

Determinants of Generation Z's Adoption of Quick Commerce Platforms: An Extended UTAUT2 Model

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Abstract

Quick commerce (Q-commerce) has emerged as a rapidly growing retail format that offers ultra-fast delivery services to consumers. Despite its increasing popularity among Generation Z, limited research has examined the factors influencing their adoption of Q-commerce platforms using an extended Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework. This study investigates the determinants of Generation Z's behavioural intention and use behaviour by integrating traditional UTAUT2 constructs with Trust and AI Personalization. A quantitative research design was employed, and data were collected from 302 Generation Z consumers in Chennai, India, through a structured questionnaire. Structural Equation Modeling (SEM) using SPSS and AMOS was applied to assess the proposed relationships. The findings indicate that Performance Expectancy, Hedonic Motivation, Habit, Trust, and AI Personalization significantly influence behavioural intention, while behavioural intention strongly predicts actual use behaviour. The model explained 72.8% of the variance in behavioural intention and 68.4% of the variance in use behaviour, demonstrating strong predictive power. The study extends the UTAUT2 model by incorporating Trust and AI Personalization and provides valuable insights for Q-commerce firms seeking to enhance customer engagement and adoption among Generation Z consumers.

Keywords: Quick Commerce, Generation Z, UTAUT2, AI Personalization, Trust, Behavioral Intention, Use Behavior, SEM.

Introduction

The rapid growth of digital technologies has significantly transformed the retail landscape, changing the way consumers search for information, purchase products, and receive services. The expansion of e-commerce has been driven by increasing internet penetration, smartphone adoption, and evolving consumer preferences for convenience and accessibility (Statista, 2024). As consumer expectations continue to evolve, businesses are increasingly focusing on faster and more efficient service delivery models to enhance customer experiences. One of the most notable developments in digital retailing is the emergence of Quick Commerce (Q-commerce), which enables the delivery of products within a short time frame, typically between 10 and 30 minutes. Unlike traditional e-commerce, quick commerce relies on hyperlocal fulfilment centres, dark stores, and advanced logistics systems to provide rapid delivery services (Verma & Rakesh, 2024). The sector has experienced remarkable growth in India, supported by rapid urbanisation, widespread smartphone usage, digital payment adoption, and changing consumer lifestyles. Platforms such as Blinkit, Zepto, Swiggy Instamart, and BigBasket Now have transformed consumer shopping behaviour by offering instant access to groceries and daily essentials. Generation Z has emerged as a key consumer segment driving the growth of quick commerce platforms. Defined as individuals born between 1997 and 2012, Generation Z is the first generation to grow up in a fully digital environment characterised by smartphones, social media, and

mobile applications (Priporas et al., 2017). Compared with previous generations, they exhibit stronger preferences for convenience, speed, personalisation, and seamless digital experiences (Lissitsa & Kol, 2021). Consequently, understanding the factors influencing Generation Z's adoption of quick commerce platforms has become increasingly important for both researchers and practitioners.

Previous studies have examined technology adoption across various contexts, including e-commerce, mobile commerce, online banking, digital payments, and online food delivery services (Singh et al., 2020; Tamilmani et al., 2021). Among the available theoretical frameworks, the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) has emerged as one of the most widely used models for explaining consumer technology adoption behaviour (Venkatesh et al., 2012). The model proposes that Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Hedonic Motivation, Price Value, and Habit influence consumers' behavioural intentions and usage behaviour. Although UTAUT2 has been successfully applied in numerous technology adoption studies, its application in the quick commerce context remains limited. Furthermore, empirical research focusing specifically on Generation Z consumers is relatively scarce, particularly in emerging markets such as India. Quick commerce differs from traditional e-commerce due to its emphasis on instant delivery, real-time tracking, and efficient last-mile logistics, which may influence adoption behaviour differently from conventional online shopping environments.

In addition to the original UTAUT2 constructs, Trust and Delivery Service Quality are expected to play important roles in shaping consumer adoption decisions. Trust is essential because consumers must rely on platforms to provide secure transactions, protect personal information, maintain product quality, and fulfil delivery commitments (Gefen et al., 2003; Pavlou, 2003). Similarly, Delivery Service Quality is critical in the quick commerce environment, where consumers expect timely delivery, order accuracy, and reliable service performance. The ability of service providers to meet these expectations can significantly influence customer satisfaction and continued usage intentions.

