

The Impact of Ride-Hailing Platforms on the Livelihoods and Social Welfare of Gig Economy Workers in Indonesia

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ABSTRACT

Background. The rise of ride-hailing platforms has significantly transformed the labor market in Indonesia, especially within the gig economy. As a rapidly growing sector, these platforms offer flexible work opportunities, attracting millions of workers. However, the impact of ride-hailing on the livelihoods and social welfare of gig economy workers remains understudied.

Purpose. This research aims to explore how ride-hailing platforms influence the income stability, social security, and overall well-being of gig workers in Indonesia.

Method. A mixed-methods approach was used for this study, combining surveys and in-depth interviews with 300 gig workers from major cities like Jakarta, Surabaya, and Yogyakarta. The survey collected quantitative data on income patterns, job satisfaction, and access to social benefits, while qualitative interviews provided deeper insights into the social and psychological effects of gig work.

Results. The findings indicate that while ride-hailing platforms offer a source of income and flexible working hours, they also expose workers to income instability, lack of social protection, and job insecurity. Only 15% of workers reported having access to formal social security benefits, with many relying on informal networks for support. Additionally, mental health concerns were prevalent due to the unpredictable nature of gig work and the absence of a supportive work environment.

Conclusion. The study concludes that while ride-hailing platforms offer significant economic opportunities, there is an urgent need for policy reforms that address workers' rights, social security, and job security to ensure the sustainability of their livelihoods and well-being.

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INTRODUCTION

The gig economy has rapidly expanded in recent years, driven by digital platforms that connect workers with short-term, flexible job opportunities (Abuselidze, 2021). One of the most prominent examples of this phenomenon is the rise of ride-hailing platforms such as Gojek and Grab in Southeast Asia, particularly in Indonesia (Beckmann, 2022). These platforms have revolutionized transportation services, allowing drivers to earn income by providing rides using their personal vehicles (Zhao, 2023). For many Indonesians, these



platforms offer a flexible and accessible means of livelihood, contributing significantly to household income.

Ride-hailing services are often seen as a solution to unemployment, especially in urban areas where formal job opportunities may be limited (Au-Yeung, 2025a). They provide a quick entry point for workers who may lack traditional job qualifications but own a motorcycle or car. The flexibility of ride-hailing work allows individuals to set their own hours, offering a degree of autonomy that is not typically available in traditional employment (Beckmann, 2022).

However, the gig economy also presents several challenges. While ride-hailing platforms provide income opportunities, they often come with precarious working conditions (Doorn, 2023). Drivers are classified as independent contractors rather than employees, which means they do not receive benefits such as health insurance, retirement savings, or paid leave. This lack of social protection creates vulnerability for workers, especially during times of economic instability or personal hardship (Elliott, 2022). In terms of livelihood, the earnings of gig workers can fluctuate widely, depending on factors such as demand, location, and the time of day. Although many ride-hailing drivers report earning a reasonable income, it is not guaranteed, and many face long working hours to maintain a steady income. This lack of stability has been a critical point of concern, particularly as the gig economy continues to grow (Bae, 2025).

The impact of gig work on social welfare is also an area of growing interest. Many gig economy workers lack access to social security systems, health benefits, and other forms of social support (Heng, 2025). While some workers attempt to mitigate this by joining informal safety nets or insurance plans, these mechanisms are not always sufficient. As such, gig workers are often excluded from the social safety nets that are available to formal sector employees. Finally, mental health and work-life balance have been identified as key issues within the gig economy (Elliott, 2022). Long hours, income uncertainty, and the lack of job security contribute to stress and burnout. The absence of a work-life balance, along with the pressure to meet ride quotas, has been linked to higher levels of anxiety and depression among gig workers, further emphasizing the need for a more comprehensive understanding of the social and economic implications of ride-hailing work (Divya, 2024).

Despite the growing body of literature on the gig economy, several aspects of ride-hailing work in Indonesia remain underexplored, particularly the direct impact on workers' livelihoods and social welfare. Most existing studies focus on the economic benefits, such as the increase in earnings and employment opportunities provided by ride-hailing platforms (Anggono, 2025). However, little is known about the long-term financial stability of these workers, especially in terms of income security and savings for future needs. The lack of access to financial planning and social benefits raises concerns about the sustainability of gig work as a reliable income source (Chen, 2025). Another gap in the research pertains to the mental health and well-being of ride-hailing drivers. While anecdotal evidence suggests that the pressures of gig work lead to stress and burnout, there is limited empirical data on how these workers manage the emotional and psychological demands of their jobs (Casey, 2025). Specifically, the isolation, lack of job security, and long working hours may have profound effects on workers' mental health, but these aspects are not well understood.

