

**„Dunărea de Jos” University of Galați
Doctoral School of Social Sciences and Humanities
Doctoral field: Management**



DOCTORAL THESIS ABSTRACT

Opportunities for turning freelancers’ expertise into entrepreneurial initiatives at the global level

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Introduction

The doctoral thesis addresses the opportunities to turn the expertise of freelancers into entrepreneurial initiatives and aims to identify the motivation of freelancers to move to the next level, namely the entrepreneurship.

The theoretical section of the doctoral thesis highlights the state-of-the-art related to research studies conducted by other researchers on freelancers in various fields, in the conditions of globalization and the digital age.

The applicative section of the approach followed the research methodology based on several working hypotheses, which were tested throughout the research, outlining the motivation of freelancers to become or not entrepreneurs.

For the applied research, we used as analytical tools: NVIVO12 software - support of a qualitative research using a questionnaire based on open questions; storytelling, SPSS software - for the quantitative analysis of the freelancers' motivation to become or not entrepreneurs, the QCA method - qualitative comparative analysis and an econometric model on approaching the adjusted information energy (case study).

This applicative section included 3 stages: The first stage consisted of studies on the theoretical background focused on turning the experience of freelancers into business ideas, developed in the period 30.06.2018 - 31.03.2019; the second stage of advanced research - Identification and analysis of business models created by to freelancers in Europe and Strategies to motivate freelancers to turn their expertise into entrepreneurial initiatives took place between 31.03.2019 - 30.06.2020.

The conclusions of my doctoral research can be summarized in the following points:

(1): The degree of freelancers' motivation to become entrepreneurs and to move to the next level, namely entrepreneurship, is still low due to the risk that may arise during the transition from freelancing to entrepreneurship, financial risk and risk of bankruptcy.

(2): Lack of a strategy for developing one's own ideas, while taking advantage of the experience gained on freelancing platforms.

(3): The degree of application of knowledge acquired with direct effects on the development of the entrepreneurial ecosystem is reduced by means of collaboration with other entrepreneurs on the platforms.

(4): Lack of motivation to make a project in one's own style, other than freelancing.

(5): Although freelancers perceive entrepreneurship as a change in perception of future professional goals, the connection to the business environment is reduced.

The experience in freelancing plays an important role in the development of entrepreneurial skills, due to working with clients, constantly promoting on platforms, on the official pages of freelancers or on specialized sites, developing certain public relations skills, marketing skills, management of your own budget or accounting. Currently, in the lack of a strategy to eliminate the routine from freelancing and move to the next step, the opportunity to work on platforms has become much more attractive, giving freelancers the opportunity to organize their own time according to personal life and do part of the projects they want.

Although freelancers perceive digital as a driving force of the business environment, they do not yet have a strategy to move from freelancing to entrepreneurship.

At the end of the thesis I developed a series of strategies to motivate freelancers to become entrepreneurs, activators and action plan, in order to encourage them and invest their money and expertise in freelancing, in order to support and develop businesses to bring long-term benefits.

Chapter 1

General considerations on the evolution of entrepreneurship: from risk-taking to digital entrepreneurship

A business, known as a company or firm, is an organization involved in the trade of goods, services, or both, to consumers.

The etymology of the word business refers to the stage of "being busy" in an individual context, but also in the sense of community or society. In other words, being an entrepreneur means doing a profitable and commercially viable job. The term "business" has at least three uses, depending on the purpose:

- In a narrow sense, the business can be a legally recognized entity in an economic society, where individuals are organized on the basis of expertise and skills to bring social and technological innovation;
- In capitalist economies, businesses are initiated only for the purpose of making a profit and increasing the personal wealth of their owners;
- The owners and employees of a business have as main objective the profit or obtaining a financial result in exchange for their work - materialized in spending time and energy - and for their ability to accept risk - investing effort and money, without expecting success sure.

Kirzner, in his paper, "Competition and Entrepreneurship", describes the entrepreneur as follows:

- an active person, able to identify and capture business opportunities before competitors;
- proves balance and capitalizes on experience based on knowledge, vigilance and risk;
- has specific qualities - adaptability, speed in reactions (to be one step ahead of others), the ability to differentiate between real and apparent opportunities;
- in his/her psychological profile, we must find skills, leadership and innovative skills.

Entrepreneurship is, first and foremost, an activity undertaken to meet organizational objectives, with the main purpose of maximizing profit.

Entrepreneurship refers to a certain type of organization (usually a start-up or a small enterprise) that highlights significant features related to the resource management process. In this context, entrepreneurship holds one of the most important, if not the most important functions on which that company relies. Vesper mentions: "The general field of

entrepreneurship is not only about the creation of new ventures by certain individuals", he specified that entrepreneurship has other dimensions regarding profit opportunities, waste knowledge limitation, risk taking.

Emerging industries have been transformed by innovations in business models, such as digital marketplaces, social media, e-commerce and software as a service. The digital economy is constantly expanding due to entrepreneurial action through web technologies.

Although it is growing rapidly, academic research in the field of digital entrepreneurship faces serious challenges, as the methodology used sometimes generates a source of confusion. As trends in the digital economy appear and fade, we continue to use terms other than emerging vocabulary.

Scarce literature is based on entrepreneurship focused on digitizing existing content, sharing information and conducting transactions over the network. Moreover, digital technologies support the creation of new contexts in which a myriad of actors with diverse goals and motives interact dynamically to undertake business processes and innovation (e.g. LinkedIn - which is a business-oriented social network). The difference in digital technologies has thus created new ways for the development of entrepreneurial projects through the use of collaboration and collective intelligence. Examples of such digital transformations are online projects capable of involving collaboration with customers and stakeholders through new communication channels, connecting multivariate requirements and personalized operations (e.g. Uber and Airbnb), using social media to outsource activities (for example, the global freelancing platform Upwork and Kickstarter - a corporation that manage a global platform focused on creativity) or testing the potential of a business idea.

Digital technologies have enabled the creation of new business projects and innovative start-ups, which incorporate new technology as a vital component of their business models and operations. In this sense, digital technologies are the activators of entrepreneurial activity and come in various forms (Figure 1.1), such as digital products, digital platforms, digital tools or infrastructure, digital artifacts or innovations of Internet-enabled services.

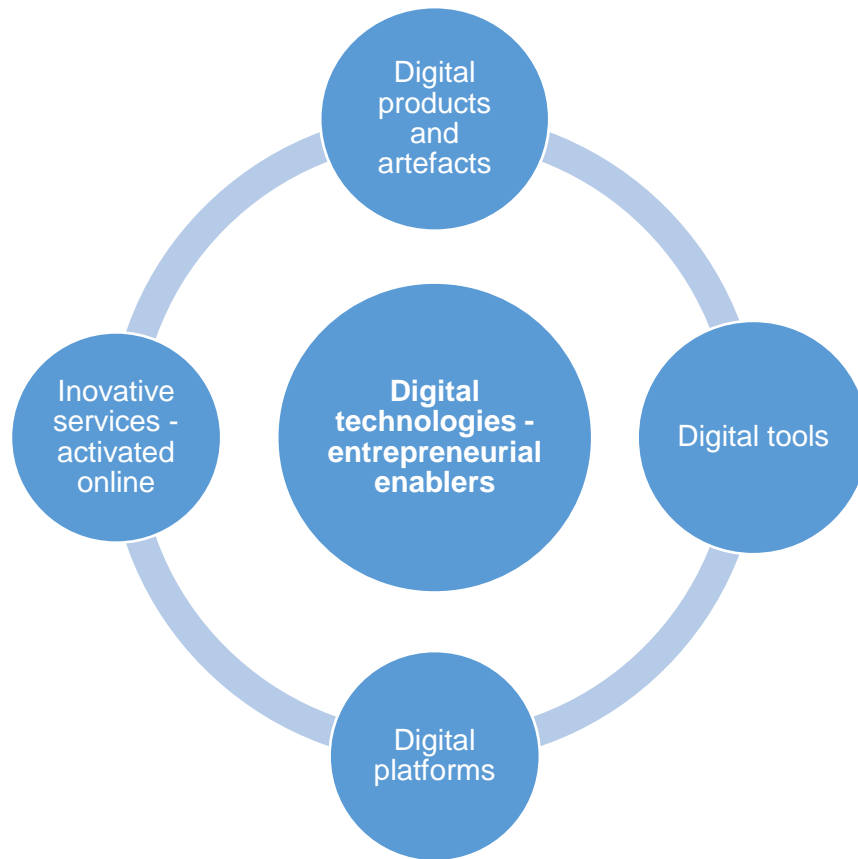


Figure 1.1. Digital technologies - the main enablers of entrepreneurial initiatives

Source: personal contribution, based on references from the literature

Over the last decade, the emergence of a diverse set of emerging technologies, platforms and digital infrastructures has significantly transformed both innovation and entrepreneurship, with major implications for entrepreneurial ecosystems.

Chapter 2

General considerations about Fintech and Outsourcing in the context of the economic crisis and the digital transformation of business

In the economic conditions generated by the economic crisis of 2008, both companies and their employees had to adapt. Although freelancing appeared in the late 90s, it had an astonishing development during the economic crisis. Therefore, in the context of the technological revolution and the economic crisis, a significant change in the structure of the labor market has taken place.

On the one hand, companies have tried to reduce costs by using outsourcing services, and on the other hand, former employees, who lost their jobs, found their calling on online platforms and became freelancers.

