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Factors Influencing Consumer Adoption and Usage of Online Food Delivery Services: An Empirical Study of Consumers in Bengaluru City

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Abstract: Online food delivery (OFD) has become a routine part of urban consumption in India, yet evidence on what drives adoption and continued usage in specific cities remains limited. This study examines the OFD market in Bengaluru, identifies the factors that influence consumers' decision to order online, evaluates their perceptions of service quality and service problems, and assesses behavioural outcomes such as future usage, recommendation and loyalty. A cross-sectional, exploratory and descriptive survey was conducted among 4,000 OFD consumers across the five zones of Bengaluru using convenience sampling and a structured questionnaire with five-point response scales. Data were analysed with percentages, weighted means, standard deviations, relative importance indices, chi-square goodness-of-fit tests and one-sample t-tests with Cohen's d. Ordering is habitual: 59.3% order at least weekly, Swiggy (54.8%) and Zomato (37.3%) account for 92.1% of primary platform use, and UPI or wallets are the dominant payment mode (64.8%). Convenience and time-saving is the main driver (54.8%), followed by discounts (24.5%). Among eight decision factors, packaging and food safety (M = 4.54), discounts and promotions (4.43), online reviews (4.39) and food quality (4.38) rank highest, and all eight are rated significantly above neutral ($p < .001$). Service quality is rated highly (M = 4.32 across five attributes), although 70% agree that hidden charges reduce satisfaction and 55% report delivery delays. Behavioural outcomes are strongly positive (M = 4.21), with 85% intending to keep using their platform. Platforms should prioritise food safety assurance, transparent pricing and punctual delivery; restaurants should manage ratings and packaging; and policymakers should align fee disclosure with India's dark-pattern rules. The study provides large-sample, city-level evidence on OFD consumer behaviour in Bengaluru, linking consumer perceptions to the city's competitive and regulatory context.

Keywords: Online food delivery; consumer adoption; food delivery apps; service quality; customer satisfaction; loyalty; Bengaluru; India

Chapter 1: Introduction

1.1 Background of the study

Digital platforms have changed how urban consumers discover, order and pay for food. Online

food delivery (OFD) services connect consumers, restaurants and delivery partners through mobile applications and have moved from a convenience for occasional use to a routine channel for meals and snacks. India is among the markets where this change has been most visible. Industry analysis reported by Business Today (2026) estimates that online food delivery accounted for about 11% of India's food-services market in FY26 and may rise to about 18% by FY31, which suggests that the channel is still expanding relative to dine-in and takeaway. The market is concentrated: ETRetail (2026) reports that Zomato held roughly 57.3% and Swiggy 42.7% of order value in the December 2025 quarter, and that platform fees were raised to ₹15 per order during the period. New entrants are also testing the duopoly, including Rapido's zero-commission Ownly service, which expanded across Bengaluru in 2026 (Whalesbook, 2026).

Academic interest in OFD has grown in parallel. Studies have examined the motives for using food delivery apps (Ray et al., 2019), consumer values (Kaur et al., 2021; Tandon et al., 2021), technology acceptance and continued intention (Alalwan, 2020; Troise et al., 2021) and barriers to use (Kaur et al., 2020). Most of this work, however, relies on modest samples, tests a theoretical model rather than describing market behaviour, and is rarely tied to a specific city whose consumers face a particular mix of platforms, prices and regulation.

1.2 Online food delivery in Bengaluru

Bengaluru is a distinctive setting for OFD research. It is a large technology and services hub with a young, digitally active workforce, and it is the home market of several delivery platforms. It is also at the centre of India's debate on platform work. The Karnataka Platform-Based Gig Workers (Social Security and Welfare) Act, 2025 requires aggregators to pay a welfare fee on payouts to gig workers; a government order of 13 February 2026 operationalised the levy, with a cap of ₹0.50 per transaction for food and delivery services (Deccan Herald, 2026). Officials estimate that Bengaluru alone has about 2.75 lakh platform workers (Storyboard18, 2026), and in July 2026 the Karnataka High Court declined to stay the Act while directing major platforms to deposit the disputed fee (Outlook Business, 2026; Business Standard, 2026a). The city's consumers therefore experience OFD in a market where competition, fee structures and labour regulation are all changing.

Consumer-facing practices are also under regulatory scrutiny. India's Guidelines for Prevention and Regulation of Dark Patterns, 2023 list drip pricing and basket sneaking among prohibited practices (Central Consumer Protection Authority, 2023), and in 2026 the authority penalised several digital platforms, including a quick-commerce firm, for such practices (Business Standard, 2026b). Hidden or late-disclosed charges are therefore a relevant dimension of OFD service evaluation, and the present study measures them directly.

1.3 Statement of the problem

Although OFD use in Bengaluru is widespread, restaurants, platforms and policymakers lack systematic, large-sample evidence on why consumers order online, which attributes matter most, how they rate the service they receive, and whether satisfaction translates into continued use and loyalty. Without such evidence, decisions on discounting, fees, delivery operations and restaurant participation rest on assumptions. This study addresses that gap by surveying a large and geographically spread sample of Bengaluru consumers.

1.4 Objectives of the study

The study has four objectives:

1. To study online food delivery services in Bengaluru city, including the demographic profile of consumers and their dining-out and online ordering habits.
2. To identify the factors that influence the consumer decision to order online food delivery services in Bengaluru city.
3. To assess consumers' perceptions of the service quality of online food delivery, including delivery, packaging and hygiene, staff conduct, charges, customer support, app usability and payment.
4. To examine the behavioural outcomes of online food delivery use, namely future usage intention, recommendation, platform loyalty and future ordering frequency, and to suggest measures for platforms, restaurants and policymakers.

1.5 Hypotheses

Consistent with the largely descriptive design, four hypotheses are tested, one for each objective:

- **H1:** The distributions of consumers' dining-out frequency, online ordering frequency, platform choice, cuisine preference, ordering time, main ordering driver, information source and payment mode differ significantly from an equal distribution across categories (non-random usage patterns).
- **H2:** Each of the eight decision factors (food quality, menu variety, price, discounts and promotions, delivery time, packaging and food safety, online reviews, and advertising and loyalty programmes) is rated significantly above the neutral point of the scale.
- **H3:** Consumers rate the service quality attributes of OFD (packaging and hygiene, delivery speed, staff professionalism, app usability, payment process and overall quality) significantly above the average point of the scale.
- **H4:** Behavioural outcomes (future usage intention, recommendation likelihood, platform loyalty and future ordering frequency) are significantly above the neutral point of the scale.

1.6 Scope and significance

The study is confined to consumers in Bengaluru city and covers the five zones of the city: South, North, East, West and Central. It focuses on consumer-side perceptions and behaviour and does not collect data from restaurants or delivery partners. The findings are useful to platforms planning pricing, operations and loyalty programmes; to restaurants deciding how to participate on aggregator platforms; to regulators considering fee transparency and service standards; and to researchers who need city-level evidence for comparison with other markets.

1.7 Organisation of the paper

Chapter 2 presents the theoretical background and reviews the literature. Chapter 3 describes the research methodology. Chapter 4 analyses and interprets the survey data. Chapter 5 presents the findings, suggestions and conclusions, followed by the limitations of the study, declarations and references.

Chapter 2: Theoretical background and literature review

2.1 Concepts: online food delivery and the aggregator model

Online food delivery refers to ordering prepared food through a website or mobile application and receiving it at a chosen location. Two broad models operate. In the restaurant-to-consumer model, restaurants run their own ordering and delivery. In the platform-to-consumer, or aggregator, model, a third-party platform lists restaurants, processes orders and payments, and arranges delivery through its own or contracted riders (Kapoor & Vij, 2018). Swiggy and Zomato follow the aggregator model, which makes the platform's interface, pricing, reviews and logistics central to the consumer's experience. Food delivery apps are therefore both a technology to be adopted and a service to be evaluated, which is why the literature draws on both technology-acceptance and service-quality theory.

