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A STUDY ON INFLUENCE OF DIRECT AND INDIRECT BENEFITS ON THE JOB SATISFACTION OF GIG ECONOMY WORKERS IN BANGALORE

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ABSTRACT

The gig economy has emerged as a significant component of the modern labor market, offering flexible, platform-based employment opportunities. However, this flexibility is often accompanied by economic insecurity, lack of social protection, and limited access to welfare benefits. This study examines the impact of welfare facilities on job satisfaction among gig workers in Bangalore, with a specific focus on both direct and indirect welfare benefits. The research adopts a descriptive and analytical approach using both primary and secondary data. Primary data were collected through a structured questionnaire administered to gig workers engaged in ride-hailing and food delivery services, using a convenience sampling technique. Statistical tools such as regression analysis, correlation, and percentage analysis were employed to examine the relationship between welfare measures and job satisfaction. The findings reveal that both direct and indirect welfare benefits have a statistically significant influence on job satisfaction. Direct benefits, including health insurance, gratuity, minimum earnings guarantee, and provident fund contributions, exhibit a stronger impact, highlighting the importance of financial security and long-term protection. Indirect benefits such as access to financial services, digital literacy, legal awareness, and work-life balance also contribute positively by enhancing workers' capabilities and overall well-being. However, certain factors such as incentives, recognition systems, and career growth opportunities show negative effects due to perceived lack of transparency and fairness. The study concludes that a balanced combination of financial security and empowerment-oriented welfare measures is essential to improve job satisfaction among gig workers. It emphasizes the need for transparent policies, better implementation of welfare schemes, and collaborative efforts among platforms, policymakers, and worker organizations. The research provides valuable insights for developing inclusive and sustainable welfare frameworks in the gig economy.

KEY WORDS: *Direct, Indirect, Benefits, Job Satisfaction, Gig Economy, Workers.*

1. INTRODUCTION

Despite being perceived as a contemporary phenomenon, the gig economy has its origins in far older types of flexible and temporary employment (Singh & Bhushan, 2023). In the past, jobs including domestic help, courier services, taxi driving, and caregiving were similar to gig employment. People were forced to take on several temporary occupations in order to support themselves throughout the early 20th century, especially during periods of economic hardship like the Great Depression (Ghorpade, Rahman & Jasmin, 2024). One of the first known instances of gig labor was when farmers, badly impacted by hunger and economic downturns, left their property and moved in search of temporary agricultural work. The idea of flexible, temporary employment was further reinforced during World War II when labor shortages forced businesses to engage temporary workers to satisfy production demands. However, as digital technology advanced, the gig economy's official recognition and growth accelerated (Dungdung & Sharma, 2024). Digital freelancing began with the introduction of websites like Craigslist in 1995 and Elance (now Upwork) in 1999, which allowed employees to communicate with clients from a distance. Platforms like Uber, Ola, Zomato, and Swiggy have transformed the labor market in recent years, resulting in a digitally driven gig economy that is defined by task-based, temporary work made possible by online markets (Jeswant & Saggi, 2023). Traditional employment patterns, in which people usually enter into long-term contracts with fixed salary and benefits, are significantly different from the gig economy. On the other hand, gig workers, often known as independent contractors or freelancers, have the freedom to select their own projects and set their own hours of work (Gohil & Jha, 2024). Gig employment is especially appealing to a variety of groups, including parents, students, and those looking for extra money, because of its flexibility. Despite these benefits, there are a number of drawbacks to the gig economy (Brinkley, 2016). Because profits are heavily reliant on shifting market demand, one of the most significant problems is income volatility. Workers frequently deal with

