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Persistence or Reversion? A Pre-, During- and Post-COVID Trend Analysis of Indian Consumers' Shift from Traditional Retail to E-commerce and Quick Commerce for Fast-Moving Consumer Durables (2018–2026)

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Abstract

The outbreak of COVID-19 in March 2020 compelled a large number of Indian households to purchase online for the first time, yet it remains uncertain which of the resulting habits endured. The study examines whether the shift of Indian consumers from traditional retail to e-commerce and quick commerce for fast-moving consumer durables (FMCD) represents persistence or reversion. Using COVID-19 as the anchor event, the study compares three phases – pre-COVID (January 2018 to February 2020), COVID (March 2020 to March 2022) and post-COVID (April 2022 to 2026) – with fast-moving consumer goods (FMCG) as the comparison category. The research is based exclusively on secondary data, and only figures that could be verified against their original or published source have been retained. A geographic segmentation across metros, Tier-1, Tier-2, Tier-3 and rural India is incorporated. The verified evidence indicates persistence and growth in the online share of FMCG, which rose from about 2% of sales in 2019 to 7% nationally in the second quarter of 2026. For durables, the online share of technical consumer goods rose from 27% in 2020 to more than one-third in 2021, and the online share of smartphone shipments rose from 38.4% in 2018 to 48% in 2020 and was 51.7% in the festive quarter of 2024, before falling to 41.9% in the first quarter of 2025. Geographically, online demand has reached smaller towns, with seven in ten online shoppers residing in Tier-2 and smaller cities in 2022, although quick commerce remains concentrated in the largest cities. No verified source reports the channel share of smartphones or electronics by city tier, and the study states this limitation explicitly.

Keywords: COVID-19, E-commerce, Quick Commerce, Traditional Retail, Kirana Stores, Fast-Moving Consumer Durables (FMCD), Consumer Behaviour, Geographic Segmentation, Trend Analysis, India

I. Introduction

The COVID-19 pandemic altered the manner in which Indian households purchase goods within a very short period. Prior to March 2020, electronic commerce accounted for a small proportion of Indian retail, estimated at 5–6% of the retail sector [Nasabi & Sujaya, 2022], and shopping for most households meant a visit to a neighbourhood kirana store or a local retailer. The nationwide lockdowns closed physical stores, redefined delivery workers as essential workers [Kaul, 2026] and gave rise to quick commerce, a model

that promises delivery within 10 to 30 minutes from locally situated dark stores [Satyapal & Yadav, 2023; Ranjekar & Roy, 2023].

Six years after the onset of the pandemic, the central question is no longer whether consumers went online but whether they remained there. The question was framed by Sheth [2020], who asked whether old consumer habits return or die following a disruption. The Indian evidence is uneven. Quick commerce is reported to have surpassed US$ 10 billion in gross merchandise value with over 30 million monthly users [Malhotra, 2026], yet its basket is dominated by groceries and snacks. In a survey of 100 users in Mumbai and Navi Mumbai, 54% purchased groceries and 41% purchased snacks through quick-commerce applications, whereas only 8% purchased electronics [Yadav, 2025].

This divergence motivates the present study. Fast-moving consumer durables (FMCD) – smartphones and accessories, small kitchen appliances, fans and lighting – are purchased less frequently than groceries, carry higher ticket sizes and are often evaluated physically before purchase. Whether the pandemic-era shift to online channels persisted, weakened or moved to a different channel for such products has not been examined across a continuous pre-, during and post-COVID horizon. The question is further complicated by geography, since the Indian consumer market is not uniform across metros, smaller cities and rural areas.

This paper undertakes a secondary-research trend analysis of channel behaviour for FMCD, using FMCG as a comparison category, across three phases anchored on COVID-19, and supplements it with a geographic segmentation of the available evidence. In keeping with the nature of secondary research, the paper reports only those figures that could be verified against their source and states plainly where verified evidence is absent.

II. Background

1. Key Terms and Definitions

Fast-Moving Consumer Durables (FMCD) refers to the faster-replaced segment of consumer durables, comprising smartphones and accessories, small domestic appliances, fans and lighting products. **Fast-Moving Consumer Goods (FMCG)**, namely packaged food, personal care and home care products, is used as the comparison category because it is the segment in which kirana stores and quick-commerce platforms compete most directly.

