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Determinants Impacting Employee Moonlighting: A Conceptual Push-Pull & SMART ISM Perspective

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ABSTRACT

Moonlighting has been in practice for a long time, but post-pandemic, the inclination of white-collar workers towards moonlighting has tremendously increased. This study aims to explore the factors that affect the moonlighting of employees in the post-COVID work environment. The data for the present study are all secondary data from peer-reviewed journal articles, company reports, news articles, corporate policy statements, HR publications, and publicly available organisational communications in relation to employee moonlighting. Considering Push-Pull Theory and SMART Interpretive Structural Modelling (SMART-ISM), the study identifies and analyses the interrelationships between the key determinants identified through an extensive literature review. Eleven determinants were identified and categorised under three main heads, namely financial, job-related, and opportunity-driven. The Structural Self-Interaction Matrix (SSIM) was built based on the expert opinions and a hierarchical SMART-ISM was constructed. It shows that recession/inflation, wage stagnation and financial frictions are at the baseline, whereas entrepreneurship opportunities and participation in the 'gig-economy' appear to be outcome-level factors. The study provides a framework which helps to understand the moonlighting behaviour in a structured manner and also provides practical implications to HR managers and policymakers.

Keywords: Moonlighting, push factor, pull factor, gig economy, digital economy, economic

INTRODUCTION

Moonlighting refers to holding multiple jobs at the same time. It is a practice where an employee takes up an additional part-time job alongside their primary full-time job, leveraging a remote working style. It has become common among today's employees, especially millennials and Gen Z. The flexibility in work culture and availability of enormous freelance online opportunities have augmented moonlighting among employees. The trend of moonlighting is not new in European countries, and with the passage of time and the increase in work-from-home culture post-COVID, it has amplified in India too (Shivane et al., 2023). A school teacher taking tuitions after school is also a form of moonlighting, but nowadays it is prevalent in IT, medical, and financial sectors, too. It can take up various forms depending upon the primary job nature; for instance, part-time on weekdays or full-time on weekends, or starting a side hustle. In general, the motivation behind moonlighting can be pecuniary or non-pecuniary factors, such as career advancement, upskilling, etc (Rispel et al., 2014).

Perspectives regarding Moonlighting

Post-COVID, there is a surge in moonlighting, mainly in the IT sector. As per a survey conducted by Kotak Institutional Equities on 400 employees of IT and IT-enabled services, reflected that 65% of respondents agreed "that they knew of people pursuing part-time opportunities/ moonlighting while working from home" (India Today, 2023). This clearly reflects that moonlighting has become a noticeable practice, highlighting a huge shift in the workplace scenario. Visibly, Indian companies have divided opinions on moonlighting as being ethical or

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not. Many companies like Swiggy, Cred and Tech Mahindra are in favour of it and have been vocal about it. Tech Mahindra CEO, C.P. Gurnani said, "If someone is meeting the efficiency and productivity norms and he wants to make some extra money as long as he is not committing fraud, he is not doing something which is against the values and the ethics of the company, I have no problem" (India Today, 2023). On the other hand, big IT companies like, TCS, IBM and Infosys are strictly against it. Wipro's executive chairman, Rishad Premji bluntly stated moonlighting as "cheating, plain and simple" (India Today, 2023). The divided opinion and no stringent laws make it difficult to answer whether moonlighting is ethical or not. But, seeing the rising financial needs and job insecurity, people are showing an interest in moonlighting.

LITERATURE REVIEW

Moonlighting has lately become an increasingly studied area, especially within Organisational Behaviour, Labour Economics and Human Resource Management (HRM). Researchers have studied the topic from various lenses to understand the diverse intentions/ motives behind moonlighting. The following thematic literature review aims to synthesise varied research to find out the major determinants behind moonlighting.

Pecuniary Determinant

A considerable body of literature theorises moonlighting as a response to economic inadequacy. At its core, an individual moonlights with the expectation of meeting their financial needs. Many employees choose to moonlight in their free time to complement their primary income. To meet the rising financial demands, people take up a second job (Rispel et al., 2014). Studies steadily validate that insufficient primary income remains one of the most important determinants behind multiple jobholding (MJH) (Bajpai, 2023). Heather Dickey, along with other researchers, found in their study that "individuals use multiple-job holding as a way to deal with the financial difficulties or the increased financial commitments in their household. Individuals are more likely to moonlight for money in the early stages of their adult life" (2011). The cost of living in certain regions can be very high, and moonlighting can be a way for people to make ends meet (Ballou, 1995).

P. Vom Burge and M Umkehrer, in their paper, "Moonlight and the Minimum Wage" state that wage stagnation on one hand and increasing lifestyle demands on the other hand are reasons behind moonlighting (2023). A similar view has been highlighted by R. Perlman in "Observations on Overtime and Moonlighting", published in the Southern Economic Journal in 1966. Wage stagnation and limited opportunities for promotion in primary employment led to lure employees for a second job. When individuals perceive that the salary hike opportunities are limited due to various reasons like organisational hierarchies, economic stress on the company, budgetary restrictions, or delayed promotion cycle, they may compensate their insufficient primary income with secondary income.

