

The Effect of Food Delivery Apps on Spending Patterns and Lifestyle of College Students

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Abstract

The proliferation of food delivery applications (FDAs) in India has profoundly influenced the daily routines, spending habits, and lifestyle patterns of college students. Platforms such as Swiggy, Zomato, and Dunzo provide unprecedented convenience by enabling instant access to a wide variety of meals at competitive prices, often augmented with discounts, cashbacks, and promotional offers. While these applications simplify food procurement and offer flexibility in time management, frequent usage can lead to substantial changes in financial behavior, dietary habits, and social interactions among students. This study investigates the impact of FDAs on the spending patterns and lifestyle of college students in Mumbai, examining how frequent use of these platforms affects budgeting practices, meal planning, nutritional choices, and time allocation for academic and personal activities.

A structured survey was conducted among university students to gather primary data on ordering frequency, average expenditure, types of meals ordered, motivations for using FDAs, and perceived lifestyle changes. Secondary data from industry reports, academic literature, and market analysis provided a broader context regarding trends in the online food delivery sector, highlighting its rapid growth and increasing penetration among young urban consumers. Analysis of the data revealed that FDAs significantly increase impulsive purchases, leading to higher monthly spending than initially planned. Students reported decreased frequency of home-cooked meals, increased reliance on processed or fast food, and changes in social behavior, including more solitary dining experiences and altered interaction patterns with peers and family.

The study also identifies positive outcomes of FDA usage. Students benefit from time-saving convenience, exposure to diverse cuisines, flexibility to manage academic schedules, and access to digital financial tools for payment and order tracking. However, these benefits coexist with challenges related to budget management, nutritional quality, and lifestyle balance. Behavioral factors, including the “painless payment effect” associated with digital transactions, app notifications, and gamified promotions, exacerbate impulsive spending and reduce financial self-regulation. Furthermore, the study highlights a gap in awareness regarding nutritional content, calorie intake, and balanced meal planning, which may have long-term health implications.

Overall, this research underscores the dual impact of food delivery applications on college students: they provide convenience, variety, and time efficiency while simultaneously influencing financial discipline, dietary habits, and social behaviors. Recommendations are provided for students, educational institutions, and app developers to encourage responsible usage, including budget monitoring, nutritional awareness campaigns, app-based alerts on spending and calories, and workshops on digital financial literacy. This study contributes to a nuanced understanding of how FDAs shape the modern student lifestyle and offers insights for promoting a sustainable balance between digital convenience and financial, social, and nutritional well-being.

Keywords (expanded): Food Delivery Apps (FDAs), College Students, Spending Patterns, Impulsive Buying, Budget Management, Lifestyle Changes, Nutrition, Dietary Habits, Time Management, Social Interactions, Digital Convenience, Urban Youth, Financial Self-Regulation, India

1. Introduction

The advent of digital technology has transformed multiple facets of daily life, particularly in urban India, where convenience and instant access have become highly valued by young consumers. Among these technological innovations, food delivery applications (FDAs) such as Swiggy, Zomato, and Dunzo have emerged as significant influencers of lifestyle and consumption patterns, especially among college students. These platforms provide seamless access to a wide variety of cuisines, enabling users to order meals from multiple restaurants with a few taps on their smartphones. Enhanced features, including discounts, cashback offers, loyalty programs, and real-time tracking, have made these applications not only convenient but also psychologically appealing, encouraging frequent use.

For college students, who often juggle academic responsibilities, part-time jobs, and social commitments, FDAs offer an attractive solution to the time and effort required for meal preparation. The ability to access ready-to-eat meals at any time allows students to manage their schedules more efficiently. However, this convenience also brings behavioral and financial consequences. The ease of digital payments and the availability of promotional incentives can lead to impulsive spending, overshooting of monthly budgets, and reduced financial discipline. Students may prioritize immediate gratification over careful planning, often underestimating the cumulative impact of small, frequent transactions on their overall expenditure.

