

# Platform Competition and Informal Retail Viability: Evidence from Quick Commerce Expansion in Mumbai

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## ABSTRACT

Currently, Mumbai's urban grocery retail sector has been reshaped by the rapid growth of quick-commerce platforms offering ultra-fast delivery of everyday goods. This paper examines the way platform-based models have altered the competitive dynamics, affected the economic viability of informal kirana stores, and possible regulatory implications. By utilizing platform economics and informal economy theory as frameworks, the study argues that competition has shifted toward a combination of price-based and non-price mechanisms, including delivery-fee waivers, delivery speed, logistics infrastructure, discounts, and scale. The review finds that quick commerce has created competitive pressure on kirana stores through demand diversion, reduced footfall, and weaker bargaining power; however, evidence on long-term viability remains indirect because Mumbai-specific data on kirana income, margins, and closure rates is limited.

## Keywords:

Economics; Microeconomics; Platform Economics; Quick Commerce Retail; Informal Grocery Sector  
Mumbai

## INTRODUCTION

Over the past decade, the retail landscape of India has gone through a major transformation that is mainly fuelled by the rise of quick commerce platforms that are promising grocery delivery within minutes, which is solving major issues of the public, such as time. Platforms such as Swiggy Instamart illustrate this technology-driven model, which relies on centralised dark stores, ultra-fast last-mile logistics, algorithmic pricing, and warehouse infrastructure to reshape consumer access to everyday goods in metropolitan cities such as Mumbai.<sup>1</sup> This change has occurred with India's current informal retail sector, that include kirana stores run by families or small business owners who have historically dominated the urban grocery market as they are located in prime locations with proximity, flexible credit practices, and tailored service.<sup>2</sup> Now, since digital platforms scale aggressively in Mumbai, there are major concerns regarding the way quick commerce models alter the competitive dynamics and whether informal retailers can remain economically viable in this situation. These shifts raise questions about how quick commerce

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affects competition, informal retail sustainability, and the adequacy of regulatory frameworks in platform-dominated markets such as Mumbai. In this paper, “Quick commerce” refers to the app-based grocery platforms that offer ultra-fast delivery through centralised dark stores and algorithmic logistics. “Kirana stores” are the small, family-run, informal grocery retailers that operate outside formal corporate structures. “Economic viability” refers to the ability of kirana stores to sustain stable income, margins, and continued operation over time. Lastly, “Non-price competition” describes the competition mainly based on convenience, speed, and service rather than price.

This paper argues that quick commerce models have significantly reshaped competition in Mumbai’s informal grocery sector through a combination of price-based strategies and non-price platform advantages, including discounts, delivery speed, logistics infrastructure, and scale.<sup>3-6</sup> These mechanisms place pressure on kirana stores’ economic viability, though direct Mumbai-specific evidence on long-term income, margins, and closure rates remains limited.<sup>2,4</sup>

This paper first reviews literature on kirana store viability, quick commerce growth, platform economics, and changing consumer purchasing behaviour. It then analyses how quick commerce models have changed competitive dynamics in Mumbai’s grocery retail sector before evaluating how these changes place pressure on the economic viability of informal retailers. Finally, the paper discusses policy and regulatory implications for sustaining informal retail in platform-dominated urban markets.

## **LITERATURE REVIEW**

The literature that currently exists on India's urban retail sector establishes the main role of the informal grocery retailers, which are called kirana stores, in meeting the public's everyday needs of consumption. Before quick commerce, these retailers had dominated the urban grocery market due to their range of advantages, which include flexible credit practices, personalized service, and integration with society on a personal level.<sup>1,2</sup> Studies showcase that while these characteristics have helped with short-term resilience in the market, their limited access to capital and technology constrain the long-term economic viability as the market structure keeps changing.<sup>2</sup> This tension creates a need to evaluate how quick commerce models affect informal retailers.

Recent quantitative and industry evidence shows the rapid expansion of quick commerce platforms across Indian cities, including the growth of dark-store infrastructure.<sup>3,9</sup> Studies show that consumer demand for quick commerce platforms is driven by ultra-fast delivery, convenience, and reliability.<sup>5</sup> These platforms rely on centralized dark stores, optimized last-mile logistics, and data-driven systems that allow rapid adjustment to consumer demand.<sup>6</sup> Quantitative-based studies from surveys and data indicate that the growth of quick commerce is highly associated with consumer purchasing behaviour and with a reduced footfall at local kirana stores, that raise concerns.<sup>5,6</sup> Additionally, recent studies on Swiggy Instamart highlight that the service quality dimension, including delivery speed, order accuracy, and reliability,

plays a key role in shaping the consumer adoption for quick commerce platforms, reinforcing that this model has multiple advantages over traditional physical retail.<sup>10</sup>