2.2 Theoretical background

Technology acceptance. The Technology Acceptance Model explains adoption through perceived usefulness and perceived ease of use (Davis, 1989). The Unified Theory of Acceptance and Use of Technology integrated competing models (Venkatesh et al., 2003), and UTAUT2 added hedonic motivation, price value and habit for consumer settings (Venkatesh et al., 2012). UTAUT2 has been applied to mobile food-ordering apps, where performance expectancy, hedonic motivation and price value are associated with e-satisfaction and continued intention (Alalwan, 2020). Integrated TAM and theory-of-planned-behaviour models have also been used to explain intention to use OFD services (Ajzen, 1991; Troise et al., 2021).
Consumption values and gratifications. The theory of consumption values explains choice through functional, social, emotional, epistemic and conditional values (Sheth et al., 1991) and has been adapted to food delivery apps (Kaur et al., 2021; Tandon et al., 2021). Uses and gratifications theory examines the needs that media and technologies satisfy (Katz et al., 1973); applied to food delivery apps, it identified eight gratifications, including convenience, customer experience, delivery experience, restaurant search and ease of use (Ray et al., 2019).
Service quality, satisfaction and loyalty. SERVQUAL conceptualised service quality as the gap between expectations and perceptions (Parasuraman et al., 1988), and the alternative performance-only view argued that perceptions alone predict outcomes (Cronin & Taylor, 1992). E-S-QUAL extended the idea to online services, covering efficiency, fulfilment, system availability and privacy (Parasuraman et al., 2005). Expectation–confirmation theory links the match between expectations and performance to satisfaction (Oliver, 1980), and its information-systems adaptation links satisfaction to continued use (Bhattacherjee, 2001). Higher service quality is associated with favourable behavioural intentions such as loyalty and willingness to recommend (Zeithaml et al., 1996), and recommendation intent is widely used as a growth indicator (Reichheld, 2003).

2.3 Review of literature

2.3.1 Adoption and usage of online food delivery

Early studies examined consumer experiences, attitudes and behavioural intentions towards OFD services (Yeo et al., 2017) and the adoption of mobile food-ordering apps (Kapoor & Vij, 2018). Later work tested integrated acceptance models (Troise et al., 2021) and compared perceptions across household types, finding that single-person and multi-person households may evaluate food delivery apps differently (Cho et al., 2019). The study by Ray et al. (2019) found that customer experience, restaurant search, ease of use and listing were significant antecedents

of intention to use food delivery apps. These studies establish that adoption reflects a mix of convenience, usability, experience and context, which motivates the factor-based approach of the present study.

2.3.2 Convenience, price and promotions

Value-based studies of food delivery apps show that functional and price-related values matter alongside emotional ones (Kaur et al., 2021; Tandon et al., 2021), and price value is associated with e-satisfaction and continued intention in the UTAUT2 setting (Alalwan, 2020). In practice, platforms use discounts, bank offers and loyalty memberships to attract and retain users, so the relative weight of discounts compared with baseline price is an empirical question that the present survey addresses.

2.3.3 Online reviews, information and word of mouth

Online reviews, ratings and order tracking were found to be significantly associated with e-satisfaction and reuse intention for mobile food-ordering apps (Alalwan, 2020). Research on word of mouth in food delivery apps highlights both praising and non-praising behaviour (Das & Ramalingam, 2023). Because reviews and social media are central information sources for restaurant choice, they are included here as decision factors and as information-source variables.

2.3.4 Service quality, delivery experience and barriers

Delivery speed, packaging, food condition, staff behaviour and customer support form the service core of OFD. An innovation-resistance study of food delivery apps found that a trust-related barrier was negatively associated with intention to use, and that a poor-customer-service image barrier was negatively associated with word of mouth, while intention to use was positively associated with word of mouth (Kaur et al., 2020). Service failures and unclear charges can therefore weaken loyalty even when adoption is high. This body of work supports measuring problems (delays, errors, hygiene concerns, hidden charges) alongside positive ratings.

2.3.5 Satisfaction, intention and loyalty

Satisfaction is a consistent antecedent of continued intention and recommendation in OFD research (Alalwan, 2020), in line with the service-quality and expectation–confirmation literature (Bhattacherjee, 2001; Zeithaml et al., 1996). For platforms, loyalty and order frequency determine whether a growth model based on repeat use succeeds, as the industry sources cited in Chapter 1 indicate.

2.4 Research gap

Four gaps emerge. First, much of the OFD literature is model-testing research with samples of a few hundred respondents, whereas descriptive, large-sample evidence for a single Indian metropolis is scarce. Second, studies often examine either adoption drivers or service evaluation, not both within one instrument. Third, few studies report service problems such as hidden charges and delivery delays alongside positive ratings, even though regulators now treat charge transparency as a consumer-protection issue. Fourth, evidence on Bengaluru, a city with a distinctive platform and regulatory environment, is limited. The present study addresses these gaps with a 4,000-respondent survey covering usage habits, decision factors, service evaluation and behavioural outcomes.

2.5 Conceptual framework

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The conceptual framework (Figure 1) arranges the study's four objectives in a logical sequence. Consumer profile and usage habits describe who orders and how; decision factors explain why consumers order online; service experience and quality capture how the service performs; and behavioural outcomes show whether consumers intend to continue, recommend and remain loyal. The framework is descriptive and sequential rather than a tested structural model, in keeping with the study's exploratory and descriptive design.

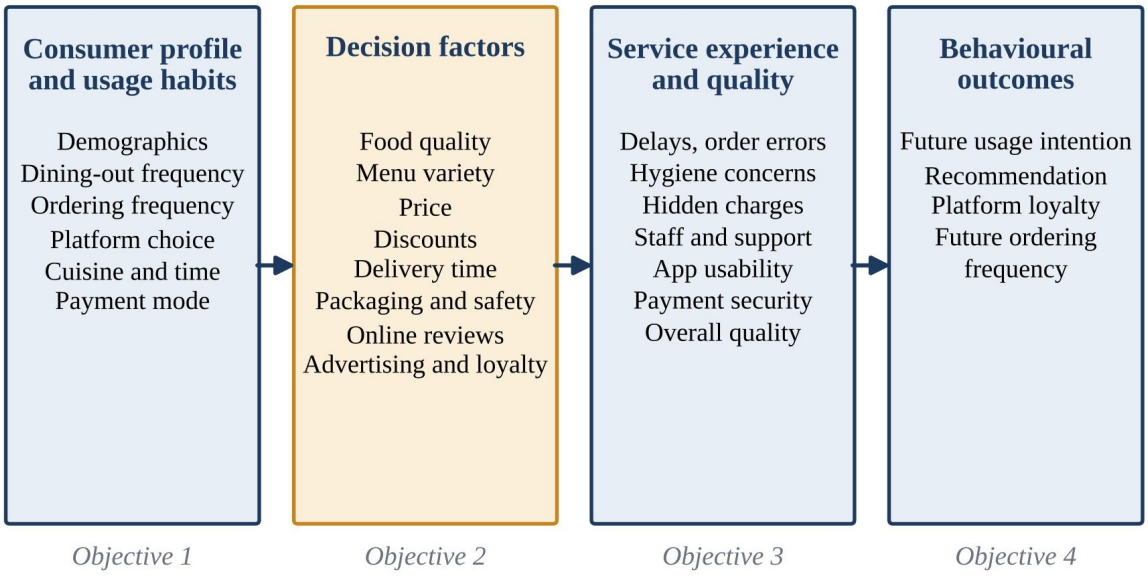


Figure 1. *Conceptual framework of the study.*

Chapter 3: Research methodology

3.1 Research design

The study follows a quantitative, cross-sectional design that is both exploratory and descriptive. It is exploratory because it identifies the factors associated with OFD ordering decisions in a specific city, and descriptive because it documents usage patterns, perceptions and behavioural intentions of consumers. A deductive element is retained through four hypotheses derived from the literature (Section 1.5). Data were collected through a structured questionnaire survey, which is an efficient method for large and dispersed populations.

3.2 Sources of data

Primary data were collected from OFD consumers in Bengaluru through the questionnaire survey. *Secondary data* were drawn from journals, reports, news sources and statistical websites, including Elsevier, Emerald and other indexed journals, and were used for the theoretical framework, the literature review and the market and regulatory context.

