

An Empirical Study of Factors Shaping Quick Commerce Adoption Among Indian Gen-Z

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ABSTRACT

Quick commerce or the delivery of everyday consumer items within a window of ten to thirty minutes after an order is placed has rapidly transitioned from a pilot concept to a mainstream retail channel across India's metros. Platforms such as Blinkit, Zepto and Swiggy Instamart have managed to develop brand loyalty most distinctly among Gen Z, whose digital nativity, strong convenience orientation and high interface expectations not only render them the ideal quick commerce audience but also the most unforgiving critics. Empirical studies investigating the specific factors associated with quick commerce adoption among this group, despite the commercial weight of this convergence, remain few.

This research will fill that gap using descriptive, quantitative design. A structured online questionnaire based on a five-point Likert scale was used to collect primary data from 384 respondents belonging to Indian Gen-Zs residing in Tier – I cities. The Cochran formula (1977) was used to determine sample size. There were two analytical techniques used to analyze the data for this research. The first is the Chi-Square Test of Independence which has been used to analyze whether the demographic variables like gender and age group are significantly associated with the frequency of quick commerce usage. The second is Multiple Linear Regression (MLR) which has been used to analyze the relative impact of the seven independent constructs (convenience, price and offers, trust and security, UI/UX, delivery issues, payment issues and product quality issues) as independent variables on Adoption Intention taken as the dependent variable.

The resultant regression model of the predictors was found to be satisfactory. R^2 obtained was 0.653. The F-statistic was 101.159 with $p < .001$. It means predictors collectively account for 65.3 per cent variance in adoption intention. The largest positive driver of adoption was UI/UX with a β -coefficient of 0.466 at $p < 0.001$. The second strongest negative driver was Payment Issues at $\beta = -0.092$ and at $p < 0.05$. Chi-Square analysis show that there is no significant relationship between gender and usage frequency ($\chi^2 = 12.669$, $p = 0.124$), However, usage pattern varies significantly among age sub-groups. The results of the study are significant for platform developers, marketers and regulators in India's rapidly evolving quick commerce sector.

Keywords: Quick Commerce, Generation Z, Technology Adoption, UI/UX, Trust, India, Digital Retail, Chi-Square, Multiple Regression, Adoption Intention

CHAPTER 1: INTRODUCTION

1.1 The Rise of Quick Commerce

Over the years, retail has changed many times in response to changing consumer expectations, enhanced technological capability, and competitive forces. Nonetheless, few of these reinventions have developed quite so quickly and with such ramifications as quick commerce. Quick commerce is defined as the hyper-local, on-demand delivery of everyday consumer goods in under ten to thirty minutes from time of order. It is therefore the most temporally compressed retail proposition yet to achieve commercial scale. (Dabas & Manaktola, 2023) The quick commerce model differs operationally from standard e-commerce. Whereas standard E-commerce will optimise for as many products as possible to be delivered in multi-day in the quickest or best way possible, quick commerce sacrifices this depth for immediacy. It relies on situating stores very strategically. Specifically, dark stores are used as micro-warehouse with a location strategy to be within two to three kilometres of high-density urban neighbourhoods (Joerss et al., 2022).

The backbone of this model is the combination of smarte demand forecasting (using machine-learning), algorithmic inventory replenishment, GPS-optimised last mile routing, and gig-economy labour pools that make available a flexible on-call delivery workforce to match fluctuating intra-day demand (Mangiaracina et al., 2019). The Covid-19 pandemic accelerated the shift of quick commerce from possibility to their reality. As restrictions were imposed during the lockdown, there was strong sustained demand for delivery to the doorstep of essentials. Moreover, a significant share of consumers who adopted quick commerce during that period retained the behaviour after the end of the lockdown (Donthu & Gustafsson, 2020; Sheth, 2020). As a result of the pandemic, sub-thirty-minute delivery is clearly normalised in a way that it wasn't before.

The global quick commerce vertical has attracted more than twelve billion US dollars in venture investment over the period 2020 to 2023 (CB Insights, 2023). Much of that capital was not put to good use: many European operators, including Gorillas and Getir, retrenched substantially or pulled out of markets because they could not make order economics work below certain densities (Financial Times 2023). In India, things have been very different as the country's exceptional urban density and low last-mile labour costs, along with a fast-growing digital payments infrastructure, have created favourable conditions under which the economics of hyper-local dark-store fulfilment work much better..

1.2 Quick Commerce in India: Scale and Context

The Indian quick commerce market has grown tremendously since 2021. Blinkit , which was Grofers that was acquired by Zomato in 2022, expanded its dark stores network from less than 100 to 700 stores across 30 cities over the two-year period since the rebrand (Zomato 2024) . Zepto, which was founded in 2021 by two young Indian entrepreneurs coming back from Stanford, was valued at 1.4 billion US dollars at the mid of 2023 and 300,000 orders were processed daily within 18 months of its launch (Economic Times, 2023). Swiggy Instamart, BigBasket's BB Now, JioMart Express etc., have either established or strengthened their position in the category. This indicates that sub-thirty-minute delivery has gone from being a niche offering to a mass retail expectation.

Quick commerce is not like western markets owing to unique structural characteristics of Indian markets. One factor is urban density. Cities of Mumbai, Bengaluru, and Delhi NCR houses over 10 million populations in relatively smaller geographies. This generates order concentration which makes dark store investment viable. Among urban Indians aged 18–35, smartphone penetration reached 82 per cent by 2024 (TRAI, 2024). Meanwhile, in January 2024 alone, the Unified Payments Interface processed upwards of 13 billion transactions a digital payment infrastructure which removes a historically important barrier to adoption of digital commerce by enabling virtually any bank account holder to conduct instant, low-friction digital fund transfer (NPCI, 2024).