Furthermore, qualitative research that examines the interaction between traditional retail and corporate retail proposes that informal retailers respond to competitive pressure through product differentiation, extended operating hours, and relationship-based service when faced with this competition.<sup>3</sup> On the other hand, these strategies are only efficient in specific situations based on context, and they are uneven each time in terms of effectiveness. Currently, among *kirana* stores, new mechanisms such as digital transformation have been adopted by some retailers, like digital payment systems, inventory software, or platform partnerships. However, this alone does not ensure sustained competitiveness.<sup>4</sup> There are still multiple constraints that are related to costs, technology, and asymmetric bargaining power that limit the economic benefit of adaptation.<sup>4</sup>

Literature also addresses India's quick commerce sector as an emerging oligopolistic market structure,<sup>11</sup> distinguishing itself by a small number of dominant firms competing through both price-based strategies and non-price mechanisms such as speed, scale, and data-driven logistics. Markets normally show high fixed costs, strong network effects, and significant entry barriers, which allow leading platforms to consolidate market power over time. In the context of this study, there is high competitive pressure on local *kirana* stores (informal retailers) that arises not only from pricing strategies but from advantages related to delivery infrastructure, algorithmic coordination, logistics infrastructure, and data-driven inventory systems. This shows why informal retailers could experience pressure on economic viability, reinforcing the need to analyze the competition of these quick commerce more than conventional price-based metrics.

The existing analysis of physical stores in quick commerce literature mainly focuses on consumer outcomes, whereas fewer studies actually examine the main implications of quick commerce expansion that impact the viability of local *kirana* stores (informal retail sector), beyond short-term sales or adaptation strategies. This major gap is highly relevant in metropolitan cities like Mumbai, in which other factors, such as high population density, high digital use, and intensified platform-driven competitive pressure, exist.

Furthermore, theoretical contributions from digital and platform economics give a framework to solve this gap. Goldfarb and Tucker argue that platform-based markets work through network effects, easy-to-scale economies, and data advantages that tend to reshape the competition, not solely requiring price increases.<sup>6</sup> This consequently shifts the competition away from prices more towards speed, convenience, and capturing demand. These insights are important for assessing informal retail viability, which depends not only on consumer prices but also on livelihood security, stable demand, and margins.

Taken together, the literature mainly highlights the need for a platform-specific review that synthesizes the qualitative information of informal retail adaptation with quantitative evidence on consumer behaviour that alters the economic viability of *kirana* stores. However, existing studies rarely integrate these platform mechanisms with informal economy frameworks when assessing economic viability. This

review paper addresses this gap in existing research by comparing platform-related evidence with broader macroeconomic explanations, without claiming causal identification.

## **THEORETICAL APPARATUS/ METHODOLOGY**

This paper uses a narrative review method that is mainly based on the literature covering platform economics, competitive dynamics in the digital market, and the informal economic sector theory. The analysis is informed by platform economics, which addresses network effects, scale economies, algorithmic pricing, logistics infrastructure, and data advantages.<sup>6,8</sup> Using these mechanisms, quick commerce models will be interpreted in the way it changes competitive conditions further than price-based competition, mainly in urban retail markets.

The literature for this narrative review was selected through keyword searches that include ‘quick commerce India’, ‘kirana retail competition’, ‘platform grocery delivery’, and ‘informal retail digital adoption.’ Approximately 25 sources were initially screened, of which 12 were selected based on relevance, credibility, and connection to quick commerce, informal retail, or platform competition.

While selecting, the review prioritised peer-reviewed journal articles, reports, and industry datasets that were published between the years 2015 and 2025 to capture the current emergence of quick commerce and remain up-to-date. Sources were included if they addressed quick commerce growth, kirana store viability, or platform-based competition. Sources were excluded if they were generic explainers, unsupported opinion pieces, unclear in authorship, or not directly related to Indian urban retail. Although the focus remains on Mumbai, national-level studies were used where city-specific evidence was limited, with findings interpreted cautiously in relation to Mumbai’s urban density, digital adoption, and informal retail structure. Where evidence differed across sources, the review treated this as contextual variation rather than definitive proof, giving greater weight to peer-reviewed and institutional sources over descriptive or industry sources.