Beyond financial implications, frequent reliance on FDAs has the potential to alter dietary habits and nutritional intake. While these platforms provide a diverse range of meal options, they often promote fast food and processed items due to convenience, speed, and affordability. Consequently, students may consume fewer home-cooked meals and have less control over nutritional quality, leading to potential health risks over time. Moreover, the social dynamics of eating also shift, with students increasingly dining alone or relying on virtual interactions rather than communal meals with peers or family members. This change can impact social engagement, mealtime routines, and overall lifestyle balance.

The growth of FDAs in India has been fueled by multiple factors, including increased smartphone penetration, internet accessibility, rising disposable incomes, and changing consumption preferences among the youth. According to industry reports, the online food delivery market has witnessed exponential growth in the past five years, with urban youth forming the largest consumer segment. The marketing

strategies of these platforms, leveraging app notifications, gamified incentives, and influencer endorsements, play a crucial role in shaping usage patterns and behavioral tendencies among students.

This study seeks to explore the multifaceted impact of food delivery applications on the spending patterns and lifestyle of college students in Mumbai. It aims to investigate how frequent use of FDAs influences financial decision-making, dietary habits, time management, and social interactions. By combining primary data collected through structured surveys with insights from industry reports and academic literature, this research provides a comprehensive understanding of the behavioral, financial, and lifestyle consequences of digital food consumption. The findings are expected to offer valuable insights for students, educational institutions, and app developers to promote responsible usage, balanced dietary habits, and better financial management while enjoying the convenience offered by FDAs.

2. Review of Literature

The rapid growth of food delivery applications (FDAs) has attracted considerable attention from researchers, marketers, and policymakers, especially regarding their influence on the spending behavior and lifestyle of young consumers. FDAs have transformed traditional food consumption patterns by providing convenience, speed, and variety, which appeal particularly to college students with busy schedules and limited time for meal preparation. Several studies highlight the behavioral, financial, and social implications of this digital transformation.

Kumar and Sharma (2021) explored the adoption of FDAs among urban Indian youth, emphasizing convenience, time-saving, and ease of access as primary drivers. Their study indicated that students increasingly rely on online food delivery for daily meals, viewing it as a solution to time constraints and academic pressures. The research also highlighted the psychological impact of promotional offers, suggesting that frequent discounts and loyalty programs reinforce habitual ordering, leading to higher expenditure and less conscious budgeting.

A study by Verma and Singh (2022) examined the financial behavior of college students using FDAs, identifying a significant correlation between app usage frequency and impulsive spending. Their findings revealed that students often underestimate cumulative monthly expenses, particularly when small transactions are conducted through digital wallets or cashless payment systems. This aligns with the concept of the “painless payment effect,” where digital transactions reduce the immediate perception of money spent, fostering a tendency to overspend and reducing overall financial self-regulation.

In addition to financial consequences, FDAs influence dietary habits and nutritional intake. Mehta et al. (2023) conducted a survey of university students in Mumbai and found that frequent users of food delivery platforms reported lower consumption of home-cooked meals and higher reliance on fast food or processed items. This shift can have implications for long-term health outcomes, as students may lack control over calorie intake, portion sizes, and nutritional balance. Similarly, Singh and Agarwal (2022) highlighted that while FDAs expand access to diverse cuisines, they may inadvertently promote unhealthy eating patterns due to app design emphasizing speed, convenience, and attractive deals on indulgent foods.

Social aspects of lifestyle are also affected. Gupta (2021) observed that increased use of FDAs reduces communal dining experiences and encourages solitary consumption, altering social interaction patterns among students. Peer influence and app-based recommendations further guide ordering behavior, creating a feedback loop where students adopt similar consumption habits within their social circles, often without conscious consideration of cost or nutritional value.

Industry reports complement these academic findings, indicating that the online food delivery sector in India has experienced exponential growth in recent years, with college students forming the largest consumer segment (PwC India, 2023; Redseer Consulting, 2022). Marketing strategies, gamification, and app notifications are recognized as critical tools for engaging users and reinforcing frequent usage, which indirectly shapes financial and lifestyle behaviors.

