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Exploring the Impact of Quick Commerce on the Holistic Well-being of Gen Z: A Multidimensional Study on Financial, Psychological, and Social Dimensions

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June – 2025

FACULTY OF MANAGEMENT AND COMMERCE

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June 2025

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Exploring the Impact of Quick Commerce on the Holistic Wellbeing of Gen Z: A Multidimensional Study on Financial, Psychological, and Social Dimensions

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Abstract

Quick commerce (Q-commerce) has rapidly gained popularity in urban India by offering ultra-fast delivery of groceries and daily essentials through mobile applications. While this convenience is especially attractive to Gen Z, it raises critical concerns about its influence on their overall well-being. The key research problem addressed in this study is to understand how Q-commerce affects the financial, psychological, and social dimensions of well-being among Gen Z consumers, who are highly engaged with digital platforms yet vulnerable to impulsive behaviours and external influences.

To investigate this, primary data was collected through an online structured questionnaire, supported by a few in-depth interviews for qualitative insights. A total of 251 valid responses were received from Gen Z individuals aged 13 to 25 in Bangalore. The study also included 91 responses from Gen Y (ages 26–43) to enable intergenerational comparisons. Using PLS-SEM in SmartPLS, the analysis focused on how key factors such as convenience orientation, digital literacy, impulse buying, and social and promotional influences affect different aspects of well-being. Buying behaviour was taken as a mediating variable to examine both direct and indirect effects.

The results indicated that digital literacy and impulse buying had significant impacts on the financial and psychological well-being of Gen Z, while social influence emerged as a major factor shaping their social well-being. Gen Z appeared more vulnerable to digital and impulsive trends compared to Gen Y, who demonstrated better financial control. While Q-commerce enhances convenience and social interaction, it also contributes to financial stress and reduced self-regulation among younger users. Limitations of the study include its focus on a specific age group and urban location, which may not fully represent wider Indian demographics. The study recommends digital well-being education and urges brands to adopt more responsible app design to minimize negative effects.

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Abbreviation and Acronyms

Acronym	Full Form
BB	Buying Behaviour
CO	Convenience Orientation
DI	Digital Literacy
FMC	Faculty of Management and Commerce
FWB	Financial Well-being
Gen Y	Generation Y (Millennials)
Gen Z	Generation Z
IB	Impulse Buying
PI	Promotional Influence
PLS-SEM	Partial Least Squares Structural Equation Modeling
PWB	Psychological Well-being
Q-Commerce	Quick Commerce
SEM	Structural Equation Modeling
SI	Social Influence
SWB	Social Well-being

1. Introduction and Motivation

Preamble to the Chapter

This chapter introduces the main theme of the research—understanding how quick commerce is affecting Gen Z's well-being. It presents the motivation behind the study and explains why this topic is important in the present-day consumer and digital environment.

1.1 Introduction

Quick Commerce (Q-Commerce) is transforming the way people shop by offering ultrafast delivery of daily-use products within minutes. This project explores several important research issues, such as how Q-Commerce platforms affect the financial habits, psychological balance, and social lives of young consumers—especially Gen Z. It also examines whether factors like digital literacy, peer influence, and promotional offers drive changes in buying behaviour. One major area of interest is the role that buying behaviour plays in mediating the overall impact of Q-Commerce on individual well-being.

The central focus of this study is to understand the connection between Q-Commerce usage and the well-being of Gen Z users, using three dimensions—financial, psychological, and social. The study also brings in a comparison with Gen Y to highlight generational differences in how these platforms are used and how they influence users' daily lives. The project is grounded in practical relevance, as it looks at real-world usage patterns and responses from young consumers in Bengaluru, collected through surveys and analysed using SmartPLS software.

This research is significant because Quick Commerce is no longer just a trend—it is becoming a regular part of urban life. While it offers clear benefits like speed and ease, its long-term effects on users' health, relationships, and money habits are still unclear. By studying these effects, this project aims to provide valuable insights to marketers, business leaders, educators, and app developers. The outcomes can help shape strategies

that support more balanced digital consumption, especially among young and tech-savvy consumers.

1.2 Motivation

The motivation behind this project comes from the rapid growth of Q-Commerce platforms and their deep integration into the lives of young consumers. While the convenience and speed of delivery are appealing, frequent and impulsive use raises concerns about financial discipline, mental stress, and over-dependence on digital platforms.

Many users, especially from Gen Z, are influenced by promotional offers, peer behaviour, and the instant gratification these apps provide. Yet, there is limited research that looks beyond satisfaction or usability to explore how these platforms affect a person's overall well-being. This study aims to fill that gap by analysing whether factors like digital literacy, peer influence, and impulse buying behaviour play a role in shaping outcomes related to health, emotions, and money habits. The goal is to help individuals make healthier choices and encourage platforms to design better experiences.

1.3. Theory Mapping

This research is anchored in key theoretical frameworks that support the understanding of consumer behaviour and well-being outcomes in a digital commerce context:

- **Consumer Behaviour Theory**
  This theory explains how individuals make purchasing decisions, particularly under the influence of external stimuli such as advertisements, peer recommendations, and ease of access. It supports the inclusion of constructs such as impulse buying, digital literacy, and social influence in the model.

- **Well-being Frameworks**
  The study draws from established well-being literature that identifies well-being as a multidimensional construct, including financial, psychological, and social components. These dimensions are used as the dependent variables to evaluate how Q-Commerce behaviour influences users' overall quality of life.

- **Mediation through Buying Behaviour**

  The concept of mediation is grounded in behavioural and statistical research, where an intervening variable (in this case, buying behaviour) helps to explain the relationship between independent variables (e.g., digital literacy, peer influence) and the outcomes (well-being). This helps to capture both the direct and indirect effects of Q-Commerce usage.

1.4 Global Perspective

Quick Commerce is also growing in global markets such as the United States, United Kingdom, China, and several European countries. The need for speed, safety, and convenience has driven the expansion of Q-Commerce platforms internationally . Services like like GoPuff, Getir, and Gorillas have successfully established themselves by offering ultra- fast delivery to busy, tech-savvy consumers.

Globally, Gen Z is leading this demand. They expect personalized services, real-time tracking, and a smooth app experience. The trend shows that consumers across the world are moving towards fast, digital-first shopping, with Quick Commerce becoming an important part of everyday routines in many major cities.

1.5 National Perspective (India)

Quick Commerce has grown rapidly in India due to increased use of smartphones, internet access, and urban digital adoption. Many Indian consumers, especially in Tier 1 and Tier 2 cities, now prefer fast, app-based delivery services over traditional retail stores or regular e-commerce platforms. Platforms like Zepto, Blinkit, and Swiggy Instamart have become a regular part of life, offering delivery of essential items in just 10 to 20 minutes.

This change in shopping behavior is mainly driven by Gen Z and Millennials, who value speed, ease of use, and digital convenience. Their lifestyles reflect a growing preference for instant and efficient solutions, leading to a shift away from in-store purchases. The demand for fast deliveries has become a key part of the modern urban lifestyle in India

1.6 Relevance of the Study

Gen Z is the first generation to grow up entirely in the digital age. Their strong connection with technology, convenience, and instant delivery makes them an ideal group for studying the long-term effects of quick commerce. At the same time, Generation Y offers a more experienced perspective, making it important to compare both age groups to understand patterns and consequences of Quick Commerce usage more clearly. The outcomes can help app developers, marketers, educators, and policymakers design more balanced, responsible, and user-friendly digital platforms. By understanding the hidden effects of convenience-based commerce, businesses and consumers can make more mindful decisions in the future.

1.7 Theoretical Framework

This study is based on the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach. PLS-SEM is a statistical technique used to study complex relationships between multiple variables in a model. It helps in examining how different factors related to Quick Commerce—such as convenience, impulse buying, promotional influence, digital literacy, and social influence—affect the overall well-being of Gen Z consumers.

PLS-SEM is especially useful when the goal of the research is to explore and understand patterns, rather than to test an already established theory. It works well with both reflective and formative measurement models and is suitable for small to medium sample sizes, as was the case in this study. The method allows researchers to test both direct and indirect effects, which helped in evaluating the mediating role of buying behavior between independent variables and well-being outcomes.

This method was chosen because it supports the main objective of the study: to understand how Quick Commerce usage influences financial, psychological, and social well-being. PLS-SEM also allowed for comparison between Gen Z and Gen Y groups, helping to identify generational differences in buying behavior and outcomes. Overall, the model provided a reliable structure for analysis, making it the best fit for this type of exploratory research.

1.8 Literature Review

Component	Details
Author, Year	Pereira et al. (2019)
Research Focus	Online grocery shopping behavior and the role of convenience and time-saving
Methodology	Empirical survey-based study
Findings	Fast delivery leads to higher satisfaction among Gen Z users
Conclusions	Convenience and speed enhance satisfaction via instant gratification
Limitations	Gen Z-focused sample without specifics; lacks psychological depth
Student Appraisal	Highlights relevance of delivery and convenience in Q-commerce; calls for research into psychological factors driving adoption

Component	Details
Author, Year	You, Lina et al. (2022)
Research Focus	Impact of online convenience on impulsive buying behavior in Gen Z and the moderating role of social media celebrities
Methodology	Quantitative study using the SOR (Stimulus-Organism-Response) model
Findings	Both emotional and rational attitudes significantly influenced impulsive buying; social media influencers further intensified purchase behavior
Conclusions	Emotional triggers and celebrity influence play a strong role in Gen Z's online purchase decisions
Limitations	Study focused only on Chinese Gen Z; lacks generalizability across cultures and regions

Student Appraisal	Provides key insights for digital marketing; highlights how convenience and influencer presence drive impulsive buying among Gen Z

Component	**Details**
Author, Year	Tran Hoang & Bui Tien Khoa (2022)
Research Focus	Impulse buying behavior in social commerce among Gen Z, with a focus on the mediating role of flow experience
Methodology	Quantitative study using Flow Theory and structural equation modeling
Findings	Enjoyment, informativeness, and app quality enhanced digital immersion, leading to increased impulsive buying behavior
Conclusions	Flow experiences significantly influence Gen Z's impulse buying; strong UX design can shape consumer behavior in digital platforms
Limitations	Limited to Gen Z in Vietnam; lacks cross-cultural comparisons and broader generational insights
Student Appraisal	Highlights the importance of immersive digital design; supports the role of app experience in Q-commerce; calls for studies across diverse populations

Component	**Details**

Author, Year	Dev, Gupta, Dharmavaram & Kumar (2017)
Research Focus	The impact of UPI (Unified Payments Interface) on consumer spending behavior and the role of in-app features in promoting financial responsibility
Methodology	Mixed-method study combining both quantitative and qualitative approaches
Findings	UPI increases convenience and satisfaction but also leads to impulsive spending; in-app financial tools help promote responsible behavior
Conclusions	Digital payment systems influence both ease and impulsivity; integrating spending control tools can support financial wellness
Limitations	Lack of long-term analysis and limited exploration of emotional or psychological dimensions
Student Appraisal	Relevant for financial well-being in Q-commerce; supports integrating features like budget alerts and spending summaries to encourage discipline

Component	**Details**
Author, Year	Goyal (2024)
Research Focus	The impact of cashless payment systems on impulsive buying behavior among Gen Z in Mumbai
Methodology	Quantitative, survey-based study
Findings	Digital payments like UPI and wallets make it easier for Gen Z to make quick, unplanned purchases
Conclusions	Payment convenience directly contributes to impulsive buying behavior, reinforcing the need for better financial awareness

Limitations	Focused only on Gen Z in Mumbai; did not explore psychological or emotional aspects related to spending decisions
Student Appraisal	Strong support for the financial well-being dimension; highlights how easy payment access in Q-commerce may weaken consumer self-control

