

FINANCIAL IMPACT OF QUICK COMMERCE ADOPTION ON HOUSEHOLD EXPENDITURE: A STUDY OF AMRAVATI CITY

ASHUTOSH S. KULKARNI

PG Student, Dept. of MBA, P. R. Pote Patil COE & M, Amravati, India

ashutoshkulkarni3101@gmail.com

PROF. S. R. SHAH

Professor and H.O.D., Dept. of MBA. P. R. Pote Patil COE & M, Amravati, India

hodmba@prpoteatilengg.ac.in

Abstract

Quick commerce (Q-commerce) refers to very fast delivery of daily essentials such as groceries, snacks, and personal care items through digital platforms like Blinkit and Swiggy Instamart. Its rapid growth in India, especially in urban areas, has changed how households plan and manage their monthly budgets. In cities like Amravati, convenience, speed, and app-based ordering can simplify shopping but may also promote impulse buying and frequent small transactions that affect overall expenditure.

This study examines the financial impact of Q-commerce adoption on household expenditure in Amravati city. The focus is on changes in monthly spending, budget allocation, savings behaviour, and shifts among expenditure categories such as groceries, entertainment, and other discretionary items. The study also explores demographic factors like income, age, and family status in relation to Q-commerce use and spending patterns. A descriptive research design is adopted, using primary data collected through a structured questionnaire from 100 Q-commerce-using households in Amravati, selected through convenience sampling. Descriptive statistics and correlation/regression techniques are proposed for data analysis.

The expected findings will show whether Q-commerce usage is significantly related to changes in household expenditure patterns, savings, and budget priorities. The study aims to provide insights for Q-commerce managers, policymakers, and financial advisors regarding convenience spending and its implications for household financial well-being.

Keywords: Quick commerce, Household expenditure, Amravati city, Impulse buying, Budget allocation.

1. Introduction

Quick commerce, or Q-commerce, means delivering daily essentials such as groceries, snacks, beverages, and personal care products in a very short time through digital platforms. Popular Indian platforms like Blinkit and Swiggy Instamart allow customers to place small and frequent orders using mobile applications. This model represents a major shift from traditional shopping in physical stores to instant, app-based purchasing driven by convenience and speed.

In India, Q-commerce has grown rapidly because of increasing urbanization, wider smartphone use, digital payment adoption, and changing lifestyles, particularly among young, tech-savvy consumers. For households in cities like Amravati, these services remove barriers such as travel time, store queues, and fixed shopping hours. At the same time, they make it easier to order on impulse, often for low-value items that may not have been planned in the monthly budget.

This change in shopping behaviour can influence how households allocate their income across different categories. Instead of buying all groceries and essentials in a planned, weekly, or monthly trip, families may spread purchases into several small Q-commerce orders. Convenience and quick delivery can lead to higher frequency of orders and a possible shift from traditional retail outlets to digital platforms. Over time, these small but repeated expenses can affect total monthly expenditure, savings, and other financial priorities.

Existing industry and academic reports show that Q-commerce is linked with premium pricing, frequent use of digital wallets and cards, and rising expectations of instant delivery. Studies also note that youth and students are among the most active users, and that many households may go over budget due to impulse buying and convenience purchases. However, most of this evidence is either general or focused on national trends. There is limited understanding of how Q-commerce specifically affects household budgets in mid-tier Indian cities like Amravati.

The present study addresses this gap by analysing how Q-commerce adoption influences household expenditure patterns, savings, and budget allocations in Amravati. It focuses on active users of Q-commerce platforms, examines demographic differences, and evaluates perceptions of value for money compared to actual financial costs.

2. Statement of the Problem

Q-commerce is expanding quickly in India, yet its detailed financial effects on households, especially in tier-2 cities, are not well documented. There is an inadequate understanding of how the use of instant delivery platforms changes the proportion of household income spent on Q-commerce orders and related categories. This includes possible shifts in spending from traditional grocery shopping and other discretionary expenses to frequent, convenience-driven purchases.