3.3 Study area

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The study was conducted in Bengaluru city, Karnataka. To capture geographic variation, respondents were drawn from five zones: South, North, East, West and Central Bengaluru.

3.4 Population, sample size and sampling technique

The population comprises consumers in Bengaluru who order food through online food delivery platforms. The sample consists of 4,000 respondents distributed across the five zones (South 30.0%, Central 25.0%, North 20.0%, East 15.0% and West 10.0%). A convenience sampling procedure was used to select respondents who were accessible and willing to participate. For an effectively large population, a sample of about 385 respondents gives a 5% margin of error at the 95% confidence level (Cochran, 1977), so the present sample is far larger than the conventional minimum and gives very small sampling error for percentages (below ±1.6 percentage points for any single proportion, under simple-random-sampling assumptions). Convenience sampling, however, is a non-probability method (Etikan et al., 2016); the sample is not claimed to be statistically representative of all Bengaluru consumers, and the findings should be read as strong descriptive evidence for the surveyed group rather than as population estimates.

3.5 Questionnaire design

The questionnaire was developed from the constructs and factors identified in the literature reviewed in Chapter 2 and was organised into six sections (Table 1). Sections A and B used categorical response options. Sections C, D and F used a five-point Likert scale (1 = strongly disagree to 5 = strongly agree; Likert, 1932). Section E used a five-point rating scale (1 = very poor to 5 = excellent). The questionnaire contains 41 items in total.

Table 1. *Structure of the questionnaire*

Section	Content	Items	Response format	Objective
A	Demographic profile (gender, age, occupation, income, education, marital status, household size, location)	8	Categorical	1
B	Dining-out frequency, ordering frequency, platform, cuisine, ordering time, main driver, information source, payment mode	8	Categorical	1
C	Decision factors (food quality, menu variety, price, discounts and promotions, delivery time, packaging and food safety, online reviews, advertising and loyalty programmes)	8	Likert, 1–5	2
D	Service experience and problems (delays, staff satisfaction, hygiene concerns, food condition, order errors, hidden charges, customer support)	7	Likert, 1–5	3
E	Service quality ratings (packaging and hygiene, delivery speed, staff professionalism, app usability, payment process, overall quality)	6	Rating, 1–5	3

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Section	Content	Items	Response format	Objective
F	Behavioural outcomes (future usage intention, recommendation, platform loyalty, future ordering frequency)	4	Likert, 1–5	4

3.6 Variables and their interpretation

For the decision-factor items (Section C) and behavioural-outcome items (Section F), higher scores indicate stronger agreement and a more favourable position. For service-experience items (Section D), the direction depends on the statement: higher agreement with delays, hygiene concerns, food-condition issues, order errors and hidden charges indicates a *more prevalent or more harmful problem*, whereas higher agreement with staff satisfaction and customer-support effectiveness indicates a *more favourable* evaluation. This direction is stated wherever the Section D items are reported. For Section E, higher ratings indicate better quality.

3.7 Statistical tools

Analysis was based on the item-level frequency distributions of the 4,000 responses. The tools used for each objective are summarised in Table 2. Percentages describe profiles and habits. Weighted means and standard deviations summarise Likert items, and the relative importance index (RII = $\Sigma(w \times f) \div (5 \times N) \times 100$, where w is the scale value and f its frequency) expresses each mean as a percentage of the maximum score. The top-two-box percentage is the share of responses of 4 or 5, and net agreement is the top-two-box percentage minus the bottom-two-box percentage. Chi-square goodness-of-fit tests examine whether categorical distributions depart from an equal distribution (H1), with Cohen's w as the effect size (0.10 small, 0.30 medium, 0.50 large; Cohen, 1988). One-sample t-tests compare each item mean with the neutral value of 3 (H2–H4), with Cohen's d as the effect size (0.20 small, 0.50 medium, 0.80 large). Significance was assessed at the 5% level.

Table 2. *Statistical tools by objective and hypothesis*

Objective	Variables	Tools	Hypothesis
1	Profile, ordering habits, platform, cuisine, time, driver, information source, payment	Frequencies, percentages, chi-square goodness-of-fit, Cohen's w	H1
2	Eight decision factors	Mean, SD, RII, top-two box, one-sample t, Cohen's d	H2
3	Seven service-experience items; six quality ratings	Mean, SD, RII, net agreement, one-sample t, Cohen's d	H3
4	Four behavioural outcomes	Mean, SD, RII, top-two box, one-sample t, Cohen's d	H4

3.8 Ethical considerations

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Participation was voluntary and respondents were informed of the academic purpose of the study. Responses were treated as confidential, no identifying information was reported, and the data are used only for research and publication.

Chapter 4: Data analysis and interpretation

4.1 Demographic profile of respondents

Table 3 profiles the 4,000 respondents. Men form the majority (55.0%), followed by women (44.0%) and respondents of other gender (1.0%). The sample is young: 40.0% are aged 20–30 years and 30.0% are aged 30–40, so 70.0% are between 20 and 40 years old, while only 5.0% are in the oldest band. Half of the respondents (50.0%) are working professionals and 20.0% are students, entrepreneurs account for 10.0% and homemakers for 10.0%. Monthly income is concentrated in the middle band, with 40.0% earning ₹40,000–₹80,000, 30.0% earning up to ₹40,000 and 30.0% earning above ₹80,000. The sample is well educated (50.0% college graduates, 35.0% postgraduates). Half are single (50.0%) and 45.0% are married, and half live in households of three to five members. By zone, South Bengaluru contributes the largest share (30.0%) and West Bengaluru the smallest (10.0%). This profile is typical of the digitally active, working-age consumers who use OFD, but it also shows that the findings mainly describe younger, educated, working urban consumers.

Table 3. *Demographic profile of respondents (N = 4,000)*

Characteristic	*n*	%
Gender		
Male	2,201	55.0
Female	1,759	44.0
Other	40	1.0
Age group (years)		
10–20	401	10.0
20–30	1,599	40.0
30–40	1,201	30.0
40–50	599	15.0
50–60 and above	200	5.0
Occupation		
Student	801	20.0
Working professional	1,999	50.0
Entrepreneur/business owner	401	10.0
Homemaker	399	10.0
Retired	201	5.0
Other	200	5.0
Monthly income		
₹40,000 and below	1,199	30.0
₹40,000–₹80,000	1,601	40.0

Characteristic	*n*	%
₹80,000–₹1,20,000	599	15.0
₹1,20,000 and above	601	15.0
Education level		
High school	401	10.0
College graduate	2,001	50.0
Postgraduate	1,399	35.0
Other	199	5.0
Marital status		
Single	2,001	50.0
Married	1,799	45.0
Divorced	159	4.0
Other	41	1.0
Household size (members)		
1–3	1,201	30.0
3–5	1,999	50.0
5–7	601	15.0
7–9 and above	199	5.0
Location within Bengaluru		
South Bengaluru	1,201	30.0
North Bengaluru	799	20.0
East Bengaluru	601	15.0
West Bengaluru	401	10.0
Central Bengaluru	999	25.0

Note. Percentages are calculated on N = 4,000. Age and income bands are reported as recorded in the questionnaire.

4.2 Dining-out and online ordering habits (Objective 1)

Eating out is frequent among respondents (Table 4): 39.8% eat at restaurants weekly and 7.7% daily, so 47.5% do so at least weekly, while 32.7% do so monthly and 19.8% rarely. Online ordering is at least as frequent. A majority, 59.3%, order online at least once a week (weekly 35.1%, several times a week 20.5%, daily 3.7%), a quarter (25.3%) order monthly and 15.5% order rarely (Figure 2b). Online ordering is thus a habitual channel for most respondents and not an occasional alternative.

