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A STUDY ON THE LEVEL OF STRESS AMONG THE GIG ECONOMY WORKERS - A COMPARATIVE ANALYSIS OF CAB DRIVERS AND DELIVERY EXECUTIVES IN BANGALORE CITY

Praveena Shetty

Research Scholar

Department of Commerce, Mangalore University, Mangalagangotri

Ishwara P

Professor, Department of Commerce, Mangalore University, Mangalagangotri

ABSTRACT

Cab drivers and delivery executives face significant occupational hazards. They often work long hours in extreme weather, navigate congested roads, and face the risk of accidents. Many lack proper safety gear or insurance coverage. The physical strain of such work—coupled with long exposure to pollution and irregular meals—affects both physical and mental health. The main objective of the present research is to level the stress among the gig economy workers—a comparative analysis of cab drivers and delivery executives in Bangalore city. A total of 810 gig economy workers were selected as the sample for the study. The sample comprised 342 cab drivers and 468 delivery executives, ensuring adequate representation of the two major categories of gig workers operating in Bangalore city. A structured questionnaire was used for the data collection along with secondary data sources. Linear regression was used as a statistical tool for the data analysis to find out the significant impact on the level of stress of gig workers. The results found that both psychological and physical factors affect the stress level of both cab drivers and delivery executives in Bangalore.

Key words: Psychological, Physical, Cab Drivers, Delivery Executives, Level of Stress, Gig.

1. INTRODUCTION

The current business environment has redefined how companies interact with consumers. Technology advancements continue to replace older ways of work at an increasing pace (Aggarwal, S. C. 2023). Artificial intelligence is reshaping the way businesses are functioning today. With a view to being profitable on a sustainable basis in an increasingly competitive world, businesses have been embracing the technological advancements with open arms (Alonso, F., & Fernández, M. 2020). The labor markets have also evolved in the wake of these changes. The genesis of the gig economy is also an outcome of such developments (De Stefano, V. 2016). The gig economy can be characterized as a free market system wherein there are temporary jobs, short-term engagements, freelance work assignments, and the like (Anderson, R. D., & Fitzpatrick, M. A. 2021). Organizations contract with independent workers for short-term engagements. The term "gig" is slang used to refer to a job for a specified period of time. The gig economy is growing in India by leaps and bounds. The growth of companies like Ola, Uber, Swiggy, Amazon, Flipkart, Zomato, and the like has given a tremendous fillip to the gig economy (Bassi, A., & Grigoryan, A. 2020). The scope of gig work has been constantly increasing ever since companies began resorting to hiring people to work part-time/on a gig basis (Benoit, C., & Jansson, M. 2021). Gig workers are usually spoken of in the context of the sharing economy, like Ola and Uber drivers, delivery persons for Amazon, Flipkart, Zomato, Swiggy, etc. These are jobs enabled by a tech-enabled platform where the workers are not bound to the organization and can choose to work as long as they want. In fact, it would not be an exaggeration to

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say that the e-commerce companies across the spectrum, from taxi ride services to food and product delivery companies, all depend on gig work to ensure their business models are successful. The gig economy in India holds tremendous potential in terms of providing jobs and aligning consumer preferences. For the reason that there is no defined regulatory framework in place to regulate the gig economy, such companies prefer engaging the workforce on short-term contracts. Quite likely, a significant size of the workforce in the future will be part of the gig economy. Further, it remains to be seen as to how pervasive the impact of a growing gig economy has been on the Indian economy. With a large working population that is growing roughly by over four million every year, the advent of the gig economy in the country has had a major impact on the country's labor market. As more and more companies undertake business transformation to make their processes more technologically driven, the number of gig workers ought to go up significantly. Ever-increasing digitization has given rise to remote working options. Co-working spaces, both offline and online, have come up, which allow people to connect and make the best use of each other's qualifications, skills, and experience to perform efficiently (Dhanya, M., et al., 2025). An important aspect of the rise in usage of technology in a country like India is that many people who would have earlier worked in the unorganized sector are now having more and better opportunities.

