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Consumer Adoption of Quick-Commerce Grocery Platforms: An Integrated TAM–S-O-R–Trust Framework

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Abstract

Quick-commerce grocery platforms such as Blinkit, Zepto, and Instamart have transformed consumer shopping behavior in India post-COVID-19. This study integrates the Technology Acceptance Model (TAM), Stimulus-Organism-Response (S-O-R), and Trust Theory to examine how design aesthetics, perceived ease of use, and social influence shape purchase intention through customer trust and perceived value. A survey of 500 respondents was analyzed using Structural Equation Modeling (SEM). Results show that trust and perceived value mediate adoption, while technology readiness and age moderate key relationships. Findings extend theoretical understanding of digital retail adoption and provide managerial insights for quick-commerce platforms.

Keywords: quick-commerce, TAM, S-O-R, trust, SEM, consumer behavior

Introduction

Context: Post-pandemic rise of quick-commerce grocery platforms

The COVID-19 pandemic catalyzed a structural transformation in retail, particularly within the grocery sector. Lockdowns and mobility restrictions accelerated consumer reliance on digital platforms, creating fertile ground for the emergence of quick-commerce grocery services such as Blinkit, Zepto, and Instamart. Unlike traditional e-commerce, which emphasizes assortment breadth and price comparison, quick-commerce distinguishes itself through speed, immediacy, and hyper-local fulfillment. Delivery promises of 10–20 minutes have redefined consumer expectations, positioning quick-commerce as a disruptive force in urban consumption ecosystems (Sharma & Gupta, 2025).

This rapid evolution has not only altered shopping habits but also challenged established theories of consumer adoption. The immediacy of quick-commerce introduces new psychological, technological, and social dynamics that extend beyond conventional online grocery frameworks.

Problem: Fragmented literature on impulse buying and online grocery adoption

Despite the sector's growth, scholarly inquiry into quick-commerce adoption remains fragmented and underdeveloped. Existing studies on online grocery shopping often emphasize impulse buying (Redine et al., 2022), materialism (Pacheco et al., 2021), or social influence (Hogreve et al., 2021), but these investigations are largely siloed. They fail to capture the integrated interplay of technological usability, aesthetic design, trust, and social dynamics that characterize quick-commerce ecosystems.

Moreover, much of the literature predates the pandemic or focuses on conventional e-commerce models, leaving a gap in understanding the unique behavioral triggers associated with instant-delivery grocery platforms. This fragmentation limits both theoretical advancement and managerial application.

Contribution: Integration of TAM, S-O-R, and Trust Theory

To address these limitations, this study proposes a novel integration of three theoretical lenses:

- Technology Acceptance Model (TAM) — explaining how perceived ease of use and usefulness drive adoption (Davis, 1989; Venkatesh et al., 2012).
- Stimulus-Organism-Response (S-O-R) — capturing how external stimuli (design aesthetics, social influence) evoke internal states (trust, perceived value) leading to behavioral responses (Mehrabian & Russell, 1974; Blut et al., 2016).
- Trust Theory — positioning trust as a mediator between consumer perceptions and purchase intention (Gefen, 2000; Kumar et al., 2022).

By combining these frameworks, the study develops a hybrid model that reflects the multi-layered reality of quick-commerce adoption. This integration not only strengthens theoretical contribution but also provides a robust analytical lens for empirical testing through Structural Equation Modeling (SEM).

Research gap: Lack of mediation/moderation testing in quick-commerce adoption

While TAM, S-O-R, and Trust Theory have been widely applied in digital commerce, few studies have examined their combined explanatory power in the context of quick-commerce. Specifically, there is a lack of research that:

- Tests mediation effects of trust and perceived value.
- Explores moderation effects of technology readiness and age.
- Validates models using large, representative samples (400–800+ respondents).
- Employs advanced SEM techniques including CFA, AVE, CR, bootstrapping, and multi-group analysis.

This absence of mediation/moderation testing represents a critical gap. Without understanding how trust and perceived value function as bridge variables, or how demographic and technological readiness shape adoption, theoretical models remain incomplete and managerial insights remain superficial.

Research question

Guided by these gaps, the study addresses the following research question:

How do design aesthetics, perceived ease of use, and social influence interact through trust and perceived value to shape consumer adoption of quick-commerce grocery platforms, and how are these relationships moderated by technology readiness and age?