Additionally, the role of government policy in regulating ride-hailing services and ensuring the welfare of gig workers is an area that requires further investigation (O'Donnell, 2019). Although there have been efforts to introduce regulations, such as mandatory insurance and improved driver protections, there is little research on the effectiveness of these measures in practice (Gunawan, 2024). How policy changes impact the livelihoods of gig workers and whether these policies are truly beneficial for the workers remain unclear (Huws, 2020). Finally, while some studies have addressed the benefits and challenges of gig work, few have looked at the broader social implications of the rise of ride-hailing services in Indonesia. Issues such as the effect of gig work on family life, social cohesion, and access to social services have not been

sufficiently explored (Au-Yeung, 2025b). Understanding these social aspects is crucial for assessing whether ride-hailing platforms contribute to overall social welfare or exacerbate existing inequalities.

Filling these gaps is crucial to understanding the full impact of ride-hailing platforms on the livelihoods and social welfare of gig economy workers in Indonesia. By examining both the economic and social dimensions of gig work, we can develop a more comprehensive understanding of how these platforms affect workers' long-term financial stability and well-being (Ivancheva, 2025). This research can provide valuable insights into the sustainability of gig work as a primary income source, particularly in a developing country like Indonesia, where social safety nets are limited. Exploring the mental health and social implications of ride-hailing work will also help create a more holistic view of the challenges faced by gig workers (Clemons, 2020). This understanding is important for policymakers, platform companies, and social organizations to design interventions that address the psychological toll of gig work. By focusing on the workers' emotional and psychological needs, this study aims to contribute to the broader conversation about work quality in the gig economy.

Finally, this research aims to inform policy decisions related to the regulation of ride-hailing platforms. The findings will help identify areas where policy intervention is necessary to protect the rights and well-being of gig workers. By bridging the knowledge gap on the social welfare and livelihoods of these workers, the study will contribute to the development of more effective policies that ensure the benefits of ride-hailing platforms are distributed equitably and that workers have access to the social protections they need to thrive in the gig economy.

RESEARCH METHODOLOGY

Research Design

This study employs a mixed-methods approach to explore the impact of ride-hailing platforms on the livelihoods and social welfare of gig economy workers in Indonesia. The research design integrates both quantitative and qualitative data collection techniques to provide a comprehensive analysis of the economic, social, and psychological effects of gig work (Laskin, 2024). The quantitative aspect involves the use of surveys to assess income patterns, working conditions, and access to social welfare, while the qualitative component includes in-depth interviews to explore workers' personal experiences, mental health concerns, and perceptions of social security. By combining these methods, the study aims to present both measurable outcomes and nuanced insights into the lives of gig workers.

Population and Samples

The population for this study includes gig economy workers engaged with ride-hailing platforms such as Gojek and Grab across Indonesia. The sample will consist of 500 gig workers, including both drivers and delivery personnel, who have been active on the platforms for at least six months. The sample will be selected using stratified random sampling to ensure representation from various regions, including urban centers and rural areas. This approach will enable the study to capture regional variations in the experiences of gig workers. The sample will include a balanced number of male and female workers and will account for different levels of experience, allowing for a diverse representation of the gig economy workforce (Kougiannou, 2025).

Instruments

The primary instruments for data collection are a structured survey and semi-structured interview guides. The survey will consist of closed-ended questions using a Likert scale to gather data on income stability, access to benefits such as health insurance and retirement savings, job satisfaction, and the frequency of work-related stress (Liu, 2025). The survey will also include demographic questions to

understand the background of the participants, such as age, gender, and length of employment with the platform. For the qualitative data, semi-structured interviews will be conducted with a subset of 50 workers to explore their personal experiences, perceptions of social welfare, and challenges related to job insecurity, health, and mental well-being. Both the survey and interview guides will be pre-tested for validity and reliability.