Component	**Details**
Author, Year	Agrawal & Pandey (2024)
Research Focus	Hedonic (pleasure-based) shopping behavior of Gen Z consumers, particularly in the context of online apparel purchases
Methodology	Quantitative research using structured surveys to analyze hedonic shopping motivations
Findings	Emotional state, mood, and pleasure significantly influenced Gen Z's tendency to engage in impulse buying during online shopping
Conclusions	Gen Z responds more to emotional satisfaction than to functional product utility; feelings of enjoyment drive buying behavior
Limitations	Focused only on apparel; findings may not generalize to other product categories such as groceries or personal care
Student Appraisal	Highly relevant to Q-commerce categories like snacks and beauty products; supports the psychological dimension of well-being in Gen Z's buying patterns

Component	**Details**
Author, Year	Kumar, Mamgain & Singh (2023)

Research Focus	Influence of social electronic word-of-mouth (eWOM), content quality, and source credibility on Gen Z's online purchase behavior
Methodology	PLS-SEM (Partial Least Squares Structural Equation Modeling) path modeling
Findings	High-quality content and credible sources significantly enhance Gen Z's trust and increase their intent to purchase through digital platforms
Conclusions	eWOM plays a vital role in shaping consumer trust; content quality and social validation are key for influencing Gen Z's online shopping decisions
Limitations	The study does not explore emotional or financial implications of peer-influenced digital behavior
Student Appraisal	Strong support for the "social influence" dimension in Q-commerce; findings emphasize integrating peer reviews and influencer content into platform strategies

Component	**Details**
Author, Year	Baruah & Sarma (2025)
Research Focus	Impulse buying behavior among Gen Z in Assam, with a focus on mobile app usage and social media exposure
Methodology	Descriptive survey-based research
Findings	Continuous engagement with shopping apps and social media increases the likelihood of unplanned and impulsive purchases among Gen Z
Conclusions	Higher digital engagement, especially via mobile apps, is directly linked to impulsive behavior in online shopping environments
Limitations	Region-specific study focused on Assam; lacks exploration of psychological or financial consequences

Student Appraisal	Validates the national trend of app-driven impulsivity; supports the role of mobile app design and push notifications in triggering Gen Z buying behavior

Component	**Details**
Author, Year	Bhatt & Sharma (2023)
Research Focus	The role of digital convenience in impulsive buying behavior among Gen Z consumers in India
Methodology	Quantitative, structured survey research
Findings	Easy access to products through digital platforms increases the chances of impulsive purchases by reducing self-regulation
Conclusions	While digital convenience benefits users, it may also lead to reduced self-control and more unplanned purchases
Limitations	Does not discuss awareness strategies or self-regulation techniques to mitigate impulsive behavior
Student Appraisal	Directly applicable to Q-commerce; emphasizes the need for balancing ease of access with tools or education to promote responsible consumer behavior

- Pereira et al. (2019) conducted a survey-based study on online grocery shopping, highlighting the importance of convenience and fast delivery. Their findings showed that quick delivery enhances consumer satisfaction, especially among Gen Z. However, the study did not go into deeper psychological impacts, and the Gen Z sample lacked clear demographic details. Still, it gave useful insights into how fast delivery can shape satisfaction through instant gratification.

- Smith (2020) explored Gen Z's digital shopping preferences using a theoretical approach. The study emphasized that Gen Z prefers platforms that are simple, fast, and easy to use. App design and digital ease strongly influence their loyalty and platform selection. However, emotional factors and long-term usage patterns were not examined in depth. The study set a strong base for understanding how usability affects Gen Z's platform choices.

- You, Lina et al. (2022) used the SOR (Stimulus-Organism-Response) model to analyze how online convenience affects impulsive buying in Gen Z. They found that both emotional and logical attitudes influenced buying decisions, and social media celebrities further strengthened this behavior. Though the study focused on Gen Z in China, it showed the importance of emotional triggers and influencer roles in driving online purchases, offering important insights for marketers.

- Tran Hoang and Bui Tien Khoa (2022) examined impulse buying in social commerce among Gen Z using Flow Theory and structural modeling. They found that factors like enjoyment, app quality, and informativeness created an immersive "flow" experience, which led to impulsive decisions. While the study focused on Vietnam, it highlighted the importance of user experience in shaping digital buying habits. It called for cross-cultural studies to test similar behavior in other regions.

- Dev et al. (2017) conducted a mixed-method study on UPI and its influence on spending habits. They discovered that while UPI improved convenience and satisfaction, it also encouraged impulsive spending. In-app financial tools, however, helped promote more responsible behavior. The study stressed the need for digital platforms to include features that promote financial control. Although focused on fintech, the findings apply to Q-Commerce as well.

- Goyal (2024) studied the impact of cashless payments on Gen Z's impulse buying in Mumbai. The study confirmed that digital payment options made impulse purchases easier and more frequent. It reinforced the idea that ease of payment is directly linked to unplanned spending. The research was relevant for understanding how digital environments contribute to instant decision-making among young users.
- Agrawal and Pandey (2024) explored the hedonic (pleasure-based) shopping behavior of Gen Z for apparels. Their study found that emotions and mood strongly influenced impulsive buying in online settings. Gen Z responded more to feel-good shopping experiences than just product utility. The research emphasized the emotional side of online shopping, which is also relevant in QCommerce purchases like snacks and personal items.
- Kumar, Mamgain, and Singh (2023) studied Gen Z's use of social e-word-ofmouth (eWOM) and how content quality influenced their buying. Using PLS-SEM modeling, they found that better-quality content increased trust and purchase intent. The study highlighted that Gen Z relies heavily on peer reviews and digital content while shopping, showing the power of digital influence on consumer behavior.
- Baruah and Sarma (2025) analyzed impulse buying among Gen Z in Assam and found that social media exposure and mobile app usage had a direct link to unplanned purchases. Their findings confirmed that constant app engagement made users more likely to buy without prior planning. This added evidence to the idea that app design and usage frequency drive impulse behavior.
- Bhatt and Sharma (2023) focused on the role of digital convenience in impulsive buying among Gen Z in India. They found that the easier it was to access products, the more likely consumers were to buy without thinking. The study concluded that

convenience, while helpful, may lead to reduced self-control. It stressed the need to balance ease of access with user awareness.

1.7. Summary of Literature Review

The literature shows that Quick Commerce is changing the way people shop by offering speed and convenience. It has been linked to higher levels of impulse buying and more frequent use of mobile shopping apps. Gen Z, being highly digital and tech-savvy, is one of the most active user groups of these platforms. Some studies also suggest that Quick Commerce may affect users' mental well-being, spending patterns, and social behavior. However, there is still limited research on how this trend is influencing Gen Z's overall well-being, especially within the Indian context.

Research Gaps

1. **Limited multidimensional studies on Gen Z and Quick Commerce.**

   Most existing research looks at only one or two aspects of well-being, such as convenience or spending habits. A detailed study that covers psychological, financial, and social well-being together is still limited, especially in the context of quick delivery apps. (Goyal, 2024; Agrawal & Pandey, 2024; Bhatt & Sharma, 2023).

2. **Lack of Indian context, especially urban Gen Z**

   Most studies available are from other countries. However, Gen Z in India may behave differently due to cultural, economic, and lifestyle differences. Studying Indian users, particularly those living in cities like Bengaluru, can provide new and useful insights(Baruah & Sarma, 2025).

3. **Limited studies have examined the impact of Quick Commerce on Gen Z.**

Although Quick Commerce has become a regular part of daily life, especially for younger people, only a few studies have focused on how it specifically affects Generation Z. There is a need to explore how their frequent use of such platforms influences their everyday choices and lifestyle. Although Quick Commerce has become part of daily life for younger consumers, only a few studies have specifically investigated how it affects Gen Z's lifestyle, emotions, or decision-making. This points to a need for targeted research in this area (Bansal & Kumar, 2023; Sharma & Singh, 2022).

1.9. Conceptual Model

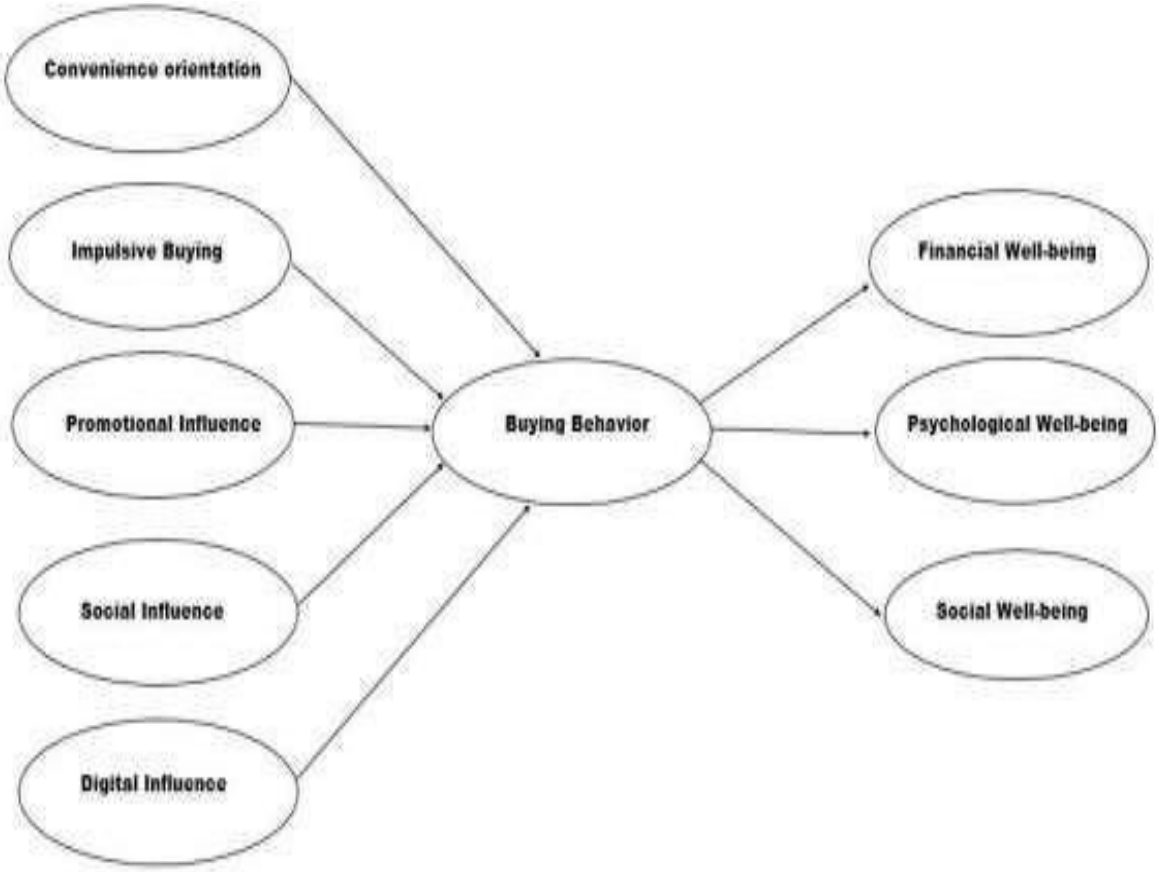

Figure 1.9. **Conceptual model**

The conceptual model for this study is developed to understand how different factors associated with Quick Commerce impact the overall well-being of Generation Z. The model includes six key constructs—five independent variables, one mediating variable, and three dependent variables. The framework is designed to study both

direct and indirect relationships using Partial Least Squares Structural Equation Modeling (PLS-SEM).