Furthermore, researchers point out that financial frictions or shocks may intensify the need for extra income sources, encouraging workers to engage in moonlighting. In "The Moonlighting Survival During Economic Instability: Post Pandemic Experience", researchers have studied that a sudden financial shock arose after the pandemic, leading many to lose their jobs. This made many employees switch to moonlighting with a fear in mind of losing jobs at any point in time (Surucu et al., 2023). Alessandra Guariglia and Byung-Yeon Kim also discussed the direct link between earning uncertainty and moonlighting (2004).

Additionally, Ishita Bhatia, in her research paper, "A Study on the Factors Influencing Moonlighting among Employees", argues that market conditions like recession or inflation motivate people to moonlight (2023). To alleviate the impact of economic unpredictability on personal income, employees may consider adding additional income sources.

The consolidated analysis shows that financial shocks, wage stagnation, hedging from uncertain market situations and lack of primary income are major motives behind moonlighting. Employees indulge in it to hedge their financial needs at the cost of sacrificing their leisure time or personal time. The pecuniary determinant aligns with the risk diversification theory, which supports the view that individuals engage in multiple job holdings (MJH) to lessen income uncertainty and reliance on a primary employer. Collectively, the literature accentuates that pecuniary determinants form the foundational explanation for moonlighting. Whether driven by

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inadequacy, uncertainty, or ambition, financial deliberations remain dominant in influencing the MJH choices of contemporary workers.

Job-related Determinant

A comprehensive literary survey reflects that the second most important determinant after the economic factor is work environment-related factors. It constitutes a major driver behind employees' moonlighting intention. Literature shows that low job satisfaction is one of the most commonly cited work-related drivers. K.D.V. Prasad et al. in their research paper, "The Effect of Job Satisfaction and Moonlighting Intentions with Mediating and Moderating Effects of Commitment and HR Practices: An Empirical Study", published in *Humanities and Social Science Communication,* statistically examined the relationship between job satisfaction and moonlighting intention in the IT sector. The study was conducted on 311 respondents, and their responses were studied using IBM AMOS version 28. As per the study, "analysis reveals that 50% of the variance in moonlighting is accounted for by job satisfaction and organisational commitment" (2024). A study, "Effect of Job Satisfaction on Moonlighting Intentions: Mediating Effect of Organisational Commitment", published in *European Research on Management and Business Economics,* discusses the impact of job satisfaction on moonlighting using SmartPLS 3.0 software. The researchers have studied the sample size of 161 North Indian IT employees and found that organisational commitment has a mediating effect between job satisfaction and moonlighting intentions (Seema et al., 2021). Many other similar studies analyse the relationship between moonlighting and job satisfaction. The studies point out that job satisfaction and moonlighting intention are inversely proportional (James et al., 2024; Malodia et al., 2018; Sidana et al., 2025). When employees feel that their primary job is unrewarding, repetitious, or unsatisfying, then they often look for alternative opportunities for psychological and emotional compensation. Low job satisfaction may result from partial job autonomy, lack of appreciation, insufficient recognition, limited growth prospects, or estranged relations with supervisors or colleagues. This all may influence employees to turn to a second job to find job satisfaction. When the main job fails to gratify intrinsic or extrinsic requirements, the employee may take up a second job to attain a sense of accomplishment or individual value.

Another driver related to the work environment is high work pressure and low reward for moonlighting intentions. Literature shows that many times when the effort-to-award ratio is imbalanced, employees tend to engage in moonlighting even after burnout in their first or primary job. In the dissertation, *Moonlighting Police: Policies that regulate Secondary Employment- Possible Stress and Burnout Issues* indexed in ProQuest, discusses this in detail (Lyle & Esmail, 2015). The effort–reward imbalance theory proposes that when employees feel overpressurised in their primary job yet undercompensated, they may hunt for additional jobs to restore supposed justice.