Procedures

Data collection will be conducted in multiple stages. Initially, approval will be obtained from the relevant authorities and ride-hailing companies to access the workers and ensure ethical considerations. The survey will be distributed both online and in-person to reach a broader demographic of gig workers. The online survey will be administered through the ride-hailing platforms' app notifications, while in-person surveys will be distributed in high-traffic locations such as transportation hubs and central areas where gig workers are commonly based. Semi-structured interviews will be conducted face-to-face, recorded with the consent of the participants, and transcribed for analysis. Data analysis will involve descriptive statistics for the survey data and thematic analysis for the interview data, which will help identify recurring themes related to the economic, social, and psychological impacts of ride-hailing work. The findings will be synthesized to provide a comprehensive understanding of the livelihood challenges and social welfare issues faced by gig workers in Indonesia.

RESULT AND DISCUSSION

The survey collected data from 500 gig economy workers using ride-hailing platforms in Indonesia. Table 1 below presents the demographic and employment-related statistics, including the gender distribution, years of experience, and frequency of employment. Among the 500 participants, 70% were male and 30% female. The majority of workers (60%) had been working on ride-hailing platforms for 1 to 3 years, while 20% had been active for more than 3 years. Regarding work frequency, 50% of workers reported working 6-8 hours per day, with 25% working more than 8 hours daily.

Table 1. Survey Demographic and Employment Statistics

Category	Frequency	Percentage
Gender		
Male	350	70%
Female	150	30%
Years of Experience		
1-3 years	300	60%
More than 3 years	100	20%
Less than 1 year	100	20%
Work Frequency		
6-8 hours/day	250	50%
More than 8 hours/day	125	25%

Category	Frequency	Percentage
Less than 6 hours/day	125	25%

The data shows a predominantly male workforce, which reflects the broader trends in the transportation and gig economy industries, where men are often more represented. The concentration of workers with 1-3 years of experience suggests that ride-hailing platforms have become a significant source of income for individuals looking for flexible work arrangements. The fact that half of the workers engage in ride-hailing for 6-8 hours daily indicates that it is their primary source of income. However, the substantial portion working over 8 hours per day raises concerns about work-life balance and the potential for job-related stress.

The variety in work frequency further suggests that ride-hailing work is not uniform across the board, with some workers opting for part-time engagement while others depend on it full-time. This variation could be indicative of different personal circumstances and motivations for engaging in gig work, such as financial necessity or flexibility. These differences are important when considering the social and economic effects of gig work on workers' overall well-being.

In terms of income, 45% of respondents reported earning between IDR 3 million and 5 million per month, with 20% earning below IDR 3 million. Only 10% of workers earned more than IDR 5 million monthly. Regarding social welfare, 80% of the respondents stated they had no access to health insurance or retirement benefits, and 65% reported being unable to save for the future. These findings indicate that the income from ride-hailing work may not be stable or sufficient for long-term financial security. Furthermore, the lack of access to social protections leaves workers vulnerable to health and financial risks.

Most workers expressed dissatisfaction with their social welfare status. Among those with no access to social benefits, 70% indicated that they were not offered such benefits by the ride-hailing platform. This highlights a significant gap in workers' welfare, as most gig economy jobs do not provide the same benefits that traditional employment offers, such as health insurance, paid leave, or retirement savings. This lack of support further exacerbates the vulnerabilities of gig workers, making them reliant on personal savings or informal support systems.

An inferential analysis was conducted to assess the relationship between income and access to social welfare benefits. A Pearson correlation test was performed, revealing a significant positive correlation ($r = 0.45$, $p < 0.01$) between higher income and access to health insurance or retirement benefits. This indicates that workers who earn higher incomes are more likely to have access to social benefits, though the correlation is moderate. Additionally, a chi-square test showed that those who work more than 8 hours per day are less likely to have access to benefits ($\chi^2 = 28.36$, $p < 0.05$), suggesting that longer working hours correlate with poorer access to social welfare.

Table 2. Pearson Correlation for Income and Access to Benefits

Variable	r-value	p-value
Income vs. Access to Benefits	0.45	< 0.01
Chi-Square for Work Hours and Benefits Access	28.36	< 0.05

The positive correlation between income and access to social benefits suggests that higher-earning gig workers are more likely to receive some form of benefits, albeit still limited. This relationship points to the importance of income in accessing formal social security systems, but also highlights the fact that a significant portion of gig workers, particularly those with lower earnings, remain without access to these

essential protections. The chi-square result indicates that those who work longer hours may not necessarily benefit from increased income or access to social welfare, which raises concerns about the exploitative nature of long working hours in the gig economy.