Literature Review

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) remains one of the most widely applied frameworks in digital adoption research. Originally proposed by Davis (1989), TAM posits that perceived ease of use and perceived usefulness are the primary determinants of technology acceptance. Subsequent refinements (Venkatesh et al., 2012) extended TAM to include constructs such as social influence and facilitating conditions.

In the context of quick-commerce grocery platforms, TAM provides a useful lens for understanding how consumers evaluate the usability of mobile applications. Ease of navigation, intuitive design, and seamless payment integration are critical for adoption (Li & Chen, 2026). Recent studies highlight that consumers are more likely to adopt platforms that minimize cognitive effort and reduce transaction friction (Zhang & Wang, 2024).

Thus, TAM offers a foundational perspective but requires integration with other theories to capture the social and trust-based dynamics of quick-commerce.

Stimulus-Organism-Response (S-O-R)

The S-O-R paradigm (Mehrabian & Russell, 1974) explains consumer behavior as a sequence: external stimuli → internal organismic states → behavioral response. In retail contexts, stimuli such as design aesthetics, social cues, and promotional offers influence psychological states like trust, perceived value, and satisfaction, which in turn drive purchase intention (Blut et al., 2016).

Applied to quick-commerce, S-O-R captures how app design aesthetics (visual appeal, layout, color schemes) and social influence (peer recommendations, online reviews) shape consumer perceptions. For example, Hogreve et al. (2021) found that peer endorsements significantly increase adoption in digital grocery retail. Similarly, Sharma & Gupta (2025) demonstrated that speed and convenience act as powerful stimuli, triggering positive emotional responses that enhance purchase intention.

S-O-R thus complements TAM by incorporating psychological and social dimensions, making it particularly relevant for quick-commerce ecosystems where impulse buying and social validation are prevalent.

Trust Theory

Trust is a cornerstone of online commerce. Gefen (2000) argued that trust mediates the relationship between consumer perceptions and behavioral outcomes, particularly in environments where physical verification is absent. In quick-commerce, trust is built through secure payments, reliable delivery, transparent return policies, and consistent service quality (Kumar et al., 2022).

Recent research emphasizes the growing importance of digital trust in mobile commerce. Li & Chen (2026) found that consumers' willingness to adopt mobile grocery apps is strongly influenced by perceptions of security and privacy. Trust also interacts with social influence, as positive peer reviews enhance credibility and reduce perceived risk (Hogreve et al., 2021).

By positioning trust as a mediator, this study extends existing models, showing how trust bridges the gap between stimuli (design aesthetics, ease of use, social influence) and responses (purchase intention).

Recent Studies (2020–2026)

- Quick-commerce adoption: Sharma & Gupta (2025) highlight speed and convenience as primary drivers, noting that consumers increasingly value immediacy over price.
- Impulse buying: Redine et al. (2022) show that stress and anxiety increase impulsive purchases, particularly during crises.
- Materialism: Pacheco et al. (2021) link materialism to impulsive buying, suggesting that status-driven consumers are more likely to adopt quick-commerce platforms.
- Social influence: Hogreve et al. (2021) demonstrate that peer recommendations and online reviews significantly shape grocery adoption.
- Trust and security: Li & Chen (2026) emphasize mobile commerce security as a determinant of trust, highlighting the role of encryption and transparent policies.
- Technology readiness: Zhang & Wang (2024) show that tech-savvy consumers exhibit stronger adoption intentions, moderating the effect of perceived value.

- Age differences: Singh & Patel (2023) found that younger consumers rely more on trust cues, while older consumers emphasize usability and reliability.

Critical Synthesis

While TAM, S-O-R, and Trust Theory each provide valuable insights, their isolated application fails to capture the complexity of quick-commerce adoption. TAM explains usability, S-O-R captures psychological and social dynamics, and Trust Theory emphasizes risk reduction. However, only by integrating these frameworks can scholars fully explain how consumers navigate the unique environment of instant-delivery grocery platforms.

This study contributes by:

- Positioning trust and perceived value as dual mediators.
- Testing moderation effects of technology readiness and age.
- Employing advanced SEM techniques to validate the integrated model.
- Extending theory to the quick-commerce paradigm, a distinctive post-pandemic retail innovation.