Next important driver behind moonlighting intention is job insecurity. It forms the second most cited reason for moonlighting. In working environments where employee has a constant fear of losing their jobs or do not feel job security, then they engage in moonlighting with the intention to safeguard themselves from any sudden retrenchment. Several studies highlight the direct linkage between job insecurity and moonlighting. In "Employment security and workers' moonlighting behaviour in Ghana" published in the *Journal of Economic Studies*, moonlighting behaviour has been studied specifically in the Ghana region. The study highlights that employees take up MJH as a result of a risk-coping mechanism. The findings indicate that the intention of moonlighting is decreased by 0.03 points when an individual feels job security. "This implies that employees can be made to stick to single jobs by providing them with higher levels of employment security" (Nunoo et al., 2018). In "Unravelling the Motivations Behind Moonlighting: A Phenomenological Exploration of Multi-job Holders' Lived Experiences Through Thematic Analysis", published in Springer Nature, Kulwinder Kaur et al. coded themes using the Nvivo software. They identified various accelerators and inhibitor themes related to moonlighting. In their study, low job security became one of the essential accelerators behind moonlighting (Kaur & Dulloo, 2025).In "Automation Giving Birth to Moonlighting Careers with Special Reference to I.T. Industry", Geeta Sachdeva et al. closely examine and found out that automation is the main reason behind the huge layoffs in 2015-16 and 2016-17 in major IT companies like Cognizant, Cisco, Capgemini SA. Such an insecure and unstable job scenario has given "rise to a new phenomenon of multi-jobbing which is also referred to as moonlighting in the context of emerging human resource development" (Sachdeva & Seema, 2019). In today's economy, many people indulge in moonlighting to create a safety net against job loss (Kisumano and

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Wa-Mbaleka, 2017). The employment security hypothesis postulates that employees to hedge their unstable employment situations choose to diversify their work portfolio by taking up MJH to reduce dependence on a primary employer. Moonlighting, in such scenarios, becomes a risk-mitigation or risk-coping mechanism rather than a solely economic pursuit.

Another driver related to the work environment that motivates employees to moonlight is the underutilisation of skills in the main job. Sometimes, employees may feel that their proficiencies or talents are not fully recognised and utilised by their primary employer, and they may look for outward engagements as a way for professional enrichment and satisfaction. The notion of skill mismatch is when employees perceive that they are either overqualified or under-challenged in their job role. This appears to be a push factor for moonlighting in literature. Sandali Singh, in the paper "Moonlighting in the Workforce: A Comprehensive Review", highlights personal gratification and professional development as determining variables behind moonlighting (Singh, 2025). In a similar light, "Occupational Mismatch and Moonlighting Among Spanish Physicians" discusses that male physicians are more inclined towards moonlighting as they are subject to more occupational mismatch (Alba-Ramirez, 1993). Personal fulfilment is one of the reasons individuals have moonlighting intentions and may take on a second job simply because they enjoy the work or find it fulfilling (Bell and Roach, 1998). In a study on teachers, the researchers observed that teachers may take up another job if they are not content with their primary job and want to discover new prospects or improve skills so as to find a better job in the future (Raffel and Groff, 1990). MJH may give opportunities to brush up dormant skills, obtain new proficiency, or be involved in work that is more aligned with one's personal welfare or interest and long-term career goals. This determinant is more evident in sectors like IT and Technology, where the pace of skill evolution is quick, encouraging employees to pursue additional job roles to stay competitive and pertinent in the job market.

Moreover, literature highlights that career stagnation can also intensify moonlighting tendencies among employees. As per the study, "Moonlighting Intentions among Lecturers", career stagnation is considered a significant driver behind moonlighting among lecturers. It states, "they (lecturers) may turn to moonlighting as a way to regain control over their professional development or to compensate for unmet professional aspirations" (Wahyuningsih et al., 2025). Studies show that when promotion opportunities are uncertain, employees may take up an external additional job to gain experience, enlarge professional networks, or create substitute career options.

Overall, the literature on moonlighting shows that job-related factors are complex, including both structural aspects like career stagnation and job insecurity, and psychological aspects such as job satisfaction and proper recognition. These factors, alone or combined, influence employees' views of whether they should get involved in moonlighting. When there are lacunas, be it dissatisfaction, underused skill set, or career stagnation, moonlighting acts as a catalyst for employees to seek fulfilment, stability, or growth beyond their main job.

Entrepreneurial Determinant

An increasing body of literature conceptualises moonlighting as a strategic way to enter into entrepreneurship. Literature shows that rather than financial need or job insecurity, many individuals undertake MJH pursuits to fulfil entrepreneurial ambitions. Empirical studies emphasise that moonlighting proves to be a safe way to take up an entrepreneurial venture while being in a job, so that one's income stability is not disturbed. Nicholas Graff, in the paper "Moonlighting and the Transition to Full-Time Entrepreneurship", analyses in depth the factors that transform employees into full-time entrepreneurs. Graff, through his analysis, finds out that "Moonlighters who earn a substantial share of their income from side work are significantly more likely to enter full-time self-employment. (2025). In a similar light, Akmaliah and Hisyamuddin noted that the entrepreneurial aspirations of individuals who want to start their own businesses and moonlight can serve as a way to test the waters and gain experience in their desired field (2009). The dynamic study shows that entrepreneurship is another major determinant behind moonlighting. It allows individuals to hone versatile skills, gain exposure and insights about industries, and develop a nuanced understanding of market subtleties (Kapil, 2015). Kapil, in his research, identifies moonlighting as a catalyst that can transform an employee into a businessman. People choose to moonlight to pursue entrepreneurship because it allows them to test their business ideas while maintaining income stability from their primary job. It mitigates the risk associated with full-time entrepreneurship.

