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The Flexibility Paradox: How Quick Commerce is Shaping Gen Z's Financial Priorities and Investment Strategies

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***Abstract*— The fast development of quick commerce (Q-commerce) in India has ceased to be a mere convenience of urban groceries turning into a key element of behavioral economics and significantly changing the financial situation of Generation Z. This paper examines the so called Flexibility Paradox, the phenomenon in which the theoretical freedom of a digital native to choose financial freedom is systematic at the expense of the impulse to use consumption habits, nurtured by the near-instant delivery services offered. Being a large share of the e-retail market (and consumer spending in India) and being highly susceptible to urgency, time-limited discounting, and frictionless transaction models, Gen Z poses a unique economic threat. This study, based on an in-depth empirical research of young urban consumers, measures the direct correlation between high frequency of apps and the decline in such traditional financial institutions as savings discipline and budget adherence. The results indicate that the main danger to the wealth generation in the long term is not the presence of the technology, but the addictive and unthoughtful buying patterns that the technology promotes. This steady flow of funds to non-essential, discretionary purchases generates a large intent-action gap, in which aspirational investment targets are systematically deferred. The research ends by stating that behavioral guardrails, specialized financial literacy, and regulatory interventions are urgently needed to ensure the future financial stability of the digital-first generation.**

***Keywords*—Quick Commerce, Gen Z, Financial Behavior, Investment Strategy, Impulse Buying, Savings Discipline, Flexibility Paradox.**

I. INTRODUCTION

The emergence of fast commerce has essentially changed the consumer behavior in the urban India. By 2025, the Q-commerce market in India has reached an estimated 5.22 billion dollars with Blinkit, Zepto and Swiggy Instamart, which has a 40-53 CAGR []. The key feature of this growth curve is its demographic driver: Generation Z who were born between 1997 and 2012 make up almost 40 percent of all e-retail buyers in India, bringing in spending power of $250 billion [;]. The less than thirty-minute delivery concept of Q-commerce is financially designed perfectly to appeal to the immediacy, mobile-first, and impulsive consumption reportedly of Gen Z.

However, there is a massive financial paradox of this convenience revolution. Gen Z is the most financially aspirational generation, who are interested in mutual funds, SIPs, and online investment platforms, but are also the most susceptible to the pitfalls of spending in the digital economy (Pokharel and Maharjan, 2024; Spohn, 2024). Q-commerce, with its sense of urgency cues, time-limited discounts, and immediate satisfaction, systematically weakens the monetary discipline required to generate a sustainable wealth. Study shows that the budgeting habits of Gen Z are low, with only a small proportion of them disciplined to a budget or having emergency funds (Dewi, 2025; Gea et al., 2025). This paper examines the Flexibility Paradox the paradoxical nature of the financial flexibility Gen Z desires with high earnings being devoured by their shopping habits of Q-commerce. Gen Z already makes up 46 percent of the consumer spending of India (totaling 860 billion dollars) but at the same time, has the lowest consistent saving and investment rates across age groups who earn incomes (Farhana, 2025; Rai and Jha, 2024). The goal of this study is to empirically measure the effect of Q-commerce on the financial priority, savings behavior, and postponement in investment of Gen Z.

II. REVIEW OF LITERATURE

Sharma, U. (2025) To examine the relationship between digital financial literacy and investment in mutual funds, a thematic literature review was conducted. The study proved that digital financial literacy positively influences the willingness of an individual to invest in mutual funds. This paper highlights the importance of digital knowledge in current investment decision-making procedures.

Dewi, A. K. (2025)The research completed a systematic literature review of the financial literacy and online savings of Generation Z. The analysis revealed that those who are digital natives are not consistent in saving, which is mostly due to the fact that literacy differences lead to poor saving habits. This paper forms a critical foundation upon which the issue of monetary indiscipline in this population can be analyzed.

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Bala, R., et al. (2025) Relied on an analysis of the survey to explore the effects of digital on the online shopping behavior of Generation Z. The study found that compulsive buying is caused by social media and the interface of gamified apps to a significant extent. The research is related to the development of compulsive purchasing behaviors and links them to specific designs of digital platforms.

