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FINANCIAL BEHAVIOUR, INCOME SECURITY AND JOB SATISFACTION AMONG GIG WORKERS IN CHENNAI

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ABSTRACT

The rapid growth of the gig economy and app-based services has fundamentally transformed traditional employment structures, altering how independent contractors manage their finances. Among delivery and ride share platform workers, flexible earning models offer immediate income opportunities while introducing significant financial instability and a lack of traditional employment benefits. Although these platforms are commonly perceived as flexible pathways to financial independence, their influence on long-term income security and daily financial behaviour raises an important question: do platform-based earnings support sustainable financial well-being, or do they trap workers in cycles of income volatility and financial vulnerability?

The central focus of this study was to examine the financial behaviour and income security of gig economy workers operating within delivery and ride share sectors. The study sought to understand how income volatility influences budgeting practices, saving habits, debt accumulation, and long-term financial planning. It further explored how the absence of structured safety nets such as healthcare, retirement contributions, and paid leave affects workers' financial stress and risk-management strategies. The study also aimed to identify the socio-demographic and platform-specific factors that determine financial stability, including weekly working hours, platform algorithms, expense structures (e.g., fuel and maintenance), and reliance on gig work as a primary versus supplementary income source. A quantitative research approach was adopted, with primary data collected from delivery riders and ride share

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drivers through a structured questionnaire. Appropriate statistical techniques were used to analyse the collected data and examine the relationship between platform work dynamics and overall income security.

By examining the behavioural and structural impact of platform-based employment, the study provided a deeper understanding of the financial realities faced by vulnerable gig workers. The findings provide evidence that targeted financial products, portable benefit systems, and regulatory frameworks are necessary to protect gig workers.

KEYWORDS: Gig Economy, Income Security, Financial Behaviour, Income Volatility, Platform Workers.

1.INTRODUCTION

India's labour market is shifting from traditional employer-employee relationships toward a technology mediated platform economy. Platforms like Ola, Uber, Swiggy, and Zomato have replaced fixed monthly salaries with task-based pay, turning gig work into a primary source of livelihood for millions. Chennai, as a major hub for e-commerce, logistics, and home services, serves as a critical microcosm of this trend, absorbing a vast workforce into an employment model that operates entirely outside the formal social security system.

While gig work offers low entry barriers, it transfers nearly all economic risk to the individual worker. Earnings are dictated by algorithmic task allocation and dynamic pricing variables workers cannot control. In a high-cost urban center like Chennai, where fuel prices and vehicle maintenance are constant outflows, the absence of employer-provided health insurance, provident funds, or paid leave creates continuous financial insecurity and vulnerability.

Previous studies have mostly focused on macro-level workforce estimates and the legal discussion around gig workers' employment status, such as determining whether they qualify as being "independent contractors" or "employees". However, there is a significant lack of empirical data at the city level regarding how these individuals manage their money. This study addresses this gap by moving beyond descriptive headcounts to categorize Chennai's gig workers based on their financial behaviour profiles. The study contributes to the existing literature by combining financial habits, earnings stability, and job satisfaction into a single framework to evaluate differences across Chennai's gig sectors.

This study examines how the financial behaviour patterns and income security levels of gig workers in Chennai can be systematically categorized, focusing on three core dimensions. First, earnings allocation captures how irregular income is divided between essentials, debt servicing, and discretionary spending. Second, credit and savings behaviour examines workers' reliance

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on formal versus informal credit sources and their engagement with long-term financial instruments such as insurance or savings schemes. Third, financial resilience assesses the stability of income across weeks and months, alongside the correlation between a worker's subjective sense of financial security and objective indicators of their financial standing.

These insights directly intersect with recent state-level and national regulatory initiatives. At the central level, the integration of platform labour into the e-Shram database surpassed half a million enrollments by late 2025. Concurrently, Tamil Nadu instituted a dedicated Welfare Board for platform workers in late 2023, subsequently broadening safety provisions with budgetary accident insurance allocations in 2025. Despite these statutory advancements, an evident execution disconnect persists, making accessible registration pathways far more urgent than policy announcements alone. However, a clear gap remains between these official policies and real-world adoption. This research highlights that alongside policy formulation, a critical priority is ensuring accessible enrolment mechanisms and transparent outreach to bridge the gap between welfare frameworks and everyday gig workers.