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The literature also shows that employees have flexible entrepreneurial work opportunities due to digitalisation in the economy. The rise of platform-based work, for instance, e-commerce, e-lancing, web development, content writing, etc., enabled aspiring entrepreneurs to explore low-cost ventures. In "Analysing the Impact of Moonlighting and Digital Transformation on Organisational Growth: A Comprehensive Review", researchers have examined the number of avenues that have opened for moonlighting due to digitalisation and its impact on organisational growth. They conclude that moonlighting does not have any significant impact on organisational growth (Saini & Kaur, 2024). The structural shift has expanded entrepreneurial opportunities for employees; thus, many resort to it.

Thus, literature shows a positive impact of moonlighting on one's entrepreneurial aspirations. Due to the digitalizaion, it has become easily accessible to passionate people.

Technological Determinant

Technological advancements and structural shifts in working style post-COVID have opened multiple avenues for moonlighting. Many people do permanent work from home (WFH), and many work in hybrid mode. The flexible work culture and gig economy have popularised the practice of moonlighting among white collar employees (Annie Stephen & Arockia Stalin, 2024). An individual may work on a primary job as well as do a side job because of the gig economy. The gig economy has brought up a revolutionary change in moonlighting as it is no longer a physically available or location-dependent task. It has become a flexible, reachable, and often profitable pursuit. A research paper titled "Knowledge Management Driven Crowd Sourcing Platforms Facilitating Moonlighting Practices of Workforce" has been written by Ms Seema and Dr Geeta Sachdeva. In it, they have discussed the reason behind double jobbing or multiple jobbing is the availability of online projects on crowd-sourcing platforms (Seema & Sachdeva, 2019).

The gig economy, where individuals can find online short-term skill-based projects such as tutoring work, digital marketing, etc., is another technological determinant for moonlighting. Many studies have been done in this regard in the past. In the chapter, "Moonlighing in the Contemporary Work Culture", researchers have identified the gig economy as a major determinant behind moonlighting. They note that, in the US and UK, this trend has been long-standing, but in India, it has become more visible post-pandemic (Dharshini et al., 2018). As a result, technological determinants expand moonlighting beyond necessity into realms of convenience, opportunity, and professional experimentation. In, "The Intellectual and Conceptual Foundations of Moonlighting – A Bibliometric Study" gig economy and structural shift in working style are emphasised as important determinants behind moonlighting (Kaur & Dulloo, 2025). Tasks like writing, graphic design, coding, or driving for ridesharing services like Uber or Lyft are considered low-key, easily accessible moonlighting options (Mahajan et al., 2024). Thus, it becomes clear that increased temporal flexibility with WFH or hybrid mode on one side and the gig economy on the other side have become important determinants behind moonlighting in contemporary labour markets. Overall, technological and socio-environmental determinants have brought a major shift in contemporary employment culture by enabling MJH.

RESEARCH METHODOLOGY

Research Design

This study is a qualitative conceptual research design with systematic secondary data analysis. The study is designed to find the key factors affecting employee moonlighting by considering the totality of the existing literature in the field and examining the perspective of the organizations on the issue of moonlighting in major corporations.

To give a clearer theoretical interpretation, the determinants discovered were then analyzed using Everett S. Lee's Push–Pull Theory and were further analyzed using SMART Interpretive Structural Modelling (SMART-ISM). Overall, the conceptual synthesis and structured modelling approach is used to gain insight into the hierarchical relationships between moonlighting determinants.

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Data collection

The data for the present study are all secondary data from peer-reviewed journal articles, company reports, news articles, corporate policy statements, HR publications, and publicly available organisational communications in relation to employee moonlighting. Academic databases like Scopus-indexed journals, Google Scholar, Springer, Emerald, Taylor & Francis and Elsevier were widely explored to determine the key drivers mentioned in previous studies.

To complement the academic findings with the practical organisational evidence, the study also analysed the official moonlighting position of the various companies from different sectors, including IT, education, food delivery, etc. The information that has been systematically reviewed from 2021 to 2025 is openly available. It includes statements made by companies' senior officials, annual reports, interviews with senior company executives, announcements of HR policies, and credible business news reporting. The amalgamation of the academic literature and the organizational practices allowed the researchers to understand the determinants that frequently affect moonlighting among employees.

Organizational Perspectives on Employee Moonlighting: Evidence from CHRO Responses

The Economic Times HR article (2022) reveals that attitudes and strategies regarding moonlighting among Indian organizations are not uniform. Rather, there is a variety of organizational responses based on business strategy, industry features, data privacy, and talent management philosophy.

