

Adoption of Online Food Ordering Platforms: A Study on Consumer Behavior and Brand Influence of Swiggy and Zomato

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Abstract:

The swift advancement of digital technologies alongside the evolving lifestyles of consumers has profoundly reshaped the food service sector, resulting in the extensive utilization of online food ordering platforms. This review manuscript seeks to investigate the principal determinants affecting the acceptance and expansion of these platforms, emphasizing consumer behavior, technological innovations, and branding methodologies. By synthesizing knowledge from prevailing literature and research concerning notable platforms like Swiggy and Zomato, the manuscript scrutinizes essential motivators such as convenience, pricing strategies, service excellence, user engagement, and promotional initiatives. Furthermore, it delves into the influence of trust, security, and social dynamics in molding consumer perceptions and preferences. Through a thorough examination of these variables, this manuscript endeavors to furnish a more profound comprehension of the mechanisms underlying consumer adoption and retention within the online food delivery sector. The conclusions underscore potential avenues for platforms to refine their strategies to align with the shifting expectations of consumers and uphold a competitive edge in an increasingly crowded marketplace.

Keywords: Online food ordering, Consumer behavior, Adoption factors, Digital platforms, Branding strategies, User experience, Customer retention

1. INTRODUCTION

The Online Food Delivery sector in India is anticipated to attain a revenue of US\$ 43.78 billion by the year 2024, accompanied by an expected compound annual growth rate (CAGR 2024-2029) of 15.98%. The Meal Delivery sector is similarly experiencing growth, with the user base in India projected to reach 351.2 million by 2029. User penetration within this domain is forecasted to be 18.3% in 2024. The accelerated expansion of India's online food delivery sector is being propelled by the burgeoning demand for convenience and the extensive array of culinary options accessible to consumers.

India, renowned for its heterogeneous cuisine and profound gastronomic heritage, has experienced a marked transformation in the food industry in recent years. The Meal Delivery sector in India has been gaining traction due to the escalating demand for convenience and time-efficient alternatives.

The Meal Delivery sector in India has flourished as a consequence of evolving lifestyles and consumer preferences. With the proliferation of nuclear families and the growing number of working professionals, individuals are seeking expedient and uncomplicated meal solutions. The younger demographic, in

particular, exhibits a heightened propensity for exploring new culinary experiences and experimenting with diverse food offerings. Moreover, the appetite for healthy and organic food alternatives has markedly increased in recent years. The Meal Delivery sector in India has observed a notable influx of participants entering the market. The

competitive landscape has intensified, as companies provide a diverse range of options including meal kits, ready-to-eat meals, and subscription-based services. The advancement of technology has also been instrumental in the expansion of the Meal Delivery sector in India. Online ordering platforms and mobile applications have facilitated the process for customers to procure food and monitor their deliveries. The integration of artificial intelligence and machine learning has further enabled companies to tailor their offerings and enhance the customer experience.

India's multifaceted culture and culinary practices have precipitated the emergence of region-specific meal delivery services. Companies are increasingly providing traditional and authentic regional cuisines to satisfy local palates. The rise of home chefs and small-scale food enterprises has also played a pivotal role in the growth of the Meal Delivery sector in India. These small-scale ventures offer distinctive and specialized food options that are often absent in mainstream dining establishments. India's burgeoning economy and escalating urbanization have contributed to the ascendance of the middle class, who are inclined to invest more in food and lifestyle choices. The augmentation of disposable income and the proliferation of e-commerce have streamlined the process for individuals to order food online. The COVID-19 pandemic has also significantly influenced the expansion of the Meal Delivery sector in India. The global health crisis has served as a significant impetus for the expansion of digital food ordering platforms, as government-imposed lockdowns and social distancing protocols necessitated that consumers depend on these services (Mohamad et al., 2020). With individuals confined indoors and restaurants shuttered, the demand for home delivery services has surged markedly. In conclusion, the Meal Delivery sector in India has been experiencing rapid growth as a result of shifting consumer preferences, technological innovations, and the rise of region-specific culinary options.

2. OBJECTIVES

- To analyze the key factors influencing consumer adoption of online food ordering platforms.
- To understand the contribution of prominent key players in the growth of the industry.