In Amravati, Q-commerce adoption appears to be growing faster than traditional retail, but there is limited empirical evidence on how this trend affects savings behaviour and monthly budget allocation. Existing research on digital finance and e-commerce usually looks at broad online shopping patterns, but does not fully cover the granular financial impacts of Q-commerce as a distinct model. Key questions remain about how often households overshoot their planned budgets, how their savings and investment decisions are influenced, and how these effects vary by income, age, and family status.

This lack of focused research creates a gap for managers, policymakers, and financial advisors who need clear information to design suitable strategies, regulations, and guidance. The present study therefore concentrates on the specific problem of understanding the relationship between Q-commerce usage and household expenditure patterns in Amravati city.

3. Review of Literature

Reddy and Kumar (2024) evaluated whether quick commerce subscription models save consumers money. They found that although subscriptions reduced delivery fees, they encouraged more frequent ordering and greater total spending. This study is relevant because it shows that platform loyalty programs may increase consumption rather than reduce household costs.

Sharma, Tiwari, and Jain (2024) analysed the cumulative burden created by delivery fees, handling charges, and surge pricing in quick commerce. Their study demonstrated that even small charges accumulate into meaningful financial leakage over time, especially for lower- and middle-income households. This study is relevant because it highlights how repeated micro-charges can weaken household financial stability.

Ayer and Krishnan (2023) compared prices of fresh produce on quick commerce platforms with those in local physical markets. They found that digital platforms charged a noticeable premium, which households accepted because of convenience and reduced effort. Their study is important because it shows that the “time-saving” advantage of quick commerce can come at a regular cost premium that builds up over time.

Chawla and Singh (2023) compared quick commerce use among Generation Z and Millennials. They found that younger users were more likely to make immediate, small, and price-insensitive purchases, often without strong household budgeting discipline. This study is valuable because it shows that age and generation influence how quickly convenience can translate into higher spending.

Joshi and Mehta (2023) explored how the shift from traditional Kirana stores to quick commerce platforms affected household finances in Tier-2 cities. They found that traditional retailers often provided informal credit and price flexibility, while digital platforms required immediate payment and reduced budget flexibility. Their work is important for showing that quick commerce does not only change shopping speed, but also removes the financial cushioning once provided by local retail systems.

Kumar and Singh (2023) examined the financial implications of quick commerce adoption among middle-income households in Tier-2 Indian cities. Their survey-based study found that frequent use of ten-minute delivery apps was associated with a significant rise in household expenditure, mainly because users were less sensitive to premium pricing and hidden charges. The study is useful for this paper because it links convenience-driven shopping directly to budget pressure in emerging urban markets.

Kulkarni and Joshi (2023) examined the relationship between financial literacy and vulnerability to quick commerce spending traps. Their findings showed that households with lower financial literacy were more likely to experience unplanned spending and difficulty understanding hidden costs. This is especially relevant for your paper because it identifies financial literacy as a key factor in managing quick commerce-related expenditure.

Deshmukh and Patil (2022) studied impulsive buying behaviour triggered by quick commerce platforms in semi-urban regions. Using mixed methods, they showed that ultra-

fast delivery reduced consumers' tendency to delay gratification and increased purchases of non-essential items. Their findings support the idea that app design and instant fulfilment can alter spending discipline and disturb monthly household budgets.

Agarwal and Gupta (2022) investigated how gamified app features influenced consumer spending on quick commerce platforms. They concluded that design elements such as free-delivery progress bars, discount wheels, and product recommendations encouraged users to increase cart value and add unplanned items. Their findings are useful for this paper because they connect digital interface design with overspending behaviour.

Verma and Rao (2021) studied post-pandemic grocery shopping behaviour and found that emergency e-commerce uses often became permanent quick commerce dependence. Their analysis showed a decline in household savings after long-term adoption, along with a shift away from bulk purchasing and planned shopping. This study helps explain how temporary convenience-based adoption can become a lasting source of higher expenditure.

