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QUICK COMMERCE AND THE NEW DIGITAL DIVIDE: ASSESSING ITS IMPACT ON FINANCIAL INCLUSION IN URBAN INDIA

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SUMMARY

Based on an analysis of the mediating impact of digital literacy, platform accessibility, and digital ecosystem trust, this paper examines the impact of quick commerce (q-commerce) on financial inclusion in urban India. Reliability analysis, correlation analysis, multiple regression analysis, and parallel mediation analysis were used using survey data of 180 active users of q-commerce. The findings show that the total effect of the q-commerce use on financial inclusion is significant and positive ($c = 0.910$, $p < .001$). The direct effect was also found to be significant ($c' = 0.231$, $p = .013$) in situations where the mediators were included, and this means that there is partial mediation. The most important pathway between the mediators was the availability of platforms (indirect = 0.352, 95% CI 0.111 0.557), although the digital literacy and trust had no significant indirect effects. The impact of all the indirect effects was high (0.680, 95% C.I. 0.430 -0.906), indicating the combined effect of the mediating variables. These results imply that usability and convenience in the interaction with the platform, and not necessarily digital capability or trust, are the drivers of the benefits of financial inclusion of q-commerce. The paper highlights the importance of platform design with ease of use and intuitiveness to provide equal opportunity to digital access and to reduce the digital divide, which is emerging in the quickly expanding e-commerce sector.

Key words: *quick commerce, financial inclusion, digital literacy, platform accessibility, trust in digital ecosystems, urban india.*

INTRODUCTION

The fast spread of digital technologies has radically changed the format of retailing, behavior of consumption, and financial systems in emerging economies [9]. In India, platform-based digital commerce has strengthened the financial engagement by popularizing mobile payments, an interface within an app, and built-in financial functions [18][27]. One of the latest developments in this category is quick commerce (q-commerce), which is marked by extremely fast delivery of essential commodities in 10 to 30 minutes as a form of digital retailing in India to urban residents. Blinkit, Zepto, and Swiggy Instamart are major platforms that are built on dense micro-warehousing, real-time logistics, and smooth digital payment platforms and redefine hyperlocal consumption and daily financial interactions with financial institutions [3][16][7].

Although it is well known that q-commerce helps to improve operational efficiency and consumer convenience, the broader role in terms of financial inclusion and digital inequality has not been explored [2][19] yet. Large-scale access to and effective use of inexpensive and relevant financial services is based on financial inclusion, which is an essential factor in inclusive economic development [21][27]. Detailed digital financial inclusion has been achieved in India due to programs such as Unified Payments Interface (UPI), Aadhaar-enabled services, and Jan Dhan Yojana accounts [25]. However, emerging evidence suggests that digital platforms may also generate new forms of digital divide, not only in terms of access, but also in users' digital literacy, platform usability, and trust in digital ecosystems [11][10].

The financial capabilities of q-commerce systems include UPI payments, digital wallets, cash back, and buy-now-pay-later (BNPL) technology directly embedded in the consumption workflows [14]. This integration leads to the development of inclusion and exclusion. Digitally able users are able to experience frictionless fiscal interaction, and digitally disadvantaged users, such as low-income users, migrants, the ageing population, and less digital users, may struggle to navigate applications [15][4][5]. In its turn, q-commerce is able to expand and multiply financial participation simultaneously [12].

This study has significance due to three reasons. First, it questions the literature of financial inclusion because it directly relates the use of q-commerce with financial inclusion outcomes in an urban Indian environment, which has been empirically investigated poorly [3][16]. Second, it proposes a mediated model to explore the links between digital literacy, platform accessibility, and trust in digital ecosystems and their impact on the association between q-commerce and financial inclusion as a continuation of previous studies on digital literacy and platform usability [6][13][17]. Third, it offers empirical evidence on the basis of a survey and mediation analysis to determine the accessibility of platforms as one of the mechanisms that lead to inclusive financial participation in digital commerce settings [19]. The rest of this paper is structured in the following way. The second section is a literature review that characterizes the research gaps. This is then followed by the development of a conceptual framework and a hypothesis. The methodology section has outlined the research design, sampling, measurement tools, software program, and statistical procedures (Hayes, PROCESS; Nunnally, 1978). The results are shown in the section on reliability, correlation, regression, and mediation analyses. The discussion establishes the relevance of the findings with respect to previous studies about digital inclusion and platform-based commerce. This is followed by consequences, limitations, and future research direction.

LITERATURE REVIEW

According to the existing literature, digital platforms have the potential to facilitate financial inclusion, such as increasing the level of trust related to digital payments, access to credit, and reducing frictions in transactions.[18]. However, concerns remain that rapid platform-based growth could deepen urban inequalities when usage capability and digital readiness are unevenly distributed [10]. Despite the

exponential growth of q-commerce in India, scholarly work examining its Direct relationship with financial inclusion, especially from an urban socioeconomic lens, remains limited [3][16].

