

## Digital marketing and online freelancing: Assessing the competence and inclusion potential for persons with physical disabilities in Serbia, Croatia, and Montenegro

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**Abstract:** Digital marketing and online freelancing offer important opportunities for expanding labor market inclusion of persons with disabilities (PWDs), particularly through flexible, remote work arrangements. However, the existing literature lacks research on the experiences of PWDs in digital marketing and their self-perceived competencies, particularly in the context of the platform economy in developing and post-transition countries. To address this gap, this study investigates the level of digital marketing experience and self-assessed competencies of persons with physical disabilities (PwPDs) in Serbia, Croatia, and Montenegro. The data was collected from 398 PwPDs using a validated questionnaire based on the Digital Marketing Competence (DMC) framework. The results show that most respondents have only basic or no experience in digital marketing and consider their competencies across all DMC areas insufficient for independent work. A positive relationship was found between previous experience and self-perceived competence. These results point to the pressing need for inclusive, multi-level digital marketing training programs tailored to the needs of PwPDs. Such programs should also address gender and geographic inequalities in digital access. Limitations include a focus on self-assessment and only PwPDs. Future research should expand the sample and incorporate performance-based assessments to more comprehensively examine digital marketing competence.

**Keywords:** *digital skills, digital marketing, persons with disabilities, inclusive labor market, digital marketing competence framework*

**JEL Classification:** J24, J64, J71, M31

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### 1. INTRODUCTION

Persons with disabilities (PWDs) represent the world's largest minority group, with an estimated 1.3 billion individuals living with some form of disability (World Health Organization, 2023). This number is expected to increase due to adverse demographic trends, the increasing prevalence of chronic diseases, and an aging global population (Official Gazette, 2025). Despite its size, this significant yet underrepresented social group faces a complex web of poverty-related factors that increase its vulnerability and contribute to its systematic exclusion from key socio-economic spheres. An important reason for this exclusion is PWDs' persistent underrepresentation in the traditional labor market, which significantly increases the risk of poverty, social exclusion, and material deprivation (Lazić, Vukmirović & Domazet, 2023a).

In this context, digital transformation - and in particular the emergence of platform work - offers promising new avenues for improving labor market inclusion. A growing body of research (e.g., Zyskowski, Morris, Bigham, Gray & Kane, 2015; Harpur & Blanck, 2020; International Labour Organization & Fundación ONCE, 2021; Lazić, Domazet, Vukmirović & Banović, 2022a; Sannon & Cosley, 2022; Simović, Paunović, Lazić, Domazet & Bošković, 2024) highlights the potential of platform-based employment to facilitate the participation of PWDs in the world of work, thereby reducing their vulnerability to poverty and material deprivation. Digitalization has significantly changed the nature of employment (Antonijević, Domazet, Kojić & Simović, 2024; Domazet & Marjanović, 2024) by challenging traditional work structures and enabling more flexible, remote, and task-based forms of work (Mäntymäki, Baiyere & Islam, 2019; Charles, Xia & Coutts, 2022; Dunn, Munoz & Jarrahi, 2023). In today's economy, physical presence is no longer a prerequisite for quality work (Radonić, Vukmirović & Milosavljević, 2021). Instead, cost efficiencies and the global accessibility of talent have driven organizations to outsource certain tasks across borders (Vagadia, 2012). As a result,

the platform economy has become a cornerstone of the modern information services sector (Talin, 2023), with employers increasingly embracing cross-border, technology-mediated work arrangements driven by both economic imperatives and strategic choices that redefine how, where and by whom work is performed (Vukmirović, Spasenić & Milosavljević, 2023).

This paper focuses on online freelancing - a well-established form of platform work in Southeast Europe (SEE) (Anđelković, Jakobi & Radonjić, 2024a) - as a promising way to promote more inclusive labor market participation. Online freelancing offers flexible, remote income opportunities (de la Vega, Cecchinato & Rooksby, 2022) that are particularly well suited to individuals facing structural barriers to traditional employment (Enriquez, 2020; Lazić, Vukmirović, Banović, Simović & Paunović, 2023b). Research shows that freelancers often report higher levels of job satisfaction and professional fulfillment while benefiting from additional income (van der Zwan, Hessels & Burger, 2019; Huđek, Tominc & Širec, 2021). For PWDs, these benefits are particularly impactful. The ability to work remotely can be a critical factor in accessing employment opportunities that would otherwise be out of reach due to mobility constraints or inaccessible work environments (Zyskowski et al., 2015; Sannon & Cosley, 2022; Lazić, 2024).

In parallel, this paper also explores digital marketing as a key competency within the evolving landscape of digital work. Digital transformation has not only changed the way people work but has also revolutionized the way businesses communicate, engage, and compete. Digital marketing has become a strategic imperative (Khan & Siddiqui, 2013) that is central to increasing market reach, improving communication effectiveness, and driving deeper engagement with target audiences (Chaffey & Smith, 2022). This shift is reflected in the fact that digital channels account for 72.7% of global advertising spend and that online advertising spend is expected to exceed USD 790 billion in 2024 (Kemp, 2025). These developments have led to a strong and growing demand for digital marketing professionals. According to Coursera's Job Skills Report (2024), digital marketing is among the 10 fastest-growing and in-demand skills for the year. Furthermore, the report predicts a 6% employment growth in digital marketing occupations by 2032, well above the average across all sectors.