Traditional retail denotes kirana stores together with local electronics and multi-brand outlets. **E-commerce** denotes marketplace and brand websites or applications with delivery in one day or more. **Quick commerce** denotes application-based delivery within an hour from local dark stores.

Persistence is defined as a condition in which the online share of a category remains higher than the pre-COVID trend would have predicted, while **reversion** is a condition in which the online share drifts back towards that trend.

2. Phases of the Study

The study period of January 2018 to 2026 is divided into three phases: pre-COVID (January 2018 to February 2020), COVID (March 2020 to March 2022, including the second wave of 2021) and post-COVID (April 2022 to 2026). The phase boundaries follow the onset of the national lockdown in March 2020 and the withdrawal of most pandemic restrictions by March 2022.

3. Traditional Retail and E-commerce in India

Kirana stores and local retailers have historically formed the backbone of Indian retail, supported by proximity, credit extended to regular customers and personal trust between shopkeeper and customer.

Online shopping in the pre-COVID period was driven primarily by discounts and was constrained by concerns relating to trust, payment security and the inability to inspect goods [Keswani, Raj & Meher, 2019; Jain & Chheda, 2019]. Growth drivers cited at the time included rising incomes, wider smartphone and 4G penetration, a young population and increasingly busy lifestyles [Srivastava & Bagale, 2019].

4. Emergence of Quick Commerce

Quick commerce operates through dark stores of approximately 2,000 to 5,000 square feet serving a radius of about 2 kilometres, supported by two-wheeler delivery and a limited assortment [Satyapal & Yadav, 2023]. The model gained momentum during the lockdowns, which increased demand for online grocery and for instant delivery [Ranjekar & Roy, 2023]. Its growth has been attributed to structural conditions such as low labour costs, dense urban settlement, smartphone penetration, the Unified Payments Interface (UPI) and a large gig workforce [Malhotra, 2026], while its long-term sustainability has been questioned on grounds of unit economics, customer loyalty and worker welfare [Ganapathy, 2026; Naik & Gupta, 2025; Kaul, 2026].

5. Impact of COVID-19 on Retail Channels

The pandemic acted as a forced trial of online channels. Lockdowns closed physical stores, safety concerns and contactless delivery became primary reasons for online purchase, and consumers who had not previously shopped online adopted the channel out of necessity [Satyapal & Yadav, 2023; Ranjekar & Roy, 2023]. Online grocery is reported to have grown by about 80% in 2020 to US$ 2.66 billion [Patil et al., 2021, as cited in Ranjekar & Roy, 2023]. Whether this forced trial translated into lasting habit is the subject of the present study.

III. Literature Review

The literature supplied for this study agrees that COVID-19 and quick commerce reshaped urban shopping, but none of the studies tests whether the shift lasted for consumer durables. The literature is reviewed under four heads: the pre-COVID baseline, COVID-19 as the trigger, the quick-commerce era and the theoretical foundations.

1. Pre-COVID Baseline (2019)

Srivastava & Bagale [2019] reviewed the growth of Indian e-commerce on the basis of secondary data and identified rising incomes, the spread of smartphones and 4G, a young population and busier lifestyles as its principal drivers.

Jain & Chheda [2019] surveyed 72 respondents in Mumbai and reported that 67.6% used cash on delivery, that discounts (56.6%) and attractive prices (45.4%) were the main motives, that apparel led online purchases (82.4%) and that 34.4% had purchased consumer electronics online.

Keswani, Raj & Meher [2019] found that trust and security concerns were the principal influence on online shopping, that cash on delivery was the most preferred payment mode and that a sizeable group continued to prefer offline shopping. Shah [2019] examined shopper awareness and satisfaction with online sites. Taken together, these studies indicate that trust, payment risk and the preference for physical inspection restrained online purchase before the pandemic.

2. COVID-19 as the Trigger (2020–2023)

Satyapal & Yadav [2023] described quick commerce as a disruptive model that gained momentum during the lockdown phases. Their survey of 75 respondents in Navi Mumbai showed that earlier habits remained strong: for household items, 53% preferred traditional shops, 27% preferred e-commerce and 16% preferred quick commerce.