The article highlights the growing nature of HR leaders' view on the issue of moonlighting as a strategic HR challenge and not just a matter of employee misconduct. The general thought with regard to moonlighting is generally one of opposition, especially in client-sensitive and confidential industries like information technology and consulting, where confidentiality concerns, conflicts of interest, decreased employee productivity, intellectual property issues, and ethical concerns are considered. However, organisations with flexible working cultures recognise that employees can work in a second job to support their livelihood, or for the purpose of gaining new skills, setting up a business, or a further career for reasons other than the performance of the organisation, or the terms of their contractual agreements.

The piece also highlights that the massive shift to remote work has made it harder for managers to monitor and catch employees moonlighting. As a result, some CHROs call for the eradication of blanket bans and the creation of transparent disclosure systems, explicit conflict-of-interest policies, ethical standards, and systems for measuring performance. This change is a response to the change in HR practices from an employment relationship of control to a trust-based management system of the workforce.

So, overall, it indicates that moonlighting has become a complicated HR governance challenge for organisations to deal with to accommodate employee flexibility and autonomy while complying with the organisation's commitment, confidentiality, and sustainability. (Economic Times HR World, 2022)

Company	Sector	Position on Moonlighting	Reason
TCS	IT Services	Strongly Opposed	Client confidentiality, exclusivity of employment
Infosys	IT Services	Opposed	Ethical concerns, employment contract violation
Wipro	IT Services	Strongly Opposed	Conflict of interest, termed "cheating"
IBM India	Technology	Restrictive	Data security and client trust
Tech Mahindra	IT Services	Conditional Acceptance	Allowed if productivity and ethics are maintained

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Swiggy	Food Delivery	Supportive	Encourages learning and entrepreneurship
Cred	FinTech	Supportive	Employee autonomy and innovation

The analysis shows that the reaction of organisations to moonlighting varies significantly between industries. The usual IT service provider feels moonlighting poses a risk to client confidentiality, contractual exclusivity and organisational commitment. By contrast, digitally mature organisations and startups take more flexible options, with the provision of 'secondary employment' within strict ethical and conflict-of-interest rules. The opposing views imply that moonlighting policies are affected not only by the organisational culture, but also by the business model, competitive strategy and knowledge intensity. So moonlighting ought not to be considered a practice that is good or bad for everyone, but rather a practice in context.

Push Pull Factor Analysis

Push–Pull Theory was originally propounded by Everett S. Lee (1966) to explicate migration decisions. The theory can be applied to examine the determinants of moonlighting intention in contemporary times. According to Lee, an individual's decision to bring change in his/her current state is either influenced by push factors or pull factors. Push factors refer to factors that create a sense of dissatisfaction with the current state, whereas pull factors refer to factors that act as incentives to adopt alternative opportunities. The study of moonlighting determinants from Lee's lenses will help us understand that moonlighting is a behavioural response that emerges from the interaction of negative forces within the primary job and positive forces present in the external environment.

Based on Push-Pull factor analysis, moonlighting determinants can be divided into three main heads:

Financial / Pecuniary Determinants

Wage stagnation, financial frictions, and challenging market conditions altogether act as strong push factors that shift people toward moonlighting. When regular wages fail to fulfil the increasing needs or lifestyle aspirations, employees often get compelled or bound to add a source of income through MJH. This pressure deepens when financial frictions, such as medical expenses or a sudden huge financial loss, create a lacuna between primary earnings and expenditures. Furthermore, macroeconomic conditions such as inflation, recession, or job instability further intensify the need for moonlighting among employees. Collectively, wage stagnation, financial friction and inflation/recession create powerful push factors that encourage employees in white collar jobs to discover moonlighting opportunities.

Job-Related Determinants

Under job-related determinants, factors like low job satisfaction, fewer rewards, and high job insecurity together make strong push factors that encourage employees to indulge in moonlighting. When employees are not satisfied with their primary job due to underutilisation of skills or an unmatched job profile, they get inclined towards moonlighting. This discontent is deepened when salary is low, perks are meagre, or endeavours are not recognised, encouraging employees to seek secondary jobs that may offer better financial or emotional returns. Additionally, constant fear of layoffs, agreement termination, or organisational uncertainty drives individuals to secure a substitute income source as a safety guard. Career stagnation, which is characterised by inadequate promotions, constrained growth, and negligible learning opportunities, often motivates employees to explore the avenue of moonlighting for better opportunities and career growth. The workplace limitations and career-related frustrations together act as vital push factors behind moonlighting intention.

Opportunity-Driven Determinants

The determinants like entrepreneurial ambitions, the rapid growth of gig work culture and technological progressions collectively act as strong pull factors that fascinate employees toward moonlighting. Many employees take up business ventures as a side hustle, test new business ideas, or work on their personal brand

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while maintaining the hedge of stable income from their primary job. At the same time, freelancing, e-lancing, and project-based tasks are pull factors as they allow flexibility in work, provide greater independence, and lead to a supplementary earning source. Technological shifts have further fortified this pull by enabling digital work culture, remote work environment, and platform-based ecosystems, decreasing barriers and making moonlighting more expedient and feasible than ever. Collectively, these factors build a strong attraction that inspires individuals to explore moonlighting prospects.