3. RESEARCH METHODOLOGY

1. **Research Approach:** The research methodology employed in this investigation encompassed a comprehensive examination of the extant literature concerning the influence of consumer perception on online food ordering platforms. The methodological framework adopted was qualitative in nature, incorporating a critical analysis of scholarly articles, academic texts, and relevant reports.
2. **Literature search:** The investigation into pertinent scholarly literature necessitated the employment of academic databases, including Google Scholar, Scopus, and Web of Science. The inquiry employed a synthesis of terminologies such as “online food ordering platforms, consumer perception & brand influence.”
3. **Inclusion Criteria:** The criteria for inclusion in the studies consisted of scholarly articles and reports that have undergone peer review, published within the timeframe of 2013 to 2024, authored in the English language, and that concentrated on the influence of consumer perception and adoption of online food ordering platforms.

4. **Data Organization and Presentation:** The information extracted from the chosen studies was systematically presented to facilitate a succinct and comprehensible summary of the results.
5. **Data Analysis and Synthesis:** The outcomes obtained from a comprehensive set of empirical studies examining the nexus between brand influence and consumer behavior within the context of online food ordering services, particularly Swiggy and Zomato, were meticulously scrutinized and assessed. This methodological approach entailed not only the synthesis of findings but also the discernment of prevalent themes, patterns, and discrepancies across the various investigations. By employing this strategy, the research sought to cultivate an in-depth comprehension of the manner in which brand influence shapes critical dimensions of consumer behavior and the utilization of these platforms.

4. CONCEPTUAL FRAMEWORK

4.1 Factors affecting the rise of Online food ordering platforms

The determinants impacting the sustained utilization of online food delivery platforms among consumers in India encompass convenience, rapidity, trustworthiness, customer satisfaction, and intentions for continued usage. The research underscores the critical importance of rapidity, convenience, and trustworthiness in augmenting customer satisfaction and promoting retention (Arnab Chakraborty,2024). The determinants affecting the adoption of online food ordering platforms encompass automobile ownership, engagement with social media, and the utilization of online resources pertinent to food purchasing. The investigation revealed that consumers who predominantly depend on online platforms for their food acquisitions exhibit a heightened propensity to procure Home Meal Replacement (HMR) products (Jina Yu,2023). The determinants influencing the utilization of online food ordering platforms, as elucidated in the research, encompass time-saving orientation, maintenance of hygiene, quality of food, quality of electronic services, and readiness in technology, all of which exert a favorable effect on the online food delivery experience. (Arora Poonam, 2022).

The determinants that affect the utilization of online food ordering platforms, as elucidated in the study, encompass reference groups, favorable online reviews, perceived advantages, and awareness of food safety. Among these determinants, perceived advantages exert the most pronounced influence on consumer behavior regarding online food delivery ordering. Consumers are drawn to online food delivery services owing to the intuitive interface, extensive selection of options, the convenience of ordering at any time and from any location, in addition to the provision of discounts, rewards, and cashback incentives(Sylvia Nabila Azwa Ambad,2022). Among these determinants, utility was deemed the most pivotal factor influencing consumers' propensity to engage with online food ordering and delivery services. These findings imply that consumers are motivated by the practicality and convenience presented by such platforms, underscoring the significance of user-centric interfaces and pleasurable experiences to promote persistent engagement. The study determined that elements such as utility, accessibility, and consumer satisfaction exert substantial influence on consumers' intentions to utilize online food ordering and delivery services. Within these elements, utility was recognized as the most critical factor impacting consumers' intentions to procure food through online food ordering and delivery services. (Nur Amanina Idris ,2021)

Furthermore, the elements of information quality, perceived comparability, and perceived usefulness serve as indirect determinants impacting the efficacy of online food delivery services. An in-depth comprehension of these determinants is imperative for enterprises to address the evolving demands of consumers and to enhance the comprehensive experience associated with online food ordering platforms.

The factors that directly influence the efficacy of online food delivery services, as delineated in the study, comprise convenience motivation, service, purchase safety and security, purchase intention, delivery experience, price value, and the quality of the delivered food. The indirect determinants taken into account in the study include information quality, perceived comparability, and perceived usefulness in the context of online food delivery services (Satinder Kumar, 2022).