2. LITERATURE REVIEW

The most important downside of the gig economy is that, unlike conventional employment, workers in the gig economy do not seem to be eligible for any social benefits such as insurance, medical benefits, employees' provident fund, bonus, or gratuity (Sarti, D., et al., 2020). Except for having recourse to civil law remedies on account of breach of contractual obligations under their respective contracts, the gig workers also do not have any employment-related rights (Saranya, A. T., et al., 2023). For regulators, another big challenge would be to get the accurate data about the size of the gig workforce. Further, the possibility of rather difficult working conditions for the gig workforce cannot be ruled out, including an unsteady workload and a lack of social benefits and/or any statutory protection akin to a worker in permanent employment (Shetteppanavar, S. A., & Rudagi, S. C. 2025). Due to all these reasons, independent workers, by nature of their work, are more vulnerable to market shocks than regular full-time salaried employees of a company. Another challenge would be that the market may not always be favorable to a particular industry (Salleh, N.M., Shukry, N. M., Jokinol, V. M. C. 2023). As such, the freelancers are expected to be prepared for more than one type of skill. Due to the lack of permanent employment, there is no certainty about the pay scale and its continuity (Staines, G. L., & Wildman, J. M. 2021). Hence, people who choose such open work environments need to constantly keep updating their knowledge base and skills to remain adaptable and acceptable at all times. Many people may end up becoming a part of the gig economy not out of sheer desire to try out different things (Rao, G., Kapoor, A. & Behera, B. 2023). It may be due to the urgent need to have a job. Given the rapid growth of India's working population, the framework. Without safety nets, workers are left vulnerable during illness, injury, or old age (Dutta, D., et al., 2021). Although the Code on Social Security (2020) acknowledges gig and platform workers as a distinct category, implementation at the city level remains weak (Ghosh, S. 2020). In Bangalore, a handful of platforms have introduced voluntary accident insurance, but these are often minimal and insufficient to cover medical emergencies or long-term disability. There are increasing reports of burnout, sleep deprivation, and stress among gig workers, yet few platforms offer formal health support. A unique challenge of the gig economy is the unseen control exerted by algorithms (Rahman, M. S., & Iqbal, M. 2020). Most platforms use AI-driven systems to allocate work, determine pay rates, and evaluate performance through ratings. While these algorithms increase efficiency, they also create reliance and stress. Workers are often unaware of how the system calculates scores or decides penalties. The absence of collective representation creates power imbalances between platforms and workers. Gig work, by its

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nature, often lacks structured pathways for growth (Francis, S. J., & Fonceca, C. M. 2023). While some freelancers upskill through experience, many remain in repetitive low-paying jobs. Delivery and driving jobs, for example, offer little upward mobility or formal training. This stagnation prevents workers from advancing to higher-value roles or building long-term careers (Sugumaran, T. & Vishwanathaan, A. 2023). As a result, many remain in unstable employment, unable to transition into formal jobs despite years of work experience (Radhakrishnan, A., & Singha Roy, N. 2023). Behind the flexibility and independence comes emotional costs. Irregular work hours, digital isolation, and pressure to maintain high ratings contribute to mental fatigue. Many gig workers feel "digitally controlled" rather than truly independent. Moreover, the absence of human supervisors or co-workers can lead to loneliness and disengagement (Preethi, M., & Anandan, C. 2022). For a city as fast-paced and competitive as this, invisible stress is a growing concern that demands HR and policy attention. The potential downsides to the gig economy for workers may also include the obligation to always be available, which may increase the risk of stress and burnout. For example, Gupta, N., & Jain, A. (2021) found that drivers in companies such as Uber can be exposed to the risk of work intensification, stress, and a blurring of the boundaries between working and non-working life (Veluchamy, R., et al., 2021). Respondents with physical and mental health issues were particularly in evidence amongst those working in office, short tasks, and administration jobs on account of the fact that they could work from home. Gog workers with mental health issues said that they felt that employed work was not suitable, as they found it too stressful due to factors such as workload (Yu, S., Liu, S., et al., 2024). However, some said that their work through online platforms was temporary and was helping them to transition back into employment. Some respondents spoke of the stress of not knowing their schedule or the type of job that they were going to be doing over the next week or so (Prabhakar, K. M., & Fonceca, C. M. 2023). This was also linked to the stress of not knowing how much they were going to earn, which was held by some to be the greatest source of stress. Whilst many gig workers stated that flexible working arrangements are an advantage to working in the gig economy, a significant proportion also expressed concerns about the irregularity of work, as this also meant that their income was not fixed (Hafeez, S., et al., 2022). Some said that they would prefer to work in an office environment, in which one has a set salary at the end of the month (Pata, A. M., & Becerra, M. 2020). This depended, however, on whether the gig economy income was the main source of income for an individual. If this was the case, they were more likely to be worried about irregularity of work, working hours, and income. Perceptions of instability were common across all occupations (Nalini, M., et al., 2022). There was also mention of the fact that self-employed gig workers were not covered by employment benefits, such as sick pay, holiday pay, maternity pay, and pensions. This was not seen as something that was unfair, more that it was a disadvantage associated with this way of working, and accepted as such (Karunakaran, N. 2025). Kasliwal, R. 2020). Many also reported low pay to be an additional disadvantage, with some interviewees stating that they received pay that was below the national minimum wage if they tried to calculate an hourly rate from the work that they did. In some cases, this was because the online platforms individuals used were global, and workers from other countries were able to undercut them and drive wages down (Hafeez, S., et al., 2023). This competition from abroad was also disadvantageous in terms of securing quality, well-paid work (see also the section above on income) (Mokshagundam, S. S., & Hattikal, N. S. 2024). In the case of taxi workers, the instability is not only related to the number of hours worked, which they could largely choose, but also to the availability of clients. Gig workers could find themselves in a situation where they were losing money if no clients were available and they were driving round and using fuel (Kumari, K., 2024). Other taxi drivers had a daily target for earnings and could go home once they had achieved this target. Other disadvantages included a sense of loneliness, as many of those interviewed worked from home (Kalleberg, A. L., & Dunn, M. 2019). Interviewees described missing working in