New digital economy development pushed India, resulting in the introduction of quick commerce (q-commerce) as a disruptive retailing model, which implies ultra-fast delivery with the help of micro-warehousing and flawless digital payment tools. Urban consumption has been transformed by them (Blinkit, Zepto, and Swiggy Instamart) through systems that emphasize speed, app-based interfaces, and real-time logistics intelligence and promote frequent transactions in a digital form and cashless payments [3][16]. The development of UPI, mobile wallets, and secure digital authentication tools has only increased the uptake of q-commerce to the extent that digital financial engagement is an unavoidable part of the consumption process [23].

Simultaneously, India has made strides in the field of digital financial inclusion due to practices like PMJDY, Aadhaar-enabled verification, and UPI expansion, which have increased access to formal financial systems for millions, promoting broader economic participation [21][26]. Nevertheless, researchers point out that purposeful financial inclusion lies not only in access but also in the digital futility, confidence, and utility of its users, which are not uniform among demographic and socioeconomic lines [18][10]. This change reflects the creation of a novel digital divide where marginalization arises out of disparities in digital skills and technological platform preparedness from not having access to financial provision [1].

Although the literature review addresses the topical issues concerning digital financial inclusion, it can be enhanced by the description of existing models and frameworks. Among the essential frameworks, the Digital Financial Inclusion Framework also focuses on the aspects of accessibility, affordability, and usability, which can be useful in understanding what factors affect digital financial engagement [8]. The Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) discuss the effects of perceived ease of use, trust, and enabling conditions on technology uptake, even relating to the financial context. Besides, the Digital Divide Framework emphasizes how the differences in digital skills and trust may lead to an exclusion barrier. The models provide a comprehensive insight into the drivers and the obstacles of the digital financial inclusion that are specifically applicable to the case of Quick Commerce platforms that are based on digital ecosystems and platform accessibility to stimulate financial involvement.

Q-commerce adds to these issues by placing financial transactions within the platform, namely UPI transactions, cashbacks, wallets, and buy-now-pay-later (BNPL) options. Though digital-confident customers can enjoy such built-in financial features, less digitally literate groups, such as low-income households, migrants, and the older generation, are frequently unable to explore the q-commerce ecosystem as a whole by being unable to use app-based ordering and digital authentication of payments [15]. Consequently, the benefits of q-commerce can fall disproportionately on digitally advantaged groups, and it can be questioned whether this new retail form improves or slows down financial inclusion.

Research Gap

Though the literature has explored digital payments as well as financial inclusion and adoption of e-commerce, there is still a lack of empirical data on the influence of q-commerce on the achievement of financial inclusion in urban India. In the literature, insufficient support is provided for the question of whether q-commerce lessens the financial burden of digital interaction or supports disparities by excluding users lacking digital connectivity. The research will fill this gap by evaluating the connection between the use of q-commerce and financial inclusion, in particular, the level of digital literacy, access

to platforms, and user differentiation.

Objectives of the Study

- To examine the direct effect of quick commerce usage on financial inclusion among urban consumers in India.
- To assess the impact of digital literacy, platform accessibility, and trust in digital ecosystems on financial inclusion.
- To test the mediating roles of digital literacy, platform accessibility, and trust in explaining the relationship between quick commerce usage and financial inclusion.
- To identify the most influential mechanism through which q-commerce contributes to financial inclusion.

Hypotheses

H1: The positive impact of the use of quick commerce on the financial inclusion of urban consumers in India is quite high.

H2: Digital literacy, platform access, and trust in the digital ecosystems have a strong positive influence on financial inclusion.

H3: The relationship between quick commerce usage and financial inclusion heavily relies on the mediating role played by digital literacy, platform accessibility, and reliance on digital ecosystems.

Conceptual Framework

The theoretical framework of this research is that Quick Commerce Usage (QC) is directly related to the advancing Financial Inclusion (FI). Three mediators, Digital Literacy (DL), Platform Accessibility (PA), and Trust in Digital Ecosystems (TR), affect this relationship.

Quick Commerce Usage (QC) to Financial Inclusion (FI): Quick Commerce Usage has a direct impact on Financial Inclusion because it enables access to digital financial services, like mobile payments, digital wallets, and Buy-Now-Pay-Later (BNPL). More active users of q-commerce sites will start to have more influence on their financial activity by introducing digital payment systems.

The mediator is Digital Literacy (DL): Digital Literacy is the capacity of the user to use the digital platforms, to make payments, and to control the financial tools online. Increased digital literacy will facilitate navigation of Quick Commerce platforms, therefore, having a high chance of financial inclusion. Digital literacy also has an indirect impact on financial inclusion that increases the capabilities of users to use the functionality of Quick Commerce platforms to the fullest.