Freelancers have gained increasing attention from business researchers, with a special focus on their behavior, careers and entrepreneurship. The existing literature highlights a growing trend in the number of studies regarding the involvement of freelancers in approaching innovative services through entrepreneurial initiatives. Researchers' traditional focus on the vulnerabilities of the self-employed does not resonate with the labor market performance of highly skilled freelancers, who are innovative and earn significantly more than employees.

The new economy has generated a fintech ecosystem, in which business start-ups play a key role. Fintech freelancers who have become entrepreneurs have brought major innovations in payments, wealth management, lending, crowdfunding, the capital market and insurance through niche financial markets, offering personalized financial services.

Most fintech-related innovations include cryptocurrencies and blockchain-based systems, new trading systems, artificial intelligence, machine learning, mutual lending, and mobile payment systems.

The disruptive innovation potential of fintech freelancers, start-ups and the design of intuitive financial market services have changed the rules of the game; thus, financial institutions and banks are actively looking for opportunities to collaborate with them.

Freelancers are able to capture opportunities in financial technology, using flexible, efficient and mobile tools designed for the needs of this field. They need to reconsider the approach of innovative financial management services that are based on financial technology.

The concept of outsourcing comes from the American terminology outside resourcing, meaning to procure from outside. The term was later used in economic

language to indicate the use of external sources, in order to develop the activity of the company, which has traditionally used its internal resources.

Globalization and economic crises are forcing companies to find more efficient ways to digitally transform their business models, using information technologies, in order to maintain competitive advantages and increase performance.

The development of information systems involves human resources with increasing skills and competencies, able to adapt to the processes of digital business transformation. In order to face the fierce competition, companies must be efficient, offer products on the market on time and find solutions to reduce costs. Moreover, customer requirements and preferences are constantly changing.

Professor Michael Porter stated in his study, "Competitive Strategy" that the effect of globalization can generate the reduction of costs (production or energy costs), as well as the reduction of distribution channels. Part of this reduction may be caused by the aggressiveness of multinational companies to spread their techniques around the world. Thus, Porter states that, regardless of the causes, globalization leads to the reduction of impediments to global competition. The main competitive advantages of outsourcing are highlighted in Figure 2.2.

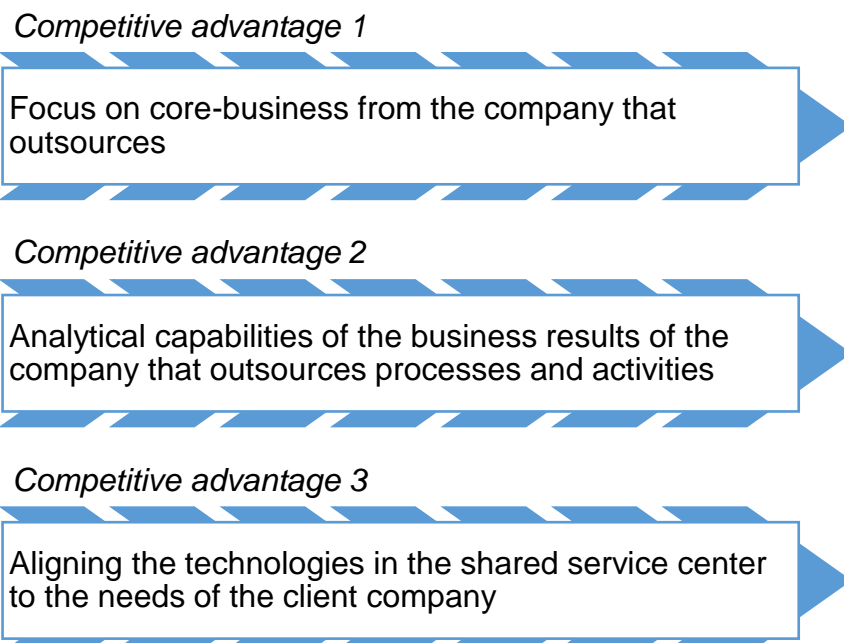


Figure 2.1. The advantages of outsourcing to shared service centers

Source: personal contribution, based on references from the literature

Outsourcing involves a very high risk of information transfer and in the cyber age, power lies in information and its transfer. Therefore, a hybrid organizational model arises from the need to reduce costs at the company level as well as the need to control information.

The Shared Service Center is the centralization of certain transferable activities of a corporation in order to reduce costs, gain control, and standardize and streamline business. Such a shared service center of an organization is the entity responsible for the execution and management of specific operational tasks, such as accounting, human resources, salaries, IT, legal department, procurement, security.

The shared services center is often a form of reorganization of corporate services to separate all types of operational tasks from headquarters, which must focus on the role of leader and corporate governance. Because shared service centers are often cost centers, they are quite cost-sensitive in terms of number of employees, labor costs and location selection criteria.

The approach as a Shared Services Center is highlighted when control becomes a major priority and when the activities in question are unique, representing a competitive differentiator for the organization. However, success depends on having the right systems, processes, talents and methods to evaluate performance. If they do not match what an outsourcing service provider offers, it is difficult for the shared service center to be competitive. Also, many activities can be efficiently managed in either option. Susan Hogan, (Principal, Deloitte Consulting LLP) believes that some organizations make the mistake of considering outsourcing the holy grail. In reality, an approach to the Service Sharing Center is often more relevant - as a bridge to outsourcing or as a long-term solution.

The Shared Service Center is most viable as a long-term solution for organizations that have the scope and intention to optimize internal processes and for processes where maintaining control is crucial. Examples include applications that provide proprietary analytics algorithms, being a source of competitive advantage or a unique infrastructure architecture, superior to those available to an outsourcer.

Chapter 3

Freelancing - the solution of employees in the context of the collapse of the traditional career model

Until a few decades ago, the rules of work were the following: unity of time, place and action. Globalization and digital transformation have produced significant strategic changes: there is no longer unity of place - employees can work more and more remotely, and the COVID-19 pandemic has forced the migration of a significant part of the workforce to remote working.

Arian van den Born claims that job stability can be caused by the emergence of a new type of employee: the experienced freelancer. This new type of employee hires their skills in various organizations.

Currently, terms such as freelancer, freelancer or entrepreneur are more commonly used. Although it is statistically difficult to report the exact number of freelancers, it is clear that their incidence has been increasing since the 1990s in capital accumulation processes or due to competition with large firms. "

Marler, Barringer and Milkovic revealed that these "boundaryless employees" can be distinguished from the traditional "temporary worker" by their preference to work temporarily in combination with their high skill and experience. The argument is that these "contractors of choice" are especially likely to report positive results on job satisfaction. The significant increase in the share of solitary entrepreneurs, defined as those who carry out commercial activities without employees, in the economically active population, attracts increased attention from public policy makers and research communities.

Freelancers:

- allow companies to use a more specialized workforce, while avoiding the cost of expensive downtime associated with the use of this type of employee in such situations;
- are enablers of innovation and entrepreneurship, both in corporations and as SMEs (Subject Matter Expert - Expert in a Specific Field);
- enable enterprises to manage and mitigate risk, thus succeeding in promoting innovation and entrepreneurship;
- frees companies from the limits of their internal resources and allows the use of exceptional talents, respectively of various skills that would otherwise not be economically feasible if the employment were made with an indefinite contract;

- allow the risk mitigation for some of the market uncertainties, so that companies can reduce the risk associated with business growth;
- reduce the volume of funding needed for innovation and start-ups; reduce barriers to entry into new markets and minimize the scale of efficiency;
- promotes economic performance based on efficiency;
- allow companies to maximize performance throughout the period of decline, as well as increase the level of demand;
- create jobs, increasing the level of efficiency and innovation in the economy, by supporting new projects.

These freelance business contributions have arisen with the emergence of the innovation-based economy over the past three decades. In this context, companies benefit from:

- Innovation;
- Flexibility and agility;
- Ability to manage entrepreneurial risk;
- Ability to be prosperous despite market uncertainty.

Freelancers allow companies to do all of the above and have therefore become a key factor in economic performance in the labor market. Burke argues that there is a need to identify the defining and unique traits that distinguish freelancers as separate economic agents. These studies show that freelancers tend to serve a different role from employees in the context of their role in the innovation-based economy.

Burke, based on detailed case studies with organizations that hire freelancers, finds that they have been used to fulfill managerial and technical roles at every stage of the innovation process:

1. Creating innovations;
2. Marketing innovations;
3. Integrating innovations at the heart of the organization.

Freelancers can be considered a hybrid between employees and entrepreneurs. On the one hand, they are employed because they are almost always employed by companies to work for a period of time, offering only their intangible professional knowledge. This is different from other entrepreneurs and freelancers who sell tangible products to customers. On the other hand, they can be called entrepreneurs, because they work at their own risk and for their own reward without any support or organizational guarantee.

In the context of freelancing, social capital could generate a wide range of recommendations, support the freelancer to identify promising opportunities and increase the probability of the freelancer to know how to achieve and promote his own project.

In the literature on entrepreneurial personality, Amit, Glosten, and Muller suggested four representative personality traits for activities associated with self-employment: the need for professional achievement, self-control, above-average risk-taking, and tolerance for ambiguity (Figure 3.1).