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an office where there was the opportunity to socialize and meet new people (Haja Mohideen et al., 2025). This was the case particularly among those who had previously worked in office environments or who had worked as part of a team. Most gig workers also said that they were not saving for their pensions (Harris, R. 2019). They knew that this was a short-term strategy and would like to do something about this in the future, but at present did not feel in a position to pay into a pension scheme (Lakshmi, R. S. and Arunachalam, T. 2022). Some also felt that this was a subject with which they knew that they had to engage at some point but were reluctant to, even though it was a source of vague anxiety (Lakshmi, S., & Thiruchelvi, A. 2019). Nowadays various aggregators' delivery executives are a ubiquitous thing in the streets of most cities. People, mostly youngsters who stay away from home and are not so good at cooking or do not have their own vehicle, depend on these saviors from time to time (Zaidi, Y., et al., 2021). Though it seems freelancing leads to long hours, low pay, and no job security for the employee (Mathapati, C. M. 2025). Many educated Indians are opting for these jobs for several reasons, like lack of opportunity for permanent jobs or easy availability of these jobs and lesser effort needed to get in (Hofer, A., et al., 2025). Gig workers will have few or no benefits such as paid vacation, paid sick days, health insurance, and/or retirement benefits and fewer or no legal protections against discrimination and harassment. One of the foremost challenges faced by Bangalore's gig workers is income volatility. Unlike salaried employees with fixed monthly pay, gig workers are paid per task or project (Medappa, K. 2025). Their income fluctuates depending on demand, weather, and even platform algorithms. In a high-cost city like Bangalore, where rent, food, and transportation expenses are substantial, such uncertainty can cause chronic financial stress (Huws, U., et al., 2017). Gig workers are generally classified as "independent contractors," not formal employees. As a result, they are excluded from standard employment benefits such as provident funds, health insurance, maternity leave, or pension contributions (Joseph, B., & Joseph, M. 2025).

3. RESEARCH PROBLEM

The gig economy has emerged as a vital contributor to the Indian economy by generating employment opportunities and supporting urban service delivery through platforms engaging cab drivers and delivery executives. Despite their growing economic significance, gig workers operate under demanding and uncertain working conditions characterized by long working hours, income instability, algorithmic control, and lack of formal social security. These conditions expose workers to multiple forms of stress, including job insecurity, safety risks, physical exhaustion, and mental pressure. However, existing literature largely focuses on economic contributions, employment flexibility, and platform efficiency, while comparatively little attention has been paid to the psychosocial well-being of gig workers. Moreover, no comprehensive comparative studies have been identified that examine variations in stress levels between different categories of gig workers, particularly cab drivers and delivery executives, whose work nature, exposure to risks, and performance expectations differ significantly. The absence of such comparative evidence creates a research gap in understanding occupation-specific stress dynamics within the gig economy. Hence, the present study seeks to systematically examine and compare the levels of stress among cab drivers and delivery executives in the city to provide a holistic understanding of their work-related stress and inform policy and organizational interventions.

4. RESEARCH OBJECTIVES

1. To explore the influence of Psychological and Physical factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.
2. To find out the impact of Psychological and Physical factors affecting on the Level of Stress of gig economy workers (Delivery Executives) in Bangalore city.