Platform Accessibility (PA) as a Moderator: Ease of Use: Platform Accessibility. The ease of using Quick Commerce platforms. These are aspects such as user interface design, performance of the apps, cost, and service availability. Platform Accessibility is an important mediator since it helps in the interaction of users, particularly during the interaction of the marginalised population, who might otherwise find less accessible platforms difficult to interact with. An easier-to-reach platform will result in increased financial services access, hence better financial inclusion.

Relationships of Trust in Digital Ecosystems (TR): Trust can be defined as the confidence of the user in the security and dependability of the digital platforms, trust in online transactions, as well as the security of personal data. Although Trust in digital ecosystems is a critical aspect to consider when using digital services, the study proposes that platform accessibility has a more dominant role to play in promoting financial inclusion. Trust is a secondary mediator and influences the disposition of the users

to use the digital financial services, particularly where security issues come in the way of participation in the market.

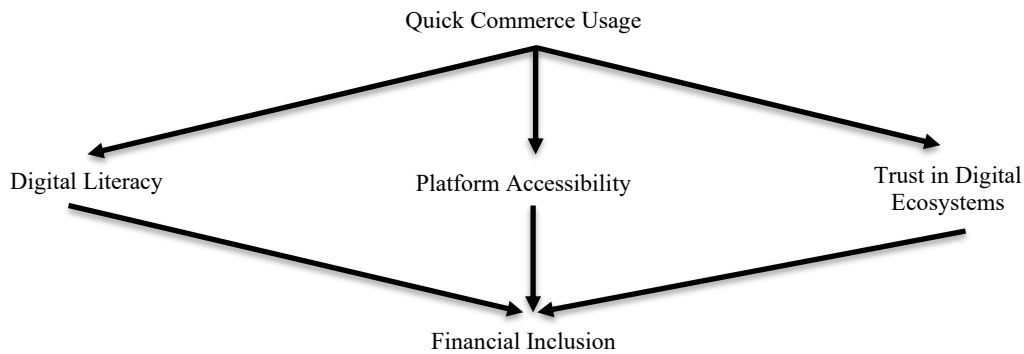


Figure 1. Conceptual framework for digital financial inclusion in quick commerce

In figure 1 demonstrates the theoretical model of the connection between the use of Quick Commerce, Digital Literacy, Accessibility of Platforms, Trust in Digital Ecosystems, and Financial Inclusion. The framework shows the direct impact of the usage of Quick Commerce and Financial Inclusion with Digital Literacy, Platform Accessibility, and Trust in Digital Ecosystems as mediators. Platform Accessibility plays a pivotal role in the connection between the use of Quick Commerce and Financial Inclusion, and Digital Literacy and Trust play a secondary role of mediating the digital financial landscape.

RESEARCH METHODOLOGY

Research Design

This research utilized a cross-sectional survey design (quantitative) to investigate how the use of quick commerce affects the financial inclusion of urban consumers in India and test the mediating effects of digital literacy, platform accessibility, and trust in digital ecosystems. Primary data were collected through a structured questionnaire because surveys are suitable for obtaining user behaviour, perceptions, and digital interactions in technology- facilitated settings.

Population and Sampling

This study involved the selection of participants using a non-probability convenience sampling technique, i.e., those urban consumers who had used Quick Commerce services (e.g., Blinkit, Zepto, Swiggy Instamart) during the last three months. The sample was selected via the internet networks, such as social media and email groups, as well as consumer groups related to these networks. The participants were supposed to be aged 18 years or older and should have used the services of Quick Commerce. One hundred eighty valid responses were gathered, which was sufficient to analyze the statistical data. Even though convenience sampling is suitable for collecting practical data, it can result in bias, since the sample can be over-representative of some groups of users, including users who are more digitally savvy or more active on social media. Nevertheless, the sample was helpful in understanding the financial inclusion of users of Quick Commerce in urban India.

Data Collection Procedure

The online questionnaire was sent out by means of social cooperation networks, email networks, and consumer groups through which information was gathered using a self-administered online questionnaire. They were voluntarily recruited and anonymous, and only those aged 18 years and above

living in metropolitan cities were eligible. Screening questions were used to filter out irrelevant people who did not involve themselves in q-commerce. The period in which the data were collected was two weeks.