In light of the accelerating trends driven by digital transformation - and the increasing recognition of platform work as a means of promoting labor market inclusion for PWDs - a critical question arises: Can digital marketing and platform-based employment

serve as effective tools for building more inclusive labor markets? A positive answer to this question underpins the regional initiative Digital Marketing Capacity Building - Empowering Persons with Physical Disabilities for Remote Work (DI-MARC), which is funded by the European Union. The DI-MARC project aims to empower persons with physical disabilities (PwPDs) in Serbia, Croatia, and Montenegro through structured training in digital marketing. The ultimate goal of the project is to strengthen PwPDs' ability to engage in remote and freelance work platforms and thus improve their socio-economic prospects. This paper was developed as part of the DI-MARC project and explores the potential of digital marketing and online freelancing as viable pathways for improving the labor market inclusion of PwPDs in Serbia (N=187), Croatia (N=106), and Montenegro (N=105). In particular, the study attempts to answer the following research questions:

*RQ1: What is the current level of digital marketing experience among PwPDs in Serbia, Croatia, and Montenegro?*

*RQ2: How do PwPDs in Serbia, Croatia, and Montenegro rate their digital marketing competencies?*

While the potential of online freelancing and platform work to increase the labor market participation of PWDs has been recognized in the literature, no previous studies have specifically examined the level of digital marketing experience or self-assessed digital marketing competencies among PWDs concerning their engagement in the platform economy. Moreover, previous research has largely focused on high-income countries and Western countries (e.g., Zyskowski et al., 2015; Akhmetshin, Kovalenko, Mueller, Khakimov, Yumashev & Khairullina, 2018), leaving the experiences of PWDs in developing and post-transition contexts significantly under-researched. This study directly addresses these gaps by examining the digital marketing experience and self-perceived competencies of PwPDs in Serbia, Croatia, and Montenegro in the context of their participation in remote work and online freelancing. In this way, it provides new empirical evidence to support the design of targeted skills development programs and data-driven, inclusive policymaking at the intersection of digital labor markets and the inclusion of PWDs.

## 2. THEORETICAL BACKGROUND

Digital transformation has fundamentally reshaped the marketing landscape, positioning digital market-

ing as a core component of contemporary business strategy (Khan & Siddiqui, 2013; Lazić, Vukmirović & Domazet, 2022b). At its foundation, digital marketing refers to the strategic use of digital technologies to enhance marketing activities, improve customer insight, and better align products and services with consumer needs (Chaffey, 2022). Far from being a peripheral function, digital marketing plays a central role in expanding market reach, increasing communication efficiency, and promoting sustained engagement with target audiences (Indriani, Haris & Nurdin, 2023; Pride & Ferrell, 2024; Chaffey & Smith, 2022; Hodijah, Hendrayani, Tarigan, Suprianto & Suryathi, 2024). Furthermore, the field is rapidly evolving, driv-

en by the continuous pace of technological innovation and its accelerated integration into marketing practices (Pride & Ferrell, 2024).

The digital transformation of the marketing landscape has led to a marked increase in demand for professionals equipped with digital marketing skills. In the current labor market, the possession of both general digital literacy (Antonijević, Bradić-Martinović, Banović & Ivanović, 2023; Bradić-Martinović, Lazić & Banović, 2024) and field-specific competencies is widely recognized as a critical determinant of employability and competitiveness, not only for recent graduates but also for professionals across all career stages (Finch, Hamilton, Baldwin & Zehner, 2013;

**Table 1:** Descriptions of digital marketing competence areas

Digital marketing competence area	Description
Strategy	<ul style="list-style-type: none"> <li>• Create appropriate messages based on age and gender on digital channels</li> <li>• Create appropriate messages based on education level, culture, or lifestyle on digital channels</li> <li>• Setup of the virtual environment based on the education level, culture, or lifestyle</li> <li>• Measure the participation of customers in influencing other customers</li> <li>• Monitor the frequency of posts and their effect on customer engagement</li> <li>• Evaluate comments on posts and their effect on customer engagement</li> </ul>
SEO	<ul style="list-style-type: none"> <li>• Carry out common Search Queries</li> <li>• Create a basic Search Engine-Friendly URL</li> <li>• Conduct Keyword Research</li> <li>• Measure Search Engine Optimization (SEO) performance</li> <li>• Install and configure common SEO extensions</li> <li>• Demonstrate the use of SEO strategies</li> </ul>
Content Marketing	<ul style="list-style-type: none"> <li>• Create interactive digital communications</li> <li>• Demonstrate how personalization is facilitated in digital communication</li> <li>• Evaluate the cost-effectiveness of digital communication</li> <li>• Align DM content with the customer journey</li> <li>• Create unique propositions of slogans and taglines</li> <li>• Develop a publication schedule</li> <li>• Use content promotion strategies</li> </ul>
Social Media Marketing	<ul style="list-style-type: none"> <li>• Monitor the number of leads/traffic in evaluating marketing content</li> <li>• Analyze and manage Digital Marketing Communities</li> <li>• Create a Business Blog</li> <li>• Create a Business YouTube channel</li> <li>• Create a Business Facebook page</li> <li>• Create a Business Instagram account</li> <li>• Create a Business Twitter account</li> <li>• Create a Business LinkedIn page</li> </ul>
Email Marketing	<ul style="list-style-type: none"> <li>• Compose an effective email for marketing purposes</li> <li>• Compose Catchy Subject lines in emails</li> <li>• Design customizable email templates</li> <li>• Build a customer contact database</li> <li>• Apply GDPR</li> <li>• Make use of subscribe/unsubscribe in DM emails</li> <li>• Recognize spam traps</li> <li>• Carry out an Email Marketing Campaign</li> </ul>