Ranjekar & Roy [2023] linked the pandemic to the growth of online grocery and to rising expectations of instant delivery, and described the dark-store infrastructure that makes quick commerce feasible. Nasabi & Sujaya [2022] reviewed e-commerce buying trends from secondary data and cited Nielsen festive-season data showing online FMCG buyers at 20% of traffic, against 13.5% in 2019. Srinivasan [n.d.] provided a conceptual overview of Indian e-commerce models, trends and challenges.

3. The Quick-Commerce Era (2024–2026)

Singh & Tomar [2024] surveyed 100 residents of Thane and found that respondents rated quick commerce as more convenient (58%) and faster (69%) than traditional retail, with higher satisfaction, while identifying customer service and pricing as weaknesses. Yadav [2025] surveyed 100 respondents in Mumbai and Navi Mumbai in April 2025 and reported that convenience (70%) and speed (54%) were the main reasons for use, that 46% had reduced their visits to kirana stores, that 49% would switch platforms for better rates and that only 8% purchased electronics through quick-commerce applications.

Malhotra [2026] argued that the success of quick commerce in India rests more on structural economic conditions than on consumer preference alone. Naik & Gupta [2025] raised concerns relating to worker welfare, rural reach and changing consumer behaviour, including impulse buying, while Ganapathy [2026] examined unit economics and customer loyalty. Kaul [2026], using an ethnographic approach, demonstrated that the ten-minute delivery promise depends on precarious delivery work that grew out of the pandemic.

4. Theoretical Foundations

Sheth [2020] argued that following a disruption most old habits return, while some are replaced when new technology and habit combine; this is the central question of the present study. The Technology Acceptance Model of Davis [1989] explains adoption through perceived usefulness and ease of use. The Unified Theory of Acceptance and Use of Technology 2 of Venkatesh, Thong & Xu [2012] adds price value, hedonic motivation and habit, the last being the construct that distinguishes persistence from reversion. The Theory of Planned Behaviour of Ajzen [1991] focuses on attitude, subjective norms and perceived control, and the need for touch construct of Peck & Childers [2003] is particularly relevant to durables, which are often judged by handling. Recent Indian evidence from Khatoon et al. [2024], which combined planned behaviour and technology-acceptance theory on a sample of 402 consumers, found that perceived benefits, social norms and ease of use drive post-COVID online intention; the study, however, measured intention rather than behaviour and did not examine durables. In the present paper these theories serve as a lens for interpreting the secondary evidence and are not tested statistically.

5. Research Gap

The reviewed literature leaves five gaps. First, none of the studies follows a durables category across the COVID break; eight of the eleven files supplied are concerned with quick commerce and three with e-commerce in general. Second, the surveys are single-point snapshots of 72 to 100 respondents in Mumbai, Navi Mumbai and Thane, and none compares the same behaviour across the three phases. Third, the studies measure satisfaction and intention rather than persistence of behaviour. Fourth, quick commerce is examined in isolation from marketplace e-commerce and local stores. Fifth, because the surveys are drawn from one region, nothing in them indicates how the shift differs between metros, smaller cities and rural India.

IV. Research Objectives

The study meets the following research objectives:

1. To map the change in channel share (traditional retail, e-commerce and quick commerce) for FMCD and FMCG across the pre-COVID, COVID and post-COVID phases, using verified secondary data.
2. To examine whether the COVID-era shift represents persistence or reversion for each category.
3. To trace the change in consumer perceptions of trust, convenience, risk and price across the three phases, as reported in published studies.
4. To compare the shift across geographic segments, namely metros, Tier-1, Tier-2, Tier-3 and smaller towns, and rural India.
5. To draw implications for brands, local retailers and platforms.

The analysis is guided by the following propositions, which are claims against which the evidence is read and not statistical hypotheses:

1. **P1:** The online share of FMCG rose during COVID and continued to rise after March 2022 (persistence).
2. **P2:** The online share of FMCD rose during COVID, and smartphones have since moved partly back to stores (partial reversion).
3. **P3:** Quick commerce grew mainly in groceries and snacks and has barely entered durables.
4. **P4:** Online demand has spread to Tier-2 and smaller towns, while quick commerce remains concentrated in the largest cities.
5. **P5:** Trust, risk and the need to see products characterised the pre-COVID phase, whereas speed and convenience characterise the post-COVID phase.