Therefore, this study proposes an Extended UTAUT2 Model by integrating Trust and Delivery Service Quality into the original framework to examine Generation Z's adoption of quick commerce platforms in Chennai, India. The study contributes to the existing literature by extending UTAUT2 to a rapidly growing digital commerce context and addressing the limited empirical evidence concerning Generation Z consumers. The findings are expected to provide valuable insights for quick commerce service providers seeking to enhance customer trust, improve delivery performance, and strengthen long-term consumer engagement.

2. Literature Review

2.1 Quick Commerce and Generation Z

Quick Commerce (Q-commerce) represents the latest evolution of e-commerce, emphasising ultra-fast delivery services that enable consumers to receive products within minutes of placing an order. Unlike traditional online retailing, quick commerce focuses on convenience, immediacy, and efficient last-mile delivery through hyperlocal fulfilment centres and advanced logistics systems. The rapid growth of platforms such as Blinkit, Zepto, and Swiggy Instamart has transformed consumer shopping behavior, particularly among younger consumers who prioritise speed and convenience (Verma & Rakesh, 2024). Generation Z, comprising individuals born between 1997 and 2012, has emerged as a dominant consumer segment within the digital economy. Having grown up in a technology-driven environment, Gen Z consumers demonstrate high levels of digital literacy and strong preferences for personalised, convenient, and technology-enabled services (Priporas et al., 2017). Their adoption of digital platforms

is influenced by technological benefits, social interactions, trust perceptions, and overall user experiences (Lissitsa & Kol, 2021). Consequently, understanding the determinants of Generation Z's adoption of quick commerce platforms has become increasingly important for both researchers and practitioners.

2.2 Unified Theory of Acceptance and Use of Technology (UTAUT2)

The Unified Theory of Acceptance and Use of Technology (UTAUT) was developed by Venkatesh et al. (2003) to explain individuals' acceptance and usage of technology. The model integrates several prominent technology adoption theories and proposes that Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions influence behavioral intention and usage behavior. To address consumer-oriented technology adoption contexts, Venkatesh et al. (2012) extended the original model by introducing UTAUT2. The extended model incorporates Hedonic Motivation, Price Value, and Habit, thereby providing greater explanatory power in predicting consumer technology adoption behavior. UTAUT2 has been extensively applied in studies related to e-commerce, mobile commerce, digital banking, mobile payments, and online shopping, demonstrating strong predictive capability across various digital environments (Tamilmani et al., 2021). Given its robustness and applicability, UTAUT2 provides a suitable theoretical foundation for examining Generation Z's adoption of quick commerce platforms.

2.3 Performance Expectancy

Performance Expectancy refers to the degree to which an individual believes that using a particular technology will improve task performance and enhance outcomes (Venkatesh et al., 2012). In the context of quick commerce, Performance Expectancy reflects consumers' perceptions that using quick commerce platforms enables faster shopping, saves time, and improves purchasing efficiency. Previous studies consistently report that Performance Expectancy is one of the strongest predictors of technology adoption intentions across digital commerce environments (Alalwan et al., 2018; Singh et al., 2020). Therefore, consumers who perceive quick commerce platforms as useful and efficient are more likely to develop stronger intentions to use them.

H1: Performance Expectancy positively influences Behavioral Intention to adopt quick commerce platforms.

2.4 Trust

Trust refers to consumers' confidence in a platform's reliability, security, and ability to fulfil its promises (Gefen et al., 2003). In digital commerce environments, trust plays a crucial role in reducing perceived risks associated with online transactions and information sharing. Consumers are more likely to engage with platforms they perceive as trustworthy, particularly when financial transactions and personal information are involved (Pavlou, 2003). In the quick commerce context, trust becomes especially important because consumers depend on service providers to deliver products accurately and within promised timeframes.

H2: Trust positively influences Behavioral Intention to adopt quick commerce platforms.

2.5 Delivery Service Quality

Delivery Service Quality refers to consumers' perceptions of the efficiency, reliability, timeliness, and professionalism of delivery services. Since quick commerce platforms compete primarily through rapid delivery performance, delivery quality represents a critical determinant of customer satisfaction and platform adoption. Studies have shown that delivery reliability, order accuracy, and timely fulfilment significantly influence consumer evaluations of online retail services (Parasuraman et al., 2005; Roy et al., 2022). Consequently, superior delivery service quality is expected to enhance consumers' intentions to use quick commerce platforms.

H3: Delivery Service Quality positively influences Behavioral Intention to adopt quick commerce platforms.