4. Objectives of the Study

1. To analyse changes in monthly expenditure and budget allocation due to Q-commerce adoption in households of Amravati city.
2. To examine demographic correlations such as income, age, and family status with Q-commerce usage and related spending patterns.
3. To measure consumer perception of value for money in Q-commerce transactions compared with their actual financial cost.

5. Research Hypotheses

- H_0 : There is no significant relationship between Q-commerce usage and changes in household expenditure patterns in Amravati city.
- H_1 : There is a significant relationship between Q-commerce usage and changes in household expenditure patterns in Amravati city.

6. Research Methodology

6.1 Research Design

The study adopts a descriptive research design to describe and analyse the financial impact of Q-commerce adoption on household expenditure. This design is suitable because it focuses on capturing existing behaviour, patterns, and relationships without manipulating variables.

6.2 Sources of data

To ensure objective and credible results, the study relied on both primary and secondary sources of data. Primary data were collected through surveys. Meanwhile, the use of secondary data confirmed and supported the findings of this research.

6.3 Sample Design

- **Sample Universe:** All residents of Amravati city who are household heads or budget decision-makers and users of Q-commerce platforms.
- **Sample Population:** Households in Amravati that actively use Q-commerce services for purchasing daily essentials and other items.
- **Sampling Unit:** Individual households, represented by the person responsible for managing the household budget and Q-commerce transactions.
- **Sampling frame:** for this study consists of accessible residents and household decision-makers within major residential areas.
- **Sample Size:** 100 households, balanced as far as possible by age, gender, and income levels to capture diverse perspectives.
- **Sampling Technique:** Convenience sampling is used, as respondents are selected based on accessibility and willingness to participate.

6.4 Tools for collecting data

Primary data will be collected using a structured questionnaire designed to capture Q-commerce usage frequency, types of purchases, monthly spending, budget changes, and perceptions of value for money. The questionnaire will include multiple-choice and open-ended questions to gather both quantitative and qualitative insights.

Secondary data will be obtained from academic journals, previous research studies, industry reports, and credible web sources related to Q-commerce, household expenditure, and consumer behaviour.

6.5 Statistical analysis technique

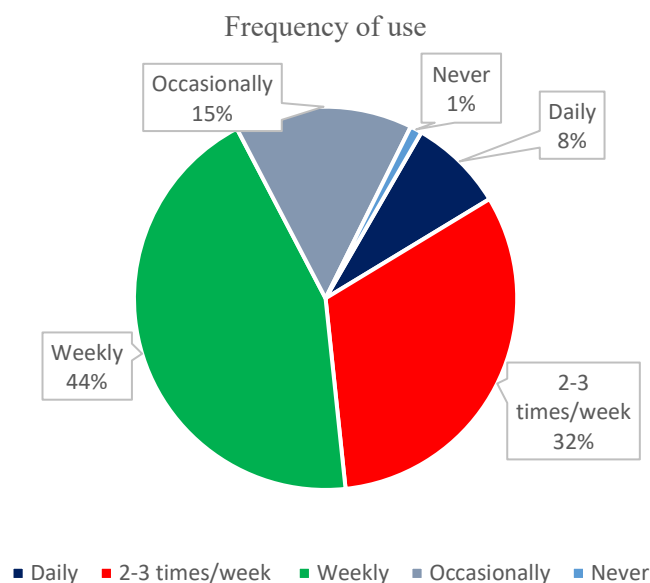
A structured questionnaire serves as the main tool for primary data collection. For analysis, descriptive statistics such as mean and percentage will be used to summarize responses, and graphs or charts (e.g., pie charts and bar diagrams) will present the results visually. Where appropriate, correlation and regression analysis will be used to test the relationship between Q-commerce usage and changes in household expenditure patterns. Data will be processed using software tools like MS Excel and MS Word.