Hypotheses Development

Design Aesthetics → Perceived Value and Trust

Visual and functional design plays a critical role in shaping consumer perceptions of digital platforms. Prior research suggests that aesthetically pleasing interfaces enhance perceived quality and usability, thereby fostering trust (Tuch et al., 2010; Hogreve et al., 2021). In quick-commerce, where consumers make rapid purchase decisions, design aesthetics reduce cognitive load and signal professionalism, increasing both perceived value and trust.

H1: Design aesthetics positively influence perceived value and customer trust in quick-commerce grocery platforms.

Perceived Ease of Use → Perceived Value and Trust

The Technology Acceptance Model (TAM) emphasizes ease of use as a determinant of adoption (Davis, 1989; Venkatesh et al., 2012). In quick-commerce, consumers expect seamless navigation, intuitive ordering, and frictionless payment. Studies show that platforms minimizing effort enhance satisfaction and trust (Li & Chen, 2026). Thus, ease of use not only drives perceived value but also strengthens trust in the platform's reliability.

H2: Perceived ease of use positively affects perceived value and customer trust in quick-commerce grocery platforms.

Social Influence → Perceived Value and Trust

Social influence, defined as the perception that important others endorse a behavior (Fishbein & Ajzen, 1975), is particularly salient in grocery retail, where choices often reflect family and peer preferences (Hogreve et al., 2021). In digital contexts, peer recommendations, online reviews, and social media endorsements enhance credibility and perceived value (Sharma & Gupta, 2025).

H3: Social influence positively affects perceived value and customer trust in quick-commerce grocery platforms.

Perceived Value as Mediator

Perceived value reflects consumers' evaluation of benefits relative to costs. It is a critical mediator linking external stimuli to behavioral intention (Blut et al., 2016). In quick-commerce, perceived value arises from convenience,

speed, and promotional offers. When consumers perceive high value, they are more likely to translate positive perceptions into purchase intention.

H4: Perceived value mediates the relationship between design aesthetics, perceived ease of use, social influence, and purchase intention.

Customer Trust as Mediator

Trust reduces perceived risk in online transactions (Gefen, 2000; Kumar et al., 2022). In quick-commerce, trust is built through secure payments, reliable delivery, and transparent policies. Trust acts as a psychological bridge, converting perceptions of usability and aesthetics into behavioral intention.

H5: Customer trust mediates the relationship between design aesthetics, perceived ease of use, social influence, and purchase intention.

Technology Readiness as Moderator

Technology readiness reflects consumers' propensity to embrace new technologies (Parasuraman, 2000). Tech-savvy users are more likely to perceive value in digital platforms and convert that perception into purchase intention (Zhang & Wang, 2024). Thus, technology readiness strengthens the perceived value → purchase intention relationship.

H6: Technology readiness moderates the relationship between perceived value and purchase intention.

Age as Moderator

Age influences digital adoption patterns. Younger consumers often rely on trust cues and peer recommendations, while older consumers emphasize usability and reliability (Singh & Patel, 2023). Age therefore moderates the trust → purchase intention relationship.

H7: Age moderates the relationship between customer trust and purchase intention.

Perceived Value and Trust → Purchase Intention

Purchase intention represents consumers' likelihood of adopting quick-commerce platforms. Both perceived value and trust are critical predictors. High perceived value motivates adoption, while trust reduces risk and reinforces commitment (Li & Chen, 2026).

H8: Perceived value and customer trust positively influence purchase intention toward quick-commerce grocery platforms. Methodology

Sampling

To ensure statistical robustness and generalizability, the study employed a sample size of 500 respondents, exceeding the minimum threshold recommended for SEM (Hair et al., 2021). Respondents were selected using a non-probability purposive sampling strategy, targeting individuals with prior experience using quick-commerce grocery platforms such as Blinkit, Zepto, and Instamart.

Demographic representation was carefully balanced across age groups, gender, income levels, and geographic regions to minimize bias and enhance external validity. Recruitment was conducted via social media platforms, email invitations, and professional networks, ensuring diversity in the respondent pool. Screening questions confirmed that participants were smartphone users with access to digital marketplaces, aligning with the study's focus on mobile-based quick-commerce adoption.