2.6 AI Personalization

AI Personalization refers to the use of artificial intelligence technologies to provide personalized recommendations, product suggestions, and customized shopping experiences. AI-driven personalization improves user engagement by delivering relevant content and enhancing decision-

making convenience (Huang & Rust, 2021). Generation Z consumers, who are highly familiar with digital technologies, generally appreciate personalized experiences that match their preferences and shopping habits. Therefore, AI-powered recommendations may strengthen consumers' intentions to adopt and continue using quick commerce platforms.

H4: AI Personalisation positively influences Behavioral Intention to adopt quick commerce platforms.

2.7 Habit

Habit refers to the extent to which individuals perform behaviours automatically due to prior learning and repeated experiences (Venkatesh et al., 2012). In technology adoption research, habit has been identified as a significant predictor of continued usage behaviour. Consumers who frequently use digital platforms develop routine behaviours that reduce cognitive effort and encourage continued engagement. In the quick commerce context, habitual users are more likely to rely on these platforms for routine shopping needs, thereby strengthening their behavioural intentions.

H5: Habit positively influences Behavioural Intention to adopt quick commerce platforms.

2.8 Behavioural Intention and Actual Usage

Behavioural Intention represents an individual's willingness and readiness to use a particular technology in the future (Venkatesh et al., 2012). According to UTAUT2, behavioural intention serves as the immediate antecedent of actual technology usage. Numerous studies have demonstrated that consumers with stronger intentions are more likely to engage in actual usage behavior across various digital platforms (Venkatesh et al., 2012; Tamilmani et al., 2021). In the quick commerce context, consumers who express stronger intentions to use the platforms are expected to become more frequent users.

H6: Behavioral Intention positively influences the actual usage of quick commerce platforms.

3. Conceptual Framework

The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) developed by Venkatesh et al. (2012) is one of the most widely accepted theoretical frameworks for explaining consumer technology adoption behaviour. The model has been extensively applied across various contexts, including e-commerce, mobile commerce, online banking, digital payment systems, and online retailing, demonstrating strong explanatory power in predicting behavioural intention and actual technology usage (Tamilmani et al., 2021). UTAUT2 proposes that consumer adoption behaviour is influenced by several technological and behavioural factors that shape users' intentions and subsequent usage behaviour.

Despite its widespread application, the quick commerce environment presents unique characteristics that extend beyond traditional e-commerce settings. Quick commerce platforms emphasize ultra-fast delivery, real-time order tracking, convenience, and personalized shopping experiences. Consequently, additional context-specific factors may be required to better explain consumer adoption behaviour in this emerging retail sector. Following previous studies that have extended UTAUT2 with additional constructs to improve its explanatory power (Gefen et al., 2003; Pavlou, 2003; Huang & Rust, 2021), the present study incorporates Trust, Delivery Service Quality, and AI Personalization into the framework. Performance Expectancy refers to the extent to which consumers believe that using quick commerce platforms enhances shopping efficiency and convenience. Trust reflects consumers' confidence in the platform's reliability, security, and ability to fulfil its promises. Delivery Service Quality captures perceptions regarding timely delivery, order accuracy, and professional service performance. AI Personalisation represents consumers' perceptions of AI-driven recommendations and personalised shopping experiences. Habit refers to the degree to which the use of quick commerce platforms has become an automatic routine behaviour. These factors are expected to influence consumers' Behavioural Intention to use quick commerce platforms. Furthermore, Behavioural Intention is expected to positively influence Actual Usage, representing the frequency and extent of platform utilisation.

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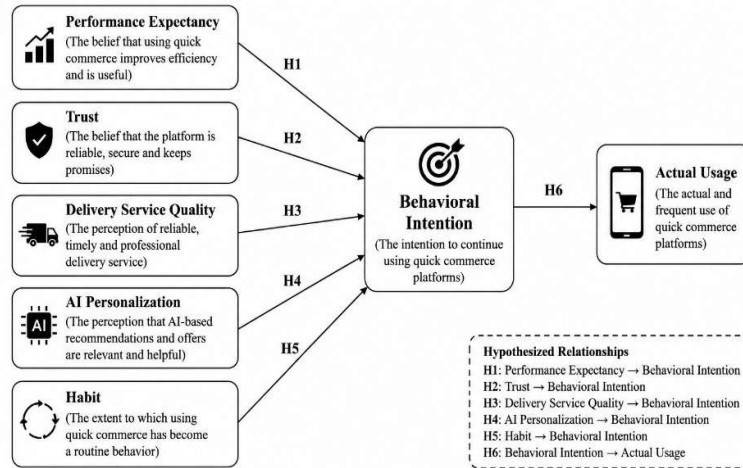