OBJECTIVES

1.To study and categorise the financial behaviour of gig economy workers regarding their earning, spending, saving, and borrowing habits.

2.To assess the income security of gig workers by examining their revenue stability and access to financial safety nets.

3.To examine the relationship between financial behaviour, income security and job satisfaction among gig workers.

2.REVIEW OF LITERATURE

1. Schor, Tirrell, and Vallas (2023), **"Consent and Contestation: How Platform Workers Reckon with the Risks of Gig Labor"**, examined how gig workers navigate the financial, physical, and legal risks of platform-based work. The study developed a "theory of differential embeddedness" based on interviews with 70 workers across various delivery and ride-hailing platforms. It highlighted that platform designs systematically expose workers to customer-driven harms like fraud and harassment while enabling platforms to avoid accountability.

2. Sharma, Mittal, and Seema (2025), **"Perils of People Working Through Algorithmic Management Systems: Uncovering the Hidden Workplace Struggles"**, investigated the workplace challenges and improvement suggestions of Indian gig workers managed by algorithms. The research employed a Reflexive Thematic Analysis on qualitative data to categorize struggles into themes of employee voice, well-being, and performance. It revealed

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that these insights are critical for policymakers aiming to build sustainable and equitable environments for platform workers in India.

3. Rane (2023), **"Platform-Based Gig Workers: A Blind Spot in the Indian Labour Laws"**, examined the legal gaps regarding the recognition and protection of gig workers under India's labor codes. The paper focused on the Rajasthan Platform Based Gig Workers Act as a potential model for national legislative reform. It argued that a comprehensive framework is necessary to address wage disparities and provide formal legal recognition to this distinct category of workers.

4. Allon, Cohen, and Sinchaisri (2020), **"The Impact of Behavioral and Economic Drivers on Gig Economy Workers"**, examined how ride-hailing drivers decide when and how long to work in response to financial incentives. Using a large driver-level dataset, the study modelled both the decision to work and the number of hours worked, accounting for income- and time-based behavioural targets. It found that drivers respond positively to wage increases but also show an income-targeting pattern, working less once a personal earnings goal is reached.

5. Mitchell, Li, and Decker (2021), **"Gig Workers' Financial Confidence and Behavior"**, examined the relationship between the socioeconomic characteristics of gig workers and their financial behaviors. The study focused on how debt loads, predatory lending, and healthcare barriers affect workers lacking traditional employer benefits. It highlighted that the inherent income unpredictability of gig work creates significant financial vulnerabilities that require targeted literacy and protective interventions.

6. Celestin and Vanitha (2021), **"The Gig Economy and Its Effects on Personal Finance"**, investigated the impact of platform-based work on income volatility and personal financial stability. The research employed a mixed-methods approach involving surveys and interviews with participants across various freelance and ride-sharing sectors. It revealed that gig workers face markedly higher income variability than traditional employees, necessitating stronger financial resilience-building strategies.

7. Pankaj (2024), **"Gig Workers in Precarious Life: The Trajectory of Exploitation, Insecurity, and Resistance"**, examined how the informality of gig employment leads to exploitation, job insecurity, and exclusion from social security. The study focused on the lived experiences of workers from poor socio-economic backgrounds facing compounded

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discrimination. It highlighted that economic precarity is deeply linked to structural inequality, fueling worker resistance against systemic labor conditions.

8. Peetz and Robson (2022), **"Living Gig to Gig and Paycheque to Paycheque: How Income Volatility Affects Financial Decisions"**, examined how unpredictable earnings shape the financial choices and wellbeing of gig and precarious workers. Drawing on survey data collected during the COVID-19 period, the research compared workers with stable incomes to those with volatile or uncontrollable earnings. It found that uncontrolled income volatility was linked to greater financial stress, lower life satisfaction, and weaker financial decision-making, independent of the actual amount earned.

9. Casalhay, Guevarra, and Bragas (2025), **"The Gig Economy: Financial Challenges and Opportunities Faced by Freelancers"**, examined the financial realities of independent contractors operating without traditional employment protections. Using a qualitative approach, the study identified income instability, inconsistent client payments, and restricted access to credit, insurance, and retirement products as recurring challenges. It found that freelancers rely on budgeting, emergency savings, and digital financial tools to cope, though these strategies often fall short of providing lasting financial security.

