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From 10-Minute Delivery to 10-Minute Consumption: How Quick Commerce Is Reshaping Indian Consumer Behaviour

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Abstract

Quick commerce in India is expected to bring in groceries and everyday commodities to the doorsteps in mere minutes after placing an order. The real difference, this paper suggests, is not in the rate of delivery but in the effect the delivery rate has on the gap between desire and possession of a product. The paper advances the concept of the 'deliberation interval', which is developed based on secondary materials, statutes, regulatory instruments and published research, and applies it to the analysis of five transformations of consumer behaviour: from planned to state-driven purchasing, the dark store as a new location for the household pantry, the extension of baskets to "immediate" consumption goods, the reconfiguration of trust between consumers and neighbourhood retailers, and the enhanced impact of platform choice architecture. The analysis also looks at the impact on the costs of speed, namely delivery workers and urban space, and examines the applicability of the Consumer Protection Act 2019, the E-Commerce Rules 2020, the 2023 Dark Patterns Guidelines and competition law. The paper argues that there are behavioural harms from fast commerce that are not covered by existing law as well as visible harms that are, and suggests a graduated approach in terms of

design-level obligations, disclosure of the price, consumer-controlled friction and the adoption of safe delivery norms. The study is a secondary research, so the propositions are presented for empirical testing and not as fact.

Keywords: *quick commerce; consumer behaviour; impulse buying; dark patterns; platform regulation; dark stores; gig work; India*

1. Introduction

If two units of a typical household in urban India had run out of milk, batteries or paracetamol at night two options were realistic: go to the nearest kirana store, or wait until the morning. There has been a third, namely quick commerce, which is to tap a phone, get a rider at the door within a quarter of an hour. After five years or so, this has become a normal reality for metroites in the form of Blinkit, Swiggy Instamart and Zepto, and later, fast delivery services from BigBasket, Flipkart and Amazon.

The public discussion has focused on delivery and how fast, at what price, and on the labour of. That statement from Eternal Limited, the company behind Blinkit, was a helpful one in January 2026 when the top platforms agreed to not again to promote a 10-minute delivery. A store a few streets away makes even the shortest of delays between thought and delivered item and a behavioural question is in that delay.

Quick commerce is not only about delivery speed, but also about decision speed, so this paper asserts. It theorises about the 'deliberation gap' - the delay between the onset of a want or need and its fulfilment - and argues that compression of the deliberation gap is a key development in the newness of urban Indian consumption, ranging from the shrinking of the basket to the increasing frequency of its use, through to the role of the local retailer. By using the term ten minute consumption' in the title, the idea is that acquisition and consumption are now so close together that planning, storing and restraint no longer has a lot to do.

Starting with background and problem statement, the paper reviews the literature and includes a note on method, a critical analysis using five propositions, and a set of recommendations.

2. Background of the Study

2.1 The Evolution of Quick Commerce in India

The first grocery delivery in India was offered on scheduled timings of the day online. This was a business that ordered at night and delivered goods the following day, which was appropriate for planned, large baskets. Quick commerce changed the delivery slot for delivery radius. Dark stores are small premises located within residential neighborhoods that are leased to a platform and have a relatively limited stock rotation of products (typically a couple thousand product lines) and that receive service from homes within a short distance. The economics are based on density: sufficient orders per store, short rider trips and baskets that hold the delivery cost. Early growth was funded by venture capital and discounting via platforms that have since expanded to the larger metros.

2.2 Conceptual Clarification: The Deliberation Interval

All purchases go through three states which constitute the deliberation interval. The first is anticipation; a household becomes aware of what it needs and is preparing for it, typically in the form of lists and regular shopping excursions. The second is evaluation, where choices are looked for and contrasted. The third one is waiting; the time that lies between the decision to purchase and the receipt of the good. In traditional retail, the three phases were maintained. In the case of scheduled e-commerce, the evaluation was cut short. Quick commerce packs all three in a single; the item can be ordered as it is needed the moment is measured in minutes and the assortment is limited and can be compared to a small degree.

There are two points to make about the terminology. First, ‘consumption’ is being used in its everyday meaning of getting and using things: The paper does not say that people are consuming more rapidly, but merely that the distance between wanting and obtaining has decreased. Secondly, even after the branding change, ‘ten-minute’ will be a conceptual time frame that is sufficiently short to eliminate the need to wait, regardless of the advertised time it takes (ten, fifteen or twenty minutes).