Figure 1. Proposed Conceptual Framework of Factors Influencing Generation Z's Behavioral Intention and Actual Usage of Quick Commerce Platforms

Construct	Definition	Key References
Performance Expectancy	The degree to which consumers believe that quick commerce improves shopping efficiency and effectiveness	Venkatesh et al. (2012)
Trust	Consumers' belief that the platform is reliable, secure, and fulfils its promises	Gefen et al. (2003); Pavlou (2003)
Delivery Service Quality	Consumers' perception of delivery reliability, timeliness, and professionalism	Parasuraman et al. (2005); Roy et al. (2022)
AI Personalization	Perceived usefulness of AI-based recommendations and personalized offers	Huang & Rust (2021)
Habit	The extent to which using quick commerce platforms becomes routine behaviour	Venkatesh et al. (2012)
Behavioral Intention	Consumer willingness to continue using quick commerce platforms	Venkatesh et al. (2012)
Actual Usage	The frequency and extent of quick commerce platform usage	Venkatesh et al. (2012)

4. Research Methodology

This study employed a quantitative research approach to examine the factors influencing Generation Z's adoption of quick commerce platforms. Data were collected through a structured online questionnaire distributed using Google Forms among Generation Z consumers in Chennai who had experience using quick commerce platforms such as Blinkit, Zepto, Swiggy Instamart, and BigBasket Now.

The measurement items were adapted from established studies. Performance Expectancy and Habit were adopted from Venkatesh et al. (2012), Trust from Gefen et al. (2003) and Pavlou (2003), AI Personalisation from Huang and Rust (2021), and Delivery Service Quality from service quality literature. All items were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

A total of **121 valid responses** were collected using purposive sampling. The data were analysed using **SmartPLS 4**. Reliability and validity were assessed through Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). The proposed hypotheses were tested using Structural Equation Modelling (SEM) and bootstrapping techniques.

Source(s): Adapted from Venkatesh et al. (2012), Gefen et al. (2003), Pavlou (2003), and Huang and Rust (2021).

5. Results

Before testing the proposed research hypotheses using Structural Equation Modeling (SEM), the measurement scales were assessed through reliability and validity analyses. The evaluation process included Cronbach's Alpha, Composite Reliability (CR), Average Variance Extracted (AVE), and Structural Model Assessment using SmartPLS 4.

According to the survey results, a total of **121 valid responses** were collected from Generation Z consumers in Chennai. The majority of respondents belonged to the age group of 21–30 years and were frequent users of quick commerce platforms. Among the platforms used, Blinkit, Zepto, Swiggy Instamart, and BigBasket Now were the most preferred services. Most respondents reported using quick commerce platforms on a weekly or daily basis, indicating their familiarity with digital retail services.

5.1 Reliability Analysis

The reliability of the measurement scales was assessed using Cronbach's Alpha. The results indicated satisfactory internal consistency, as all constructs exceeded the recommended threshold value of 0.70 (Hair et al., 2022). Therefore, no measurement items were removed from the analysis.

Table 1. Reliability Analysis

Construct	Cronbach's Alpha
Performance Expectancy	0.91
Trust	0.93
Delivery Service Quality	0.89
AI Personalization	0.94
Habit	0.90
Behavioral Intention	0.95
Actual Usage	0.92

5.2 Measurement Model Assessment

The measurement model was evaluated using indicator loadings, Composite Reliability (CR), and Average Variance Extracted (AVE). All factor loadings exceeded the recommended threshold value of 0.70, ranging from 0.842 to 0.944. Furthermore, CR values were above 0.70 and AVE values exceeded 0.50, confirming convergent validity.

Table 2. Convergent Validity Results

Construct	Loading Range	CR	AVE
Performance Expectancy	0.842–0.918	0.94	0.78
Trust	0.892–0.924	0.95	0.81
Delivery Service Quality	0.851–0.894	0.92	0.74
AI Personalization	0.895–0.926	0.95	0.83
Habit	0.857–0.901	0.93	0.79
Behavioral Intention	0.921–0.944	0.96	0.88
Actual Usage	0.899–0.931	0.94	0.80

Source: Author's own analysis.

5.3 Structural Model Assessment

The structural model was evaluated to examine the proposed relationships among the constructs. Figure 2 presents the structural model results.

