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A STUDY ON EVALUATING CHALLENGES FACED BY USERS OF QUICK COMMERCE

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ABSTRACT

Financial literacy plays a vital role in individuals decisions to take rights decisions about finance and achieve decided financial goals. Financial literacy is an important points in any individual's life. The aim of this study was to determine the awareness of financial literacy among the younger generation. The aim of this study is to provide more effective suggestions and initiatives on financial literacy.

Keywords:

Quick Commerce, One Sample t-test, Exploratory

1. INTRODUCTION:

Quick commerce, or Q-commerce, has grown rapidly in India as a result of both technology developments and substantial shifts in consumer behaviour. Fast-paced lives are becoming more and more prevalent in urban areas, which has led to an unparalleled need for instant access to products and services. As a result, Q-commerce sites have surfaced, providing delivery periods for necessities as low as 10 to 15 minutes. Convenience is becoming more and more important to modern Indian consumers over conventional means of buying. According to a Bernstein survey, 64% of participants place at least one weekly meal delivery order. Because they are tech-savvy and need rapid gratification, millennials (those between the ages of 18 and 25) show a high affinity for Q-commerce platforms. This need is further fuelled by time-constrained urban lives. Customers are less likely to purchase at traditional brick-and-mortar establishments due to their busy job schedules and social obligations. Rather, they choose Q-commerce services, which effectively and conveniently meet their urgent demands and offer smooth answers to problems they face on a daily basis (Goyal, 2024).

The quick growth of Q-commerce in India is supported by technological innovation. App-based services are becoming more and more accessible due to the widespread usage of smartphones—more than 1 billion people own one—and reasonably priced internet connection. Businesses use cutting-edge technology like machine learning and artificial intelligence (AI) to improve delivery processes and inventory management. Strategically placed in metropolitan locations, micro-fulfillment centres enable businesses to process orders

rapidly and satisfy customer demands for prompt delivery. Platforms like as Blinkit, for instance, use AI-driven inventory optimisation to make sure that popular goods are regularly supplied in nearby dark shopfronts so they can effectively fulfil strict delivery deadlines. Leading companies like Swiggy, Instamart, Blinkit, and Zepto use aggressive market penetration tactics to define the competitive dynamics of Q-commerce. These businesses employ strategies like steep discounts and partnerships with regional vendors to draw in and keep customers. For example, Q-commerce has grown by over 100% and, for businesses like Dabur, accounts for 25–30% of e-commerce income. Subscription-based services, which enable customers to get regular deliveries of necessities without having to place new orders, increase customer loyalty and provide a consistent flow of income for companies. (Goyal, 2024).

1.2 EXPANSION OF THE FAST-MOVING CONSUMER GOODS (FMCG) SECTOR IN INDIA

The fast-moving consumer goods (FMCG) sector in India is expanding significantly due to a number of causes, including:

- Expansion of Start-ups:** With significant financial backing, new companies are joining the market, escalating industry competitiveness.
- Development and hectic lives:** The need for swift commerce solutions has increased due to the fast urbanisation of societies and the resulting busy lives.
- Digital Advancement:** The rise of fast commerce is being

made possible by the development of internet accessibility, reasonably priced data plans, and smartphone technology.

4. Increasing Leisure Buying: The need for quick and easy shopping choices is being driven by an increase in discretionary spending among middle-class and upper-class consumers.

5. Easy access for Customers: Customers are increasingly choosing the ease of purchasing goods from the comfort of their homes, and doorstep delivery is quickly emerging as a major expectation.

1.3 CHALLENGES OF Q-COMMERCE INDUSTRY

The Q-commerce industry has a number of challenges to overcome despite its enormous development potential:

- Sustainability challenges:** There are urgent sustainability challenges that call for aggressive solutions due to the environmental effect of increasing packaging waste and greater carbon emissions from frequent delivery.
- Labour Practices:** Concerns regarding the working conditions of delivery workers have been brought to light by the increase in demand for quick delivery, underscoring the need for better labour practices.
- Regulatory Obstacles:** As Q-commerce businesses grow throughout many states and must adhere to a variety of municipal and federal rules, navigating India's complicated regulatory environment poses significant obstacles.