10. Kim, Chung, and Woo (2023), **"Gig Workers' Quality of Life (QoL) and Psychological Well-Being in Service Delivery Platform"**, examined how work and life domains influence the psychological well-being of platform workers. The study utilized structural equation modeling to analyze survey data from 447 gig workers. It revealed that economic satisfaction and stability are the primary predictors of overall quality of life, outweighing the influence of the physical working environment.

11. Ayu, R. (2024), **"Role of Gig Economy Participation in Shaping Worker Economic Security in Indonesia"**, examined how involvement in platform-based work affects the economic security of gig workers in Indonesia. The study reviewed existing literature and reports to assess how flexibility and supplementary income interact with the risks of income instability and limited social protection. It concluded that stronger labour policies and portable benefit systems are needed to help gig workers achieve lasting economic security.

12. Omar and Jamil (2025), **"A Systematic Literature Review of the Gig Economy: Insights into Worker Experiences, Policy Implications, and the Impact of Digitalization"**, reviewed 31 studies to examine gig worker wellbeing, policy gaps, and the effects of digitalisation on job structures. The review followed the PRISMA methodology to synthesise findings across worker experience, legal frameworks, and technological change. It highlighted

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that financial insecurity and inconsistent policy protections remain persistent concerns for gig workers globally.

13. Dubal (2023), **"On Algorithmic Wage Discrimination"**, examined how digital platforms use personalized, data-driven wage-setting strategies to determine worker pay. The research focused on the psychological and financial impact of unpredictable, fluctuating compensation patterns on workers. It concluded that algorithmic pay functions as a form of "gambling" and called for legal restrictions to protect workers from exploitative data-driven practices.

14. Emil, Z. (2024), **"The Gig Economy from the Freelancer's Perspective: The Risk of Precarianization"**, examined how freelancers perceive financial uncertainty and job insecurity in gig-based work. The study surveyed 160 freelancers alongside a review of relevant literature to understand experiences of precarious, unstable employment. It found that freelancers commonly fear financial instability, reinforcing the need for support structures that address irregular income and limited access to social benefits.

15. Garin et al. (2023), **"The Evolution of Platform Gig Work, 2012–2021"**, examined the growth and shifting participation patterns of platform-based work over a ten-year period. The research focused on administrative tax data to track the surge in delivery services and the impact of the COVID-19 pandemic. It highlighted that while platform work has expanded, the broader non-platform contract economy has contracted, creating unique challenges for modern tax administration.

RESEARCH METHODOLOGY

POPULATION: Active platform-mediated gig workers operating in Chennai, encompassing delivery riders (food delivery, grocery, and quick-commerce) and ride-share operators (cabs, auto-rickshaws, and bike-taxis).

SAMPLE SIZE: The sample size for this study is 155 respondents.

SAMPLING TECHNIQUE: A non-probability convenience sampling approach was selected, recruiting eligible participants based on daily geographic availability and voluntary agreement across urban Chennai.

DATA COLLECTION PERIOD: August to September 2026.

DATA COLLECTION METHOD: The data used in this study was collected from both primary and secondary sources.

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- Primary data: Collected through a structured questionnaire administered via Google Forms to delivery riders and ride-share drivers across Chennai.
- Secondary data: Collected from journals, research papers, government reports (such as PLFS Periodic Labour Force Survey and e-Shram data), and articles related to the gig economy.

Ethical Considerations and Informed Consent**:** Participation in this study was entirely voluntary, with informed consent obtained verbally after explaining the research objectives. All responses were gathered anonymously, and no personally identifiable information was collected, stored, or used in the analysis.

QUESTIONNAIRE DESIGN: Primary data was gathered using a 20-item survey divided into five profile variables and fifteen multi-item scale statements assessing financial choices, earning predictability, workplace satisfaction. and the impact of these factors on the job satisfaction and well-being of gig workers in Chennai.

AREA OF THE STUDY: The study was conducted within the Chennai metropolitan area, covering major commercial zones, transport terminals, transit hubs, and high-density delivery corridors across North, Central, and South Chennai.

RESEARCH VARIABLES AND HYPOTHESES:

- **Independent Variables:** Financial Behaviour (budgeting, savings regularity, debt management) and Income Security (earnings stability, vulnerability to shocks, social security coverage).
- **Dependent Variable:** Job Satisfaction and occupational well-being.
- **Grouping Variables:** Gig-work operational verticals (delivery vs. ride-share subcategories) and monthly earnings brackets.