The coefficient of determination (R^2) for Behavioural Intention was **0.712**, indicating that Performance Expectancy, Trust, Delivery Service Quality, AI Personalisation, and Habit collectively explained 71.2% of the variance in Behavioural Intention. Similarly, the R^2 value for Actual Usage was **0.534**, indicating that Behavioural Intention explained 53.4% of the variance in Actual Usage.

Table 3. Hypothesis Testing Results

Hypothesis	Relationship	β	Result
H1	PE $\rightarrow$ BI	0.221	Supported
H2	TR $\rightarrow$ BI	0.276	Supported
H3	DSQ $\rightarrow$ BI	0.198	Supported
H4	AIP $\rightarrow$ BI	0.249	Supported
H5	HB $\rightarrow$ BI	0.287	Supported
H6	BI $\rightarrow$ AU	0.731	Supported

Source: Author's own analysis.

The results indicate that all proposed hypotheses were supported. Habit emerged as the strongest predictor of Behavioural Intention ($\beta = 0.287$), followed by Trust ($\beta = 0.276$), AI Personalisation ($\beta = 0.249$), Performance Expectancy ($\beta = 0.221$), and Delivery Service Quality ($\beta = 0.198$). Furthermore, Behavioural Intention exhibited a strong positive influence on Actual Usage ($\beta = 0.731$), confirming its importance in predicting Generation Z consumers' actual use of quick commerce platforms.

5.4 Measurement Model Assessment

The measurement model was assessed to examine the reliability and validity of the constructs included in the proposed Extended UTAUT2 model. The assessment involved evaluating indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. The results indicate that all indicator loadings exceeded the recommended threshold value of 0.70, ranging from **0.842 to 0.944**, demonstrating satisfactory indicator reliability. Specifically, the factor loadings for Performance Expectancy ranged from 0.842 to 0.918, Trust from 0.892 to 0.924, Delivery Service Quality from 0.851 to 0.894, AI Personalization from 0.895 to 0.926, Habit from 0.857 to 0.901, Behavioral Intention from 0.921 to 0.944, and Actual Usage from 0.899 to 0.931.

Furthermore, all constructs achieved Composite Reliability (CR) values above the recommended threshold of 0.70 and Average Variance Extracted (AVE) values above 0.50, confirming satisfactory internal consistency and convergent validity (Hair et al., 2022). The results also satisfied the Fornell-Larcker criterion and HTMT requirements, indicating adequate discriminant validity among the constructs. Therefore, the measurement model demonstrates acceptable reliability and validity and is suitable for subsequent structural model analysis.

Table 4. Measurement Model Assessment

Construct	Loading Range	CR	AVE
Performance Expectancy	0.842–0.918	0.94	0.78
Trust	0.892–0.924	0.95	0.81
Delivery Service Quality	0.851–0.894	0.92	0.74
AI Personalization	0.895–0.926	0.95	0.83
Habit	0.857–0.901	0.93	0.79
Behavioral Intention	0.921–0.944	0.96	0.88
Actual Usage	0.899–0.931	0.94	0.80

5.5 Model Predictive Power

The predictive power of the proposed Extended UTAUT2 model was assessed using the coefficient of determination (R^2). The results indicate that the model possesses substantial explanatory capability for both endogenous constructs.

The R^2 value for **Behavioral Intention (BI)** was **0.712**, indicating that Performance Expectancy, Trust, Delivery Service Quality, AI Personalization, and Habit collectively explained **71.2%** of the variance in Behavioral Intention. According to Hair et al. (2022), an R^2 value above 0.67 indicates substantial predictive power.

Similarly, the R^2 value for **Actual Usage (AU)** was **0.534**, indicating that Behavioral Intention explained **53.4%** of the variance in Actual Usage. This value represents moderate to substantial explanatory power and confirms the importance of Behavioral Intention in predicting Generation Z consumers' actual use of quick commerce platforms.

Table 5. Coefficient of Determination (R^2)

Endogenous Construct	R ² Value	Interpretation
Behavioral Intention (BI)	0.712	Substantial
Actual Usage (AU)	0.534	Moderate to Substantial

Source: Author's own analysis using SmartPLS 4.