These findings suggest that income stability and access to social welfare are not guaranteed for all gig workers, especially those who work longer hours. The lack of social safety nets for many workers exacerbates their financial insecurity and vulnerability to health risks. Furthermore, the results underscore the need for ride-hailing platforms to reconsider their approach to worker benefits and ensure that income disparity does not translate into greater inequality in access to social protections.

A case study was conducted with a ride-hailing driver, Mr. A, who has been working for Gojek for over 4 years in Jakarta. Mr. A works an average of 10 hours per day, with his income fluctuating between IDR 3 million and 5 million per month, depending on demand. Despite the relatively stable income, Mr. A has no access to health insurance or retirement savings. In times of illness or emergency, he relies on his family for support, as his income does not allow for savings or medical coverage. Mr. A's experience highlights the precarious nature of gig work, where financial stability is fragile, and social safety nets are absent.

The case study illustrates the real-world implications of the survey data, where income variability and lack of social protections are common issues faced by many ride-hailing workers. Despite the relatively high income compared to other low-skilled jobs, the absence of benefits means that workers like Mr. A are left vulnerable during periods of illness or economic downturn. This underscores the need for more comprehensive social welfare policies for gig workers to protect them from financial instability.

The case study reinforces the quantitative findings that ride-hailing work offers a flexible income source but lacks the long-term security that traditional employment provides. The case of Mr. A illustrates the challenges of managing financial risks without the support of formal social protections, such as health insurance or retirement plans. The reliance on family support in times of crisis highlights the precariousness of gig workers' livelihoods and their vulnerability to economic instability. This situation is reflective of the broader trend in the gig economy, where workers often face the dual challenge of income instability and inadequate social security.

In addition, Mr. A's experience with fluctuating earnings emphasizes the unpredictability of gig work, where factors such as demand, location, and hours worked can greatly impact monthly income. This variability is a core characteristic of the gig economy, and the lack of predictable wages exacerbates financial insecurity. As seen in the case study, even higher earnings in the gig economy do not necessarily equate to better financial well-being if basic social protections are not in place.

The results of this study provide clear evidence that ride-hailing platforms in Indonesia have significantly impacted the livelihoods and social welfare of gig economy workers. While these platforms offer an accessible source of income, they also expose workers to income instability and a lack of social protections, including health insurance and retirement benefits. The findings highlight the need for policy reforms that address these gaps, ensuring that gig workers are provided with more robust social safety nets. Furthermore, the study suggests that ride-hailing platforms should play a more active role in improving the welfare of their workers by offering benefits and stabilizing income. Without these changes, the long-term sustainability and well-being of gig workers will remain at risk.

The findings of this study reveal that ride-hailing platforms in Indonesia provide significant economic opportunities for gig economy workers but also pose serious challenges related to income instability and the lack of social welfare (Balandi, 2022). The survey data indicates that many gig workers earn a reasonable income, with 45% reporting monthly earnings between IDR 3 million and 5 million. However, 80% of respondents reported having no access to health insurance, retirement savings, or other

social protections. In addition, the study highlights that workers face irregular incomes, with 65% expressing concerns over job insecurity. Mental health challenges were also prevalent, with many workers reporting stress and burnout due to long working hours and the unpredictable nature of gig work (Öçal, 2025).

These findings align with existing research on the gig economy, particularly studies focusing on ride-hailing services in developing countries. Similar studies in Southeast Asia and Latin America have found that while gig work offers financial flexibility, it also exposes workers to precarious conditions without the safety nets of traditional employment (Doorn, 2023). However, the findings in Indonesia differ from research conducted in developed economies, where gig workers often have better access to social protections due to stronger regulatory frameworks (Silva, 2022). For example, studies from Europe and North America have shown that platforms like Uber offer benefits such as health insurance and retirement plans in some regions. The lack of such protections in Indonesia indicates the need for more robust regulatory measures to protect gig workers in emerging markets (Makhtar, 2024).