Gea, S. A. S., et al. (2025) As the authors conducted an empirical survey to examine the impact of financial literacy, fintech, and online shopping on the financial management of Generation Z, the results revealed that the greater the use of fintech, the more the spending was increased without a corresponding increase in savings. The authors identified fintech as a two-sided sword, which can make matters of financial management more complicated.

Farhana, A. The (2025) article is an empirical research that aimed to analyze the connection between financial behavior and impulsive purchasing among Generation Z and millennials. The study found out that impulsive buying has a negative and significant correlation with overall financial flourishing. This paper affirms impulse buying as a significant financial risk behavior among young customers.

Damayanti, A., et al. (2025) used a Rasch-based study to investigate the digital fast fashion consumption among e-commerce by Generation Z. The researchers discovered flash sales and time-restricted deals to be significant triggers to impulsive buying within this group. The study effectively aligns platform strategies with particular impulse-buy susceptibilities.

Pradana, M. R. V., et al. (2025) tested the impacts of e-commerce on the way of life of Generation Z in the framework of Islamic Economics. Findings suggest that e-commerce inculcates the mentality of consumption-first, which will tend to substitute the old saving and charity habits, offering a normative critique of overspending in the digital age.

Abdullah, N., et al. (2025) relied on the analysis of surveys to examine the online shopping behaviour of Generation Z with reference to the digital influences. The research determined that influencer marketing and flash deals are important factors in unplanned purchases and associated external online stimuli with impulsive buying.

Toboso-Gomez, J. D., et al. (2025) Performed a bibliometric survey of literature on Generation Z. The paper points out that Gen Z has an identity based on "digital-first" principles, which affects all key areas of consumption, including finance. This provides a broad academic base of Gen Z as a specific research topic.

Naik, A., & Gupta, D. (2025 / 2024 Analysis) Carried out an industry analysis to identify challenges and market gaps in quick commerce industry. The researchers found that in the case of Q-commerce profitability is dependent on the growth of the size of the basket, and not the volume of the orders, as a result of the industry pressures that are forcing platforms towards aggressive discounting policies.

Pokharel, N. and Maharjan, R. (2024) Survey research has been conducted to study the behavior of Generation Z in relation to Millennials in terms of financial behavior. Researchers determined that Gen Zs save less as they are more concerned with lifestyle spending. This juxtaposition helps to place the unique financial nature of Generation Z.

Mohd Radyi, S. A., et al. (2024) used the survey research method to investigate the influencing factors on online shopping websites on the buying behavior of Gen Z. The results showed convenience functions and app user experience design as the key factors influencing purchases, which can be more significant than the product.

Rai, S., & Jha, S. (2024) Based on comparative research to evaluate millennial and Gen Z spending habits, the results proved that Gen Z spends more of their income on discretionary and impulse spending, which substantiates the disproportionate impulsiveness among Gen Z customers.

Luna Sánchez, P. E. (2024) This Master's thesis aimed to understand motivations for consumer buying behavior on quick commerce websites. The author found speed, reliability, and the fear of missing out (FOMO) as key motivators for repeated Q-commerce use.

Singh, R. (2024) Presents a systematic review of the effects of quick commerce on consumer behavior and economic trends in India. It concluded that Q-commerce is redefining impulse buying by eliminating the traditional "friction" of the retail process.

Goswami, A., & Kumari, R. (2024) Carried out empirical research to examine the effect of quick commerce on the consumer decision-making process. The study discovered that the comfort of zero-delay delivery is likely to override reasonable financial decisions, positioning Q-commerce as a significant disrupter of intentional consumption.

Spohn, J. (2024) A conceptual study regarding financial resilience and innovation among Generation Z. The study indicates that while Gen Z can demonstrate resilience under high awareness conditions, they often struggle when faced with the pressure of impulsive triggers.

Patil, Y., & Gokhale, R. (2022) Conducted a comparative study of millennial and Generation Z investment behavior.

The research discovered that while Gen Z has a high propensity to invest, they often fail to do so because of lifestyle spending pressures, indicating an "intent action gap" in financial planning.

III. Research Gap

Although the spending behavior of Gen Z has been studied in literature (Rai and Jha, 2024) as well as the consumer trends in Q-commerce (Singh, 2024; Goswami and Kumari, 2024), none of the studies focus on quantifying the interactions of the Q-commerce spending and impulse purchase habit to directly result in investment postponement amongst the Indian Gen Z consumers. Moreover, the contradiction between high financial ambitions of Gen Z and their low adherence to savings habits in the context of Q-commerce has not yet been empirically confirmed on an individual behavioral level.