3. Statement of the Problem

In this study, three problems are motivating. The first one is conceptual. Quick commerce is generally viewed as convenience in most accounts. Convenience does little to explain how

people's behaviours are changed after joining the service and defines speed as a neutral rather than a reorganisation force to alter household decision making.

The second is evidentiary. The public record on the nature of 'fast commerce' that is available is largely the result of information from the platform, as well as investor information and consultancy reports, all of which are produced by those with a commercial interest in the narrative. There is very little independent and peer-reviewed work on the subject of Indian quick commerce, and often behavioural claims are made but not tested.

The third is regulatory. The Indian Consumer and Competition laws were conceived on the issues of deceptive advertising, defective goods and abuse of market power. It remains unclear if they will be able to tackle harms caused by design, e.g. over-buying due to continuous availability, or harms caused by the sum of small nudges, none of which would be illegal. The cost of speed is not just borne by the customers who buy the product, delivery workers and even neighbours of dark stores also feel the costs; the legal consequences of these costs are still being developed.

4. Research Questions

The study attempts to answer the following questions:

1. What impact does compression of deliberation interval have on the planning, purchasing, storing and consumption of everyday goods by urban Indian consumers?
2. 2. What behavioural changes are likely to be due to speed, rather than to price, assortment or discounting?
3. What are the impact of fast commerce on trust in, and viability of, local businesses?
4. How well is the existing Indian legal structure in place to address the behavioural and distributive costs in the context of 'fast commerce'?

5. Research Objectives

5. To create a conceptual approach to quick-commerce consumption, which is based on the deliberation interval.
6. To be able to recognise and explore five behavioural changes following its compression.

7. To measure labour and urban costs that support these changes.
8. To assess the extent of current consumer, competition, data and labour law protection.
9. To provide a stepped set of legal and design suggestions for regulators, platforms and local authorities.

6. Significance of the Study

The study provides a framework for testing. In principle the deliberation interval can be observed, as order timestamps, basket composition and repeat intervals can be measured, and the five propositions in Part 9 are formulated in such a way that they can be confirmed or negated by the results of a survey, panel data or an experiment.

For regulators it indicates the extent of the reach of current instruments and the possibility of a conceptual gap. On platforms, it identifies features of the design that pose legal and reputational risk. It draws practitioners' attention to the compliance landscape if they advise platforms and brands or sellers. For consumers and civil society, it names mechanisms, which they otherwise only know in a vague sense as a regret of spending.

7. Literature Review

7.1 Time, Speed and Consumption

Time has been a long-standing economist variable used in the consumption. According to Becker's allocation-of-time model, households satisfy themselves by combining goods with their time, and a drop in time cost of goods should lead them to buy more. Quick commerce decisively reduces the time cost of ordinary goods and the consequence should be increased purchases. Sociological work questions what these cuts do to the experience. Because immediacy is most important where desire not necessity is most important, much buying is motivated by feeling and fantasy, as Hirschman and Holbrook have pointed out; what matters here is that the content of feeling and fantasy is that of consumer society.

7.2 Impulse, Delay and Self-Control

Impulse buying was described by Rook as an urge to buy on impulse and a hedonically complex urge refers to the minimization of the consequences of the purchase. In physical retail, the availability of time and money, plus the desire, influenced impulse purchases, Beatty and Ferrell discovered. Why? The answer is in Loewenstein's research on visceral factors: narrow attention due to hunger, narrow attention due to craving, and other feelings, and in making them underestimate how they will feel when the state has passed. Research on self-control shows that self-control has conscious blocks in place to block one's wishes. They found that controlling exposure and effort is an important way through which consumers control their self-control and that the closer consumers are to a desired good, the stronger their desire for those good increases. Folks tend to restrict themselves in what they buy when they are seduced by the catchy item, and replace it by smaller packages, Wertenbroch found. Dhar and Wertenbroch identified two product categories: Hedonic and Utilitarian and showed that the two exhibit different weights in choices. These studies together suggest that the delay principle, effort, and bulk-buying have been established self-control methods for a long time and removing them alters the context within which self-control is applied.