SL. No.	Independent Variable	Abbreviation	Definition
1	Convenience Orientation	CO	Preference for fast, simple, and hassle-free shopping.
2	Impulse Buying	IB	Tendency to make unplanned purchases based on sudden urges.
3	Promotional Influence	PI	Effect of discounts, offers, and marketing messages on buying decisions.
4	Social Influence	SI	Role of friends, family, or social media in shaping buying behaviour.
5	Digital Literacy	DI	Ability to use digital tools and platforms effectively for online shopping.

Literature Review:

Past studies have highlighted that **Convenience Orientation** (Lim et al., 2022) is a key driver in Q-commerce adoption due to the time-saving benefits. **Impulse Buying** has been widely observed among Gen Z (Tran Hoang & Bui Tien Khoa, 2022), where emotions and app design play a role. **Promotional Influence**, including flash deals and discounts, triggers purchase urgency (Sharma & Arora, 2021). **Social Influence** shapes behavior through peer influence and social media exposure (Valaei & Nikhashemi, 2017). Lastly, **Digital Literacy** determines how confidently users navigate apps and make purchases (González et al., 2020)

SL. No.	Mediating Variable	Abbreviation	Definition
1	Buying Behaviour	BB	Actual purchase patterns on Q-commerce platforms (frequency, timing, reasons).

Literature Review:

Buying Behaviour acts as a mediator by translating the effects of external factors (like offers or peer pressure) into concrete actions such as purchase frequency or basket size. According to **Ajzen's Theory of Planned Behavior**, buying behavior is influenced by both internal attitudes and external stimuli (Ajzen, 1991). In Q-commerce, the behavior is shaped by real-time needs and app responsiveness (Ramanathan et al., 2021).

SL No.	Dependent Variable	Abbreviation	Definition
1	Financial Well-being	FWB	Sense of control and stability over personal finances.
2	Psychological Well-being	PWB	Emotional and mental impact of Q-commerce usage.
3	Social Well-being	SWB	Quality of social interactions and relationships in a digital buying context.

Literature Review:

Research indicates that Q-commerce can both enhance and strain **Financial Well-being** depending on purchase discipline (Bacik et al., 2021). **Psychological Well-being** is affected by the satisfaction, stress, or regret resulting from fast purchases (Darvishi et al., 2020). Meanwhile, **Social Well-being** may be influenced by digital socialization, shared experiences, or even social comparison on platforms (Leung, 2021).

The independent variables in the model are:

- Convenience Orientation (CO) – the preference for fast, simple, and hassle-free shopping.
- Impulse Buying (IB) – the tendency to make unplanned purchases based on sudden urges.
- Promotional Influence (PI) – the effect of discounts, offers, and marketing messages.
- Social Influence (SI) – the role of friends, family, or social media in shaping buying decisions.
- Digital Literacy (DI) – the ability to effectively use digital tools and platforms for online shopping.

These factors influence the mediating variable, which is:

- Buying Behaviour (BB) – the actual purchase patterns of Gen Z on Quick Commerce platforms, including frequency, timing, and reasons for buying.

Buying Behaviour then affects three dependent variables, which represent different aspects of well-being:

- Financial Well-being (FWB) – the user's sense of control and stability over their finances.
- Psychological Well-being (PWB) – the emotional and mental impact of Quick Commerce usage.
- Social Well-being (SWB) – the quality of social interactions and relationships in a digital consumption setting.

In this model, BB acts as a mediator—meaning that it explains how and why the independent variables influence the well-being outcomes. For example, while impulse buying may not directly affect financial well-being, it may do so indirectly through its effect on buying behavior. The model was tested using PLS-SEM, which is suitable for

analysing complex relationships in studies with multiple constructs and latent variables.

This conceptual model helps to explore the full pathway from digital commerce experiences to personal well-being and provides a deeper understanding of Gen Z's behavior in the context of fast, app-based shopping platforms.

1.10 Research Questions:

1. What are the key factors that influence Generation Z's buying behavior in the context of quick commerce (Q-commerce)?

   Most studies focus only on delivery efficiency or customer satisfaction. There is very limited research that examines how these behavioural and psychological factors directly influence well-being.

2. How does Generation Z's buying behavior, as shaped by Q-commerce usage, impact their overall well-being?

   Although Quick Commerce has become a regular part of daily life, especially for younger people, only a few studies have focused on how it specifically affects Generation Z. There is a need to explore how their frequent use of such platforms influences their everyday choices and lifestyle.

3. What practical steps can help promote more mindful and balanced use of Quick Commerce among Gen Z consumers?

   This research question explores how Gen Z can use Quick Commerce more responsibly by identifying practical steps—like financial awareness, self-control, and better digital habits—to reduce impulsive spending and support overall wellbeing.

2 Aim and Objectives

Preamble to the Chapter

This chapter explains the specific goals of the research. It defines what the study wants to achieve (aim), breaks it down into smaller parts (objectives), and explains how each will be approached (methodology).

- **Title**

  Exploring the Impact of Quick Commerce on the Holistic Well-being of Gen Z: A Multidimensional Study on Financial, Psychological, and Social Dimensions

- **Aim**

- To study the influence of quick commerce on the financial, psychological, and social well-being of Generation Z in Bengaluru.

- **Objectives :**

1. A study the impact of Quick Commerce on overall wellbeing (Social, psychological, physical, Financial)
2. To analyse the Quick Commerce on overall wellbeing (Social, psychological, physical, Financial)
3. Recommendations and suggestions

2.6 Scope of the Study

This study focuses on the impact of Quick Commerce on Gen Z's social, psychological, and financial well-being. It is limited to Gen Z individuals (aged 18–25 years) residing in Bengaluru. The total sample size collected was 341 respondents. The sampling techniques used for this research were convenience sampling and snowball sampling.

We used convenience sampling as it was easy to reach Gen Z participants quickly. Snowball sampling helped us get more responses through referrals from existing participants.

Data was collected through an online structured questionnaire circulated among target participants. The research is survey-based and exploratory in nature, carried out within a fixed time frame. Data analysis was performed using SmartPLS and Microsoft Excel tools, applying SEM techniques for structural model analysis

Sample Size Calculation

The formula for calculating sample size for an infinite population is based on the following standard equation:

$$n = \frac{\left(1.96\right)^2 * \ 0.5 \ * \ (1 \ - \ 0.5)\right)}{(0.05)^2}$$

$$n = \frac{((1.96)^2 * \ 0.5 * 0.5)}{(0.05)^2}$$

$$\frac{n \ = \ (3.8416 \ * \ 0.25)}{0.0025}$$

$$n = \frac{0.9604}{0.0025}$$

$$n \ = \ 384.16$$

Where:

- n = sample size
- Z = Z-value (the number of standard deviations corresponding to the desired confidence level; for example, 1.96 for a 95% confidence level)
- p = estimated proportion of the population (if unknown, 0.5 is often used as it provides the maximum sample size)
- e = margin of error (expressed as a decimal, e.g., 0.05 for a 5% margin of error)

Based on this formula, the required minimum sample size is approximately 384. This value represents the ideal number of responses needed from an infinite population when using a 95% confidence level, 5% margin of error, and assuming maximum variability. Although the final collected sample was 341, it is considered acceptable for exploratory research, especially when using PLS-SEM, which is suitable for studies with smaller sample sizes.

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2.2.Methods and Methodology

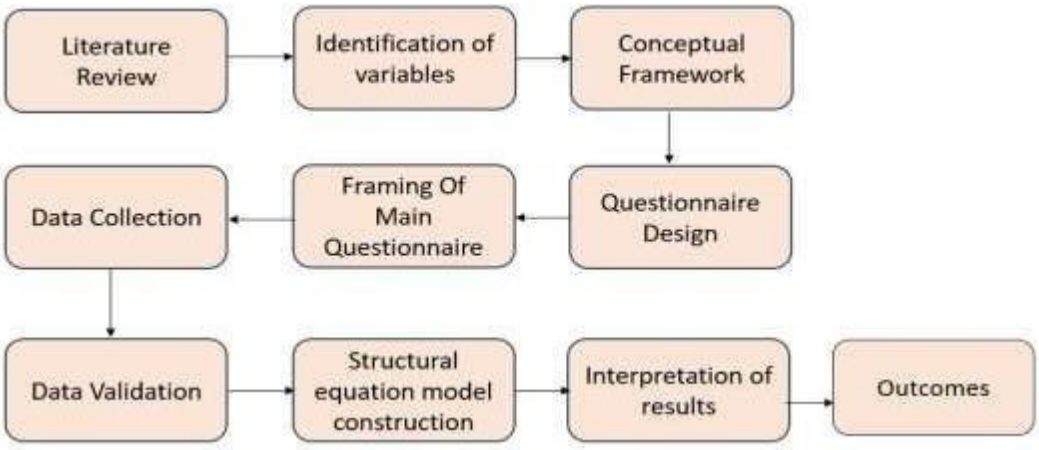

Figure 2.2. Methods & Methodology

This research adopts a quantitative, survey-based approach to explore the relationship between Quick Commerce usage and the well-being of Generation Z. The study is exploratory in nature, aiming to identify patterns and associations rather than testing a specific established theory. The data was collected using a structured online questionnaire, designed to measure responses across multiple construct such as convenience orientation, impulse buying, promotional influence, social influence, digital literacy, buying behavior, and three well-being dimensions—financial, psychological, and social .

The target population consists of Gen Z individuals aged 18–25 years residing in Bengaluru, a city with high levels of digital usage and Quick Commerce adoption. The sample also includes a smaller group from Gen Y to enable generational comparisons. A total of 341 valid responses were collected using convenience sampling and snowball sampling techniques. Respondents were reached through digital platforms, ensuring relevance to the context of app-based shopping.

For data analysis, the study used Partial Least Squares Structural Equation Modeling (PLSSEM), conducted through the SmartPLS software. This technique was selected because it is well-suited for exploratory research involving multiple variables, indirect effects, and mediation. PLS-SEM allows researchers to test complex models even with relatively small sample sizes, making it ideal for this study. Supporting calculations and data summaries were also performed using Microsoft Excel.

The research model included both direct and mediated pathways, with Buying Behaviour (BB) acting as the mediating variable between the independent variables (CO, IB, PI, SI, DI) and the dependent variables (FWB, PWB, SWB). The model structure and measurement items were derived from previous validated studies, modified appropriately for the Quick Commerce context and the Indian Gen Z demographic

Objective No.	Statement of the Objective	Method/ Methodology	Resources Utilised
1	To study the impact of Quick Commerce on the overall wellbeing (social, psychological, physical, and financial) of Gen Z.	Quantitative method using structured online survey; Qualitative insights from interviews with Gen Z and Gen Y.	Google Forms for survey; Interview transcripts; SmartPLS; Excel
2	To analyse how Quick Commerceinfluences different dimensions of wellbeing	PLS-SEM model analysis to test direct and indirect relationships; Interpretation supported by interview feedback	SmartPLS software; Thematic notes from interviews
3	To provide relevant recommendations and suggestions for mindful use of Quick Commerce	Inclusion of findings from quantitative results and interview responses; Literature support for suggestions.	PLS-SEM output; Interview insights; Secondary data sources

Table 2.1. Objectives

2.3. Hypothesis of Study

To test the overall impact of Quick Commerce on Gen Z's well-being, the following hypotheses were framed:

Hypothesis	Statement
H_o(Null Hypothesis)	Quick Commerce has no significant impact on the overall well-being (social, psychological, and financial) of users.
H_1(Alternate Hypothesis)	Quick Commerce has a significant impact on the overall well-being (social, psychological, and financial) of users.