IV. Objectives Of The Study

- Objective 1: To examine the influence of Quick Commerce on the spending patterns of Generation Z.
- Objective 2: To analyse the effect of Quick Commerce usage on savings and budgeting discipline among Gen Z.
- Objective 3: To assess whether increased Quick Commerce consumption impacts the investment behaviour of Generation Z.

V. Research Design

Statement of the Problem The financial identity of Indian Gen Z consumers is quite paradoxical: they are digital savvy, financially aspirational, and knowledgeable about investment opportunities, but regularly fail to accumulate savings or implement investment plans (Dewi, 2025; Pokharel and Maharjan, 2024). This paper claims that one important structural reason behind this paradox is quick commerce platforms, which are designed to promote frictionless, impulsive spending. The issue discussed is how to find out what particular Q-commerce behavioral dimensions (frequency, monthly spend, impulse purchases) cannibalize the investment activity of Gen Z most directly.

Research Methodology

The research design is a Descriptive and Analytical Research design. It is appropriate to explain the behavior pattern of Gen Z and quantitatively measure the scale and direction of the relationships between the variables of Q-commerce consumption and the variables of financial outcome.

Sources of Data

- *Primary Data:* A structured online survey on 200 Gen Z respondents (aged between 18 and 26 years) was used to measure the Q-commerce usage behavior and financial behaviors on a 5-point scale.
- *Data: Secondary Data:* Academic journals, industry reports (Bain & Company, BCG), and market analysis by Redseer and Motilal Oswal.

Sampling Plan

- *Sampling Unit:* Gen Z individuals (born 1997–2012) who are active users of Q commerce platforms.
- *Sample Size:* 200 respondents.
- *Sampling Technique:* Convenience and snowball sampling via social media and university networks.

Tools for Data Collection

A 5-point Likert/frequency scale, structured questionnaire consisting of three parts Demographic Profile, Financial Behaviour (10 questions), and Quick Commerce Usage Behaviour (10 questions).

Plan of Analysis

The IBM SPSS software and the Microsoft Excel were used to analyze data collected. Some of the tools of analysis used include Descriptive Statistics, Chi-Square Test of Independence, Pearson Correlation Analysis and Multiple Regression Analysis.

VI. Conceptual Framework

Dependent Variables (DV)

- *Monthly Q-Commerce Spending:* The total financial outflow toward Q-commerce platforms per month.
- *Savings Percentage & Budgeting Discipline:* The proportion of income saved and adherence to a budget.
- *Investment Postponement:* The tendency to delay or forgo planned investments due to high consumption expenditure.

Independent Variables (IV)

- *Q-Commerce Usage Frequency:* How often the respondent uses Q-commerce apps per week/day.
- *Unplanned Purchases:* The frequency of impulsive, non-budgeted purchases made on Q-commerce platforms.
- *Discount Influence & Platform Motives:* The role of offers, convenience, and gamified features in driving spending.

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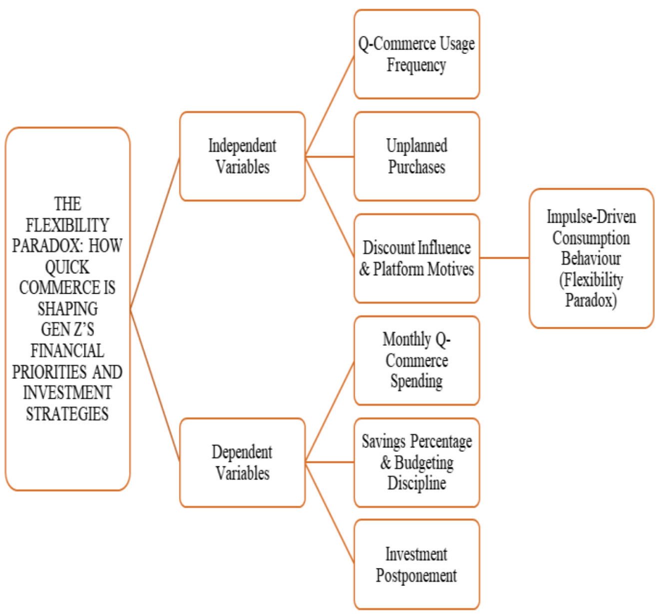

VII. Results

Tools for Data Analysis

- *Software:* IBM SPSS Statistics, MS Excel.
- *Techniques:* Descriptive Statistics, Chi-Square Test, Pearson Correlation, Multiple Regression Analysis.