Source: Papageorgiou & Marneros (2023)

Vrana, 2016). Importantly, the lack of digital competence has been identified as a contributing factor to the persistently low employability rates among PWDs (Lazić, Simović & Domazet, 2024). Consequently, the existing literature emphasized a range of barriers to employment for PWDs (Babucea, 2023). While some of these are structural or attitudinal, such as physical inaccessibility, discriminatory hiring practices, limited work experience, and lower levels of formal education, others are closely linked to the evolving nature of work. In particular, the absence of in-demand digital and field-specific skills represents a critical challenge in the context of the digital labor market.

Despite its increasing importance in both educational settings and workforce development initiatives, digital marketing is still under-researched in academic literature (Kovacs & Zarandne, 2022). Research on digital marketing competencies remains limited, largely due to the absence of a standardized or universally recognized skill set in the field. To gain a comprehensive understanding of the PWDs' self-assessed digital marketing competence levels, this study identified the competence areas with the greatest potential for development in the context of remote work, drawing on both the existing literature and established digital marketing competence frameworks. Two important sources in academic discourse – Papa-georgiou, Mihai, Ioannou, Marouchou and Marneros (2020) and Papageorgiou and Marneros (2023) - were used as reference frameworks. In these studies, the Digital Marketing Competence (DMC) Framework was developed and validated, outlining five different competence areas. A detailed list and description of the DMC competence areas can be found in Table 1.

A recent study by Lazić et al. (2023a) suggests that digital marketing holds significant potential for advancing labor market inclusion by enabling PWDs to engage in remote work and access a broader spectrum of employment opportunities. Digital marketing is particularly relevant for PWDs, as job performance in this domain is fully embedded in digital environments, typically requiring remote access and virtual collaboration. Furthermore, it is a field in which companies are making substantial and sustained investments, thereby increasing the demand for qualified professionals and creating growing opportunities for PWDs' employment.

The high demand for marketing and sales professionals has been observed both in the SEE region (Anđelković et al., 2024a; Anđelković, Jakobi, Ivanović, Kalinić & Radonjić, 2024b) and globally (Lewin & Sigelman, 2022). This trend has been particularly pro-

nounced in digital marketing, where the growing need for specialized skills has coincided with the expansion of online labor platforms. These platforms not only cater to the increasing demand for digital marketing services but also facilitate flexible work arrangements by allowing individuals to work remotely, set their schedules, and select tasks that match their expertise (Vukmirović et al., 2023). For PwPDs, such platforms offer accessible opportunities to overcome not only mobility-related barriers but also bias, discrimination, prejudice, and the fear of being unfairly judged based on their physical condition or perceived limitations (Zyskowski et al., 2015). In addition to fostering labor market inclusion, online work can support the development of transferable skills such as digital literacy, communication and collaboration, and digital content creation among PWDs (Lazić et al., 2023b).

While several targeted initiatives in Serbia (e.g., Simović et al., 2024; Lazić et al., 2024; Lazić et al., 2023b) have addressed the second-level digital divide as a critical barrier to the inclusion of PWDs in remote work and online freelancing, research specifically focused on digital marketing competencies in a broader regional context remains limited. This paper addresses this gap by providing empirical evidence on the current digital marketing experience and self-assessed digital marketing competencies of PwPDs in Serbia, Croatia, and Montenegro, using the DMC Framework as the conceptual foundation.

### 3. METHODOLOGY

#### 3.1. Research design and method of data collection

This study employs a quantitative research design with a cross-country comparative approach, focusing on PwPDs in Serbia, Croatia, and Montenegro. The data was collected using a validated version of the Digital Marketing Competence Assessment (DMCA) Tool, which was developed as part of the DI-MARC project and is based on the DMC Framework. As outlined in the theoretical background, each competence area within the DMC framework comprises different specializations in digital marketing. To translate these competence areas into specific and measurable learning outcomes, the study relied on the taxonomy of specializations in digital marketing provided by the MarketerHire (n.d.). This mapping enabled a structured alignment between the DMC competence categories and the market-relevant skills and formed the conceptual basis for the DMCA Tool.