7. Data Analysis and Interpretation

7.1. Analysis of classification of the frequency of usage of quick commerce platforms.

Particulars	Respondents	Percentage
Daily	8	8%
2-3 times/week	32	32%
Weekly	44	44%
Occasionally	15	15%
Never	1	1%
Total	100	100%

(Source: Primary Data)

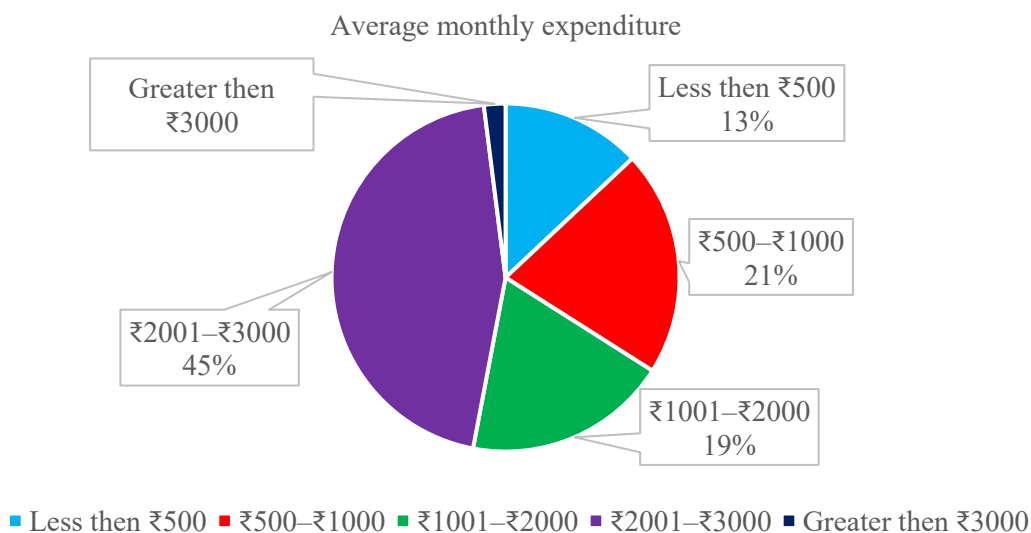


Interpretation: The graph's data assessed the frequency of use for quick commerce among respondents. The results basis. Weekly usage emerged as the most common frequency, representing 44% of the total.32% of the respondents used the service 2-3 times per week, while 8% accessed it daily. A smaller portion, 15%, engaged with the platforms occasionally, and only 1% of the sample reported that they don't use.

7.2 Analysis of the average monthly expenditure through Q-commerce

Particulars	Respondents	Percentage
Less than ₹500	13	13%
₹500–₹1000	21	21%
₹1001–₹2000	19	19%
₹2001–₹3000	45	45%
Greater then ₹3000	2	2%
Total	100	100%

(Source: Primary Data)



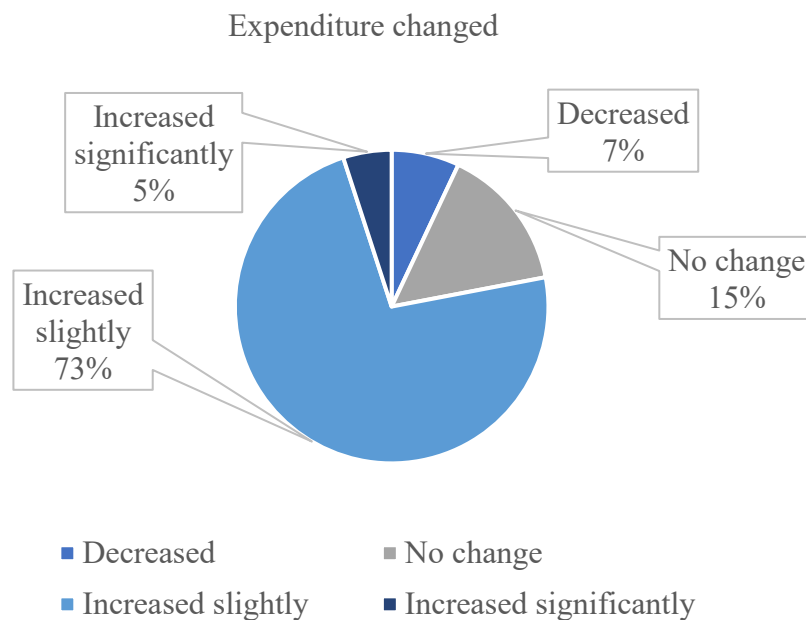
Interpretation: The data revealed that a significant majority of the respondents spent between ₹2001 and ₹3000 per month, accounting for 45% of the total group.21% of respondents spent between ₹500 and ₹1000.19% fell into the ₹1001 to ₹2000 range.13% of the participants spent