Hypothesis Framework

The foundation of working out this hypothesis.

This hypothesis was formulated on the basis of study objective, conceptual framework and the literature on the subject which indicated that use of Quick Commerce impacts spending, savings discipline and investment behaviour among Gen Z.

Hypothesis 1 (Chi-square Test – Objective 1)

• H_1: There is a significant association between Quick Commerce usage frequency and monthly Quick Commerce spending among Gen Z.

Rationales behind formulation of this hypothesis.

The hypothesis was formulated based on the initial objective and preliminary research that predicts that the high frequency of Quick Commerce use correlates with increased consumer spending in Gen Z.

Hypothesis 2 (Pearson Correlation – Objective 2)

• H_1: There is a significant relationship between Quick Commerce usage, saving percentage, and budgeting discipline among Gen Z.

Justification to formulate this hypothesis.

This hypothesis was formulated based on the second objective and previous research suggesting that a high frequency of digital usage can decrease the percentage of savings and undermine budgeting discipline in Gen Z.

Hypothesis 3 (Multiple Regression – Objective 3)

• H_1: Quick Commerce usage frequency, monthly spending, and unplanned purchases significantly affect investment behaviour among Gen Z.

Rationales behind formulation of this hypothesis.

This hypothesis was formulated out of the third objective and the study framework which suggested that the Quick Commerce frequency, monthly expenditure, and unplanned purchases could result in postponement of investment behaviour in Gen Z.

TABLE I
DESCRIPTIVE STATISTICS

Descriptive Statistics					
	N	Min m	Maxi m	Mean	Std. Deviatio
Age_Code	200	1	4	2.26	.892
Gender_Code	200	1	3	1.50	.576
EduLevel_Code	200	1	4	1.94	.824
EmpStatus_Code	200	1	5	2.06	1.097
Marital_Code	200	1	2	1.14	.348
IncomeSource_Cod	200	1	5	2.53	1.463
B1_SaveRegularly_C	200	1	5	2.55	1.036
B2_SavePercent_Cc	200	1	5	2.16	1.049
B3_BudgetFollow_C	200	1	4	2.38	.883
B4_TrackExpense_C	200	1	5	2.33	.993

International Journal of Recent Development in Engineering and Technology
Website: www.ijrdet.com (ISSN 2347-6435 (Online) Volume 15, Issue 07, July 2026)

B5_EmergencyFund de	200	1	4	2.65	.944
B6_InvestAvenue_C	200	1	6	2.19	1.343
B7_InvestFreq_Cod	200	1	4	2.04	.907
B8_PostponeInvest_ e	200	1	4	2.25	.878
B9_FinAware_Code	200	1	5	2.61	.873
B10_Priority_Code	200	1	3	1.94	.720
C1_QCFreq_Code	200	1	6	3.51	1.207
C2_Platform_Code	200	1	5	2.02	1.089
C3_QCUseYears_C	200	1	4	2.76	.920
C4_MostPurchase_C	200	1	5	2.21	1.189
C5_QCSpend_Code	200	1	4	2.23	.872
C6_UsageMotive_C	200	1	5	1.88	1.172
C7_PriceCompare_C	200	1	5	2.83	1.033
C8_UnplannedQC_C	200	1	5	2.54	.912
C9_DiscountInfluer Code	200	1	4	1.82	.890
C10_ReduceIfCharg Code	200	1	5	2.14	1.023
Valid N (listwise)	200				

Interpretation

The descriptive statistics point out the behaviors of the 200 Gen Z respondents. The average of Quick Commerce Frequency is 3.51 which means that the mean frequency of using these apps is that an average respondent uses it 2-3 times a week and once a day. Unplanned Purchases have a mean of 2.54 which has a significant inclination towards impulse buying. On the other hand, the mean of adhering to a budget (2.38) and saving regularly (2.55) are at the sometimes/not consistently range, which shows the absence of strict financial discipline.

