



## A STUDY ON CONSUMER BEHAVIOR FOR GIG ECONOMY WORKERS

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**Abstract:**

The gig economy has transformed employment patterns, influencing consumer behavior among gig workers. The gig economy is a type of short term and task based digital platforms. In this case gig workers work as on contract basis rather than opting full time job. Through this short term basis job gig workers are benefited as they can able to learn new skills, experience of multiple tasks, etc. But on the other hand they have to face disadvantages such as lack of job security, no fix income, no health insurance or other benefits that full time employees receives. Their income is based on their efforts and task completed. The study examines how fluctuating income, job instability, and flexible work impact their spending habits, savings and financial decisions. This research aims to understand and make analysis behavior of the consumer for gig workers. It explores key factors like expense, prioritization, brand preferences and economic adaptability.

**Keywords:** Consumer, Gig workers, Gig economy, Consumer Behavior and Freelancers' Financial Behavior.

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**Introduction:**

The gig economy has become a vital part of the modern labor market, offering flexible job opportunities through digital platforms. With the rise of freelancing, ride-sharing, delivery services, and online tutoring, more individuals are turning to gig work like a primary source or secondary source of income. This shift in employment patterns has also brought about changes in consumer behavior, influencing how gig workers spend their earnings, their shopping preferences, and their financial decision-making.

One of the key aspects of consumer behavior in the gig economy is purchasing habits. Unlike traditional employees who receive fixed monthly salaries, gig workers often experience fluctuating incomes. This variability in earnings can impact their spending choices, making them more cautious or strategic in their purchases. Understanding how gig workers allocate their income across essential and non-essential goods, as well as their reliance on discounts and cashback offers, is crucial to assessing their financial

stability.

Another significant factor influencing consumer behavior is payment preference. As digital transactions become more widespread, many consumers, including gig workers, are shifting towards cashless payments. Digital wallets, UPI payments, and credit/debit card transactions offer convenience and security, making them a preferred choice over cash. However, some individuals still rely on cash for transactions, highlighting the need to analyze the factors influencing this preference.

Additionally, the study explores the relationship between gig work and financial planning. Many gig workers juggle multiple jobs to ensure financial stability, leading to variations in their weekly or monthly working hours. This research seeks to identify whether their work schedules affect their spending habits and whether they prioritize savings, investments, or impulse spending.

By examining these aspects, this study aims to provide insights into the consumer behavior of gig economy

workers, helping businesses, policymakers, and financial institutions tailor their services to meet the needs of this growing workforce. Understanding the purchasing decisions of gig workers can also help in developing better financial tools, budgeting strategies, and marketing approaches targeted toward this demographic

### Review of Literature:

#### i. Ram Kumar B P (May 2022):

According to this author online food ordering helps to save time also enables easy to use and as a result customer love to order food in online mode especially younger customer between the age group of 20-25 years. Among all food delivery apps swiggy was the most popular app. Many customer gives preferences cash on delivery even when online payments options are available.

#### ii. Mr. Rahul Gupta, Mr. Sanjay Roy, Mr. Karan Kumar and Mr. Chirag Arora (2019):

According to these authors, some consumers remain doubtful to order food through online mode as they worry about mishandling foods during delivery.

#### iii. Ejuchegahi Anthony Angwaomaodoko (2025):

This author states about consumer behavior in gig economy is that, demands of the consumers are increasing in case of high quality, fastest services and convenience in digital platforms. The gig economy presents not only benefits but also drawbacks and therefore to move forward, it is necessary to balance worker flexibility with stability as well as forward thinking solutions.

#### iv. The Growth of the Gig Economy According to the International Labour Organization (ILO) (2021):

The gig economy has witnessed substantial growth, with millions of workers engaged in freelance, delivery, ride-sharing, and These statistics underscore the rising dependence on gig work as a primary income source in India, with the number of gig workers projected to increase from

7.7 million in recent years to an estimated 23.5 million by 2030, as reported by NITI Aayog in 2022.