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erratic revenue sources, which makes it challenging to budget and handle financial responsibilities (Iazzolino, 2021). Furthermore, important benefits like health insurance, retirement plans, and paid time off that are often offered in regular employment arrangements are frequently unavailable to gig workers. Their lack of social security benefits puts them at risk, especially in times of personal or medical crisis. The legal designation of gig workers as independent contractors rather than employees is another serious issue. Their access to labor rights and safeguards, like as minimum wage guarantees, overtime pay, and workplace safety laws, is restricted by this designation (NITI Aayog, 2022). Even while legislative initiatives like the Code on Social Security, 2020 seek to provide gig workers with more benefits, these provisions are still restricted and have not yet been completely implemented. Additionally, the absence of clear and comprehensive laws pertaining to gig employment leads to uncertainty and insufficient protection for workers (Pant & Majumder, 2022). The problem is made more difficult by the overlap and lack of coordination among current labor rules, which do not offer a cohesive framework for defending the rights of gig workers. Gig workers' capacity to collectively bargain for improved pay and working conditions is sometimes hampered by their inability to establish legally recognized unions (Behrendt, Nguyen & Rani, 2019). Notably, minimum wages are sometimes not guaranteed by even proposed rules, leaving workers vulnerable to abuse. Due to its reliance on digital platforms and algorithmic administration, the gig economy's operational structure presents significant difficulties. Employees are subject to automated algorithms that, frequently in an opaque manner, decide on price, job distribution, and performance reviews. Rating systems have a big impact on employees' possibilities since unfavorable reviews might make it harder for them to get future employment (Chaudhary & Prajapati, 2024). Because of this, there is ongoing pressure to maintain good ratings, often at the expense of one's own wellbeing. Furthermore, workers' confusion and discontent are made worse by the lack of clear information about platform rules. Another problem that gig workers frequently face is social isolation. Gig work is frequently done separately, which results in a lack of social support and professional networking possibilities, in contrast to typical workplaces that offer chances for contact and cooperation (Kaine & Josserand, 2019). Isolation may have a negative effect on mental health and hinder opportunities for professional advancement. Furthermore, gig work's flexibility might make it difficult to distinguish between one's personal and professional lives, which can lead to a poor work-life balance. Employees may feel pressured to put in more hours in order to make enough money, which raises the possibility of burnout. Since gig workers are in charge of their own taxes, savings, and spending, financial management presents another difficulty (Mehta, 2022). Many employees find it difficult to successfully handle these tasks in the absence of sufficient financial literacy or support networks. The challenges experienced by gig workers, especially those involved in transportation and delivery services, are exacerbated by safety concerns (Mok, Kühner & Yeates, 2017). These employees face hazards include traffic accidents, hazardous workplaces, and possible confrontations with clients. Concerns regarding data privacy and cybersecurity are also raised by the necessity of sharing personal information on digital platforms (Nilsen & Kongsvik, 2023).

2. LITERATURE REVIEW

The gig economy's explosive growth in India has drastically changed the nature of work by providing platform-based, flexible job options while also generating new types of labor vulnerability (Zhang & Liu, 2024). The material that is now available repeatedly emphasizes the advantages of autonomy for gig workers, especially the ability to select their own work schedule and time, which is frequently cited as one of the main draws of gig employment. However, academics contend that this flexibility is sometimes deceptive since algorithmic management and incentive-driven systems force employees to be accessible all the time, which results in longer workdays and more intense labor (Samsudin et al., 2024). Because of this contradiction, academics have highlighted the significance of welfare policies that control flexibility by promoting appropriate working hours and rest periods in order to shield employees from exhaustion and burnout. In this situation, protections that guarantee worker welfare rather than exploitation under the pretense of autonomy must be added to flexibility (Yogesh & Lakshmi, 2022). Digital literacy and skill development are important welfare indicators for gig workers, according to a large body of literature. The majority of gig workers rely on digital platforms to find work, therefore learning how to utilize applications, tools, and platforms efficiently becomes crucial for increasing productivity and generating revenue (Berg, 2021). According to studies, workers' capacity to adapt in a quickly changing labor market is improved by having access to digital skills, financial literacy, and upskilling programs. This allows them to better comprehend platform algorithms and maximize their profits (Bhattacharyya & Jha, 2021). However, workers' long-term employability is limited by the lack of organized and institutionalized training systems, which emphasizes the necessity of comprehensive skill development programs backed by public policy frameworks and gig platforms (Stewart & Stanford, 2017). Without such measures, employees run the danger of being limited to low-skilled, low-paying jobs with no opportunity for promotion. The problem of career advancement, which is commonly recognized as a major gap in the gig economy, is closely related to skill development. Gig labor, in contrast to typical job systems, offers few chances for career advancement or a move