Empirical Hypotheses:

- **H01:** There is no significant relationship between financial behaviour and job satisfaction among gig workers.
- **H02:** There is no significant relationship between income security and job satisfaction among gig workers.

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- **H03:** Financial behaviour and income security do not significantly predict job satisfaction among gig workers.
- **H04:** There is no significant difference in perceived income security across gig-work operational categories.
- **H05:** There is no significant association between monthly earnings levels and independent health insurance ownership.

STATISTICAL SOFTWARE:

Data verification, cleaning, coding, and hypothesis testing were executed using **Jamovi (Version 2.3)** at a significance threshold of alpha = 0.05:

- **Descriptive Analysis:** Frequency counts and percentages to characterize demographics, operational metrics, and welfare awareness.
- **Scale Reliability:** Cronbach's alpha (alpha) coefficients to verify the internal consistency of multi-item constructs.
- **Pearson Product-Moment Correlation (r):** To test the strength and direction of linear associations (H01, H02).
- **Multiple Linear Regression (OLS):** To determine the combined and individual predictive effects of financial behaviour and income security on job satisfaction (H03).
- **Welch's Robust One-Way ANOVA & Games-Howell Post-Hoc Tests:** To evaluate mean differences in perceived income security across gig verticals without assuming homoscedasticity (H04).
- **Chi-Square Test of Independence (chi^2):** To examine the dependency between income categories and independent health insurance ownership (H05).

DATA ANALYSIS AND INTERPRETATION:

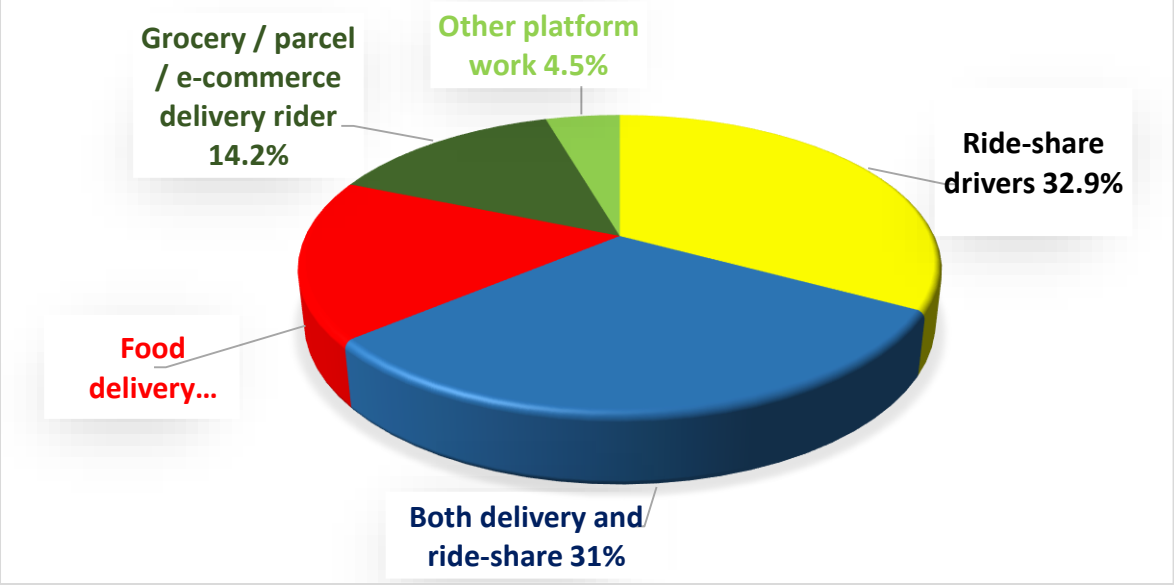
1. PERCENTAGE ANALYSIS:

Table 1: Distribution of Respondents by Type of Gig Work

Type of Gig Work	**Responses**	Percentage
Ride-share driver (cab, auto or bike taxi)	51	32.9%
Both delivery and ride-share	48	31.0%
Food delivery rider	27	17.4%

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Grocery / parcel / e-commerce delivery rider	22	14.2%
Other platform work	7	4.5%