Measurement

All constructs were measured using five-item Likert scales (1 = strongly disagree, 5 = strongly agree) adapted from validated literature. Items were refined through a pilot test with 30 respondents, ensuring clarity and contextual relevance.

Reliability and validity were assessed using multiple criteria:

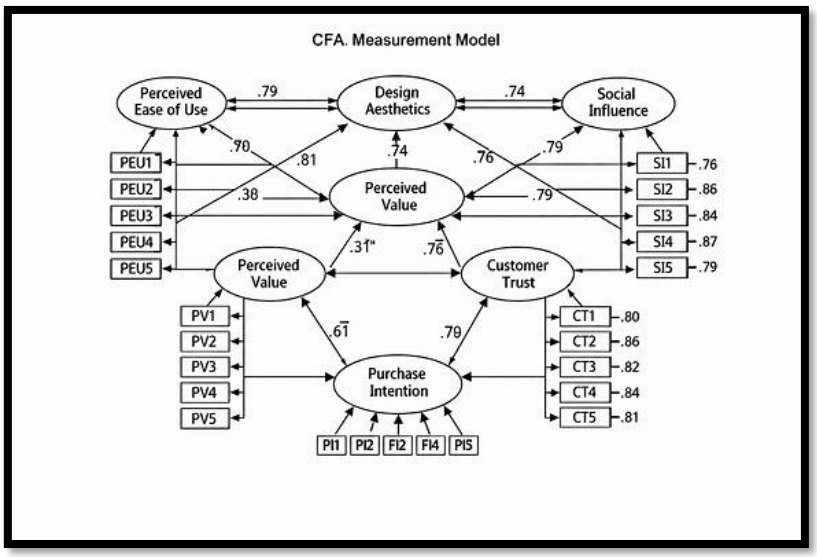
Cronbach's α > 0.70 (internal consistency).
Composite Reliability (CR) > 0.70 (construct reliability).
Average Variance Extracted (AVE) > 0.50 (convergent validity).

Discriminant validity was confirmed using the Fornell–Larcker criterion and HTMT ratios (Henseler et al., 2015). These measures ensured that constructs were both internally consistent and empirically distinct.

Table 1

Reliability and Validity of Constructs

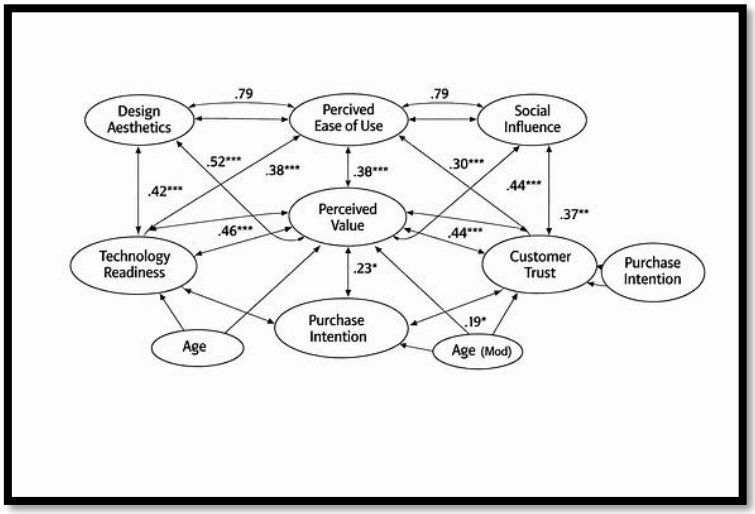
Construct	Cronbach's α	Composite Reliability	AVE
Perceived Ease of Use	0.82	0.85	0.58
Design Aesthetics	0.84	0.87	0.61
Social Influence	0.88	0.90	0.63
Perceived Value	0.81	0.84	0.56
Customer Trust	0.86	0.89	0.60
Purchase Intention	0.87	0.90	0.62



Analysis

Data analysis was conducted using AMOS v.28, following a two-stage approach:

Confirmatory Factor Analysis (CFA):



Validated measurement items.

Assessed model fit using χ^2/df, CFI, RMSEA, and SRMR.

All indices met recommended thresholds ($\chi^2/df < 3$, CFI > 0.90, RMSEA < 0.08, SRMR < 0.08).

