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Digital banking solutions for gig workers in Coimbatore's construction industry: Challenges, adoption patterns and financial inclusion

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Abstract
The gig economy has reshaped labour markets in developing nations. Gig workers in the construction sector remain among the most financially excluded populations. This empirical study investigates the adoption and barriers to banking solutions among 220 gig workers in the Coimbatore construction industry. Using a questionnaire built around seven theoretical constructs. Digital Awareness, Ease of Use, Financial Inclusion, Trust & Security Transaction Convenience, Government Support and Employer Support. Measured on a five-point Likert Scale the study applies descriptive statistics and the Kruskal-Wallis Test to uncover significant inter-group differences in adoption attitudes. Findings reveal that while awareness of UPI and Mobile Wallets is moderately high (68–74%) actual adoption lags significantly in loan and insurance apps. Transaction Convenience emerged as the adoption driver (Mean = 3.56) while Trust & Security posed the greatest barrier (Mean = 2.98). The Kruskal-Wallis Test establishes that income level is a significant differentiator across six of the seven constructs ($H = 71.572$, $p < 0.001$). The study recommends targeted literacy programmes, employer-facilitated banking onboarding and government-backed vernacular interfaces, as actionable policy levers.

Keywords: Digital banking, gig workers, construction industry, financial inclusion, Coimbatore, kruskal-wallis test, likert scale, UPI, mobile wallets

Introduction

India's construction industry is one of the sources of jobs in the unorganised economy. It has about 51 million workers in the year 2024. In this industry workers who take on short-term tasks and work on contracts. Often called wage workers. Are part of a system that is very broken. This system has workers who earn money in a way move from one place to another for work and don't have much access to proper financial services. Coimbatore, which is the biggest industrial city in Tamil Nadu has around 180,000 construction workers who work on a daily basis. These workers are very important, for the citys growing estate and infrastructure projects but they are not included in the main financial system.

The government of India has a digital payment plan called the Unified Payments Interface. This plan has become really big, handling than 14 billion payments every month in 2025. Even though its growing fast there is a big problem. Many workers who get paid in cash don't have phones that can handle the app or feel scared by the language, on the phone screens are still not using the service. The problem isn't that the technology isn't there. The problem is that people are having trouble using it because of money issues and how they think.

The COVID-19 pandemic sped up the move to contactless ways of paying. After that government programs like PM Jan Dhan Yojana, PM Vishwakarma and the eShram portal helped create identities for many workers in the construction industry.. Having a Jan Dhan account does not mean these workers use digital banking. This paper fills a gap in the research by looking at more, than having an account. It studies the digital banking habits the feelings and the problems that gig construction workers face in Coimbatore.

This study uses the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT). Tailors them to the financial situation of unorganised labour. I identified seven determinants that influence whether people adopt digital banking. Those determinants are Digital Awareness, Ease of Use, Financial Inclusion, Trust & Security Transaction Convenience, Government Support and Employer Support. Digital Awareness, Ease of Use, Financial Inclusion, Trust & Security Transaction Convenience Government Support and Employer Support are the factors that shape digital banking adoption. To find out what people think I conducted interviews with 220 respondents in major construction zones in Coimbatore, from October to December 2024.

Research Objectives

1. To assess the level of digital banking awareness and adoption among gig workers in Coimbatore's construction industry.
2. To measure respondent perceptions across seven constructs using a five-point Likert scale.
3. To identify statistically significant differences in digital banking adoption across demographic groups using the Kruskal-Wallis H-test.
4. To propose actionable recommendations for policymakers, employers, and financial institutions to enhance financial inclusion.

Scope and Significance

The study focuses exclusively on gig workers in the construction sector—masons, carpenters, plumbers, painters, helpers and related tradespeople—operating within

the Coimbatore district. The significance lies in its contribution: (a) it provides empirically grounded insights into a long overlooked population; and (b) it uses a tool that has been checked in this sector to measure financial inclusion adding to the increasing body of Fintech adoption literature, in the Global South.