Measurement of Variables

Measures of all constructs were made on validated multiple-item scales based on previous studies on digital finance and technology adoption. The answers were put on a five-point Likert scale (1). How satisfied are you with the level of innovation at Bayer AG? (1 = not at all, 5 = strongly agree). Quick commerce usage was measured through frequency of orders, platform engagement, and digital payment behaviour. Digital literacy assessed users' ability to navigate applications, authenticate digital payments, manage errors, and use platform features independently. Perceptions of ease of use, affordability, interface clarity, linguistic friendliness, and convenience were all part of the platform accessibility. Confidence in digital ecosystems indicated the views on the security of the platform, privacy of data, the security of digital payments, and trust in app transactions. Financial inclusion was assessed in terms of use of digital payments, use of fintech tools, ability to manage fintech, digital management capability, and use of formal financial services.

Statistical Software and Analytical Procedures

The reliability analysis was conducted to take all the statistical tests by including descriptive statistics, Pearson correlation, and multiple regressions in the report, taking into consideration IBM SPSS Statistics (Version 26). The results of the mediation are analyzed with the help of the program SPSS (version 22.0) and the code-named PROCESS Macro of SPSS (Model 4) designed by Hayes (2018) to explore the estimates of parallel mediation models with bootstrapped confidence intervals, which is also the most common one used to estimate parallel mediation models with bootstrapped confidence intervals.

Key Statistical Models and Formulae

The following models of analysis were used:

1. Multiple Regression Model: The multiple regression model was the method to test the relationship between Quick Commerce Usage (QC) and Financial Inclusion (FI), and the mediating variables as Digital Literacy (DL), Platform Accessibility (PA), and Trust in Digital Ecosystems (TR).

The model can be represented as (Equation 1):

$$FI = \beta_0 + \beta_1 QC + \beta_2 DL + \beta_3 PA + \beta_4 TR + \epsilon \quad (1)$$

Where:

- FI = Financial Inclusion (the dependent variable)
- QC = Quick Commerce Usage (the independent variable)
- DL = Digital Literacy (mediator)
- PA = Platform Accessibility (mediator)
- TR = Trust in Digital Ecosystems (mediator)
- β_0 = Intercept (constant term)
- ϵ = Error term (residual error in the prediction)

This regression model helps identify how each of the independent variables and mediators contributes to financial inclusion.

2. Mediation Model: The mediation model splits the overall influence of Quick Commerce Usage (QC) on Financial Inclusion (FI) into direct and indirect impacts, in which the mediators (Digital Literacy, Platform Accessibility, and Trust) are taken into account.

- Total effect c : The impact of Quick Commerce Usage on Financial Inclusion, excluding the mediators (Equation 2).

$$c = \text{Effect of QC on FI} \tag{2}$$

- Direct effect c' : The influence of Quick Commerce Usage on Financial Inclusion and the moderators (i.e., the effect of Digital Literacy, Platform Accessibility, and Trust in Digital Ecosystems) were controlled (Equation 3).

$$c' = \text{Effect of QC on FI controlling for mediators} \tag{3}$$

- Indirect effects (mediators' pathways): These are the impact of Quick Commerce on Financial Inclusion by each of the mediators. Direct effects are determined by multiplying two coefficients, the effect of QC on mediator and the effect of mediator on FI. These three indirect effects are (Equation 4-6):

$$a_1b_1 = (QC \rightarrow DL) \times (DL \rightarrow FI) \tag{4}$$

$$a_2b_2 = (QC \rightarrow PA) \times (PA \rightarrow FI) \tag{5}$$

$$a_3b_3 = (QC \rightarrow TR) \times (TR \rightarrow FI) \tag{6}$$

- Total indirect effect: The overall indirect effect consists of the addition of the three indirect effects (Equation 7):

$$\sum a_i b_i = a_1 b_1 + a_2 b_2 + a_3 b_3 \tag{7}$$

Indirect effects estimate the 95% bias-corrected confidence intervals of indirect effects were estimated using bootstrapping with 5,000 resamples. Any indirect effect was said to be important when the confidence interval was not within the range of zero.

DATA ANALYSIS AND INTERPRETATION

Reliability Statistics

Table 1. Cronbach's alpha reliability statistics

Cronbach's Alpha	N of Items
0.988	15

In table 1 shows the reliability statistics of the constructs adopted in the study and the value of Cronbach's Alpha of 0.988 in the total of 15 items. The large value of Cronbach's Alpha means that the measurement tool has very good internal consistency and reliability, so that measures of the constructs employed in the measurement of Quick Commerce Usage, Digital Literacy, Platform Accessibility, Trust in Digital Ecosystems, and Financial Inclusion are good measures and consistent.

In table 2 shows the item reliability figures, in terms of mean, SD, and corrected item-total and Alpha in the event of deleting one of the 15 items. The large corrected item-total correlation, as well as the small variation of the value of Cronbach's Alpha when an item is removed (the scale of deviation is between 0.987 and 0.988), demonstrates that all the items have a consistent contribution to the overall reliability of the measurement tool, which supports the internal consistency of the constructs in the

current study.