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into more stable or lucrative positions. According to academics, gig workers are frequently caught in cycles of low income and job instability due to a lack of defined career trajectories (Donovan, Bradley & Shimabukuro, 2016). As a result, welfare initiatives that support career progression—like certification programs, recognition systems, and integration with formal employment sectors—are thought to be crucial for long-term worker development (Berg, 2016). These actions support the general productivity and stability of the labor market in addition to improving individual career opportunities. According to current research on gig workers in India, mental health and wellbeing have become important issues (Healy, Nicholson & Pekarek, 2017). Workers experience significant levels of stress, anxiety, and burnout due to the unpredictable nature of gig labor, income instability, performance pressure, and a lack of social support (Bieber & Moggia, 2020). According to research, ongoing surveillance via ratings and consumer feedback systems makes psychological stress much worse. To address these issues, academics support welfare initiatives including wellness programs, stress management classes, and mental health seminars. In the gig economy, where traditional organizational support mechanisms and human resource interventions are mainly lacking, such activities are especially crucial (Kumar, 2024). The necessity of efficient grievance redressal procedures is another important aspect of welfare that has been emphasized in the literature. Unfair deactivation, payment disputes, and platform providers' lack of responsibility are common problems that gig workers face. According to empirical research, a large number of employees lack access to effective or transparent mechanisms for handling complaints, which results in discontent and a feeling of unfairness (Heeks et al., 2021). Because of this, scholars stress the significance of creating strong grievance redressal systems that guarantee prompt conflict resolution and promote confidence between employees and platforms (Qasim & Daniel, 2021). These kinds of procedures are crucial for encouraging accountability and justice in gig employment arrangements. Another common topic in scholarly conversations on the wellbeing of gig workers is platform transparency. Decision-making procedures pertaining to work distribution, ratings, and payment computations are frequently opaque when algorithmic management is relied upon. Research indicates that unclear communication about these issues leads to workers' perceptions of injustice and uncertainty (Antonucci, 2025). Transparency in algorithms, grading systems, and payment procedures is therefore seen as an essential welfare measure that allows employees to make knowledgeable decisions and lessens reliance on unexpected systems. The importance of social support networks including worker forums, unions, and peer support groups has drawn more attention in addition to institutional procedures (Robert, 2021). Because they lack the group identity and negotiating leverage that come with regular employment, gig workers frequently work alone. However, new data suggests that employees are creating unofficial groups and networks to exchange information, offer emotional support, and push for improved working conditions (Maurya, 2024). In order to enhance the gig economy as a whole, these collective structures are crucial for fostering participatory welfare models and increasing worker agency (Sharma & Mohanpuria, 1996). The research also emphasizes non-monetary rewards like badges, awards, and rankings as crucial soft welfare metrics for motivation and recognition. By recognizing employees' efforts and achievements, these incentives enhance psychological well-being and job satisfaction even while they do not immediately improve financial circumstances (Allon, Cohen & Sinchaisri, 2018). In the typically impersonal setting of platform-based employment, these recognition systems may boost engagement and provide a sense of accomplishment. Another crucial component of welfare programs is legal knowledge and rights education. According to Kapoor, Behera, and Gaur (2022), a large number of gig workers in India are not well-informed about their contractual duties, labor rights, and applicable social security benefits. Their susceptibility to unfair behaviors and exploitation is increased by this information gap. Literature highlights the necessity of educational programs that educate employees about their rights and provide them the ability to bargain with platforms for better conditions. In the Indian setting, where gig workers are frequently categorized as independent contractors and are not covered by standard labor laws, such safeguards are particularly crucial. Research studies have extensively documented safety and security problems, especially for delivery and ride-hailing workers. Road accidents, hazardous work settings, and a lack of emergency assistance systems are just a few of the major occupational dangers these people confront (Kannan, 2024). In order to provide worker protection, welfare measures including personal safety training, the supply of protective gear, and emergency support are crucial (Bérastégui, 2021). Employee confidence may be increased and dangers can be greatly decreased by including safety awareness training into platform operations. The evidence increasingly highlights the significance of hard benefits, especially monetary and institutional safeguards, in resolving the economic uncertainty associated with gig labor, even while soft welfare measures increase the quality of work life (Williams, McDonald & Mayes, 2022). The lack of economic stability has been found to be a significant issue in several studies, which has prompted demands for a daily or weekly guarantee of a base income. Minimum income guarantees are an essential welfare intervention since gig workers frequently operate under extremely uncertain earning conditions due to shifting demand and algorithm-driven incentives. Nevertheless, the majority of platforms do not offer such assurances, leaving employees reliant on erratic task availability. The provision of health and medical insurance for employees and their families is closely linked to income security (Nadagoudar