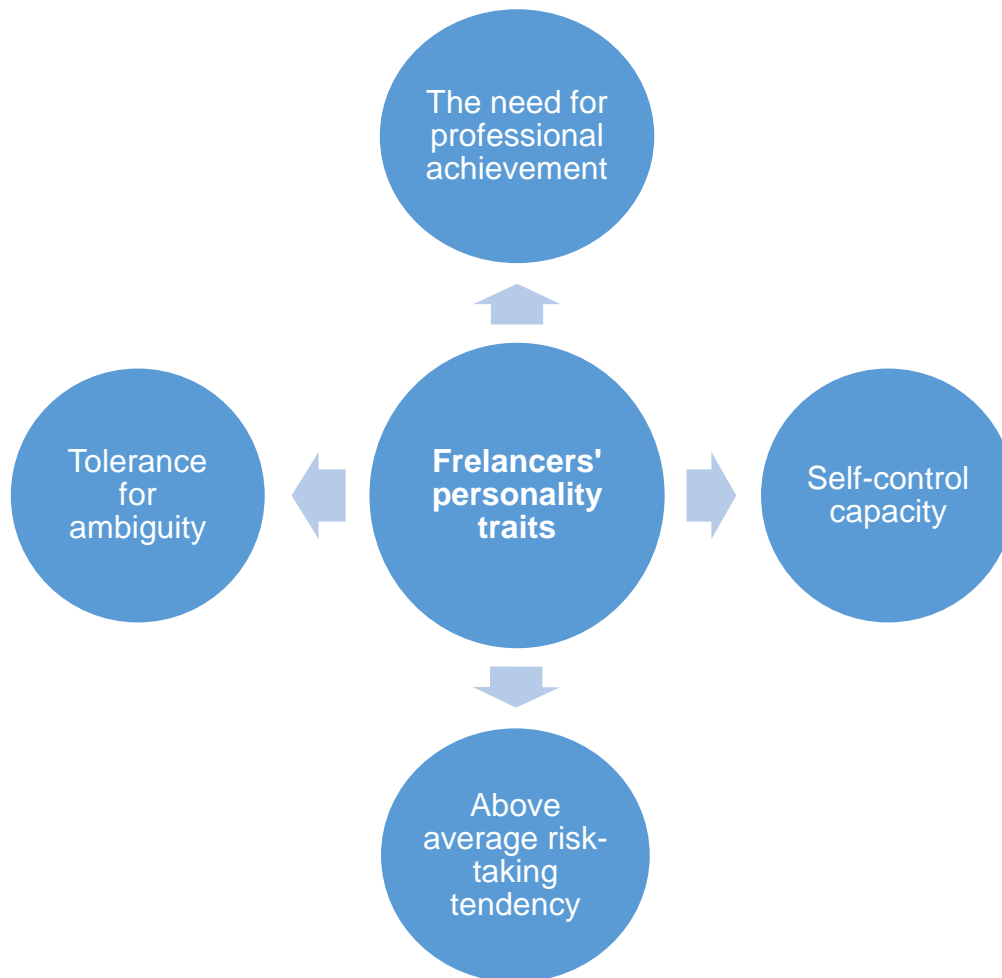


Figure 3.1. Personality traits of freelancers with a role in the orientation towards a future entrepreneurial career

Source: personal contribution, based on references from the literature

Up to date, limited attention has been paid to the incidences of a dependent self-employed activity, requested by employees or which reflects both the mutual interest of the employee and that of the employer.

More than ever, people want to try working models that allow them to have more economic and social impact. With the advent of freelancing, working conditions for everyone have changed. Independence may not always come with certainty, but at least independent

professionals can follow their passion and have a vector without wearing a mask. Another reason for choosing freelancing is the motivation to break free from the pyramid model of traditional management.

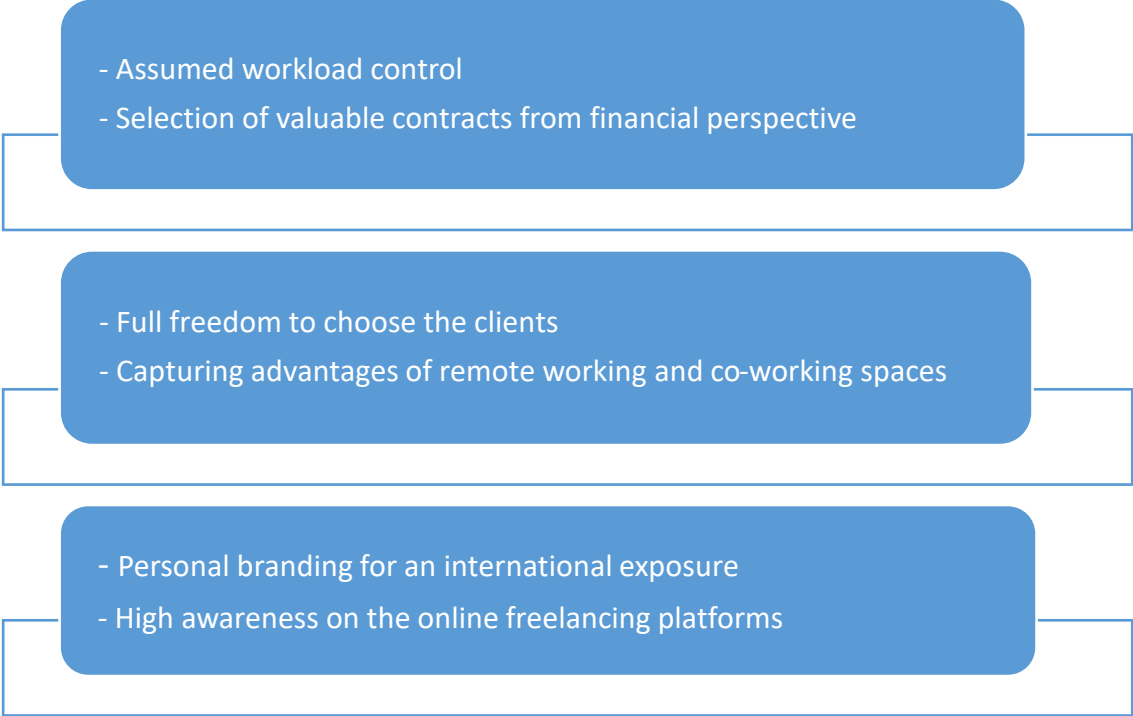


Figure 3.2. Benefits of freelancing activities
Source: personal contribution, based on references from the literature

Without direct supervisors, freelancers assume constraints - they have to serve their clients, but they are free to choose the means to fulfill their mission (schedule, job, tools used). Other benefits of freelancing activities are highlighted in Figure 3.2.

Companies are turning to freelancers to cut costs and stay competitive in an increasingly globalized economy, with the cost of traditional long-term employees being quite high.

The possibility of tele-work, even partially, is becoming more and more an argument in recruitment: today it has become increasingly difficult to recruit a talented developer, without giving him flexibility in the program, the stakes of freelancing are increasing by choosing working hours, by choosing projects that align with their passions and interests, while having the flexibility and diversity of work, resistance to automation and a remuneration that increases depending on the results.

Chapter 4

Identifying freelancers' motivations to pursue an entrepreneurial career – a storytelling approach

Freelancers have gained increasing attention from business researchers, with a special focus on behavior, careers and entrepreneurship. They are an important pillar of the global workforce, enabling customers in a wide variety of fields to hire them to meet operational requirements in a very flexible manner.

This study aims to analyze the possible trajectories of freelancers' careers, the story behind each one, their ways of managing their own working time, the vision of the future in terms of career, the risks associated with their long-term freelancing career and the possibility of to engage in a career in entrepreneurship.

The research focuses on the personal opinions of freelancers as explanatory resources in understanding whether or not to pursue an entrepreneurial career in the future, and is based on a qualitative study of the motivations, benefits and risks of moving from freelancing to a career. entrepreneurship.

Participants in the semi-structured interviews freely expressed their perceptions, based on their real experiences, and the data collected during the online study conducted in the doctoral research were analyzed using NVivo12 software.

Consequently, this qualitative research takes into account issues such as the benefits, motivations and risks they face when moving from freelancing to entrepreneurship.

Storytelling is the method by which it is investigated whether freelancers intend to choose an entrepreneurial career, or whether they want to remain in a long-term relationship with control over their workload and time.

For this research, a sample of convenience was selected, with the involvement of a number of 15 people from Romania who carry out freelancing activities in online networks, having a significant degree of expertise for research configuration design.

The conceptual framework reflects the objectives of the study: the analysis of their sentiments and vision based on the experience in freelancing, the risks and benefits associated with moving to the next level - entrepreneurship, the commonalities between freelancers and entrepreneurs, while emphasizing the right path from freelancing to entrepreneurship.

The first open question in the interview guide was to identify the motivations of freelancers to pursue a career in freelancing. Some respondents believe that a freelancer career gives them flexibility in organizing projects and selecting profitable clients, makes them more responsible, other freelancers are attracted by the freedom to experiment with

new ideas, business practices and to choose clients, offering At the same time, they have the opportunity to organize their time according to their personal life and also the freedom to choose the projects in which they want to get involved. Another opinion expressed reveals that a freelancer career is conducive to the development of skills, so as not to remain trapped in a job without opportunities for professional development. Income higher than the income that could be obtained as employees is another motivating factor. Another respondent is of the opinion that freelancing allows him to be his own boss and he likes to have complete control in his professional projects. A summary of the motivational factors for a career in freelancing is outlined in Figure 4.1.