Table 2. Item-wise reliability statistics

Item	Mean	Std. Deviation	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Q1	3.08	0.86	0.921	0.987
Q2	3.03	0.88	0.919	0.987
Q3	3.06	0.76	0.904	0.987
Q4	3.12	0.81	0.895	0.988
Q5	3.08	0.90	0.919	0.987
Q6	3.17	0.87	0.920	0.987
Q7	3.09	0.83	0.934	0.987
Q8	2.97	0.86	0.923	0.987
Q9	3.16	0.84	0.922	0.987
Q10	2.96	0.83	0.931	0.987
Q11	3.03	0.90	0.923	0.987
Q12	3.00	0.88	0.922	0.987
Q13	3.12	0.83	0.905	0.987
Q14	3.13	0.78	0.896	0.988
Q15	3.17	0.86	0.895	0.988

Table 3. Pearson correlation matrix of constructs

	QC Usage	Digital Literacy	Platform Accessibility	Trust	Financial Inclusion
Quick Commerce Usage	1	.892**	.911**	.903**	.851**
Digital Literacy	.892**	1	.874**	.881**	.791**
Platform Accessibility	.911**	.874**	1	.889**	.884**
Trust in Digital Ecosystems	.903**	.881**	.889**	1	.762**
Financial Inclusion	.851**	.791**	.884**	.762**	1

The table 3 shows that all the variables are strong and statistically significant ($p < .01$). There is a strong relationship between Quick Commerce Usage and Digital Literacy ($r = .892$). Platform Accessibility ($r = .911$), Trust ($r = .903$), and Financial Inclusion ($r = .851$), which means that an increased intention to use q-commerce platforms is associated with an increased level of digital capabilities, easier usability of the platform, higher levels of trust, and greater financial inclusion. Financial Inclusion is the most strongly correlated with Platform Accessibility ($r = .884$) because usability is one of the primary determinants of inclusive financial participation. There are also positive correlations between Financial Inclusion and Digital Literacy ($r = .791$), and Trust ($r = .762$), but not as substantive. Overall, the results suggest that the digitally relevant talents and trust are proven to be influenced, as the most significant part of financial inclusion is addressed by accessible and convenient platforms.

Table 4. Regression analysis model summary

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.946	0.895	0.893	0.007

In table 4, the summary statistics of the regression model are provided with the R value (0.946), the R² (0.895), and the Adjusted R² (0.893), which indicate that the model absorbs about 89.5 % of the variance in Financial Inclusion. The Standard Error of the Estimate (0.007) indicates the accuracy of the estimated values, indicating that there is a high level of fit between the predictive model and the observed values.

In table 5 shows the regression coefficients of the predictors of Financial Inclusion, namely, Digital Literacy, Platform Accessibility, and Trust. The B values show the strength of the predictor factor on the outcome variable. The predictors are Digital Literacy and Platform Accessibility ($p < 0.05$) and Trust ($p = 0.222$), which are not statistically significant. The t and Sig. value demonstrates whether each predictor in the model is statistically significant.

Table 5. Regression coefficients for financial inclusion model

Predictor	B	Std. Error	Beta	t	Sig.
const	0.284	0.078	-	3.658	0.000
Digital_Literacy	0.228	0.091	-	2.498	0.013
Platform_Accessibility	0.364	0.099	-	3.691	0.000
Trust	0.105	0.086	-	1.226	0.222

Use of quick commerce, digital literacy, platform accessibility, and trust were assessed using a multiple linear regression to determine whether they predicted financial inclusion or not. Overall, the significance of the overall model was $F(4, 175) = 373.41$, $p < .001$, and 0.90 of the variances in financial inclusion ($R^2 = 0.90$). Digital literacy and trust emerged as significant predictors, indicating that individuals with higher digital skills and platform trust experience greater financial inclusion. Quick commerce usage and platform accessibility also showed positive associations, but at varying significance levels.

Table 6. Mediation path coefficients

Path	B	p_value
c (total)	0.910	0.000
c' (direct)	0.231	0.013
a1 (QC→DL)	0.977	0.000
a2 (QC→PA)	0.967	0.000
a3 (QC→TR)	0.990	0.000
b1 (DL→FI)	0.228	0.013
b2 (PA→FI)	0.364	0.000
b3 (TR→FI)	0.105	0.222

This table 6 shows the coefficient of the mediation path taken by the relationship between Quick Commerce Usage (QC) and Financial Inclusion (FI) with the three mediators being Digital Literacy (DL), Platform accessibility (PA) and Trust (TR). The B values are the strength of each of the paths and the p-value is the statistical significance of each of the paths. The overall effect ($c = 0.910$) as well as the direct effect ($c' = 0.231$) are both significant. Although Digital Literacy and Platform Accessibility have significant indirect effects, Trust has no significant role on the association between QC and FI ($p = 0.222$).