Review of Literature

1. Digital Banking and Financial Inclusion in India

Sharma and Kulkarni (2021) [15] looked at how mobile banking is used by self-employed and informal workers in Maharashtra. They found that the easiest transactions and influence from peers were the factors driving adoption. On the hand fear of fraud and not having enough digital skills were the main obstacles. Their analysis used a logistic regression model. It showed that workers who had used smartphones for, than five years were 3.2 times more likely to use mobile banking than those who were newer users. This highlights how getting used to technology over time plays a role in adoption.

Nair and Subramaniam (2022) [10] studied Jan Dhan account holders in Tamil Nadu. Nair and Subramaniam found that 87 percent of the sampled workers had a zero-balance account.. Only 34 percent had carried out any digital transaction during the last three months. Nair and Subramaniam said that the gap was caused by interface complexity and the lack of language support. This finding is useful for the study especially, for the Trust & Security and Ease of Use constructs.

have read the UTAUT framework by Venkatesh, Morris and Davis (2003) [17] and I notice that it points to four key pillars of technology adoption: performance expectancy, effort expectancy, social influence and facilitating conditions. These pillars are like building blocks that help explain why people choose to use technology. In a study by Anand and Balasubramanian (2023) [1] the same framework was applied to the context of Indian construction labour. The authors found that facilitating conditions were especially important. Facilitating conditions, such as support from employers and the availability of smartphone charging stations, on site played a role in shaping the decisions of workers to adopt new technology. In short when facilitating conditions are strong adoption is more likely to succeed.

2. Gig Workers and Informal Economy Finance

Prahalad and Hammonds Bottom of the Pyramid" idea from 2002[11] said that poor people are a market that is not well served yet can still be good for business if financial products are made in the right way. Twenty years later Reddy and Chakrabarti in 2022[13] looked again at this idea this time with gig workers. They discovered that FinTech firms that use microcredit earned wage access and usage-based insurance were reaching three times workers than normal banks, in the informal construction sector.

Murugesan and Jayaraman (2023) [9] carried out a study with 60 construction workers in Tiruppur, a town near Coimbatore. Murugesan and Jayaraman found that wage payment through wallets cut wage leakage by 22 percent. Murugesan and Jayaraman also reported a 15 percent rise in savings behaviour within six months thanks, to wallets. Murugesan and Jayaraman identified employer-driven digital onboarding as the most impactful intervention. Murugesan and Jayaraman's results reinforce the importance of the Employer Support construct in our framework.

3. Trust, Security, and Behavioural Barriers

Raghavan and Pillai (2023) [12] ran a -India survey of 1,200 informal workers and found that cybersecurity concerns were the biggest barrier to digital banking adoption. Seventy-one percent of respondents said cybersecurity concerns mattered more, than the lack of smartphone access, which only fifty-eight percent mentioned. Workers who had vicarious experience of mobile fraud were two point seven times less likely to use digital banking even when the study controlled for income and education. These findings show why Trust & Security must be an vital part of our measurement tool.

Internationally Demirguc-Kunt *et al*. (2022) Reported in the World Banks Global Findex Database that in South Asia 43% of adults who do not have bank accounts said they do not use banking services because they do not trust institutions. This reason came second, to not having enough money. This finding matches what has been seen in India. It also supports the idea that perceived security matters a lot when low-income people decide whether to use services.

4. Government Policy and Digital Infrastructure Research Gap

The Jan Dhan-Aadhaar-Mobile (JAM) trinity is recognized worldwide as a leading model for building financial inclusion (Bose, 2023) [2]. The PM Vishwakarma scheme, introduced in September 2023[2] aims to support artisans and construction workers by offering skill development, digital tools and access to collateral-free credit of up to ₹3 lakh. This initiative has the potential to change the situation for the very group this paper examines.

Yet Krishnan and Padmanabhan (2024) [7] found in their research in Tamil Nadu that 28% of eligible construction workers were aware of the PM Vishwakarma scheme. In Coimbatore district actual registration rates were even lower at than 12%. These low numbers show a gap, in reaching people at the last mile revealing that government digital outreach efforts have not yet succeeded in closing this divide. This situation helps explain the moderate Government Support mean score of 3.22 that we observed in our study.