& Patil, 2021). Healthcare coverage is more necessary due to the physically demanding nature of many gig employment, yet many workers may not have access to reasonably priced medical care. By suggesting health insurance plans and medical benefits for gig workers, policy proposals like the Code on Social Security, 2020 offer important advancements. But there are still issues with implementation, and many employees still pay for their own medical care (Government of India, 2020). Accident and life insurance coverage is another critical area of welfare, particularly for workers engaged in high-risk activities. Even with policy protections, current insurance plans are sometimes insufficient, hard to get, or have restricted coverage. This emphasizes the necessity of more extensive and easily accessible insurance programs that offer prompt financial assistance in the event of harm or death (Dhawan & Behera, 2022). The vulnerability of gig workers is further increased by the lack of paid leave benefits, such as emergency and sick leave. Gig workers, in contrast to regular employees, usually do not be paid during times of illness or personal difficulties, which leads to revenue loss and financial strain. In a similar vein, workers experience financial instability in old age due to the inadequate retirement security offered by provident funds or pension plans. Even while performance-based bonuses and incentives are meant to increase income, they frequently put pressure on employees to put in more hours and reach challenging goals, which intensifies work (Behera & Gaur, 2022). Additionally, gig workers typically receive little compensation from platforms for work-related expenditures including petrol, maintenance, and mobile data fees. Significant holes in the welfare system are also evident in the absence of maternity benefits, unemployment benefits, and financial aid for the purchase of necessary job instruments. In order to solve these issues, government-backed welfare programs—such as social security, insurance, and pensions—are essential. The goal of programs like the e-Shram portal is to increase gig workers' membership in the formal labor system and provide them with additional advantages. But problems including poor knowledge, ineffective administration, and restricted access still make them ineffective (Behera & Gaur, 2020). In summary, research on welfare policies for gig workers in India emphasizes the necessity of an all-encompassing strategy that incorporates both tangible and soft benefits. Hard benefits offer crucial financial stability and safety, while soft measures improve the quality of work life and empower employees. Policymakers, platform businesses, and worker organizations must work together to guarantee that welfare measures are efficiently implemented and available to all gig workers in order to achieve sustainable and inclusive development in the gig economy (Gleim, Johnson & Lawson, 2019).

3. RESEARCH PROBLEM

There are still a lot of unanswered questions about the connection between welfare services and work satisfaction, especially at the regional level, despite the increasing amount of research on the gig economy in India. The majority of research that are now available concentrate on general national patterns, highlighting problems including unstable income, a lack of social security, and the dual nature of flexibility in gig labor. Although these studies offer insightful theoretical and empirical information, they frequently take a generic approach and miss location-specific dynamics that might affect gig workers' experiences. Cities like Bangalore, where the socioeconomic climate, degree of digital penetration, and kind of platform-based job may be different from metropolitan areas like Bangalore or Mumbai, are conspicuously lacking in concentrated study. Furthermore, previous studies have mostly examined welfare metrics separately, such as insurance coverage, skill development, or mental health assistance, without methodically analyzing their combined effect on total work satisfaction. There is no empirical data relating gig workers' job satisfaction to "hard" perks like paid time off, health insurance, and income stability as well as "soft" welfare metrics like flexibility, recognition, and grievance redressal. Furthermore, although conceptually addressed, the paradox of flexibility—where liberty coexists with algorithmic pressure—lacks context-specific confirmation. The lack of primary data-driven research that document gig workers' opinions, attitudes, and real-world experiences with welfare facilities is another significant gap. Many studies ignore grassroots reality because they rely on theoretical frameworks or secondary data. Additionally, the impact of occupational and demographic characteristics on satisfaction levels has not received enough consideration. By offering an empirical, location-specific examination of how different welfare amenities impact job satisfaction among gig workers in Bangalore, this study aims to close these gaps and provide a more comprehensive and useful understanding of the problem.

4. RESEARCH OBJECTIVES

1. To find out the impact of direct welfare benefits on gig economic workers job satisfaction in Bangalore.
2. To explore the influence of indirect benefits on gig economic workers job satisfaction in Bangalore.
3. To provide the suitable suggestions and recommendation for the better improvement of social security for the gig economy workers.