The analysis results have a statistically significant direct impact of the use of Quick Commerce on the financial inclusion ($c = 0.910$, $p < .001$), proving a strong positive connection between the two. The mediation analysis indicates that the indirect impact of platform accessibility on financial inclusion is the greatest (0.352, 95% CI: 0.111 to 0.557), which proves its intervention as an important mediator. Conversely, indirect effects of digital literacy and trust were weaker with digital literacy exhibiting non-significant effect (0.223, 95% CI: -0.015 to 0.446) and trust showing irrelevant indirect effect (0.104, 95% CI: -0.095 to 0.330). The overall indirect impact of the three mediators was also found to be significant (0.680, 95% CI: 0.430 to 0.906), proving that, in combination, these variables have a significant impact in fueling financial inclusion by using Quick Commerce platforms.

This table 7 offers the bootstrapped indirect effects, and their respective 95% confidence interval of the mediation relationships between Quick Commerce Usage (QC) and Financial Inclusion (FI) through Digital Literacy (DL), Platform Accessibility (PA), and Trust (TR). This table indicates that the indirect

element via Platform Accessibility (0.352) is significant because the confidence interval (0.111 to 0.557) does not comprise of zero. Nonetheless, the indirect effect via Digital Literacy (0.223) and Trust (0.104) are not statistically significant as they have a zero-confidence interval.

Table 7. Bootstrapped indirect effects and confidence intervals

Indirect Effect	Point Estimate	Boot CI Lower	Boot CI Upper
QC→DL→FI	0.223	-0.015	0.446
QC→PA→FI	0.352	0.111	0.557
QC→TR→FI	0.104	-0.095	0.330

The regression as well as the mediation equation indicate the existence of a big relationship between the use of Quick Commerce and the financial inclusion in urban India. The overall impact of the use of Quick Commerce on financial inclusion was also high ($c = 0.910$, $p < .001$) and depicted a strong positive relationship. This implies that the more the consumers use the Quick Commerce platforms, the more they use digital payments and other financial services. But, in the presence of mediators, the direct impact of Quick Commerce on the financial inclusion decreased but remained substantial ($c' = 0.231$, $p = .013$) and affirmed the presence of partial mediation.

The practical importance of the results is the fact that the accessibility of the platform is a major contributor to the financial inclusion. Indirect effects that are significant (0.352, 95% CI 0.111 to 0.557) were observed to be mediated by accessibility of platforms, which underscores the importance of creating easy-to-use and intuitive platforms. This impact reveals that the usability and convenience of the platform have a higher impact on financial inclusion compared to the contribution made by digital literacy and trust. On the contrary, though digital literacy and trust also proved to be predictors of financial inclusion, their influences were not substantial meaning that though they are significant, they come second to the influence of platform usability in financial inclusion outcomes.

These observations underscore the necessity of Quick Commerce systems focusing on the ease of use, cost-efficiency, and the accessibility of these systems so that digitally disadvantaged segments could also enjoy all the benefits of the digital financial services. This policy and platform development has implications as it should focus on the design of simple inclusive and accessible digital platforms to increase participation in finances.

Parallel Mediation Model

This figure 2 shows the mediation model that illustrates the connection between Quick Commerce Usage and Financial Inclusion, and three mediators, including Digital Literacy, Platform Accessibility, and Trust. The coefficients (a_1 , a_2 , a_3 , b_1 , b_2 and c) are the strength of each path in the model. Platform Accessibility ($a_2 = 0.967$), Digital Literacy ($a_1 = 0.977$), and Trust ($a_3 = 0.990$) are directly affected by Quick Commerce Usage. Platform Accessibility ($b_2 = 0.364$) and Digital Literacy ($b_1 = 0.228$) have significant influence on Financial Inclusion with the relationship between Trust and Financial Inclusion ($b_3 = 0.105$) being weak. The overall impact of Quick Commerce Usage on Financial Inclusion is significant ($c = 0.910$), which corroborates the significance of these mediators to cause financial inclusion outcomes.

The overall impact of QC on FI was high, $c = 0.910$, $p < .001$, which means that more committed to quick commerce platforms are highly related to increased rates of financial inclusion. With the inclusion of the mediators in the model, the direct effect of QC on FI was reduced significantly though it was still significant, $c' = 0.231$, $p = .013$ indicating partial mediation.