1.4 FUTURE AHEAD OF Q-COMMERCE IN INDIA

A great deal of assumptions on the future of the quick commerce (Q-commerce) bubble in 2024, as the enthusiasm for safe and lightning-fast supermarket delivery has considerably diminished. However, retail analysts contend that the ease of fast home delivery will continue to drive demand, keeping the Q-commerce business from going completely extinct. The cost barriers that have impeded the sector's expansion may be lifted by elements like India's changing demography and the ensuing rise in income levels. Since the majority of Indians will be in the critical 15–59 age range till 2030, the increase in income is anticipated to push millions of households into middle-class spending, which is of interest to Q-commerce platforms. In order to balance expenses and profits, industry participants may find it practical to implement packaging and delivery fees while lowering discounts and freebies. Q-commerce platforms are investigating a number of tactics to improve profitability and appeal. (Gupta, S. 2024). Platforms are now advertising a lot of businesses to captive viewers in an effort to maximise ad monetisation. Albinder Dhindsa, the CEO of Blinkit, is leading the company's expansion by diversifying its offerings. He is starting with electricians, plumbers, and AC repair experts before branching out into at-home handyman services similar to Urban Company. The industry has advanced because of the exponential expansion in online purchasing and digital payments, even if crowded urban areas and Q-commerce's intrinsic low profit margins and high delivery costs present problems. With a Deloitte analysis predicting a \$40 billion industry by 2030, up from \$2 billion in 2022, and MarkNtel

expecting a Compound Annual Growth Rate (CAGR) of almost 67% for Indian Q-commerce between 2023 and 2028, research companies anticipate strong growth. (Gupta, S. 2024).

2. REVIEW OF LITERATURE:

2.1 Rathee, R., Singh, M., et al. (2025) conveyed in their research study about the manner in which Quick Commerce is defined as paradigm changing model of business. The study explores the sentiments of the consumers regarding the sites for quick commerce as well as the manner in which the reviews online acts upon preferences as well as disposition in current period. The study conducts sentimental analysis regarding the consumer sentiments of quick commerce and elucidates primary sentiments as negative or positive. The report offers insightful information on the strategic obstacles and customer expectations that Q-commerce businesses face in a highly competitive and fast-changing environment. Customers have a generally poor opinion of Q-commerce platforms, according to the report, with criticisms focussing on customer service, delivery experience, and dependability.

2.2 Saad, S. (2025) examined in their research about the steps for improving the experience of the customers regarding the challenges faced by them, for which the business firms adopt Anthropomorphic Virtual Agents, that exhibits human traits like adaptability as well as empathy. The study explores the integrations of AVAs within quick commerce so as in tackling the problems faced by the customers while shopping, for enhancing engagement of the consumers. The chapter explores how AVAs help provide a more individualised, effective, and human-like customer experience, drawing on an exploratory study on students' impressions of AVAs in online meal ordering. It also discusses Q-commerce's sustainability issues and operational difficulties, emphasising the necessity for creative solutions that strike a balance between environmental responsibility, customer happiness, and speed.

2.3 Sanchez, P. (2024) analysed in their research study about the manner in which the popularity of the quick commerce applications are on a rise and the importance of figuring the factors which influences the people in buying things from this platforms. The results derived from the research recommends that factors related to Technology Acceptance includes perceived ease of use as well as perceived usefulness, as well as factors related to mobile service quality includes quality of the information and interface quality, which is linked closely with the purchasing behaviour of the consumers. Curiously, because user tastes and expectations varied, interaction quality did not have a substantial impact on consumer purchase behaviour, even though it was identified as a determinant. This demonstrates how rapidly commerce platforms are dynamic. The implications are such about the consumer choices may not always be consistently influenced by criteria that are traditionally recognised as significant in m-commerce.