Furthermore, the paper utilises the informal economic theory that views economic viability not only in terms of revenue and profit but also through income stability, livelihood security, and resilience for small business owners (kirana stores).<sup>7</sup> This framework is used to find out the way the kirana stores experience competitive pressure through declining popularity, declining footfall, margin compression, and changing consumer behaviour.<sup>2</sup>

Finally, the paper synthesizes the use of quantitative evidence on demand shifts, delivery adoption, and revenue impact from quick commerce growth, along with the qualitative information that will be derived from case studies and ethnographic research, mainly based on the adoption strategies of kirana stores.<sup>2,4</sup> By connecting these strands, the review compares platform-related evidence with broader macroeconomic explanations, without claiming causal identification.

## **DISCUSSION**

### **The Changing Competition Dynamics in Mumbai's Urban Grocery Sector**

This section argues that since quick commerce platforms have emerged, it has consequently altered the competitive dynamics in Mumbai's urban grocery sector by introducing speed-based platform competition that has placed informal kirana stores at a structural disadvantage, not through pricing alone but through technology and other asymmetries.

Currently, Mumbai's grocery retail market has been dominated by informal kirana stores that are operating in dense residential neighborhoods that rely primarily on proximity, personalised service, and informal credit relationships that differentiate them compared to other providers.<sup>3</sup> However, since the new emergence of quick commerce platforms over the past decade, it has introduced a new form of competition that is characterized by centralised fulfillment, ultra-fast delivery, and more efficiency in comparison.<sup>3</sup> This major shift has led to a surge in demand for utilising quick commerce models that have consequently transformed the competition structure in urban grocery retail, raising multiple concerns regarding how informal retailers will be able to compete as time goes on within this market structure.

To begin with, quick commerce platforms are primarily competing based on delivery speed and convenience rather than product variety or price, which redefines consumer expectations in urban markets. Empirical studies highlight how Indian cities show that consumers increasingly are valuing rapid delivery and reliability, even if prices are comparable or marginally higher compared to other stores.<sup>5</sup> This could create a competitive market where *kirana* stores, even though they have physical proximity, struggle to match the immediacy offered by the centralised dark stores supported by optimal logistics that quick commerce models utilise. The competitive pressure is therefore not limited to price undercutting, but time becomes the key determinant of consumer choice, redefining the competition. Therefore, this weakens the traditional advantages that kirana stores have had for ages and alters consumer behaviour that favours platform-based retailers.<sup>4</sup>

The quick commerce sector in India's metropolitan structure resembles an oligopolistic market structure, where a small number of platforms have dominated consumer demand.<sup>11</sup> These platforms mainly benefit from economies of scale, high fixed investments in technology and logistics, and strong brand recognition. A clear example of this is Swiggy Instamart in Mumbai's economy. This consequently creates barriers that informal retailers cannot overcome, harming their economic viability. The concentration of this market power allows platforms to shape expectations and supplier relationships that strengthen their dominance with time. From the point of view of competition, this does not get determined by higher prices but instead through non-price mechanisms that Swiggy Instamart consists of, such as fast delivery, easy-to-operate interfaces, and targeted advertising.<sup>6,8</sup> Hence, competition shifts toward platform-based retailers that can shape consumer expectations through speed, convenience, and promotional strategies.

The changing competitive landscape places informal kirana stores at a major structural disadvantage. While kirana stores do continue to offer personalized service and flexible credit, these features are much less compelling in comparison to the countering platform-based competition that prioritizes speed, predictability, and high convenience.<sup>2</sup> Studies on physical retail stores in quick-commerce markets show falling footfall and lower visit frequency, suggesting that competition is shifting from the physical marketplace to app-based platforms.<sup>4</sup> This transformation majorly challenges the economic viability of these informal retailers in the long term, since competition is now not based on marginal cost difference but it depends on the capital that allows access to digital infrastructure, optimal operations and logistics that companies like Swiggy possess. Using platform economics, this shift could be understood as the changing competition driven by scale economies and network effects rather than price.

In general, this section illustrates that quick commerce platforms have currently reshaped the competition in Mumbai's urban grocery sector by altering the basis of rivalry towards speed, ability to scale economy, and platform efficiency. This change impacts the informal stores negatively, not through exclusion but through structural asymmetries that platform-driven markets have. Understanding these dynamics is extremely important before finding out whether informal retailers can actually remain economically viable in the coming century. The next section of the study will examine whether these changes in competitive pressure cause changes in income stability, margins, and the possibility of survival of kirana stores.