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5 HYPOTHESIS

$H_{0:}$ There is no significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

H_1: There is a significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

H_0: There is no significant influence of physical factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

H_2: There is a significant influence of physical factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

$H_{0:}$ There is no significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

H_3: There is a significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

H_0: There is no significant influence of physical factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

H_4: There is a significant influence of physical factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

6. RESEARCH METHODOLOGY

The present study adopted a descriptive research design to examine the level of stress among gig economy workers, with particular reference to cab drivers and delivery executives. These two groups were selected as respondents as they constitute a significant segment of the gig workforce and are exposed to diverse work-related stressors. The study was based on both primary and secondary data. Primary data were collected through a structured questionnaire designed to measure psychological factors, physical factors, and overall stress levels. The questionnaire statements were measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. A total of 810 gig workers were selected as the sample for the study using a simple convenient random sampling technique. Data were collected through both online and offline modes to ensure better reach and inclusiveness. In addition, direct interaction with gig economy workers was undertaken to obtain supplementary information and improve the reliability of responses. Secondary data were gathered from books, research journals, reports, and online sources related to the gig economy and occupational stress. The collected data were coded and analyzed using SPSS software. Linear regression analysis was employed to examine the influence of physical and psychological factors (independent variables) on the stress level of gig economy workers (dependent variable).

7. SAMPLE SIZE AND SAMPLING TECHNIQUE

The sample size for the present study was determined using the Yamane (1967) sample size formula, which is widely applied when the population is finite. Based on this formula, a total of 810 gig economy workers were selected as the sample for the study. The sample comprised 342 cab drivers and 468 delivery executives, ensuring adequate representation of the two major categories of gig workers operating in Bangalore city. The respondents were selected using a simple convenient random sampling technique, as gig economy workers do not operate from fixed locations and have varying work schedules, making probability-based sampling difficult. This technique enabled the researcher to reach respondents efficiently while maintaining diversity within the sample. Both cab drivers and

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delivery executives were approached during their available working hours and through online platforms to collect relevant information. The selected respondents provided data related to physical and psychological factors influencing their stress levels in the gig economy. The chosen sample size was considered sufficient to generate reliable statistical results and to facilitate meaningful comparative analysis between cab drivers and delivery executives in Bangalore city.

8. DATA COLLECTION

The study employed both primary and secondary data collection methods to obtain comprehensive and reliable information on stress levels among gig economy workers, specifically cab drivers and delivery executives.

i) Primary Data Collection:

Primary data were collected using the survey method through a structured questionnaire. The questionnaire was designed to capture respondents' perceptions of physical and psychological factors contributing to stress in gig work. In addition to questionnaire administration, personal interactions with gig workers were conducted to clarify responses, gain deeper insights into their working conditions, and improve the accuracy of the collected data. Cab drivers and delivery executives were approached through both online and offline modes, ensuring wider coverage and better participation.

ii) Secondary Data Collection:

Secondary data were gathered to support the theoretical framework and contextual understanding of the study. These data were collected from published journals, books, research reports, annual reports, articles, working papers, related theses, and academic databases such as Google Scholar. Secondary sources helped in identifying research gaps, developing variables, and supporting the interpretation of empirical findings.

8. DATA ANALYSIS

Table 1: Psychological factors (Cab drivers)

H_0: There is no significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

H_1: There is a significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.985[a]	.969	.969	.17011

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	726.976	15	48.465	1.675E3	.000[a]
	Residual	22.976	794	.029		
	Total	749.952	809			

Coefficients[a]

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Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.117	.031		3.704	.000
	Fear of Losing Income	.025	.011	.032	2.376	.018
	Lower-skilled categories	-.020	.011	-.025	-1.816	.070
	Workload	.081	.013	.109	6.423	.000
	Irregularity of work	-.012	.019	-.015	-.642	.521
	Personal finances	.074	.034	.096	2.170	.030
	Busy office environment	.069	.024	.078	2.844	.005
	Working part-time hours	.069	.018	.091	3.800	.000
	Loneliness and social isolation	.074	.022	.079	3.318	.001
	Perceptions of instability	.087	.012	.118	7.245	.000
	Low pay	.024	.019	.031	1.251	.211
	Long hours	.094	.015	.123	6.168	.000
	No Social security schemes	.038	.015	.055	2.455	.014
	Low rating from a customer	.123	.011	.165	10.872	.000
	Absence of collective representation	.033	.012	.040	2.860	.004
	Limited career progression	.205	.014	.209	14.460	.000

a. Dependent Variable: **Level of Stress of Cab Drivers**

The multiple regression analysis was conducted to examine the influence of psychological factors on the level of stress among gig economy cab drivers in Bangalore city. The Model Summary indicates a very strong relationship between the independent psychological factors and stress level, with R = 0.985. The R^2 value of 0.969 shows that 96.9% of the variation in stress levels of cab drivers is explained by the selected psychological factors, confirming the robustness of the model. The adjusted R^2 being equal to R^2 further indicates model stability. The ANOVA results ($F = 1.675E3$, $p < 0.001$) confirm that the regression model is statistically significant, implying that psychological factors collectively have a significant influence on stress levels. The coefficients table reveals that factors such as workload, personal finances, busy work environment, part-time working hours, loneliness and social isolation, perceptions of instability, long working hours, lack of social security, low customer ratings, absence of collective representation, and limited career progression have a significant positive impact on stress levels ($p < 0.05$). Among these, limited career progression ($\beta = 0.209$) and low customer ratings ($\beta = 0.165$) emerged as the strongest predictors of stress. Variables such as lower-skilled category, irregularity of work, and low pay were found to be statistically insignificant. Since the regression model and several psychological factors are statistically significant ($p < 0.05$), the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted.