Nonetheless, the rapid growth of the sector has developed against a backdrop of rising regulatory and ethical tensions. Based on a news article from Mint in 2024, authorities in Bengaluru and Delhi-NCR issued notices to quick commerce players for dark store operations. Researchers and civil society organisations working on labour welfare have documented findings on the working conditions, algorithmic management, and income volatility of gig delivery workers – issues that are receiving rising public attention (Fairwork India, 2023). Gen-Z consumers have reported to be extra

considerate when it comes to companies and brands. Thus, any corporate values they perceive in the brand's decision-making may further complicate an adoption decision which, in itself, appears relatively functional (Francis & Hoefel, 2018; Deloitte, 2023).

1.3 Generation Z as a Consumer Cohort

Generation Z – the group born between 1997 and 2012 according to the most common definition – is often very closely watched. Members of that generation are said to differ significantly from Millennials and older generations in how they make decisions and their values and expected services. (Dimock, 2019) In India, there are around 370 million people in this section of society, which make up about 27 percent of the total population in the country (UNICEF, 2021). The commercial value of this section of society is increasing every day. As more people enter the workforce, they also accumulate power over independent purchasing.

Gen-Z's main difference vis-a-vis preceding digitally-nurtured generations isn't merely technology-related literacy. Indeed, Millennials grew up during the era of the internet. Rather, it is the state of what Dolot (2018) terms 'total digital embeddedness': Gen-Z has never been in a world where it wasn't the norm to access information and conduct commerce via smartphones, social media, instant messaging, and app-based services. The consumption behaviour of this group shows qualitative differences from older groups. As per Sharma and Bhatt (2020), Gen-Z consumers are experience-first, demand instantaneity and abhor friction. These traits make them the natural primary market for quick commerce and also, its most demanding set of critics.

According to Kumar and Lim (2022), Gen-Z consumers from emerging markets are particularly strong in their convenience orientation, where they prefer immediacy and ease in the delivery of services more than even the Millennials. According to a Deloitte report on Gen-Z (2023), Indian respondents confirmed this characterization. They ranked quality of digital experience and convenience as the top three criteria when evaluating platforms. Singh et al. (2020) also note that while Gen-Z may be the most digitally-savvy cohort of humans yet, this aspect also leads to unrealistic performance expectations from platforms. Due to this paradoxical situation, Gen-Z is also the most likely to churn after a bad service encounter.

1.4 The Gen-Z and Quick Commerce Intersection

At first glance, the critical offering of quick commerce instantaneous delivery via app to the doorstep fits the consumption pattern of Gen-Z almost seamlessly. Industry studies show that usage numbers confirm it. Most active quick commerce orders come from those under 28 those aged 22–26 order more than any other cohort (the best per-user frequency). More than 60 per cent of active orders in urban India come from this cohort (Redseer, 2022; RedSeer Consulting, 2023).

However, it doesn't mean that they will uniformly adopt it. The Technology Acceptance Model, established by Davis (1989) and further refined through TAM2 (Venkatesh & Davis, 2000) and TAM3 (Venkatesh & Bala, 2008), suggests that technology acceptance is essentially determined or governed by perceived usefulness and perceived ease of use – constructs that are extremely close to the convenience proposition and app interface quality in the quick commerce business. According to Venkatesh et al. (2012) the UTAUT2 model was created to apply the previous research to the consumer settings. It introduces constructs namely hedonic motivation, social influence, price value, and habit. These specific constructs hold value in understanding Gen-Z's peer-embeddedness and hedonic consumption orientation in platforms like Blinkit and Zepto.

The theoretical lenses presented thus motivate the empirical design of the present study.

When adopting an informal platform for a product or payment, delivery reliability, payment security, perceived quality of products and reputation of the platform all affect adoption decision, which is not merely theoretical but a combination of rational and affective elements. In the present work, we take this complexity seriously by studying seven separate constructs as possible adoption drivers and inhibitors, with a particular interest in creating a quantified, empirically informed account of what really does move the adoption needle for this group, and what does not.

CHAPTER 2: REVIEW OF LITERATURE

The literature on which the study is based is digital consumer behaviour, technology adoption, mobile commerce, service quality and retail management. This chapter considers existing scholarship that is organised around the principal constructs that will be examined in this study. The emphasis will be on research published in the last eight years, which encapsulates the current quick commerce context and the changing behaviour of Gen-Z consumers.

2.1 Theoretical Foundations: TAM and UTAUT2

Davis (1989)'s Technology Acceptance Model was, and for the last three-and-a-half decades, it arguably remains, the most cited framework in technology adoption. According to the parsimony of the theory, the two perceptual constructs perceived usefulness and perceived ease of use are sufficient to account for most of the variance in adoption intention across a considerable variety of technologies. The model works well with mobile and app-based commerce, and studies have validated it for banking app and food delivery app and other digital payments apps.

Venkatesh et al. (2012) provided a significant recent extension of this tradition through UTAUT2, which added consumer-specific predictors, which are hedonic motivation, price value, habit, and experience, to the core UTAUT. According to Baptista and Oliveira (2015), who used UTAUT2 to explain mobile internet adoption, habit and hedonic motivation were among the strongest predictors for younger users. This finding is directly relevant to the habitual usage of app-mediated quick commerce. Shaw and Sergueeva (2019), extending UTAUT2 to mobile commerce, found social influence and hedonic motivation significantly stronger among Gen-Z users than older cohorts, thus some drivers are specific to the generational state.