#### v. Xiongtao et al. (December, 2021):

This author express about how gig worker react to unfavorable behavior customer treatment is that, some customers behave negatively with gig workers, which results frustration feel by gig workers. But when some customers behave in positive or polite manner, it helps to reduce negative effects of bad customers among gig workers.

### Research Methodology:

This research is based on both primary and secondary data.

#### A. Primary Data:

This study is based on primary data collected through an online survey using Google Forms. The research aims to analyze the consumer behavior of gig economy workers by understanding their spending patterns, financial habits, and purchasing preferences.

a. **Data Collection Method:** A structured questionnaire was designed and shared with gig Workers through digital platforms. The survey included multiple-choice questions, rating scales, and open-ended responses to capture detailed insights.

b. **Sampling Method:** The study employs a convenience sampling technique, where gig workers such as delivery partners, freelancers, and ride-hailing drivers were selected based on availability and willingness to participate.

#### B. Secondary Data:

The data has collected from few research papers available on the internet.

- Government reports and economic surveys on gig economy trends
- Research papers, journal articles, and books on consumer behavior

- c. Industry reports from organizations like NASSCOM, McKinsey, or ILO
- d. Online databases (Google Scholar, ResearchGate, SSRN)
- e. News articles and market analysis reports

**Objectives:**

- a) To understand the differences in behavior of the consumers in gig economy workers and traditional employees.
- b) Analyze the spending behavior of gig economyworkers.

**Data Analysis:**

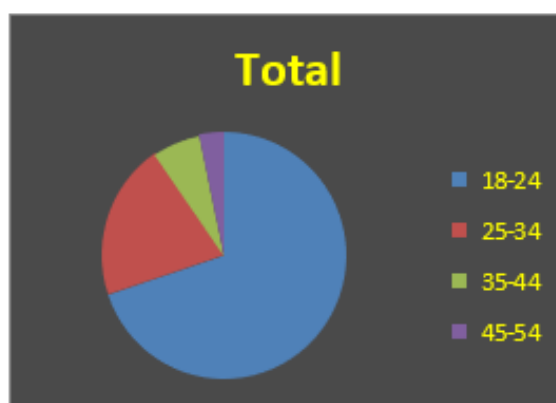
The survey data reveals that the majority of respondents (69.4%) are young adults (18- 24), with a

nearly balanced gender ratio (56.5% male, 43.5% female). Most are students (35.5%) or employees (22.6%), while 11.3% are gig workers. Shopping habits show that 35.5% shop monthly, with food (50%) and electronics (24.2%) being top spending categories. Digital payments are widely used, with 58.1% opting for both cash and cashless methods. Discounts influence purchasing decisions for 61.3% of respondents. In the gig economy, delivery services (38.5%) and freelancing (28.8%) are the most common jobs, with 45.1% working 10-20 hours per week and many being new to gig work (less than a year). This indicates a strong digital consumer base and a growing but primarily part-time gig workforce.

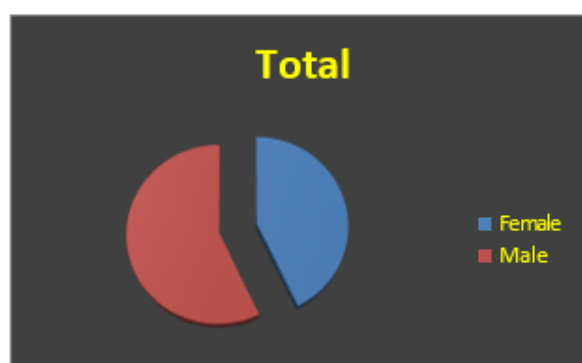
**1. Demographics**

- a. **The majority of respondents belong to the 18-24 age group (69.6%).**

A majority (69.4%) of respondents are aged 18-24, followed by 25-34 (21%). This suggests that the responses are largely from young adults, who are more tech-savvy and likely to engage in digital transactions.