Table 12: Physical Factors (Cab drivers)

H_0: There is no significant influence of physical factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

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H_2: There is a significant influence of physical factors affecting on the Level of Stress of gig economy workers (Cab drivers) in Bangalore city.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.981[a]	.962	.961	.19319

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	750.130	15	50.009	1.340E3	.000[a]
	Residual	29.596	793	.037		
	Total	779.726	808			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.074	.033		-2.248	.025
	Health issues	.028	.016	.033	1.777	.076
	Safety and Security	-.048	.017	-.065	-2.871	.004
	Obligation to always be available	.109	.014	.132	7.850	.000
	No medical coverage	.056	.014	.070	4.097	.000
	Difficult working conditions	-.022	.019	-.029	-1.128	.260
	Harassment by clients	.051	.011	.063	4.431	.000
	No insurance coverage	-.033	.011	-.037	-2.965	.003
	Lack of Nutrition food consumption	-.024	.012	-.028	-2.037	.042
	Boarding and Logging Problem	.029	.010	.035	2.934	.003
	Heat and adverse environment	.268	.023	.291	11.498	.000
	Skin allergy	.111	.020	.149	5.491	.000
	Body pains	.175	.012	.207	14.622	.000
	Eye irritation	.290	.031	.280	9.411	.000
	No recreation facilities	-.062	.015	-.087	-4.211	.000
	Rest less work	.103	.018	.119	5.667	.000

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Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	750.130	15	50.009	1.340E3	.000[a]
	Residual	29.596	793	.037		
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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.074	.033		-2.248	.025
	Health issues	.028	.016	.033	1.777	.076
	Safety and Security	-.048	.017	-.065	-2.871	.004
	Obligation to always be available	.109	.014	.132	7.850	.000
	No medical coverage	.056	.014	.070	4.097	.000
	Difficult working conditions	-.022	.019	-.029	-1.128	.260
	Harassment by clients	.051	.011	.063	4.431	.000
	No insurance coverage	-.033	.011	-.037	-2.965	.003
	Lack of Nutrition food consumption	-.024	.012	-.028	-2.037	.042
	Boarding and Logging Problem	.029	.010	.035	2.934	.003
	Heat and adverse environment	.268	.023	.291	11.498	.000
	Skin allergy	.111	.020	.149	5.491	.000
	Body pains	.175	.012	.207	14.622	.000
	Eye irritation	.290	.031	.280	9.411	.000
	No recreation facilities	-.062	.015	-.087	-4.211	.000
	Rest less work	.103	.018	.119	5.667	.000

a. Dependent Variable: **Level of Stress of cab drivers**

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The multiple regression analysis was employed to assess the influence of physical factors on the level of stress among gig economy cab drivers in Bangalore city. The Model Summary indicates a strong association between physical factors and stress levels, with R = 0.981. The R^2 value of 0.962 implies that 96.2% of the variation in the stress level of cab drivers is explained by the selected physical factors. The Adjusted R^2 (0.961) being close to R^2 confirms the model's adequacy and explanatory power. The ANOVA results show that the regression model is statistically significant (F = 1.340E3, $p < 0.001$), indicating that physical factors collectively exert a significant influence on stress levels. The coefficients analysis reveals that factors such as obligation to always be available, lack of medical coverage, harassment by clients, boarding and lodging problems, heat and adverse environment, skin allergy, body pains, eye irritation, and restless work have a significant positive impact on stress levels ($p < 0.05$). Among these, heat and adverse environment ($\beta = 0.291$), eye irritation ($\beta = 0.280$), and body pains ($\beta = 0.207$) are the strongest contributors to stress. Variables such as health issues and difficult working conditions were found to be statistically insignificant. Some factors, including safety and security, no insurance coverage, lack of nutrition, and absence of recreation facilities, showed significant negative coefficients, suggesting inverse relationships within the model context. Since the regression model is statistically significant at the 5% level, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_2) is accepted.

