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Use of AI in Personalization in Quick Commerce and Its Impact on Customer Experience

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Abstract:
This study analyzes the impact of AI-powered personalization on consumer behavior and customer experience in India's quick commerce (Q-commerce) sector. It examines how AI-driven recommendations influence impulse buying, satisfaction, convenience, and loyalty across Tier 1 and Tier 2 cities. Using a descriptive approach, the research combines qualitative data from focus groups and surveys with quantitative insights from case analyses of Blinkit, Swiggy Instamart, and BigBasket. Findings reveal that AI personalization has evolved from a functional tool to a behavioral catalyst—enhancing engagement, driving purchases, and building trust—though concerns around privacy and over-personalization persist. Emotional satisfaction and loyalty depend as much on transparency and reliability as on algorithmic precision. Younger users embrace AI for its novelty, while older professionals value efficiency and control. Overall, the study underscores that Q-commerce personalization should shift from driving sales to fostering lasting, ethical, and trust-based customer relationships.

Keywords — Artificial Intelligence (AI); Personalization; Quick Commerce (Q-Commerce); Consumer Behavior; Customer Experience; Behavioral Adoption Model; Predictive Analytics; Reinforcement Learning; Hyperlocal Marketing; Digital Personalization Ethics.

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I. INTRODUCTION
The rapid pace of today's marketplace has led to the emergence of quick commerce platforms, which are now increasingly relying on AI to provide users with personalized recommendations, promotions, and experiences in no time. AI-powered personalization has completely changed the scenario over how companies perceive and interact with their consumers. The application of AI in business not only quickens the process and helps to save costs but also aims to strengthen the emotional and cognitive aspects of customer experience through the delivery of more relevant, seamless, and satisfactory interactions.

AI's use in personalization has experienced a remarkable rise but still, there is a less empirical understanding of its impact on customer experience in the fast-commerce context. Fast-commerce, unlike traditional e-commerce, involves transactions that are largely influenced by impulse, sensitivity to time, and context — such aspects may modify the customers' viewpoint and reaction to AI-assisted recommendations. Also, although AI is believed to be instrumental in improving customer satisfaction and loyalty, its power sometimes depends on the accuracy of the recommendations as perceived by the customer, the customer's trust in the platform, and the customer's acclimatization with the use of AI/tech in general.

The research aims to not only fill in this gap but also extend its findings in the context of AI applied in personalization, customer experience, and quick commerce, particularly in cities of Tiers one and two. The study will look into customer satisfaction, perceived convenience, impulse buying behavior, and behavioral outcomes such as visit frequency, brand loyalty, and repurchase intention as the main variables affected by the AI-driven personalization. The identification and explanation of these factors will be a great help to instant delivery services trying to find the sweet spot between speed, relevance, and engagement, especially in a highly competitive environment.

II. LITERATURE REVIEW

The application of Artificial Intelligence (AI) in quick-commerce (q-commerce) reshaped the retail industry from static displays to real-time adaptive experiences. Research indicates that AI-driven personalization not only improves the relevance, convenience, and satisfaction but also raises the concerns of trust, privacy, and fairness (Vengerov et al., 2023; Khan et al., 2025; Basu & Biswas, 2021). The review crystallizes five major themes:

A. *AI-Powered Personalization in Quick Commerce*

The quick-commerce companies are increasingly relying on contextual bandit algorithms which dynamically change the ranking of products based on the user and the context, thus achieving measurable results such as Instacart's 0.66% increase in cart-adds-per-search (Vengerov et al., 2023). Personalized grocery recommenders that take into account the health and sustainability profiles of consumers successfully led responsible shopping without diminishing the consumers' utility (Basu & Biswas, 2021).

B. *Consumer Trust and Acceptance of AI Systems*

Trust is one of the most critical factors that determine satisfaction and loyalty; it gets stronger when personalization is perceived as being accurate and useful (Khan et al., 2025).

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C. *Privacy Concerns and the Personalization Paradox*

Privacy issues prevented, still 67.5% of buyers confide in a company that gives them the possibility to get discounts. The retention of users in the platforms giving data control choices was 34.6% higher (Gupta & Alshahrani, 2024). This situation is to be understood through the personalization-privacy conundrum. Particularly in q-commerce, where the delightfulness of the recommendation is solely based on the use of real-time location and customer's behavioral data, the situation gets more complex.