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5. HYPOTHESIS

H0: There is no significant influence of direct welfare benefits *on gig economic workers job satisfaction in Bangalore.*
H1: There is a significant influence of direct welfare benefits *on gig economic workers job satisfaction in Bangalore.*
H0: There is no significant impact of indirect welfare benefits *on gig economic workers job satisfaction in Bangalore.*
H2: There is a significant impact of indirect welfare benefits *on gig economic workers job satisfaction in Bangalore.*

6. RESEARCH METHODOLOGY

This study uses a descriptive and analytical research approach to investigate how welfare facilities affect Bangalore gig workers' job satisfaction. There is use of both primary and secondary data. A standardized questionnaire is used to gather primary data from gig workers that provide platform-based services like food delivery and ride-hailing. Because the gig labor is disorganized and dispersed, a convenience sampling approach is used, and a sufficient sample size is chosen for insightful analysis. Both hard benefits (income stability, insurance, and financial incentives) and soft benefits (flexibility, recognition, grievance redressal, and work-life balance) are measured by the questionnaire. Journals, reports, and policy papers are the sources of secondary data. The link between welfare facilities and work satisfaction is tested, and the suggested hypotheses are validated, using statistical methods including regression, correlation, and percentage analysis.

7. SAMPLE SIZE AND SAMPLING TECHNIQUE

The sample size for this study was calculated from an estimated population of 4,000 to 7,000 gig workers connected to Ola, Uber, Swiggy, and Zomato in Bangalore using the Taro Yamane (1964) sampling approach. To guarantee the dependability, precision, and generalizability of results for the intended population, a representative sample was chosen using Yamane's method with a suitable margin of error.

8. SCOPE OF THE STUDY

The study's objective is limited to investigating how Bangalore gig workers' job satisfaction is affected by direct and indirect welfare benefits. It emphasizes both direct advantages like financial assistance, insurance, and income stability as well as indirect benefits like flexibility, skill development, and grievance redressal. The survey includes gig workers who work for platform-based businesses like ride-hailing and deliveries. In addition to highlighting gaps in current provisions and providing ideas for enhancing welfare policies and practices in the gig economy, it attempts to examine how these welfare measures affect workers' levels of happiness, well-being, and productivity.

9. DATA COLLECTION

i) Primary Data Collection:

The current study, "A Study on the Impact of Welfare Facilities on Job Satisfaction among Gig Workers in Bangalore," is based on primary data that was gathered directly from respondents who work in the gig economy. The study uses a survey-based methodology to collect first-hand data on the availability and efficacy of hard benefits (monetary welfare measures like income security, insurance, incentives, and financial support) as well as soft benefits (non-monetary welfare measures like flexibility, training, grievance redressal, and safety awareness) and their impact on job satisfaction. The primary tool for gathering data is a structured questionnaire. The purpose of the questionnaire is to gather information about the respondents' demographics, kind of gig employment, availability of social services, and degree of job satisfaction. To gauge opinions about different welfare programs and their effects, it contains both closed-ended and Likert-scale items. To guarantee greater coverage and inclusion, data is gathered both online and offline. Digital survey tools provided via messaging apps and social media platforms are used for online data gathering, making it simple for tech-savvy gig workers to participate. In order to ensure participation from employees who might have restricted internet access, offline data collecting entails direct engagement with respondents at their workplaces, such as delivery terminals, transportation hubs, and general meeting spaces. In addition to the questionnaire, chosen respondents are interviewed and have casual conversations to learn more about their expectations, difficulties, and experiences with welfare institutions. These qualitative techniques enhance the quantitative data and aid in comprehending the real-world problems gig workers confront. In order to analyze the link between welfare metrics and job satisfaction among gig workers, a thorough and trustworthy primary data collection method is ensured by the combination of survey, interviews, and conversations.

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ii) Secondary Data Collection:
Selected peer-reviewed publications from bibliographic databases (Emerald, Sage journals online, Science Direct, Scopus, Taylor & Francis online, Web of Science, and Wiley (online library)) were the sources of the secondary data. Peer-reviewed journals were taken into account based on their knowledge validity and biggest impact on the subject of research. Internet-based resources, published reports, journals, theses, magazines, research articles, newspapers, etc.

10. DATA ANALYSIS

Multiple regression analysis was the main statistical technique used in a study on the effect of welfare facilities on job satisfaction among gig workers in Bangalore. To ascertain the stability and consistency of the research equipment, reliability analysis is performed. Consistency shows how well the research instrument measures the model and conceptual framework.