Table 4. *Dining-out and online ordering frequency (N = 4,000)*

Frequency	*n*	%
Eating out at restaurants		
Rarely	791	19.8

Frequency	*n*	%
Monthly	1,309	32.7
Weekly	1,593	39.8
Daily	307	7.7
Ordering food online		
Rarely	619	15.5
Monthly	1,011	25.3
Weekly	1,403	35.1
Several times a week	821	20.5
Daily	146	3.6

4.3 Platform, cuisine and time of ordering

Two platforms dominate (Table 5, Figure 2a): Swiggy is the most-used platform for 54.8% of respondents and Zomato for 37.3%, together 92.1%, while other platforms account for only 7.9%. This sample-based share reflects the platform respondents use most; it should not be compared directly with national order-value shares, which favour Zomato (ETRetail, 2026). Swiggy's lead among Bengaluru respondents may be related to its strong local presence, but the survey did not test this. Fast food is the favourite cuisine (32.7%), followed by North Indian (24.5%) and South Indian (20.5%); Chinese (12.3%), Italian (5.5%) and other cuisines (4.5%) are smaller segments. Dinner is the preferred ordering time (39.8%), followed by evening snacks (25.3%), lunch (19.8%), late night (12.3%) and breakfast (2.9%), so about two-thirds of ordering (65.1% for dinner plus evening snacks) falls in the evening.

Table 5. *Platform, cuisine and preferred time of ordering (N = 4,000)*

Category	*n*	%
Platform most used		
Swiggy	2,193	54.8
Zomato	1,491	37.3
Other	316	7.9
Favourite cuisine		
Fast food	1,309	32.7
North Indian	981	24.5
South Indian	821	20.5
Chinese	491	12.3
Italian	219	5.5
Other	179	4.5
Preferred time of ordering		
Dinner	1,593	39.8
Evening snacks	1,011	25.3
Lunch	791	19.8

Category	*n*	%
Late night	491	12.3
Breakfast	114	2.9

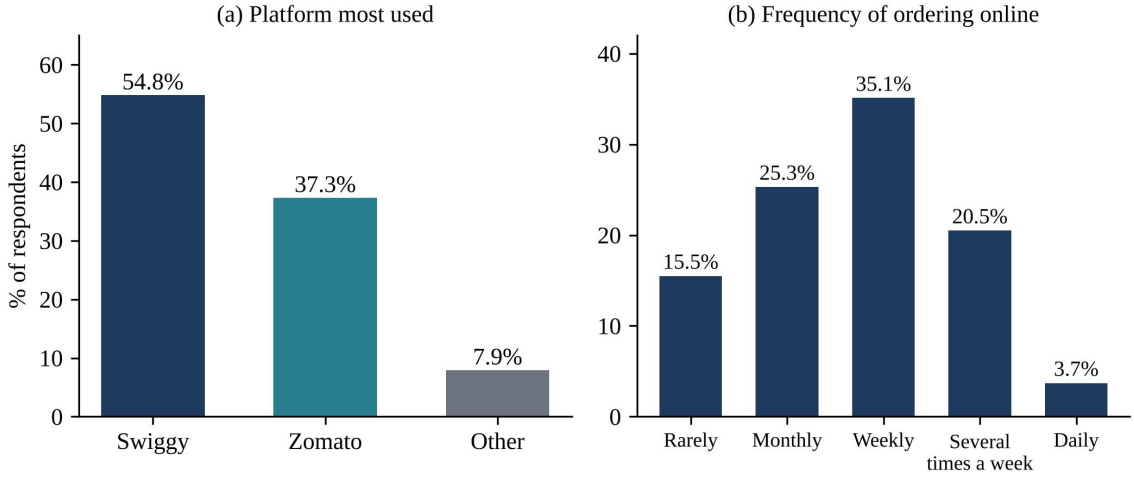


Figure 2. *Platform most used and frequency of ordering food online.*

4.4 Drivers, information sources and payment preferences

Convenience and time-saving is the main reason for ordering online (54.8%), well ahead of discounts and offers (24.5%), wider variety (12.3%) and not having to cook (5.5%; Table 6, Figure 3a). Utilitarian and economic motives together explain nearly four-fifths of ordering. For information about restaurants, respondents rely most on online reviews and ratings (37.3%) and social media (32.7%), with word of mouth third (20.5%), so digital sources account for 70.0% of the total. UPI and wallets are the dominant payment mode (64.8%), followed by cards (24.5%); cash on delivery is used by only 7.7%, which signals strong trust in digital payments.

Table 6. *Main driver, information source and payment mode (N = 4,000)*

Category	*n*	%
Main driver of ordering online		
Convenience and time-saving	2,193	54.8
Discounts and offers	981	24.5
Wider variety of choices	491	12.3
No cooking option	219	5.5
Other	116	2.9
Source of restaurant information		
Online reviews and ratings	1,491	37.3
Social media	1,309	32.7
Word of mouth	821	20.5
Other	379	9.5

Category	*n*	%
Payment mode		
UPI/wallets	2,593	64.8
Credit/debit card	981	24.5
Cash on delivery	307	7.7
Other	119	3.0

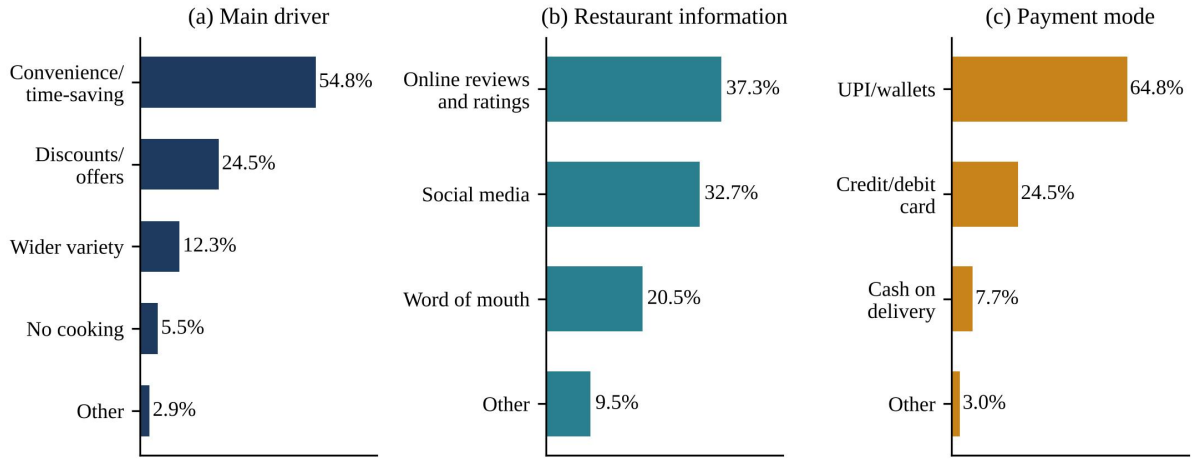


Figure 3. *Main driver of ordering, source of restaurant information and payment mode.*

4.5 Test of H1: are usage patterns non-random?

Chi-square goodness-of-fit tests (Table 7) show that every categorical distribution differs significantly from an equal split across categories (all $p < .001$). Effect sizes range from 0.43 for information source (medium-to-large) to 0.95 for main driver and 0.97 for payment mode (very large), indicating especially concentrated preferences for convenience and for UPI or wallets. Because an equal distribution is a weak benchmark, the tests establish that usage patterns are structured, not random, and the percentages in Tables 4 to 6 carry the substantive information. H1 is supported.

Table 7. *Chi-square goodness-of-fit tests of usage patterns (N = 4,000)*

Variable	Categories	χ^2	df	Cohen's *w*	*p*
Eating out at restaurants	4	971.1	3	0.49	< .001
Frequency of ordering online	5	1,086.3	4	0.52	< .001
Platform most used	3	1,349.1	2	0.58	< .001
Favourite cuisine	6	1,506.4	5	0.61	< .001
Preferred ordering time	5	1,549.4	4	0.62	< .001
Main driver of ordering	5	3,592.6	4	0.95	< .001
Source of restaurant information	4	754.2	3	0.43	< .001
Payment mode	4	3,794.4	3	0.97	< .001

Note. Null hypothesis: equal distribution across categories (expected frequency = 4,000 ÷ number of categories).