7.3 Platforms, Nudges and Dark Patterns

The platforms are intermediaries that have a degree of control over the data, interfaces and rules that govern both sides of a market, according to both Srnicek and Rahman and Thelen. The problem with Khan's approach to consumer price focus of antitrust is that it can be achieved in ways that don't harm consumers, even though it can result in platform domination through below-cost pricing and integration. Thaler and Sunstein uncovered the fact that defaults, and how the information is presented, affect choice even if it doesn't change; and that Mathur and others found a lot of examples of false urgency and hidden costs on shopping websites. The Competition Commission has done a market study on ecommerce in India, which had included discounted pricing and preferential listing and exclusive arrangements in the marketplace.

7.4 Technology Adoption and Platform Labour

Davis' model of perceived usefulness and ease of use is the basis for technology-acceptance research, and the extended UTAUT2 model of Venkatesh, Thong and Xu, is used to

understand why consumers embrace services like quick commerce. It doesn't provide as much information on how later behavior is affected by adoption. Woodcock and Graham's account of the gig economy and the NITI Aayog report on India's platform economy in 2022 reveals the precarity, algorithmic management and lack of social security in the on-demand delivery system.

7.5 The Gap

None of the strands addresses the compression of the interval between want and possession as the central variable and no one considers the connections between consumer behaviour, platform design and regulation within the Indian context. This paper tries to make this connection.

8. Research Methodology

It is a doctrinal and conceptual-analytical study, that is, study based on secondary material. It has not conducted any survey or interviews or gathered any original data and does not make any statistical statements about Indian consumers. That is not a case of chance. Platforms hold reliable behavioural data on quick commerce, and factual data that is not verified by these platforms would undermine a paper that aims to establish a framework and formulate testable propositions.

8.1 Research Design

There are three steps to the design. The first is concept building from first principles: the deliberation interval and its three stages are explained, and the impact that each is likely to have on behaviour are reasoned from existing time allocation theory, theories of impulse and self-control. The second is thematic analysis of the record available, which is based on reading statutes, regulatory documents, company filings, scholarship and contemporaneous news media against the three phases and categorizing them into five common themes. The third is doctrinal analysis of the extent of Indian law to each theme.

8.2 Sources and Citation

Primary sources include the Indian statutes and rules, regulatory guidelines, the Competition Commission's market study on e-commerce and company filings. Secondary sources are peer-reviewed articles, books, institutional reports and news reports. Events are reported in news stories and claims

are made by parties who are interested, but not as evidence of causal effects. The OSCOLA system of citations is used.

8.3 Limitations

The propositions are not tested here. The behavioural literature is predominantly from contexts other than Indian urban retail, thus its transfer to Indian urban retail is argued not demonstrated. Quick commerce is evolving quickly and the figures mentioned are correct up to 1 October 2026. The analysis also focuses on large metros. The propositions need to be tested in the future by means of consumer surveys, purchase-panel analysis and field experiments related to interface platforms.

9. Critical Analysis

This part implements the framework with five propositions, examines the costs incurred in the transaction and performs a regulatory fit test. The propositions represent guesses at hypotheses based on theory and the record. These do not constitute findings.

9.1 Proposition 1: From Plan-Driven to State-Driven Buying

The closer the deliberation time gets, the more it becomes a state-driven purchase instead of a plan-driven purchase. Creating a shopping list of items is a commitment device. People plan because running out is expensive, and the list turns a future need into a ‘calm' decision, typically when the shopper isn't hungry or tempted. The list becomes useless when the cost of being late becomes a few minutes. After the moment is the moment of buying: the craving, the unforeseen guest, the missing ingredient half way through cooking. In such a state, buying is less temperate due to lack of foresight. To interpret this change as being exclusively harmful is to miss the point. Short turnaround times are a real benefit for medicines and for older persons and disabled persons who have less time to visit the market, as well as for households. The question is focused: When speed encroaches on urgency for goods, where urgency becomes more than urgent goods to goods that are easily delayed, there is no behavioural protection provided by delay, and no one advertised it, so it is not lost.