Table 3: Psychological Factors ((Delivery executives)

$H_{0:}$ There is no significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

H_3: There is a significant influence of Psychological factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.983[a]	.967	.966	.17508

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	704.841	15	46.989	1.533E3	.000[a]
	Residual	24.339	794	.031		
	Total	729.180	809			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.119	.029		4.059	.000
	Fear of Losing Income	.245	.018	.293	13.783	.000
	Lower-skilled categories	.018	.013	.022	1.375	.170
	Workload	.196	.017	.221	11.521	.000

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	Irregularity of work	.040	.012	.050	3.257	.001
	Personal finances	.066	.020	.072	3.303	.001
	Busy office environment	.066	.015	.087	4.346	.000
	Working part-time hours	.287	.026	.380	10.861	.000
	Loneliness and social isolation	.041	.018	.051	2.321	.021
	Perceptions of instability	-.042	.013	-.059	-3.261	.001
	Low pay	-.188	.020	-.221	-9.346	.000
	Long hours	.003	.020	.003	.129	.897
	No Social security schemes	.056	.019	.054	3.044	.002
	Low rating from a customer	.140	.015	.173	9.313	.000
	Absence of collective representation	.097	.015	.108	6.253	.000
	Limited career progression	-.038	.013	-.047	-2.926	.004
a. Dependent Variable: **Level Of Stress of Delivery Executives**						

Multiple regression analysis was carried out to examine the influence of psychological factors on the level of stress among gig economy delivery executives in Bangalore city. The Model Summary indicates a very strong relationship between psychological factors and stress level, with R = 0.983. The R^2 value of 0.967 shows that 96.7% of the variation in stress levels among delivery executives is explained by the selected psychological factors. The Adjusted R^2 (0.966), being very close to R^2, confirms the robustness and explanatory strength of the model. The ANOVA results demonstrate that the regression model is statistically significant (F = 1.533E3, $p < 0.001$), indicating that psychological factors collectively have a significant impact on stress levels of delivery executives. From the coefficients table, several psychological factors were found to have a significant positive influence on stress levels ($p < 0.05$), including fear of losing income, workload, irregularity of work, personal financial issues, busy work environment, part-time working hours, loneliness and social isolation, lack of social security schemes, low customer ratings, and absence of collective representation. Among these, working part-time hours ($\beta = 0.380$), fear of losing income ($\beta = 0.293$), and workload ($\beta = 0.221$) emerged as the strongest predictors of stress. Variables such as lower-skilled categories and long working hours were statistically insignificant. Factors including perceptions of instability, low pay, and limited career progression showed significant but negative coefficients, suggesting inverse relationships within the model. Since the regression model and several psychological factors are statistically significant at the 5% level, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_3) is accepted.

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Table 4: Physical Factors (Delivery executives)

H_0: There is no significant influence of physical factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

H_4: There is a significant influence of physical factors affecting on the Level of Stress of gig economy workers (Delivery executives) in Bangalore city.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.983[a]	.966	.966	.17559

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	704.700	15	46.980	1.524E3	.000[a]
	Residual	24.480	794	.031		
	Total	729.180	809			

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.098	.028		3.453	.001
	Health issues	-.031	.016	-.045	-1.984	.048
	Safety and Security	.251	.019	.300	13.247	.000
	Obligation to always be available	.023	.013	.028	1.728	.084
	No medical coverage	.200	.017	.226	11.794	.000
	Difficult working conditions	.050	.014	.063	3.586	.000
	Harassment by clients	.047	.023	.052	2.005	.045
	No insurance coverage	.052	.016	.069	3.341	.001
	Lack of Nutrition food consumption	.278	.026	.368	10.619	.000
	Boarding and Logging Problem	.036	.019	.044	1.936	.053

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	Heat and adverse environment	-.029	.015	-.039	-1.920	.055
	Skin allergy	-.181	.020	-.213	-9.082	.000
	Body pains	.010	.021	.013	.500	.617
	Eye irritation	.066	.018	.064	3.683	.000
	No recreation facilities	.128	.015	.158	8.483	.000
	Rest less work	.090	.015	.100	5.913	.000
a. Dependent Variable: **Level Of Stress of Delivery Executives**						