4.6 Factors influencing the decision to order online (Objective 2; H2)

Table 8 and Figure 4 show strong agreement with all eight decision factors. Packaging and food safety ranks first (*M* = 4.54, RII = 90.8%; 89.0% agree or strongly agree, and only 3.0% disagree), followed by discounts and promotions (4.43), online reviews (4.39), food quality (4.38) and delivery time (4.27). Menu variety (4.13) and price (4.02) are lower, and advertising and loyalty programmes rank last (3.82), although two-thirds of respondents (66.0%) still agree with their influence. The pooled mean of the eight factors is 4.25.

Table 8. *Distribution of responses on decision factors (N = 4,000)*

Item	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	*M*	*SD*
Food quality	2.0	3.0	10.0	25.0	60.0	4.38	0.92
Menu variety	3.0	5.0	15.0	30.0	47.0	4.13	1.04
Price	4.0	6.0	18.0	28.0	44.0	4.02	1.11
Discounts and promotions	2.0	3.0	10.0	20.0	65.0	4.43	0.93
Delivery time	3.0	4.0	12.0	25.0	56.0	4.27	1.02
Packaging and food safety	1.0	2.0	8.0	20.0	69.0	4.54	0.80
Online reviews	2.0	3.0	11.0	22.0	62.0	4.39	0.94
Advertising and loyalty programmes	6.0	8.0	20.0	30.0	36.0	3.82	1.18

Note. 1 = strongly disagree; 5 = strongly agree. Values are row percentages.

Table 9. *Descriptive and one-sample t-test results for decision factors*

Item	*M*	Top-2 box (%)	Net agreement (%)	RII (%)	*t*	Cohen's *d*	*p*	Rank
Food quality	4.38	85.0	+80.0	87.6	94.4	1.49	< .001	4
Menu variety	4.13	77.0	+69.0	82.6	69.0	1.09	< .001	6
Price	4.02	72.0	+62.0	80.4	58.3	0.92	< .001	7
Discounts and promotions	4.43	85.0	+80.0	88.6	97.3	1.54	< .001	2
Delivery time	4.27	81.0	+74.0	85.4	78.9	1.25	< .001	5
Packaging and food safety	4.54	89.0	+86.0	90.8	121.0	1.91	< .001	1
Online reviews	4.39	84.0	+79.0	87.8	93.9	1.48	< .001	3
Advertising and loyalty programmes	3.82	66.0	+52.0	76.4	44.0	0.70	< .001	8

Note. Test value = 3 (neutral); df = 3,999. RII = relative importance index. Net agreement = top-two box minus bottom-two box.

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One-sample *t*-tests confirm that every factor is rated significantly above neutral (t from 44.0 to 121.0, all $p < .001$), with large effect sizes (Cohen's d from 0.70 to 1.91). H2 is supported. Three readings follow. First, *trust-related attributes* (food safety, reviews and food quality) occupy three of the top four positions, which indicates that consumers who cannot inspect food before purchase depend on safety assurance and reputation signals. Second, *discounts and promotions* (4.43) are rated much higher than *price* (4.02), and 65.0% strongly agree that discounts affect their ordering, so consumers respond more to price reductions than to the base price, which suggests habituation to promotional pricing. Third, *advertising and loyalty programmes* are the weakest factor and have the widest dispersion (SD = 1.18), implying that brand communication and membership schemes persuade a smaller and more varied segment than product and service attributes do.

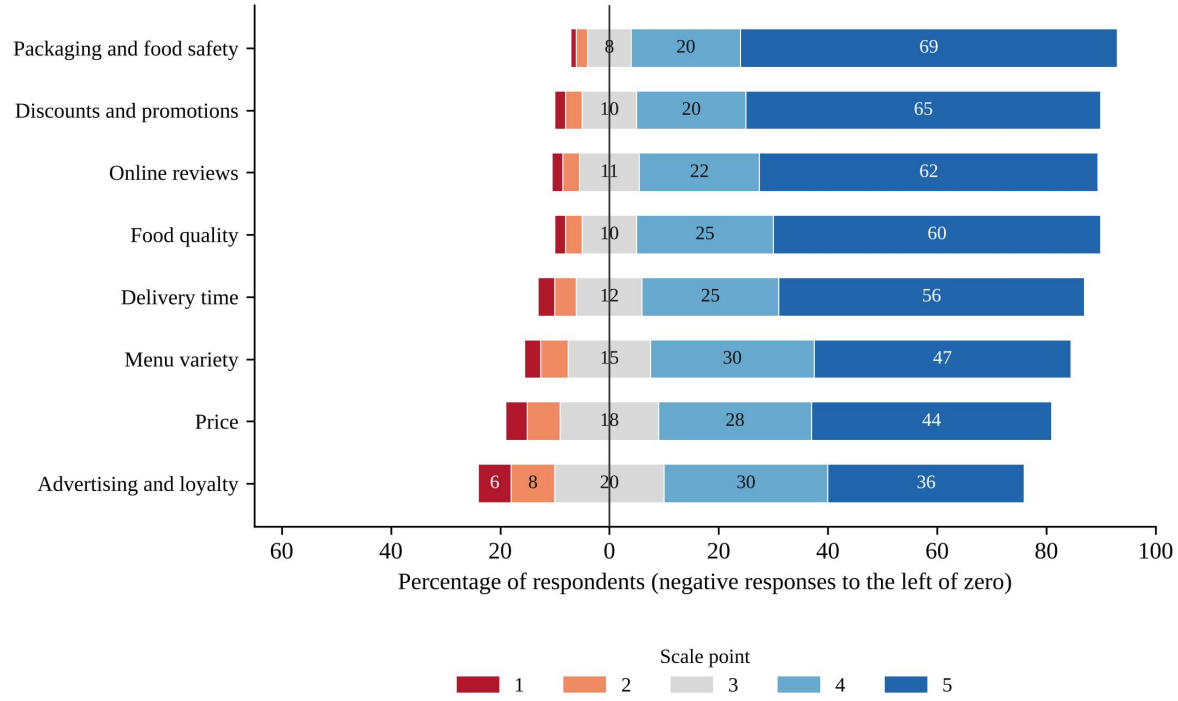


Figure 4. *Distribution of responses on factors influencing the decision to order online.*

4.7 Service experience and problems (Objective 3)

Table 10 and Figure 5 summarise seven service-experience items. Hidden charges are the most strongly endorsed problem: 70.0% agree that hidden charges reduce satisfaction (M = 3.90, net agreement +55.0%), which echoes the regulatory focus on drip pricing and the rise in platform fees noted in Chapter 1. Delivery delays (M = 3.45) and problems with the condition of food on delivery (3.45) are each reported by 55.0% of respondents, and 25.0% disagree, so these are common but not universal experiences. Order errors score below the midpoint (2.70), and 45.0% disagree that errors are frequent, so inaccuracies are less common than delays. Hygiene and packaging concerns (3.10) and the effectiveness of customer support (3.10) are close to neutral and polarised, with 40.0% agreeing and 35.0% disagreeing. Satisfaction with delivery staff is below the midpoint (2.70), with 45.0% disagreeing.

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Table 10. *Distribution of responses on service-experience items (N = 4,000)*

Item	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	*M*	*SD*
Delays experienced	10.0	15.0	20.0	30.0	25.0	3.45	1.28
Satisfaction with delivery staff	20.0	25.0	30.0	15.0	10.0	2.70	1.23
Hygiene and packaging concerns	15.0	20.0	25.0	20.0	20.0	3.10	1.34
Food quality and condition issues	10.0	15.0	20.0	30.0	25.0	3.45	1.28
Order errors and inaccuracies	20.0	25.0	30.0	15.0	10.0	2.70	1.23
Hidden charges reduce satisfaction	5.0	10.0	15.0	30.0	40.0	3.90	1.18
Customer support effective in resolving issues	15.0	20.0	25.0	20.0	20.0	3.10	1.34

Note. 1 = strongly disagree; 5 = strongly agree. For delays, hygiene concerns, food-condition issues, order errors and hidden charges, higher values indicate a more prevalent or harmful problem; for staff satisfaction and customer-support effectiveness, higher values are more favourable.