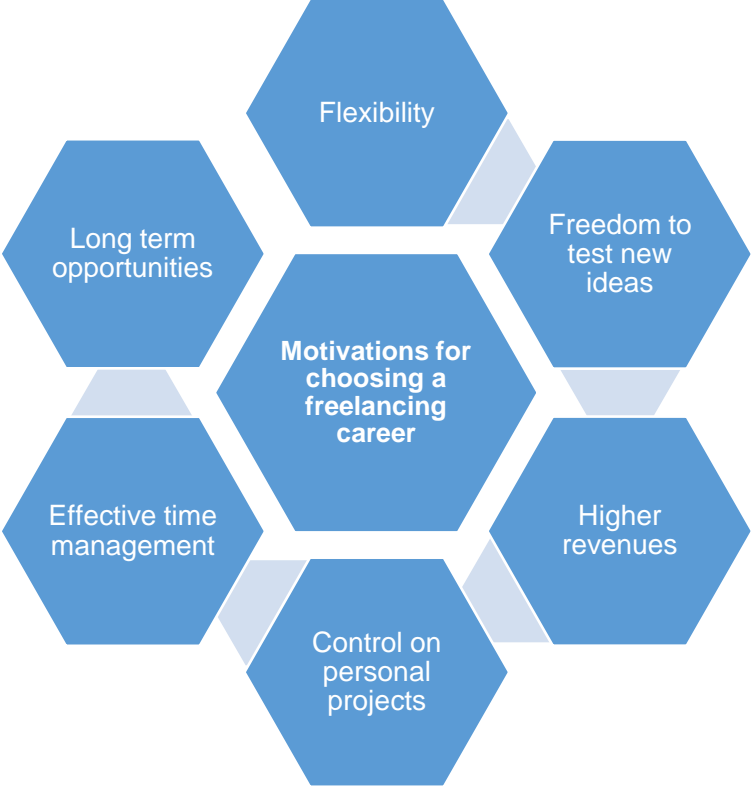


Figure 4.1. Motivations for choosing a freelancing career

Source: personal contribution, based on the answers recorded in the interview

The second question in the interview guide aims to identify whether freelancing experience can play an important role in developing entrepreneurial skills. The vast majority of respondents agreed that experience in freelancing projects is a precursor to the development of entrepreneurial skills, a fact later confirmed in the correlational study presented in another chapter of the doctoral thesis. Some respondents consider that the activities they carry out as freelancers are similar to the activities of managing a small business and, implicitly, they develop their entrepreneurial skills. The quest for a balance between professional activity and personal life was highlighted by several respondents as

a real challenge. The main precursors of the development of entrepreneurial skills, from the perspective of freelancing experience, are highlighted in Figure 4.2.

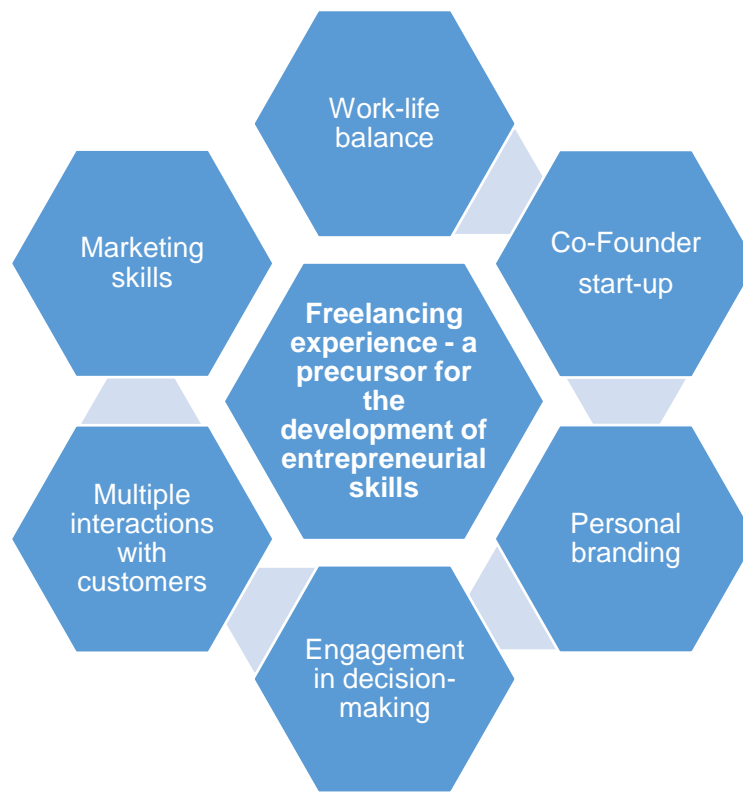


Figure 4.2. Freelancing experience - a precursor for the development of entrepreneurial skills

Source: personal contribution, based on the answers recorded in the interview

Another topic of debate on the agenda of the interview used in qualitative research was to identify respondents' perceptions of the commonalities between entrepreneurship and freelancing. Managing activities on your own, using available resources and especially the passion for implemented projects, decision making, and total freedom in managing time dedicated to various simultaneous projects are the main bridges between freelancing and entrepreneurship. We note that respondents view the activities carried out daily as challenges of an entrepreneur, proving that freelancing can be considered a step in the career of an entrepreneur. Some respondents believe that they do not have the advantage of entrepreneurs to delegate some of their responsibilities to lower-ranking employees. The level of commitment is high in both positions, freelancer and entrepreneur. These bridges between entrepreneurship and freelancing are illustrated by a graphical representation - Figure 4.3.

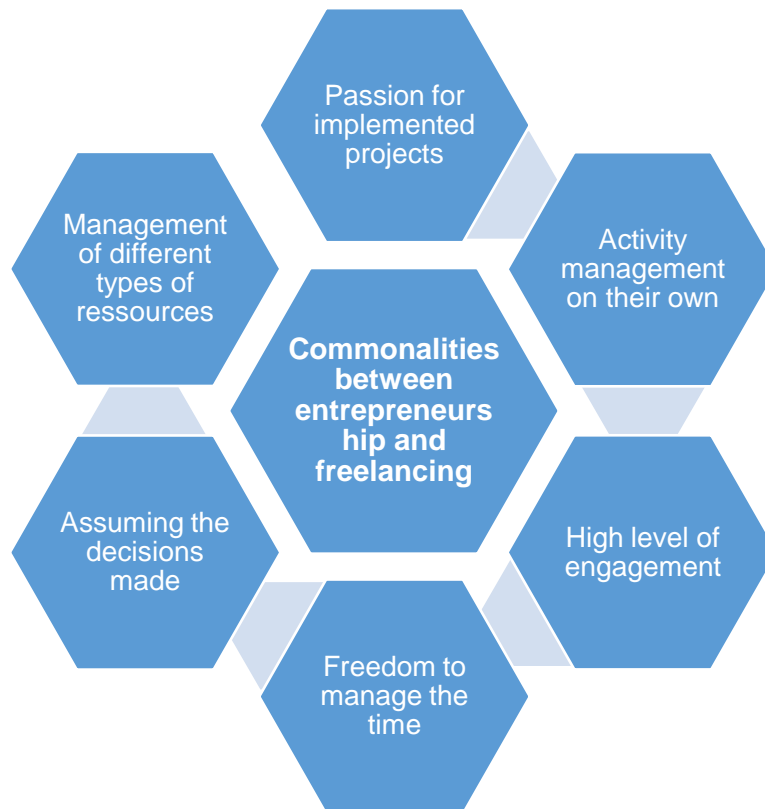


Figure 4.3. Commonalities between entrepreneurship and freelancing

Source: personal contribution, based on the answers recorded in the interview

Another question in the interview guide aimed to analyze the ideal profile of an entrepreneur, whose role is to inspire freelancers in their daily activities and in putting into practice the idea of becoming entrepreneurs at some point. Some freelancers have submitted public LinkedIn profiles of entrepreneurs, but most have preferred to list only the personality traits and skills of entrepreneurs considered role models. Leadership skills, human capital management, respect for business ethics, flexibility in allocating responsibilities, transparent communication with all stakeholders, the capacity for strategic and technological innovation, setting realistic deadlines in collaborative relationships with freelancers, has a good reputation and provides references to collaborators, understanding the need to strengthen a team with complementary skills, are the most appreciated skills by the respondents included in this qualitative study (Figure 4.4).