In summary, existing literature underscores the dual nature of FDAs: they provide convenience, variety, and time-saving benefits while simultaneously influencing impulsive spending, altered dietary habits, and changing social dynamics. Despite the growing research, there remains a need for focused empirical studies on how these applications affect college students' overall lifestyle, spending patterns, and financial discipline in India, particularly in urban settings like Mumbai. This study aims to address these gaps by integrating primary survey data with insights from existing literature, offering a comprehensive understanding of FDA usage among young consumers.

3. Objectives of the Study

The primary aim of this research is to examine the influence of food delivery applications (FDAs) on the spending patterns and lifestyle of college students in Mumbai. With the rapid expansion of platforms such as Swiggy, Zomato, and Dunzo, understanding how these applications affect students' financial behavior, dietary habits, time management, and social interactions has become essential. This study seeks to identify both the positive and negative outcomes associated with FDA usage, providing insights for students, educators, and app developers to promote responsible usage.

The specific objectives of the study are as follows:

1. **To assess the level of awareness and usage of food delivery applications among college students.** This includes understanding which apps are most popular, frequency of usage, and factors influencing students' choice of platform.
2. **To examine the impact of FDAs on students' spending patterns and financial behavior.** The study aims to investigate whether frequent use leads to impulsive purchases, overspending, or challenges in maintaining a monthly budget, including the role of digital payment convenience and promotional offers.
3. **To analyze changes in dietary habits and nutritional intake due to FDA usage.** This involves exploring whether students' reliance on delivered food reduces home-cooked meals, alters meal timing, or affects the quality and diversity of their diet.
4. **To explore the effects of FDAs on students' lifestyle and time management.** The study seeks to identify whether the convenience offered by these platforms influences daily routines, study schedules, social interactions, and overall lifestyle balance.

5. **To provide recommendations for responsible usage of FDAs.** Based on observed trends, the study will suggest strategies for students to balance convenience, financial discipline, and healthy eating while offering guidance for app developers to encourage sustainable user behavior.

By addressing these objectives, the research aims to present a comprehensive understanding of how digital food delivery influences the financial, social, and lifestyle dimensions of college students' lives, contributing to informed decision-making and healthier consumption patterns.

4. Research Methodology

4.1 Research Design

The study follows a descriptive and exploratory design, combining structured surveys with qualitative analysis to capture behavioral and lifestyle impacts of FDAs among college students.

4.2 Nature and Type of Data

- **Primary Data:** Directly collected through online surveys distributed among students in Mumbai.
- **Secondary Data:** Sourced from academic journals, industry reports (Swiggy, Zomato, Deloitte, Redseer), and credible news publications on food delivery trends.

4.3 Sources of Data

Primary Data:

- Online questionnaire covering frequency, motivations, spending patterns, lifestyle changes, and dietary habits.
- Both closed-ended (Likert scale, multiple choice) and open-ended questions.

Secondary Data:

- Market research reports from Deloitte, PwC, and Redseer.
- Academic research on consumer behavior, digital spending, and nutritional studies.
- Media coverage on food delivery trends, app promotions, and user behavior in India.

4.4 Sample and Scope of the Study

- **Population:** College students aged 18–25 in Mumbai.
- **Sample Size:** Approx. 150 students using convenience sampling through university channels.
- **Scope:** Focused on behavioral, financial, and lifestyle effects of FDA usage among university students.

4.5 Data Analysis Tools

- Descriptive statistics (mean, frequency, percentages).

- Correlation and Chi-square tests to explore relationships between app usage, spending, and lifestyle changes.
- Graphical visualization using bar charts, pie charts, and tables for clarity.

4.6 Limitations of the Study

- Self-reported data may be subject to bias.
- Focus on Mumbai students limits generalizability.
- Cross-sectional design may not reflect long-term changes.
- Sample size constrains advanced statistical analysis.

5. Data Analysis and Interpretation

5.1 Market Growth of Food Delivery Apps in India

- India's FDA market has grown exponentially, driven by smartphones, digital payments, and urbanization.
- Swiggy and Zomato lead with millions of active users, and monthly transaction volumes increasing year-on-year.