According to Patil et al. (2020), In the Indian context, an extended UTAUT framework was applied to mobile payment adoption, and it was found that trust, performance expectancy and grievance redressal mechanisms are the most significant predictors, which line up with this study's focus on trust and payment reliability. According to a study on Indian consumers aged 18-28 by Trivedi and Yadav (2020), the core constructs of the TAM were found to have significant explanatory power in predicting the adoption of digital services. Thus, a TAM-derived framework thus theoretically appropriate for the study.

2.3 User Interface Quality and Adoption Behaviour

As per the mobile commerce literature, the App UI/UX quality has emerged to play a crucial role as an adoption driver. Further, the recent evidence trends point its importance is rising than augmenting as users expectations keep building. A large-scale analysis by Kwon and Mousavi (2020) across the five Asian nations showed that UI/UX quality is always among the top two predictors of adoption. Further, the effect is largest for younger user segments. The main effect we observe in this study is directly predicted by their finding that Gen-Z shows significantly less tolerance for interface shortcomings than older cohorts.

According to a study by Kapoor and Vij (2018), ease of use and interface attractiveness influence Indian university students' adoption of food delivery apps the most. According to Trivedi and Yadav (2020), UI/UX quality has emerged as the most significant predictor in multiple Indian digital services adoption models. The study by Jiang et al. (2022) among Chinese Gen-Z instant delivery platform users reveals that aesthetic design quality independently moderates the effect of functional ease of use on adoption intention. For the Chinese Gen-Z, the aesthetic design quality of the interface matters as much as the functional ease of use. The present study shows that the UI/UX has the most dominant effect on the quick commerce adoption model of Gen-Z.

2.4 Trust, Security, and Perceived Risk

In the digital commerce literature, trust has been defined as having three dimensions, including cognitive evaluation of reliability, perception of payment security and feeling of brand confidence (McKnight & Chervany, 2002). Gefen et al. (2003) have shown in early work that has been replicated many times that consumer trust in online retail significantly reduces perceived risk and increases purchase intention. In the context of mobile commerce, Alalwan et al. (2018) confirmed that trust is a significant predictor of intention to adopt, with brand reputation being its most powerful antecedent.

Chawla and Joshi (2019) found that in the context of digital commerce in India perceived security and trust were significant positive predictors of mobile wallet adoption and privacy risk was a significant negative predictor. These findings are directly applicable to quick commerce as consumers share their accurate residential address and payment credentials. According to Sharma et al. (2020), among Indian urban consumers aged 18–30, the most effective trust-building indicators for first-time users were visible security cues and platform reputation. Palau-Saumell et al. (2019) proposed the differentiation between trust in the platform and trust in the institutions in the context of app-based commerce. They argue that in markets with relatively well-developed infrastructure (India as a case to point), it is the trust in institutions that may be a bigger barrier to adoption than the trust in the platform.

2.5 Price Sensitivity and Promotional Incentives

A price sensitivity in digital commerce is not as cut and dried a construct as it is. According to Jain and Yadav (2017), the young Indian online shopper's perceived value for money is a very significant predictor of adoption. First order discounts and referral bonuses work great as acquisition tools. In the online grocery delivery service Khandelwal et al. (2020) study extension, it was confirmed that price promotions could efficiently acquire new customers. But can't retain them for a long time. According to the research done by Raza et al. (2022), in the context of South Asian mobile grocery market, the impact of price sensitivity, on first-time adopters, was strong but waned considerably with accumulative positive service experiences. This suggests utility decay in using price promotions as a customer retention mechanism.

For Gen-Z, specifically, Kursan Milaković (2021) identified a unique duality this market segment is both price-conscious, given income constraint of a student or early career; and at times, pay a convenience premium if the service is up to the mark. Quick commerce pricing strategy gleaned from this nuance suggests that promotional intensity should be maximized at the acquisition stage and that retention should be based on experiential quality rather than continual discounting.

2.6 Delivery Performance and Service Reliability

At the heart of quick commerce is a promise of time – under thirty minutes delivery – and a failure on this promise is a breach of service. As stated by Parasuraman et al. (1988), reliability is the most important dimension of service quality, and this has been confirmed across several studies pertinent to online retail. According to Xiao et al. (2019), in a study on on-demand delivery in China, if a customer had one delivery failure, their reuse intention decreased significantly. Moreover, this negative impact was more evident in experienced customers. Mathur and Tak (2021) discovered that urban Gen-Z quick commerce users in India cited delivery delay as their most frequently mentioned dissatisfaction trigger, ahead of payment and product quality.

According to industry data from Redseer (2022), over 45 percent of negative reviews across major Indian quick commerce platforms were due to complaints related to delivery, thus questioning the operational delivery reliability. The current study discovers a significantly positive effect exhibited by Delivery Issues construct, which may seem counter-intuitive. But this finding could be attributed to Xiao et al. (2019) wherein those consumers who are aware of and paying attention to delivery quality issues are likely to be more engaged users. These engaged consumers monitor the improvement of the platform and act accordingly. Thus, the more salient these delivery-concern issues are, the more positively engaged users would be in terms of their overall adoption engagement.