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- By testing the null and alternate hypotheses, the study aims to understand whether the usage of quick commerce platforms brings about measurable and significant changes in young consumers' lifestyles. Statistical methods, specifically PLS-SEM, are used to validate these hypotheses and determine the strength of relationships between the variable

These hypotheses guide the overall analysis in determining whether the use of Quick Commerce platforms influences multiple dimensions of well-being among young consumers. The results from PLS-SEM modeling are used to accept or reject the null hypothesis.

3 Data Collection Modelling and Simulation

Preamble to the Chapter:

This chapter explains how data was collected, structured, and analyzed to meet the research objectives. It includes details about the research design, sample characteristics, data preparation, model development, and the use of SmartPLS for structural equation modelling. The chapter is organized as per the three core objectives of the study.

3.6 Data

This research is based on both primary and secondary data sources to ensure a comprehensive understanding of the impact of quick commerce (Q-commerce) on Generation Z and Generation Y consumers.

Primary Data

Primary data was collected through a structured Google Form survey and interviews. The survey was circulated online using social media platforms to reach a broad group of respondents who actively use Q-commerce platforms such as Blinkit, Zepto, Swiggy Instamart, and BigBasket. In total, 342 responses were collected—251 from Generation Z (ages 18–24) and 91 from Generation Y (ages 26–40).

To enrich the quantitative findings, informal interviews were also conducted with selected participants from both generations. These interviews provided deeper qualitative insights into user motivations, digital behaviors, and perceptions of well-being related to Q commerce usage. The survey responses were cleaned using Microsoft Excel and analyzed using SmartPLS 4 to apply Structural Equation Modeling (SEM).

Secondary Data

Secondary data was gathered from a variety of credible sources, including academic journals, research articles, industry reports, and official websites related to digital commerce, consumer behavior, and generational trends. This literature helped in identifying research gaps, building the conceptual model, and supporting the interpretation of results. It also provided a theoretical foundation for selecting variables and constructing survey items.

3.7 Sampling Technique

The study employed a combination of convenience sampling and snowball sampling. The survey link was shared with the personal and academic networks, and respondents were encouraged to forward the form to others fitting the target demographic. This method was selected due to time constraints and the need to quickly reach a digitally active population with experience in using Q-commerce platforms.

The sample included respondents from both urban and semi-urban areas, with a focus on those familiar with platforms like Blinkit, Zepto, Swiggy Instamart, and BigBasket. To complement the quantitative data, informal interviews with selected participants added qualitative insights into generational shopping habits and well-being perceptions.

3.8 Data Collection

The primary data for this study was collected using a structured questionnaire developed on Google Forms and distributed through online platforms including social media. In addition to the survey, brief interviews were also conducted with selected respondents from both Generation Z and Generation Y to gain deeper insights into their Q-commerce experiences and behavior.

The questionnaire included items covering various constructs such as Convenience

Orientation, Impulse Buying, Promotional Influence, Social Influence, Digital Literacy, Buying Behavior, and Well-Being (Financial, Psychological, and Social). All measurement items were adapted from validated scales and customized to suit the Q-commerce context.

A total of 342 responses were collected, comprising 251 from Gen Z (aged 18–25) and 91 from Gen Y (aged 26–40). The data was cleaned using Microsoft Excel to remove incomplete or inconsistent responses. The final dataset was analyzed using SmartPLS 4, applying Structural Equation Modeling (SEM) to test the conceptual framework.

3.4. Demography Data of Gen Z

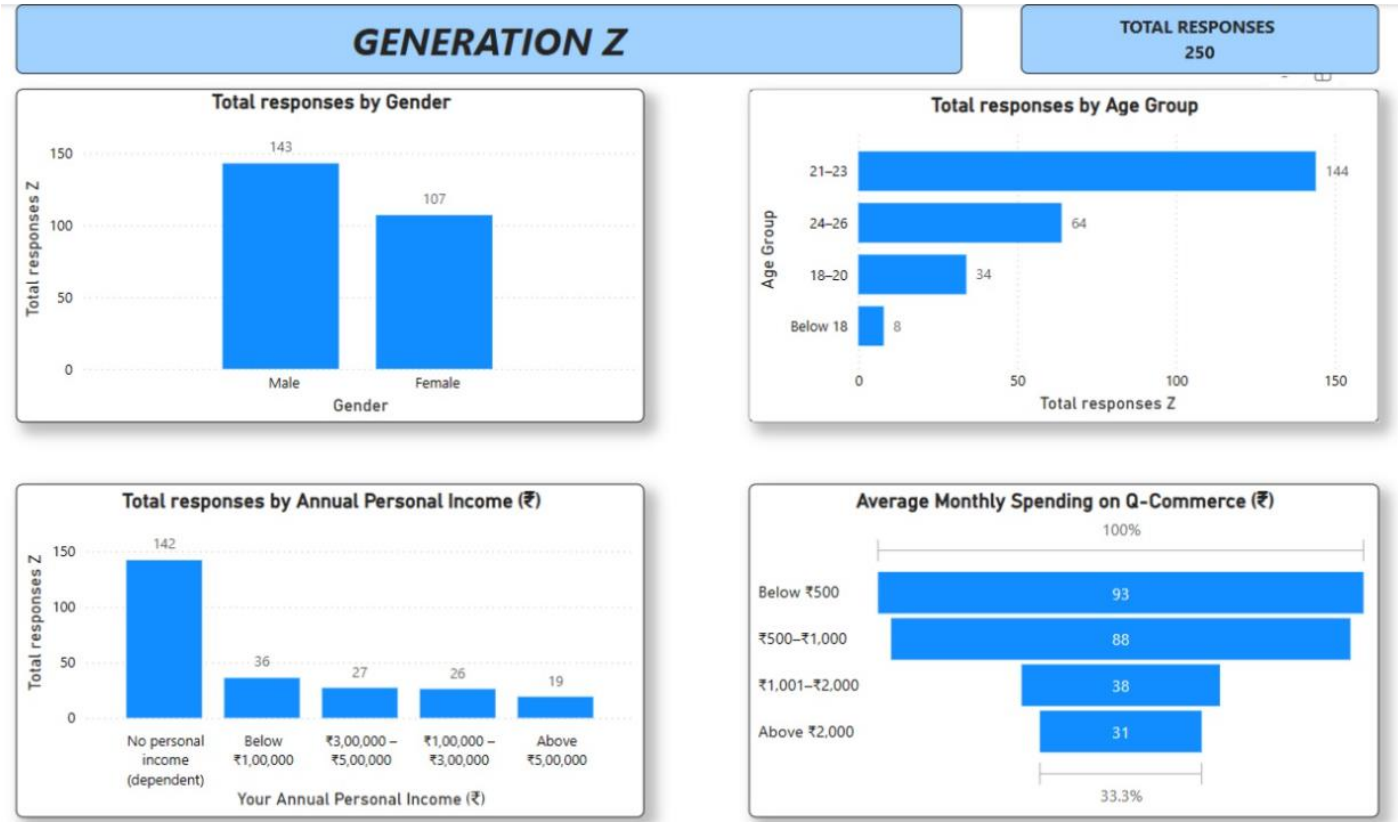

Figure 3.4. Demography data of Gen z

- The gender distribution among Generation Z respondents shows that out of 250 individuals, 143 are male and 107 are female, indicating a slight male majority (57.2%). Although the participation is fairly balanced, this small gender gap could suggest a marginally higher engagement from male respondents in online surveys or digital platforms related to Q-commerce usage.

- The age distribution reveals that the 21–23 age group dominates with 144 responses, followed by 64 in the 24–26 age group, 34 in the 18–20 group, and just 8 respondents below 18. This trend shows that young adults in their early 20s are the most active segment of Gen Z in the context of this study, possibly due to their transitional life stage involving higher education, early employment, or increasing digital dependency

- A significant 56.8% (142 respondents) reported having no personal income, indicating financial dependence—likely students or those not yet working full-time. The remaining income brackets show a sparse distribution, with only 19 respondents earning above ₹5, 00,000 annually. This highlights that the majority of Gen Z participants are still in their financially dependent or low-earning phase, consistent with their age group and life stage.

- Spending behavior among Generation Z respondents shows that the majority (181 respondents) spend ₹1,000 or less per month on Q-commerce platforms, with 93 spending below ₹500 and 88 spending ₹500–₹1,000. Only 69 respondents reported spending more than ₹1,000. This reflects cautious or limited spending, which aligns with their low or no income status, and suggests that Gen Z's engagement with Q-commerce is frequent but financially modest.

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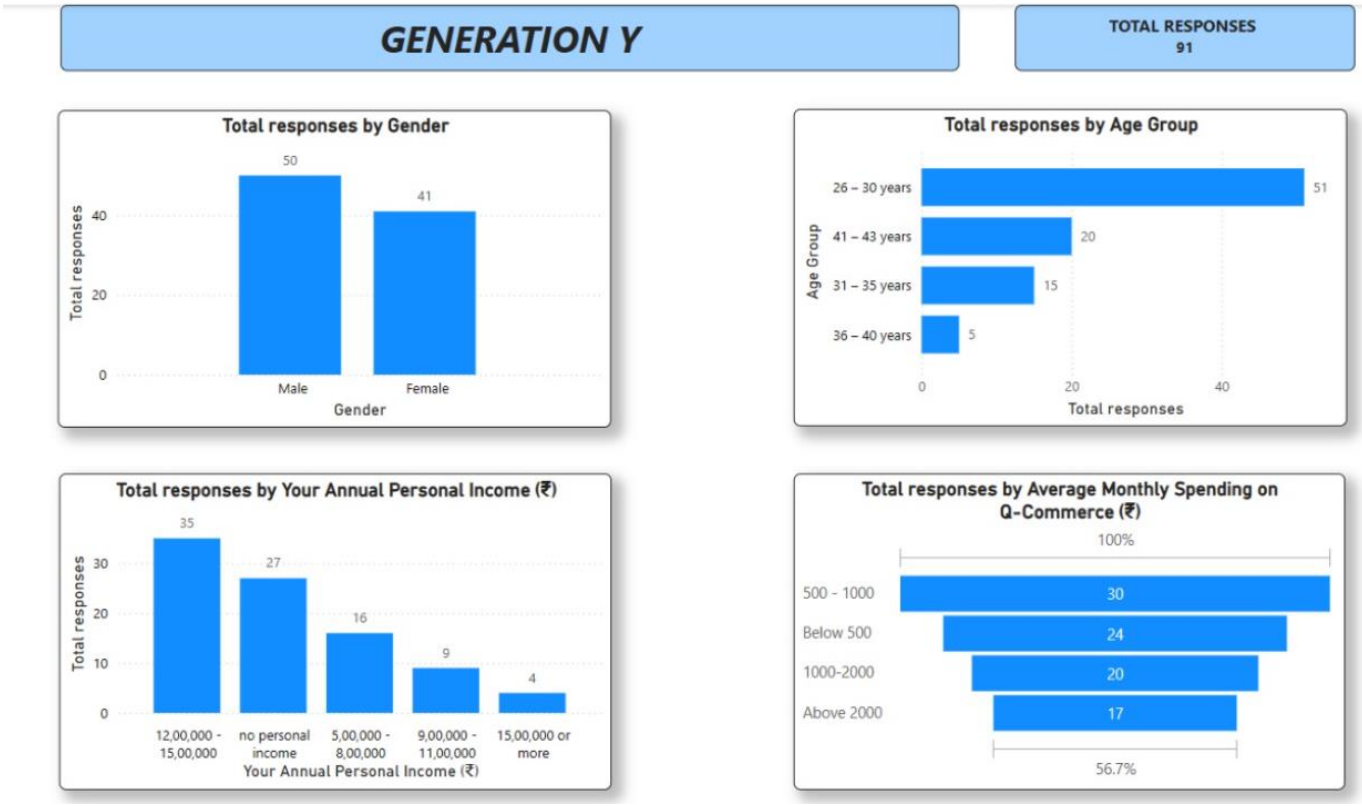

3.5. Demography data of Gen Y

- Out of 91 Generation Y respondents, 50 are male and 41 are female, indicating a fairly balanced gender representation with a slight male majority (approximately 55%). This near-equal distribution reflects that both genders are comparably engaged with digital platforms and Q-commerce-related surveys, making the data more inclusive and representative of this generation.