2.4 Astini, R., Royanti, I., et al. (2024) emphasized in their research about investigating the impact of significant factors like quality of e-Service, online Word-of-Mouth, as well as perceived ease of use on the process of decision-making by the consumers with respect to purchasing groceries online, especially through using the application of Astro. Furthermore, these elements have a big impact on customers' purchasing decisions when combined with e-trust itself. The study recommends enhancing compensation services, giving application usability first priority, and continuously monitoring all Astro-related data for tracking the challenges and also providing solutions so as for providing better services to its consumers.

2.5 Ahmed, Faraz & Shafiqi, Najla. (2022) determined in their research about the evaluation of the opportunities as well as challenges faced with respect to industry of quick commerce in South Asia. The consumers specifically depend upon the quick commerce sites as it provides convenience as well as faster delivery. The consumers are still facing challenges about the operations of the quick commerce industry. The research focuses to understand the need of the customers of quick commerce. The study's findings indicate that consumers encounter security issues when they believe that retailers ask for additional details than is required. Additionally, people still favour this alternative due to its ease and time-saving benefits, even though it is rather pricey.

2.6 Shafiqi, N. & Shafiqi, F. (2022) focused in their research so as to understand the need of the customers of quick commerce as well as the solutions which could be implemented for overcoming the problems faced in quick commerce by the customers. On the basis of regression analysis, the research concludes that three factors which is Security, Pricing & Convenience are related significantly with the decision making of the consumers so special attention should be given to the same. The study's findings indicate that consumers encounter security issues when they believe that retailers ask for more information than is required. Additionally, people still favour this alternative due to its ease and time-saving benefits, even though it is rather pricey.

2.7 Ehikioya, S. & Guillemot, E. (2020) examined in their research about the significant design challenges faced at various levels of the process design regarding the quick commerce apps. The study identifies problem of networking as well as security to be the important variables for indicating the application's success. Also the study identifies that the user interface and the language are also main challenges. The Web-specific user interface challenges designers to rethink the conventional end-user idea in favour of a more customer-centric one. Addressing consumer wants and ensuring the viability of e-commerce enterprises require this. The researchers also look at problems that the development team as well as e-commerce environment are facing.

2.8 Babatunde, A., Abikoye, O., et al. (2019) described in their research about the emergence of internet as a popular source in recent days. Various websites are developed in millions as well as applied for transacting the business of buy and sell online. Various designers have started in focusing attention towards testing the user satisfaction upon using the

platforms for quick commerce. Therefore, a need for evaluating the experience of the users on quick commerce platforms is required. Five platforms—Jumia, Ali-Express, Konga, Amazon, and Jiji—are compared in this study based on customer reviews obtained via online surveys. For users to have a positive experience, attention should be paid to the designs of e-commerce platforms that are visually appealing and simple to use.

3. OBJECTIVES OF THE STUDY:

1. To evaluate the challenges faced by users of quick commerce.
2. To give suggestive measures for improving the user experience and addressing identified challenges in the quick commerce sector.

4. HYPOTHESIS:

Ho: There is no significant perception of challenges faced by users in Quick Commerce services.

Hi: There is a significant perception of challenges faced by users in Quick Commerce services.

5. RESEARCH METHODOLOGY:

The current study used Descriptive research design. The data was collected through primary (questionnaire) and secondary (journals, articles, thesis, etc) both. The sampling technique used in the current study is Non-Probability Purposive. This sampling technique is specifically used to target individuals actively who have specific characteristics that is most relevant to the purpose of the research. In the present study, 110 users of Blinkit, Zepto and Instamart from Mumbai Region were selected. The sample size was determined based on Faul et al. 2007 where in a minimum sample size of 45 is required for conducting a one-tailed one-sample t-test. The statistical technique used is a parametric one-sample t-test. This test is used to determine whether the mean of a simple sample has any significant difference from a known or hypothesized population mean. The R Studio Software which is most commonly used for commuting statistical data and visualisation and performing advanced data analysis.