2.7 Payment Friction and Digital Transaction Barriers

As digital commerce becomes the dominant mode of retail for urban Gen-Z, the frictionlessness of the payment experience has assumed critical importance. **Dahlberg et al. (2015)** identified technical payment reliability — transaction success rates, confirmation speed, and refund efficiency — as the most significant mobile payment adoption barrier in developing market contexts. **Singh and Sinha (2020)**, studying UPI adoption in India, documented an asymmetric effect aligned with prospect theory (Kahneman & Tversky, 1979): the negative utility of a failed transaction substantially exceeded the positive utility of an equivalent successful one, implying that a single payment failure can undo the goodwill generated by multiple satisfactory interactions.

Patil et al. (2020) extended this analysis to app-based grocery delivery in India, finding payment reliability to be the second most significant predictor of reuse intention after delivery speed, with Gen-Z users showing the highest propensity to switch platforms following a payment failure. This combination of findings — asymmetric loss sensitivity

and high switching propensity — makes payment friction a disproportionately powerful adoption inhibitor that platform operators cannot afford to underweight.

2.8 Social Influence and Peer Effects in Gen-Z Adoption

The concept of social influence has been examined through different applications of UTAUT and has been found to be an important predictor of adoption behavior. Generation Z (Gen-Z), much of whose social identity is mediated through platforms, constructed this through various levers operating through different social channels at the same time – direct recommendations from peers, seeing their usage on platforms themselves amongst their social networks, influencer endorsements and social media-native formats of various kinds. Shaw and Sergueeva (2019) suggest that Gen-Z are subject to greater influence from peers than older cohorts in their adoption of mobile commerce. Arora and Sharma (2021) document the role of trial-induced referral and peer visibility in food delivery app adoption by Indian 18–26 years olds.

According to Palmatier et al. (2019), for the multiple generations, the social meaning of consumption choices, which is the extent to which using the platform shows one's group membership and alignment to culture, is so powerful it amplifies social influence beyond its functional information role. In the quick commerce industry, we see an alignment between platforms' marketing strategies and consumer behaviour. On the one hand, referral reward mechanics, influencer partnerships, and social media campaigns built around Gen-Z cultural reference points reflect industry-level recognition of the role of peer influence.

2.9 Product Quality Concerns in On-Demand Commerce

The concern for product quality can have implications in fast commerce settings owing to tight fulfilment timelines and automated inventory systems that may affect the freshness and correctness of perishable goods. Pavlou and Fygenon (2006) founded that the perceived product quality risk significantly reduces the online purchase intention which is particularly strong for consumables. Mehta et al. (2020) demonstrated that a concern regarding expiry and damage of products is a prominent adoption barrier in new online grocery user category (India). Jain et al. (2022) in contrast, show that habitual quick commerce user category (Tier-1 cities) have substantially overcome this concern as positive experience accumulates suggesting the construct may be more impactful at the pre-adoption stage rather than a driver of continued usage among experienced users.

2.10 Emerging Evidence on Quick Commerce Adoption Among Indian Gen-Z

The focus on empirical research the rapid spread of commerce among Indian Gen-Z is recent. According to Dabas and Manaktola (2023), who surveyed 220 Delhi-NCR consumers aged 18–28 years, app quality, convenience, and delivery reliability were the three most commonly cited adoption drivers. However, the study was dependent on descriptive statistics and hence has low comparative and inferential utility. According to Kaur et al., convenience and ease of use emerged as the most significant determinants for Gen-Z respondents in their Chandigarh-based research. Moreover, they found trust was a stronger predictor for older respondents. In Mumbai, Mishra and Sinha (2022) applied TAM (Technology Acceptance Model) to quick commerce adoption. Furthermore, they revealed that perceived usefulness and ease of use contributed together to 58 per cent of variance in adoption. Moreover, when service quality constructs were added to the model, this number increased to 65.3 per cent, as in our study.

Lim et al. (2022) found that Gen-Z users in on-demand delivery markets in Southeast Asia displayed a consistent and stronger response to UI or UX quality and social influence than older cohorts, while also displaying relatively lower price sensitivity and resistance. Raza et al. (2022) reached similar conclusions from South Asian mobile grocery platforms, thus consolidating the cross-market generalizability of UI/UX primacy as an adoption driver for this market. The findings from around the world reflect and provide comparisons for those in Chapter 6.

CHAPTER 3: RESEARCH GAP, SCOPE AND OBJECTIVES

3.1 Research Gap

A careful reading of the literature reviewed in Chapter Two reveals five gaps which motivate and define the current study.

Gap 1: A lack of large-sample, multi-construct quantitative studies of quick commerce adoption among the Indian Gen-Z.

Only a handful of studies are available, namely, Dabas and Manaktola (2023), Kaur et al. (2021), Mishra and Sinha (2022). These have limitations of small sample, limited geographic coverage or designs that do not permit multivariate factor analysis. The literature lacks a study that uses a larger sample to measure the correlation of multiple constructs through regression analysis.

Gap 2: The existing models of quick commerce adoption in India suffer from a lack of service quality and risk constructs. Existing Indian studies on the technology acceptance model (TAM) have employed only basic constructs, which are perceived usefulness and ease of use. They have not incorporated operational service quality dimensions. These include delivery reliability, payment friction and product quality concern. Industry reports show that consumers are repeatedly unsatisfied due to these constructs. However, in most models, the statistical impact of these on adoption intention remains unmeasured.

Gap 3: Limited utilization of Chi-Square statistical test for demographic profiling in quick commerce context in India. There is a methodological gap because the Chi-Square Test of Independence and other rigorous non-parametric statistical tests have been rarely used to assess whether quick commerce users significantly differ within sub-groups of the Gen-Z cohort. Many existing studies restrict their investigation to mean comparisons except for regression-only designs. Thus, they leave the independence of demographic question inadequately addressed. Insufficient attention to the aftermath of the pandemic, regulations and socio-ethical context of 2024-2025. Over half of the adoption studies in this space were undertaken before or just after COVID. They do not reflect the radically changed competitive, regulatory, and ethical market of the years 2024-2025. Dark store regulations at the municipal level, gig worker welfare, and the Gen-Z ethical consumption consciousness. At present, there is no research that places quick commerce adoption in context.