The structured questionnaire was administered via Google Forms, following the methodological guidance provided by Kluzer and Pujol Priego (2018). It comprised three sections. The first section collected data on the socio-demographic and geographic characteristics of the respondents. The second section explored the respondents' previous experience with digital marketing. The third section focused on self-assessment, asking respondents to rate their ability to perform specific digital marketing tasks using a 4-point Likert scale. Data collection was conducted on-site, in cooperation with national associations of PwPDs in Serbia, Croatia, and Montenegro during April and May 2024.

The final sample comprised 398 respondents, representing a diverse cross-section of PwPDs from all three countries. On-site administration allowed representatives from national associations to provide technical assistance and clarification to participants as needed, thereby enhancing the reliability of responses and ensuring accessibility. Ethical approval for the study was obtained from the Ethics Committee of the Institute of Economic Sciences, the lead research institution. All research procedures were conducted fol-

lowing the principles of the Declaration of Helsinki, ensuring informed consent, confidentiality, and voluntary participation.

### 3.2. Sample characteristics

The sample structure of the study participants is summarized in Table 2. The distribution of respondents by country indicates that the sample was predominantly composed of individuals from Serbia, representing nearly half of the total sample (47%, N=187). Participants from Croatia constituted 27% (N=106) of the sample, while those from Montenegro comprised 26% (N=105).

The mean age of the participants was calculated to be 38.6 years. The age range observed in the dataset ranged from a minimum of 13 years to a maximum of 71 years, showcasing a broad representation of age groups within the study sample.

Overall, the sample consisted of 45% males (N=180) and 55% females (N=218). In Montenegro, the gender distribution was relatively balanced, with males comprising 49% and females 51% of the participants. In Croatia, females represented a slightly high-

**Table 2:** Distribution of study participants by selected socio-economic variables and country of origin

Variable	Total (N)	Total (%)	Serbia	Croatia	Montenegro
<b>Total</b>					
N	398		187	106	105
%		100%	47%	27%	26%
<b>Gender</b>					
Male	180	45	43%	45%	49%
Female	218	55	57%	55%	51%
<b>Place of residence</b>					
Urban	332	83	86%	75%	88%
Rural	66	17	14%	25%	12%
<b>Education level</b>					
Elementary school	57	14	14%	21%	9%
Secondary school	241	61	61%	55%	66%
Bachelor's degree	94	24	24%	22%	25%
Master's degree	4	1	1%	3%	1%
PhD	2	1	1%		
<b>Type of disability</b>					
Acquired	221	56	64%	47%	49%
Congenital	177	44	36%	53%	51%
<b>Employment status</b>					
Employed, full time	159	40	30%	42%	55%
Employed, part-time	15	4	3%	3%	6%
Retired	65	16	24%	19%	1%
Student	34	9	4%	6%	20%
Unemployed	112	28	37%	25%	15%
Other	13	3	2%	6%	3%

Source: Authors

er proportion of the sample at 55%, compared to 45% males. In Serbia, the disparity was more pronounced, with females accounting for 57% of the participants and males 43%.

The distribution of participants based on their residential locations was analyzed to understand the urban-rural distribution among the study participants. The majority of participants, comprising 83% of the total sample, resided in urban areas. Among the countries represented in the study, Montenegro had the highest percentage of urban dwellers at 88%, followed by Serbia at 86% and Croatia at 75%.

The majority of study participants possessed a high school diploma (47%), followed by those with a bachelor's diploma (32%). A smaller proportion of participants held a master's diploma (15%), while a minority had attained a PhD (2%). Upon examining the distribution of educational qualifications across different countries, variations were observed. Participants from Croatia and Serbia exhibited similar proportions across educational categories, with the highest percentages in the high school diploma and bachelor's diploma categories. In contrast, participants from Montenegro demonstrated a lower percentage of individuals with high school diplomas but a higher proportion with bachelor's diplomas compared to the other countries.

The data on the type of participants' disabilities reveals that the majority (56%) have acquired disabilities, while 44% have congenital disabilities. When broken down by country, Serbia has the highest proportion of participants with acquired disabilities (64%). Conversely, Montenegro and Croatia show a

higher prevalence of congenital disabilities, with 51% and 53%, respectively.

The employment status distribution among participants varied across categories and countries. Full-time employment was predominant in the overall sample (40% of study participants), followed by unemployment status (28% of study participants). Montenegro had the highest percentage of full-time employed participants (Figure 9) at 55%, followed by Croatia at 42%, and Serbia at 30%. Significant disparities were observed in retirement and unemployment rates among the respondents from the countries represented. In contrast to Montenegro's negligible percentage of retired participants (1%), Croatia (19%) and Serbia (24%) exhibited substantially higher proportions. Serbia had the highest proportion of unemployed participants at 37%, followed by Croatia at 25%, and Montenegro at 15%.