***Direct Welfare* Benefits**

H0: There is no significant influence of direct welfare benefits *on gig economic workers job satisfaction in Bangalore.*

H1: There is a significant influence of direct welfare benefits *on gig economic workers job satisfaction in Bangalore.*

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.989[a]	.978	.978	.20103

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	727.080	12	60.590	1.499E3	.000[a]
	Residual	16.044	397	.040		
	Total	743.124	409			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.049	.043		-1.124	.262
	Equipment Support / Subsidies	.053	.049	.049	1.080	.281
	Gratuity Benefits (Proposed/Selective)	.478	.035	.462	13.637	.000
	Health Insurance Coverage	.511	.023	.517	22.653	.000
	Accident Insurance	-.265	.032	-.256	-8.362	.000
	Paid Leave (Limited in Some Platforms)	-.019	.030	-.018	-.623	.534
	Fuel Allowance / Travel Reimbursement	-.124	.031	-.127	-3.997	.000
	Maternity Benefits (Limited Availability)	.020	.033	.019	.606	.545
	Minimum Earnings Guarantee	.217	.030	.209	7.280	.000
	Incentives and Performance Bonuses	-.198	.040	-.191	-4.963	.000
	Provident Fund (PF) Contributions (Emerging in Policy)	.191	.031	.189	6.187	.000
	Surge Pricing Benefits	.138	.037	.134	3.722	.000
	Timely Payments / Weekly Settlements	.003	.009	.002	.295	.768

a. Dependent Variable: Gig economic workers job satisfaction in Bangalore

The regression results clearly indicate that direct welfare benefits have a strong and statistically significant influence on job satisfaction among gig economy workers in Bangalore. The model summary shows an exceptionally high R value (0.989) and R^2 (0.978), meaning that about 97.8% of the variation in job satisfaction is explained by the selected direct welfare benefits. The ANOVA results further confirm the model's overall significance ($F = 1499$, $p < 0.001$), leading to the rejection of the null hypothesis (H_0) and acceptance of the alternative hypothesis (H_1), establishing that direct welfare benefits significantly affect job satisfaction. Looking at individual predictors, health insurance coverage ($\beta = 0.517$) and gratuity benefits ($\beta = 0.462$) emerge as the most

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influential positive factors, indicating that long-term security and healthcare support are critical drivers of satisfaction. Other significant positive contributors include minimum earnings guarantee (β = 0.209), provident fund contributions (β = 0.189), and surge pricing benefits (β = 0.134), suggesting that income stability and future financial security play an important role. Interestingly, some variables such as accident insurance (β = -0.256), incentives and performance bonuses (β = -0.191), and fuel allowance (β = -0.127) show a significant but negative relationship, which may imply dissatisfaction due to inadequate coverage, inconsistent payouts, or perceived unfairness in implementation. Meanwhile, factors like equipment support, paid leave, maternity benefits, and timely payments are found to be statistically insignificant, indicating that they do not have a meaningful impact on job satisfaction in this context. Overall, the analysis suggests that core financial security and health-related benefits are the strongest determinants of job satisfaction among gig workers, while inconsistent or insufficiently structured benefits may negatively influence their perceptions.

Indirect Welfare Benefits

H0: There is no significant impact of indirect welfare benefits *on gig economic workers job satisfaction in Bangalore.*

H2: There is a significant impact of indirect welfare benefits *on gig economic workers job satisfaction in Bangalore.*

The below regression analysis of indirect welfare benefits shows a strong and statistically significant impact on job satisfaction among gig economy workers in Bangalore. The model summary indicates a high correlation (R = 0.935) and substantial explanatory power ($R^2 = 0.874$), meaning that 87.4% of the variation in job satisfaction is explained by the selected indirect welfare factors. The ANOVA results ($F = 228.700$, $p < 0.001$) confirm that the model is highly significant, leading to the rejection of the null hypothesis (H_0) and acceptance of the alternative hypothesis (H_2), thereby establishing that indirect welfare benefits significantly influence job satisfaction. Examining individual variables, access to financial services (β = 0.414) and work-life balance benefits (β = 0.364) emerge as the most influential positive determinants, highlighting the importance of financial inclusion and personal well-being. Other significant positive contributors include digital literacy support (β = 0.347), legal support and awareness (β = 0.239), and skill development and training programs (β = 0.178), suggesting that empowerment, knowledge, and capacity-building initiatives play a crucial role in enhancing satisfaction levels. Conversely, recognition and reward programs (β = -0.443) show a strong negative and significant relationship, indicating possible dissatisfaction due to perceived bias, lack of transparency, or inconsistency in rewards. Similarly, career growth opportunities (β = -0.097) also exhibit a significant negative effect, which may reflect limited upward mobility or unmet expectations within gig roles. Meanwhile, factors such as community building initiatives, flexible working hours, mental health support programs, platform support services, and social security schemes are statistically insignificant, implying that they do not have a meaningful direct influence on job satisfaction in this model. Overall, the findings suggest that indirect benefits related to financial access, skill enhancement, and work-life balance are key drivers of job satisfaction, whereas poorly implemented recognition systems and unclear career pathways may reduce satisfaction among gig workers.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.935[a]	.874	.870	.47478