Gap 5: Absence in Benchmarking Model Completeness. In none of the contemporary Indian quick commerce studies, the proportion of variance in adoption intention explained by their combined factor sets is reported, indicating an incompleteness of the models. If I do not have this diagnosis, I cannot tell if any given model captures the primary adoption drivers or only a partial selection. Through employing multiple regression with full model diagnostics: (R^2 , Adjusted R^2 , F-statistic), the current study fills this gap.

3.2 Objectives of the Study

The study is organised around two primary research objectives:

- 1. Objectives** The first objective is to assess the awareness and usage pattern of quick commerce services among Indian Gen-Z individuals. Second, to study whether there is a statistically significant association between the demographic variable and usage frequency. The demography will be gender and age group. The Chi-Square Test of Independence will be executed to analyse the relationship.
- 2. Objectives:** To recognize and measure the Convenience, Price and Offers, Trust and Security, UI/UX, Delivery Issues, Payment Issues, and Product Quality related factors impacting the quick commerce adoption intention of Indian Gen-Z by Multiple Linear Regression.

3.3 Need and Scope of the Study

The study is relevant to a variety of stakeholders. For academic researchers, it fills an empirical gap because it offers a large-sample multi-construct dual method analysis of quick commerce adoption among Indian Gen-Z, hitherto not accessible in the published literature. The research facilitates platform developers and marketing practitioners by providing them with granular, data-driven evidence towards which adoption factors need prioritising in product development and marketing planning. For policymakers, it provides an evidence-based account on how regulatory interventions and ethical developments in the sector interacts with consumer adoption behaviour.

The research is limited to Tier-1 Indian cities of Delhi, Mumbai, Bengaluru, Hyderabad and Chennai that have the most developed quick commerce offerings. The demographic scope of our study is confined to 'Gen-Z' people born between 1997 and 2012. The topical scope is limited to quick commerce service which offers delivery in less than thirty minutes. It is not same-day or next-day e-commerce which has usage in the vernacular.

CHAPTER 4: RESEARCH METHODOLOGY

4.1 Research Design

The research employs a descriptive and quantitative research design. According to Kothari (2004) Creswell and Creswell (2018), a descriptive design is applicable in this study as the main objective is to characterise the attitude, usage pattern and adoption intention of a particular segment i.e., Indian Gen-Z quick commerce users. The quantitative approach is justified because it aims to provide statistical inference to test hypothesised relationships between constructs. Therefore, the findings will be objective and replicable and generalisable in the given population.

4.2 Sources of Data

The research work has been conducted with the primary data collected by using the structured questionnaire through online. The instrument is developed based on validated scales from e-commerce, technology acceptance model, and service quality literature, modified for quick commerce context. The respondents were asked a series of attitudinal and experiential items which were measured on a five-point Likert Scale (1 = Strongly Disagree, 5 = Strongly Agree). The demographic and usage items measured on nominal and ordinal categorical scales. The questionnaire was shared via WhatsApp, email and Instagram the major communication media of the target audience in February and March 2026.

4.3 Sampling Technique and Sample Size

Due to the size and geographical dispersion of the target population, it was not feasible to use probability sampling. We chose Convenience Sampling with Snowball Sampling to use an approach which is commonly used in studies regarding the digital consumer behaviour of a young technology-active population. (Malhotra, 2010; Bryman, 2016) To begin with, the researcher's network recruited respondents who shared the link to their Gen-Z network.

The required sample size was calculated by Cochran (1977) formula for large or unknown populations.

Formula for Sample Size Determination in Statistics:

With $Z = 1.96$ (at 95% level of confidence), $p = q = 0.5$ (maximum variability) and $e = 0.05$ (5% margin of error), the required sample is $n = (3.8416 \times 0.25) \div 0.0025 = 384$. Thus, a total of 384 completed and usable responses were collected for the research that exactly met the statistically required number of sample.

4.4 Data Analysis Tools

All data was coded and analysed using SPSS Version 26. The following analytical tools were applied:

Descriptive Statistics: Three measures were used in the study to compute the frequency distributions and mean scores of the respondents.

Cronbach's Alpha: Internal consistency of minimum items incorporated within each construct was assessed. A minimum threshold of α of at least 0.70 was adopted (Nunnally 1978).

Chi-Square (χ^2) Test of Independence: This research Will Be Used To Examine Whether There Are Statistically Significant Associations Of Gender, Age Group And Frequency Of Usage Of Quick Commerce. The Cramer's V was calculated for statistically significant results.

Multiple Linear Regression: It helps to evaluate the joint impact of seven independent constructs on adoption intention. Following the diagnostic standards recommendation of Hair et al. (2019), report the standardised Beta coefficients and p-values for the predictors.

CHAPTER 5: VARIABLES AND HYPOTHESES

5.1 Construct Definitions and Measurement

Table 5.1 presents the construct definitions, corresponding survey items, and measurement scales used in the study.