Table 11. *Descriptive and one-sample t-test results for service-experience items*

Item	*M*	Top-2 box (%)	Net agreement (%)	RII (%)	*t*	Cohen's *d*	*p*	Rank
Delays experienced	3.45	55.0	+30.0	69.0	22.1	0.35	< .001	2
Satisfaction with delivery staff	2.70	25.0	−20.0	54.0	−15.4	−0.24	< .001	7
Hygiene and packaging concerns	3.10	40.0	+5.0	62.0	4.7	0.07	< .001	5
Food quality and condition issues	3.45	55.0	+30.0	69.0	22.1	0.35	< .001	3
Order errors and inaccuracies	2.70	25.0	−20.0	54.0	−15.4	−0.24	< .001	6
Hidden charges reduce satisfaction	3.90	70.0	+55.0	78.0	48.2	0.76	< .001	1
Customer support effective in resolving issues	3.10	40.0	+5.0	62.0	4.7	0.07	< .001	4

Note. Test value = 3 (neutral); df = 3,999. Because item direction differs (see Table 10 note), ranks order items by mean only.

The *t*-tests show that delays, food-condition issues, hidden charges, hygiene concerns and support effectiveness are significantly above neutral, whereas staff satisfaction and order errors are significantly below it (all $p < .001$). The effect sizes differ greatly: hidden charges ($d = 0.76$) have a medium-to-large effect, delays and food-condition issues ($d = 0.35$) a small-to-medium

effect, and hygiene concerns and support effectiveness (d = 0.07) a negligible one, even though the large sample makes these differences statistically significant. Substantively, hidden charges are the clearest pain point, delays and food condition are secondary, and hygiene concerns and customer support split opinion. The low satisfaction with delivery staff contrasts with the high professionalism rating in Section 4.8; the two items probably capture different things (a general satisfaction judgement versus a rating of conduct), and the contrast suggests that staff interactions deserve attention in future research.

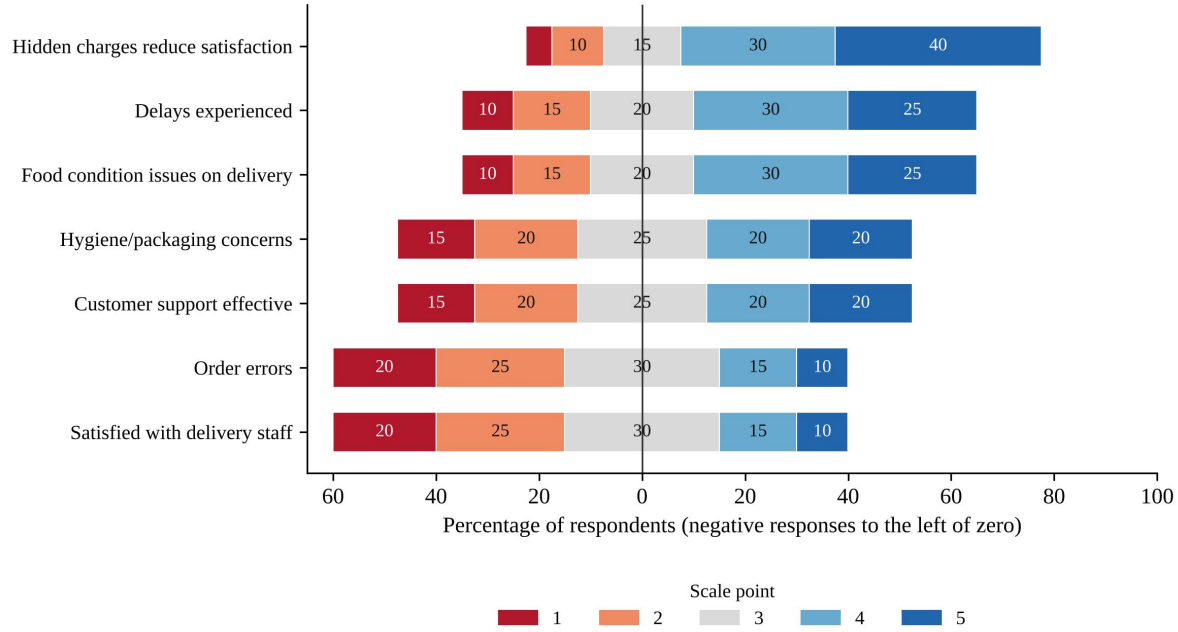


Figure 5. *Distribution of responses on service-experience items.*

4.8 Service quality ratings (Objective 3; H3)

Ratings of service quality are uniformly high (Table 12, Figure 6). Payment process and security earns the highest mean (4.44; 89.0% good or excellent), followed by packaging and hygiene (4.34), staff professionalism (4.30), app usability (4.28) and delivery speed (4.22). Overall service quality is rated 4.30, with 87.0% rating it good or excellent and only 3.0% rating it poor or very poor. Delivery speed has the lowest mean and the largest share of poor ratings (7.0%), which is consistent with the 55.0% who report delays in Section 4.7. The mean of the five attribute ratings is 4.32.

Table 12. *Distribution of service-quality ratings (N = 4,000)*

Item	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	*M*	*SD*
Packaging and hygiene standards	1.0	2.0	8.0	40.0	49.0	4.34	0.79
Delivery speed and timeliness	3.0	4.0	12.0	30.0	51.0	4.22	1.01
Delivery staff professionalism and behaviour	1.0	2.0	10.0	40.0	47.0	4.30	0.81
App/platform usability and navigation	2.0	3.0	10.0	35.0	50.0	4.28	0.91

Item	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	*M*	*SD*
Payment process and security	1.0	2.0	8.0	30.0	59.0	4.44	0.80
Overall service quality	1.0	2.0	10.0	40.0	47.0	4.30	0.81

Note. 1 = very poor; 5 = excellent. Values are row percentages.

Table 13. *Descriptive and one-sample t-test results for service-quality ratings*

Item	*M*	Top-2 box (%)	Net agreement (%)	RII (%)	*t*	Cohen's *d*	*p*	Rank
Packaging and hygiene standards	4.34	89.0	+86.0	86.8	107.3	1.70	< .001	2
Delivery speed and timeliness	4.22	81.0	+74.0	84.4	76.7	1.21	< .001	6
Delivery staff professionalism and behaviour	4.30	87.0	+84.0	86.0	102.0	1.61	< .001	3
App/platform usability and navigation	4.28	85.0	+80.0	85.6	89.4	1.41	< .001	5
Payment process and security	4.44	89.0	+86.0	88.8	113.4	1.79	< .001	1
Overall service quality	4.30	87.0	+84.0	86.0	102.0	1.61	< .001	4

Note. Test value = 3 (average); df = 3,999.

Every attribute is rated significantly above the average point (all $p < .001$) with very large effects (d from 1.21 to 1.79). H3 is supported. The pattern indicates that OFD platforms in Bengaluru are perceived to perform well on their digital and transactional front end (payment, app) and on packaging, while delivery timeliness is the relatively weaker attribute. High ratings coexist with specific problems (hidden charges, delays), which suggests that consumers weigh core service performance favourably but remain sensitive to cost transparency and punctuality.