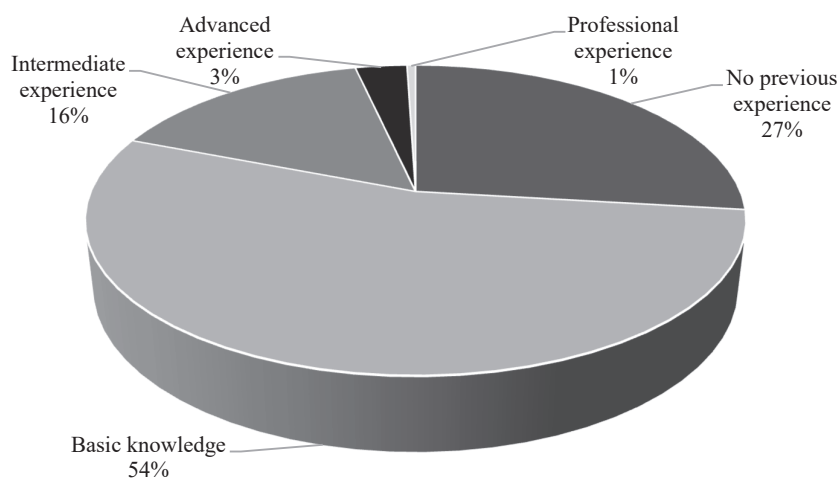
## 4. RESULTS

The result section is divided into two parts, according to the defined research questions.

### 4.1. Digital marketing experience

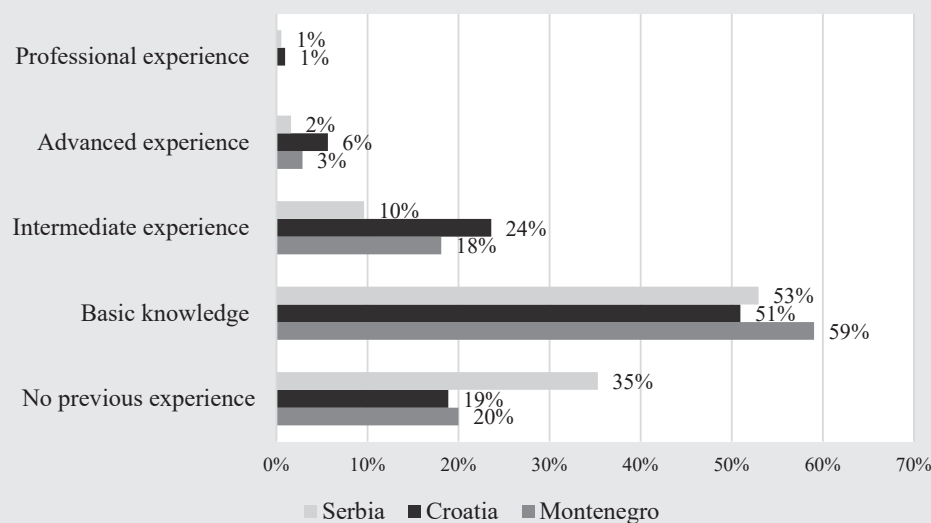
Figure 1 provides a breakdown of participants' previous experience with digital marketing, showcasing varying levels of expertise. The majority of participants (54%) report having basic knowledge, e.g., using social media for personal purposes. Meanwhile, a notable portion (27%) lacks previous experience in digital marketing, suggesting a potential need for in-

**Figure 1:** Distribution of participants' previous experience with digital marketing



Source: Authors

**Figure 2:** Distribution of participants' previous experience with digital marketing per country



Source: Authors

troductory education in this field. Intermediate experience, e.g., managing a blog, and basic use of digital marketing tools, is reported by 16% of research participants. Advanced experience, e.g., managing campaigns, SEO, and analytics, is less common, with only 3% of participants claiming this level of expertise, while professional experience, implying work in the field of digital marketing, is reported by a mere 1% of respondents.

Figure 2 shows participants' previous experience with digital marketing across countries. Serbia exhibits the highest percentage of participants with no previous experience in digital marketing (35%), compared to Montenegro (20%) and Croatia (19%). Basic knowledge is most prevalent across all three countries, with Montenegro showing a slight edge (59%), followed closely by Serbia (53%) and Croatia (51%). Intermediate experience is more pronounced in Croatia (24%) compared to Montenegro (18%) and Serbia (10%).

Table 3 showcases participants' previous experience with digital marketing categorized by their disability type. The majority of participants with acquired disabilities report basic knowledge (56%), followed by no experience (29%). Similarly, participants with con-

genital disabilities primarily report basic knowledge (52%) and no experience (25%), with a higher proportion of them indicating intermediate experience (20%) compared to participants with acquired disability (12%).

#### 4.2. Perceived digital marketing competencies of PwPDs

This section provides insights into participants' self-perceived competencies across different competence areas of the DMC: Strategy, Content Marketing, Social Media Marketing, Email Marketing, and SEO. Participants assessed their competencies on a scale from 1-4, where a rating of 1 indicates "no skills at all", 2 represents "very poor skills", 3 signifies "some skills, but not sufficient to operate independently", and 4 denotes "sufficient skills to operate independently".