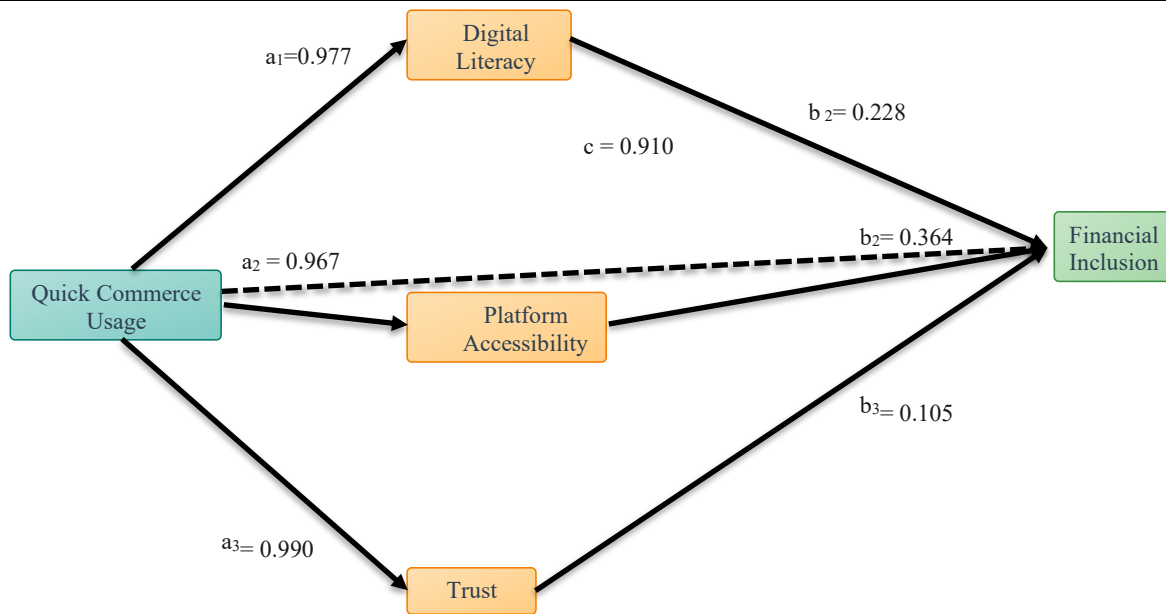


Figure 2. Mediation model of quick commerce usage on financial inclusion

Mediation Through Digital Literacy

The digital literacy and financial inclusion had significant predictions of QC ($a_1 = 0.977$, $p < .001$), and digital literacy respectively ($b_1 = 0.228$, $p = .013$). Its indirect impact using digital literacy is 0.223 with 95 % bootstrap confidence interval of -0.015 to 0.446. Since the confidence interval was not significant, and the interval had 0, this indirect effect was not significant and hence did not support the claim that digital literacy mediated the QC→FI relationship significantly.

Mediation Through Platform Accessibility

QC was a significant predictor of platform accessibility ($a_2 = 0.967$, $p < .001$), and platform accessibility was a significant predictor of financial inclusion ($b_2 = 0.364$, $p < .001$). The oblique effect through platform accessibility was 0.352 with a 95% confidence interval of 0.111 to 0.557. Since the confidence interval excluding zero, this condition named as a pathway was found to be statistically significant, which means that platform access is an influential mediator between QC use and fiscal inclusion.

Mediation Through Trust

QC was a significant predictor of trust ($a_3 = 0.990$, $p < .001$); although, financial inclusion was not significantly predicted by trust ($b_3 = 0.105$, $p = .222$). The indirect effect (0.104) had a bootstrap 95 % confidence of 0.095 to 0.330, which incorporates zero. Therefore, trust is not a significant mediator between QC→FI relationship.

Total Indirect Effect

The overall indirect effect of the three mediators was 0.680 and the 95 % confidence interval of the combined effect was 0.430 to 0.906, which means that the univariate effect of the three attenuated together was significant.

FINDINGS AND DISCUSSION

The findings clearly show that quick commerce usage strongly predicts financial inclusion, as evidenced

by the significant total effect ($c = 0.910$, $p < .001$). This indicates that greater engagement with q-commerce platforms is closely associated with increased use of digital payments and formal financial services among urban consumers.

When mediators were introduced, the direct effect reduced but remained statistically significant ($c' = 0.231$, $p = .013$), confirming partial mediation. This implies that whereas direct impact of q-commerce on financial inclusion is present, some of its impacts are mediated by other variables. All the mediators, platform access showed the most and the only significant intermediary route. The connection between QC and platform accessibility was quite robust ($a_2 = 0.967$, $p < .001$), The probability of financial inclusion also had a significant predictor of access to platforms ($b_2 = 0.364$, $p < .001$). This indirect effect was significant (0.352) and its 95% bootstrap CI was not equal to zero (0.111 to 0.557).