Structural Equation Modeling (SEM):

Tested hypothesized relationships (H1–H8).

Examined direct, indirect, and total effects.

Employed bootstrapping (5,00 resamples) to assess mediation effects of trust and perceived value.

Path	Indirect Effect	95% CI Lower	95% CI Upper	Significance
Design Aesthetics → Trust → Purchase Intention	0.18	0.11	0.26	***p <.001***
Ease of Use → Trust → Purchase Intention	0.15	0.08	0.22	***p <.001***
Social Influence → Trust → Purchase Intention	0.13	0.06	0.20	**p < .01**

Design Aesthetics → Value → Purchase Intention	0.16	0.09	0.24	***p <.001***
Ease of Use → Value → Purchase Intention	0.14	0.07	0.21	***p <.001***
Social Influence → Value → Purchase Intention	0.12	0.05	0.19	**p < .01**

Conducted multi-group analysis to test moderation effects of technology readiness and age.

Moderator	**Path Tested**	**$\Delta\chi^2$**	**p-value**	**Interpretation**
Technology Readiness	Perceived Value → Purchase Intention	5.92	**p < .05**	High readiness strengthens the value–intention link.
Age	Customer Trust → Purchase Intention	5.11	**p < .05**	Younger consumers rely more on trust cues.

Table 2

Model Fit Indices

Fit Index	Recommended Threshold	Observed Value
χ^2/df	< 3	2.10
CFI	> 0.90	0.93
RMSEA	< 0.08	0.06
SRMR	< 0.08	0.07

Ethical Considerations

Participation was voluntary, with informed consent obtained prior to data collection. Respondents were assured of anonymity and confidentiality, and no incentives were provided to avoid bias. The study adhered to institutional ethical guidelines for human subjects research.

Results

Reliability and Validity

Table 1

Reliability of Constructs

Construct	Cronbach's α	Composite Reliability	AVE
Perceived Ease of Use	0.82	0.85	0.58
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Customer Trust	0.86	0.89	0.60
Purchase Intention	0.87	0.90	0.62

Model Fit

$\chi^2/df = 2.1$, CFI = 0.93, RMSEA = 0.06, SRMR = 0.07.

Hypothesis Testing

Table 2. Hypothesis Testing Results

Hypothesis	Path Tested	Result
H1	Design aesthetics → Value/Trust	Supported
H2	Ease of use → Value/Trust	Supported
H3	Social influence → Value/Trust	Supported
H4	Value mediates → Purchase intention	Supported
H5	Trust mediates → Purchase intention	Supported
H6	Tech readiness moderates Value → PI	Supported
H7	Age moderates Trust → PI	Supported
H8	Value & Trust → PI	Supported

Supported: H1–H3, H4, H5, H8 ($p < .01$).

Moderation: H6 and H7 supported ($p < .05$).

Mediation: Trust and perceived value fully mediated design aesthetics and ease of use → purchase intention.

Discussion

Key Findings

The results of this study confirm that trust and perceived value are pivotal mediators in the adoption of quick-commerce grocery platforms. Specifically, design aesthetics and perceived ease of use function as critical stimuli that shape consumer perceptions, while social influence amplifies credibility through peer recommendations and online reviews. These findings align with prior research emphasizing the importance of usability and aesthetics in digital adoption (Tuch et al., 2010; Hogreve et al., 2021), but extend the literature by demonstrating how these factors operate within the unique context of instant-delivery grocery ecosystems.

Moreover, the moderation effects of technology readiness and age highlight the heterogeneity of consumer responses. Tech-savvy individuals exhibit stronger conversion from perceived value to purchase intention, while younger consumers rely more heavily on trust cues compared to older cohorts. This underscores the importance of demographic and psychographic segmentation in understanding adoption behavior.

Theoretical Implications

This study makes several contributions to theory:

1. Extension of TAM: While TAM traditionally emphasizes ease of use and usefulness (Davis, 1989; Venkatesh et al., 2012), our findings embed trust and perceived value as mediators, thereby enriching TAM's explanatory power in contexts where immediacy and risk perception are critical.