Table 4 reveals that participants rated their social media marketing competencies the highest, with a mean score of 2.29. However, this score indicates that participants generally perceive their competencies to be very poor within the observed DMC area. Overall, mean values for all competence areas indicate that participants feel their competencies are insufficient to

**Table 3:** Participants' previous experience with digital marketing by disability type

Disability type	Your previous experience with Digital Marketing				
	No previous experience	Basic knowledge	Intermediate experience	Advanced experience	Professional experience
Acquired	29%	56%	12%	3%	0%
Congenital	25%	52%	20%	3%	1%

Source: Authors

**Table 4:** Self-assessed proficiency levels in the observed DMC areas

Self-Assessment	Minimum	Maximum	Mean	Standard Deviation	Normalized
Strategy	1.00	4.00	<b>2.07</b>	0.84	52%
Content Marketing	1.00	4.00	<b>1.76</b>	0.85	44%
Social Media Marketing	1.00	4.00	<b>2.29</b>	0.93	57%
Email marketing	1.00	4.00	<b>2.16</b>	0.97	54%
SEO	1.00	4.00	<b>1.79</b>	0.85	45%
Total	1.00	4.00	<b>2.02</b>	0.80	50%

Source: Authors

independently complete activities within the observed DMC areas. The total self-assessment mean value of 2.02 reveals that, across all competence areas, participants perceive that their competencies are very low. Overall, the standard deviation of 0.80 reveals that there is some diversity in how participants view their competencies, but most perceive their competencies to be at a similar level, which is far below the threshold for independent operation.

Analyzing the data on self-assessed proficiency levels in the observed DMC areas by country, as presented in Table 5, it's evident that in Montenegro and Serbia, Social Media Marketing competencies are rated the highest. However, the ratings still suggest that perceived competencies in this area remain quite low in both countries. Across all countries, perceived proficiency levels for all the observed DMC areas, as well as the total self-assessment, indicate that participants feel their competencies are insufficient to independently complete activities.

The self-assessed competence levels in both overall and specific DMC areas suggest that research participants of both genders lack the competencies to operate independently across all DMC competence areas (Table 6). Male participants generally perceive themselves as more competent than female participants across all areas. On average, male participants

have a higher self-assessment score of 2.11 compared to females at 1.93. Social Media Marketing emerges as the highest-rated competence for both genders, with males at 2.35 and females at 2.24, while Content Marketing is rated lowest, with males at 1.91 and females at 1.63.

The data in Table 7 illustrate the self-assessed proficiency levels in all DMC competence areas categorized by participants' educational levels. The total self-assessment scores across all educational levels indicate that participants rate their proficiency levels as insufficient to operate independently. Notably, those with a PhD show the highest self-assessed proficiency scores across all competence areas and in total. Social Media Marketing has the highest ratings across all educational levels, except for the PhD level, while Content Marketing and SEO are consistently present as areas with the lowest ratings.

The data presented in Table 8 illustrate self-assessed competence levels in all DMC competence areas across different employment statuses. Across the board, Social Media Marketing earns the highest ratings within most employment statuses, except for "other" and "retired", while Content Marketing consistently registers the lowest scores. Overall, the levels of perceived competencies in the individual DMC areas and overall show that participants across all em-

**Table 5:** Self-assessed proficiency levels in the observed DMC areas by country

Country	Strategy	Content Marketing	Social Media Marketing	Email marketing	SEO	Total
Montenegro	2.08	1.78	2.47	2.21	1.82	<b>2.07</b>
Croatia	2.03	1.74	2.00	2.01	1.71	<b>1.90</b>
Serbia	2.10	1.76	2.35	2.22	1.82	<b>2.05</b>

Source: Authors

**Table 6:** Self-assessed proficiency levels in the observed DMC areas by gender

Gender	Strategy	Content Marketing	Social Media Marketing	Email marketing	SEO	Total
Male	2.18	1.91	2.35	2.20	1.93	<b>2.11</b>
Female	1.99	1.63	2.24	2.14	1.68	<b>1.93</b>

Source: Authors



**Table 7:** Self-assessed proficiency levels in the observed DMC areas by educational level

Education	Strategy	Content Marketing	Social Media Marketing	Email marketing	SEO	Total
Elementary school diploma	1.82	1.71	2.07	1.94	1.68	<b>1.85</b>
High school diploma	2.10	1.78	2.26	2.16	1.82	<b>2.03</b>
Bachelor diploma	2.00	1.72	2.35	2.19	1.72	<b>2.00</b>
Master diploma	2.15	1.76	2.23	2.11	1.81	<b>2.01</b>
PhD	2.83	2.18	2.98	3.21	2.46	<b>2.73</b>

Source: Authors

**Table 8:** Self-assessed proficiency levels in the observed DMC areas by employment status

Employment status	Strategy	Content Marketing	Social Media Marketing	Email marketing	SEO	Total
Employed, full time	2.10	1.77	2.35	2.27	1.80	<b>2.06</b>
Employed, part-time	2.06	1.81	2.30	1.82	1.93	<b>1.98</b>
Other	2.02	1.72	1.89	1.83	1.80	<b>1.85</b>
Retired	2.01	1.70	2.13	2.15	1.72	<b>1.94</b>
Student	2.09	1.78	2.50	2.14	1.79	<b>2.06</b>
Unemployed	2.08	1.77	2.27	2.11	1.81	<b>2.01</b>

Source: Authors

ployment statuses perceive that their competencies are not sufficient to independently complete activities.