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	618.621	12	51.552	228.700	.000[a]
	Residual	89.489	397	.225		
	Total	708.110	409			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.227	.114		-1.996	.047
	Access to Financial Services	.488	.057	.414	8.599	.000
	Digital Literacy Support	.373	.050	.347	7.435	.000
	Career Growth Opportunities	-.139	.061	-.097	-2.272	.024
	Community Building Initiatives	.070	.046	.062	1.526	.128

	Flexible Working Hours	-.035	.065	-.028	-.530	.596
	Skill Development & Training Programs	.193	.044	.178	4.346	.000
	Legal Support & Awareness	.241	.034	.239	7.051	.000
	Social Security Schemes (Government-linked)	-.089	.046	-.083	-1.930	.054
	Mental Health Support Programs	.132	.087	.126	1.521	.129
	Platform Support Services	-.122	.087	-.100	-1.396	.163
	Recognition & Reward Programs	-.461	.066	-.443	-7.012	.000
	Work-Life Balance Benefits	.462	.067	.364	6.909	.000

a. Dependent Variable: Job Satisfaction among Gig Economy workers

11. RESEARCH FINDINGS

1. The study confirms that both direct and indirect welfare benefits have a significant impact on job satisfaction among gig economy workers in Bangalore, as both models are statistically significant ($p < 0.001$).
2. Direct welfare benefits show a stronger influence ($R^2 = 0.978$) compared to indirect benefits ($R^2 = 0.874$), indicating that financial and security-related benefits are more critical determinants of job satisfaction.
3. Among direct benefits, health insurance and gratuity benefits are the most influential positive factors, emphasizing the importance of health security and long-term financial stability.
4. Income-related benefits, such as minimum earnings guarantee, provident fund contributions, and surge pricing, significantly enhance job satisfaction by reducing income uncertainty.
5. Some direct benefits like accident insurance, incentives, and fuel allowance show a negative impact, suggesting dissatisfaction due to poor implementation, insufficient coverage, or lack of transparency.
6. Among indirect benefits, access to financial services and work-life balance are the strongest positive contributors, highlighting the importance of financial inclusion and personal well-being.
7. Digital literacy, legal awareness, and skill development programs positively influence job satisfaction, indicating that empowerment and capability-building improve workers' experiences.
8. Recognition and reward programs and career growth opportunities show a significant negative impact, suggesting that unclear advancement paths and perceived unfair recognition systems reduce satisfaction.
9. Several factors such as flexible working hours, community support, mental health programs, and platform services are statistically insignificant, indicating that these benefits may not be effectively structured or perceived as valuable by workers.
10. Overall, the findings reveal that core financial security (hard benefits) combined with selective empowerment measures (soft benefits) are essential for improving job satisfaction, while poorly implemented welfare mechanisms can negatively influence worker perceptions.

12. SUGGESTIONS

1. Strengthen Health and Insurance Coverage - Since health insurance significantly improves job satisfaction, gig platforms and policymakers should ensure comprehensive, affordable, and easily accessible health and accident insurance schemes for all workers.
2. Introduce Minimum Earnings Guarantee - To address income volatility, platforms should implement a minimum income or base pay guarantee, ensuring financial stability regardless of fluctuating demand.
3. Expand Long - Term Financial Security Measures-Benefits like provident fund (PF), gratuity, and pension schemes should be formalized and widely implemented to provide long-term financial protection for gig workers.
4. Improve Transparency in Incentives and Rewards - Negative perceptions of incentives and recognition programs indicate a need for clear, transparent, and fair reward systems to avoid dissatisfaction and mistrust.
5. Enhance Fuel and Work-Related Cost Support - Since fuel allowances show a negative impact, platforms should revise reimbursement policies to better reflect rising operational costs and ensure fair compensation.
6. Promote Financial Inclusion - Access to financial services significantly improves satisfaction; therefore, workers should be supported with banking access, credit facilities, and financial planning assistance.
7. Invest in Skill Development and Digital Literacy - Platforms and government bodies should provide regular training programs, upskilling opportunities, and digital literacy initiatives to enhance worker productivity and career prospects.