less than ₹500. The smallest segment, only 2%, reported an average monthly expenditure greater than ₹3000.

7.3 Analysis of the monthly expenditure change since Q-commerce

Particulars	Respondents	Percentage
Decreased	7	7%
No change	15	15%
Increased slightly	73	73%
Increased significantly	5	5%
Total	100	100%

(Source: Primary Data)

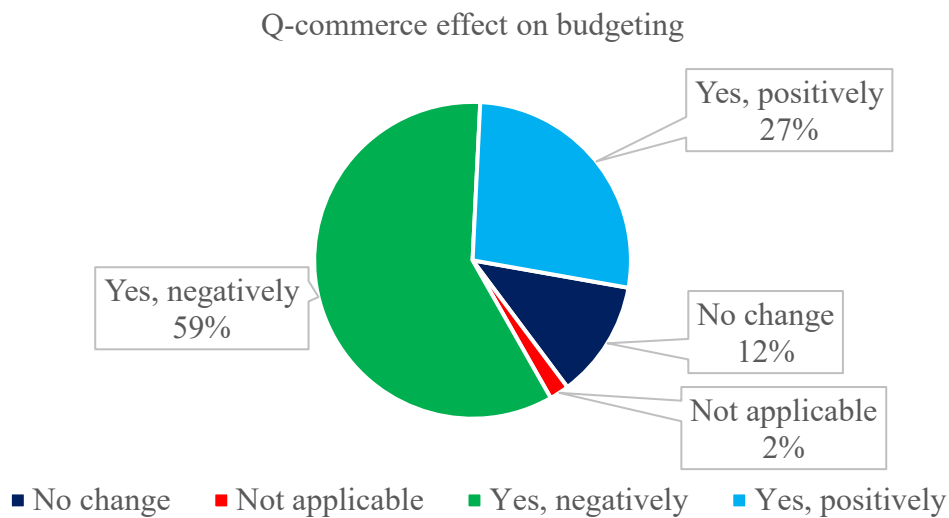


Interpretation: The graph showed that a vast majority of respondents, 73%, experienced a slight increase in their Q-commerce expenditure. Meanwhile, 15% of the participants reported no change in their spending habits. A smaller portion of the group saw more dramatic shifts: 7% of respondents noted that the expenditure decreased, while only 5% indicated that spending had increased significantly.

7.4 Analysis of Q-commerce effect on household budgeting

Particulars	Respondents	Percentage
No change	12	12%
Not applicable	2	2%
Yes, negatively	59	59%
Yes, positively	27	27%
Total	100	100%

(Source: Primary Data)

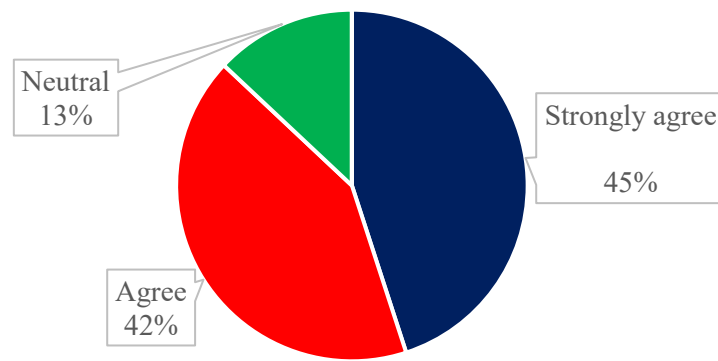


Interpretation: Pie chart indicated that 59% of respondents felt Q-commerce had negatively affected their household budgeting, making it the most common response. Conversely, 27% of participants reported that it had a positive impact on their finances. Meanwhile, 12% of respondents noticed no change in their budgeting, and for a small minority of 2%, the question was not applicable.