Based on the analysis, the push and pull factors behind moonlighting behaviour can be summarised as follows:

Determinant	Push	Pull
Wage Stagnation	✓	—
Financial Frictions	✓	—
Recession / Inflation	✓	—
Low Job Satisfaction	✓	—
Low Reward	✓	—
Job Insecurity	✓	—
Underutilisation of Skills	✓	—
Career Stagnation	✓	—
Entrepreneurship Opportunities	—	✓
Gig Economy	—	✓
Technological Shift	—	✓

Table 1: Push vs Pull Factors Summary

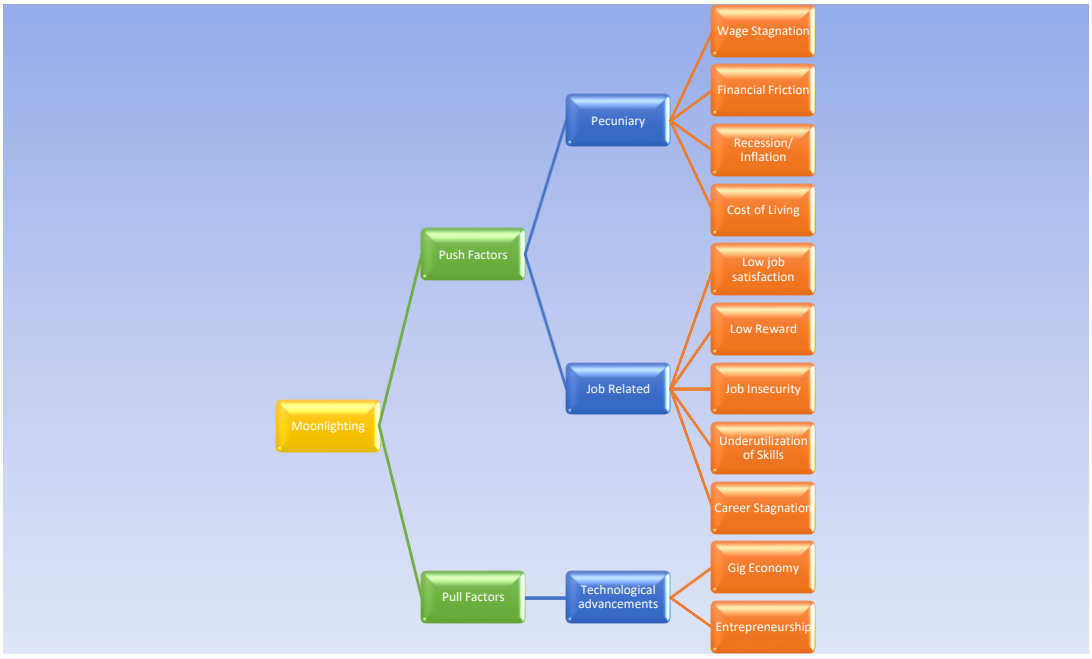


Fig. 1

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Based on the literature review and push-pull conceptual framework, a model clearly depicting push and pull factors has been constructed below:

Thus, the determinants of moonlighting can be well understood through a push–pull framework, in which unsatisfying conditions in the primary job or financial constraints serve as major push factors. In contrast, technological advancements and the expanding gig economy, which have made moonlighting easier, serve as pull factors. Together, these forces jointly influence an individual's moonlighting decision.

Prominent Sectors' Employees More Inclined Towards Moonlighting

Based on the study, moonlighting has surfaced as a significant phenomenon across varied economic sectors, although its frequency varies based on the degree of flexibility in the work. The most prominent sectors in which moonlighting is mostly occurring is Information Technology (IT) and software services sector due to the easy availability of remote work opportunities, project-based assignments, and great demand for specialized digital skills. Likewise, the consulting, education, and training sectors have considerably higher degree of moonlighting, as employees often engage in freelance tutoring, mentoring, content creation, or consultatory services beyond their fundamental employment. Another major evolving sector is digital marketing in which employees indulge in moonlighting because of the flexibility in work. Employees along with the primary job often take up additional projects at individual level. In the healthcare sector, doctors, nurses, and allied health professionals often collaborate with private clinics, telemedicine platforms like Appollo Pharmacy, Netmeds, etc., or part-time healthcare facilities. The most important reason behind the feasibility of moonlighting is the gig economy setup, encompassing ridesharing, food delivery, online freelancing, and platform-based services. The finance, legal, and engineering domains also exhibit cases of moonlighting, particularly highly skilled employees who extend independent consulting services. From a Push–Pull Theory lens, personnel in these sectors are pushed toward moonlighting because of financial pressures, job insecurity, and rising living costs, while they are concurrently pulled by prospects for higher earnings, skill augmentation, career broadening, professional independence, and flexible work arrangements.