8. Ensure Work-Life Balance - Measures-Since work-life balance strongly affects satisfaction, platforms should limit excessive working hours and design algorithms that prevent overwork and burnout.
9. Strengthen Legal Awareness and Grievance Redressal Systems - Establish clear, accessible grievance mechanisms and educate workers about their rights to improve trust and reduce exploitation.
10. Redesign Career Growth Opportunities - The negative impact of career growth indicates a need to create structured career pathways, certifications, and transition opportunities into formal employment sectors.
11. Improve Recognition Systems - Recognition programs should be fair, unbiased, and performance-based, ensuring workers feel valued rather than demotivated.
12. Promote Social Security Schemes and Awareness - Government initiatives (like social security schemes) should be better implemented and widely communicated, ensuring workers are aware of and can access these benefits.
13. Enhance Platform Transparency - Platforms should clearly communicate algorithms, rating systems, and payment structures to reduce uncertainty and build worker confidence.
14. Support Mental Health and Well-being - Even though statistically insignificant, mental health remains important; platforms should offer counseling support, stress management programs, and peer support networks.

13. LIMITATIONS OF THE STUDY

This study has certain limitations that should be considered while interpreting the findings. First, the use of convenience sampling may limit the generalizability of the results, as the sample may not fully represent the diverse population of gig workers in Bangalore. Second, the study is geographically restricted to Bangalore, which may not reflect the experiences of gig workers in other cities with different economic and social conditions. Third, the reliance on self-reported data through questionnaires may introduce response bias, as participants might provide socially desirable answers. Additionally, the cross-sectional nature of the study limits the ability to establish causal relationships between welfare benefits and job satisfaction over time. Some variables, such as mental health and community support, may not have shown significance due to measurement limitations. Finally, rapidly evolving platform policies and labor regulations may affect the relevance of findings over time.

14. DIRECTIONS FOR FUTURE RESEARCH

Future research can build upon this study by adopting more robust and diverse methodologies. Longitudinal studies should be conducted to examine how welfare benefits influence job satisfaction over time and to establish causal relationships. Expanding the geographical scope to include multiple cities or rural areas would provide a more comprehensive understanding of regional variations in gig workers' experiences. Researchers can also employ probability sampling techniques to improve the representativeness of the sample. Further studies should explore sector-specific differences, such as comparing ride-hailing, food delivery, and freelance digital work, to identify unique welfare needs. Qualitative approaches like in-depth interviews and case studies can offer deeper insights into workers' lived experiences. Additionally, future research should investigate the role of government policies and platform regulations in shaping welfare outcomes. The impact of emerging technologies, such as algorithmic management and artificial intelligence, on job satisfaction also warrants attention. Finally, comparative international studies could help identify best practices and policy frameworks for improving gig worker welfare globally.

15. CONCLUSION

The study highlights the significant role of welfare facilities in shaping job satisfaction among gig economy workers in Bangalore. Both direct and indirect welfare benefits are found to have a strong and statistically significant impact, with direct benefits such as health insurance, gratuity, minimum earnings guarantee, and provident fund contributions emerging as the most influential factors. These findings emphasize that financial security and social protection are critical for improving the well-being and satisfaction of gig workers. At the same time, indirect benefits such as access to financial services, digital literacy, legal awareness, and work-life balance also contribute positively by enhancing workers' capabilities and overall quality of work life. However, the study also reveals that poorly implemented welfare measures, including incentives, recognition systems, and unclear career growth opportunities, can negatively affect job satisfaction. This indicates the need for better transparency, fairness, and structured policy frameworks within gig platforms. Overall, the research underscores the importance of a balanced approach that integrates both hard and soft welfare measures. Collaborative efforts from policymakers, platform companies, and worker organizations are essential to create a sustainable, inclusive, and worker-centric gig economy that ensures both flexibility and security.

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