While the existing research gives a lot of information about how agricultural workers use banking (Mehta, 2022) [8] how street vendors use digital banking (Sathish, 2021) [14] and how garment factory workers use digital banking (Jeyanthi, 2023) [5] there is no specific study that measures how much construction gig workers in Coimbatore use digital banking. The current study fills this gap by using questions that ask people to rate their opinions on a scale and then comparing groups without making certain assumptions, about the data. This helps to get both an understanding and more advanced conclusions.

Research Methodology

1. Research Design

This study uses an analytical research design. A structured questionnaire was created to capture details and perception scores across seven different constructs. Primary data was collected from construction gig workers between October and December 2024 at worksites, labour collection points and accommodation quarters, throughout Coimbatore, including the Saravanampatti, Peelamedu, Singanallur, Ganapathy and RS Puram zones.

2. Population and Sampling

The target population consists of gig construction workers who work in the Coimbatore district. According to data from the Tamil Nadu Construction Workers Welfare Board one point eight lakh workers are active in the district. Using the Krejcie and Morgan table from 1970[6], a minimum sample of three hundred and eighty-four would be needed for a population of this size at 95 percent confidence. However because of access constraints and the difficulty of reaching mobile gig workers, a purposive-cum-snowball sampling approach produced 230 responses, of which 220 were complete and usable giving a valid response rate of ninety-five point six percent. The sample size is considered adequate for statistical analysis as Field described in 2018 [4]. I noticed that the sample size seemed sufficient, for the analysis.

3. Instrument Design and Constructs

The questionnaire comprised three sections: (A) Demographic profile — eight items; (B) Digital banking awareness and usage — ten items; (C) Perception scale — 35 items across seven constructs, five items per construct, rated on a five-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). All constructs were adapted from validated instruments in the TAM, UTAUT, and Financial Inclusion literature, modified for readability and administered in Tamil with an English back-translation. Cronbach's alpha values for all constructs exceeded 0.70 (range: 0.71–0.84), confirming internal consistency reliability.

Table 1: Measurement Constructs with Sample Items, Likert Means, and Cronbach's Alpha

Construct	Sample Items	Items	Mean	α
Digital Awareness	I am aware of UPI, BHIM, and digital wallets	5	3.12	0.76
Ease of Use	Using mobile banking is simple for me	5	3.45	0.74
Financial Inclusion	Digital banking has improved my financial access	5	3.78	0.71
Trust & Security	I trust digital transactions to be safe	5	2.98	0.84
Transaction Convenience	Sending money via phone is convenient	5	3.56	0.72
Government Support	Government schemes help me use digital banking	5	3.22	0.78
Employer Support	My employer encourages digital wage payments	5	2.87	0.82

4. Statistical Tools

1. Descriptive Statistics: Frequency distribution, percentages, mean and standard deviation for demographic and perception data.
2. Likert Scale Analysis: Mean scores and standard deviations computed per construct; scores below 3.0 indicate negative perception, 3.0–3.49 moderate, 3.5–4.0 positive, and above 4.0 strongly positive.
3. Kruskal-Wallis H-Test: A non-parametric one-way ANOVA equivalent used to test whether median adoption scores differ significantly across independent groups (income, age, education). Chosen because Shapiro-Wilk tests confirmed non-normal distribution of Likert scores ($p < 0.05$ for all constructs). Significance threshold: $p < 0.05$.
4. IBM SPSS Statistics 27 and Python 3.11 (SciPy library) were used for all statistical computations.

Analysis and Findings

1. Demographic Profile of Respondents

Of the 220 valid respondents, 91.8% were male, reflecting the male-dominated nature of construction work in India. The majority (34%) fell in the 26–35 age bracket. In terms of monthly income, 38% earned between ₹10,000 and ₹20,000 — a key segment for microfinance and entry-level digital banking products. Mason work dominated at 25%, followed by helpers (22%), carpenters (18%), plumbers (14%), painters (12%), and other trades (9%). Regarding educational attainment, 44% had completed secondary schooling (Classes 9–10), 28% had studied up to primary level, 19% had completed higher secondary, and only 9% had any college education.