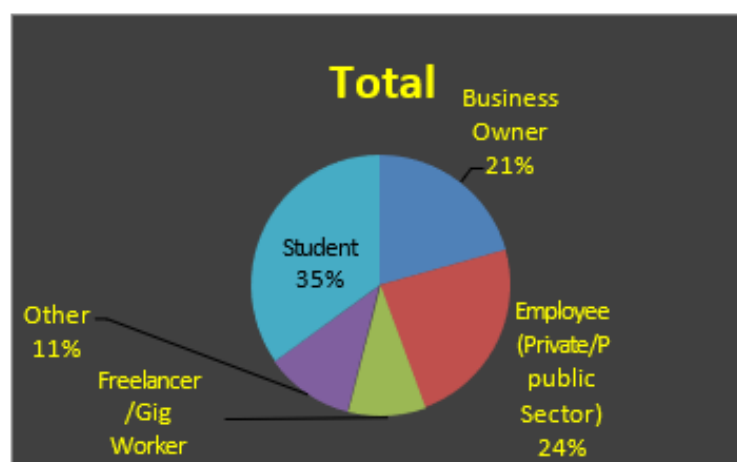


- b. **A nearly equal distribution of males (56.5%) and females (43.5%).**



The survey had 56.5% male and 43.5% female respondents, indicating a relatively balanced gender representation. This diversity ensures a broader perspective on consumer behavior and gig economy participation. Gender differences may influence spending habits, online shopping preferences, and payment methods. The distribution also reflects trends in gig work, with potential variations in job types between males and females. A balanced response rate enhances the reliability of the study, making the findings more applicable to a wider audience.

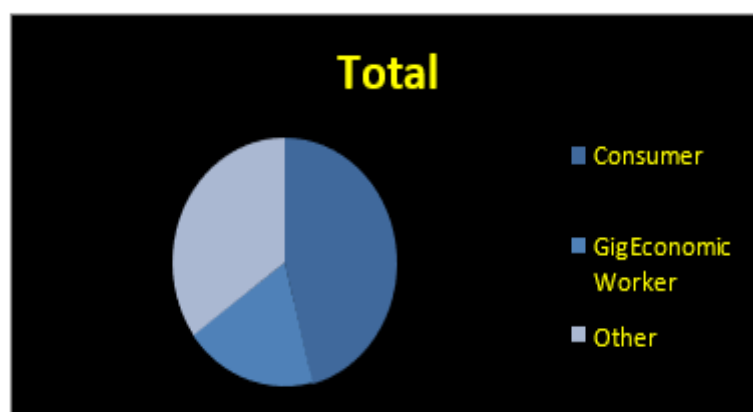
**c. Most respondents are students (35.5%), followed by employees (22.6%).**



The survey data shows that 35.5% of respondents are students, highlighting a strong representation of young learners. Employees make up 22.6% of the participants, indicating a significant working professional presence. Additionally, 21% are business owners, reflecting entrepreneurial involvement in the gig economy. Freelancers and gig workers account for 11.3%, showcasing independent professionals' engagement. This distribution provides a diverse perspective on consumer behavior across different occupational backgrounds.