D. *Customer-Experience Outcomes: Satisfaction, Convenience, and Loyalty*

More personalization is observed together with less dissatisfaction and the consumers perceive more convenience when the service takes less time but, if it is irrelevant, the targeting methods are likely to cause a negative reaction (Onibokun et al., 2023). The emotional state of being "understood and appreciated" leads to loyalty, thus, the trust → satisfaction → loyalty path is being supported (Khan et al., 2025). Personalized suggestions also result in the increase of sales, bigger baskets, and revenue (Basu & Biswas, 2021; Vengerov et al., 2023). In q-commerce, good usability and seamless payment systems lead to user adoption, while bad navigation harnesses disengagement.

E. *Identified Research Gap*

The literature on personalization has two sides—positive customer satisfaction and loyalty (Onibokun et al., 2023) and belief that the trust promotes these effects (Khan et al., 2025), but still, three gaps exist - Limited studies integrate trust, privacy, and transparency in the context of ultrafast delivery (Vengerov et al., 2023). The personalization in time-critical mobile shopping has not been fully explored yet regarding its intrusiveness threshold. Very few studies have been conducted on the effect of transparency tools (such as "why-this-recommendation" and adjustable consent) on trust, convenience, and

repurchase in live q-commerce environments, which are the ones where consumers are most active (Gupta & Alshahrani, 2024).

The future research conducts integrated model testing using in-app experiments to steer such AI personalization in quick commerce that is responsible and based on trust.

III. RESEARCH OBJECTIVES

1. To study the effect of AI-driven personalization on quick commerce services in terms of customer satisfaction and perceived convenience.

2. To explore the connection between AI-based personalization and consumers' impulsive purchases.

3. To assess AI-powered personalization's role in shaping behavioral outcomes like app visit frequency, brand loyalty, and repurchase intention.

IV. DATA COLLECTION METHOD

The study uses a random sampling technique. Primary data will be collected through surveys and focus group discussions, while secondary data will be obtained from case studies of Q-commerce apps such as Blinkit, Zepto, and Swiggy Instamart.

V. HYPOTHESIS

H1: The use of personalization in quick commerce platforms has a major effect on the consumers' impulse buying behavior. (Rationale: AI-based personalized recommendations, limited-time offers, and contextually-aware suggestions lead to unplanned purchases.)

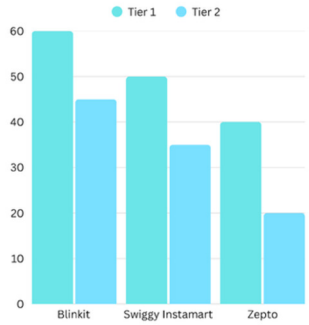
H2: AI-based personalized recommendations lead to a reduction of decision fatigue and an increase of convenience perception during the process of purchasing. (Rationale: Dynamic and pertinent suggestions ease the process of decision-making and thus, the customer journey becomes more efficient.)

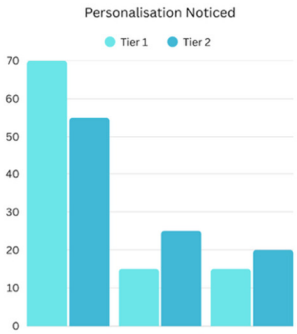
H3: Quick commerce platforms' personalized interactions have a positive effect on the consumers' frequency of visits to the app and engagement with the app. (Rationale: Users are more likely to return to the platform often when they get relevant product suggestions and customized offers.)

VI. DATA ANALYSIS

A. *Primary Research*

(1) Survey





(2) *Key Insights from Focus Group Discussion*

Customer Segmentation High AI Adopters: Tech-savvy people, young ages mainly, users who prefer visuals, and those who do not mind sharing their data Moderate Adopters: Professionals who seek efficiency, the busy ones with no time, and the ones with a practical approach to technology Low

Adopters: Individuals who prioritize privacy, those who prefer conventional shopping, and the doubters of technology Price-Driven Segment: Students, buyers who are concerned about the budget, and the dominant behavior of seeking deals

Customer Experience Impact Dimensions		
Functional Benefits	**Emotional Benefits**	**Behavioural Outcomes**
Time-saving efficiency: The cutting-edge technology now available to consumers has the advantage of a time-saving efficiency: the AI recommendations. They can cut the search time dramatically by highlighting the most bought items. This feature is mainly appreciated by busy users	**Trust building:** When recommendations are precise, the user feels "understood" by the platform, which in turn, strengthens the connection with the brand	**Impulse purchase increase:** Easy access to the cart function for visually attractive products creates the urge to buy them spontaneously
Contextual reminders: AI, indeed, plays the role of a smart reminder system that notifies the consumer about when to purchase, thus avoiding future shopping trips	**Privacy anxiety**: Tracking users across different platforms raises the issue of privacy among users who think about data and analytics	**Enhanced product exploration:** Users prefer to try new products with the help of AI recommendations rather than by browsing manually
Product discovery facilitation: Users, on the other hand, are the ones to take advantage of the technology by means of product discovery facilitation. They can now find out about new products that they could not have come across by the traditional way of browsing, thus making their exploration more enjoyable	**Discovery excitement:** The shopping experience is positively affected by an emotional response to finding new products which are relevant to the customer	**Shopping efficiency improvement:** Less time and less mental effort in locating the wanted products