The average of postponing investments (2.25) indicates that the respondents often postpone their wealth creation sometimes as a result of high spending.

Test 1

Chi-square

Objective

To examine the influence of Quick Commerce on the spending patterns of Generation Z.

Hypothesis framework

Alternative Hypothesis: There is a significant association between Quick Commerce usage frequency and monthly Quick Commerce spending among Gen Z.

Variables taken

- Independent variable: QCFreq
- Dependent variable: QCSpend

Questions chosen

- How frequently do you use Quick Commerce apps?
- On average, how much do you spend monthly on Quick Commerce?

Variables from SPSS Ready sheet

- QCFreq
- QCSpend

TABLE II
CHI-SQUARE TEST

C1_QCFreq * C5_QCSpend Crosstabulation							
			C5_QCSpend				Total
			₹1,000- ₹3,000	₹3,000- ₹5,000	Above ₹5,000	Less ₹1,000	
C1_QC Freq	2–3 times a	Count	13	0	0	15	28
		Expected Count	13.7	6.2	2.8	5.3	28.0
		% of Tota	6.5%	0.0%	0.0%	7.5%	14.0%
	2–3 times a week	Count	48	28	4	2	82
		Expected Count	40.2	18.0	8.2	15.6	82.0

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		% of Tota	24.0%	14.0%	2.0%	1.0%	41.0%
	More than 3 times a day	Count	1	0	0	13	14
		Expected Count	6.9	3.1	1.4	2.7	14.0
		% of Tota	0.5%	0.0%	0.0%	6.5%	7.0%
	Once a day	Count	31	3	0	8	42
		Expected Count	20.6	9.2	4.2	8.0	42.0
		% of Tota	15.5%	1.5%	0.0%	4.0%	21.0%
	Once a week	Count	5	12	9	0	26
		Expected Count	12.7	5.7	2.6	4.9	26.0
		% of Tota	2.5%	6.0%	4.5%	0.0%	13.0%
	Rarely	Count	0	1	7	0	8
		Expected Count	3.9	1.8	.8	1.5	8.0
		% of Tota	0.0%	0.5%	3.5%	0.0%	4.0%
Total		Count	98	44	20	38	200
		Expected Count	98.0	44.0	20.0	38.0	200.0
		% of Tota	49.0%	22.0%	10.0%	19.0%	100.0%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sid
Pearson Chi-Square	197.099[a]	15	.000
Likelihood Ratio	173.539	15	.000
N of Valid Cases	200		

a. 11 cells (45.8%) have expected count less than 5. The minimum exp count is .80.

Symmetric Measures

		Value	Approximate Significance
Nominal by Nomina	Contingency Coefficient	.705	.000
N of Valid Cases		200	

Interpretation

Both the Chi-square test and the frequency of Quick Commerce usage and total monthly spending demonstrate statistically significant associations ($p = 0.000$). As such the null hypothesis (H0) is rejected. The cross-tabulation clearly shows that the higher the frequency of use (e.g. ordering daily or multiple times a week) of the Gen Z respondents, the higher the proportions of the monthly spending will be reflected in higher spending brackets. This affirms the fact that the ease of the platforms directly swells their total consumption and spending habits.

Test 2

Pearson Correlation

Objective

To analyse the effect of Quick Commerce usage on savings and budgeting discipline among Gen Z.

International Journal of Recent Development in Engineering and Technology
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Hypothesis framework

Alternative Hypothesis: There is a significant relationship between Quick Commerce usage, saving percentage, and budgeting discipline among Gen Z.

Variables taken

- Independent variable: QCFreq_Code
- Dependent variable 1: SavePercent_Code
- Dependent variable 2: BudgetFollow_Code

Questions chosen

- How frequently do you use Quick Commerce apps?
- What percentage of your monthly income do you save?
- Do you follow a monthly budget?