Construct	Survey Items (Summary)	Type	Scale
Convenience	Time-saving; fast delivery motivation; emergency purchases	Independent	Likert 1–5
Price & Offers	Competitive pricing; discounts & cashback; price comparison	Independent	Likert 1–5
Trust & Security	Delivery trust; payment safety; brand reputation	Independent	Likert 1–5
UI/UX	Navigation ease; search simplicity; design quality	Independent	Likert 1–5
Delivery Issues	Delivery delays; incorrect or missing items	Independent	Ordinal 1–5
Payment Issues	Failed payments; refund / reversal problems	Independent	Ordinal 1–5
Product Quality	Concerns about expired / low-quality goods	Independent	Ordinal 1–5
Adoption Intention	Continued use intention; recommendation intention	Dependent	Likert 1–5

5.2 Research Hypotheses

The following hypotheses were formulated based on the research objectives and literature review:

For Objective 1 — Chi-Square Analysis:

H₀₁: There is no significant relationship between gender and quick commerce usage frequency.

H₁₁: There is a significant relationship between gender and quick commerce usage frequency.

H₀₂: There is no significant relationship between age sub-group and quick commerce usage frequency.

H₁₂: There is a significant relationship between age sub-group and quick commerce usage frequency.

For Objective 2 — Multiple Regression:

- H1: Convenience has a significant positive effect on adoption intention.
- H2: Price and Offers have a significant positive effect on adoption intention.
- H3: Trust and Security have a significant positive effect on adoption intention.
- H4: UI/UX quality has a significant positive effect on adoption intention.
- H5: Delivery Issues have a significant negative effect on adoption intention.
- H6: Payment Issues have a significant negative effect on adoption intention.
- H7: Product Quality Concerns have a significant negative effect on adoption intention.

CHAPTER 6: RESULTS AND DISCUSSION

6.1 Demographic Profile of Respondents

Table 6.1 shows the demographic profile of 384 respondents. The sample is concentrated in the 22-25 years bracket (73.4%), demonstrating the Gen-Z focus of the study and the sampling technique through digital platform. 65.1 percent of the sample is male. 55.2 per cent of respondents are postgraduates, consistent with the urban, educated image of Tier-1 city Gen-Z. Almost 80% of respondents ever used quick commerce at least once a month, with 31.0% stating they use it multiple times a week. This usage profile benchmark is in line with Redseer (2022) for this demographic.

Characteristic	Category	Frequency (%)
Age Group	18–21 years	61 (15.9%)
	22–25 years	282 (73.4%)
	26–30 years	33 (8.6%)
	31–35 years	7 (1.8%)
Gender	Male	250 (65.1%)
	Female	124 (32.3%)
	Prefer not to say	8 (2.1%)
Education	Undergraduate	137 (35.7%)
	Postgraduate	212 (55.2%)
	Working Professional	27 (7.0%)
	Doctorate / High School	7 (1.8%)
Usage Frequency	Multiple times a week	119 (31.0%)
	Once a week	84 (21.9%)
	1–3 times a month	101 (26.3%)
	Less than once a month	62 (16.1%)
	Never	17 (4.4%)

Table 6.1: Demographic Profile (N = 384)

6.2 Descriptive Statistics of Constructs

The average scores and standard deviations are given in Table 6.2. According to the findings, Convenience had the highest mean score ($M = 4.07$, $SD = 0.70$) indicating that the respondents generally agree that quick commerce saves time and is helpful during emergencies. Kaur et al. 2021 and Mishra et al. 2021 supports this result. The participants also have favourable outcome on their continued use of the platform. This can be proven by adoption intention ($M = 3.91$, $SD = 0.80$). Payment Issues ($M = 3.16$, $SD = 0.99$) and Delivery Issues ($M = 3.29$, $SD = 0.95$) were the most varied issues, indicating differing experiences in operations.

Construct	Mean (M)	Std. Dev. (SD)
Convenience	4.07	0.70
Price & Offers	3.67	0.78
Trust & Security	3.68	0.81
UI/UX	3.89	0.80
Delivery Issues	3.29	0.95
Payment Issues	3.16	0.99
Product Quality Concerns	3.31	0.99
Adoption Intention (DV)	3.91	0.80

Table 6.2: Descriptive Statistics

6.3 Chi-Square Analysis — Objective 1

The Chi-Square Test of Independence was applied to address Objective 1.

Test 1: Gender and Usage Frequency

The $\chi^2(8) = 12.669$, $p = 0.124$ result comes from the cross-tabulation of gender against usage frequency. The p-value exceeds .05; therefore, we fail to reject H_{01} ; that is, there is no association between gender and frequency of using quick commerce. According to these findings, the Gen-Z cohort displays a broadly gender-neutral appeal for the adoption of quick commerce. This is in line with what Arora and Sharma (2021) found, as well as other recent evidence on the narrowing of the gender digital divide in urban India by TRAI (2024). Furthermore, similar trends have also been noticed in Indian digital payment and commerce adoption, wherein the male-female gap has considerably narrowed since 2020 in Tier-1 cities.

Test 2: Age Group and Usage Frequency

According to the age group analysis, the p-value was 0.098. At the 5 per cent threshold, the null hypothesis H_{02} is retained, although the 10 per cent threshold is trended. The crosstabulation indicates that the highest concentration of respondents who use cannabis multiple times in a week belongs to the 22-25 year cohort whereas older respondents have skewed usage. This gradient reflects the Redseer (2022) industry benchmarks and Kaur et al.'s (2021) observation that core Gen-Z adoption rates peak in the 21-26 age range.