Customer Experience Impact Dimensions	
Age-Based Segmentation	**Professional Background Impact**
Young Adults (22-29 years): A bigger openness to AI advice, sensitivity to price and deals, influence of aesthetics, different levels of privacy concern, tech-savvy adoption patterns	**Tech/Creative Professionals:** The highest AI acceptance, visually influenced, early innovation influencers
Established Adults (30-40 years): Priority on efficiency and saving time, doubtful attitude to AI suggestions, concentration on utility and practical benefits, importance of brand loyalty, variable technology adoption levels	**Traditional Professionals:** Focused on efficiency, technology skeptical, stressing practical value
	Budget-Conscious Segments: Price sensitivity is the main factor that determines their decisions, they like to hunt for deals, and they usually shop according to a plan.

Purchase Behaviour Transformation	
Impulse Purchasing Drivers	**Planned Purchase Enhancement**
Visual representation: Good-looking product pictures activate impromptu buying. **Hassle-less interaction:** Simple adding-to-cart feature makes buying less slippery.	**Smart notifications:** Artificial intelligence proposes items that are regularly needed but products that users forgot to include. **Package arrangement:** "Frequently bought together" characteristics

Appropriate timing: Proposals during pertinent shopping periods raise the chances of converting by recommendation. **Mystery factor:** Unfamiliar product proposals make curiosity-led buying.	give the introduction of the friendly products. **Speeding up the process:** Easy access to the regular purchases makes the overall shopping process faster.

Loyalty and Retention Dynamics	
AI-Influenced Loyalty Drivers	**Non-AI Loyalty Factors**
Consistency in relevance: Accurate recommendations create a trust that lasts the whole life of the platform. **Seamless experience integration:** AI plays a facilitating role in the overall user journey **Personalized deal discovery:** Notifying users of the most discounted products of their choice increases the app's popularity	**Service reliability:** In most cases, the speed of service and availability of stock are more important than AI quality **Price competitiveness:** The better price can nullify the effect of personalization **Basic functionality:** For some user groups, core platform features are more important than advanced AI

(3) Strategic Implementation Insights Critical Success Factors

Contextual relevance: Choosing precision over the bulk of recommendations

Visual appeal: Making the presentation of suggested products more attractive as an investment

Price integration: Merging personalisation with the information about prices and discounts

Interface optimisation: Making sure that AI simplifies rather than making the user experience more complicated

Transparency: Data usage and personalisation methods clearly communicated

The above-mentioned insights point out the fact that AI personalization in quick commerce has a complex impact on customer experience, which differs greatly between demographic groups, professional backgrounds, and individuals' technological comfort levels. It is seen in the research that the success of AI implementation in retail is mainly dependent on the successful balancing of functional benefits with emotional concerns surrounding the issues of privacy and relevance.

B. *Secondary Research*

(1) *Insights from the case studies*

1**. Blinkit (Formerly Grofers)** – Blinkit has taken the lead in hyperlocal AI personalization and artificial intelligence. It has optimized every stage of its 10-minute delivery model using AI technology. The company's Smart Shopping Lists (BlinkList) create replenishment lists automatically based on users' purchasing history, and at the same time real-time inventory updates through Redis guarantee that the suggestions made are just a reflection of the store availability nearby. The use of GPS-based algorithms for product visibility gives the local consumer preferences and seasonal demand. AI-powered substitutions are also made for out-of-stock items by suggesting suitable alternatives. Moreover, contextual nudges such as "Add ₹50 more for free delivery" play a subtle yet important role in increasing the size of the basket and repeating purchases. The strong tech stack employed by Blinkit which is a mix of predictive analytics, in-memory databases, and targeted advertising has led to a whopping 46% market share, a 60% increase in app downloads, and a 45% rise in repeat customers. All this is a clear indication that AI can change the face of personalization and turn the whole process into a fast, localized, and money-driven engine.