7.5 Analysis of instant delivery convenience leads to overspend.

Particulars	Respondents	Percentage
Strongly agree	45	45%
Agree	42	42%
Neutral	13	13%
Disagree	0	0%
Strongly disagree	0	0%
Total	100	100%

(Source: Primary Data)



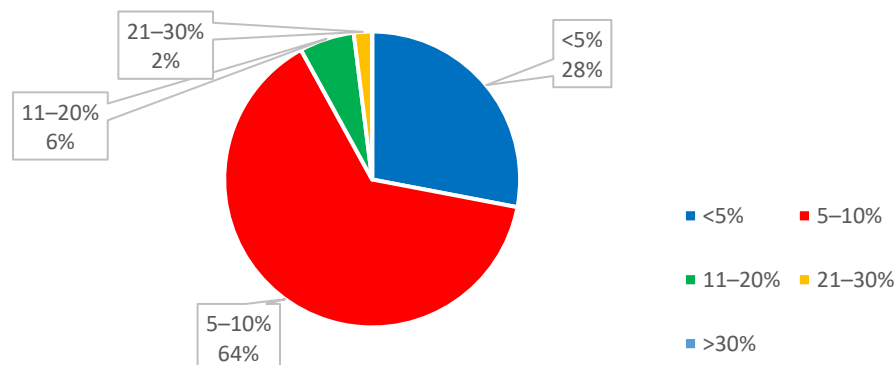
■ Strongly agree ■ Agree ■ Neutral ■ Disagree ■ Strongly disagree

Interpretation: A vast majority of respondents believed that instant delivery convenience led to overspending. Specifically, 45% strongly agreed and 42% agreed with the statement. In contrast, only 13% maintained a neutral stance, while no significant data was recorded for those who disagreed.

7.6 Analysis of percentage of your monthly budget goes to Q-commerce spending.

Particulars	Respondents	Percentage
<5%	28	28%
5–10%	64	64%
11–20%	6	6%
21–30%	2	2%
>30%	0	0%
Total	100	100%

(Source: Primary Data)

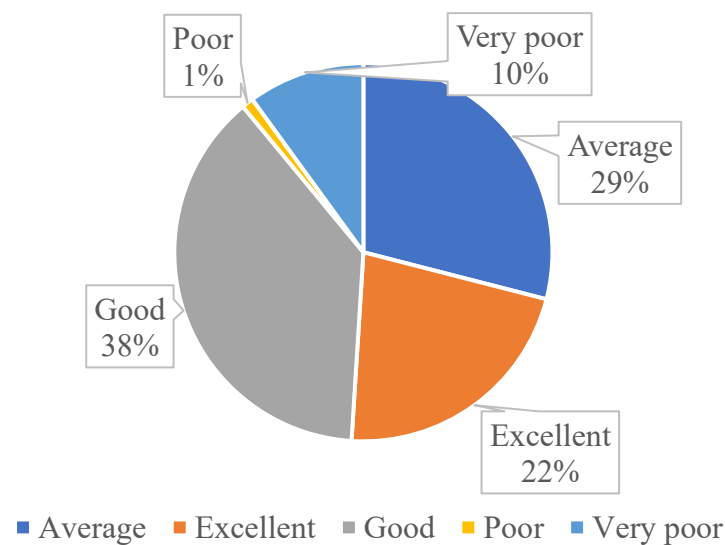


Interpretation: Pie graph gives the information about spending of users on quick commerce platforms. The survey indicated that 64% of respondents allocated between 5-10% of their monthly budget to Q-commerce spending. Another 28% spent less than 5%, while a small minority of 6% and 2% spent 11-20% and 21-30%, respectively.