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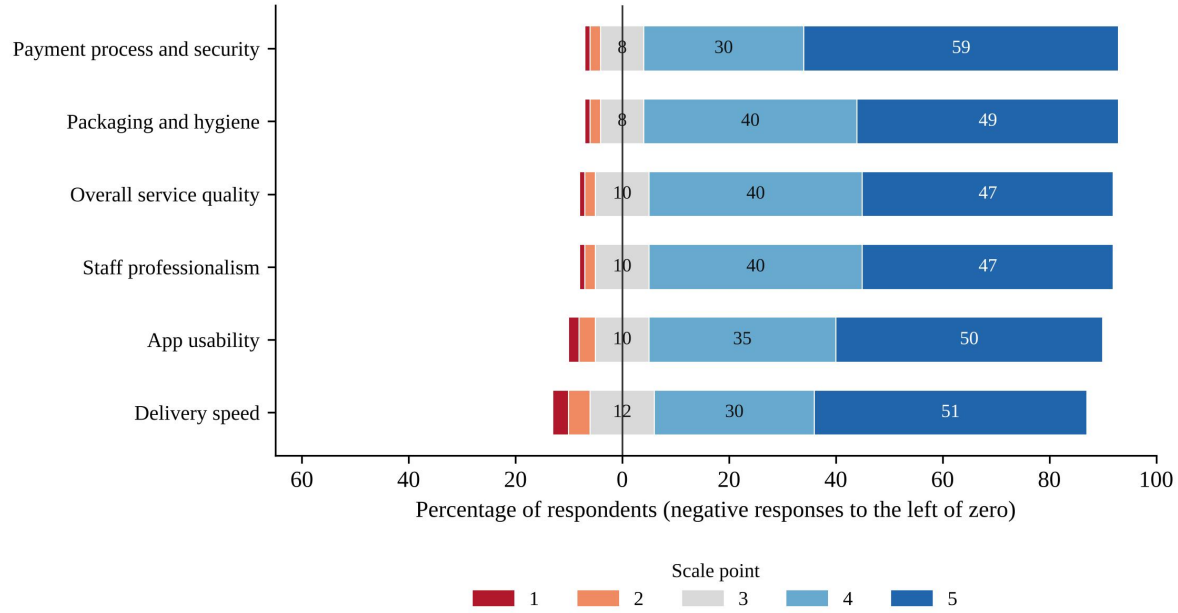


Figure 6. *Distribution of service-quality ratings.*

4.9 Behavioural outcomes (Objective 4; H4)

Behavioural outcomes are strongly positive (Table 14, Figure 7). Future usage intention and platform loyalty each have a mean of 4.23 (85.0% agree or strongly agree), recommendation likelihood has a mean of 4.17 (81.0%) and future ordering frequency has a mean of 4.22 (81.0%). Notably, 51.0% strongly agree that they will order more often in future, which implies further growth in usage among existing consumers. Only 5.0% disagree that they will keep using OFD and 7.0% disagree that they will recommend it.

Table 14. *Distribution of responses on behavioural outcomes (N = 4,000)*

Item	1 (%)	2 (%)	3 (%)	4 (%)	5 (%)	*M*	*SD*
Future usage intention	2.0	3.0	10.0	40.0	45.0	4.23	0.89
Recommendation likelihood	3.0	4.0	12.0	35.0	46.0	4.17	0.99
Platform loyalty	2.0	3.0	10.0	40.0	45.0	4.23	0.89
Future ordering frequency	3.0	4.0	12.0	30.0	51.0	4.22	1.01

Note. 1 = strongly disagree; 5 = strongly agree. Values are row percentages.

Table 15. *Descriptive and one-sample t-test results for behavioural outcomes*

Item	*M*	Top-2 box (%)	Net agreement (%)	RII (%)	*t*	Cohen's *d*	*p*	Rank
Future usage intention	4.23	85.0	+80.0	84.6	87.2	1.38	< .001	1
Recommendation likelihood	4.17	81.0	+74.0	83.4	74.7	1.18	< .001	4
Platform loyalty	4.23	85.0	+80.0	84.6	87.2	1.38	< .001	2

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Item	*M*	Top-2 box (%)	Net agreement (%)	RII (%)	*t*	Cohen's *d*	*p*	Rank
Future ordering frequency	4.22	81.0	+74.0	84.4	76.7	1.21	< .001	3

Note. Test value = 3 (neutral); df = 3,999.

All four outcomes are significantly above neutral (t from 74.7 to 87.2, all $p < .001$; d from 1.18 to 1.38), so H4 is supported. The pooled mean of the four outcomes is 4.21. Intention and loyalty are slightly stronger than recommendation, which means that consumers are marginally more willing to keep using a platform than to advocate for it, a pattern worth monitoring because advocacy drives organic growth (Reichheld, 2003).

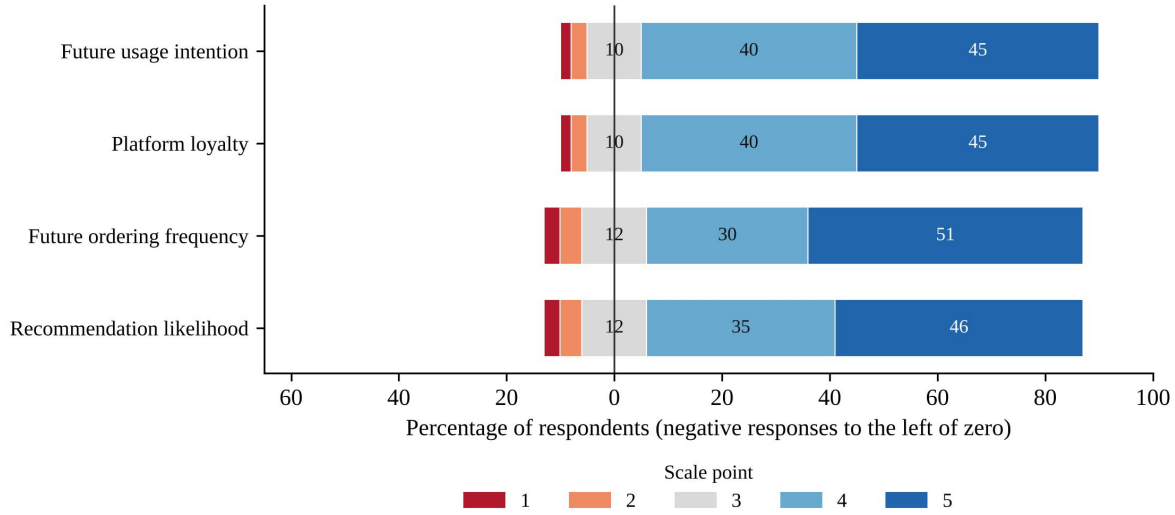


Figure 7. *Distribution of responses on behavioural outcomes.*

4.10 Dimension-level summary

Table 16 consolidates the four analytical blocks. Decision factors (4.25), service-quality ratings (4.32) and behavioural outcomes (4.21) all fall in the high range of the five-point scale, while service-experience items show a mixed picture with problems of moderate prevalence.

Table 16. *Dimension-level summary*

Dimension	Items	Pooled mean	Range of item means	Interpretation
Decision factors	8	4.25	3.82–4.54	High; safety, discounts and reviews lead
Service-experience items	7	–	2.70–3.90	Mixed; hidden charges and delays most prominent
Service-quality ratings (five attributes)	5	4.32	4.22–4.44	High; delivery speed lowest
Behavioural outcomes	4	4.21	4.17–4.23	High; strong intention, loyalty and growth

Note. Pooled mean = average of item means. No pooled mean is reported for service-experience items because item direction differs.

4.11 Summary of hypothesis testing

Table 17. *Summary of hypothesis testing*

Hypothesis	Statement (abridged)	Result	Decision
H1	Usage patterns differ from an equal distribution	All χ^2 tests significant, $p < .001$; w = 0.43–0.97	Supported
H2	Decision factors rated above neutral	All eight factors: M = 3.82–4.54; $p < .001$; d = 0.70–1.91	Supported
H3	Service-quality attributes rated above average	All six ratings: M = 4.22–4.44; $p < .001$; d = 1.21–1.79	Supported
H4	Behavioural outcomes above neutral	All four outcomes: M = 4.17–4.23; $p < .001$; d = 1.18–1.38	Supported

Chapter 5: Findings, suggestions and conclusions

5.1 Major findings

Findings on the demographic profile and ordering habits (Objective 1)

1. The respondents are mainly young and educated: 70.0% are aged 20–40 years, 50.0% are working professionals, 85.0% are graduates or postgraduates, and 55.0% are men. Middle-income households (₹40,000–₹80,000 per month) form the largest group (40.0%).
2. Online ordering is habitual. A majority (59.3%) order at least weekly, and only 15.5% order rarely. Eating out is also frequent, with 47.5% doing so at least weekly.
3. The market is a duopoly in this sample: Swiggy is the most-used platform for 54.8% and Zomato for 37.3%, together 92.1%.
4. Fast food (32.7%), North Indian (24.5%) and South Indian (20.5%) cuisines are most preferred. Dinner (39.8%) and evening snacks (25.3%) are the peak ordering periods, and breakfast is the smallest segment (2.9%).
5. Convenience and time-saving is the main driver (54.8%), followed by discounts and offers (24.5%). Online reviews and ratings (37.3%) and social media (32.7%) are the main information sources, and UPI or wallets (64.8%) dominate payment, with cash on delivery at only 7.7%.
6. All tested usage patterns are significantly non-random (H1 supported; all $p < .001$; Cohen's w = 0.43–0.97).