The data in Table 9 illustrate the distribution of self-assessed competence levels in DMC areas among participants, based on their place of living. Urban residents tend to rate themselves slightly higher across all identified areas and overall compared to those residing in rural areas. Social Media Marketing received the highest ratings within both categories. Conversely, Content Marketing received the lowest ratings by both urban and rural residents. However, both individual and total self-assessment scores indicate that partici-

pants do not perceive their competencies as sufficient for independent completion of activities.

The data in Table 10 presents self-assessed competence levels across the identified DMC areas based on participants' previous experience with Digital Marketing. A notable trend emerges: as experience levels increase, so do self-assessment scores across all areas, except for Email Marketing. Participants with no previous experience tend to rate themselves lowest, while those with professional experience rate themselves notably higher, indicating a positive relationship between experience and perceived competencies. Social

**Table 9:** Self-assessed proficiency levels in the observed DMC areas by place of living

Place of living	Strategy	Content Marketing	Social Media Marketing	Email marketing	SEO	Total
Urban	2.09	1.77	2.30	2.17	1.80	<b>2.02</b>
Rural	2.01	1.72	2.25	2.12	1.77	<b>1.98</b>

Source: Authors

**Table 10:** Self-assessed proficiency levels in the observed DMC areas by previous experience with Digital Marketing

Previous experience with Digital Marketing	Strategy	Content Marketing	Social Media Marketing	Email marketing	SEO	Total Self-Assessment
No previous experience	1.83	1.57	2.12	2.04	1.63	<b>1.84</b>
Basic knowledge	2.00	1.65	2.18	2.06	1.69	<b>1.92</b>
Intermediate experience	2.58	2.28	2.80	2.65	2.28	<b>2.52</b>
Advanced experience	2.76	2.52	2.87	2.46	2.34	<b>2.59</b>
Professional experience	2.85	2.75	3.36	3.25	2.88	<b>3.02</b>

Source: Authors

Media Marketing consistently receives the highest ratings across all experience levels. Overall, the data emphasize that both individual and total self-assessment scores indicate that participants do not perceive their competencies as sufficient for independent completion of activities.

## 5. DISCUSSION

The results of this study underscore a significant gap in prior digital marketing experience among PwPDs in Serbia, Croatia, and Montenegro. The higher level of digital marketing experience observed in Montenegro may be linked to the country's stronger position on the Gigmetar (Anđelković et al., 2024b), where it ranks second in the SEE region by the number of gig workers per 100,000 inhabitants, and first in the creative industries sector. However, in all three countries, basic digital marketing skills - such as using social media for personal purposes - emerge as the most commonly reported level of experience, cited by more than half of the participants. The low presence of participants with intermediate experience and the relatively high proportion of participants with no experience, especially in Serbia, shows that a critical need for introductory and basic training in the field of digital marketing has not yet been met.

Furthermore, the results show nuanced differences between people with congenital and acquired disabilities. Although both groups predominantly report basic experience in digital marketing, individuals with congenital disabilities show a slightly higher tendency towards intermediate skills, indicating potentially greater familiarity with digital technologies from an earlier age.

In the self-assessment of digital marketing competencies, a consistent trend emerges in all three countries: participants predominantly rate their skills as insufficient to perform tasks in all five areas of the DMC framework independently. Although Social Media Marketing was rated as the most familiar competence area with a mean score of 2.29, this score is well below the threshold indicating professional readiness. These results suggest that even in the most commonly used competence area, PwPDs lack the confidence and/or competence required for independent engagement in digital marketing roles. Country-specific analyses further confirm the consistency of this trend: none of the observed DMC areas in Serbia, Croatia, or Montenegro reached an average score indicating adequate readiness for independent task completion. Importantly, these patterns persist across key socio-

demographic variables, including gender, education, employment status, and urban-rural residence.

As there are no comparable studies that deal specifically with the self-assessed digital marketing skills of PwPDs, the results cannot yet be directly compared. However, they can be usefully placed in the context of broader research on digital access, digital skills gaps, and the second-level digital divide (e.g., Dobransky & Hargittai, 2021; Nam & Park, 2017; Tsatsou, 2020; Cabero-Almenara, Gutiérrez-Castillo, Palacios-Rodríguez & Guillén-Gámez, 2023), which points to lower levels of digital literacy among PwPDs.

The gender analysis reveals a notable divide, as women with physical disabilities consistently rate their competencies lower than their male counterparts in all five DMC areas. This mirrors established findings in the literature on the gender digital divide (e.g., West, Kraut & Chew, 2019; Balagopal, 2020; Peláez-Sánchez & Glasserman-Morales, 2023; Lazić, Simović, Domazet & Abdallah, 2025), which highlight gender inequalities in access to digital tools, training opportunities, and professional engagement in the digital economy.

Similarly, participants with higher educational attainment rated their digital marketing competencies relatively higher, although still below the level required for professional independence. The positive relationship between educational attainment and digital competence levels has been observed in the research published by Eurostat (2024a). However, even among participants with university and postgraduate degrees, no group achieved full competency in all DMC areas, highlighting the need for structured, competency-based training even among highly educated PwPDs.