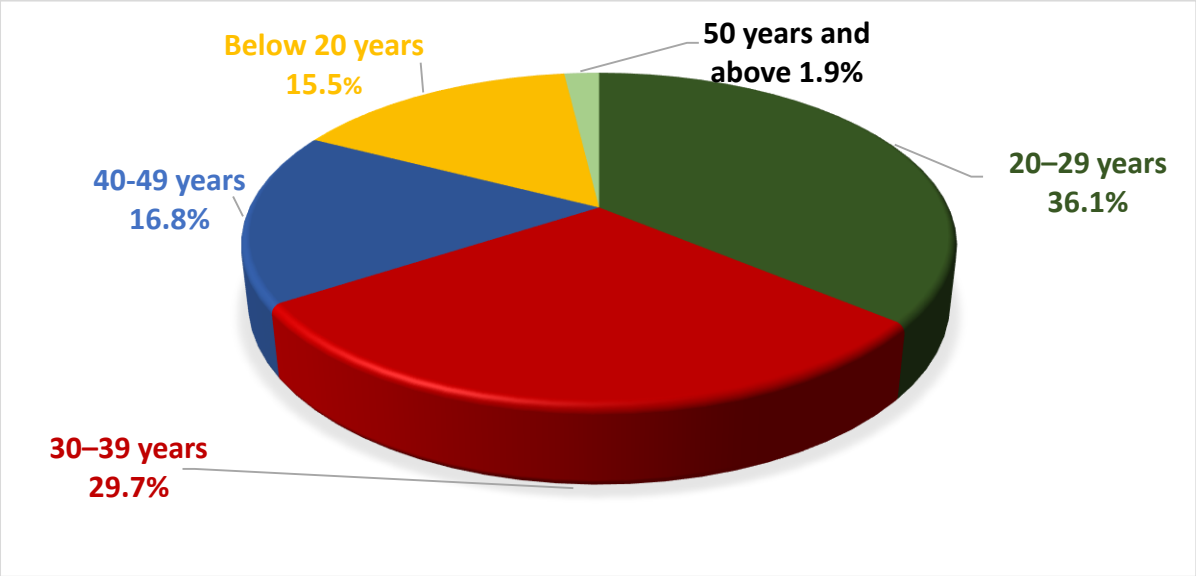


Interpretation: Table 1 and the chart show the type of work done by the respondents. Most respondents work as ride-share drivers (32.9%) or do both ride-share and delivery work (31.0%). Food delivery riders make up 17.4%, while grocery and parcel delivery riders account for 14.2%. Only 4.5% work in other platform roles. This indicates that nearly two-thirds of the workers rely on driving passengers, either fully or alongside deliveries.

Table 2: Age profile of the Respondents

Age Group	Responses	Percentage
20–29 years	56	36.1%
30–39 years	46	29.7%
40–49 years	26	16.8%
Below 20 years	24	15.5%
50 years and above	3	1.9%

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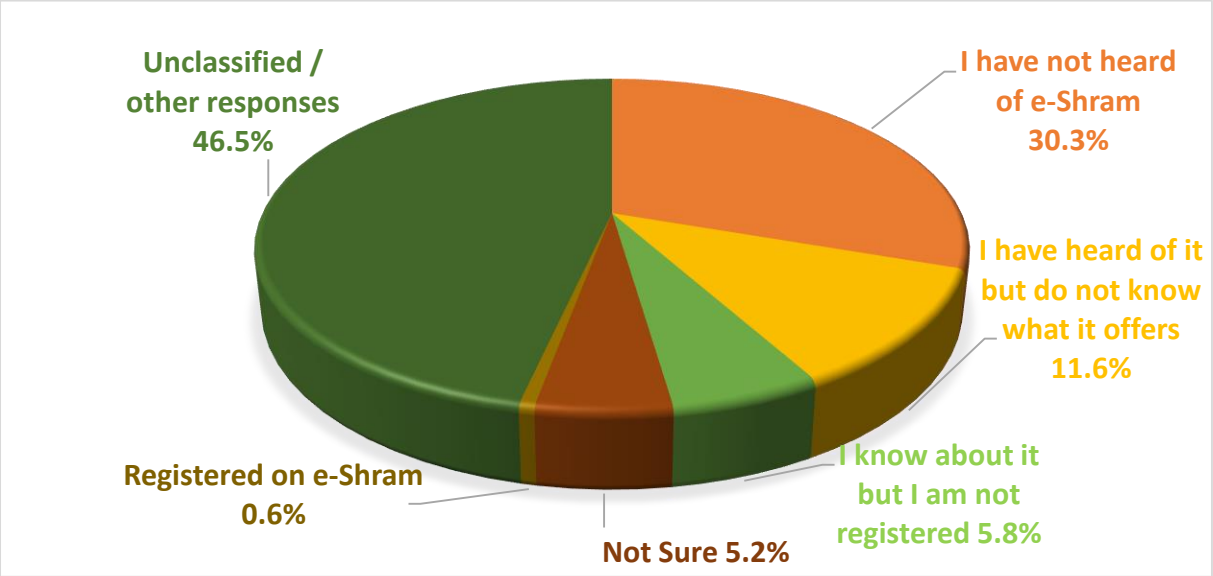