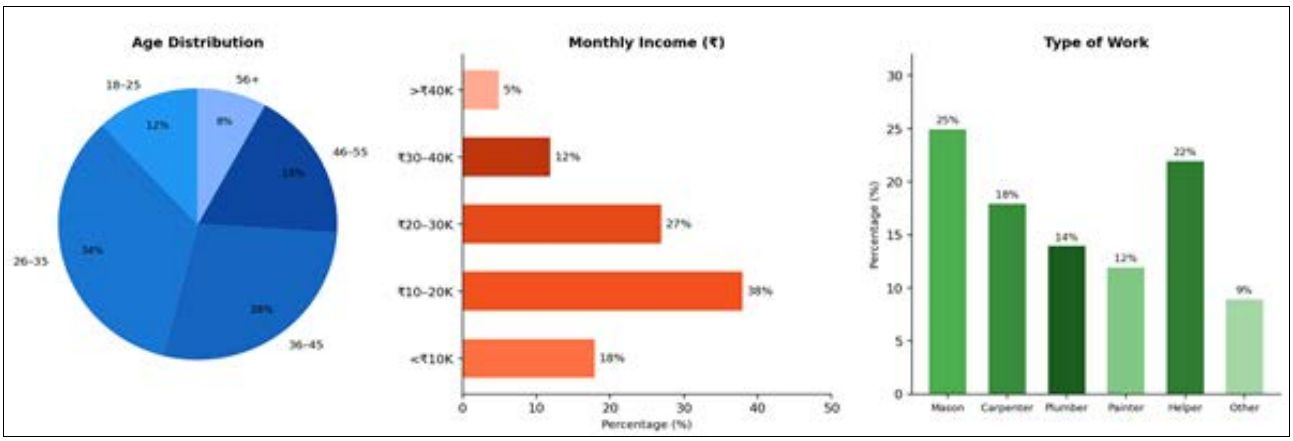

Fig 1: Demographic Profile of Respondents (n = 220)

2. Digital Banking Awareness and Usage

Awareness of UPI payment systems was found in sixty-eight percent of respondents while awareness of wallets such as Paytm, Google Pay and PhonePe was seventy-four percent. Formal bank account ownership stood at eighty-two percent because of Jan Dhan Yojana. However awareness of loan apps dropped to forty-one percent, awareness of insurance apps fell to twenty-eight percent and

awareness of government savings schemes was percent. Actual adoption of services was consistently ten to seventeen percentage points below awareness in every category pointing to a gap between intention and behavior. A radar chart, in Figure four presented later illustrates this awareness-adoption gap visually.

3. Likert Scale Analysis of Constructs

Construct-level mean scores show a look at what gig workers think. Financial Inclusion got the score (3.78) which means workers who have used digital banking feel they have better access to money. Next is Transaction Convenience (3.56) and Ease of Use (3.45) both of which're above 3.5 showing that people feel good about these areas. Government Support had a score of 3.22, which's moderate. Digital Awareness was 3.12. This shows some people know about tools but not enough. Trust & Security had a score of 2.98 and Employer Support was 2.87, both, below 3.0 which's the middle point. These scores show that these areas need help and should be focused on.