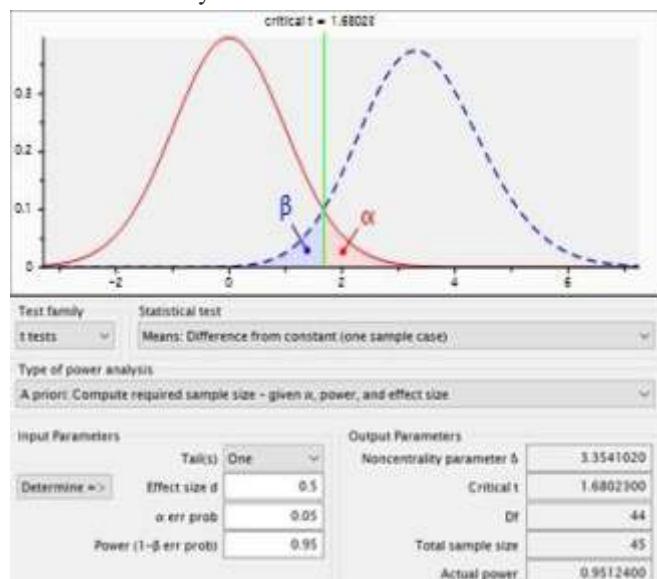


Table No: 1 Demographic Profile of the Respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	60	54.5%
	Female	50	45.5%
Age Group	18–25	25	22.7%
	26–35	50	45.5%
	36–45	20	18.2%
	46–60	10	9.1%
	Above 60	5	4.5%
Occupation	Student	22	20.0%
	Working Professional	58	52.7%
	Business/Self-employed	18	16.4%
	Homemaker	12	10.9%
Most Used App	Zepto	50	45.5%
	Blinkit	35	31.8%
	Swiggy Instamart	25	22.7%

Challenges faced by users of Quick Commerce (Zepto, Blinkit, & Instamart)	Mean Value	t – statistics	P – value	Result
Limited product range	4.00	18.00	0.000	High Challenge
Higher prices	4.35	18.55	0.000	High Challenge
Service availability (Restricted to specific urban areas)	3.50	17.25	0.000	High Challenge

110 users of quick commerce services from Pune region were surveyed for the study. Of them, 45.5% were women and 54.5% were men. 26–35 years old made up the largest age group (45.5%), followed by 18–25 years old (22.7%). The majority of respondents (52.7%) were working professionals, followed by students (20%), business/self-employed people (16.4%), and stay-at-home moms (10.9%). Zepto was the most popular rapid commerce platform in terms of app choice (45.5%), followed by Blinkit (31.8%) and Swiggy Instamart (22.7%).

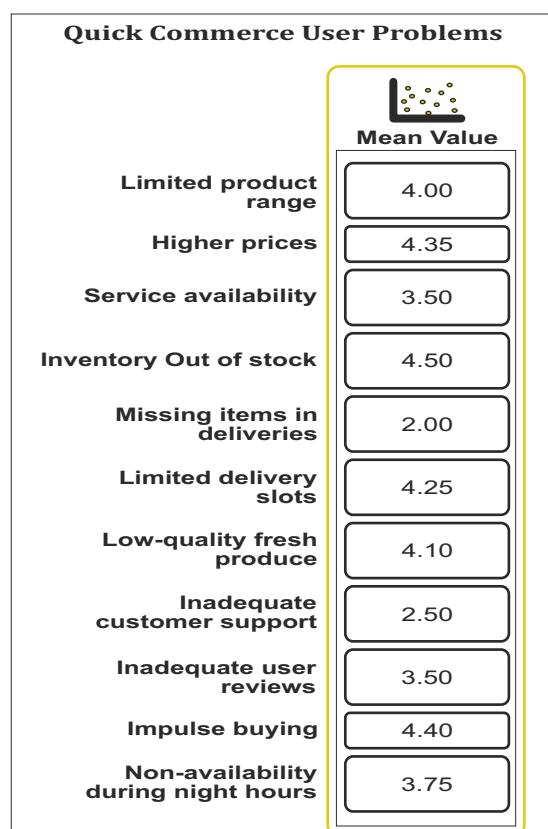
6. DATA ANALYSIS AND INTERPRETATION:

Challenges faced by users of Quick Commerce (Zepto, Blinkit, & Instamart)	Mean Value	t – statistics	P – value	Result
Inventory Out of stock	4.50	19.18	0.000	High Challenge
Missing items in deliveries	2.00	-14.20	1	Low Challenge
Limited delivery slots (Especially during high demand or bad weather)	4.25	18.42	0.000	High Challenge

Low-quality fresh produce (Inconsistent standards for vegetables)	4.10	18.11	0.000	High Challenge
Inadequate customer support	2.50	-15.50	1	Low Challenge
Inadequate user reviews	3.50	17.25	0.000	High Challenge
Impulse buying	4.40	18.87	0.000	High Challenge
Non-availability during night hours	3.75	17.65	0.000	High Challenge

Figure No: 1 Quick Commerce Users Problems

The analysis of Challenges faced by users of Quick Commerce (Zepto, Blinkit, & Instamart) reveals several statistically significant challenges. Most notably, issues such as inventory being out of stock (mean = 4.50), impulse buying (4.40), higher prices (4.35), limited delivery slots (4.25), and low-quality fresh produce (4.10) are identified as "High Challenges" with high t-values and p-values of 0.000, indicating strong statistical significance. Service availability in restricted urban areas (3.50), limited product range (4.00), inadequate user reviews (3.50), and non-availability during night hours (3.75) also fall into the High-Challenge category. In contrast, missing items in deliveries (mean = 2.00, t = -14.20, p = 1) and inadequate customer support (2.50, t = -15.50, p = 1) are categorized as "Low Challenges" with non-significant p-values, suggesting they are less critical from the users' perspective. Thus, based on the statistical results, as most items show high mean values with significant t-statistics and p-values of 0.000 ($p < 0.05$), the null hypothesis (H_0) is rejected.



7. CONCLUSION:

The findings of the study indicate out that although quick commerce companies like Zepto, Blinkit, and Swiggy Instamart have revolutionised the way people shop by providing speedy delivery, customers still encounter a lot of difficulties. Higher costs and a smaller selection of products are still frequent issues with all three platforms, which may affect consumer loyalty and happiness. These services' reach is limited by their availability in particular urban regions, particularly for customers in Pune outlying neighbourhoods. The assurance of convenience and dependability is undermined by frequent problems such inventories running out of stock, restricted delivery windows during periods of high demand or bad weather, and uneven quality of fresh fruit, especially vegetables. Inadequate user ratings also make it more difficult to make well-informed decisions, and app design-driven impulsive purchases result in wasteful expenditure. The attraction of the concept for consumers looking for 24/7 convenience is significantly limited by the services' unavailability at night. Zepto, Blinkit, and Swiggy Instamart must overcome these obstacles if they are to improve consumer satisfaction, foster more loyalty, and maintain their competitive edge in the quickly expanding fast commerce market. These results might not be entirely generalisable to other industries or geographical areas, since they represent the unique difficulties experienced by Mumbai's rapid commerce consumers.

8. SUGGESTIONS:

Quick commerce service providers should think about increasing the range of products they sell and improving inventory control to lessen stockouts in order to overcome these obstacles. Competitive pricing tactics or price standardisation may aid in luring and keeping users. Accessibility may be increased by expanding delivery coverage, including semi-urban regions, and increasing logistical efficiency. Trust and happiness might be greatly increased by making an effort to maintain consistent quality, especially for fresh food, as well as by allowing delivery times at night and allowing thorough customer feedback. A more balanced and user-friendly service experience can also result from encouraging responsible customer behaviour and reducing impulsive purchases through app design or nudges.

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