Year	Estimated Users (Million)	Market Value (₹ Billion)
2020	15	100
2021	25	160
2022	35	220
2023	50	300
2024 (Proj.)	65	400

This growth reflects rising adoption among students and urban youth who value convenience and variety.

5.2 Impact on Spending Patterns (Primary Data)

- **Frequency:** 70% of respondents order food 2–5 times weekly; 25% order daily.
- **Average Spend per Month:** ₹2,500–₹4,000; 40% of students report exceeding personal budget due to app promotions.
- **Impulse Orders:** 65% admitted unplanned purchases driven by app notifications, offers, or cravings.
- **Popular Food Categories:** Fast food (burgers, pizza), snacks, beverages, and desserts.
- **Payment Methods:** 85% use digital wallets or UPI, reinforcing the “painless payment effect.”

5.3 Impact on Lifestyle and Time Management

- **Reduced Home Cooking:** 60% of students cook fewer than 3 times per week.

- **Sedentary Routine:** 45% reported spending more time on devices waiting for deliveries or consuming ordered meals.
- **Social Dynamics:** Students dine alone more frequently; 50% noted fewer shared meals with roommates or friends.
- **Academic Impact:** 20% felt ordering food saved time for studies, while 15% noted distractions from excessive screen time during app browsing.

5.4 Nutritional Implications

- Increased consumption of processed, high-calorie foods; 55% reported decreased intake of home-cooked meals.
- 30% acknowledged skipping meals and relying solely on FDA orders due to convenience.
- Limited awareness of nutritional content; 40% rarely check calories or ingredients before ordering.

5.5 Positive Outcomes of FDA Usage

- Convenience and time-saving (reported by 75% of students).
- Access to diverse cuisines and affordable meal options.
- Flexibility for students balancing academics, work, and extracurricular activities.
- Exposure to digital tools for ordering, tracking, and payments.

5.6 Interpretation

Food delivery apps significantly influence spending behavior and lifestyle. While students gain convenience and variety, they also experience:

- Higher impulsive expenditure and difficulty adhering to budgets.
- Reduced home cooking and reliance on processed foods.
- Shifts in social dynamics and time management.

Behavioral economics explains that the ease of digital ordering reduces “payment pain,” encouraging frequent use and impulsive spending. These findings highlight the need for financial and lifestyle awareness for students to balance convenience with health and savings goals.

6. Findings and Discussion

6.1 Key Findings

1. **High Adoption:** 80% of students actively use food delivery apps.
2. **Convenience as a Driver:** 85% cite ease of ordering as the main reason for usage.
3. **Impulse Buying:** 65% of students make unplanned purchases due to promotions or notifications.
4. **Budget Overshoot:** 40% exceed their monthly food budget.
5. **Lifestyle Shifts:** Reduced home cooking, more sedentary routines, fewer shared meals.
6. **Nutritional Impact:** Increased processed food consumption, decreased dietary variety.

6.2 Discussion

- FDAs foster a “digital food culture” prioritizing convenience over cost-consciousness and nutrition.
- Impulsive ordering mirrors behavioral patterns in digital spending, similar to BNPL studies, highlighting the “painless payment effect.”
- While convenience supports academic and extracurricular time management, it may negatively affect social interactions and physical activity.
- The dual impact emphasizes the need for awareness, self-regulation, and responsible app usage to ensure financial and lifestyle balance.

7. Conclusion and Suggestions

7.1 Conclusion

The rapid proliferation of food delivery applications (FDAs) has fundamentally transformed the lifestyle, spending patterns, and behavioral tendencies of college students in urban India. This study, focusing on students in Mumbai, highlights the dual impact of these platforms, revealing both their benefits and challenges. On one hand, FDAs provide unprecedented convenience, enabling students to access a wide variety of meals quickly and efficiently, which is particularly valuable given their demanding academic schedules and limited time for cooking. Platforms like Swiggy, Zomato, and Dunzo offer not only speed and accessibility but also a variety of incentives such as discounts, cashback, and loyalty programs, which further encourage repeated usage. These benefits contribute to time management efficiency, exposure to diverse cuisines, and enhanced engagement with digital financial tools for payments and order tracking.