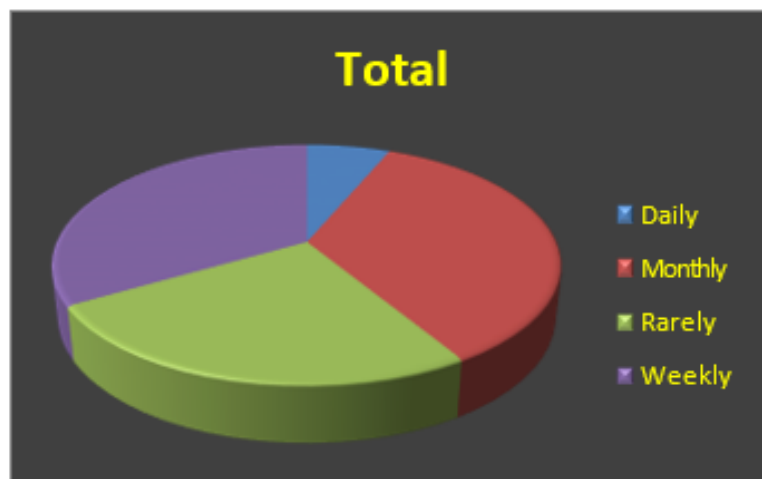
**2. Gig Economy Participation**

**a. 19.4% of respondents identify as gig workers, while 46.8% are consumers.**



**3. Consumer Behavior**

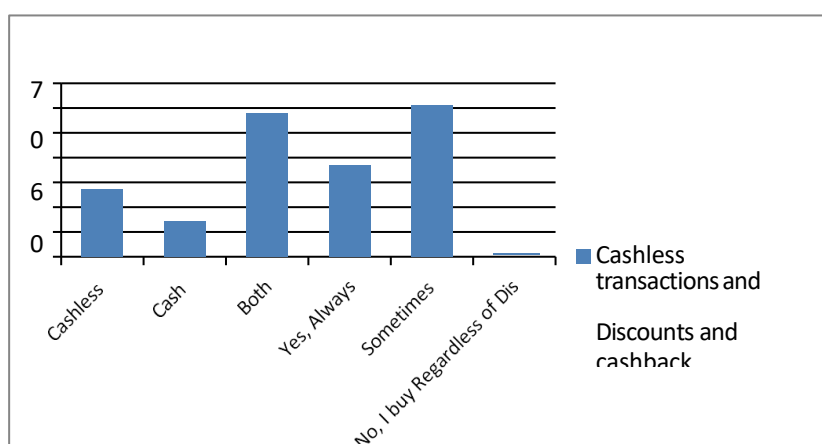
**a. Online shopping frequency is highest for weekly (34.5%) and monthly (34.5%) shoppers. Food (51.7%) is the most purchased category, followed by Electronics (22.4%).**



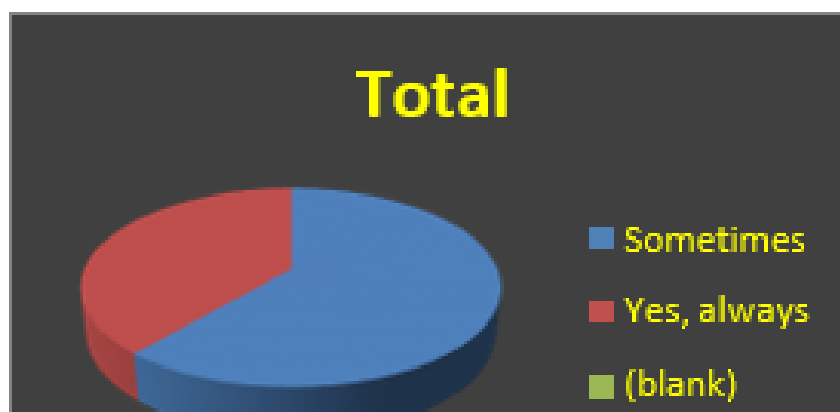
cashless transactions are preferred by 27.4% of respondents.

58.1% use both cash and cashless methods, indicating flexible payment preferences.