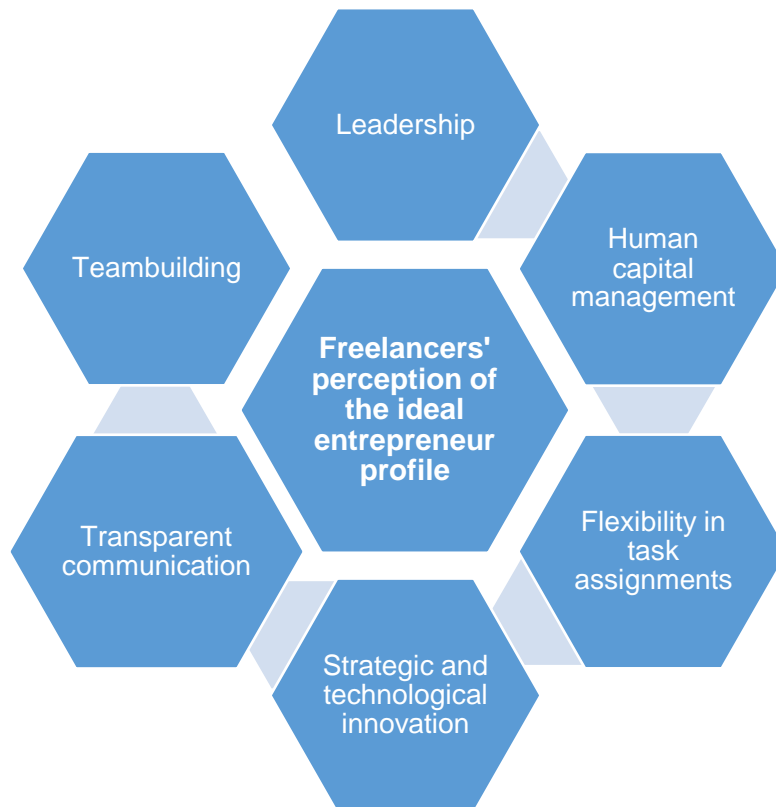


Figure 4.4. Freelancers' perception of the ideal entrepreneur profile

Source: personal contribution, based on the answers recorded in the interview

The benefits of moving from freelancing to an entrepreneurial career was another item on the interview agenda. Most freelancers appreciate the fact that delegating tasks and responsibilities to employees and capturing new opportunities in the market are the main benefits of moving to the next level: creating start-ups. Creating a team dedicated to business objectives will involve rapid business scaling up and will lead to very good financial results, which largely motivates aspiring freelance entrepreneurs. The feeling of freedom, as an entrepreneur, is the point of view supported by one of the freelancers.

A single answer reflects the psychological side of the entrepreneurial initiative approach, the freelancer considering that an entrepreneurial career would ensure an increase in self-confidence (Figure 4.5).



Figure 4.5. The benefits of turning from freelancing to an entrepreneurial career

Source: personal contribution, based on the answers recorded in the interview

Asked if they consider freelancing an opportunity in the future on the labor market, respondents believe that more and more employers will offer a more flexible work schedule, will consider co-working spaces and teleworking, they will focus more on reaching a deadline than on the number of hours worked per day.

The purpose of this first research was to identify the factors underlying the motivations of freelancers to work on freelancing platforms, the risk associated with their long-term work as freelancers and the contextual factors underlying the decision to move to the next level, that to develop their own business based on their experience in freelancing.

The research results show that both internal contextual factors have been identified, such as family conditions, and external factors, which included the freedom to live where they want, and to manage their own time.

Motivation for an entrepreneurial career benefits from the experience of freelancers gained in their projects, which increases the likelihood of a managerial attitude and the creation of their own business that in turn offers new attractive jobs.

Chapter 5

Global study on identifying and analyzing the entrepreneurial intentions of freelancers

The specific objectives of the study presented in this chapter are to examine the relationship between entrepreneurial intention and variables such as attitude towards entrepreneurship, personal attitude, social norms, perceived behavioral control, family or college environment and freelancing expertise.

This study is based on primary data collected between October 2019 and December 2019 and is based on the design and online administration of a questionnaire. The data for the study were collected from freelancers in many countries, who work on different freelancing platforms in several fields of activity through a designed and self-administered questionnaire.

In order to ensure a sufficient sample size for descriptive statistical analyzes, we used a convenience sample of 100 freelancers working on different platforms, assuming the limitations of this sampling method, especially the impossibility of generalizing the results.

An analysis of the relevant body of knowledge included all the key concepts used in the study to provide the theoretical framework and context in which the questionnaire was developed. In addition, the review provides the basis for discussion and support for many of the views presented in the study and also adds weight to the conclusions drawn and recommendations made. The study's findings also contribute to the limited knowledge of entrepreneurial intentions among freelancers as a reference.

This research adapted the questions developed in the Entrepreneurship Intent Questionnaire (EIQ), designed by Liñán and Chen, to collect data from freelancers who participated in this survey. In addition, the original contribution of the questionnaire, and implicitly of the research, is represented by the integration of four items associated with the dimension: the experience in freelancing.

The conceptual framework presented in Figure 5.1 brings the theory of planned behavior, the experience in freelancing and three personality traits in a single model. The four relationships identified in this model will be translated into four hypotheses.

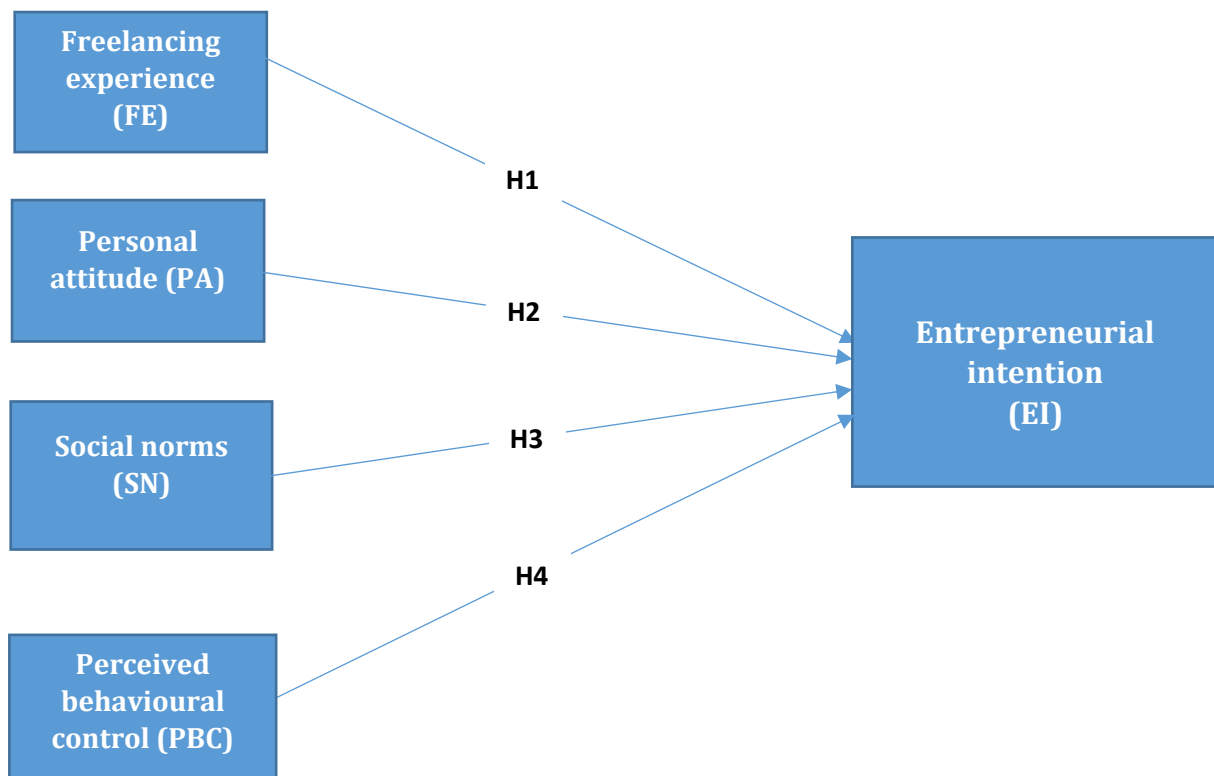


Figure 5.1. Research conceptual framework

Source: adaptation after Ajzen, 1991

As mentioned above, the conceptual model used in this quantitative research (Figure 5.1) explains the background of entrepreneurial intentions and incorporates items specific to the theory of planned behavior, as well as items associated with freelancing experience.

The conceptual model of correlational research assesses the impact of the four independent variables (freelancing experience, personal attitude, social norms and perceived behavioral control) on the dependent variable (entrepreneurial intention).

In the first hypothesis, in which the independent variable was represented by the experience in freelancing, the value of the Pearson Chi-Square indicator is 91,332 and we note that both correlation coefficients have positive values: 0.553 (Pearson R) and 0.563 (Spearman), respectively. which denotes a correlation between the 2 variables included in hypothesis 1.

Regarding the second hypothesis, in which the independent variable was represented by personal attitude, the value of the Pearson Chi Square indicator is (114,560) and compared to the first hypothesis freelancing experience, the impact of the correlation is stronger, as the value of the indicator Pearson Chi Square is bigger.

The positive values of the two correlation coefficients 0.741 (Pearson R) and 0.731 (Spearman), respectively, are close to the threshold of 1, confirming a stronger correlation between the two variables compared to the first hypothesis, namely the experience in freelancing.

In the case of the third hypothesis, in which the independent variable was represented by the social norm (SN), the value of the Pearson Chi-Square indicator is (82,321) and the positive values of the two correlation coefficients 0.530 (Pearson R), respectively 0.546 (Spearman) highlights an average correlation between the two variables, as in the case of the first hypothesis.

In the case of the fourth hypothesis, in which the independent variable was represented by the perceived behavioral control (PBC) - the value of the Pearson Chi-Square indicator is (97,483) and the positive values of the two correlation coefficients are 0.686 (Pearson R), respectively 0.701 (Spearman) highlights a strong correlation between the two variables.

Table 5.2 Summary of tested hypotheses

Hypothesis	Validated/Rejected	Pearson Chi-Square	Pearson R	Spearman Correlation
H1: (FE)→(EI)	Validated	91.332	.553	.563
H2 : (PA) →(EI)	Validated	114.560	.741	.731
H3 : (SN) →(EI)	Validated	82.321	.530	.546
H4 : (PBC) →(EI)	Validated	97.483	.686	.701

Source: original contribution

The comparison of the average pairs related to the four variables of the conceptual model by the Tukey HSD test highlighted the validation of the hypotheses tested in the correlational study.