Interpretation: Table 2 and the pie chart show the age breakdown of the respondents. The largest group is aged 20–29 years (36.1%), followed by those aged 30–39 years (29.7%). Workers aged 40–49 years represent 16.8%, and those below 20 years make up 15.5%. Workers aged 50 and above form the smallest group at 1.9%. Overall, about 66% of the respondents are under 40 years old, showing that gig work is mostly taken up by younger people.

Table 3: Awareness and Registration on the eshram portal

E-Shram Awareness	Responses	Percentage
I have not heard of e-Shram	47	30.3%
I have heard of it but do not know what it offers	18	11.6%
I know about it but I am not registered	9	5.8%
I am not sure	8	5.2%
Registered on e-Shram	1	0.6%
Unclassified / other responses	72	46.5%

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Interpretation:

Table 3 and the chart shows that formal registration on e-Shram is very low in this sample, with only one respondent (0.6%) registered. Among those who gave specific answers, 30.3% had never heard of the portal, and 11.6% recognized the name but did not know its benefits. While national registrations surpassed five lakh platform workers by late 2025, the 0.6% registration rate in this sample suggests that formal onboarding remains limited among surveyed riders and drivers. The responses indicate very low reported registration among respondents, while the large proportion of unclassified/other responses (46.5%) limits the extent to which overall awareness can be interpreted. This highlights the need for greater awareness, clearer outreach, and accessible enrolment mechanisms.

2. SCALE RELIABILITY ANALYSIS:

Table 4: Scale Reliability (Cronbach's Alpha)

Dimension	Number of Items	Cronbach's α	Result
Financial Behaviour	5	0.783	Reliable
Income Security	5	0.883	Highly Reliable
Job Satisfaction	5	0.866	Highly Reliable

Interpretation: Table 4 shows that all three dimensions have Cronbach's alpha values well above the acceptable benchmark of 0.70. Income Security exhibits the highest internal consistency (alpha = 0.883), followed by Job Satisfaction (alpha = 0.866) and Financial Behaviour (alpha = 0.783), indicating satisfactory internal consistency of the items within each

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construct and supporting their use for further analysis. Scale reliability was computed on the 15 multi-item Likert-scale questions across the three dimensions; the remaining 5 categorical demographic and operational questions were excluded from internal consistency testing.

3. DESCRIPTIVE STATISTICS OF CORE CONSTRUCTS:

Table 5: Descriptive Statistics of Core Statements

Construct	Key Statement	Mean	Std. Deviation
Financial Behaviour	I use debt to bridge income gaps	**3.49**	0.514
	I plan my monthly expenses based on platform income	3.27	0.713
	I do long-term financial planning amid volatility	**2.72**	0.745
Income Security	Changes in app algorithms/incentives affect my earnings	**3.14**	0.457
	My income from platform work is stable and predictable	2.94	0.700
	I can meet my family's basic needs during lean weeks	**2.68**	0.702
Job Satisfaction	I feel in control of my work schedule	**3.28**	0.640
	I feel stressed about money due to unsteady income	**3.10**	0.486
	I feel in control of how much I earn	**2.82**	0.688

Interpretation: Table 5 shows that under Financial Behaviour, respondents agreed most with using debt to bridge income gaps (Mean = 3.49), while long-term planning was ranked lowest (Mean = 2.72). Under Income Security, workers strongly reported that platform algorithm adjustments alter their daily earnings (Mean = 3.14), with limited capacity to meet family needs during lean periods (Mean = 2.68). Under Job Satisfaction, workers value schedule autonomy

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(Mean = 3.28), but report low perceived control over total earnings (Mean = 2.82) alongside high income-related stress (Mean = 3.10).