2. **Swiggy Instamart – Multi-Armed Bandit Optimization -** Multi-Armed Bandit Optimization Swiggy Instamart utilizes MAB algorithms, which are based on reinforcement learning, to apply MAB as a method for Homepage Layouts and Recommendations. Unlike static suggestions, the system checks continuously which combinations

of products and other elements are the most attractive by testing various placements. Using Contextual MABs, the system changes the content automatically based on location, time, and user activity across Swiggy's ecosystem. Through LinUCB and Thompson Sampling methods, Swiggy gets the idea of diverse and non-repetitive recommendations while also making it possible to have cross-service personalization among food delivery and grocery categories. This self-learning framework, empowered by TensorFlow Agents, adapts to user behavior and thus results in higher conversions, longer engagement, and better ad revenue per order. Swiggy Instamart is a perfect illustration of how adaptive AI systems can provide personalized service that gets smarter with every interaction.

3. **BigBasket – Comprehensive Lifecycle Personalization** - BigBasket is dedicated to a personalization strategy that covers the whole customer journey from discovering the product to delivering it. The Smart Basket feature curates personalized assortments based on the purchase history, seasonal trends, and usage frequency, thus allowing quick reorders. Intelligent substitutions suggest close alternatives for out-of-stock products, while the Personalized Deals and Pricing Engine uses machine learning insights about the customers' spending habits and price sensitivity to provide discounts. The platform also offers dietary preference advice like vegan or gluten-free lists which are great for health-conscious people since they make the offerings more relevant. From an operational point of view, demand predictions by predictive analytics help in inventory optimization, while delivery schedule algorithms work out the schedules in line with customer convenience. By using collaborative filtering, segmentation, and dynamic pricing, BigBasket connects personalization with operational efficiency—thus transforming AI from a sales enhancer into a customer retention and loyalty driver in the quick commerce ecosystem of India.

C. *Thematic Analysis*

Functional Efficiency and Convenience: AI-driven personalization in quick commerce enhances **functional efficiency and convenience** by improving speed, relevance, and usability across the shopping journey. Users—particularly busy professionals—value time-saving recommendations that surface frequently purchased items, streamline repeat purchases, and provide contextual reminders for low-stock products. Additionally, "frequently bought together" suggestions enable efficient product bundling. Overall, personalization's greatest impact lies in its operational utility rather than novelty, especially for time-constrained users in Tier-1 cities.

Emotional Engagement and Trust: AI-driven personalization evokes varied emotional and psychological responses among users. Accurate, relevant recommendations create a sense of being understood and cared for, while discovery of new products generates excitement. However, cross-platform tracking raises privacy concerns, and irrelevant suggestions cause frustration. Ultimately, trust is the key mediator—positive emotions like connection and joy can quickly diminish when privacy is compromised or personalization misses the mark.

Behavioral Transformation: AI personalization significantly influences customer behavior and decision-making in quick commerce. By combining attractive visuals, timely prompts, and easy product additions, it stimulates impulse purchases and encourages exploration of unfamiliar items. The quality of recommendations shapes platform loyalty and switching behavior, while efficient, relevant suggestions foster routine use and repeat purchases. Overall, personalization fuels both spontaneous and sustained engagement, with impulse buying particularly pronounced among younger, visually driven users.

Demographic and Psychographic Variation: AI personalization exhibits varying acceptance and impact across user segments. Younger, tech-savvy professionals (22–29) are high adopters, visually oriented and open to data sharing. Older, efficiency-focused professionals prioritize utility over novelty and engage cautiously. Students and budget-conscious users respond mainly to

personalized deals, while privacy-conscious, tech-skeptical shoppers prefer traditional methods. Personalization strategies should align with these demographics—emphasizing visuals and deals for younger users and efficiency and clear utility for older professionals

Loyalty and Retention Dynamics: AI personalization influences long-term customer loyalty through consistent, relevant recommendations that build trust, seamless integration within app workflows that enhance stickiness, and personalized deal notifications that strengthen platform preference. However, factors like service reliability, competitive pricing, and core usability often outweigh personalization for some user segments.

Behavior adoption model intersection with personalization:

A behavior adoption model helps explain why people start using new things—like quick commerce (Q-commerce) platforms—by understanding what goes on in their minds before making a decision. The most well-known of these is the Theory of Planned Behavior (TPB), which breaks down consumer decision-making into three main parts: Attitude, Subjective Norms, and Perceived Behavioral Control.