Findings on decision factors (Objective 2)

1. All eight factors are rated significantly above neutral (H2 supported). Packaging and food safety (M = 4.54) ranks first, followed by discounts and promotions (4.43), online reviews (4.39), food quality (4.38), delivery time (4.27), menu variety (4.13), price (4.02) and advertising and loyalty programmes (3.82).
2. Trust-related attributes (safety, reviews and food quality) and discounts dominate the

decision. Discounts are rated well above base price, which indicates a strong response to promotional pricing.

Findings on service experience and quality (Objective 3)

1. Service quality ratings are high on all attributes (H3 supported): payment process and security (4.44), packaging and hygiene (4.34), staff professionalism and overall quality (4.30 each), app usability (4.28) and delivery speed (4.22). Between 81.0% and 89.0% rate each attribute good or excellent.
2. Hidden charges are the most prominent problem: 70.0% agree that they reduce satisfaction. Delivery delays and food-condition issues are each reported by 55.0%, whereas order errors are comparatively rare (45.0% disagree that they are frequent).
3. Hygiene concerns and customer-support effectiveness are polarised (40.0% agree and 35.0% disagree), and satisfaction with delivery staff is below the neutral point (M = 2.70), in contrast with the high professionalism rating.

Findings on behavioural outcomes (Objective 4)

1. Behavioural outcomes are strongly positive (H4 supported): future usage intention and platform loyalty (4.23 each), future ordering frequency (4.22) and recommendation likelihood (4.17). Some 85.0% intend to keep using OFD, and 51.0% strongly agree that they will order more often.
2. Overall, the pooled means for decision factors (4.25), service-quality ratings (4.32) and behavioural outcomes (4.21) show that OFD is highly accepted in Bengaluru, but delivery punctuality and charge transparency remain areas of consumer concern.

5.2 Suggestions

5.2.1 For online food delivery platforms

1. **Make food-safety assurance visible.** Because packaging and food safety is the top-ranked factor, platforms should display licence and hygiene information, require tamper-evident packaging and show consumer-reported safety ratings, especially as 40.0% still report hygiene concerns.
2. **Show the full price early.** With 70.0% agreeing that hidden charges reduce satisfaction, platforms should present delivery, platform, packaging and tax charges before checkout, and itemise any levy passed to consumers, in line with India's dark-pattern guidelines (Central Consumer Protection Authority, 2023).
3. **Improve delivery punctuality.** Delivery speed is the lowest-rated attribute and 55.0% report delays. Platforms should improve estimated-time accuracy, allocate riders to the dinner and evening-snack peaks, which account for about 65% of ordering, and offer automatic compensation for significant delays.
4. **Protect review integrity.** Reviews and ratings are the leading information source and the third-ranked factor. Platforms should verify reviewers, remove manipulated ratings and let restaurants respond to complaints.
5. **Use promotions deliberately.** Discounts are both a primary driver (24.5%) and a highly rated factor, so heavy reliance may condition consumers to wait for offers. Platforms should combine targeted, personalised offers for the 20–40 age group with reliable service, and redesign loyalty programmes, which are the weakest factor, to give tangible and simple benefits.
6. **Strengthen customer support.** With only 40.0% agreeing that support is effective and

35.0% disagreeing, platforms should provide faster first-contact resolution, quick refunds for wrong or damaged orders and in-app human assistance.

7. **Invest in delivery partners.** Low satisfaction with staff and the new welfare-fee regime in Karnataka make partner training, fair earnings and welfare an operational as well as a social priority.
8. **Serve under-developed demand.** Breakfast (2.9%) and late-night (12.3%) ordering are small segments, and fast food leads cuisine preference (32.7%). Platforms could develop breakfast bundles, healthier menu options and regional cuisines.
9. **Keep payments seamless.** UPI or wallets account for 64.8% of payments and payment security is the highest-rated attribute. Platforms should keep these journeys reliable and reduce the cost and friction of cash on delivery.

5.2.2 For restaurants

1. Invest in secure, hygienic and spill-proof packaging, since packaging and safety are the most influential factors.
2. Manage ratings actively: respond to reviews, correct recurring complaints and keep menu photographs and descriptions accurate.
3. Maintain consistent food quality and order accuracy, and set realistic preparation times to reduce delivery delays.
4. Reduce dependence on one aggregator by building direct-ordering and loyalty channels, particularly as new zero-commission entrants are emerging in Bengaluru (Whalesbook, 2026).

5.2.3 For policymakers and regulators

1. Enforce transparent, itemised charge disclosure at the start of the ordering journey and monitor drip pricing in food delivery.
2. Set minimum standards for packaging, food-safety information and delivery of perishable food through aggregator platforms.
3. Require accessible, time-bound grievance redressal on platforms and publish complaint-resolution data.
4. Evaluate the effect of the gig-worker welfare levy on consumer prices and delivery-partner welfare as the Karnataka framework is implemented.
5. Run consumer-awareness programmes on reading total charges, checking hygiene information and using the consumer-complaint system.

5.2.4 For consumers

- Compare the final payable amount, not only the listed price or discount, before confirming an order.
- Check hygiene and licence information and read recent reviews critically, since ratings can be skewed.
- Retain screenshots and order details and use the platform and consumer-complaint channels promptly when orders are late, wrong or unsafe.

5.3 Conclusions

This study examined online food delivery in Bengaluru using a survey of 4,000 consumers across five zones of the city. It reached four conclusions. First, OFD is an established, habitual channel dominated by two platforms and by digital payment, used mainly by young, educated, working consumers. Second, consumers' decisions rest on trust-related and economic attributes:

packaging and food safety, discounts, online reviews, food quality and delivery time matter most, while advertising and loyalty programmes matter least. Third, consumers rate service quality highly, but hidden charges and delivery delays stand out as problems, and satisfaction with delivery staff and the effectiveness of support are mixed. Fourth, behavioural outcomes are strongly positive, with high intention, loyalty, willingness to recommend and expected ordering frequency, which indicates continued growth in usage.

For platforms, the findings imply that competitive advantage will depend less on adding discounts than on assuring safety, showing prices transparently and delivering on time. For restaurants, packaging, ratings and accuracy are decisive. For regulators, fee transparency and service standards are the most consumer-relevant areas. In a city where competition, fees and labour regulation are all in motion, consumer evidence of this kind can help firms and policymakers balance growth, trust and fairness.

5.4 Limitations and scope for future research

Several limitations qualify the findings. First, the sample was drawn by convenience sampling, so, despite its size, it is not statistically representative of all Bengaluru consumers and skews towards younger, educated and working respondents. Second, the analysis uses item-level frequency distributions and one-sample tests against the scale midpoint; relationships between variables, such as differences by age, gender, income or zone, or the effect of decision factors on satisfaction and loyalty, were not tested. Third, the data are self-reported perceptions at one point in time and may be subject to recall and social-desirability bias. Fourth, the survey reports no scale-reliability coefficients or factor structure, and several single-item measures cannot be assessed for internal consistency. Fifth, the study covers only the consumer side and does not include restaurants or delivery partners. Finally, the polarised responses to some service-experience items, such as staff satisfaction and customer support, deserve further investigation with more detailed measures.

Future research could use respondent-level data to test associations through chi-square tests of independence, analysis of variance, regression and structural equation modelling; compare Bengaluru with other metropolitan and smaller cities; include restaurant owners and delivery partners; study the effects of fee-display formats and discounting experimentally; and track consumers over time to test whether stated intentions become actual repeat orders.

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