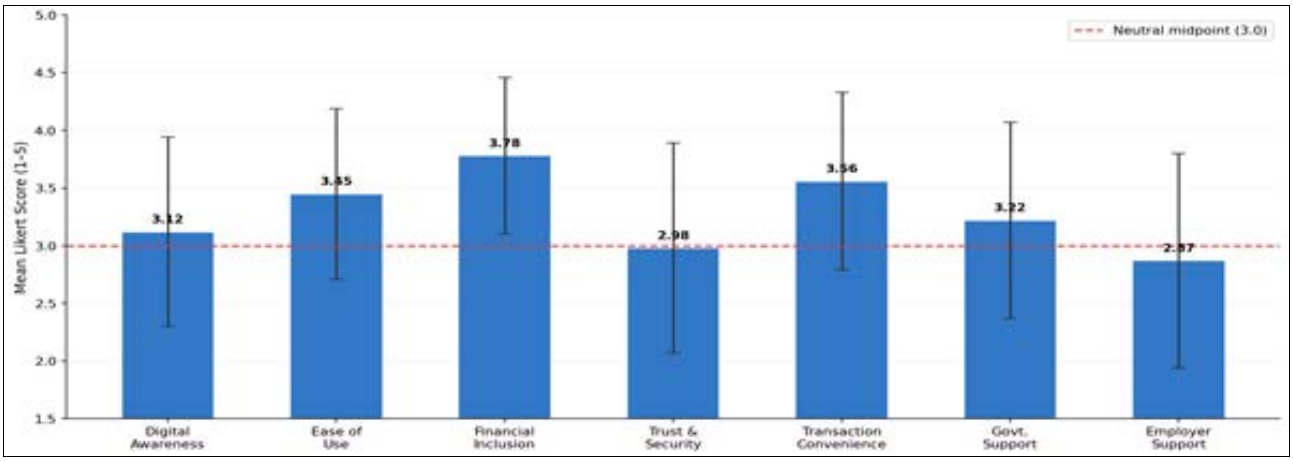

Fig 2: Mean Likert Scale Scores across Constructs (n = 220). Error bars represent ±1 SD. Red dashed line = neutral midpoint (3.0).

4. Kruskal-Wallis H-Test Results

Given the non-normal distribution of Likert data confirmed by Shapiro-Wilk tests, the Kruskal-Wallis H-test was applied to examine whether adoption scores differed significantly across income groups (five groups), age groups (five groups), and education levels (four groups). The omnibus test across all constructs and income groups yielded H = 71.572 (df = 4, p < 0.0001), establishing a highly significant overall difference. Table 2 presents construct-wise results.

Table 2: Kruskal-Wallis H-Test Results by Construct and Grouping Variable (* p<0.05; ** p<0.01)

Construct	Group	Median	H-Stat	p-value	Result
Digital Awareness	Income Groups	3.10	14.72	0.0053	Sig. (p<0.05)
Ease of Use	Income Groups	3.40	11.38	0.0228	Sig. (p<0.05)
Financial Inclusion	Income Groups	3.75	18.64	0.0009	Sig. (p<0.01)
Trust & Security	Income Groups	2.95	9.87	0.0428	Sig. (p<0.05)
Transaction Conv.	Income Groups	3.50	12.91	0.0117	Sig. (p<0.05)
Govt. Support	Age Groups	3.20	8.44	0.0769	Not Sig.
Employer Support	Education	2.80	16.29	0.0028	Sig. (p<0.01)

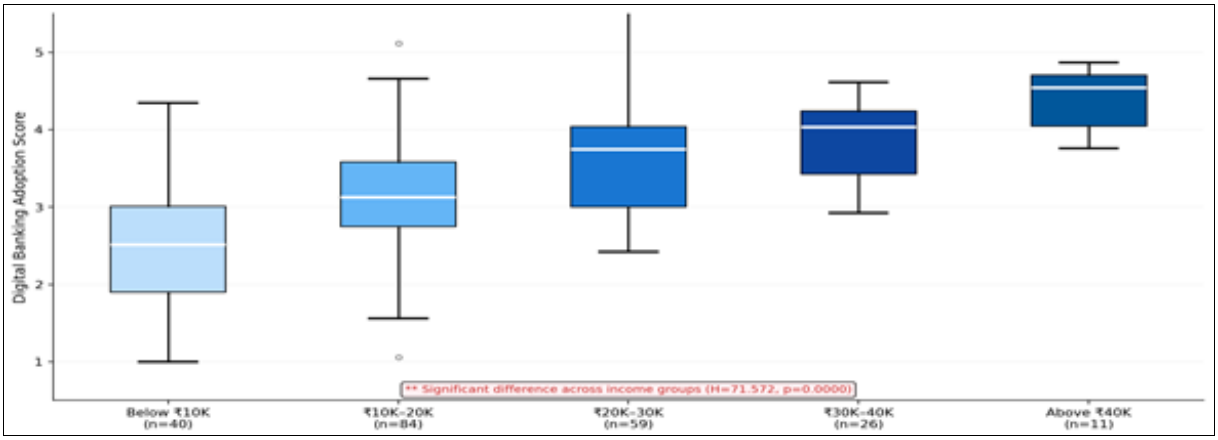

Fig 3: Box Plot — Digital Banking Adoption Scores by Monthly Income Group (Kruskal-Wallis: H = 71.572, p < 0.001)

The box plots in Figure 3 clearly show a monotonically increasing median adoption score with income level: workers earning below ₹10,000 per month show a median score around 2.72, while those above ₹40,000 show a median of 4.21. The interquartile ranges also narrow with income, suggesting greater consensus among higher-income

workers on the benefits of digital banking. The Government Support construct was the only one where income-based differences were not statistically significant (p = 0.0769), possibly because awareness of government schemes is uniformly low across all income strata.