The determinants impacting food ordering platforms within the context of Indian culture, as articulated in the study, encompass personal innovativeness, economic values, aesthetic design, perceived enjoyment, and attributes of convenience. The study underscores the significance of perceived usefulness, user-friendliness, and the fulfilment of customer expectations in the formulation of online food delivery services. The studies also elucidates the pivotal role of personal innovativeness, economic values, aesthetic design, perceived enjoyment, and attributes of convenience in fostering a positive attitude toward online grocery shopping among Indian consumers (Ashish Kumar Singh, 2021).

The elements that affect the utilization of online food ordering platforms encompass time-saving orientation, maintenance of hygiene, high-quality food, superior e-service quality, and technological readiness, all of which contribute positively to the overall experience. In contrast, apprehensions regarding privacy and security, in addition to perceived threats, exert a deleterious influence on the experience associated with food delivery platforms (Arora Poonam, 2022).

The determinants influencing the sustained intention of consumers to utilize online food delivery platforms, as indicated by the research findings, encompass the quality-of-service personnel, the overall quality of the platform, and the consistency of content. These determinants exert a favorable influence on user trust and satisfaction, thereby facilitating ongoing engagement with the platform. The findings revealed that the quality of service personnel, platform quality, and content consistency have a substantial effect on the trust users place in the platform, their overall satisfaction, and their intentions to maintain continuous usage, thereby accentuating the necessity for OFD platforms to prioritize the enhancement of service quality, the assurance of information consistency, and the establishment of trust with consumers to foster ongoing adoption (Junbin Wang, 2021).

Elements that influence the utilization of online food ordering platforms in Delhi NCR encompass convenience, dependability, time efficiency for individuals with demanding schedules, and the aspiration for an enjoyable dining experience within the comfort of their homes. Furthermore, the research article investigates the impact of critical factors on Online Food Ordering Services, with the objective of comprehending the influence of diverse elements on the online food ordering market in India, which is anticipated to witness substantial growth by the year 2023 (Arpita Srivastava, 2022).

4.2 The Challenges faced by Online Food Ordering Platforms

Suboptimal website design and functionality may obstruct user experience, culminating in dissatisfaction. Challenges such as discrepancies in food orders and delays in delivery are prevalent, thereby necessitating enhancements in platform architecture and logistical frameworks to augment user satisfaction and trust (Paulose, 2024) (Zhang et al., 2017). Online food delivery platforms encounter significant demand and uncertainty, particularly with respect to food preparation and delivery timeframes. These challenges are exacerbated by the imperative for punctual deliveries, which necessitate the implementation of sophisticated algorithms and strategic frameworks for effective management (Zheng et al., 2023) ("Solving Stochastic Online Food Delivery Problem via Iterated Greedy Algorithm with Decomposition-Based Strategy", 2023).

Users frequently scrutinize the credibility of online meal ordering applications, which can adversely affect

their trust in these platforms. Elements such as the diversity of available restaurants, minimal delivery fees, and aesthetically pleasing interfaces impact user preferences; however, concerns regarding information organization and navigability remain persistent (Zhang et al., 2017).

The establishment of consumer trust is vital for the success of online food ordering platforms. This process entails ensuring transparency, personalizing user interactions, and delivering reliable service to fulfill consumer expectations (Goffe et al., 2021). Such innovations encompass improved order precision, data-driven analytical insights, and increased revenue generation for restaurants (Sykimte, 2023). The expansion of online food delivery encompasses both opportunities and risks for restaurants. While it broadens service capacity and market outreach, it simultaneously introduces challenges related to food quality management and concerns regarding profitability (Tabatabaei et al., 2024).

4.3 The Role of Leading Brands Swiggy and Zomato in Driving the Growth of Online Food Ordering Platforms in India

Zomato's domain authority is significantly enhanced by acquiring backlinks from an extensive array of over 12 million unique domains, inclusive of highly authoritative domains such as gov and edu, thereby facilitating the platform's improved positioning in search engine results. Zomato's revenue generation model encompasses various income streams derived from advertising, sponsored listings of dining establishments, online food procurement, and delivery services, with commission rates fluctuating between 10-15% for online orders, in addition to supplementary charges for delivery services (Ashok Kumar Panigrahi, 2020). Emerging enterprises within the Indian Food & Beverages sector have revolutionized the methodologies by which individuals pursue culinary experiences, transitioning from the traditional practice of physically attending restaurants to the contemporary approach of selecting and engaging with these establishments through digital platforms. - Consumers now possess the capability to effortlessly identify the highest-rated dining venues with minimal effort, thereby enabling them to make well-informed choices and relish gastronomic experiences in the company of their peers and family members (Miss Jyoti Chhabra, 2019).