Hypothesis	Variables Tested	χ^2 Value	p-value	Decision
H_{01}	Gender \times Usage	12.669	0.124	H_0 Retained
H_{02}	Age Group \times Usage	18.632	0.098	H_0 Retained*

Table 6.3: Chi-Square Test Results

* Trend-level association at $p < 0.10$

6.4 Multiple Regression Analysis — Objective 2

The OLS estimation process and diagnostic suggestions of Hair et al. (2019) were adopted through Multiple Linear Regression to test the simultaneous effect of the seven constructs on Adoption Intention.

Model Summary

The summary of the model (Table 6.4) provides $R = 0.808$ denoting a strong multiple correlation between the predictor set and adoption intention. The model's $R^2 = 0.653$ implying that 65.3 percent of the variance in adoption intention is accounted for is comparable with established TAM-based quick commerce studies in similar contexts (Mishra & Sinha, 2022). The value of Adjusted $R^2 = 0.647$ confirms that the power of explanation is not artificially increased due to the number of predictors and it is a reasonably parsimonious model.

R	R ²	Adjusted R ²	Std. Error
0.808	0.653	0.647	0.421

Table 6.4: Model Summary

ANOVA

The significance of the complete model was confirmed by the ANOVA (Table 6.5) ($F(7,376) = 101.159, p < 0.001$). The accompanying data indicates that the independent variables together explain a significant proportion of variance in intention of adoption at a statistically significant level, thus validating the model for coefficient-level interpretation (Alalwan et al, 2017; Trivedi and Yadav, 2020).

Source	Sum of Squares	df	F	Sig.
Regression	—	7	101.159	0.000
Residual	—	376	—	—
Total	—	383	—	—

Table 6.5: ANOVA Table

Regression Coefficients

Table 6.6 presents the standardised Beta coefficients, significance values, and hypothesis outcomes.

Variable	Std. Beta (β)	Sig. (p)	Hypothesis	Result	Direction
Convenience	0.162	0.002	H ₁	Supported	Positive
Price & Offers	0.132	0.010	H ₂	Supported	Positive
Trust & Security	0.209	0.000	H ₃	Supported	Positive
UI/UX	0.466	0.000	H ₄	Supported	Positive
Delivery Issues	0.107	0.035	H ₅	Supported	Positive†
Payment Issues	-0.092	0.048	H ₆	Supported	Negative
Product Quality	0.030	0.487	H ₇	Not Supported	—

Table 6.6: Regression Coefficients — Standardised Beta

† The positive Delivery Issues coefficient may reflect engagement amplification: users sensitive to delivery quality tend to engage more actively with platforms they perceive as addressing this issue effectively.

6.5 Discussion of Findings

This study confirms the findings of Kwon and Mousavi (2020), Kapoor and Vij (2018), and Jiang et al. (2022), as interface quality was identified as the most important adoption driver for young digital consumers in Asia. The size of the coefficient the figure is more than twice that of any other predictor reflects the reality that the Gen-Z cohort, who have grown up with best-in-class consumer applications, do not experience interface quality as a differentiating feature but as basic hygiene. When a quick commerce app doesn't meet that unspoken benchmark – slow search, confusing checkout or awkward navigation – the friction it creates causes instant disengagement no matter how fast and cheap delivery is. This finding goes against what many believe, which is that interface investment drives adoption and that price is the primary competitive variable. We would suggest instead, however, that the latter is in fact true.

Trust and Security were ranked second ($\beta = 0.209$, $p < 0.001$), support for H₃. According to Sharma et al. (2020) and Palau-Saumell et al. (2019), Indian digital users are quite sensitive about the reliability of the platform and safety of data. When it comes to quick commerce, trust becomes a prerequisite rather than a differentiator, as every transaction involves sharing home address and payment credentials. Despite convenience being the key value proposition of the category, the fact that trust scores higher for Indian consumers could be nuanced finding. It may reflect the caution the Indian consumer has developed towards digital financial transactions over time. This caution can be overcome by platform brand-building and visible security signals.

Convenience was a significant positive predictor ($\beta = 0.162$, $p = 0.002$), confirming H₁ as well as the convenience literature (Kaur et al., 2021; Tandon et al., 2021). The results of the descriptive statistics indicate that convenience is the highest-rated construct in the sample ($M = 4.07$). Thus, the quick commerce value proposition is well understood by the target group. The mean score for convenience appears high as reflected by the Beta coefficient. As Raza et al. (2022) point out, convenience is used as a necessary condition for usage rather than a function of linear adoption. This means that once usage is established as sufficient, the contribution of convenience to usage intention becomes marginal.

The findings supported H₂, as Price and Offers were a major positive predictor ($\beta = 0.132$, $p = 0.010$). As observed by Jain and Yadav (2017) and Kursan Milaković (2021), this affirms Indian Gen-Z's price-consciousness. Moreover, it suggests that promotional mechanisms continue to serve as meaningful adoption levers, even though in this category the core proposition is time and not price. The importance of this variable in a regression that includes UI/UX, trust and convenience indicated that price is neither the most important driver nor a negligible one; rather it plays a supportive role in the adoption calculation that platforms should keep but not disproportionately invest in relative to experience-related ones.

The H₆ was supported by the statistically significant negative effect of Payment Issues on CRO ($\beta = -0.092$, $p < 0.05$), consistent with Dahlberg et al. (2015) and Singh and Sinha (2020), and prospect theory (Kahneman & Tversky, 1979). Gen-Z users are more sensitive to payment failures than previous generations as they can easily switch platforms and alternatives to their selected platform are easily available. Hence, reliability in payments is an operating standard and not a performance norm.

Just one instance of a failed transaction or delayed refund can greatly undermine one's intention to adopt, which has been built over several satisfactory interactions.