Conversely, the predictive effect of QC on digital literacy ($a_1 = 0.977$, $p < .001$) was not that high but still the predictor carried a significant impact on financial inclusion ($b_1 = 0.228$, $p = .013$) and the prediction was indirect. The result of the mediation is 0.223 with a bootstrap CI of -0.015 to 0.446 which makes the mediation statistically nonsignificant since the confidence interval includes zero. In the same way, trust had a very strong correlation with QC ($a_3 = 0.990$, $p < .001$) but not with financial inclusion ($b_3 = 0.105$, $p = .222$). 0.330) which showed there was no mediation. Notably, the combined effect of the three mediators was statistically significant and large (0.680) with a 95% range of 0.430 906 indicating that even though the effects of the mediators are diverse, their total impact is significant transmitting a large proportion of QC impact on the financial inclusion. Collectively, these findings indicate that platform accessibility is the key mechanism that bridges the relationship between q-commerce adoption and financial inclusion with digital literacy and trust despite robust upstream ties not always leading to better financial results. This further explains why usability and the smooth interaction of platforms matter more than skills and trust as isolated criteria in motivating digital financial involvement in q-commerce settings.

Future Work

Despite the fact that the present study provides a rich source of information regarding the relationship between quick commerce and financial inclusion, a number of research opportunities are present in the future. First, additional studies can be longitudinal in the investigations of the effects of the prolonged use of q-commerce on the long-term fiscal conduct and incorporation success levels. Second, the researchers ought to have haste to include semi-urban and rural populations, based on geographical and infrastructural statuses, to establish that there are no differences in the mechanisms observed. Third, future research can focus on additional mediator such as perceived cost, access of other languages, and algorithmic transparency to understand more of platform-based exclusion. Finally, qualitative analysis may be applied to support survey results with interviews and focus groups to learn more about user experiences and exclusion among digitally marginalized audiences.

Recommendations to be Taken by Policymakers and Industry Practitioners

Enhance the Availability of Platforms

Quick Commerce platforms must focus on making their user interfaces easy, friendly and accessible to increase the level of financial inclusion. The platform developers should be advised by policymakers to adhere to universal design principles that will make them accessible to all segments of users, especially to digitally marginalized communities, including low-income users, older consumers, and migrants. The practitioners in the industry should aim at giving straight forward instructions, multilingualism, and simple navigation so that these groups are not left behind in enjoying the gains of digital commerce.

Resolving the Digital Divide

Even though digital literacy was a contributory factor, platform accessibility was identified as a higher mediating factor towards financial inclusion. Having better digital infrastructure and providing digital literacy programs particularly in urban and semi-urban areas should be of concern to policymakers. These programs must strive to equip the disadvantaged communities with basic computer skills to enable them to use digital platforms more effectively and increase their financial participation.

Encourage Reliance in Online Systems

Stakeholders in the public and the private segments are to make sure that their platforms are transparent and secure in order to increase trust in digital ecosystems. The policymakers ought to control the digital payment systems and laws governing data privacy in order to enhance consumer trust towards online payments. The key elements that should be introduced by the industry players are strong encryption, data protection policies, and transparent terms of use to ensure the growth of trust.

CONCLUSION

This paper has explored how Quick Commerce Usage (QC) affects Financial Inclusion (FI) in urban India with references to the mediating effects of Digital Literacy (DL), Platform Accessibility (PA), and Trust in Digital Ecosystems (TR). The most important findings indicate that the influence of Quick Commerce Usage on Financial Inclusion is positive quite strong ($c = 0.910$, $p < .001$), and the most significant mediator is Platform Accessibility (indirect effect = 0.352, 95% CI: 0.111 to 0.557). Conversely, Fintech Inclusion was also found to be influenced by Digital Literacy and Trust in weak or non-significant ways. Although Digital Literacy (0.223) and Trust (0.104) were large predictors, their mediating effects were not that important as compared to Platform Accessibility which turned out to be the most influential factor in improving financial inclusion.

These results highlight the risks posed by failure to develop convenient and easy-to-use platforms to develop more financial inclusion based on Quick Commerce services. According to the study, ease of use, affordability and accessibility should be considered as the key attributes of platform design that will guarantee that even digitally marginalized groups will have full access to these services. Digital Literacy and Trust are still significant yet less crucial, which supports the necessity to introduce more extensive programs and tools on digital literacy and trust-building processes in the ecosystem. To conduct research in the future, it would be of interest to investigate the long-term implications of Quick Commerce Usage on financial behaviors and inclusions in the long run. Also, further research might focus on the contribution of other mediators, including the perceived cost, algorithmic transparency, and language access, to understand better the barriers and enablers of digital financial inclusion. In addition, the study should be extended to the semi-urban and rural populations to offer data about the differences in digital financial inclusion in the geographical setting to add to the existing body of knowledge about the issue of the digital divide in India.

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