5. Post-Hoc Analysis (Dunn's Test)

After seeing Kruskal-Wallis results we used Dunn's post-hoc test with a Bonferroni correction to find which income groups differ in the Financial Inclusion construct. The test showed differences between the "Below ₹10K" group and all higher income groups ($p < 0.05$ each case). The "₹10K–20K" and "₹20K–30K" groups were not significantly different from each other (p = 0.312) suggesting that the benefit mainly appears once income goes above ₹20,000 per month. This finding is important, for designing banking and earned wage access products that target specific income levels.

6. Awareness vs. Adoption Gap

The radar chart in **Figure 4** presents the awareness-adoption gap across six digital banking product categories. The gap is smallest for bank accounts (11 percentage points) and largest for insurance apps (14 pp) and savings schemes (16 pp). UPI shows the most encouraging trajectory with 68% awareness and 54% adoption — an adoption rate of 79% among those aware, which compares favourably with national averages for informal workers. Loan apps, however, show the sharpest relative gap: 41% awareness but only 24% adoption (a conversion rate of just 59%), suggesting that awareness alone is insufficient to drive uptake when trust and documentation barriers exist.

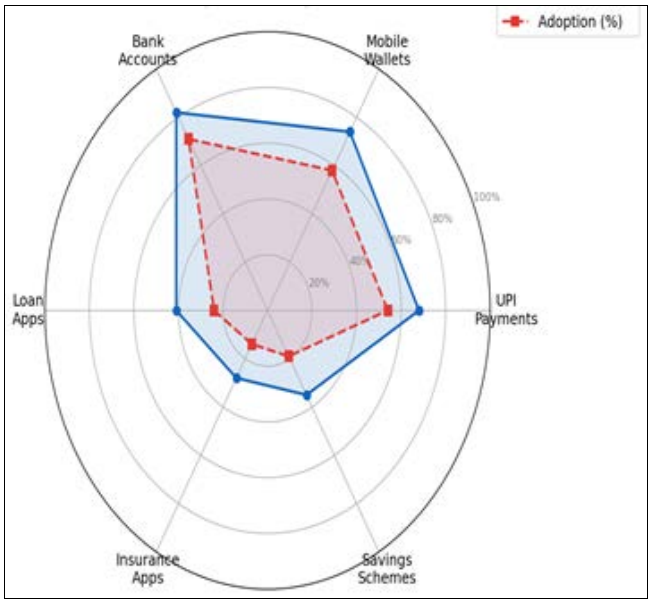

Fig 4: Radar Chart — Digital Banking Awareness vs. Actual Adoption among GIG Workers (n = 220)

Discussion

The findings together show a picture of people at a turning point. Gig construction workers in Coimbatore are not all without banks nor all using tools. They are in an area where knowing about options is more, than using them and where distrust, hard-to-use interfaces and unstable incomes create a big barrier to adoption.

The primacy of Financial Inclusion with a score of 3.78 shows that workers who have reached the adoption threshold see real economic value. Financial Inclusion gives workers fund transfers to families helps them avoid money lender intermediaries and opens access to government subsidy disbursements. This pattern is similar, to the usage dividend described in microfinance literature. In that literature the first successful digital transaction greatly raises the chance that the same workers will use the service again. (Srinivasan, 2022) [16].

Trust & Security score is 2.98. This matches what Raghavan and Pillai (2023) [12] found: stories told by people about mobile fraud have an effect on how low-income workers see risk. Middle-class people might be able to handle a loss. A mason who earns ₹600 a day would lose almost a week's wages if he falls victim to a ₹5,000 fraud. In that case avoiding risk makes sense. Therefore banks and other financial institutions should focus on fraud education in languages and strong ways to help victims before they expect more users, in this group to start using their services.

