 4.534 | 0.399 | 0.931   | 0.612***     | <b>0.851</b> |              |              |              |       |
| <b>FB</b>  | 21.11 | 4.623 | 0.372 | 0.937   | 0.590***     | 0.610***     | <b>0.861</b> |              |              |       |
| <b>PI</b>  | 20.94 | 4.545 | 0.399 | 0.927   | 0.618***     | 0.631***     | 0.601***     | <b>0.845</b> |              |       |
| <b>AT</b>  | 21.03 | 4.155 | 0.347 | 0.903   | 0.529***     | 0.555***     | 0.564***     | 0.589***     | <b>0.804</b> |       |
| <b>SN</b>  | 16.84 | 3.508 | 0.381 | 0.900   | 0.592***     | 0.618***     | 0.583***     | 0.616***     | 0.561***     | 0.829 |

Note: N=235; Cronbach's alpha (reliability coefficients) appears on the diagonal in parentheses. \*P<0.01. Correlation appears on the (\*\*\*) which means direction of the relationship between two variables.

Source: Authors Calculation

**Table 3.** CFA Results for the Measurement Models

| Measure | Estimate | Threshold       | Interpretation |
|---------|----------|-----------------|----------------|
| CMIN    | 931.566  | --              | --             |
| DF      | 358.000  | --              | --             |
| CMIN/DF | 2.602    | Between 1 and 3 | Excellent      |
| CFI     | 0.905    | >0.95           | Acceptable     |
| SRMR    | 0.065    | <0.08           | Excellent      |

Source: Authors Calculation

The measurement models have been evaluated for the dimensions (attitude, subjective norm, perceived behavioral control, professional identity, freelancing intention, and freelancing behavior) using a series of CFAs prior to testing the hypotheses. A good fit, according to Bagozzi and Yi (1988) and Hooper et al. (2008), is indicated by a ratio of  $\chi^2$  statistics to degree of freedom (df) more than 2, whereas CMIN/DF (Chi-square Divided by Degrees of Freedom) assesses the goodness of fit in connection to the complexity of the model. A score of 1 to 3 is typically regarded as excellent; a standardized root mean square residual (SRMR) of less than 0.08 indicates a decent fit; and a comparative fit index (CFI) of more than 0.90 shows an acceptable match (higher than 0.95 signifies a strong fit). The results of the CFAs in the following table reveal that the CFI indices were satisfactory, and the remaining indices fit well. The following table provides further information about the model estimates.

**Table 4.** Baseline Comparisons

| Model<br>Delta2    | NFI<br>TLI | Delta1<br>rho2 | RFI<br>CFI | rho1 | IFI   |
|--------------------|------------|----------------|------------|------|-------|
| Default model      | .862       | .843           | .913       | .900 | .912  |
| Saturated model    | 1.000      |                | 1.000      |      | 1.000 |
| Independence model | .000       | .000           | .000       | .000 | .000  |