7.7 Analysis of "value for money" of Q-commerce purchases.

Particulars	Respondents	Percentage
Average	29	29%
Excellent	22	22%
Good	38	38%
Poor	1	1%
Very poor	10	10%
Total	100	100%

(Source: Primary Data)



Interpretation: The chart showed that a significant majority of respondents, totalling 60%, rated the "value for money" of Q-commerce as positive (38% good and 22% excellent). Another 29% felt it was average, while only 11% considered it poor or very poor. Overall, the data indicated that most users were satisfied with the price they paid for the service received.

8. Findings of the study

The study showed that quick commerce had a clear effect on household spending in Amravati city. Most respondents used quick commerce weekly, and a smaller group used it two to three times a week or daily. This suggested that quick commerce had become a regular part of shopping for many households.

The data also showed that monthly spending through quick commerce was mostly in the ₹2001–₹3000 range. A large majority of respondents said their expenditure had increased slightly after using quick commerce, while only a small number reported a major increase or a decrease. This indicated that quick commerce had slowly raised household spending rather than causing sudden large changes.

Many respondents felt that quick commerce had negatively affected household budgeting. At the same time, most users agreed that instant delivery convenience led to overspending. This suggested that speed and ease of ordering had encouraged unplanned purchases.

The study also found that 5–10% of the monthly budget was commonly spent on quick commerce. Even though many respondents rated quick commerce as good value for money, the overall pattern showed that convenience had often led to repeated spending. In simple terms, quick commerce had helped users save time, but it had also increased the pressure on monthly household budgets.

9. Managerial implications

The study gave important lessons for quick commerce companies, retailers, and financial planners. First, platform managers should understand that users valued speed and convenience, but they also became sensitive to repeated small charges. If delivery fees, handling charges, or surge pricing were too high, users may have felt budget pressure over time.

Second, companies should have designed their apps more responsibly. Gamified features, discount prompts, and product suggestions may have encouraged extra buying, so platforms should have balanced sales goals with consumer well-being. Clear pricing, transparent fee display, and budget reminders could have improved trust and reduced complaints.

Third, marketers should have segmented users carefully. Weekly users, younger users, and households with lower financial discipline may have been more likely to overspend. So, loyalty

offers and subscription plans should have been structured in a way that reduced unnecessary ordering instead of increasing total consumption.

For policymakers and financial advisors, the study suggested a need for awareness about impulse buying and small frequent expenses. Consumer education on planned shopping, digital payment control, and monthly budgeting could have helped households manage their finances better.

10. Limitations of the study

This study had some limitations. It was conducted only in Amravati city, so the results could not be generalized to all cities in India. The sample size was limited to 100 respondents, which may not have fully represented all income groups, age groups, and family types.

The study used convenience sampling, so the respondents were selected based on availability and willingness. This may have created some selection bias. Also, the study depended on self-reported answers, so some respondents may not have reported their spending habits with full accuracy.

Another limitation was that the research was descriptive in nature. It showed associations between quick commerce use and household expenditure, but it did not prove strong causal relationships. The study also focused mainly on financial impact and did not examine other factors such as satisfaction, lifestyle changes, or psychological motives in depth.

11. Recommendations

Households should monitor their quick commerce spending regularly and set a fixed monthly limit for such purchases. They should avoid ordering small items too frequently and should compare prices before placing repeat orders. Planned grocery shopping may help reduce extra expenses.

Quick commerce companies should improve transparency in pricing and charges. They should clearly show delivery fees, handling fees, and any extra costs before checkout. They could also add optional spending alerts or budget-tracking tools for users who place frequent orders.

Policymakers and consumer protection bodies should create awareness about impulse buying and hidden charges. Financial literacy programs can help households understand how convenience spending affects savings. Local retailers can also improve service and pricing flexibility to remain competitive.