Career intentions must fit every freelancer, every stage of life and be able to strike a balance between personal and professional life, which is one of the key elements in the decision to choose entrepreneurship. One of the great challenges in entrepreneurship is to set up an innovative start-up, able to create added value for customers.

A careful analysis of freelancers' responses to the transition from freelancing to entrepreneurship, we found that they consider themselves entrepreneurs because they manage their own accounting, run marketing campaigns, work for them and not an employer, managing their time. work at will, doing most projects at home.

Chapter 6

Research on the entrepreneurial intentions of freelancers in the fintech sector using Qualitative Comparative Analysis

The purpose of this research is to explore the extent to which freelancers in the fintech industry are interested in starting and scaling their own business and receiving funding to launch a start-up.

Given the very limited amount of knowledge that reflects freelancers' entrepreneurial decisions, this study takes the first step toward enriching the understanding of the causal configurations that interconnect freelancers' experience, online reputation, innovation capabilities, and interest in funding entrepreneurial ideas about changing their mindset. the challenge of becoming entrepreneurs. The results show the causal recipes that lead to the desired outcome: the entrepreneurial decision of freelancers.

This research begins by addressing the possible career trajectories of freelancers, based on the experience gained. It examines how to turn the services offered by freelancers into entrepreneurial initiatives and the motivation of one's own business that an entrepreneurial freelancer can have.

At the same time, the study proposes the conceptual framework focused on a configurational approach and considers that it is applicable for freelancers in the fintech sector. Finally, through the fsQCA (fuzzy-set Qualitative Comparative Analysis) methodology, it investigates the motivations of freelancers to pursue entrepreneurial careers, building on their experience in solving different fintech solutions, online reputation, innovation capabilities and interest in finding available funds for their ideas.

Qualitative-Comparative Analysis (QCA) is a research method that aims to bridge the gaps between qualitative and quantitative analyzes. Unlike quantitative research, QCA creates the opportunity to analyze how multiple causal configurations affect an outcome. The added value of applying the QCA method in this research is based on the existence of conditions that are sufficient (but not necessarily necessary) to determine the desired result. Using consistency (analogous to correlation) and coverage (a value of effect size), QCA explains how causal configurations lead to a certain result.

The research model (Figure 6.1) reflects the motivation of freelancers to embrace an entrepreneurial career as a linear function whose arguments are experience, reputation, innovation skills and funding of ideas. Motivation for an entrepreneurial career benefits from the expertise of fintech freelancers gained in their projects, which increases the likelihood of a positive attitude towards the creation of their own start-ups.

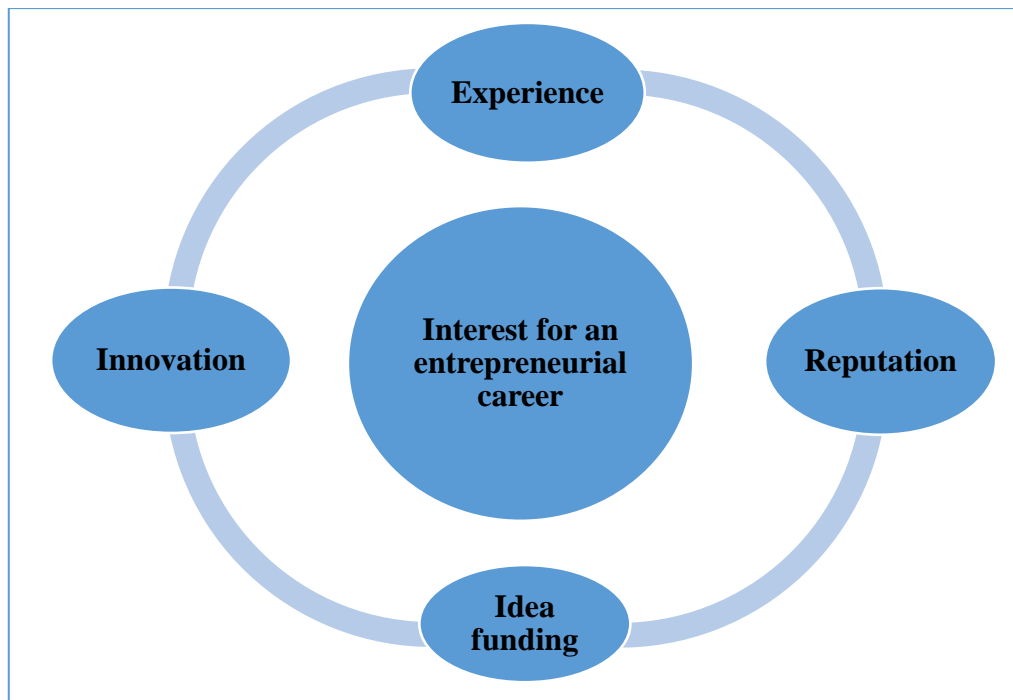


Figure 6.1. Conceptual framework of the qualitative comparative research

Source : personal contribution

Online reputation refers to the degree to which an expertise of fintech freelancers is positively correlated with the results obtained by customers, who share in online networks their testimonies of effective collaboration. Fintech freelancers must respond through innovation to the opportunities arising from emerging technologies in the financial markets. Start-ups, which have disrupted the financial services sector, are looking for capital providers to reduce their funding gap in this fast-growing niche market.

The study uses a convenience sample (40 fintech freelancers from online networks), as a significant degree of expertise is required for research configuration design.

A five-item questionnaire was also designed and submitted through various online platforms, where fintech freelancers interact with their potential or existing customers. The collection of answers was done between April 2018 and June 2018. As in the case of quantitative research presented in the previous chapter, we selected Fintech freelancers from as many countries as possible, to ensure a global relevance of the study.

The consistency score (the extent to which a causal combination leads to the outcome) is 0.884, while the coverage score (how many cases with a result are represented by a particular causal condition) is 0.851. These scores imply that the distribution of the fuzzy sets is consistent with the statement that ERIF is a subset of the outcome (turn_entrep).

The high consistency score reported by the XY plot indicates that the combination of the four antecedent conditions is sufficient to obtain the result. Although consistency and

coverage scores suggest causality in this research project, determining causality requires interpreting configurations using truth table analyzes.

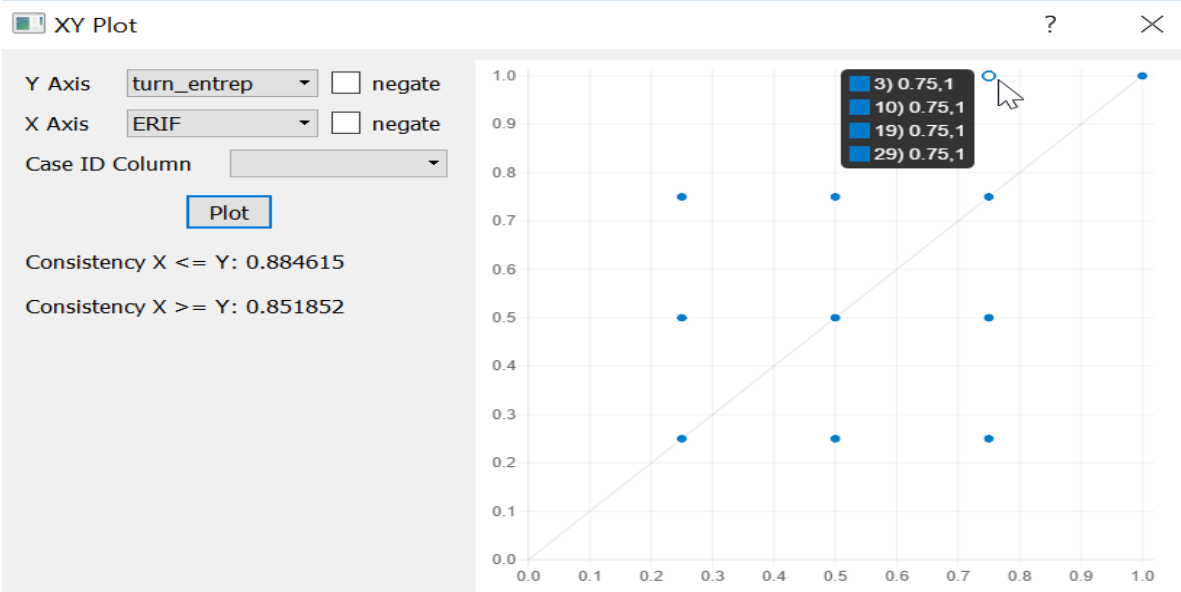


Figure 6.2. Distribution of cases within XY plot
Source: fsQCA software

The complex solution provided by the Quine-McCluskey algorithm (Table 6.1) offers valuable information that shows that experience and reputation are the most influential predictors of the outcome. This combination is a successful recipe for the interest of fintech freelancers to become entrepreneurs.

Table 6.1. Complex solution provided by the Quine-McCluskey algorithm

Complex solution	Raw coverage	Unique coverage	Consistency
Reputation*innovation	0.9506	0.0370	0,7264
Experience*innovation*~funding	0.5925	0	0.75
experience*reputation*funding	0.8641	0.0123	0.8536
Coverage solution:	0.9629		
Consistency solution:	0.8667		

Source: fsQCA software

The major benefits of this study are twofold. First, it is one of the first QCA studies to specifically target freelancers' interest in entrepreneurship. According to official statistics, the number of independent people will continue to rise; however, current evidence from this research, even if it analyzes only 40 cases, suggests that the interest of fintech freelancers in entrepreneurship remains low. Second, because the self-employed career is largely influenced by a combination of factors such as experience, reputation, innovation, and

opportunities to fund the idea, as argued in this research, independent career development it should provide a great opportunity to embrace entrepreneurship.