Source: Authors Calculation

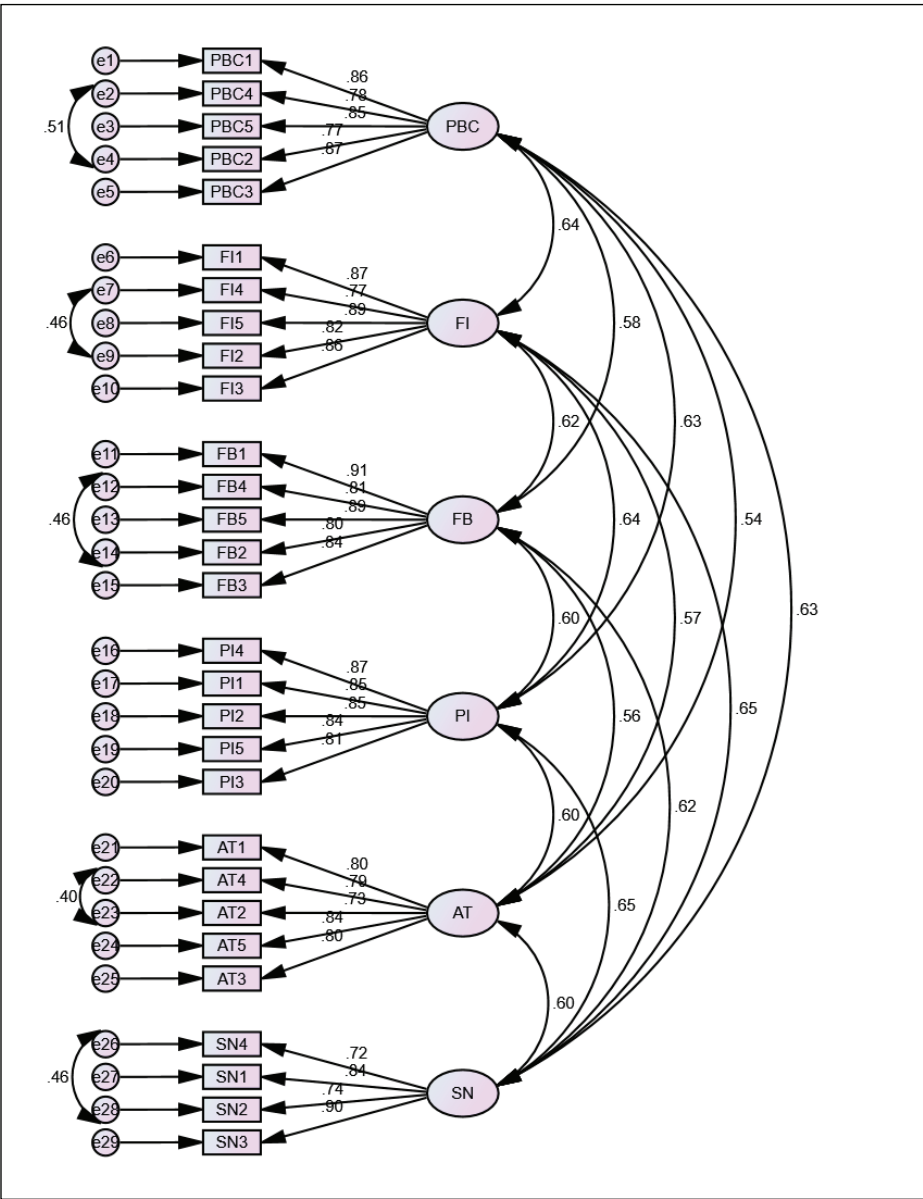
A number of 1 to 3 is generally considered excellent; a comparative fit index (CFI) more than 0.90 suggests reasonable fit (greater than 0.95 implies a good fit); and a standardized root mean square residual (SRMR) less than 0.08 indicates a good fit. The results of the CFAs reveal that the CFI indices were satisfactory, and the remaining indices fit well. The following table provides further information about the model estimates. This implies that the proposed model lowers misfit proportionally more than the null model. Values closer to 1 imply a better fit. Tucker-Lewis Index (TLI) of the suggested model compared to the baseline model. A result of 0.900 indicates that the proposed model matches 90% better than the baseline model.

**Table 5.** RMR, GFI

| Model              | RMR  | GFI   | AGFI | PGFI |
|--------------------|------|-------|------|------|
| Default model      | .063 | .807  | .764 | .662 |
| Saturated model    | .000 | 1.000 |      |      |
| Independence model | .472 | .136  | .075 | .127 |