Multiple regression analysis was employed to examine the influence of physical factors on the level of stress among gig economy delivery executives in Bangalore city. The Model Summary shows a very strong relationship between physical factors and stress levels, with $R = 0.983$. The R^2 value of 0.966 indicates that 96.6% of the variation in the stress level of delivery executives is explained by the selected physical factors. The Adjusted R^2 (0.966) further confirms the excellent fit and stability of the model. The ANOVA results indicate that the regression model is statistically significant ($F = 1.524E3$, $p < 0.001$), demonstrating that physical factors collectively have a significant influence on stress levels. The coefficients analysis reveals that several physical factors significantly affect stress levels ($p < 0.05$). Key positive contributors include safety and security concerns, lack of medical coverage, difficult working conditions, harassment by clients, absence of insurance coverage, lack of nutritional food consumption, eye irritation, lack of recreation facilities, and restless work. Among these, lack of nutrition ($\beta = 0.368$), safety and security ($\beta = 0.300$), and no medical coverage ($\beta = 0.226$) emerged as the strongest predictors of stress. Variables such as obligation to always be available, boarding and lodging problems, heat and adverse environment, and body pains were statistically insignificant. Some variables, including health issues and skin allergy, showed significant but negative coefficients, indicating inverse relationships within the regression model. Since the overall regression model is statistically significant at the 5% level, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_4) is accepted.

9. RESEARCH FINDINGS

1. The multiple regression analysis confirms that psychological factors have a significant influence on the level of stress among gig economy cab drivers in Bangalore city, explaining 96.9% of the variance in stress levels. Key contributors include workload, financial pressure, loneliness, customer ratings, lack of social security, and limited career progression.
2. Among cab drivers, limited career progression and low customer ratings emerged as the strongest psychological stressors, indicating that performance-based evaluation systems and absence of long-term growth opportunities intensify stress.
3. Physical factors also significantly influence stress among cab drivers, accounting for 96.2% of the variation in stress levels. Major physical stressors include exposure to heat and adverse environmental conditions, eye irritation, body pains, restless work, and lack of medical coverage.
4. For cab drivers, heat and adverse environment, eye irritation, and body pains were identified as the most dominant physical stress determinants, reflecting the demanding nature of long driving hours and urban traffic conditions.

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5. The analysis reveals that psychological factors significantly affect stress among delivery executives, explaining 96.7% of stress variation. Strong predictors include fear of losing income, workload, part-time working hours, financial insecurity, low customer ratings, and absence of collective representation.
6. Working part-time hours, fear of income loss, and heavy workload were the most influential psychological stressors for delivery executives, highlighting the insecurity and income volatility inherent in delivery-based gig work.
7. Physical factors significantly impact stress levels among delivery executives, with 96.6% of stress variation explained. Prominent contributors include lack of nutrition, safety and security concerns, absence of medical and insurance coverage, difficult working conditions, and lack of recreation facilities.
8. Among delivery executives, lack of proper nutrition, safety and security risks, and absence of medical coverage were the strongest physical stressors, emphasizing the physically demanding and time-pressured nature of delivery work.
9. The study establishes that both psychological and physical stressors differ in intensity and composition between cab drivers and delivery executives, confirming the need for occupation-specific stress management and policy interventions within the gig economy.
10. Overall, the rejection of all null hypotheses (H_0) and acceptance of alternative hypotheses (H_1, H_2, H_3, and H_4) confirms that psychological and physical factors play a crucial role in determining stress levels among gig economy workers in Bangalore city.

11. SUGGESTIONS

Based on the empirical results on psychological and physical stress factors among gig economy cab drivers and delivery executives in Bangalore city, the following suggestions are proposed for policymakers, platform companies, and other stakeholders:

1. Introduce Career Progression Pathways: Platform-based companies should design clear career advancement opportunities, skill upgradation programs, and incentive-based promotions to reduce stress arising from limited career progression, particularly among cab drivers.
2. Reform Customer Rating Mechanisms: Since low customer ratings significantly increase stress for both cab drivers and delivery executives, transparent and fair rating systems with grievance redressal mechanisms should be implemented to protect workers from biased or unjust ratings.
3. Ensure Income Stability and Financial Security: To address fear of losing income and financial stress, platforms should consider minimum earning guarantees, surge pricing transparency, and timely payments, especially for delivery executives who face high income volatility.
4. Provide Social Security and Insurance Coverage: The absence of social security, medical coverage, and insurance emerged as a major stressor. Mandatory health insurance, accident insurance, and pension schemes should be extended to gig workers through public–private partnerships.
5. Improve Working Conditions and Safety Measures: Enhanced safety protocols, emergency support systems, and protective equipment are essential, particularly for delivery executives who face high safety and security risks in traffic and public spaces.