12. Scope for future research

Future studies can cover larger sample sizes and include more cities from different parts of Maharashtra or India. This would help compare urban, semi-urban, and rural consumer behaviour more clearly. Researchers can also use random sampling for better representation.

Further research can study the long-term effect of quick commerce on savings, debt, and investment behaviour. It can also examine how gender, occupation, education, and family size influence quick commerce spending. A comparison between quick commerce users and non-users would also give deeper insight.

Future studies may use mixed methods by combining surveys with interviews. This would help explain not only how much people spent, but also why they spent more. Researchers can also study the role of discounts, app design, and payment methods in shaping spending habits.

13. Conclusion

The study concluded that quick commerce had changed household spending patterns in Amravati city. It had made shopping faster and easier, but it also increased the chance of unplanned spending and budget pressure. Most respondents reported at least a slight rise in expenditure after using quick commerce.

The findings showed that convenience had come with a financial cost. Many households spent a noticeable part of their monthly budget on quick commerce, and many felt it affected budgeting negatively. This meant that instant delivery had not only improved shopping comfort, but had also influenced financial discipline.

Overall, the study suggested that quick commerce should be used carefully and in a planned way. If households managed it wisely, they could enjoy convenience without harming savings. The study also showed the need for better consumer awareness, transparent platform practices, and responsible spending habits.

14. References

Agarwal, R., & Gupta, P. (2022). *Investigating the influence of gamified app features on consumer spending in quick commerce platforms*. Journal of Digital Consumer Behavior, 14(2), 45–58. <https://doi.org/10.1016/j.jdc.2022.100123>

Ayer, S., & Krishnan, M. (2023). *A comparative study of fresh produce pricing in quick commerce versus local physical markets*. International Journal of Retail Management, 9(1), 112–128. <https://doi.org/10.1108/IJRM-02-2023-0045>

Chawla, N., & Singh, R. (2023). *Quick commerce adoption and budget discipline among Generation Z and Millennials*. Journal of Consumer Studies, 11(3), 201–215. <https://doi.org/10.1080/08914562023.2185590>

Deshmukh, A., & Patil, S. (2022). *Impulsive buying behaviour and ultra-fast delivery: Evidence from semi-urban Indian regions*. South Asian Journal of Marketing, 5(4), 89–104. <https://doi.org/10.1108/SAJM-12-2021-0112>

Joshi, A., & Mehta, R. (2023). *The transition from traditional Kirana stores to digital platforms: Financial implications for Tier-2 cities*. Journal of Emerging Markets, 7(2), 33–50. <https://doi.org/10.1007/s40622-023-00345-w>

Kulkarni, P., & Joshi, S. (2023). *Financial literacy and consumer vulnerability to quick commerce spending traps*. International Journal of Financial Literacy, 12(1), 55–72. <https://doi.org/10.1080/17457300.2023.2198842>

Kumar, A., & Singh, V. (2023). *Financial implications of quick commerce adoption among middle-income households in Tier-2 Indian cities*. Journal of Urban Economics and Consumer Behavior, 8(3), 150–167. <https://doi.org/10.1016/j.juecb.2023.100556>

Reddy, S., & Kumar, P. (2024). *Do subscription models in quick commerce effectively reduce household costs?* International Journal of E-Commerce, 13(2), 77–94. <https://doi.org/10.1080/1051712X.2024.2305567>

Sharma, V., Tiwari, N., & Jain, A. (2024). *The cumulative financial burden of delivery and surge pricing in the quick commerce sector*. Journal of Business Finance, 15(1), 22–39. <https://doi.org/10.1016/j.jbf.2023.106789>

Verma, R., & Rao, K. (2021). *Post-pandemic grocery shopping behavior: The shift toward permanent quick commerce dependence*. Global Journal of Management and Business Research, 21(6), 14–29. <https://doi.org/10.34257/GJMBR/2021/v21i6-14>