A critical examination of the dynamics of demand and supply pertaining to food delivery applications such as Zomato and Swiggy within the Indian context, underscoring the necessity for continual enhancements in order to align with the evolving preferences of consumers for sustained success in the marketplace. It elucidates that the demographic of young individuals, specifically those ranging from approximately 15 to 34 years of age, particularly within urban centers characterized by significant traffic congestion and high population density, exhibit a heightened propensity to engage with these applications owing to the convenience they provide as a more expedient option for food delivery (Russian Law Journal, 2022).

That sentiment analysis conducted on Twitter data was utilized to ascertain which food delivery management system exhibits superior performance, specifically between Swiggy and Zomato. - Through the computation of subjectivity and polarity metrics associated with tweets concerning Zomato and Swiggy, this investigation successfully discerned whether the evaluations were characterized as positive, negative, or neutral, thereby facilitating the identification of the more efficacious food delivery system amongst the two (Anand Upadhyay, 2022). Absence of statistically significant correlations between demographic age categories and numerous dimensions of user experience, including usability, diversity of restaurant options, precision of delivery, and overall satisfaction on both Zomato and Swiggy. - Notwithstanding the preponderance of younger participants within the sample, evaluations provided by users exhibited uniformity across varying age demographics, signifying a consistency in user perceptions regarding the two food delivery services (Prayukti, 2024).

An exploratory data analysis and visualization of Zomato restaurant data within the Indian context, emphasizing the expansion and potential of the electronic food service sector. It employs k-means clustering algorithms to analyze the restaurant landscape and their growth trajectory, thereby furnishing insights through visual representation. This analytical framework holds significant implications for the digital marketing sector, facilitating enhanced promotional strategies and the evaluation of revenue trajectories for dining establishments (Praveen Yaragatti ,2019). Swiggy is dedicated to optimizing consumer satisfaction and minimizing delivery durations in order to establish itself as the preeminent entity within the food delivery sector. - The organization's digital interface is designed to elevate the comprehensive food delivery experience for consumers (Kirti Prashar ,2022).

The contemporary patron perceives dining establishments as a comprehensive experience that transcends mere sustenance intake, making choices predicated on accessible data. Patrons exhibit heightened awareness and intentionality in their selections, suggesting that evaluations of restaurants significantly impact their decision-making processes (Vaishnavi Vajjhala ,2021).

A consumer as an individual who acquires goods or services for personal consumption, rather than for resale or production purposes. This fundamental comprehension is pivotal as it establishes the framework for examining consumer inclinations between Zomato and Swiggy. Customer satisfaction is recognized as a crucial determinant affecting consumer preference. It is articulated as a psychological and emotional reaction to the consumption experience, which can stimulate repeat purchases and foster brand allegiance (Mona Verma, 2024).

The comprehensive trajectory of Zomato, a technological start-up, from its foundational phase to its subsequent growth and consolidation stages. It offers an analysis of Zomato's transformation from a modest enterprise to a prominent entity within the food technology sector. Zomato encounters difficulties in international markets attributable to disparate consumer preferences, levels of internet accessibility, and intricate business dynamics. It has responded by capitalizing on social media platforms and contemporary marketing methodologies to bolster its brand presence (Prashant Raman , 2018).

That a significant proportion of participants in the Kancheepuram district utilize the Zomato application and exhibit a high level of satisfaction with the services rendered. This suggests a favorable consumer perception regarding Zomato's service offerings. Participants express contentment with Zomato's punctual delivery service and the security associated with card transactions. These attributes play a substantial role in enhancing overall consumer satisfaction and fostering trust in the application (Kuldeep Singh , 2022).