A first important finding of this study is that a model based on entrepreneurial career paths proposed for fintech entrepreneurs, equipped with four components for entrepreneurial success (experience in approaching different fintech solutions, online reputation, innovation capabilities and interest in applying for funding) it is largely appropriate to explain the career paths of freelancers, as demonstrated by answering the research question.

The complex solution for this research configuration design explains the importance of successful entrepreneurial recipes for achieving the result - a desired change in the mindset of fintech freelancers. The results show that the right combinations of antecedent conditions can have a significant impact on the career transformation of fintech freelancers.

From the perspective of managerial implications, the causal recipes in this study provide valuable information on how to transform learning into entrepreneurial opportunities by designing fintech business models capable of disrupting this niche market.

Chapter 7

Factorial influences on the incomes of a freelancer turned entrepreneur

This study focuses on the principles of adjusted informational energy based on the distribution of incomes reported by a Romanian freelancer, residing in Germany, who turned entrepreneur, highlighting the time series of incomes from freelancing, on the one hand, and entrepreneurship, on the other hand.

The case study focuses on an econometric model, built on the model of informational energy, highlighting a specific decrease in entropy, as an effect of a higher increase in income from entrepreneurship. Transforming self-employment into sustainable business is considered a trajectory towards a smart career by many freelancers. We consider the conclusions of this research as motivational pillars for freelancers who are willing to take part in entrepreneurial initiatives.

This study tries to provide perspectives related to the adoption of an entrepreneurial career by a freelancer, analyzing the weights of the incomes realized by him by means of Onicescu's informational energy theory. The study examines the interest of freelancers in a career in entrepreneurship, focusing on a specific case study that explores the distribution of incomes reported by a freelancer who became an entrepreneur in seven consecutive years. The statistical analyzes performed by this study are based on the factorial path method (MDF).

The research involves a case study, which reflects the distribution of income earned by a freelancer turned entrepreneur for seven consecutive years. It reported an increase in entrepreneurship revenues, while revenues from its own self-employed activities decreased during the analysis period.

This econometric model involves the configuration of incomes from independent activities, respectively incomes from entrepreneurship, reported by a Romanian freelancer, residing in Germany, who turned entrepreneur, in the period 2011-2017 (Table 7.1); using this data, we can reflect on the values of adjusted informational energy, which assess their degree of concentration.

Table 7.1. Distribution of statistical information on the incomes reported by a freelancer turned entrepreneur, in the period 2011-2017

Years	Incomes reported by the freelancer turned entrepreneur		
	Incomes from freelancing (Euro)	Incomes from entrepreneurship (Euro)	Total incomes (Euro)
2011	10940	27736	38676
2012	9172	29828	39000
2013	9465	31472	40937
2014	8927	36206	45133
2015	7826	34930	42756
2016	5829	41048	46877
2017	6294	39622	45916

Source: Evolution of the incomes of a freelancer turned entrepreneur (information provided by the freelancer and used exclusively for the purpose of case study research. According to GDPR regulations, any other information related to the freelancer's profile cannot be disclosed)

The modeling of the ξ factor projection, which focuses on the income from independent activities performed by the freelancer, demonstrates the existence of a linear trend $\xi_{t_i} = a + bt_{ii}$.

Modeling the projection on the ω factor, which focuses on the income from entrepreneurship, accumulated by the freelancer, also follows a linear trend $\omega_{t_i} = a + bt_{ii}$.

Information energy adjusted in relative sizes increased in 2017, compared to 2011, by 321.38%, under the influence of the structure of the income accumulated by freelancers in entrepreneurship.

The influences, in absolute terms, on the share of income accrued by the freelancer from an independent activity, respectively the share of income accrued by the freelancer in entrepreneurship, in the dynamics of adjusted information energy, in 2017 compared to 2011, consisted of a decrease of -0.122472, respectively an increase of 0.460728.

This case study is one of the first attempts at entrepreneurship research to analyze the distribution of income earned by a freelancer who has become an entrepreneur by addressing information energy.

The index that reflects the dynamics regarding the level of adjusted information energy, under the influence of both factors, ξ respectively ω , on the structures of revenues from independent activities and revenues from entrepreneurship, realized by the freelancer, in 2017 compared to 2011, is:

$$I_{1/0}^{\phi(\xi \cup \omega)} = \frac{(E_{iaj})_{2017}}{(E_{iaj})_{2011}} = \frac{0,52678564}{0,18852964} = 2,79417942$$

The absolute variation of the adjusted information energy, under the influence of both factors, ξ and respectively ω on the structures of income from independent activities and income from entrepreneurship, achieved by the freelancer who became an entrepreneur, in 2017 compared to 2011, is:

$$\Delta_{1/0}^{\varphi(\xi \cup \omega)} = (E_{iaj})_{2017} - (E_{iaj})_{2011} = 0,52678564 - 0,18852964 = 0,338256$$

The maximum adjusted information energy is, in 2016, with a value of 0.56460196 and this “leading position” is equivalent to the increase in the degree of concentration on entrepreneurship in 2016. This positive value expresses the increase in the importance of revenues from entrepreneurship.

In 2017, the adjusted information energy decreases to 0.52678564, a value that reflects a negative phenomenon, an increase in entropy as a result of the increase in income from self-employment, a situation that leads to a decrease in the importance of income from entrepreneurship.

There is no empirical study in the field of literature on entrepreneurial activities that focuses on the analysis of incomes from independent activities turning into incomes from entrepreneurship, taking into account the informational energy of Onicescu. The qualitative-quantitative study conducted with the fsQCA method, presented in the previous chapter, tested the predictive validity of this econometric model using a sample of freelancers who became entrepreneurs. Future research will need to consider longitudinal research using the model of this study, with a larger sample of freelancers who have become entrepreneurs, who will be willing to provide financial information about their income as both freelancers and entrepreneurs, as long as the two types of activities coexist.

Chapter 8

Motivational strategies to increase the interest of freelancers for entrepreneurship

In this doctoral research, entrepreneurial intent was perceived as the driver of freelancers to start a business or pursue an entrepreneurial activity. Each of their actions aims to create opportunities for the emergence of the entrepreneurial process. Choosing to start a new business, or to be an entrepreneur, involves careful thinking and planning.

The attitudes of freelancers can be influenced by the status of entrepreneur, when there are opportunities to develop or start a business, and the opportunities appear to facilitate the choices regarding the next career step. Therefore, entrepreneurial intention can be controlled by freelancers, but also by the environment in which they choose to operate.

Therefore, the doctoral research considered only aspects of freelancers, which overlap and are related to the role of the entrepreneur or the entrepreneurial activity. Freelancers are entrepreneurs, they facilitate the use of risk strategies, without realizing the financial constraints to which they are exposed. The contracts in which they are employed increase the productivity of entrepreneurial agility and facilitate their market penetration.

Entrepreneurial motivation should take into account both the impact of digital technologies and the role that users play in the digital field. Digitization is widespread today in most companies, with digital entrepreneurship being focused or activated on the use of the Internet.

In the ten types of strategies, I tried to reach all the motivating factors of freelancers to become entrepreneurs.

➤ **Strategy for preparing and planning the transition from freelancing to entrepreneurship**

Its main objective is the motivation to excel as an entrepreneur, in the same field in which they worked as freelancers. Transforming their passion into a business idea, based on the expertise gained over time on freelancing platforms and also based on interaction with other contractors, can lead to the creation of a business in their own style.

➤ **Strategy for motivating and developing one's own ideas**

Its main objective is to identify personal passions and hobbies - the basic motivator, in developing their own ideas, and favorable circumstances that are consistent with their own ideas, following the evolution of employers on the platforms. The implementation of a business is based on the development of their own ideas and passions, this is the main

reason they generally start from dreams that can be put into practice, then from independence and the feeling of control over their own destiny - to be able to capture the benefits.

➤ **Development and innovation strategy**

This type of strategy has as main objective the desideratum to do a business in its own style, other than freelancing, based on the accumulated professional expertise, developing an entrepreneurial ecosystem with direct effects on the quality of life.

The second equally important goal is learning, which aims to explore and innovate. Innovation is born in companies where entrepreneurs take risks, successfully applying the ideas they have, through different execution processes, which, in turn, lead to the creation of new products and services, considering it important for the growth strategy.

➤ **Strategy for taking control of personal progress**

Its main objectives are both the ambition to make things better, with an impact on professional and personal life and the development and transformation of obstacles from freelancing expertise into future business opportunities.

In order to have a professional progress and to move more easily to a career in entrepreneurship, it is necessary a sustained effort, built step by step, until it becomes fruitful. It may not even take years to achieve the desired results.

➤ **The strategy of eliminating the routine from freelancing and moving to the next career step: entrepreneurship**

By conscientiously repeating the same tasks every day, freelancers automatically enter a routine often with negative effects, which leads to the situation of working on a project because they have to, not because they want it.

Routine can become limiting or can eliminate creativity and spontaneity in the work of a freelancer. When the routine appears and the negative effects appear, freelancers can use to identify business-friendly circumstances or can identify market opportunities in accordance with their profession and professional profile.