27.4% prefer cashless payments, showing a shift towards digital transactions



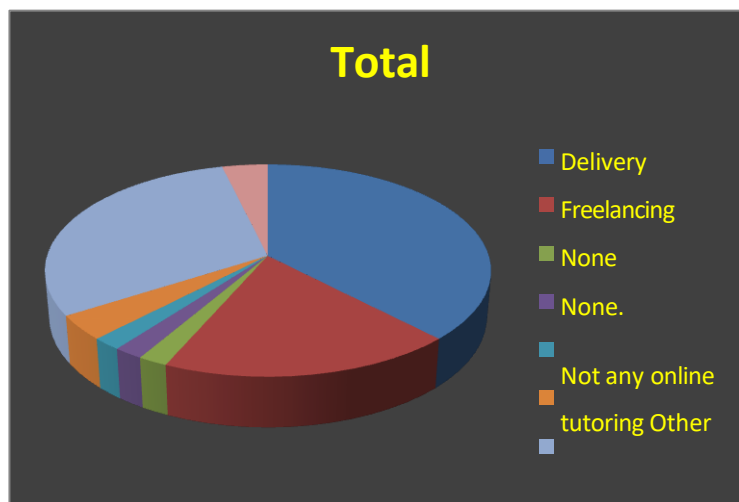
a. Discounts and cashback offers influence 37.1% of respondents always, while 61.3% are influenced sometimes.



Very few respondents ignore discounts, highlighting the role of promotions in influencing purchases.

44.9. % of gig workers work more than 30 hours per week.

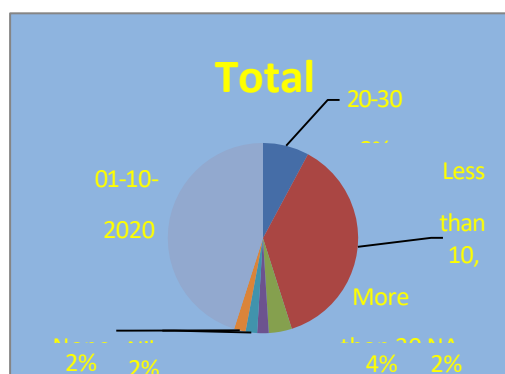
- b. Delivery services (36.7%) and freelancing (18.4%) are the dominant gig work categories. Most gig workers are new (less than a year) and work part-time, with delivery and freelancing being the most popular gig work



categories.

- c. early 45.8% of gig workers have been in the gig economy for 6 months to 1 year
- d. 37.5% work less than 10 hours per week, indicating a mix of full-time and part-time gig employment.

The working hours of gig workers vary significantly based on the nature of their jobs. While some engage in gig work full-time, averaging 30–40 hours per week, others work part-time, dedicating 10–20 hours weekly to supplement their income.



### Findings:

1. Most of the customers gives more preference to order online foods instead of visiting restaurants.
2. Swiggy is popular platform to order food.
3. Some consumer also prefer cash on delivery.

### Limitations:

1. Availability of less time.
2. Less research papers were available.
3. While the study provides valuable insights, it is

limited to responses from workers using online platforms.

### Conclusion:

This research on consumer behavior among gig economy workers provides key insights into how these workers make financial decisions, their spending patterns, and their work habits. The gig economy has emerged as a significant employment sector, offering flexibility but also presenting unique financial challenges for workers.

The study finds that digital payment adoption is increasing, with a considerable percentage of workers preferring cashless transactions. However, cash remains relevant for many, indicating the need for a hybrid financial approach. Additionally, discounts and cashback offers significantly influence purchasing decisions, suggesting that gig workers are highly price-conscious and respond actively to promotional incentives.

Regarding work patterns, the findings indicate that a majority of gig workers have been engaged in the sector for 1–3 years, and many work more than 30 hours per week, reflecting the gig economy's role as a primary source of income for many. The diversity of gig work—ranging from freelancing to delivery and ride-sharing—highlights the varied nature of this employment model.

#### Implications and Recommendations:

Given these findings, businesses and policymakers should consider strategies that support gig workers' financial stability, such as tailored banking solutions, digital financial literacy programs, and benefits structures that enhance their economic security. Additionally, companies can leverage consumer insights to design more effective marketing campaigns targeting gig workers, especially those responsive to

discounts and rewards programs.

Overall, this study reinforces the importance of understanding and addressing the unique consumer behaviors and financial needs of gig economy workers, ensuring their sustainable participation in the evolving labor market.

From the above points we conclude that consumer gives preferences to convenience, affordability and speed. Convenience is the key factor to consumer using gig economy as it is available fast delivery and easy access through digital platforms.

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