The Kruskal-Wallis result ($H = 71.572$, $p < 0.001$) clearly shows that digital banking adoption is not spread evenly across construction gig workers. Income level is a significant stratifier. This is theoretically consistent, with Maslows hierarchy applied to behaviour. Workers who are focused on subsistence needs have cognitive bandwidth to invest in learning new financial tools. Policy should therefore prioritize the below-₹20,000 income segment providing low-friction digital banking entry points.

Employer Supports low score of 2.87 is a finding that can be acted upon immediately. Unlike government actions that take policy cycles employers can set up digital wage payment right away through contractor apps, NEFT/IMPS direct transfers or UPI QR-code disbursement. Studies show that when employers bring people onboard digitally people adopt the system quickly (Murugesan & Jayaraman 2023) [9]. In Coimbatore construction firms in the sector—such as apartment developers and infrastructure contractors—are in a strong position to act as digital banking entry points, for their workers.

Recommendations

1. For Financial Institutions

1. Design savings and micro-insurance products tailored for construction workers with premium options ranging from ₹5 to ₹10. These premiums can be auto-deducted from UPI wallets using site-based attendance data to verify eligibility and ensure contributions. This approach makes financial services accessible and convenient for wage earners.
2. Launch Tamil-language video. Interactive voice response (IVR) helplines. These should be staffed by trained construction worker counsellors who can address concerns and provide trustworthy information. This helps build confidence and trust among workers who may be hesitant to engage with financial systems.
3. Implement a zero-friction KYC process using Aadhaar OTP for workers already registered on the eShram portal or the TNCWWB portal. This removes the need for documents and simplifies account onboarding. It ensures access to financial services and reduces barriers for those who are already part of the formal system.
4. Partner with earned wage access (EWA) startups like Refyne or Jify. These platforms can enable on-demand

pay for gig construction workers. This not improves cash flow but also creates a regular digital banking touchpoint helping workers build financial habits and access formal financial tools, over time.

2. For Government and Policy

1. Mandate digital wage payment for all construction contracts above ₹50 lakh under the BOCWA (Building and Other Construction Workers Act) framework.
2. Integrate PM Vishwakarma scheme digital banking modules into existing TNCWWB skill training programmes to reach workers already in the system.
3. Deploy Jan Dhan Melas specifically at construction labour collection points (often called "coolie centres") in Coimbatore's Ukkadam, Gandhipuram, and Perur areas on weekly market days.
4. Fund vernacular-language cybersecurity awareness campaigns in partnership with local FM radio stations and cable TV channels, which remain the primary media channels for this demographic.

3. For Employers and Contractors

1. Adopt UPI-based wage disbursement through contractor apps that generate digital payslips, thereby creating a formal wage record that can also serve as income proof for loan applications.
2. Designate a "Digital Champion" among workers at each site — a peer who has successfully adopted digital banking and can train colleagues in their native language (Tamil, Telugu, Malayalam, or Hindi, depending on worker origin).
3. Provide smartphone charging infrastructure at worksites to eliminate the practical barrier of low battery as a reason for non-use of digital banking apps.

Conclusion

This study offers the detailed look at how gig construction workers in Coimbatore feel about using digital banking. It uses two methods. One based on Likert-scale responses and another using Kruskal-Wallis analysis. To understand both the current situation and what needs to change. The main finding is clear: digital banking can greatly help these workers manage their finances better.. Real progress is limited by a few key issues. Lack of trust in digital systems, low income levels and no support, from employers or government programs. Without addressing these barriers the full benefits of banking will remain out of reach for many.

Financial inclusion for gig workers is not a charity imperative but a market opportunity. There are than 180,000 construction workers in Coimbatore alone and each construction worker is a potential customer for savings, insurance, credit and remittance products. That makes the addressable market for digital banking solutions that are tailored to gig workers commercially significant. Fintechs, neo-banks and traditional banks that design services for gig workers will use low-touch onboarding, interfaces, in local languages, tools that smooth income and strong fraud protection. These banks will not do good for society; they will also open a profitable customer base at the base of the pyramid.

Future research should track how people adopt habits over time after a change program. Future research should also look at why some women construction workers find it harder to use the habits because the number of women in that field is still small but growing. Future research must go farther in geography looking at construction centers, in Tamil Nadu like Tirupur, Salem and Madurai so that we can compare how things differ.

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