### **Economic Viability and Adaptive Limits of Kirana Stores**

Due to the changing competition dynamics in the informal retail sector, kirana stores have adopted digital tools and service based adaption in response to the quick commerce competition. Current literature illustrates that they still have structural constraints linked to cost structures, scale, bargaining power, and informality that place pressure on the long-term economic viability of kirana stores.

Over the last few years, India's informal grocery retail sector has dominated through proximity-based service, flexible credit systems, and strong connections. However, the expansion of quick commerce platforms has introduced both price-based and non-price competitive pressures, forcing kirana stores to adapt in ways that challenge their traditional operating methods.<sup>4</sup> This section of the paper will examine whether these adaptive strategies are actually helping in sustaining the long-term economic viability of kirana stores under the impact of platform-driven competition.

Currently, the existing qualitative literature highlights that kirana stores respond to rising competition from platform-based retail through service-oriented adaptations that include extended operating hours, personalised customer relationships, flexible credit, and, in some cases, home delivery services.<sup>1</sup> These strategies mainly draw on social capital and trust-based relationships that have assisted with informal retail resilience.<sup>2</sup> However, studies also emphasise that such adaptations mainly preserve existing demand rather than actually generating growth or productivity gains. As Ray et al. argue, these survival strategies only allow the kirana stores to delay displacement but not improve their competitive position as the market structure changes with time.<sup>2</sup> However, because this evidence is not Mumbai-specific, it is used

here to understand possible adaptation strategies rather than as direct proof of outcomes in Mumbai. This suggests that this adaptive behaviour could assist with preserving short-term economic viability while leaving long-term economic viability at risk.

Studies show that kirana stores have begun adopting digital payment systems, inventory management software, and partnerships with delivery platforms to improve operational efficiency.<sup>4</sup> Even though such digital tools reduce transaction friction and help with improving customer convenience, evidence suggests that they do not significantly alter cost structures or bargaining power.<sup>7</sup> Therefore, informal retailers are continuing to face high marginal costs, limiting access to formal credit, and weak negotiating power relative to platform firms that benefit more from centralised procurement and scale economies. Consequently, digital adoption is primarily a defense response rather than a way to sustain competitiveness compared to quick commerce models. The literature, therefore, indicates that technological adoption cannot solely compensate for the structural disadvantages that *kirana* stores possess. These structural limitations become more pronounced under quick-commerce platforms that operate through centralized dark stores, algorithmic logistics, and rapid fulfillment models, as seen in Swiggy Instamart's expansion within Mumbai's urban retail ecosystem. From an informal economy perspective, the lack of formal contracts, credit access, and social protection amplifies the impact of declining footfall. Unlike platform-based gig workers, who may shift between apps, kirana labour is often embedded within household businesses, increasing vulnerability to demand shocks.

Some may argue that quick commerce platforms may complement rather than threaten kirana stores by increasing market efficiency, encouraging digital adoption, and expanding consumer access to grocery services. However, available evidence suggests that these efficiency gains are unevenly distributed. Platforms benefit from scale, logistics infrastructure, data advantages, discounts, and delivery speed in ways that kirana stores cannot easily replicate. Therefore, while quick commerce may improve consumer welfare in the short run, the benefits appear unevenly distributed because kirana stores cannot easily replicate platform scale, logistics, data advantages, or discounting strategies.

Theoretical work on the informal economy has emphasized that informal enterprises operate under persistent constraints, including regulatory exclusion, lack of social protection, and limited access to institutional finance.<sup>7</sup> Specifically for kirana stores, economic viability is closely tied to income stability and daily cash flow rather than long-term profit maximisation. In situations where quick commerce platforms divert consumer demand through speed and convenience, even marginal declines in footfall could undermine the security of livelihood.<sup>4</sup> Retail studies currently focus often on firm survival or adaptation strategies, while not emphasizing the firm's structure. This highlights a key shortcoming in the literature since competitive pressure from platforms affects not only market outcomes but also the economic security of informal retail workers and business owners particularly where informal retail remains an important source of household income.

In conclusion, the literature suggests that kirana stores are attempting to adapt to quick commerce competition through digital adoption and service differentiation. However, these strategies remain constrained by disadvantages rooted in scale, cost asymmetries, bargaining power, and informality.

Therefore, existing studies suggest rising pressure on the economic viability of informal retailers, especially in dense urban markets such as Mumbai. The current evidence remains indirect, as most studies rely on footfall, consumer behaviour, or adaptation strategies as proxies rather than direct measures of kirana income, margins, or closure rates.