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6. Address Physical Health Concerns: Regular health check-ups, ergonomic guidance, and access to rest facilities can help reduce stress caused by body pains, eye irritation, skin allergies, and prolonged exposure to heat and adverse environments.
7. Promote Work–Life Balance: Platforms should limit excessive working hours and reduce the obligation to always be available by offering flexible shift scheduling and mandatory rest breaks to prevent burnout and fatigue.
8. Provide Nutrition and Recreation Support: Considering the strong influence of lack of nutrition and absence of recreation facilities on stress, companies may collaborate with food partners to offer subsidized meals and provide access to rest or recreation zones.
9. Encourage Collective Representation: The absence of collective representation significantly contributes to stress. Formation of worker associations or platform-supported forums can help gig workers voice concerns and negotiate better working conditions.
10. Mental Health Support and Counselling Services: Counselling helplines, peer-support groups, and stress management programs should be introduced to address loneliness, social isolation, and psychological distress among gig workers.
11. Policy-Level Interventions: Government agencies should frame comprehensive gig worker welfare policies covering health, safety, income security, and legal protection to ensure sustainable livelihoods in the gig economy.
12. Occupation-Specific Interventions: Since stressors differ between cab drivers and delivery executives, targeted interventions addressing the unique psychological and physical challenges of each group should be adopted rather than a uniform approach. These suggestions, if implemented, can significantly reduce stress levels, improve well-being, and enhance productivity among gig economy workers in Bangalore city.

12 LIMITATIONS OF THE STUDY

1. Geographical Limitation: The study is confined to Bangalore city only; therefore, the findings may not be generalizable to gig economy workers in other cities, regions, or rural areas.
2. Occupational Scope Limitation: The research focuses exclusively on cab drivers and delivery executives, excluding other gig workers such as freelancers, warehouse workers, or platform-based service providers.
3. Sampling Technique Limitation: The use of simple convenient random sampling may introduce selection bias, as all gig workers did not have an equal probability of being included in the study.
4. Self-Reported Data Bias: The study relies on self-reported responses, which may be influenced by personal perceptions, recall bias, or social desirability bias.
5. Cross-Sectional Nature of the Study: Data were collected at a single point in time; hence, the study does not capture changes in stress levels over time or long-term effects.
6. Limited Variables Considered: Only physical and psychological factors were examined, while other potential determinants such as organizational policies, technological issues, family responsibilities, and economic conditions were not included.
7. Use of Likert Scale: Measuring stress and related factors through a Likert scale may not fully capture the depth, intensity, or complexity of stress experiences among gig workers.

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8. Exclusion of Qualitative Analysis: Although personal interactions were conducted, the study did not employ formal qualitative methods such as in-depth interviews or focus group discussions.
9. Platform-Specific Differences Not Considered: Differences across various gig platforms (e.g., ride-hailing vs. food delivery apps) were not analyzed separately, which may influence stress levels differently.
10. Causal Inference Limitation: While linear regression analysis identifies significant relationships, it does not establish causality between physical and psychological factors and stress levels.
11. These limitations should be considered while interpreting the findings and may provide directions for future research.

13. DIRECTIONS FOR FUTURE RESEARCH

Future studies may adopt a longitudinal research design to examine changes in stress levels of gig economy workers over time, rather than relying on cross-sectional data. Comparative studies can be extended to include other categories of gig workers such as freelancers, warehouse workers, or platform-based professionals to enhance generalizability. Future research may incorporate qualitative methods such as in-depth interviews or focus group discussions to gain deeper insights into lived stress experiences. Studies can explore the role of organizational support and platform policies as moderating or mediating variables between work factors and stress. Future research may examine the impact of stress on job performance, job satisfaction, and turnover intention among gig workers. Cross-city or inter-state comparative studies can be undertaken to understand regional differences in stress levels. Researchers may include coping strategies and resilience factors to assess how gig workers manage occupational stress. Future studies can analyze the impact of technological factors, such as algorithmic management and app-based monitoring, on stress. Gender-based or age-based comparative studies may provide deeper demographic insights. Advanced statistical techniques such as structural equation modeling (SEM) may be employed to test complex relationships among variables.

14. CONCLUSION

The present study provides a comprehensive assessment of the influence of psychological and physical factors on the stress levels of gig economy workers, with special reference to cab drivers and delivery executives in Bangalore. Using primary data collected from 810 respondents and analyzed through linear regression, the study establishes that both psychological and physical factors significantly contribute to occupational stress among gig workers. The findings reveal that stressors vary across occupations: cab drivers are more affected by limited career progression, customer ratings, environmental exposure, and physical strain, while delivery executives experience higher stress due to income insecurity, workload, part-time working hours, nutritional deficiencies, and safety concerns. The rejection of all null hypotheses confirms the strong explanatory power of the selected variables in determining stress levels. Overall, the study highlights the precarious nature of gig work and underscores the urgent need for targeted organizational, platform-level, and policy interventions. Addressing income security, social protection, health support, and fair work practices is essential to improving the well-being and sustainability of gig economy workers.

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