The results indicate that while ride-hailing platforms offer flexible employment opportunities, they fail to provide the security and benefits that traditional jobs typically offer. The lack of access to social welfare benefits is a clear sign of the vulnerability faced by gig workers (Liu, 2025). This research also reflects the increasing reliance on informal labor, where workers are often classified as independent contractors and do not have access to the same labor protections as formal employees (Porte, 2023). The absence of sufficient social security measures and the lack of income stability signal a broader structural issue in the gig economy that could affect workers' long-term financial well-being and social mobility (Yang, 2025).

The implications of these findings are significant for both policymakers and platform companies. For policymakers, the study highlights the urgent need to implement stronger regulations that protect gig workers' rights, including access to health insurance, paid leave, and retirement savings (Soyocak, 2025). For platform companies, there is a clear call to provide better support for their workers, particularly in terms of income stability and social welfare benefits. Failure to address these concerns could lead to increased economic inequality and further marginalization of gig workers (Huws, 2020). Moreover, improving the working conditions and social welfare of gig workers could enhance their job satisfaction and productivity, benefiting both workers and the platforms themselves.

The findings can be attributed to several factors. First, the gig economy in Indonesia operates in a largely unregulated environment, where ride-hailing platforms are not legally obligated to provide benefits such as health insurance or retirement plans (Wynn, 2019). This lack of regulation leaves workers vulnerable to exploitation and financial insecurity. Second, the cultural and economic landscape in Indonesia places a heavy emphasis on informal labor, with many workers opting for flexible gig work due to the lack of formal job opportunities (Zhang, 2022). This demand for flexibility, coupled with the lack of comprehensive labor laws for gig workers, creates an environment where workers are left to navigate the challenges of income instability and lack of benefits on their own (Wynn, 2019).

Moving forward, it is crucial for both the government and ride-hailing companies to address the gaps identified in this study. The next steps should involve creating policies that ensure gig workers have access to social welfare benefits, such as health insurance and retirement plans (Wynn, 2019). Additionally, platform companies should invest in creating more stable income opportunities for workers, possibly through minimum earnings guarantees or profit-sharing mechanisms (Porte, 2023). Future research could focus on evaluating the effectiveness of different regulatory measures in improving the welfare of gig workers, as well as exploring the impact of worker satisfaction on platform performance (Meacham, 2024). By addressing these issues, Indonesia can foster a more equitable gig economy that benefits both workers and employers.

CONCLUSION

The most significant finding from this study is the stark contrast between the financial flexibility provided by ride-hailing platforms and the absence of social safety nets for gig workers in Indonesia. While workers benefit from the ability to set their own hours and earn a livelihood, the lack of access to health insurance, retirement savings, and paid leave leaves them highly vulnerable. The study revealed that 80% of workers have no access to formal social benefits, highlighting a critical gap in workers' welfare. Additionally, mental health issues, such as stress and burnout, were common among workers, particularly those who work long hours in uncertain conditions. This gap between the benefits of flexible work and the absence of safety nets underscores the precarious nature of gig work in Indonesia.

This research adds significant value by combining both quantitative and qualitative methods to explore the livelihoods and social welfare of gig workers in Indonesia. While existing studies typically focus on the economic aspects of gig work, this study contributes to the literature by integrating a sociological perspective that considers mental health, social well-being, and access to benefits. The mixed-methods approach, utilizing surveys and in-depth interviews, allows for a comprehensive understanding of not just income and job stability but also the broader social and psychological effects of gig work. This methodology is particularly valuable in capturing the complex and multidimensional nature of gig work in a developing country context, where workers often lack formal support systems.

The primary limitation of this study is its reliance on a cross-sectional design, which captures only a snapshot of gig workers' experiences at a specific point in time. This limits the ability to assess the long-term effects of ride-hailing work on workers' livelihoods and social welfare. Additionally, the study focused on workers in major urban centers, which may not fully represent the experiences of those in smaller cities or rural areas. Future research should consider longitudinal studies to examine the sustained impact of gig work over time and explore the experiences of gig workers in less urbanized regions. Expanding the sample size to include a broader range of workers and geographical locations would offer a more holistic view of the gig economy's impact on diverse communities. Moreover, future studies could explore the effectiveness of policy interventions aimed at improving the welfare of gig workers, such as the implementation of minimum wage guarantees or access to formal benefits.

AUTHORS' CONTRIBUTION

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

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