The Behavior Adoption Model explains how consumers decide to adopt new behaviors—such as using a quick commerce (Q-commerce) app—based on three key factors: attitude, subjective norms, and perceived behavioral control. Attitude reflects how positively or negatively a consumer feels about trying something new; for instance, if shoppers view Q-commerce as fast and convenient, they are more likely to have a favorable attitude toward using it. Subjective norms involve social influence—when friends, family, or society widely use quick commerce, individuals feel motivated or pressured to follow suit. Perceived behavioral control refers to how easily consumers believe they can use the platform; a user-friendly app with a smooth ordering process enhances this sense of control. When these three elements align—positive attitude, social reinforcement, and ease of use—consumers are highly likely to adopt Q-commerce platforms. Personalization strengthens all three dimensions by tailoring the shopping experience to individual needs through AI-driven recommendations, targeted offers, and customized content. This makes consumers feel recognized and valued, boosting satisfaction and loyalty, while also simplifying decision-making by showing only relevant products and reducing choice overload. Moreover, features like "Buy it now and get it in 10 minutes!" shorten the path from desire to purchase, encouraging impulse buying. Social proof cues such as "People in your neighborhood also bought…" reinforce norms, while easy navigation, instant reordering, and tailored shortcuts enhance perceived control—ultimately increasing both adoption and engagement with Q-commerce platforms.

D. *Findings*

AI personalization has shifted from being a convenience tool to a driver of predictive consumption, where algorithms anticipate user needs before they are expressed. Features like restock reminders, curated lists, and dynamic homepages reflect a move from reactive to proactive shopping, fostering a growing dependency on AI for decision-making. Across demographics, users value personalization more for its speed, ease, and reduced cognitive effort than for emotional novelty, which fades quickly. Trust in AI operates conditionally—it strengthens with relevance and transparency but collapses after invasive or poor experiences, making it a continuously earned factor. Personalization now merges impulse and planned purchases through smart lists and contextual reminders, creating a hybrid of routine and spontaneity. Adoption differences stem less from age and more from cognitive comfort with automation, distinguishing between automation trust and automation anxiety. However, over-personalization risks undermining user autonomy, as excessive familiarity can feel intrusive and manipulative. Ultimately, while personalization enhances engagement, long-term loyalty depends equally on platform reliability, stock accuracy, and transparent pricing, showing

that functional excellence must support algorithmic intelligence.

E. *Suggestions for Quick Commerce Platforms*

AI personalization must evolve from simple recommendation engines to relationship systems that understand user intent and context — recognizing, for instance, when someone is restocking versus impulse shopping — and adapting tone, interface, and suggestions accordingly. Platforms should integrate dynamic trust signals like "Data processed locally" or "Based on last 3 orders" to create micro-moments of transparency. Giving users control through dual-persona modes — an "Assist Mode" for deep personalization and a "Privacy Mode" for minimal data use — can balance convenience with autonomy. Personalization should become contextual rather than cumulative, focusing on real-time factors such as time, device, and recent activity to stay relevant. Humanized language and empathetic prompts can make AI interactions feel more natural and supportive, while built-in AI literacy features, such as short tooltips explaining recommendations, can reduce privacy anxiety. Design clarity should complement algorithmic precision by avoiding cluttered, hyper-optimized interfaces. Finally, in Tier-2 markets, emphasizing security assurances and relatable value over technical jargon helps strengthen trust and bridge digital literacy gaps.

F. *Ethical Considerations*

Ethical personalization requires moving beyond static opt-ins toward informed, continuous consent, allowing users to revise preferences as they better understand how personalization works. Transparency must extend to data inference, with platforms clearly indicating when AI is inferring behaviors rather than recalling shared information to maintain trust. Systems should focus on cognitive nudging that supports user decisions without slipping into manipulation through tactics like urgency framing or dark nudges. Privacy standards must be consistent across market tiers, ensuring Tier-2 consumers, who may have lower digital literacy, receive equal clarity about data use. A principle of data minimalism should guide collection — only gathering what directly improves personalization and avoiding secondary use without explicit consent. Finally, algorithmic accountability should be upheld through human oversight panels or ethics boards that regularly audit fairness, data practices, and user grievances.

VII. CONCLUSION

The study finds that AI-driven personalization in quick commerce significantly enhances customer experience by improving convenience, encouraging impulse purchases, and increasing user engagement.
H1 is **accepted** as personalization strongly influences impulsive buying through attractive visuals and contextual nudges.
H2 is **accepted** since AI recommendations reduce decision fatigue and improve perceived convenience.
H3 is **accepted** as personalized interactions increase app visit frequency, loyalty, and engagement.
Overall, AI personalization serves as both a functional and emotional driver, shaping consumer trust and satisfaction. However, its sustained success depends on maintaining transparency, preventing over-personalization, and ensuring ethical data use. Future personalization should focus on being **context-aware, user-centric, and trust-driven** to strengthen long-term customer relationships.

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