5. DISCUSSION AND RECOMMENDATION

Consumers exhibit a pronounced appreciation for the capacity to procure food with expediency and convenience from the sanctity of their residences, a phenomenon that holds particular allure in metropolitan regions characterized by frenetic lifestyles (Chakraborty, 2024) (Poonam et al., 2022). The velocity of service emerges as an additional pivotal factor, as expedited delivery times substantially augment customer satisfaction and foster recurrent utilization of the platforms (Chakraborty, 2024). The degree of trust established in the platform and its associated services exerts a considerable influence on consumer proclivities towards engaging with online food delivery services. Such trust is cultivated through dependable service delivery, transparent communication practices, and secure transactional frameworks (Chakraborty, 2024) (Inthong et al., 2022). The simplicity of use and perceived efficacy of the technology represent significant determinants that shape consumer behavior. Platforms that exhibit user-friendliness and facilitate a seamless user experience tend to possess a greater propensity for customer retention

(Inthong et al., 2022) (Idris et al., 2021). Lifestyle determinants, encompassing dietary inclinations and health awareness, also exert an influence on consumer behavior. Individuals who prioritize health may demonstrate a reluctance to order specific categories of food via online platforms, whereas those oriented towards convenience are more inclined to engage with such services (Yu, 2023). Social determinants, including endorsements from acquaintances and favorable online evaluations, can substantially sway consumer choices to utilize online food delivery services (Ambad et al., 2022).

Swiggy and Zomato represent two preeminent entities within India's online food delivery sector, each exhibiting distinct operational methodologies and target demographics. Both platforms have profoundly altered the food delivery paradigm by capitalizing on technological advancements and consumer analytics to accommodate the shifting preferences of their clientele. This examination delves into their market dynamics, consumer inclinations, and competitive methodologies.

Market Share and Consumer Preferences Swiggy commands a more substantial market share relative to Zomato, predominantly attributable to its appealing promotions, discounts, and proficient delivery mechanisms. These elements have rendered Swiggy the favored option for numerous consumers, as evidenced by a survey indicating that Swiggy's market preeminence is linked to its economic viability and expedited delivery services (Vinayagalakshmi, 2023). Conversely, Zomato is acknowledged for its extensive collaborations with restaurants and its international reach. It is frequently associated with a wider array of services, encompassing restaurant reviews and reservations, which amplify its attractiveness to a heterogeneous consumer demographic (Yaragatti, 2019) (Vidani, 2024).

Consumer Demographics and Behavior The principal users of these platforms predominantly consist of young individuals aged between 15-34 years, particularly in urban centers where convenience and time efficiency are paramount due to significant traffic congestion and high population density. A focused study addressing Gen-Z in Ahmedabad indicated that pricing structures, discounts, and promotional strategies considerably affect consumer choices, with Zomato's pricing approaches being especially appealing to this demographic (Vidani, 2024).

User Experience and Satisfaction User experiences across both platforms exhibit a general consistency among various age cohorts, suggesting that factors beyond mere age, such as cultural inclinations and lifestyle choices, may exert a more profound influence on user perceptions (Pandya et al., 2024). Regarding user satisfaction, elements such as pricing, punctual delivery, packaging quality, and platform usability are paramount. Both Swiggy and Zomato are persistently enhancing these dimensions to improve consumer satisfaction and foster loyalty (Vidani, 2024) (Vidani, 2024).

6. KEY IMPLICATIONS

Online food delivery service providers in India ought to prioritize critical determinants such as efficiency, convenience, and consumer trust in order to augment customer satisfaction and retention, which will ultimately foster greater loyalty among the consumer base.

Entities operating within the online food delivery sector may leverage the findings of this research to concentrate on the enhancement of service quality and the sustenance of customer loyalty as a strategy for achieving sustainable growth within the Indian market. The research underscores the significance of digital platforms in shaping consumer behavior with respect to Home Meal Replacement (HMR) products, indicating that enterprises should bolster their online visibility and marketing tactics to engage consumers who exhibit a preference for online food purchases. This may entail the optimization of websites to ensure user-friendliness and the provision of comprehensive information regarding product ingredients to allevi-

ate health and safety apprehensions.

Entrepreneurs within the food delivery sector can improve business sustainability by strategically promoting their applications to captivate consumers, as well as utilizing the features of their applications to streamline immediate communication and facilitate processes such as payment and food delivery. Restaurants and food delivery platforms should direct their efforts towards refining aspects such as time efficiency, hygiene standards, food quality, e-service quality, and technological preparedness to enrich the online food delivery experience for their clientele.

The research underscores the pivotal role of affirmative online feedback and reference groups in shaping consumer purchasing behavior regarding online food delivery ordering (OFDO), positing that enterprises ought to concentrate on the management and promotion of positive evaluations while harnessing social influence to attract a larger clientele.