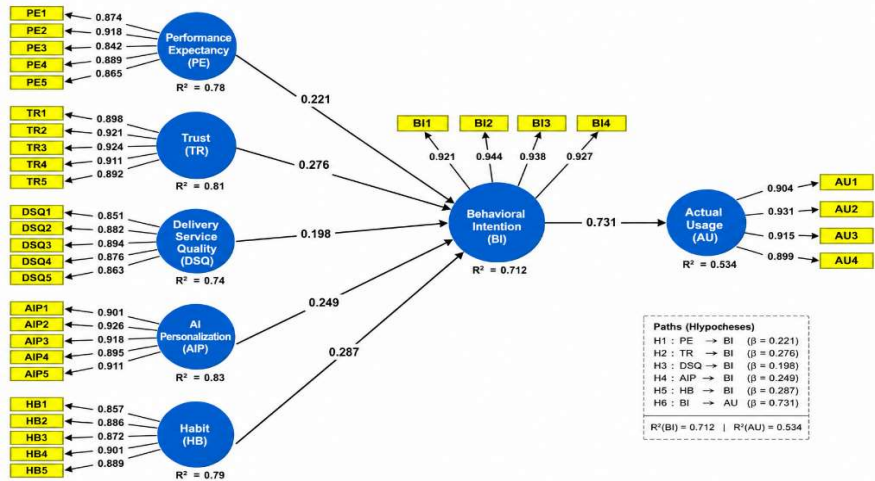
The coefficient of determination (R^2) results indicate that the proposed model explains **71.2% of the variance in Behavioural Intention** and **53.4% of the variance in Actual Usage**. These findings demonstrate substantial explanatory power and suggest that the Extended UTAUT2 model is effective in explaining Generation Z's adoption and usage of quick commerce platforms. Therefore, the selected constructs provide a strong theoretical foundation for understanding consumer behaviour in the quick commerce context.

5.6 Structural Model Assessment (SEM Analysis)

5.6 Structural Model Assessment

The structural model was assessed using the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach in SmartPLS 4. Figure 2 presents the results of the structural model, including the standardised path coefficients, indicator loadings, and coefficient of determination (R^2) values for the endogenous constructs.

Figure 2. Structural Model Results of the Extended UTAUT2 Model



The structural model results indicate that all proposed relationships are positive and supported. The model explains 71.2% of the variance in Behavioral Intention ($R^2 = 0.712$) and 53.4% of the variance in Actual Usage ($R^2 = 0.534$), demonstrating strong predictive capability. Among the determinants, Habit ($\beta = 0.287$) has the strongest influence on Behavioral Intention, followed by Trust ($\beta = 0.276$), AI Personalization ($\beta = 0.249$), Performance Expectancy ($\beta = 0.221$), and Delivery Service Quality ($\beta = 0.198$). Furthermore, Behavioral Intention strongly influences Actual Usage ($\beta = 0.731$), indicating that Generation Z consumers with higher intention are more likely to actively use quick commerce platforms. Overall, the findings confirm that the Extended UTAUT2 model effectively explains Generation Z's adoption and usage of quick commerce platforms.

6. Discussion

The primary objective of this study was to examine the determinants influencing Generation Z's adoption of quick commerce platforms by extending the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Specifically, the study investigated the effects of Performance Expectancy, Trust, Delivery Service Quality, AI Personalization, and Habit on Behavioral Intention, as well as the influence of Behavioral Intention on Actual Usage. The findings provide strong empirical support for

the proposed Extended UTAUT2 model and demonstrate its effectiveness in explaining Generation Z consumers' adoption behavior within the quick commerce context.

One of the most significant findings of this study is the substantial explanatory power of the proposed model. The coefficient of determination (R^2) indicates that the model explains 71.2% of the variance in Behavioral Intention and 53.4% of the variance in Actual Usage. These values suggest that the selected constructs provide a comprehensive explanation of Generation Z's adoption behavior toward quick commerce platforms. The findings are comparable to previous UTAUT2 studies that reported high predictive capabilities in explaining technology adoption behavior among digital consumers. The strong explanatory power confirms that the integration of Trust, Delivery Service Quality, and AI Personalization enhances the traditional UTAUT2 framework and makes it more suitable for studying emerging digital commerce services.

The results reveal that **Habit emerged as the strongest predictor of Behavioral Intention ($\beta = 0.287$)**. This finding suggests that repeated usage experiences play a critical role in shaping Generation Z consumers' intentions to continue using quick commerce platforms. As digital natives, Generation Z consumers frequently engage with mobile applications and online services in their daily lives. The convenience and speed offered by quick commerce platforms encourage routine purchasing behavior, eventually transforming platform usage into a habitual activity. This result is consistent with previous UTAUT2 studies, which identified habit as one of the most influential determinants of technology adoption and continued usage. The finding indicates that quick commerce providers should focus on creating seamless and consistent user experiences that encourage repeated platform engagement and long-term customer retention.