9.2 Proposition 2: The Pantry Moves to the Dark Store

Retail stock moves from home to dark store. The implicit cost of storage is high in urban Indian houses especially in rented flats. Quick commerce allows a household to use its neighbourhood dark store as a pantry and pay for their withdrawals via delivery and handling fees – and sometimes higher prices – instead of capital tied up in stock, and space used for storage. This is the logical exchange for many

homes. It manifests itself in the form of purchases: baskets get smaller, they are more frequent, monthly replenishment becomes less attractive, and household resilience is grounded on whether the platform is available or not. The December 2025 strike was an example of an assumption of constant supply that can be overturned rapidly. The second effect is consequent to the self-control research. Purchasing small lots is a ration only in cases where replacement is difficult. With a tap just a finger's click away, the discipline of pack size and the effort of replenishment fades.

9.3 Proposition 3: The Rise of the 'Want-Now' Basket

The breads broaden from necessities to instant wants. There is a difference between what can be planned for and what is chosen when the need arises, like hedonic goods such as snacks and desserts, beverages, grooming goods and small gifts. The more that a service performs what is desired, the more it will be an appropriate service for hedonic products, and one would predict that its basket would increase, especially in the evening and late at night. This is reinforced by the platform design. Low order points for free shipping can induce add-on business; and small-ticket purchases may go unnoticed, since they would not otherwise draw the attention of the larger ticket purchases. Thaler's research on mental accounting indicates that these purchases should be recorded in a temporary account with little importance and that when the delivery charge is added onto the price, it is seen as a discount.

9.4 Proposition 4: Trust Shifts from Relational to Procedural

Consumer trust shifts from relational to procedural forms. The credit, familiarity, flexible weighing and the knowledge of the shopkeeper are the main advantages of the kirana. Quick commerce, on the other hand, provides something new – certainty of availability, clear prices, clear ratings, and refunds – just a process. Consumers don't automatically switch from one type of trust to the next. Comparatively, they seem to spend their resources on allocation – fresh produce and negotiation – from the neighbourhood shop, and urgency – from the app. That allocation is fragile when one side is cross-subsidised and there have been reports that retailer and distributor groups have been complaining to the competition authority over deep discounting by quick-commerce bodies.

The relevant market is also in dispute, as it could be the market for quick commerce alone, online grocery or grocery retail in general.1 The outcome of whether a grievance of the kirana can be heard depends on the definition chosen by the regulator.

9.5 Proposition 5: Speed Magnifies Nudges

The effect of nudges at the interface is amplified by a compressed interval. Nudges are about attention. They get diluted by reflection in slow settings: consumer sleeps on a decision, compares, or consults a partner. If the interval is compressed, it eliminates the dilution. The user is in a hurry and check-out is just a couple taps away, so interface features that may be minor annoyances on a slower service are all the difference. The Central Consumer Protection Authority's Guidelines for Prevention and Regulation of Dark Patterns, 2023, list thirteen such practices, such as false urgency, basket sneaking, drip pricing, interface interference and forced action and bring these practices within the ambit of the consumer-protection law, making the risk real as such patterns are observed in shopping sites. The weakness of the Guidelines, for the purposes of this description, is that they are based on units of analysis. They consider each pattern as a separate trick. They don't ask if a platform offering multiple gentle nudges, along with a promise of immediate fulfillment, is a platform that is unfairly tilted, by itself. Quick commerce is much more focussed than regular e-commerce on that question.

9.6 The Cost of Speed Beyond the Transaction

However, the behavioural changes that produce them aren't free for the system that produces them. One of the main issues in the December 2025 strike and why the government stepped in in January 2026 was that delivery workers are at physical danger of having short timelines. Their legal status is uncertain. Gig and platform workers are recognised as a category in the Code on Social Security 2020 and the government of Rajasthan has introduced a framework to register and provide welfare to platform workers in 2023. The extent of protection in practice is based on rules and schemes. The dark stores raise several parallel issues on land use in residential areas and the food safety issues because a food business operating a dark store is required to be licensed under the Food Safety and Standards Act 2006 in case of packaged and perishable food.

There are two points to make for the argument. First, eliminating the ten-minute slogan does not mean eliminating the interval; it means eliminating the slogan.First, the elimination of the ten-minute slogan does not mean the elimination of the interval, it means the elimination of the slogan. According to reports at the time, Blinkit's app has taken over 15 minutes to send a message, while the company states that it is still the same business model but 15 minutes will yield most of the above behavioural changes. Secondly, when regulation increases the cost of

speed - whether through the safer rider norms or the contribution to social security - the price of immediacy will go up, and the framework predicts that a measurable shift towards planned and larger baskets is likely. While regulation of labour conditions is not intended to affect consumer behaviour, it can do so.