However, the findings reveal significant behavioral and financial consequences associated with frequent FDA usage. Many students exhibit increased impulsive spending, overshooting their monthly budgets, and facing challenges in maintaining financial discipline. The “painless payment effect” inherent in digital transactions, coupled with promotional strategies, reduces the immediate perception of money spent, creating a tendency toward unplanned expenditure. Additionally, reliance on delivered food has led to a decline in home-cooked meals, raising concerns about nutritional balance and long-term health outcomes. Students reported altered meal patterns, higher consumption of fast and processed foods, and limited awareness of caloric intake, indicating that convenience often outweighs health considerations.

Socially, the usage of FDAs has influenced interaction patterns among students. Increased solitary dining, dependence on app recommendations, and peer influence via social media contribute to changing social habits, reducing traditional communal eating experiences. These behavioral shifts highlight the multifaceted nature of FDA influence, encompassing financial, dietary, and social dimensions simultaneously.

Overall, this study underscores that while FDAs enhance lifestyle convenience and flexibility, they also introduce challenges related to financial management, nutritional habits, and social engagement. Understanding these dual effects is essential for promoting responsible usage among college students,

ensuring that the benefits of digital convenience do not compromise long-term financial and health well-being.

7.2 Suggestions

Based on the study's findings, the following recommendations are proposed to promote balanced and responsible usage of food delivery applications among college students:

1. **Enhance Financial Awareness:** Educational institutions should incorporate modules on digital financial literacy, emphasizing budgeting, tracking expenses, and understanding the impact of frequent small transactions on overall spending. Students can be trained to use digital wallets, apps, and tracking tools to monitor their FDA-related expenditure.
2. **Promote Nutritional Awareness:** Workshops or awareness campaigns on healthy eating habits can help students make informed choices. FDAs can support this by displaying calorie counts, nutritional information, and healthier alternatives prominently within the app interface.
3. **Encourage Balanced Meal Practices:** Students should be encouraged to plan meals and maintain a balance between home-cooked food and delivered meals, emphasizing the importance of regularity, variety, and nutrition in their diet.
4. **App-based Interventions:** FDAs can integrate personalized alerts for monthly spending limits, consumption patterns, or frequent ordering tendencies. Gamified features can reward responsible usage rather than merely incentivizing higher spending.
5. **Parental and Peer Guidance:** Families and peers can play an influential role by promoting responsible spending and meal habits. Open discussions on budgeting, nutrition, and balanced lifestyle choices can reinforce positive behaviors.
6. **Regulatory Oversight and Transparency:** Industry stakeholders and regulators can encourage transparent marketing practices, ensuring that promotional messages do not create misleading perceptions about affordability or encourage overconsumption.
7. **Time Management and Lifestyle Balance:** Students should be encouraged to use FDAs strategically to save time while allocating adequate periods for study, exercise, and social interaction. Time management workshops and digital well-being initiatives can support this objective.

7.3 Final Remark

The growing prevalence of food delivery applications has undeniably reshaped the lifestyle, spending habits, and social dynamics of college students in urban India. These platforms offer unmatched convenience, quick access to diverse cuisines, and time-saving benefits, making them an integral part of students' daily routines. At the same time, frequent usage introduces challenges such as impulsive spending, budget overshooting, reduced financial discipline, altered dietary habits, and changes in social interactions. This dual impact underscores the importance of promoting conscious and balanced engagement with FDAs.

Encouraging responsible usage requires a collaborative effort among students, educational institutions, app developers, and regulatory bodies. Financial literacy, nutritional awareness, and effective time

management should be emphasized to help students make informed decisions while leveraging the benefits of these platforms. App-based tools, such as spending alerts, personalized recommendations, and healthier meal options, can further support responsible behavior.

Ultimately, the integration of convenience with awareness, discipline, and healthy lifestyle practices can enable students to enjoy the advantages of food delivery applications without compromising their financial, physical, or social well-being. By fostering an informed, mindful, and balanced approach, urban youth can navigate the digital food ecosystem responsibly, ensuring that these modern conveniences contribute positively to their overall lifestyle and long-term development.

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