4. RELATIONSHIP BETWEEN FINANCIAL FACTORS (FINANCIAL BEHAVIOUR AND INCOME SECURITY) AND JOB SATISFACTION OF GIG WORKERS:

- **H01:** There is no significant relationship between financial behaviour and the job satisfaction of gig workers.
- **Ha1:** There is a significant relationship between financial behaviour and the job satisfaction of gig workers.
- **H02:** There is no significant relationship between income security and the job satisfaction of gig workers.
- **Ha2:** There is a significant relationship between income security and the job satisfaction of gig workers.

Table 6: Pearson Correlation Matrix

Variables	Composite FB	Composite IS	Composite JS
Financial Behaviour	1.000	0.466 ($p < .001$)	0.748 ($p < .001$)
Income Security	0.466 ($p < .001$)	1.000	0.708 ($p < .001$)
Job Satisfaction	0.748 ($p < .001$)	0.708 ($p < .001$)	1.000

Interpretation: The correlation matrix shows a strong, positive, and statistically significant relationship between Financial Behaviour and Job Satisfaction ($r = 0.748$, $p < 0.001$), as well as between Income Security and Job Satisfaction ($r = 0.708$, $p < 0.001$). Because both correlations yielded $p < 0.001$ (well below the 0.05 threshold), H01 and H02 are rejected, confirming significant positive relationships and the corresponding alternative hypotheses (Ha1 and Ha2) are accepted.

5. PREDICTIVE IMPACT OF FINANCIAL BEHAVIOUR AND INCOME SECURITY ON JOB SATISFACTION:

- **H03:** Financial behaviour and income security do not significantly predict the job satisfaction of gig workers.
- **Ha3:** Financial behaviour and income security significantly predict the job satisfaction of gig workers

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Dependent Variable: Job Satisfaction; **Model Summary:** R = 0.851, R^2 = 0.724, Adjusted R^2 = 0.721, F = 200.0, p < 0.001

Table 7: Multiple Linear Regression Model Summary and Coefficients

Predictor	**Unstandardized (B)**	**Std. Error**	**t-value**	**Sig.**	**Standardized (β)**
(Constant)	0.383	0.1334	2.87	0.005	-
Financial Behaviour	0.484	0.0436	11.10	< 0.001	**0.534**
Income Security	0.390	0.0409	9.54	< 0.001	**0.459**

Interpretation: The regression analysis indicates that the model accounts for 72.4% of the variance in Job Satisfaction (R^2 = 0.724, F = 200.0, p < 0.001). Both Financial Behaviour (beta = 0.534, t = 11.10, p < 0.001) and Income Security (beta = 0.459, t = 9.54, p < 0.001) are statistically significant positive predictors. Since the overall regression model yields an F-statistic of 200.0 (p < 0.001), **H03 is rejected** and the alternative hypothesis Ha3 is accepted.

6.COMPARATIVE EVALUATION OF PERCEIVED INCOME SECURITY ACROSS DISTINCT GIG WORK VERTICALS:

- **H04:** There is no significant difference in perceived income security across gig-work categories.
- **Ha4:** There is a significant difference in perceived income security across gig-work categories.

Table 8: Welch's One-Way ANOVA for Income Security Across Gig Sectors

Dependent Variable	**Welch's F**	**df1**	**df2**	**Sig. (p-value)**
Income Security	**38.8**	4	39.4	**< 0.001**

Post-Hoc Pairwise Comparisons (Games-Howell Test)

- **Food delivery riders vs. Ride-share drivers**: Mean difference = **− 1.027** (p < .001)
- **Food delivery riders vs. Dual (delivery & ride) workers**:
  Mean difference = **− 0.865** (p < 0.001)
- **Food delivery riders vs. Grocery/parcel riders**: Mean difference = **− 0.64** (p < 0.001)

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Interpretation: The one-way ANOVA indicates a statistically significant difference in perceived income security across gig work segments ($F = 38.8$, $p < 0.001$). Because the Welch's F-test is statistically significant ($F = 38.80$, $p < 0.001$), **H04 is rejected** and the alternative hypothesis Ha4 is accepted.

7. ASSOCIATION BETWEEN MONTHLY EARNINGS BRACKETS AND INDEPENDENT HEALTH INSURANCE OWNERSHIP

- **H05:** There is no significant association between monthly income levels and independent health-insurance ownership.
- **Ha5:** There is a significant association between monthly income levels and independent health-insurance ownership.