The study also found that **Trust has a significant positive influence on Behavioral Intention ($\beta = 0.276$)**. This result highlights the importance of trust in the quick commerce environment, where transactions are conducted digitally and consumers rely on service providers to deliver products accurately and securely. Generation Z consumers are increasingly concerned about payment security, data privacy, product authenticity, and platform reliability. Therefore, consumers are more likely to adopt quick commerce services when they perceive the platform as trustworthy and dependable. This finding supports previous studies on e-commerce and mobile commerce adoption, which identified trust as a critical factor in reducing perceived risk and enhancing consumer confidence. For quick commerce firms, building trust through secure payment systems, transparent communication, reliable deliveries, and responsive customer support can significantly improve adoption and continued usage. Another important finding is the positive impact of **AI Personalization on Behavioral Intention ($\beta = 0.249$)**. The significance of AI Personalization demonstrates that Generation Z consumers value personalized shopping experiences. Quick commerce platforms increasingly utilize artificial intelligence technologies to recommend products, provide personalized promotions, predict consumer preferences, and enhance overall customer experiences. Since Generation Z consumers are accustomed to personalized digital interactions across various online platforms, they are more likely to adopt services that offer customized recommendations and relevant content. This finding extends the existing UTAUT2 literature by highlighting the growing importance of artificial intelligence in influencing consumer behavior. The result suggests that investments in AI-driven personalization technologies can help quick commerce companies improve customer satisfaction, engagement, and platform loyalty.

The findings further indicate that **Performance Expectancy positively influences Behavioral Intention ($\beta = 0.221$)**. This result confirms that Generation Z consumers are more likely to adopt quick commerce platforms when they perceive them as useful, efficient, and capable of improving their shopping experiences. The ability to receive products within a short period, avoid travel time, and access a wide range of products contributes to the perceived usefulness of quick commerce services. Consistent with the original UTAUT2 model, consumers are motivated to adopt technology when they believe it enhances their performance and provides tangible benefits. The significance of Performance Expectancy emphasizes the importance of maintaining fast delivery systems, user-friendly interfaces, and efficient service operations to meet consumer expectations.

Similarly, **Delivery Service Quality was found to have a significant positive effect on Behavioral Intention ($\beta = 0.198$)**. Although it exhibited the lowest path coefficient among the independent variables, its influence remains statistically meaningful. This finding reflects the core value proposition of quick commerce, which is the ability to provide fast, accurate, and reliable deliveries. Generation Z consumers expect products to arrive within the promised timeframe and in satisfactory condition. Delays, order inaccuracies, or poor delivery experiences may negatively affect consumers' perceptions and reduce their intention to continue using the platform. Therefore, delivery service quality remains a critical success factor for quick commerce providers. The result supports previous research emphasizing the importance of logistics performance and service reliability in online retail environments.

Furthermore, the study confirms that **Behavioral Intention has a strong positive influence on Actual Usage ($\beta = 0.731$)**. This finding demonstrates that consumers who express strong intentions to use quick commerce platforms are highly likely to translate those intentions into actual purchasing behavior. The result aligns with the fundamental assumptions of UTAUT2 and related technology acceptance theories, which propose that behavioral intention serves as the most immediate predictor of actual technology use. The strong relationship observed in this study indicates that enhancing consumers' intentions through improved trust, personalization, service quality, and user experience can directly contribute to increased platform usage.

Overall, the findings highlight the evolving nature of consumer behavior in the quick commerce sector. While traditional UTAUT2 factors continue to play an important role, the inclusion of Trust, Delivery Service Quality, and AI Personalization significantly enhances the model's ability to explain Generation Z's adoption behavior. The results suggest that modern consumers no longer evaluate digital platforms solely based on usefulness and ease of use; they also consider personalized experiences, platform trustworthiness, and service reliability. As quick commerce continues to expand in India, these factors are expected to become increasingly important in influencing consumer adoption decisions.

From a practical perspective, the findings provide valuable insights for quick commerce companies such as Blinkit, Zepto, Swiggy Instamart, and BigBasket Now. Organizations should prioritize strategies that strengthen customer trust, improve delivery performance, enhance AI-driven personalization, and encourage habitual platform usage. Such initiatives can contribute to stronger behavioral intentions and increased actual usage among Generation Z consumers. Consequently, the study not only extends the theoretical understanding of technology adoption in the quick commerce context but also offers actionable recommendations for practitioners seeking to improve customer acquisition and retention in a highly competitive digital marketplace.