SMART Interpretive Structure Modelling (ISM): A Study of Determinant Interrelationships

The present study additionally adopts SMART-Interpretive Structural Modelling (SMART-ISM) as the methodological framework to further examine and determine the push and pull determinants impacting moonlighting decisions.

The study is grounded in Everett Lee's push–pull theory to unravel the negative pressure and positive attractions that moderate moonlighting behaviour of an individual. Furthermore, SMART-ISM enables a systematic and scientific analysis of the interrelationships among the moonlighting determinants. The incorporation of SMART ISM offers a more nuanced and robust depiction of how push and pull factors interact hierarchically to shape moonlighting behaviour.

Structural Self-Interaction Matrix (SSIM)

The Structural Self-Interaction Matrix (SSIM) was developed as an initial step in the SMART-ISM methodology to apprehend the contextual relationship among push and pull factors that build moonlighting intention. Drawing on the push–pull theory, prior literature, and experts' opinions, the SSIM was created by recording pairwise relationships ($i < j$), only in the upper triangular matrix to refrain from duplication.

The implementation of SSIM analysis gives a clear picture of how pecuniary, job-related, and opportunity-driven factors interact with each other. The symbols, as prescribed in SMART ISM to define relationships between i (rows) and j (columns), are as follows:

V	The row variable influences the corresponding column variable
A	The row variable is influenced by the corresponding column variable

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X	Row and corresponding column variables influence each other
O	The row and corresponding column variables have no relationship

Table 2

SSIM Development: Expert's Opinion

This study adopts SMART-Interpretive Structural Modelling (SMART-ISM) to analyse the interrelationships among push and pull determinants influencing employee moonlighting. To establish the relationship between the identified determinants, an expert judgment was employed objectively. A panel of five subject-matter experts, 3 from academia and two from industry, were chosen to identify the interrelationships. The inputs from experts were obtained voluntarily and anonymised to ensure confidentiality. Each expert was asked to construct SSIM using the standard V, A, X, and O symbols based on their understanding and experience. Wherever variations were observed, a consensus-based approach was adopted, and the association reinforced by the majority was retained. The inclusion of experts' opinions allowed for the minimisation of bias and enhanced the validity and reliability of the SSIM. This validated SSIM served as the foundation for subsequent reachability analysis and hierarchical structuring under the SMART-ISM framework, enabling a robust interpretation of push–pull dynamics in employee moonlighting.

Profile of Experts Involved in the Study

Expert Code	Domain of Expertise	Professional Background	Years of Experience	Relevance to Study
E1	Human Resource Management	Academic	5+ years	Worker's behaviour, job satisfaction
E2	Labour Economics	Academic	4+ years	Employment trends, wage dynamics
E3	Organisational Behaviour	Academic	8+ years	Career stagnation, motivation
E4	Industry HR Practitioner	IT / Services Sector	10+ years	Moonlighting policies, job insecurity
E5	Industry HR Practitioner	Finance Sector	8+ years	Employment patterns, moonlighting

Table 3

SSIM Illustration

As per the ISM protocol, SSIM is plotted. It depicts the pairwise relationships only in the upper triangular matrix ($i < j$), and the lower triangular matrix was left unfilled to refrain from duplication.

No.	Determinant	11	10	9	8	7	6	5	4	3	2	1
1	Wage Stagnation	O	V	V	O	O	V	V	V	A	X	–
2	Financial Frictions	O	V	V	O	O	V	V	V	A	–	
3	Recession / Inflation	O	V	V	V	V	V	V	V	–		
4	Low Job Satisfaction	A	O	V	A	A	A	A	–			
5	Low Reward	O	O	V	O	O	V	–				
6	Job Insecurity	A	V	V	O	O	–					