Table 9: Chi-Square Test of Independence Between Monthly Income and Health Insurance

Variable Association	χ2 Value	df	Sig. (p-value)	Cramer's V
Monthly Income times Health Insurance (IS3)	**280.0**	24	**< 0.001**	**0.777**

Interpretation: Table 9 shows a statistically significant and strong association between monthly income levels and possession of independent health insurance (chi^2 = 280.0, $p < 0.001$, Cramer's V = 0.777). This indicates that insurance uptake is heavily income-dependent, leaving lower-income workers without financial protection during medical emergencies. With chi^2 = 280.0 ($df = 24$, $p < 0.001$), **H05 is rejected** and the alternative hypothesis Ha5 is accepted, confirming a strong, statistically significant association between monthly earnings brackets and health insurance ownership.

SUGGESTIONS:

Platform Level Recommendations

- **Transparent Incentives:** Standardize algorithmic pricing and clearly itemize dynamic surge calculations to curb daily earnings volatility.
- **Human Grievance Redressal:** Establish dedicated **human-led** help desks to fairly adjudicate account suspensions and customer rating disputes.

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- **Accident and Health Protection:** Activate automatic accident and health coverage upon app login, decoupled from delivery quotas or peak-hour targets.

Government and Welfare Recommendations

- **e-Shram Awareness and Onboarding:** Mandate aggregators to integrate automated e-Shram registration into driver/rider onboarding to resolve the critical enrollment deficit.
- **Welfare Board Enrollment:** Deploy targeted field enrollment drives across logistics hubs through the Tamil Nadu Platform Based Gig Workers' Welfare Board.
- **Health and Accident Risk Pools:** Co-finance subsidized group medical protection to safeguard low-income workers without private health insurance.

Financial Literacy and Institutional Recommendations

- **Emergency Savings:** Introduce automated daily micro-savings or payout round-up tools to help workers build liquid emergency reserves.
- **Insurance Awareness:** Conduct campaigns clarifying the distinction between mandatory vehicle third-party policies and personal medical coverage.
- **Financial Planning:** Facilitate seamless enrollment into government micro-pensions (e.g., Atal Pension Yojana) directly within platform applications.
- **Access to Suitable Credit:** Provide formal, flexible-repayment micro-credit lines matched to platform earnings cycles to displace high-cost informal loans.

LIMITATIONS OF THE STUDY:

The study has certain limitations. First, convenience sampling was used, and therefore the findings cannot be generalized to the entire population of gig workers in Chennai. Second, the sample size was limited to 155 respondents. Third, the study relied on self-reported responses, which may be subject to response and recall bias. Finally, the cross-sectional design identifies associations among the variables but does not establish causal relationships. Future studies may employ larger probability-based samples and longitudinal designs to examine changes in income security and financial behaviour over time.

CONCLUSION:

This study examined the interplay between financial behaviour, income security, and job satisfaction among gig platform workers in Chennai, alongside their access to institutional safety nets. The findings highlight the central paradox of platform labour: while schedule

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flexibility offers a perception of autonomy, it comes at the cost of volatile earnings, algorithmic unpredictability, substantial vehicle operating expenses, and reliance on debt to cover regular household deficits.

The regression analysis demonstrates that financial behaviour and income security are significant positive predictors of job satisfaction, explaining 72.4% of its variance ($R^2 = 0.724$, $p < 0.001$). Higher financial stability and disciplined money management correspond directly to better occupational satisfaction, confirming that worker well-being in the platform economy is inseparable from earnings stability.

Furthermore, financial vulnerability varies across operational roles; post-hoc tests show significant differences in perceived income security across verticals, with food-delivery riders facing particularly acute precarity. This occupational insecurity is compounded by weak safety nets, reflected in a strong link between income level and private health insurance ownership ($chi^2 = 280.0$, $p < 0.001$), alongside very low reported enrollment on welfare platforms like e-Shram.

Ultimately, protecting gig workers does not require creating entirely new frameworks, as e-Shram and the Tamil Nadu Gig Workers' Welfare Board already exist. Because confirmed registration remains minimal, the core objective must be simplifying onboarding. Integrating automatic registration within aggregator applications and conducting direct field outreach can effectively bridge the gap between policy provisions and platform workers.

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