➤ **Strategy for stimulating personal economic gains**

It is based on engaging in a new activity, having as main object the personal hobby for stimulating economic gains with business results. From the research, it results that most freelancers started their activity on platforms combining their personal hobby with the so-called "freelancing business", doing what they like and earning money at the same time.

Profit-generating hobbies are becoming more and more interesting and popular among entrepreneurs. Digital entrepreneurs, or digital entrepreneurs, have been much faster and smarter developing businesses using the Internet, they are the first generation

of 30 years, which grew with digital technology. A business, regardless of its object of activity, cannot grow without the Internet.

➤ **Strategy for prioritizing long-term objectives**

Its main objectives are to change the perception of future professional goals, the intrinsic analysis of the freelancer's perception and the connection to the business environment.

Analyzing the activity of freelancers, we found that they have formed a mentality in which free time or work from home are the main important factors in their activity. As an entrepreneur, things are different, their objectives and purpose being business development, attracting new customers, promoting and last but not least profit.

Entrepreneurial activity requires dynamics, motivation and determination, constantly looking for new development opportunities, while freelancing activity constantly hunts needs: the need for a short-term contract, the need for freedom, the need to work from home, the need to have time free, the latter leading to demotivation.

➤ **Strategy for entering a new social order**

This type of strategy has as main objective the exit from freelancing and the entry into a world with a higher professional purpose. In order to act strategically and with a long-term professional priority, it is necessary for freelancers to participate in courses dedicated to the development of entrepreneurial skills.

The reorientation of freelancers towards a career that leaves an effective professional mark can be achieved by starting business plans and obtaining non-reimbursable financing both for setting up a business and for its development.

➤ **Strategy for evaluating the applicability of freelancers' ideas**

The main objectives of this strategy are to implement an idea inspired by freelancer activity and to put the idea into practice while assessing risk and ensuring success.

Freelancers have a huge potential in having excellent business ideas, being especially motivated by their passion for this activity. An example can be their passion for creating web pages, writing articles, producing articles and documenting in several areas of expertise to edit that content, so they become more and more creative and innovative.

For a freelancer to be successful in business, it is important that that business does not start exclusively from the desire to make a profit. Motivation and ambition to put into practice a less good but achievable idea is the starting point in the field of reference.

Identifying the difference between a brilliant idea left on paper and a less feasible one can be done by making a list of the pros and cons of the two options.

➤ **Strategy for creating and joining online trading platforms**

Having the business idea, an innovative idea that produces traction, the next step is to study the market, organize the team, then connect with business people who work in funds and who organize business presentation sessions for potential investors, meetings with large investment funds with high traction especially in Eastern Europe.

Online entrepreneurship and business opportunities in the online environment have a much greater capacity to move than in the offline environment. An active freelancer in the online environment is a click away from platforms where customers can be contacted, he is aware of all the directions in which companies or the market could evolve, consumer habits or what successful entrepreneurs want. .

If freelancers have a clear picture of their individual and business prospects, they can develop a long-term strategy taking into account the preparation and planning strategies for the transition from a freelancer to an entrepreneurial career.

I propose a strategic adaptation of the new business to the digital age by setting up and implementing a system for forecasting the external environment of the company with real chances for success. Planning, perceiving and solving problems can be one of the directions in which creativity and the ability to learn from previous freelancing expertise are directed.

I recommend decision makers to encourage investments, especially in digital services infrastructure, in public-private partnerships that ensure continuity in the digital economy at European level.

Freelancers who have experience in technology can use this experience in building a successful company precisely because of the pace of development of new technologies, the ability to adapt to changes in the market and to help others in the process.

Chapter 9

Final conclusions, personal contributions, managerial implications, limits of research and further directions of research

The value of the studies presented in this doctoral thesis is how their findings can be integrated into motivational strategies dedicated to freelancers, in order to transform them into entrepreneurs, different perspectives of qualitative and quantitative research on capitalizing on freelancing experience in founding start-ups, providing a comprehensive picture of the results presented and highlighting perceptions of freelancers about their careers ignored by other researchers. The researches open up new research challenges that can be addressed in a postdoctoral training internship.

In the *first chapter*, theoretical concepts on the evolution of entrepreneurship were presented, with an emphasis on the digital entrepreneurial ecosystem, as freelancers, through their activities on online platforms, can be motivated to create businesses supported by the benefits of digital transformation. Regarding the advantages and risks of outsourcing activities to freelancers, especially those in the fintech sector, presented in detail in the *second chapter*, we can say that the ideas from the literature have been confirmed by research results based on qualitative analysis. -quantitative (QCA), given that most fintech freelancers have appreciated that their entrepreneurial intentions are influenced by complex causal configurations. The *third chapter* reflects a synthesis of research conducted so far in the field of freelancing, in the context in which the traditional career model is outdated in the digital age.

The results of the qualitative research presented in the *fourth chapter*, regarding the vision of freelancers related to a possible entrepreneurial career, reveal the important aspects for freelancers in the decision to configure, at least at a declarative level, new career paths. Motivations for choosing a freelancing career, freelancers' opinions on considering freelancing experience as a precursor to the development of entrepreneurial skills, the debate on the commonalities between freelancing and entrepreneurship and the ideal entrepreneur profile, highlighting the advantages and risks of moving from freelancing to an entrepreneurial career, as well as the discussion about the opportune moment to move from freelancing to an entrepreneurial career, were highlighted by an innovative storytelling approach, which allowed a detailing of the topics on the interview agenda, starting from the initial open-ended questions.

The results of the quantitative research presented in *Chapter 5* validate the conclusions of the qualitative research, identifying correlations between four independent variables: experience in freelancing (FE), personal attitude towards entrepreneurship (PA), social norm (SN) and perceived behavioral control (PBC) and a variable entrepreneurial intention of freelancers (EI), taking into account the answers of 100 freelancers of different nationalities. The original contribution consists primarily in administering an adapted version of the Entrepreneurship Intent Questionnaire (EIQ), freelancers, being the first global quantitative research to address this professional category. The adaptation consisted of integrating the analysis dimension (freelancing experience) in the conceptual model of research, along with the other three dimensions enshrined in the original EIQ model.

Qualitative-comparative research on the entrepreneurial intentions of fintech freelancers, presented in *Chapter 6*, was conducted in order to identify the extent to which causal configurations can be created between four previous conditions (freelancers experience, online reputation, innovation capabilities and interest for financing entrepreneurial ideas) which determines the acceptance of the challenge for freelancers to become entrepreneurs. It is the first configuration study that demonstrates that the entrepreneurial intentions of freelancers are influenced by several causal recipes, demonstrating the principle of equifinality according to which several configurations of antecedent conditions lead to the expected result, promoted by the QCA methodology.

The case study presented in *Chapter 7* focuses on an econometric model, built on the model of informational energy, a concept developed by Onicescu, highlighting the evolution of incomes obtained by a freelancer from independent activities, on the one hand, and from entrepreneurial activities, on the other. another, in seven consecutive years. The contribution of this econometric study to the development of the knowledge base in the field of entrepreneurship consists in highlighting the informational energy, used as a data source in statistical measurements to characterize the evolution of a freelancer's income from two distinct sources. The income structure of the freelancer is quantified by a longitudinal study by the degree of interdependence of its components observed by the correlation coefficient method.

The most significant personal contribution is presented in *Chapter 8*, namely the proposal of ten motivational strategies for freelancers in order to influence their behavior to pursue an entrepreneurial career.

The results of the research carried out during the doctoral internship bring contributions both at the theoretical level, by deepening the studied concepts and the development of new research directions, and especially at the practical level, due to the managerial implications that can be deduced from in-depth analyzes.

A major challenge faced by freelancers in the context of the growing entrepreneurial opportunities generated by the digital economy is to capture them, by moving from solopreneurs, involved in freelancing activities, to entrepreneurs.

Institutions that manage entrepreneurship schemes both globally, regionally and locally should focus on ways to raise awareness of the benefits of an entrepreneurial career among freelancers, whose share has grown steadily over the past two decades. . Through the prism of their expertise, freelancers can contribute to the development of innovative entrepreneurial ecosystems globally, not only through collaborations with start-ups, but through direct involvement in the processes of setting up new companies.

It is recommended to approach all types of communication channels to increase the visibility of freelancers' expertise, to expose them directly to business financing opportunities, so that they can experiment with managerial strategies and tactics to implement their own business models.

We have considered that designing a personalized strategy plan to increase the interest of freelancers in entrepreneurship, because their desire to take a new step in their career, starting a business, can be curbed by the risks of such an approach. We anticipate that the publication of the doctoral thesis will have as a consequence a direct promotion of the advantages of the entrepreneurial career for freelancers and, implicitly, major implications on the increase of their entrepreneurial appetite.

The complexity of the doctoral thesis topic (the analysis of the entrepreneurial intentions of the freelancers) is an important issue, which imposes limitations of the research. In this doctoral thesis there were analyzed a number of variables and antecedent conditions considered precursors of the entrepreneurial intentions of freelancers (freelancing experience, personal attitude towards entrepreneurship, social norm and perceived behavioral control - in quantitative research, motivations for choosing a career in freelancing, the commonalities between freelancing and entrepreneurship, the advantages and risks of moving from freelancing to an entrepreneurial career, the right time to move from freelancing to an entrepreneurial career.

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