- The majority of Generation Y respondents fall in the 26–30 age group (51 responses), followed by 20 in the 41–43 age group, 15 in the 31–35 range, and just 5 in the 36–40 category. This suggests that the younger half of Generation Y is more active in digital participation and possibly more engaged with Q-commerce. The skew toward ages 26–30 also reflects a life stage where digital convenience, work-life balance, and urban lifestyle are at their peak.

- When it comes to income, most Generation Y respondents fall in the ₹12, 00,000–₹15,00,000 range (35 responses), followed by 27 individuals with no personal income, which may include homemakers, students, or temporarily unemployed individuals. The remaining respondents are spread across other income brackets. This shows that a significant portion of Gen Y is financially stable or earning well, aligning with their midcareer phase where disposable income is higher and spending capacity is stronger.

- In terms of Q-commerce spending, the highest number of respondents (30 individuals) spend between ₹500–₹1,000, followed by 24 who spend below ₹500, 20 who spend ₹1,000–₹2,000, and 17 who spend above ₹2,000. This distribution indicates that while most Gen Y individuals maintain moderate spending habits, a notable proportion also falls into the high-spending category, reflecting their stronger earning capacity and possibly greater reliance on Q-commerce for lifestyle and convenience.

3.6 Objective 1: To Study the Impact of Quick Commerce on the Overall Well-being (Social, Psychological, and Financial)

A quantitative research approach was used to assess the overall impact of Quick Commerce on well-being. The study focused on three measurable dimensions: financial, psychological, and social well-being.

A structured online questionnaire was developed using Google Forms. Measurement items were adapted from previous validated scales and modified for the Q-Commerce context. Each construct (e.g., Convenience Orientation, Impulse Buying, Well-being variables) included multiple items rated on a 5-point Likert scale. The survey was distributed digitally to Gen Z respondents' aged 18–25 and Gen Y respondents aged 2643 living in Bengaluru.

To support the survey findings, interviews were conducted with selected Gen Z and Gen Y users. Their feedback offered deeper insights into user habits, motivations, and concerns related to Quick Commerce usage. These qualitative inputs were thematically grouped to validate and interpret the quantitative findings.

3.7 Objective 2: To Analyse How Quick Commerce Influences Well-being Using SmartPLS Modelling

The analysis was done using Partial Least Squares Structural Equation Modelling (PLSSEM) through SmartPLS 4. This method was chosen because it is suitable for exploratory studies, allows for smaller sample sizes, and can test both direct and indirect effects.

3.2.1 Sample Size Determination

The minimum sample size was calculated using the standard formula for infinite populations:

$$n = \frac{\left(Z^2 * p * (1 - p)\right)}{E^2}$$

Where,

- Z = 1.96 (for 95% confidence level)
- p = 0.5 (maximum variability)
- e = 0.05 (margin of error)

The calculated sample size was 384. However, the study collected 341 valid responses, which was considered acceptable for PLS-SEM, given its flexibility in handling small to medium-sized samples in exploratory research.

3.7 Model Development

The conceptual model consisted of:

- 5 independent variables: Convenience Orientation (CO), Impulse Buying (IB), Promotional Influence (PI), Social Influence (SI), Digital Literacy (DI)
- 1 mediating variable: Buying Behaviour (BB)
- 3 dependent variables: Financial Well-being (FWB), Psychological Well-being (PWB), Social Well-being (SWB)

3.8 Data Cleaning and Processing

Responses were cleaned using Excel for missing and inconsistent entries. The data was then coded and imported into SmartPLS. The model was tested in two stages:

- Measurement Model: To test reliability and validity (Path coefficient, model fit and R square)
- Structural Model: To assess the strength and significance of path relationships using bootstrapping

3.9 Objective 3: To Provide Recommendations for Mindful Use of Quick Commerce Among users

The results obtained from SmartPLS were used to generate practical suggestions. Significant findings such as the strong impact of impulse buying and social influence on buying behavior indicated the need for better financial awareness, self-regulation.

Qualitative feedback from interviews helped support these recommendations. For example, multiple respondents from Gen Z admitted to ordering items late at night out of boredom or stress, which reflects psychological and emotional triggers.

By combining both survey results and interview feedback (triangulation of data), wellrounded and realistic suggestions were developed to promote healthier Quick Commerce habits among consumers.

3.10 SEM-Model from Smart PLS

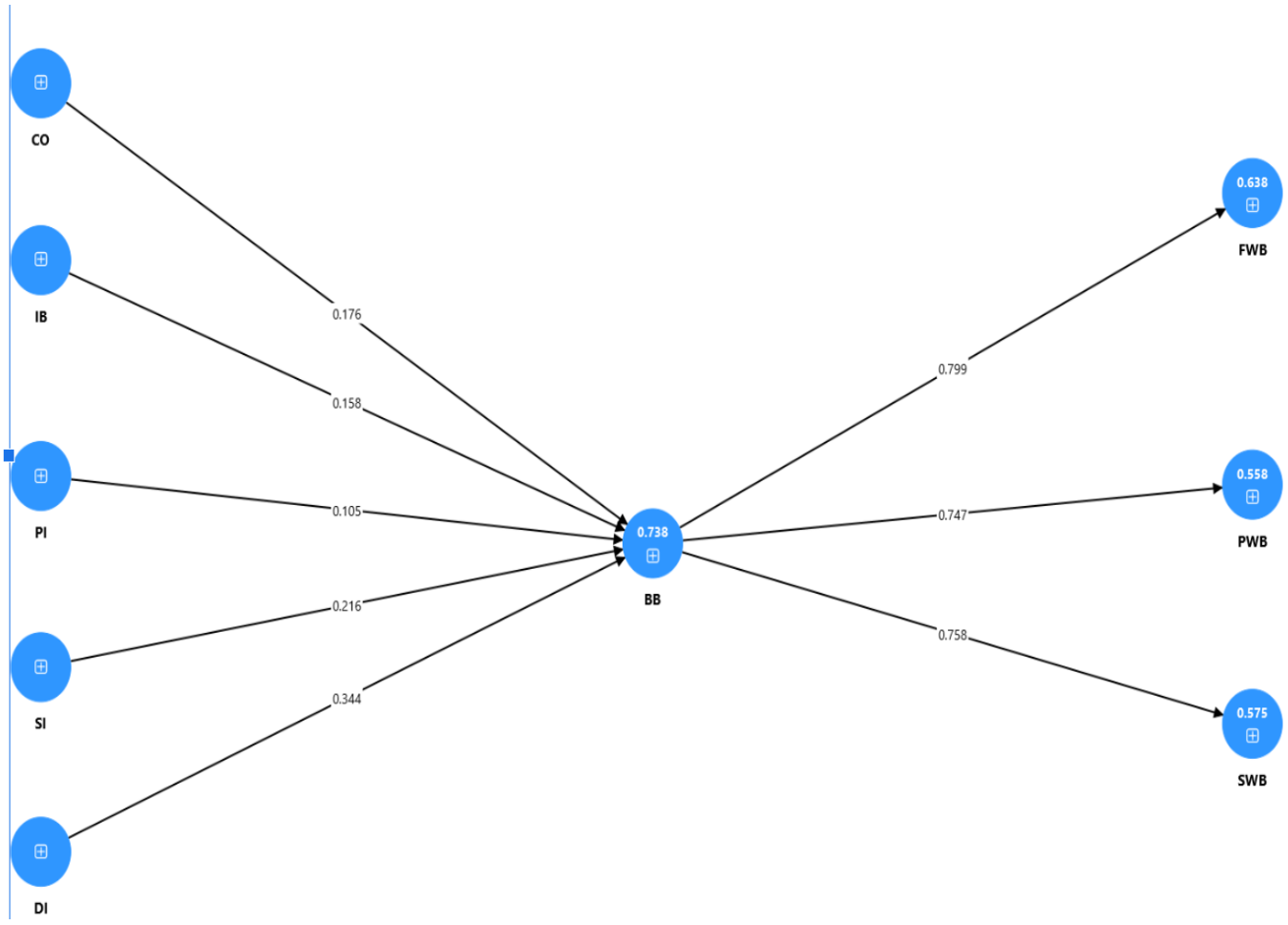

Figure 3.10 : Structural Model for Gen Z

The structural model for Gen Z provides a comprehensive view of the relationships between the key constructs of the study—namely, the dimensions of quick commerce (Convenience, Discounts, Impulse Buying, Psychological Impact, and Social Influence), Buying Behaviour (BB), and the components of holistic well-being (Financial, Physical, and Social). Buying Behaviour is positioned as a mediating construct that connects platformrelated features to well-being outcomes.

The model, generated through SmartPLS, is presented in Figure 4.1, which includes the path coefficients and R-square (R^2) values for each dependent construct.

Key Observations and Interpretations

Model fit

Fit summary

	Saturated model	Estimated model
SRMR	0.073	0.101
d_ULS	5.467	10.545
d_G	2.013	2.293
Chi-square	2972.059	3224.086
NFI	0.737	0.715

Table 3.1 Model fit

The model demonstrates that Buying Behaviour is significantly influenced by five key constructs—Discounts (DI), Social Influence (SI), Convenience (CO), Impulse Buying (IB), and Psychological Impact (PI). In turn, Buying Behaviour exerts a strong impact on Financial Well-being (FWB), Physical Well-being (PWB), and Social Well-being (SWB).

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
BB -> FWB	0.799	0.800	0.026	30.359	0.000
BB -> PWB	0.747	0.750	0.036	20.574	0.000
BB -> SWB	0.758	0.760	0.035	21.774	0.000
CO -> BB	0.176	0.177	0.074	2.387	0.017
DI -> BB	0.344	0.343	0.073	4.704	0.000
IB -> BB	0.158	0.161	0.064	2.471	0.014
PI -> BB	0.105	0.106	0.091	1.157	0.248
SI -> BB	0.216	0.214	0.064	3.371	0.001

Table 3.2 Path coefficient

The detailed interpretation of path coefficients is as follows:

These results confirm that Gen Z's buying decisions are influenced by a mix of practical benefits (discounts and convenience) and behavioural tendencies (impulse and psychological effects). Following this, the model shows how Buying Behaviour affects each component of wellbeing.

Path	**Coefficient(β)**	**$R^2$of Dependent Variable**	**Interpretation**
BB → FWB	0.799	0.638	Strong positive effect; BB significantly improves Gen Z's financial well-being.
BB → PWB	0.747	0.558	High influence; BB improves access to essentials, affecting physical wellness.
BB → SWB	0.758	0.575	Strong impact; BB enhances social engagement and satisfaction.

The R-square values indicate the amount of variance explained by the model for each dependent construct:

- BB: 0.738 → 73.8% of the variance on in buying behaviour is explained by its predictors.
- FWB: 0.638 → 63.8% of the variance on in financial well-being is explained.
- PWB: 0.558 → 55.8% of the variance on in physical well-being is explained.
- SWB: 0.575 → 57.5% of the variance on in social well-being is explained.

These values suggest that the model has moderate to substantial explanatory power and is highly relevant in understanding Gen Z's behaviour and well-being in the context of quick commerce usage.