Variables from SPSS Ready sheet

- QCFreq_Code
- SavePercent_Code
- BudgetFollow_Code

TABLE III
CORRELATIONS

Correlations				
		C1_QCFr Code	B2_SaveP nt_Code	B3_Budget w_Code
C1_QCFreq_ e	Pearson Correlat	1	-.418**	-.452**
	Sig. (2-tailed)		.000	.000
	N	200	200	200
B2_SavePerc Code	Pearson Correlat	-.418**	1	.699**
	Sig. (2-tailed)	.000		.000
	N	200	200	200
B3_BudgetF _Code	Pearson Correlat	-.452**	.699**	1
	Sig. (2-tailed)	.000	.000	
	N	200	200	200
**. Correlation is significant at the 0.01 level (2-tailed).				

Interpretation

The Pearson correlation matrix determines very strong significant dependence ($p = 0.000$) among the variables, which reject the null hypothesis (H0). There is a perfect positive relationship ($r = 0.699$) between adhering to a budget and the proportion of income saved, which confirms the adage that discipline makes wealth sticky. Importantly, there is a strong negative correlation between Quick Commerce frequency and Save Percentage ($r = -0.418$) and Budget Following ($r = -0.452$). This statistically demonstrates the Flexibility Paradox: the more often Gen Z is using quick commerce, the less disciplined their budgeting is and the less they can save.

Test 3

Multiple Regression

Objective

To assess whether increased Quick Commerce consumption impacts the investment behaviour of Generation Z.

Hypothesis framework

Alternative Hypothesis: Quick Commerce usage frequency, monthly spending, and unplanned purchases significantly affect investment behaviour among Gen Z.

Variables taken

- Dependent variable: PostponeInvest_Code
- Independent variable 1: QCFreq_Code
- Independent variable 2: QCSpend_Code
- Independent variable 3: UnplannedQC_Code

Questions chosen

- Have you postponed investment due to high spending?
- How frequently do you use Quick Commerce apps?
- On average, how much do you spend monthly on Quick Commerce?
- Do you make unplanned purchases on Quick Commerce apps?

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TABLE IV
REGRESSION

Model Summary[b]

Model	R	R Square	Adjusted R Sq	Std. Error of Estimate
1	.823[a]	.677	.672	.503

a. Predictors: (Constant), C8_UnplannedQC_Code, C1_QCFreq_Co C5_QCSpend_Code

b. Dependent Variable: B8_PostponeInvest_Code

ANOVA[a]

Model		Sum of Squares	df	Mean Squar	F	S
1	Regression	103.853	3	34.618	136.666	.000[b]
	Residual	49.647	196	.253		
	Total	153.500	199			

a. Dependent Variable: B8_PostponeInvest_Code

b. Predictors: (Constant), C8_UnplannedQC_Code, C1_QCFreq_Co C5_QCSpend_Code

Coefficients[a]

Model		Unstandardized Coefficients		Standar Coeffic	t	Sig.
		B	Std. Erro	Beta		
1	(Constant)	.180	.117		1.536	.126
	C1_QCFreq_Code	.043	.045	.059	.942	.347
	C5_QCSpend_Cod	.486	.074	.483	6.530	.000
	C8_UnplannedQC_	.329	.062	.342	5.267	.000

a. Dependent Variable: B8_PostponeInvest_Code

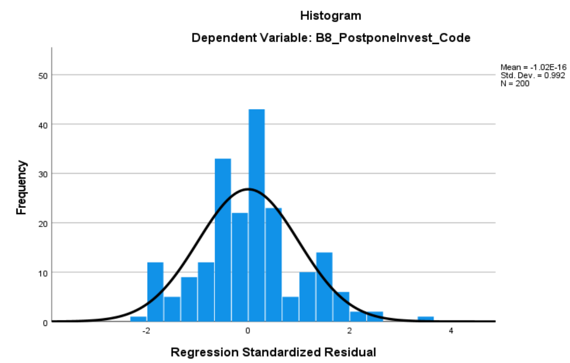

Figure 1. Regression Results

Interpretation:

The multiple regression model is very important (F = 136.666, p = 0.000) and predicts 67.7% of the variance (R 2 = 0.677) in the tendency of Gen Z to delay their investments. Thus, we reject the null hypothesis (H0). The analysis of the coefficients indicates a crucial behavioral point of view: the frequency of opening or using the app (p = 0.347) alone does not play a significant role in predicting the delay of investments, but the overall monthly spending (Beta = 0.483, p = 0.000) and the habit of making impulsive purchases (Beta = 0.342, p = 0.000). This demonstrates that impulse purchases and excessive investment in rapid commerce cannibalize Gen Z funds directly, to implement their long-term investment plans.