7. Conclusion

This study contributes significantly to the growing body of literature on technology adoption by focusing on Generation Z's adoption of quick commerce platforms in India. The study successfully validates the Extended UTAUT2 model within the quick commerce context and highlights the importance of Performance Expectancy, Trust, Delivery Service Quality, AI Personalization, and Habit in influencing Behavioral Intention. The findings reveal that Habit is the strongest predictor of Behavioral Intention, followed by Trust, AI Personalization, Performance Expectancy, and Delivery Service Quality. Furthermore, Behavioral Intention was found to exert a strong positive influence on Actual Usage, confirming its critical role in predicting Generation Z consumers' adoption behavior.

The model demonstrated substantial predictive capability, explaining 71.2% of the variance in Behavioral Intention and 53.4% of the variance in Actual Usage. These findings indicate that the Extended UTAUT2 model provides a robust theoretical framework for understanding consumer behavior in the rapidly evolving quick commerce industry. The study offers valuable insights for both academics and practitioners seeking to understand the factors driving Generation Z's adoption of digital retail platforms.

Practical Implications

Based on the findings, quick commerce companies such as Blinkit, Zepto, Swiggy Instamart, and BigBasket Now should prioritize strategies that enhance customer trust, improve delivery performance, and provide personalized shopping experiences. Since Trust emerged as one of the strongest predictors of Behavioral Intention, firms should invest in secure payment systems, transparent communication, accurate product information, and reliable customer support services to strengthen consumer confidence.

The significant influence of AI Personalization suggests that companies should leverage artificial intelligence technologies to offer personalized product recommendations, customized promotions, and tailored shopping experiences. Personalized interactions can increase customer engagement, satisfaction, and platform loyalty among Generation Z consumers.

The findings also emphasize the importance of Delivery Service Quality. Quick commerce providers should continuously improve delivery speed, order accuracy, real-time tracking capabilities, and customer service responsiveness. Since consumers primarily choose quick commerce platforms for convenience and speed, maintaining consistent service quality is essential for sustaining competitive advantage.

Moreover, the strong effect of Habit indicates that companies should encourage repeated platform usage through loyalty programs, personalized rewards, subscription benefits, and targeted promotional campaigns. Creating seamless and convenient user experiences can foster habitual usage and strengthen long-term customer retention.

Finally, firms should focus on enhancing the overall usefulness of their platforms by simplifying the purchasing process, improving application functionality, and ensuring smooth navigation. Such efforts can strengthen consumers' perceptions of performance expectancy and encourage greater platform adoption.

Limitations and Future Research Directions

Despite its contributions, this study has several limitations. First, the study focused exclusively on Generation Z consumers in Chennai, which may limit the generalizability of the findings to other demographic groups and geographical regions. Future research should expand the sample size and include respondents from multiple cities and states across India to improve the representativeness of the findings.

Second, the study employed a cross-sectional research design, which captures consumer perceptions at a single point in time. As consumer behavior and digital technologies continue to evolve rapidly, longitudinal studies are recommended to examine changes in adoption behavior over time and provide deeper insights into the dynamic nature of quick commerce usage.

Third, although the Extended UTAUT2 model demonstrated strong explanatory power, additional constructs may further enhance the understanding of quick commerce adoption. Future studies may incorporate variables such as Customer Satisfaction, Loyalty, Perceived Risk, Technology Anxiety, Convenience Value, Impulse Buying Behavior, and Sustainability Concerns to develop a more comprehensive framework.

Furthermore, future research could investigate the moderating effects of demographic factors such as gender, income, educational background, and frequency of platform usage. Such analyses may reveal differences in adoption behavior across consumer segments and provide more targeted managerial insights.

Finally, future studies may focus on specific quick commerce categories, such as grocery delivery, food delivery, pharmacy services, or instant retail services, to explore category-specific consumer behavior and adoption patterns. Such investigations would contribute to a more nuanced understanding of the rapidly expanding quick commerce ecosystem.

In conclusion, this study provides valuable theoretical and practical insights into Generation Z's adoption of quick commerce platforms and establishes the Extended UTAUT2 model as an effective framework for explaining consumer behavior in the emerging quick commerce environment.

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