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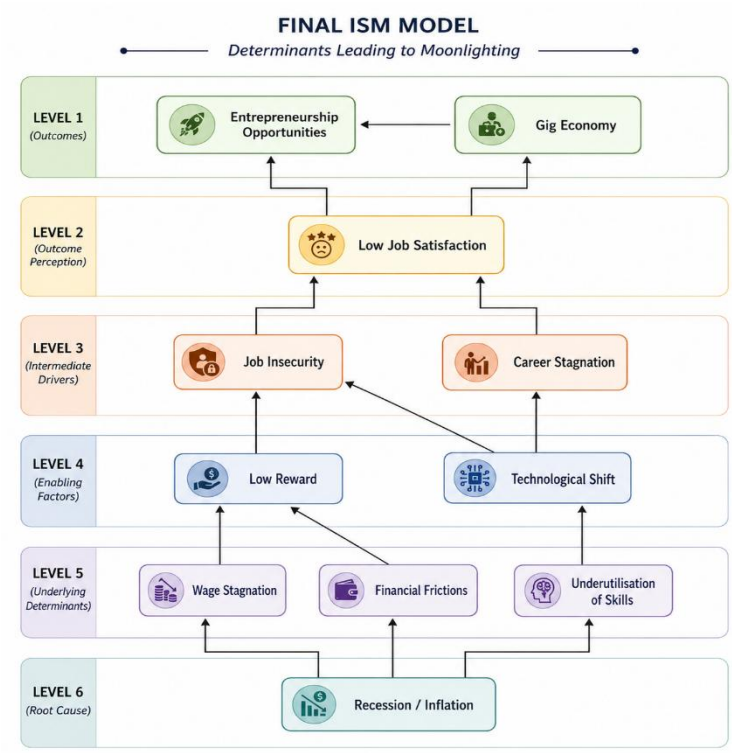
7	Underutilisation of Skills	A	V	V	X	–						
8	Career Stagnation	O	V	V	–							
9	Entrepreneurship Opportunities	A	X	–								
10	Gig Economy	A	–									
11	Technological Shift	–										

Table 4

The Structural Self-Interaction Matrix (SSIM) states that moonlighting is a behavioural response to both adverse pressures in the primary job (push factors) and attractive external opportunities (pull factors). Financial factors such as wage stagnation, financial frictions, and recession or inflation are treated as central push factors. These relationships are reflected through directional influences (V and A) in the SSIM, indicating that macroeconomic and financial pressures precede and shape workplace dissatisfaction. Job-related determinants such as underutilisation of skills and career stagnation further intensify the push mechanism by limiting growth and fulfilment within the primary employment. In contrast, opportunity-oriented determinants—entrepreneurship opportunities, the gig economy, and technological shift—represent pull factors that attract employees toward secondary employment by offering flexibility, autonomy, and enhanced income potential. Mutual (X) and null (O) relationships in the SSIM capture instances where determinants either reinforce each other simultaneously or operate independently. Thus, the SSIM systematically translates the push–pull logic into a structured set of contextual relationships, forming a robust foundation for hierarchical modelling under the ISM/SMART-ISM framework.

RESULT

Fig. 2



Source: Authors' analysis using Smart ISM software; figure aesthetically enhanced using generative AI tools.

The final Smart ISM model recognises recession/inflation as the fundamental driver of moonlighting behaviour. It has a strong influence on wage stagnation, financial frictions, and underutilisation of skills. It contributes to perceptions of low rewards and difficulty in technological adaptation, which subsequently leads to job insecurity

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and career stagnation. These factors jointly lower job satisfaction, eventually stimulating employees to take up entrepreneurial ventures and the opportunities in the gig economy. The findings suggest that moonlighting is a multidimensional phenomenon affected by the interaction of economic, organisational, and technological determinants rather than merely an individual employment choice.

CONCLUSION

The study thoroughly assessed the determinants of moonlighting through the integration of Push–Pull Theory and Smart Interpretive Structural Modelling (Smart ISM). The findings uncover that moonlighting is a complex phenomenon induced by both unfavourable workplace conditions (push factors) and enticing external opportunities (pull factors).

From the push perspective, determinants related to pecuniary and job-related factors, such as recession/inflation, wage stagnation, financial frictions, low rewards, job insecurity, career stagnation, and low job satisfaction, force employees to seek additional employment. Among these, recession/inflation appeared as the most dominant driver, initiating a series of financial challenges that ultimately inspired employees to participate in moonlighting. The Smart ISM hierarchy displays that pecuniary pressures operate as foundational determinants that influence employees' perceptions towards rewards, job security, and career expectations.

From the pull perspective, the gig economy and entrepreneurship opportunities appeal to employees to engage in secondary work. The reduced difficulties in taking up secondary employment make moonlighting a feasible and viable option for many professionals. The study unravels that on the one hand, push factors create the necessity for additional income, pull factors offer the means and prospects to fulfil that need.

The Smart ISM model further strengthens that moonlighting is driven predominantly by essential economic factors, whereas involvement in the gig economy and entrepreneurial activities correspond to the outcome of the process. The hierarchical structure recommends that addressing just the visible indicators of moonlighting may be futile unless organisations and officials tackle the root causes, specifically wage stagnation, financial stress, and career-related concerns.

Overall, the study finds that moonlighting is not just an employee’s choice but a deliberate response to a series of economic pressures and emerging flexible work opportunities. Organisations striving to manage moonlighting behaviour should emphasise revamping compensation structure, career development opportunities, enhancing job security, and augmenting employee satisfaction. By recognising the push and pull factors of moonlighting, organisations can design more stable and sustainable approaches to understanding and managing it in contemporary times.

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