3.7 Summary of Gen Z Structural Model Findings :

- The model explains a large portion of the variance in Gen Z's buying behaviour and well-being outcomes.
- Discounts and social influence are the strongest drivers of buying behaviour.
- Buying behaviour acts as a key mediating factor that links platform characteristics to different aspects of well-being.
- Financial well-being shows the highest dependency on buying behaviour, followed by social and physical well-being.
- Overall, the model provides strong empirical support for the hypothesised relationships, confirming that quick commerce significantly shapes the well-being of Gen Z consumers in urban settings.

3.8 Structural Model Interpretation – Gen Y

This section explains the relationships between the constructs for the Gen Y sample, as obtained through the SmartPLS structural model. The model investigates how different features of quick commerce—such as convenience, discounts, impulse buying, psychological impact, and social influence—affect buying behaviour (BB), and how BB in

turn impacts various aspects of well-being, including financial well-being (FWB), physical well-being (PWB), and social well-being (SWB).

Buying Behaviour is included as a mediating variable, similar to the Gen Z model. The full path model with R^2 values is shown in Figure 3.2 below.

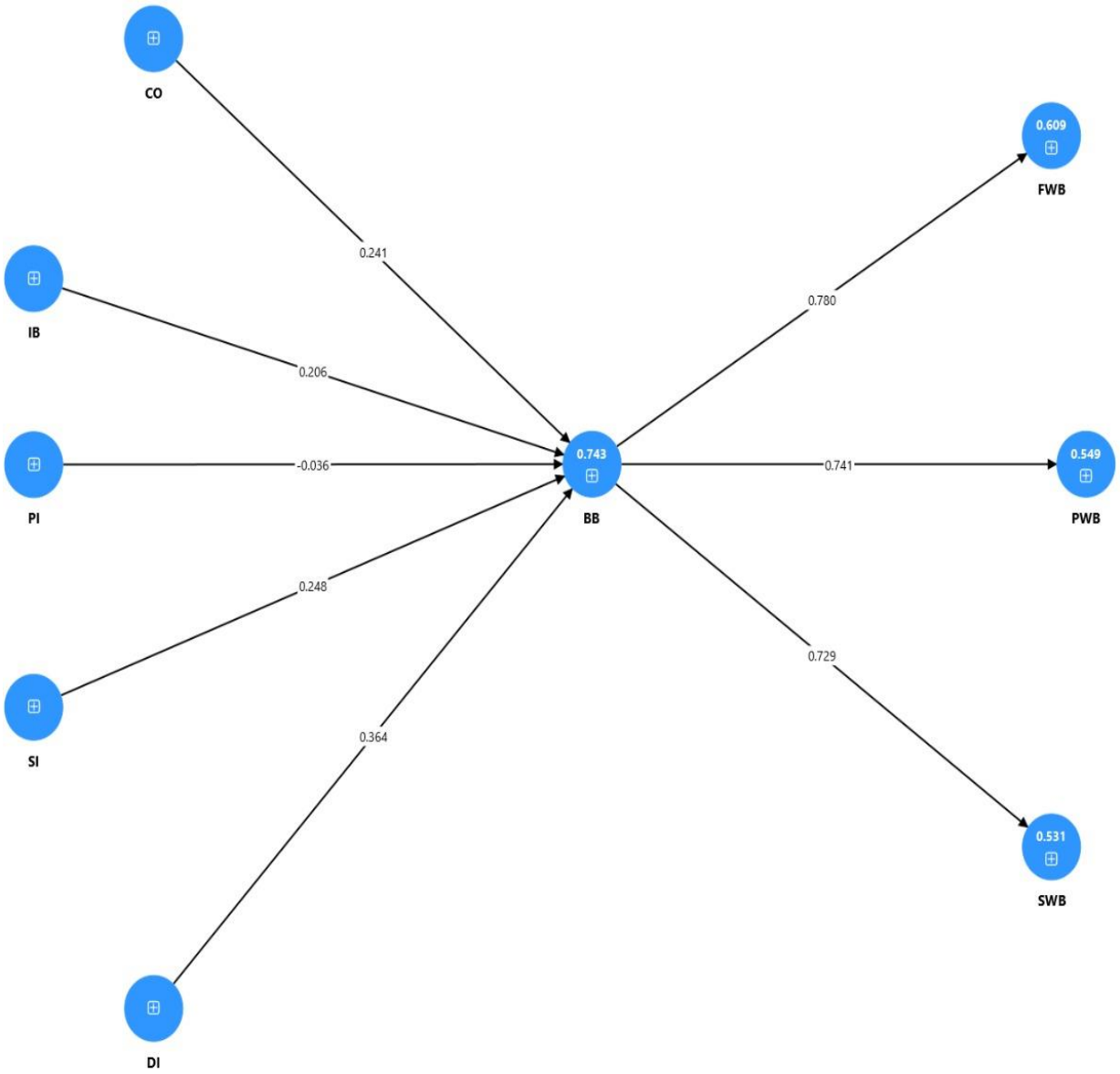

Figure 3.2: Structural Model for Gen Y

Path Coefficient Interpretation

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
BB -> FWB	0.780	0.782	0.054	14.453	0.000
BB -> PWB	0.741	0.744	0.056	13.135	0.000
BB -> SWB	0.729	0.732	0.049	14.794	0.000
CO -> BB	0.241	0.246	0.108	2.236	0.025
DI -> BB	0.364	0.367	0.098	3.713	0.000
IB -> BB	0.206	0.205	0.096	2.145	0.032
PI -> BB	-0.036	-0.032	0.104	0.349	0.727
SI -> BB	0.248	0.242	0.110	2.242	0.025

Table 3.2. Path coefficient

The path coefficients indicate the direction and strength of relationships between variables. The model for Gen Y presents the following results:

Next, buying behaviour was found to have strong effects on all three well-being outcomes:

Path	**Coefficient (β)**	**R^2 of DV**	**Interpretation**
BB → FWB	0.780	0.609	BB has a very strong positive impact on financial well-being.
BB → PWB	0.741	0.549	BB significantly enhances physical well-being (e.g., timely delivery of goods).
BB → SWB	0.729	0.531	BB positively contributes to social well-being among Gen Y users.

These findings confirm that buying behaviour plays a central mediating role in linking platform features to well-being outcomes for Gen Y consumers, similar to Gen Z.

R-Square (R^2) Interpretation

R-square **GEN Z**

Overview

	R-square	R-square adjusted
BB	0.738	0.733
FWB	0.638	0.637
PWB	0.558	0.556
SWB	0.575	0.573

Table 3.3 R square

The R^2 values provide insights into the amount of variance explained by the independent variables for each dependent construct:

Dependent Variable	R^2 Value	Interpretation
BB	0.738	73.8 of buying behaviour is explained by DI, SI, CO, IB, and PI.
FWB	0.638	63.8% of financial well-being is explained by buying behaviour.
PWB	0.558	55.8% of physical well-being is explained by buying behaviour.
SWB	0.575	57.5% of social well-being is explained by buying behaviour.

This indicates that the model has substantial explanatory power, especially in predicting buying behaviour and its outcomes on well-being among Gen Y users.

Model Fit Summary

Model fit

Fit summary

	Saturated model	Estimated model
SRMR	0.082	0.101
d_ULS	6.923	10.662
d_G	4.990	5.278
Chi-square	1892.349	1963.472
NFI	0.592	0.577

Table 3.4 Model fit summary

The model fit was assessed using various indices provided by SmartPLS. The key results are as follows:

Indicator	Saturated Model	Estimated Model	Interpretation
SRMR	0.082	0.101	Acceptable fit (values < 0.10 are generally considered acceptable).
d_ULS	6.923	10.662	Moderate difference in predicted vs actual matrices.
d_G	4.990	5.278	Within acceptable range for model discrepancy.
Chisquare	1892.349	1963.472	Large values are common in large datasets and PLS-SEM models.
NFI	0.592	0.577	Lower than ideal (0.90), but acceptable for exploratory research.

Though the NFI value is lower than conventional thresholds, the SRMR value remains within acceptable limits, and the model demonstrates reasonably good fit for a predictive, exploratory study.

3.9 Summary of Gen Y : Structural Model Findings

- The model for Gen Y confirms that discounts, convenience, and social influence are key drivers of buying behaviour.
- Buying behaviour significantly mediates the relationship between quick commerce features and the well-being outcomes of Gen Y.
- Financial well-being is the most impacted area, followed by physical and social well-being.

The R^2 values indicate substantial variance explained, and the model demonstrates moderate fit, making it suitable for interpreting real-world consumer behaviour.

This analysis aligns closely with the Gen Z findings, though the negative path from psychological impact to buying behaviour in Gen Y may suggest generational differences in emotional shopping drivers.

3.10 Structural Model Interpretation – Combined Model

The combined structural model provides an integrated view of the impact of quick commerce features on consumer buying behaviour (BB) and holistic well-being across two generations: Gen Z and Gen Y. The model includes five independent variables—Convenience (CO), Discounts (DI), Impulse Buying (IB), Psychological Impact (PI), and Social Influence (SI)—with BB as the mediating variable leading to three key well-being outcomes: Financial (FWB), Physical (PWB), and Social Well-being (SWB).

The SmartPLS output for the combined model is presented below through interpretation of path coefficients, R-square values, and model fit indices.

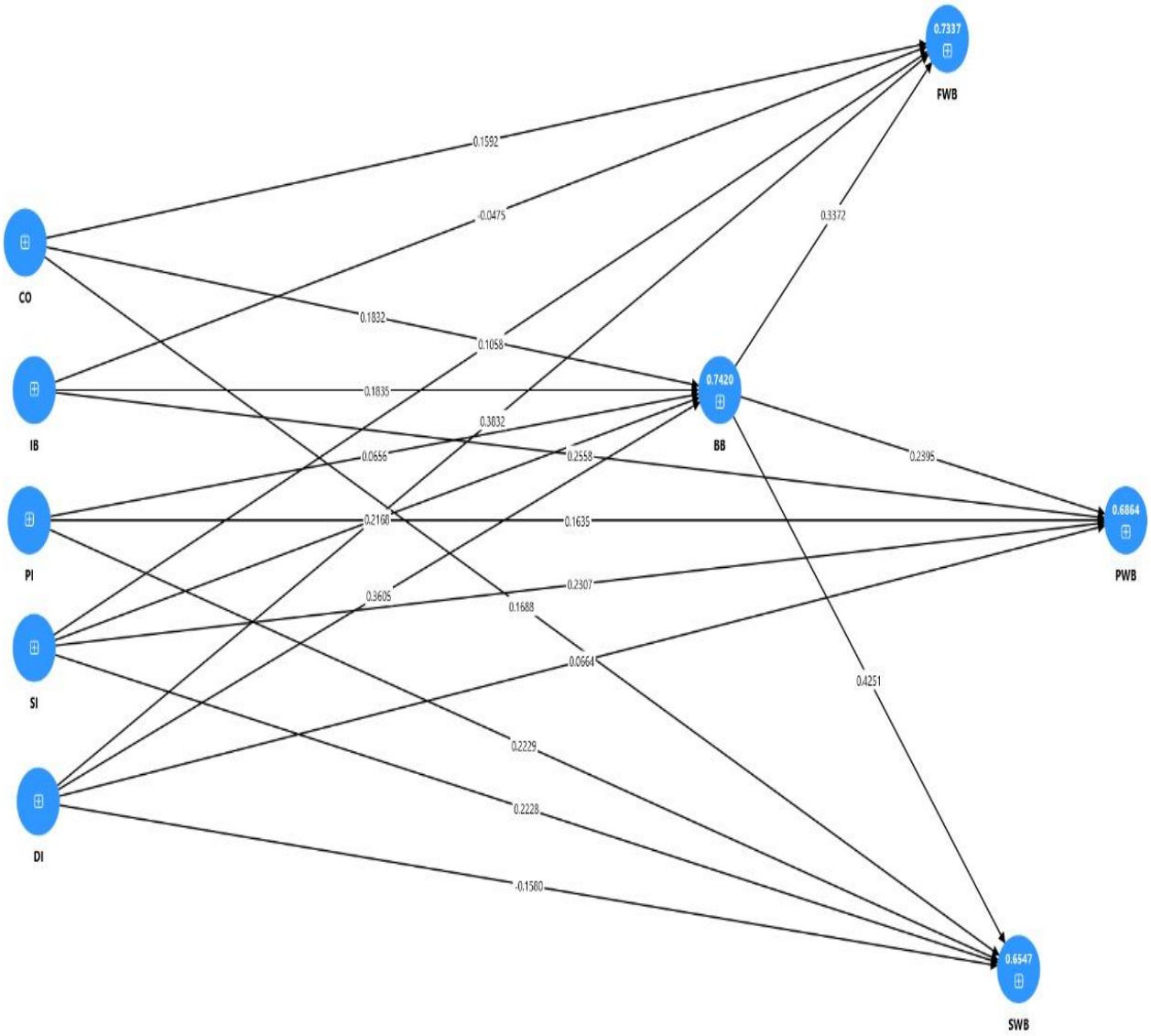

Figure 3.10 Structural Model combined

Path Coefficient Interpretation

	BB	CO	DI	FWB	IB	PI	PWB	SI	SWB
BB				0.799			0.747		0.758
CO	0.176								
DI	0.344								
FWB									
IB	0.158								
PI	0.105								
PWB									
SI	0.216								
SWB									