A modest but persistent urban-rural divide was also observed, with urban residents reporting slightly higher self-perceived digital marketing competencies than those in rural areas. This aligns with broader findings published by Eurostat (2024b), which highlight geographic disparities in digital access and infrastructure, factors that can directly affect opportunities for upskilling and participation in digital labor markets.

Finally, a positive relationship between prior digital marketing experience and self-assessed competence was observed across the entire sample. Participants with previous professional or practical experience consistently reported higher levels of perceived competence in all DMC areas. This finding highlights the critical role of practical exposure, experiential learning, and structured training in building both competence and confidence among PwPDs seeking to engage with remote and platform-based work opportunities.

## 6. CONCLUSION AND POLICY RECOMMENDATIONS

This study presents empirical evidence on the digital marketing experience and self-assessed digital marketing competencies of PwPDs in selected SEE countries, specifically within the context of their engagement in remote work and online freelancing. The findings show that PwPDs in Serbia, Croatia, and Montenegro have limited prior experience and low self-perceived competence across all areas of the DMC Framework. In response, the study provides actionable, evidence-based policy recommendations for the design and implementation of inclusive digital marketing training programs. These efforts should not only improve the inclusion of PwPDs in the labor market but also contribute to a broader goal: to ensure that digital transformation processes are inclusive and benefit all members of society.

In light of this evidence, policymakers should prioritize the development and implementation of tailored digital marketing training programs that start with basic modules and progress to task-specific professional competencies. These programs must be accessible, inclusive, and responsive to the specific needs of PwPDs. Such programs should also be aligned with current labor market demands, particularly in the domains of digital marketing and remote work, to ensure relevance and long-term employability (Lazić et al., 2025).

Building on this, training programs should include confidence-building elements and experiential learning opportunities such as project-based learning and internships. This recommendation is based on the positive relationship found between previous experi-

ence in digital marketing and perceived competence. In addition, these programs should take into account structural inequalities in digital access and engagement, with a focus on bridging gender and urban-rural gaps. In this context, women with disabilities and people with disabilities in rural areas, who are often underrepresented in digital skills initiatives, should be particularly targeted.

Finally, governments should invest in promoting inclusive public-private partnerships to support the sustainable inclusion of PwPDs in remote work and online freelancing. These should actively involve training providers, disability organizations, and digital work platforms, creating integrated pathways from skills development to employment. Such partnerships are essential to ensure that efforts to build digital skills lead to genuine, equal access to the platform economy.

Although this study offers valuable insights into a previously under-researched area, it is not without limitations. Specifically, the study relies solely on self-assessment of digital marketing competence and focuses exclusively on PwPDs, thereby excluding individuals with other types of disabilities. To gain a more comprehensive understanding of digital marketing competencies among diverse disability groups, future research should expand the sample population and incorporate performance-based assessments in addition to self-reported data.

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## Apstrakt

### Digitalni marketing i onlajn frilensing: procena kompetencija i potencijala za inkluziju osoba sa fizičkim invaliditetom u Srbiji, Hrvatskoj i Crnoj Gori

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Digitalni marketing i onlajn frilensing predstavljaju značajne mogućnosti za proširenje inkluzije osoba sa invaliditetom (OSI) na tržištu rada, posebno kroz fleksibilne oblike rada na daljinu. Ipak, u postojećoj literaturi nedostaju istraživanja o iskustvima OSI u oblasti digitalnog marketinga i njihovim samoprocenjenim kompetencijama, naročito u kontekstu platformске ekonomije u zemljama u razvoju i post-tranzicionim društvima. U cilju prevazilaženja ovog istraživačkog jaza, studija ispituje nivo iskustva i samoprocenjenih kompetencija osoba sa fizičkim invaliditetom (OSFI) iz domena digitalnog marketinga u Srbiji, Hrvatskoj i Crnoj Gori. Podaci su prikupljeni od 398 OSFI putem validiranog upitnika zasnovanog na okviru digitalnih marketinških kompetencija (Digital Marketing Competence – DMC). Rezultati pokazuju da većina ispitanika ima samo osnovno ili nikakvo iskustvo u digitalnom marketin-

gu i da svoje kompetencije u svim oblastima DMC okvira ocenjuju kao nedovoljne za samostalan rad. Identifikovan je pozitivan odnos prethodnog iskustva i samoprocenjene kompetentnosti. Ovi nalazi ukazuju na hitnu potrebu za inkluzivnim, višeslojnim programima obuke iz digitalnog marketinga, prilagođenim potrebama OSFI. Takvi programi treba da obuhvate i rodne i geografske nejednakosti u digitalnom pristupu. Ograničenja istraživanja uključuju fokus na samoprocenu i isključivo OSFI kao ciljnu grupu. Buduća istraživanja treba da prošire uzorak i uključe procese zasnovane na stvarnim performansama, kako bi se digitalne kompetencije sagledale sveobuhvatnije.

**Ključne reči:** digitalne veštine, digitalni marketing, osobe sa invaliditetom, inkluzivno tržište rada, digitalni marketinški okvir za kompetencije

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