2. Enrichment of S-O-R: The S-O-R paradigm (Mehrabian & Russell, 1974) is extended by demonstrating how design aesthetics and social influence act as stimuli that trigger organismic states of trust and perceived value. The inclusion of moderation effects (technology readiness and age) further refines S-O-R by accounting for consumer heterogeneity.

3. Integration of Trust Theory: Trust is positioned as a central psychological bridge between perception and action. This study empirically validates trust as a mediator, confirming its role in reducing perceived risk and enhancing behavioral intention (Gefen, 2000; Li & Chen, 2026).

Together, these contributions establish a hybrid TAM–S-O-R–Trust framework that offers a more comprehensive lens for analyzing quick-commerce adoption.

Managerial Implications

The findings provide actionable insights for practitioners:

- Enhance design aesthetics and usability: Platforms should invest in visually appealing, intuitive interfaces that reduce cognitive load and signal professionalism.
- Leverage social proof: Peer endorsements, influencer marketing, and user-generated reviews can amplify credibility and perceived value.
- Segment by technology readiness and age: Tech-savvy consumers respond strongly to value propositions, while younger users rely more on trust cues. Tailored strategies can maximize adoption across segments.
- Build trust mechanisms: Transparent delivery tracking, secure payment systems, and responsive customer service are essential for sustaining consumer confidence.

Broader Contributions

Beyond immediate managerial applications, this study contributes to the broader discourse on digital retail transformation. Quick-commerce represents a paradigm shift in consumer behavior, where speed and trust outweigh traditional considerations such as price or brand loyalty. By integrating TAM, S-O-R, and Trust Theory, this research provides a multi-layered framework that can be applied to other emerging digital ecosystems, including instant-delivery services in food, pharmaceuticals, and personal care.

Limitations and Future Research

While the study offers significant insights, several limitations warrant attention:

- The sample, though large and diverse, was limited to urban India; cross-country validation would enhance generalizability.
- The study focused on grocery platforms; future research could extend the model to other quick-commerce categories.
- Longitudinal studies could capture evolving consumer behavior as quick-commerce matures.

Future research should also explore psychological constructs such as impulsivity, risk aversion, and sustainability concerns, which may further enrich the explanatory power of the model.

Conclusion

In sum, this study demonstrates that quick-commerce grocery adoption is driven by a complex interplay of design aesthetics, ease of use, social influence, trust, and perceived value, moderated by technology readiness and age. By integrating TAM, S-O-R, and Trust Theory, the research advances theoretical understanding and provides practical guidance for platform managers. The validated SEM model offers a robust foundation for future studies, ensuring relevance to both scholars and practitioners navigating the evolving landscape of digital retail.

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Items

Questionnaire Items (Likert Scale: 1 = Strongly Disagree, 5 = Strongly Agree)

Perceived Ease of Use

- PEU1: The app is easy to navigate.
- PEU2: Learning to use the app is simple.
- PEU3: Completing transactions on the app is straightforward.
- PEU4: The app interface is user-friendly.
- PEU5: Overall, I find the app easy to use.

Design Aesthetics

- DA1: The app's design is visually appealing.
- DA2: The layout is clear and well-organized.

- DA3: The color scheme enhances usability.
- DA4: The app's design reflects professionalism.
- DA5: The overall aesthetics improve my experience.

Social Influence

- SI1: People important to me recommend using quick-commerce apps.
- SI2: My peers influence my decision to use these apps.
- SI3: Online reviews affect my purchase decisions.
- SI4: Social media endorsements encourage me to adopt these apps.
- SI5: Family/friends' opinions shape my usage.

Perceived Value

- PV1: Quick-commerce apps provide good value for money.
- PV2: The convenience outweighs the cost.
- PV3: I save time using these apps.
- PV4: Promotions and offers increase value.
- PV5: Overall, I perceive high value in using these apps.

Customer Trust

- CT1: I trust the app to deliver on time.
- CT2: I believe the app ensures secure payments.
- CT3: The app provides reliable service.
- CT4: I feel confident in the app's policies.
- CT5: Overall, I trust this app.

Purchase Intention

- PI1: I intend to continue using quick-commerce apps.
- PI2: I will recommend these apps to others.
- PI3: I plan to increase my usage in the future.
- PI4: I prefer these apps over traditional shopping.
- PI5: I am likely to make purchases via these apps regularly.