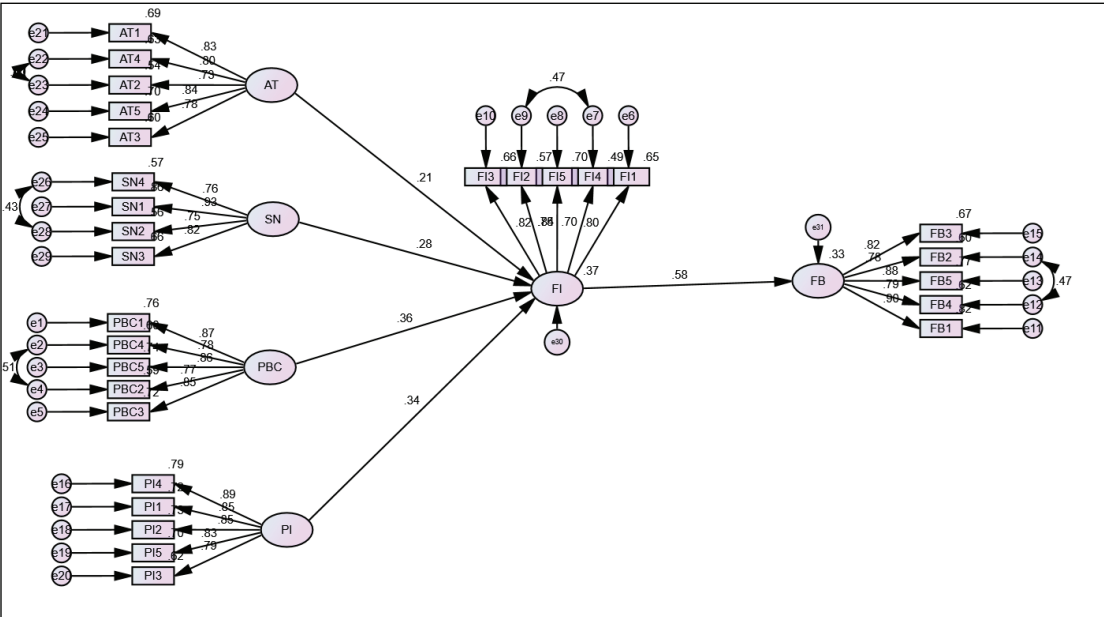
Source: Authors Calculation

Root Mean Square Residual (RMR): This index computes the difference between the observed and model-implied covariance matrices, adjusting for degrees of freedom. The default model has an RMR of 0.063, which indicates a reasonable fit. The GFI (Goodness of Fit Index) determines how much variance and covariance in sample data can be explained by the estimated population covariance matrix. It ranges from 0 to 1, with values closer to 1 suggesting greater match. The default model has a GFI score of 0.807, which indicates a moderately good match. AGFI stands for Adjusted Goodness-of-Fit Index. An AGFI value of 0.764 shows how well the proposed model accounts for the relationships. An AGFI value of 0.764 indicates how well the suggested model accounts for the relationships between the observable variables in the data.



**Figure 2.** Measurement Model

Source: Authors Derived.



**Figure 3.** SEM analysis

Source: Authors Derived.

Figure 3 shows the route coefficients, which represent the intensity and direction of interactions between variables in the SEM model. While there are no strict universal cutoff values for path coefficients in SEM, researchers often look for coefficients that are statistically significant (typically  $p < 0.05$ ) and align with theoretical expectations. Additionally, the magnitude of coefficients should be considered in the context of the research domain and the specific variables being studied. In general, larger coefficients suggest stronger relationships between variables, but interpretation should also account for the scale of measurement of the variables involved.

**4.3 Hypothesis Testing**

**Table 5.** Hypotheses Testing

|    |      |     | Estimate | S.E.        | C.R.  | P    | Decision |
|----|------|-----|----------|-------------|-------|------|----------|
| FI | <--- | AT  | .183     | .056        | 3.290 | .001 | Accepted |
| FI | <--- | SN  | .272     | .061        | 4.437 | ***  | Accepted |
| FI | <--- | PBC | .292     | .052        | 5.650 | ***  | Accepted |
| FI | <--- | PI  | .252     | <u>.046</u> | 5.414 | ***  | Accepted |
| FB | <--- | FI  | .710     | .085        | 8.337 | ***  | Accepted |

Source: Authors Calculation

The association between attitude and freelancing intention is highly significant and favorable, supporting Hypothesis 1 ( $p < 0.05$ ) and is accepted. The study found a positive and significant correlation ( $p < 0.05$ ) between subjective norm and freelancing intention, supporting Hypothesis 3. It has been found that perceived behavioral control has a significant favorable impact on freelancing intention ( $p < 0.05$ ) thus supporting Hypothesis H5. Then, the investigation between the independent variable professional identity and the mediator freelancing intention reveals that  $p < 0.05$ , thus supporting Hypothesis 7. And lastly, the investigation between freelancing intention and freelancing behavior also disclosed the  $p < 0.05$ , thus accepting H9.

4.4. Results of Mediation for Attitude, Subjective Norm, Perceived Behavioral Control and Professional Identity.

Table 6. Mediation Analysis Summary

| Relationship  | Direct Effect | Indirect Effect | Lower Bound | Upper Bound | P-value | Conclusion     |
|---------------|---------------|-----------------|-------------|-------------|---------|----------------|
| AT → FI → FB  |               | .123            | .047        | .415        | .004    | Full Mediation |
| SN → FI → FB  |               | .165            | .066        | .369        | .005    | Full Mediation |
|               | .686          |                 |             |             |         |                |
| PBC → FI → FB |               | .183            | .091        | .392        | .002    | Full Mediation |
| PI → FI → FB  |               | .192            | .104        | .644        | .001    | Full Mediation |

Source: Authors Calculation

Table 7. Results of Mediation Analysis

| Hypothesis | Association | Estimates | P value | Decision |
|------------|-------------|-----------|---------|----------|
| H2         | ATFI        | .123      | .004    | Accepted |
| H4         | SNFI        | .165      | .005    | Accepted |
| H6         | PBCFI       | .183      | .002    | Accepted |
| H8         | PIFI        | .192      | .001    | Accepted |

Source: Authors Calculation

The study assessed the mediating role of freelancing intention on the relationship between Attitude, Subjective Norm, Perceived Behavioral Control, and Freelancing Behavior. The results revealed a significant indirect effect of AT on FB through FI (b= .123, p= .004) supporting H2. Analyzing the mediating role of freelancing intention, the study found an important role of FI on the linkage between SN and FB (b= .165, p= 0.005), supporting H4. Furthermore, the study also found the relationship between PBC and FB through FI (b= .183, p= 0.002) as significant and thus supporting hypothesis 6. Finally, this study also revealed that there is significant relationship between PI and FB by the mediating role of FI (b= .192, p= .001), supporting hypothesis 8. Mediation analysis summary and results is presented in table 6 and 7.