9.7 Regulatory Fit

Table 1 summarises how far the principal Indian instruments reach the issues identified above.

Table 1: Reach and Limits of Principal Indian Legal Instruments

Instrument	What it reaches	What it leaves out
Consumer Protection Act 2019 and E-Commerce Rules 2020	Unfair trade practices, misleading advertising, marketplace duties, grievance redress	Cumulative, design-induced overbuying; no notion of behavioural harm
Dark Patterns Guidelines 2023	Thirteen named manipulative practices	Pattern-by-pattern approach; no duty to audit design under immediate fulfilment
Competition Act 2002	Abuse of dominance, predatory pricing	Market-definition and dominance hurdles; effects on consumer behaviour fall outside its scope
Digital Personal Data Protection Act 2023	Consent and purpose limits on personal data used for personalisation	Does not regulate interface design or behavioural targeting as such
Code on Social Security 2020 and Rajasthan Act 2023	Recognition and welfare of gig and platform workers	Operational detail depends on rules and schemes; delivery-time design is not directly regulated

Source: Author's analysis.

The pattern is consistent. Existing instruments address deception, abuse of dominance and worker status, each through its own doctrine. None addresses the combined effect of speed, design and data-driven personalisation on household decision-making, which is the subject of

this paper. The gap is one of concept. Adding another prohibition would not close it; it calls for a duty directed at design.

10. Suggestions and Recommendations

10. The first is the most important, because it tries to solve the conceptual gap addressed in this paper. The rest of them are in favor of it.

11. Establish a duty at design stage for fast-fulfilment platforms. The Central Consumer Protection Authority should supplement the 2023 Guidelines by mandating periodic audits of dark patterns and a proper documentation of how interface features work in the context of immediate fulfilment, which should be posted on its website so that it is accessible for the regulator.

12. Specify "all-in" price from first display. Any handling charge, packaging charge, surge charge and/or rain charge should be shown to the user before they check out. This makes the prohibition on drip-pricing a testable interface rule.

13. Offer consumer-controlled friction. Platforms should offer, in the setting, spending summaries, an option to pause or cool-off from non-essential items, and a household list function. These are inexpensive tools to restore some of the commitment devices that are gone because of speed.

14. Deliver design for safety. Time-based promotions should be substituted with service-based promotions and platforms should not take any measures to punish for lateness. Governments should finalize the rules and schemes outlined in the Code on Social Security 2020 so that contribution by aggregators are set in stone and enforced.

15. The existence of competition scrutiny at ground level is evident. The Competition Commission needs to address the question of the relevant-market for quick commerce by empirical study, including impact on kirana and distributors before arriving at a decision on predatory-pricing complaints. Having open platforms like ONDC for digitising kirana stores would help sustain the market for them.

16. Local control over dark stores. The municipal authorities should develop zoning and licensing regulations on location, traffic, noise and hygiene and should have food-safety officers check this practice periodically.

17. Allow researchers to access anonymised data. To evaluate Propositions 1–5, structured, anonymized data-sharing with universities should be encouraged by regulators.

11. Conclusion

Quick commerce is referred to as fast shopping. This paper has suggested that it can be best described as a change in the structure of decision: planning, comparison and waiting have been shortened to minutes between the desire and the acquisition of the desired object. The five propositions offered here are that this compression is a shift from plan to impulse, a shift to a dark store, a broadening of the basket to the desired product, a transformation of the nature of trust between consumers and retailers, and a strengthening of the effect of interface nudges. These changes are welcome in certain contexts, such as for those with immediate need, but they also make consumers less protected than they might have thought and cost workers and neighbourhoods who do not take part in the transaction.

Withdrawing the promise of ten minutes in 2026 highlights the significance and constraints of current regulation. It covered ads and worker safety, but kept the gap rather wide open. While Indian law currently covers visible harms of swift commerce, such as deception, dominance and labour precarity, it is less robust with respect to behavioural harms. Those would bring that gap down, with a design level duty, all-in pricing, consumer-controlled friction, and safer delivery norms. Further testing of the propositions with primary data is needed, and this paper hopes that this will spur that effort.

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