Table 3.5 path coefficient

The path coefficients reveal the strength and direction of relationships among the constructs. In the combined model, Buying Behaviour is positively influenced by all independent variables, with Discounts having the highest influence. The specific results are:

Path	Coefficient (β)	Interpretation
DI → BB	0.344	Discounts have the most substantial impact on influencing buying behaviour.
SI → BB	0.216	Social Influence encourages quick commerce usage through peer/group effects.
CO → BB	0.176	Convenience leads users to prefer instant and efficient delivery options.
IB → BB	0.158	Impulse buying moderately drives frequent and unplanned purchases.
PI → BB	0.105	Psychological impact shows a mild, positive link to buying decisions.

The influence of Buying Behaviour on the three well-being outcomes is as follows:

Path	Coefficient (β)	Interpretation
BB → FWB	0.799	Strongest impact; BB enhances financial satisfaction and value perception.
BB → PWB	0.747	BB significantly supports physical well-being (ease of access to essentials).
BB → SWB	0.758	BB positively contributes to social interaction and connectedness.

These values confirm the central mediating role of BB in shaping all dimensions of consumer well-being under the influence of quick commerce platforms.

R-Square (R^2) Interpretation

R-square

Overview

	R-square	R-square adjusted
BB	0.7420	0.7382
FWB	0.7337	0.7297
PWB	0.6864	0.6817
SWB	0.6547	0.6495

Table 3.6 R square

The R^2 values indicate how much of the variance in each dependent construct is explained by the model:

Construct	R^2 Value	Interpretation
BB	0.742	74.2% of variation in buying behaviour is explained by CO, DI, IB, PI, and SI.
FWB	0.7337	73.37% of financial well-being is explained by BB.
PWB	0.6864	68.64% of physical well-being is explained by BB.
SWB	0.6547	65.47% of social well-being is explained by BB.

These values indicate that the combined model has strong predictive relevance, especially in explaining buying behaviour and financial well-being.

Model Fit Summary

The model fit statistics provide an assessment of how well the proposed model aligns with the observed data:

Fit Index	Saturated Model	Estimated Model	Interpretation
SRMR	0.073	0.101	Slightly above the ideal threshold (≤ 0.08), but acceptable for exploratory SEM.
d_ULS	5.467	10.545	Indicates moderate discrepancy in model prediction.
d_G	2.013	2.293	Acceptable level of discrepancy in model fit.
Chisquare	2972.059	3224.086	High, which is common in PLS-SEM with large models.
NFI	0.737	0.715	Below the ideal threshold (0.90), but still acceptable in predictive models.

Although the model fit indices such as SRMR and NFI do not meet stringent cut-off values, they fall within acceptable limits for exploratory and predictive research. Overall, the model demonstrates a reasonable fit for examining the structural relationships in the context of quick commerce and generational buying patterns.

3.11 Summary of Combined Model Findings

- Discounts and social influence are key predictors of buying behaviour across both generations.
- Buying behaviour serves as a crucial mediating construct, linking quick commerce features to improvements in financial, physical, and social well-being.

- Among the well-being outcomes, financial well-being exhibits the highest dependency on BB, followed closely by social and physical well-being.
- The R^2 values suggest that the model has strong explanatory power.
- Despite a few model fit indices falling slightly short of ideal values, the model is robust and interpretable for exploratory business research.

This combined analysis provides a holistic view of how quick commerce platforms are shaping modern consumer behaviour and well-being across generational segments in urban India.

4 FINDINGS

4.6 Key Findings

4.6.1 Findings – Generation Z

The analysis of the Gen Z model reveals how platform-specific factors influence consumer buying behaviour and its downstream effect on well-being. Among the six independent variables, Discounts (β = 0.344) emerged as the most influential predictor of Buying Behaviour (BB), indicating that Gen Z is highly responsive to price-based promotions. Social Influence (β = 0.216) and Convenience (β = 0.176) also played a substantial role, reflecting Gen Z's sensitivity to peer behavior and need for hassle-free services. Other factors like Impulse Buying (β = 0.158) and Psychological Impact (β = 0.105) had positive but less dominant effects.

BB demonstrated strong and statistically significant effects on all three dependent variables:

- Financial Well-being (FWB) was positively influenced (β = 0.799), with BB explaining 63.8% of the variance ($R^2 = 0.638$).
- Physical Well-being (PWB) had a coefficient of β = 0.747 and $R^2 = 0.558$, indicating moderate to strong influence.
- Social Well-being (SWB) was also significantly affected (β = 0.758, $R^2 = 0.575$).

The model accounted for 73.8% of the variance in BB ($R^2 = 0.738$), which is considered high in behavioural research. The model fit indicators—SRMR = 0.101, NFI = 0.715—fall within acceptable thresholds, suggesting a good fit for exploratory PLS-SEM models.

4.6.2 Findings – Generation Y

In the Gen Y model, similar patterns were observed, but with slight variations in influence strengths. Discounts (β = 0.364) remained the strongest driver of BB, highlighting that Gen Y consumers also respond well to savings and price incentives. This was followed by Social Influence (β = 0.248) and Convenience (β = 0.241). Interestingly, Impulse Buying (β =

0.206) also played a role, though less than in Gen Z. Notably, Psychological Impact (β = –0.036) had a weak and negative relationship with BB, suggesting that Gen Y may rely more on practical logic than emotional cues.

BB continued to act as a strong predictor of well-being:

- BB → FWB: β = 0.780, with R^2 = 0.609
- BB → PWB: β = 0.741, with R^2 = 0.549
- BB → SWB: β = 0.729, with R^2 = 0.531

The overall R^2 for BB was 0.743, suggesting a high degree of explained variance. Fit indices (SRMR = 0.101, NFI = 0.577) were acceptable, though slightly lower than Gen Z, reflecting minor differences in model strength.

4.6.3 Findings – Combined Model (Gen Z + Gen Y)

The combined model brought together data from both generations, providing an overall view of how quick commerce affects consumer well-being through buying behaviour. In this integrated model:

4.6.3.1 Discounts (β = 0.344) remained the leading predictor.

4.6.3.2 Social Influence (β = 0.216) and Convenience (β = 0.176) were next in strength.

4.6.3.3 Impulse Buying (β = 0.158) and Psychological Impact (β = 0.105) had moderate effects.

BB continued to show strong associations with the well-being outcomes:

4.6.3.4 BB → FWB: β = 0.799, R^2 = 0.7337

4.6.3.5 BB → PWB: β = 0.747, R^2 = 0.6864

4.6.3.6 BB → SWB: β = 0.758, R^2 = 0.6547

The model explained 74.2% of the variance in BB, indicating high reliability. Fit values (SRMR = 0.101, NFI = 0.715) indicate good model validity, consistent with previous models.

4.7 Conclusion

This study set out to explore the impact of quick commerce platforms on the holistic wellbeing of Generation Z and Generation Y consumers in Bangalore, with a particular focus on how buying behaviour mediates this relationship. Using Partial Least Squares Structural Equation Modeling (PLS-SEM), the research integrated constructs from marketing, behavioural psychology, and consumer finance to analyze platform-specific factors and their influence on different dimensions of well-being—namely financial, physical, and social well-being.

The findings reveal that discounts, social influence, and convenience are the most significant drivers of online buying behaviour in the context of quick commerce. While both Gen Z and Gen Y are responsive to these features, Gen Z displays stronger emotional and impulsive buying tendencies, whereas Gen Y tends to show more rational and value driven decision-making. Interestingly, psychological impact had a stronger influence on Gen Z compared to Gen Y, indicating the importance of emotional gratification for younger consumers.

Buying Behaviour emerged as a key mediating construct, directly influencing all three well-being outcomes across both generational groups. Higher levels of platform usage and engagement—especially when triggered by promotional offers or peer influence—translated into improved perceptions of financial satisfaction, lifestyle convenience, and social connectedness. This highlights how digital consumption today extends beyond mere transactions and plays a role in shaping the personal well-being and lifestyle balance of modern consumers.

Moreover, the model's explanatory power was high, with R^2 values exceeding 0.70 for buying behaviour and over 0.60 for the well-being constructs in most models. These values, supported by acceptable model fit indices (e.g., SRMR, NFI), affirm the robustness and predictive capability of the model.

In summary, this research concludes that quick commerce platforms are not just reshaping consumer habits but also contributing—positively and significantly—to the holistic well-being of young urban users. The generational comparison further emphasizes the need for targeted strategies that account for behavioural and psychological differences between age groups. The integration of user-centric features, personalized communication, and seamless experience design can help brands not only drive consumption but also support healthier, more satisfying lifestyles for their users.

4.8 Limitations Of the Study

This study has certain limitations that must be acknowledged. Firstly, the research is geographically restricted to Gen Z individuals aged 18–25 residing in Bengaluru, which may limit the generalizability of the findings to other regions or age groups. Secondly, the adoption of non-probability sampling methods such as convenience and snowball sampling may introduce sampling bias and affect the representativeness of the data. Additionally, the reliance on self-reported data through an online structured questionnaire may lead to response bias, including social desirability bias. The cross-sectional nature of the study further limits the ability to assess long-term effects of Quick Commerce on well-being. Lastly, the study does not extensively consider external factors such as economic conditions, cultural differences, or variations across Quick Commerce platforms, which could influence user behavior and well-being outcomes.

4.9 Implications of the Study

The results of this study offer valuable insights for both business practitioners and academic researchers. From a business standpoint, the findings clearly show that features such as discounts, convenience, and social influence are key drivers of consumer buying behaviour on quick commerce platforms. This suggests that companies in this space should focus on offering attractive discounts, referral benefits, and loyalty programs to improve customer engagement—especially among younger users like Gen Z. Additionally, improving ease of use through faster delivery, easy navigation, and user-friendly design can significantly enhance the overall customer experience.

Social influence was also found to have a strong effect, particularly among Gen Z consumers. This highlights the importance of integrating peer-driven features, such as customer reviews, influencer tie-ups, and friend referral options. By doing so, platforms can create a sense of connection and trust that encourages continued use. For Gen Z, strategies that appeal to emotions and immediate gratification tend to be more effective, while Gen Y may respond better to content that emphasizes value, reliability, and savings.