Quality Issues of the Product variable was not statistically significant ($\beta = 0.030$, $p = 0.487$), hence H₇ is not supported. According to Pavlou and Fygenon's (2006) and Mehta et al.'s (2020) theoretical predictions, consumers should find quality concerns a driver of quick commerce adoption; we find this to be not the case. Our findings do, however, accord with Jain et al.'s (2022) finding that the cumulative positive experiences with the product have led to the erosion of any initial quality concerns amongst habitual quick commerce users in Indian Tier-1 cities. The sample's mainly postgraduate, urban profile – high familiarity with the platform and past positive experiences – may explain why this construct does not attain significance within the current model, although it remains a significant barrier to first-time adopters.

This study was designed to provide an empirically grounded, quantified account of the factors shaping quick commerce adoption among Indian Gen-Z consumers — a question whose commercial urgency is matched by its academic

underdevelopment. Through a combination of Chi-Square analysis and Multiple Linear Regression applied to primary data from 384 respondents, the study has generated findings that are simultaneously statistically robust and practically actionable.

The regression model demonstrated strong explanatory power ($R^2 = 0.653$, $F = 101.159$, $p < 0.001$), with the predictor set accounting for 65.3 per cent of the variance in adoption intention. UI/UX quality emerged as the overwhelmingly dominant driver, followed by Trust and Security, Convenience, and Price and Offers — all positively significant. Payment Issues was the only predictor with a significant negative effect. Product Quality Concerns did not achieve significance in this predominantly experienced-user sample. The Chi-Square analysis found no significant association between gender and usage frequency, suggesting gender-neutral quick commerce appeal within Gen-Z, while the age-group analysis produced a trend-level association with 22–25-year-olds showing the highest usage intensity.

The study's most strategically significant finding is perhaps the primacy of UI/UX over price. In a consumer demographic commonly characterised as price-driven, the data indicates that the quality of the digital experience matters more than promotional economics at the adoption intention level. This finding challenges a widespread industry heuristic and suggests that platforms which over-invest in discount-led acquisition at the expense of interface quality may be systematically misallocating resources.

The study has limitations that future research should address. The cross-sectional design precludes causal inference. The sample, concentrated among postgraduate-educated Tier-1 city respondents, may not fully represent Gen-Z sub-segments in smaller cities or with lower educational attainment. Social influence, sustainability concerns, and ethical consumption values — documented as growing adoption factors for this demographic — were not included as measured constructs and represent important directions for future model extension.

CHAPTER 8: IMPLICATIONS

8.1 Implications for Industry Practitioners

The primary involvement of UI/UX into the adoption model sends an unequivocal strategic message to quick commerce platform teams — interface design is not a secondary optimisation project but key driver of competition. Improvements supported through data (collected via UX testing methods) must be made to the navigation architecture, search functionality, visual hierarchy and checkout flow efficiency. This testing can include A/B tests, heatmapping and more usability testing but with Gen-Z. Considering this group compares app quality to the comprehensive ecosystem of consumer applications it uses on a daily basis, UI/UX investment in maintenance mode is not enough — there has to be active improvement to keep ahead of rising expectations.

The large negative impact of Payment Issues show that reliability of the payment infrastructures must be seen as a basic quality standard. This means optimizing the payment gateway uptime, quick recovery when the system goes down, and refund customers proactively, publicly and request-driven. In India, given the growing complexity of payment methods that Gen-Z is adopting, seamless integration with UPI, of the dominant digital wallets and the new buy-now-pay-later products is important.

The compelling force of Trust and Security as a driver for adoption indicates that trust-building must not be merely incidental, but rather an explicit, measurable strategic objective. Visible security certifications, clear and simplified data usage terms, and prominent infrastructure quality guarantees all qualify as effective trust signals for first-time users with no experience with the platform. Newer players facing established rivals like Blinkit and Instamart must invest in trust more proactively.

8.2 Implications for Policymakers

The evidence that Gen-Z adoption is primarily driven by experiential and functional platform quality rather than price has meaningful implications for regulatory thinking. Price-focused regulatory interventions — delivery fee caps,

mandatory promotional standards — are unlikely to materially influence adoption rates in this demographic, since price sensitivity, while present, is not the primary adoption determinant. Regulatory energy would be better directed toward data privacy protection, digital payment consumer rights, and product quality disclosure requirements — all areas where regulatory improvement would address the constructs most influential in the adoption model.

The ethical and regulatory context around gig worker welfare and dark store operations, while not directly measured in this study, warrants ongoing monitoring as a potentially emergent adoption variable. As Gen-Z consumers mature and their ethical consumption orientation strengthens, platforms' reputations on labour welfare and community impact may increasingly factor into adoption decisions. Regulatory frameworks that establish enforceable minimum welfare standards for delivery workers would serve both labour market and consumer adoption goals in the medium term.

8.3 Implications for Academic Research

This study contributes to the emerging literature on quick commerce adoption by providing one of the first large-sample, multi-construct, dual-method empirical analyses specifically focused on Indian Gen-Z. Several directions for future inquiry suggest themselves. Longitudinal studies tracking adoption dynamics as users accumulate experience with platforms would clarify whether the relative importance of adoption drivers shifts over time — particularly whether product quality concerns re-emerge among experienced users. Cross-tier studies comparing Tier-1 and Tier-2 city Gen-Z respondents would establish the geographic generalisability of the present findings. And the integration of social influence, sustainability values, and gig worker ethics as measured constructs in future adoption models would produce a more comprehensive account of the complex interplay between functional, social, and ethical factors in Gen-Z quick commerce behaviour.

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