5. Discussion

5.1 Theoretical Implications

This study contributes significantly to the theory of planned behavior, particularly in the field of freelancing intention and behavior. The research included theoretical frameworks from existing literature, like the TPB Model, to assess the intention and ultimate behavior to engage in freelancing activities. Additionally, the proposed model integrated another important factor (professional identity) which is related to freelancing intention to understand the intention to engage in freelancing activities. Furthermore, the model also showed the relationship between freelancing intention and final freelancing behavior that is not frequently observed in this relevant field of study. This study first considered mixing relevant concepts to predict the behavioral intention of freelancing in Bangladesh. The results of this research work identified that attitudes, subjective norm, perceived behavioral control and professional identity have significant influences on behavioral intention to engage in freelancing activity. The research model has better predictive power than an individual model's explanatory capacity. The

inclusion of professional identity as a factor in the model is an inventive theoretical extension. This inclusion recognizes the importance of individual identity in the decision-making process related to freelancing and expands the theoretical framework beyond traditional constructs. The research findings may provide important insights to develop a well-suited adoption theory and encourage freelancing researchers to do further research to enrich the literature. Thus, this model will help researchers and practitioners in this field to comprehend the behavioral intention of freelancers who plan to engage themselves in freelancing activities.

## 5.2 Practical Implications

Besides theoretical implications, this research also has various practical implications for policy makers and other stakeholders involved in freelancing. The study results show that attitudes, subjective norm, perceived behavioral control and professional identity affects freelancing intention which ultimately influences freelancing behavior. So, people who intend to engage themselves in freelancing activities should plan in advance to develop positive attitudes and favorable subjective norm regarding freelancing. They should also try to nourish positive perceived behavioral control and professional identity as they also positively influence freelancing intention and behavior. Educational institutions can also play a positive role in this regard to insert positive attitudes, improved subjective norms, favorable perceived behavioral control and better professional identity among the students. To attract individuals who may be interested in prospects for freelancing employment, firms may build training and development programs with the purpose of improving employees' perceptions of their own behavioral control (Mai, 2020). Giving people access to resources, initiatives to build their abilities, and mentorship programs may empower and give them confidence in their ability to flourish in the freelancing sector (Gupta et al., 2020). Companies and trade associations can start forums, networking events, or mentorship programs to help freelancers and those thinking about freelancing connect with one another. Creating a community of support can help to positively shape subjective norms and inspire more people to consider freelancing as a realistic career path. Comprehending the significance of professional identity in the context of freelancing aspirations might be crucial for entrepreneurs and businesses. Adapting entrepreneurial ecosystems to freelancers' needs and recognizing their professional identities can promote a more welcoming and cooperative atmosphere. Government should put much emphasis on freelancing, which has the potential to generate a handy amount of national income and to earn foreign income. Government may arrange different seminars, workshops and training programs to build and foster positive attitudes towards freelancing activities among the younger generations. These efforts may enhance congenial freelancing environment which may contribute in increasing freelancing activities and ultimately developing the economic condition of the country.

## 6. Conclusion

The main objective of this study was to determine the important factors that affect the decision to work as a freelancer and the subsequent behaviors that result from that decision. The study results identified several factors that significantly impact people's decisions in this regard by using comprehensive statistical techniques. Research results revealed that attitudes, subjective norms, perceived behavioral control and professional identity all positively affects freelancing intention. The results also indicated that freelancing intention acted as a mediating factor in the relationship between attitudes, subjective norm, perceived behavioral control, professional identity and ultimate freelancing behavior. Government and other stakeholders may get important insights from the study results that may help in fostering congenial freelancing environment which may increase more freelancing activities and ultimately may contribute to the economic development of the country.

Further future research can be conducted by taking into account other independent variables such as financial independence, work autonomy, and workplace flexibility. Future studies may also be conducted by taking environmental and motivational elements into account. It must be conceded that the

number of samples might not be sufficient to represent general scenario of freelancing intention and behavior from a developing country perspective. Furthermore, it has to be conceded that more variables could be incorporated in the proposed research model to ensure comprehensive and more impactful research model. Despite these research shortcomings, this research undoubtedly represents an ideal framework to evaluate antecedents of freelancing intention and ultimate freelancing behavior and the research findings can be persuasively used to get a thorough understanding about factors affecting freelancing intention and real freelancing behavior from a developing nation's perspective.

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