## **Policy and Regulatory Implications of Platform-Dominated Quick Commerce Markets**

Finally, this section argues that the competitive and economic shifts introduced by quick commerce platforms could create regulatory challenges that current retail and competition frameworks are not fully equipped to address. While platform-led grocery delivery has already expanded consumer welfare through convenience and speed, the long-term implications for informal retail viability raise concerns about market concentration, livelihood security, and uneven competition conditions.

The rise of quick commerce in Mumbai has taken place with an increasingly concentrated market structure, in which a small number of platforms dominate the urban demand.<sup>11</sup> Platform economics literature explains that these types of markets are normally shaped by network effects, scale economies, and data advantages that allow firms to gain market power without actually relying on sustained price reductions.<sup>6</sup> Consequently, competition policy that focuses mainly on price effects could fail to capture non-price mechanisms in which platforms tend to exert pressure, including speed guarantees and algorithmic coordination. Especially in Mumbai, where population density and digital adoption accelerate platform scaling, these dynamics escalate the competitive asymmetries between these platforms and informal retailers.

The Competition Commission of India's market study on e-commerce provides a relevant regulatory reference point as it identifies competition concerns that are related to platform conduct, discounting, transparency, bargaining power and search ranking in digital markets. All of these concerns are extremely relevant to quick commerce because the competition may operate through delivery speed, dark store density, supplier arrangements, delivery fee subsidies, and platform visibility other than consumer prices alone. Consequently, this implies that Indian competition policy should examine how platform advantages affect the smaller retailers, not only whether consumers receive lower prices.<sup>12</sup>

From the perspective of informal-economy theory, kirana stores currently face regulatory blind spots that further intensify these pressures. Informal enterprises normally operate without formal contracts, social protection, or access to institutional finance, which makes these informal retailers particularly vulnerable to shifts in the market structure and demand.<sup>7</sup> Even marginal declines in daily sales could undermine income stability, and outcomes that are not adequately reflected in the standards of measuring market efficiency. Currently existing retail policies help address modernization and digital integration, but it does often overlook the structural disadvantages that are faced by informal retailers competing against these major firms.<sup>1,2</sup>

The expansion of quick commerce platforms like Swiggy Instamart highlights these regulatory tensions. Corporate disclosures are emphasizing rapid expansion, infrastructure investment, and service

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optimization, which reinforces platform dominance in urban grocery distribution.<sup>10</sup> However, in this situation, there is limited policy guidance on how this growth interacts with informal retail sustainability, mainly in cities like Mumbai, where informal grocery stores are central to everyone for everyday consumption. Additionally, quick commerce labour models based on gig delivery work often externalise operational risk onto workers while allowing platforms to scale rapidly, and this reinforces that there are regulatory asymmetries. Studies, therefore, point to a major gap between the competition outcomes and regulatory objectives, which suggests the need for regulatory frameworks that account for platform power, non-price competition, and informal livelihoods simultaneously.

Therefore, this section highlights that quick commerce has not only reshaped competition and economic viability, but it has also exposed limitations in current regulatory approaches. Addressing these challenges requires moving beyond price-centric competition analysis and towards policies that recognize the structural conditions in which informal retailers are operating in platform-dominated markets.

## **CONCLUSION**

This study examined the extent to which quick commerce models have altered competition and economic viability in Mumbai's informal urban grocery retail sector. The review suggests that quick commerce platforms have reshaped competition through a combination of price-based and non-price mechanisms, including discounts, delivery speed, logistics infrastructure, data advantages, and scale. This consequently has weakened the traditional advantages of kirana stores that include proximity and personalized service, which are increasingly not catered to in platform-dominated markets.

Even though kirana stores have attempted to adapt through differentiation in service and begun digital adoption, the literature suggests that these strategies mainly support short-term resilience, while their ability to sustain long-term economic viability remains uncertain. There are also structural constraints related to scale, cost asymmetries, limited bargaining power, and informality that persist; this leaves informal retailers exposed to sustained platform competition. The impacts are particularly severe in dense urban contexts like Mumbai, in which platform expansion and consumer adoption are rapid.

Regulators should move beyond price-based competition metrics and assess delivery speed advantages, dark store density, and platform concentration. They must measure metrics that include local market concentration, informal retailer income stability, and labour precarity, which should also be incorporated into urban retail policy. Most importantly, future research should examine the long-term income trajectories of kirana households and compare platform labour outcomes with informal retail employment to assess long-term economic stability for both sides.

Without such policy adaptation and stronger Mumbai-specific evidence, the long-term sustainability of kirana stores in platform-dominated urban markets remains uncertain.

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