VIII. Discussion

The descriptive statistics of the 200 Gen Z respondents represent an average usage of 3.51 (2-3 times/week, once/day) in Q-commerce, with budget adherence (Mean = 2.38), and regular saving (Mean = 2.55) both within the sometimes range. This validates a structural financial paradox that characterizes the Flexibility Paradox, as previous research by BCG has shown Gen Z generates 46 percent of the consumer spending in India and has historically low savings rates.

- *Objective 1 (Chi-Square):* The very significant correlation ($p < 0.001$) between frequency of use and monthly spending proves that Q-commerce is not a fixed cost utility to Gen Z- it is an increasing spending. The highest concentration of daily or near-daily users is at the 1000-3000 monthly range, whereas the highest concentration of weekly users is in the 3000 5000 range and 5000 range. This suggests that spending on platforms is less frequency based and more expansion-based on the size of the basket per session, which is probably brought about by discount logic (Singh, 2024; Luna Sánchez, 2024).

International Journal of Recent Development in Engineering and Technology
Website: www.ijrdet.com (ISSN 2347-6435 (Online) Volume 15, Issue 07, July 2026)

- *Objective 2 (Pearson Correlation):* The empirical validation of the Flexibility Paradox is the negative correlations of Q-commerce frequency with savings (r = -0.418) and budgeting (r = -0.452). In the meantime, the positive correlation between the discipline of budgeting and the savings rate (r = 0.699) is strong enough to confirm that financial discipline is the strongest wealth-creating lever Gen Z has at its disposal, which is actively being depleted through the Q-commerce trends (Dewi, 2025; Farhana, 2025).
- *Objective 3 (Multiple Regression):* The most subtle and policy-relevant discovery made is the regression model (R^2 = 0.677, F = 136.666, p -0.001): The frequency of using a Q commerce app (frequency, p = 0.347) does not independently lead to postponement of investment. Rather, it is how much they spend monthly (Beta = 0.483) and how impulsively they purchase (Beta = 0.342) that devastate their investment capital. It implies that Gen Z requires strategic financial intervention, which is self-regulation of the size of the basket and impulse suppression rather than the deletion of the apps (Patil and Gokhale, 2022; Pokharel and Maharjan, 2024).

IX. Conclusion

This paper finds that quick commerce holds an exceptionally threatening niche within the financial landscape of Gen Z. In contrast to the physical store, Q-commerce services are designed to reduce the friction of purchases, capitalise on the urges, and incentivize impulse purchases with gamified discounts, which are properties that are directly opposed to the patience, consistency, and discipline of long-term wealth creation. The three-test empirical paradigm fully justifies the Flexibility Paradox: Q-commerce utilization undermines the budgeting discipline, savings rates, and postponement of investments not because of the actual use of the apps, but due to the financial culture of overspending and impulse buying it creates. With the Q-commerce market in India booming to up to $11 billion by 2032, the financial implications of an entire generation of digital native investors will be significant unless corrective financial literacy and behavioral interventions are taken.

X. Suggestions

In-App Spending Guardrails: Q-commerce applications ought to provide optional monthly spending limits and spending graphs in the application.

Since the high monthly spend (Beta = 0.483) is the highest predictor of investment postponement, the real-time access to cumulative spending may result in more thoughtful decision-making when it comes to making a purchase.

- *Gen Z Financial Literacy Integration:* Academic institutions and financial services providers ought to create courses together, specifically to cover the behavioral economics of quick commerce how discount alerts, zero-delivery-fee triggers, and bundle offers are psychologically designed to swell the basket size beyond its intended budget.
- *Invest Before You Shop:* Nudging Investment apps like Zerodha, Groww, and Paytm Money can have behavioral nudge systems that encourage users to make their monthly SIP and then access the shortcuts of Q-commerce reordering financial priority at the habitual level.
- *BNPL Surveillance and Control:* Buy Now Pay Later (BNPL) services in conjunction with Q-commerce are a greater threat to Gen Z. RBI should consider regulatory responses to age- based BNPL credit limits and the compulsory cooling-off period of high-rate Q-commerce customers.

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