On the academic side, this study adds to the existing literature by highlighting the role of buying behaviour as a link between digital platform features and consumer well-being. By combining aspects of marketing, behaviour, and lifestyle outcomes, the research introduces a practical model that can be further explored in future studies. The comparison between Gen Z and Gen Y also brings attention to how different age groups interact with digital shopping platforms, which can help shape future research on generational differences in consumer behaviour.

4.10 Future Research Directions

Although this study has produced meaningful results, there are several ways future research can build upon it. One useful approach would be to conduct a long-term study to examine how regular use of quick commerce platforms affects consumer well-being over time. This would help determine whether the convenience and benefits offered lead

to lasting satisfaction or whether they bring negative effects such as overspending or reduced impulse control.

Future studies can also compare user experiences across different quick commerce brands like Zepto, Blinkit, or Swiggy Instamart. Each platform may offer unique features or services, and understanding these differences could help identify which strategies are most effective in building trust and loyalty.

Another valuable direction would be to explore the emotional and psychological side of buying behaviour more deeply. Qualitative methods such as interviews or focus groups could reveal the personal thoughts, feelings, and motivations behind why users make certain purchases, particularly when it comes to unplanned or emotional buying.

With growing use of artificial intelligence and automated recommendations in shopping apps, researchers could also explore how personalization affects user satisfaction and behaviour. Finally, expanding this study to include consumers from smaller towns or rural areas—and possibly other cultural regions—can offer broader insights and help understand how different communities are adapting to the rise of quick commerce.

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6.Team Experience

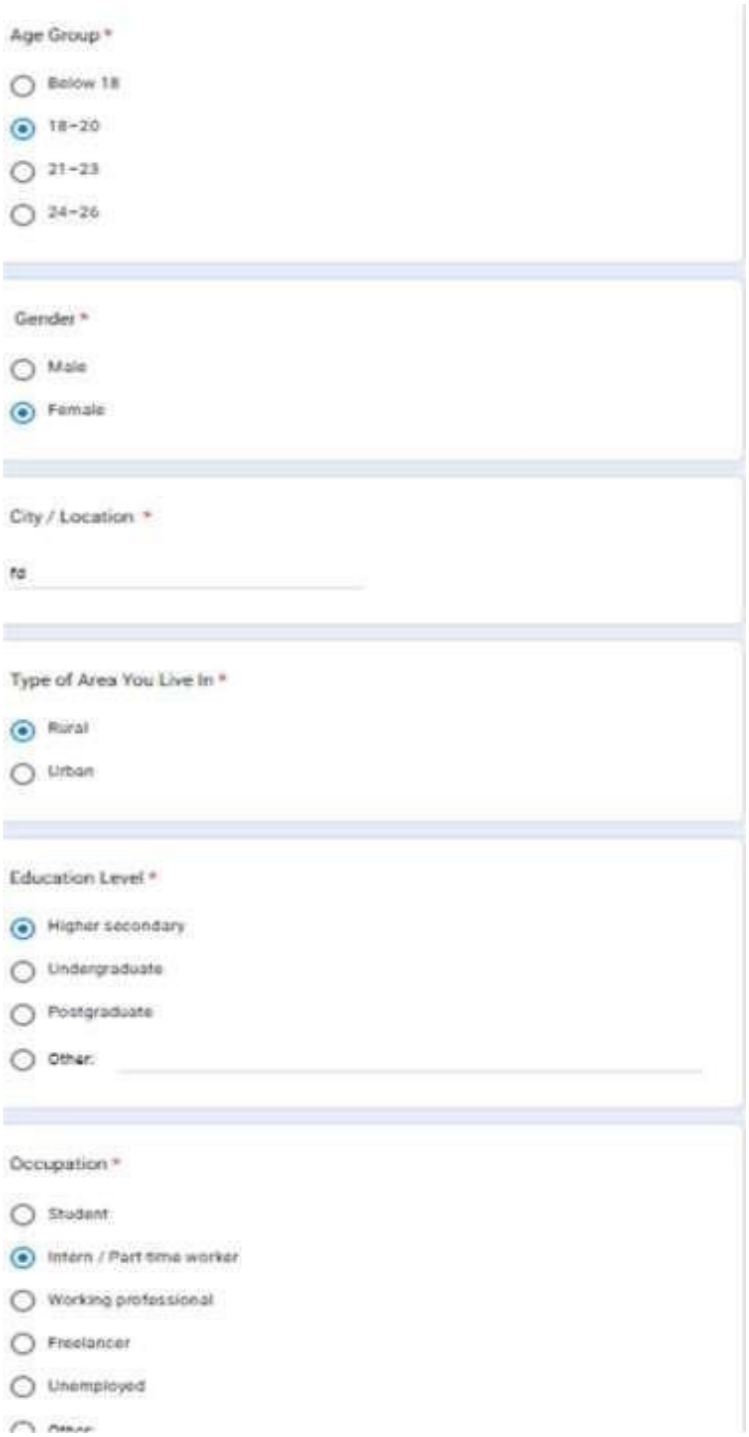
This project was undertaken by our team of 10 students, who collaboratively worked through each stage of the research process. From the beginning, we divided responsibilities based on each person's interest and strengths. Some team members focused on survey design and data collection, while others took up data analysis, literature review, and writing the final report. Everyone had a specific role, but we constantly helped each other when needed.

We regularly held team meetings to discuss progress, solve issues, and make sure all sections of the report aligned with our goals. These discussions helped us stay on track and ensure consistency in our work. Whether it was correcting errors, organizing interviews, or preparing presentations, we worked together to find practical solutions and support one another through every step.

Overall, this project helped us grow not just academically but also personally. It improved our skills in teamwork, communication, time management, and problem-solving. Working together in a well-organised way allowed us to complete the project smoothly and achieve the objectives within the timeline.

7. Appendix-A

Google Form



How often do you use Q-commerce apps? *

- ○ Daily
- ◉ 2–3 times a week
- ○ Once a week
- ○ Occasionally
- ○ Never

Average Monthly Spending on Q-Commerce (₹) *

- ○ Below ₹500
- ○ ₹500–₹1,000
- ◉ ₹1,001–₹2,000
- ○ Above ₹2,000

Average Daily Screen Time on Mobile (excluding calls) *

- ○ Less than 2 hours
- ◉ 2–4 hours
- ○ 4–6 hours
- ○ More than 6 hours

Your Annual Personal Income (₹) *

- ○ No personal income (dependent)
- ○ Below ₹1,00,000
- ◉ ₹1,00,000 – ₹3,00,000
- ○ ₹3,00,000 – ₹5,00,000
- ○ Above ₹5,00,000

(1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

Please use the scale below by placing a number between 1 and 5 in the space provided to the right of each statement.

Convenience Orientation *

	1	2	3	4	5
I prefer platforms that offer fast and hassle free delivery.	○	○	○	○	◉
Quick commerce apps help me manage my time better.	○	○	○	○	◉
I choose to order online even for small needs to avoid going to stores.	○	○	○	○	◉
The ease of placing orders online is more important to me than product variety.	○	○	○	○	◉
I use quick commerce apps mainly because they are more convenient than traditional shopping.	○	○	○	○	◉

Impulse Buying *

	1	2	3	4	5
I tend to buy products on quick commerce apps without planning in advance.	○	○	○	○	◉
I often purchase items just because they are visible or trending on the app.	○	○	○	○	◉
I enjoy the thrill of spontaneous purchases online.	○	○	○	○	◉
I buy things online even if I don't immediately need them.	○	○	○	○	◉
I find it hard to resist offers that pop up while browsing.	○	○	○	○	◉

Promotional Influence *

	1	2	3	4	5
I am more likely to order when there is a discount or cashback offer.	○	○	○	○	◉
Promotions influence the products I choose on food delivery or quick commerce apps.	○	○	○	○	◉
I wait for deals before making purchases on quick commerce platforms.	○	○	○	○	◉
I explore different apps to find the best promotional offers before ordering.	○	○	○	○	◉
Limited time offers encourage me to make quick purchase decisions.	○	○	○	○	◉

Social Influence *

	1	2	3	4	5
I tend to use apps that are popular among my friends or peers.	○	○	○	◉	○
Recommendations from others impact my decision to use a specific app.	○	○	○	◉	○
I follow what influencers or celebrities suggest on social media regarding quick commerce.	○	○	○	◉	○
I feel encouraged to try new platforms when I see others using them.	○	○	○	◉	○
Social media posts often motivate me to place an order.	○	○	○	◉	○

Financial Well being *

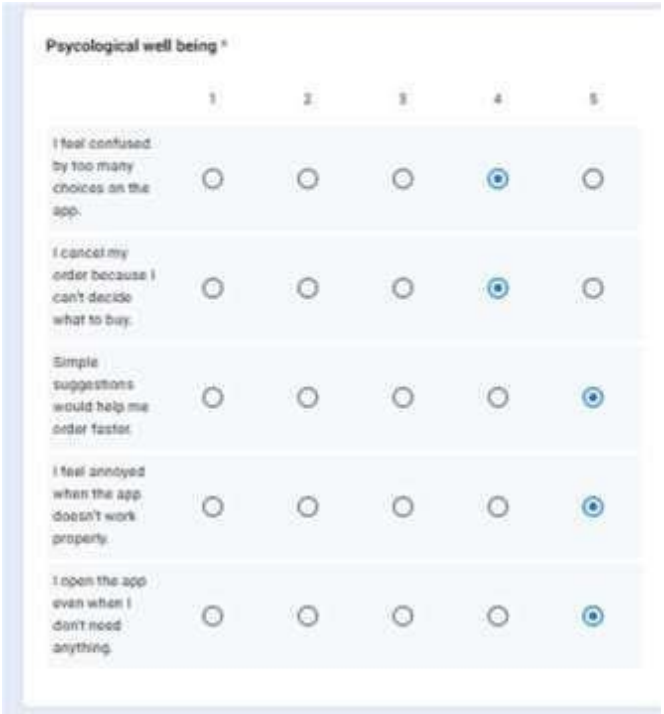
	1	2	3	4	5
I use UPI apps like GPay or PhonePe for most payments.	○	○	○	◉	○
I use quick commerce apps for urgent deliveries.	○	○	○	◉	○
Discounts and cashback affect what I buy.	○	○	○	◉	○
Quick commerce apps help me find better deals and save money.	○	○	○	◉	○
I track how much I spend in a week or month.	○	○	○	○	◉

Digital literacy *

	1	2	3	4	5
I can easily compare prices and features across different quick commerce apps.	○	○	○	◉	○
I feel confident using digital payment methods on online shopping apps.	○	○	○	◉	○
I know how to track and manage my orders on quick commerce platforms.	○	○	○	◉	○
I am comfortable exploring new apps and features on my own.	○	○	○	◉	○
I can resolve basic issues or errors while using quick commerce apps without help	○	○	○	◉	○

Buying Behaviour *

	1	2	3	4	5
I trust Q-commerce platforms to deliver quality and timely products -	○	○	○	◉	○
I have preferred Q commerce app that i use regularly	○	○	○	◉	○
I feel excited when i recieved Q commerce delivery quickly	○	○	○	◉	○
I use Quick commerce platforms example - Blinkit, Zepto, Instamart multiple times a week	○	○	○	◉	○
I often make unplanned purchases through q comm apps	○	○	○	◉	○



Psycological well being *

	1	2	3	4	5
I feel confused by too many choices on the app.	○	○	○	◉	○
I cancel my order because I can't decide what to buy.	○	○	○	◉	○
Simple suggestions would help me order faster.	○	○	○	○	◉
I feel annoyed when the app doesn't work properly.	○	○	○	○	◉
I open the app even when I don't need anything.	○	○	○	○	◉