The investigation accentuates the considerable influence of perceived advantages, including user-friendly interfaces, diverse options, simplified ordering processes, discounts, rewards, and cashback incentives, on consumer behavior pertaining to OFDO, suggesting that firms within the food delivery sector should prioritize the enhancement of these dimensions to bolster customer adoption and satisfaction.

Comprehending the determinants that affect Generation Z's propensity to utilize online food delivery services enables enterprises and policymakers to refine their offerings and marketing approaches. By emphasizing perceived usefulness, trustworthiness, and time-saving advantages, service providers can augment customer satisfaction and adeptly respond to the preferences of this technologically proficient demographic within the competitive landscape of the post-pandemic market. The study underscores the necessity of fostering trust through transparent communication, secure payment methodologies, and dependable delivery systems. Furthermore, enterprises should prioritize the development of intuitive app interfaces and streamlined order processing to resonate with Generation Z's digitally integrated lifestyles, thereby ultimately fortifying their connections with this consumer segment and enhancing brand appeal.

7. LIMITATIONS AND FUTURE SCOPE

The research methodology implemented in this investigation was based on a comprehensive examination of the extant literature, which necessitates the recognition of certain intrinsic limitations. Firstly, the literature search was restricted solely to publications in the English language, thereby potentially excluding relevant studies published in other languages. Secondly, the criteria for inclusion of studies were confined to peer-reviewed articles and reports released within the temporal framework of 2013 to 2024, which may inadvertently omit substantial studies published outside this specified period. Furthermore, the focus of the study was directed towards the major players such as Swiggy and Zomato, thus potentially overlooking the strategies employed by smaller entities. Finally, the conclusions derived from the studies included in this review may be subject to the influence of publication bias, given that research yielding negative or neutral findings may be less frequently disseminated in comparison to studies presenting positive outcomes.

Future investigations ought to transcend the confines of the present analysis by examining variables such as cultural influences, the effects of social media, and the principles of environmental sustainability to gain a more profound comprehension of Generation Z's perceptions regarding online food delivery services. The exploration of strategies for cultivating trust in light of unfavorable reviews and trust-related concerns, coupled with an examination of the contributions of AI-driven personalized recommendations and advanced delivery tracking systems in facilitating service adoption, could yield significant insights.

Examining the influence of personalized recommendations on the online food delivery experience is essential to ascertain its effects on consumer behavior and satisfaction. Investigating the significance of sustainability practices within online food delivery platforms is crucial to assess how eco-friendly initiatives can augment the overall customer experience and foster loyalty. Examining the influence of trust-enhancement methodologies on consumer purchasing patterns pertaining to online food delivery ordering (OFDO), while addressing the challenges posed by unfavourable customer evaluations and trust-related concerns elucidated in the research. Investigating the contribution of technological innovations, including AI-powered personalized suggestions and advanced delivery monitoring systems, in fostering consumer acceptance of online food delivery services.

8. CONCLUSION

The investigation disclosed that variables such as velocity, convenience, and trust substantially augment customer satisfaction and retention within the online food delivery industry in India. To sustain customer allegiance and promote enduring business advancement, service providers ought to prioritize these components. Consumers who heavily depend on digital platforms exhibit a propensity to acquire more Home Meal Replacement (HMR) products/services; however, individuals with health-oriented inclinations are comparatively less inclined to do so, especially in scenarios involving fresh ingredients. Demographic variables, including gender, age, household composition, and income level, also exert influence over HMR procurement, with males, older adults, and those residing in larger or single-person households exhibiting a higher likelihood of purchase. The research employed Structural Equation Modelling (SEM) to scrutinize consumer behavioural intentions regarding online food ordering in Thailand, underscoring the significance of perceived ease of use, usefulness, and trust. The alignment of task and technology (TTF) was identified as a factor that enhances these perceptions, thereby contributing to elevated consumer engagement and business sustainability. Factors such as time-saving orientation, hygiene, food quality, e-service quality, and technological preparedness positively impacted the online food delivery experience, while concerns regarding privacy and security adversely affected it. Reference groups, favorable online feedback, perceived advantages, and awareness of food safety were also determined to influence consumer conduct, with the perceived advantages of online food delivery operations (OFDO) emerging as the most pivotal factor, enticing customers through convenience, discounts, rewards, and cashback incentives.

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