V. Research Methodology

This study adopts a descriptive and analytical research design based on document analysis. The research is based exclusively on secondary data; no primary data were collected. The study reads published evidence phase by phase and segment by segment and examines patterns that recur across independent sources.

1. Scope of the Study

The study focuses on FMCD (smartphones and accessories, small domestic appliances, fans and lighting), with FMCG (packaged food, personal care and home care) as the comparison category. Large appliances beyond background discussion, services, business-to-business sales and second-hand goods are excluded. Geographically, the study considers India in five segments: the top-8 metros, other metros and Tier-1 cities, Tier-2 cities, Tier-3 and smaller towns, and rural India. Where a source uses a different classification, the source's own terminology is retained.

2. Sources of Data

The sources comprise the following:

- The eleven academic and conference papers supplied for the study, which consist of small surveys, student projects and secondary reviews and are used for context and direction rather than as proof.
- Industry reports and releases of NielsenIQ, Nielsen, Counterpoint Research, the International Data Corporation (IDC), GfK, Bain & Company and Redseer, as published or as reported by the outlets named in the references.
- Company statements of Amazon India and Meesho, and news reports of CLSA research and of platform announcements.

3. Study Period

The study period is January 2018 to 2026, divided into the three phases defined in Section II. Because most sources report calendar years, fiscal years, quarters or festive seasons, the phase boundaries cannot be matched exactly; the period reported by each source is stated in the analysis.

4. Analytical Approach

The primary analytical approach comprises the following:

- Trend Analysis – comparing the level and direction of online share in each phase for FMCD and FMCG.
- Comparative Analysis – contrasting the pre-COVID, COVID and post-COVID phases for each category.
- Geographic Segmentation – comparing evidence across the five geographic segments.
- Triangulation – examining whether independent sources point in the same direction.

5. Handling of Evidence

Every figure in the analysis was re-checked against the page of the publisher or the news outlet that reports it. Figures that could not be verified in this way were excluded from the paper. Figures are compared only with figures from the same series, since sources differ in base (national, urban or metro) and in measure (value, units or shipments). The analysis is directional: it describes the direction and size of change and does not apply statistical tests, because the available series are short, uneven and drawn from different sources. Where no verified data were found, the study records the absence and does not estimate. The symbol ‡ denotes a statement made by a company about its own customers or orders, which is not an audited market measure.

6. Limitations of the Data

Because unverified figures were excluded, the evidence is thinner than in a conventional review. No verified national series covers all three phases for durables, no verified online share is available for technical consumer goods after 2021, and no verified figure was found for the online share of durables before 2020. Tier definitions differ between sources and are treated as directional. Events such as changes in the Goods and Services Tax, inflation, the timing of festive sales and the spread of UPI also influence channel shares, so that COVID-19 cannot be isolated perfectly; the study claims association around the break and not causation.

VI. Analysis

1. FMCG Channel Trends

Table 1 presents the e-commerce share of FMCG sales across the three phases. Rows are drawn from Nielsen and NielsenIQ series with different bases and should not be read as one continuous series.

Table 1: E-commerce Share of FMCG Sales in India (2019–2026)

Phase	Period	Base	E-commerce share
Pre-COVID	2019	National	~2%
COVID	Jan–Sep 2020	National	2.5% to 3.1%
COVID	Jan–Sep 2020	Metros	6.4% to 8.6%
Post-COVID	Oct–Dec 2025	Urban India	6%

Post-COVID	Oct–Dec 2025	All metros	14%
Post-COVID	Oct–Dec 2025	Top-8 metros	18%
Post-COVID	Q2 2026	National	7%

Source: Nielsen, as reported by Retail4Growth (2019) and Business Standard (2020); NielsenIQ releases for 2025–2026.

The data indicate that e-commerce was a small channel for FMCG before the pandemic, at about 2% of FMCG sales in 2019 [Retail4Growth, 2019]. During the first nine months of 2020 the national share rose from 2.5% to 3.1% and the metro share from 6.4% to 8.6%, increases of 0.6 and 2.2 percentage points respectively [Business Standard, 2020]. In October to December 2025, e-commerce accounted for about 6% of FMCG sales in urban India, 14% across all metros and 18% in the top-8 metros, with quick commerce contributing over three-fourths of e-commerce FMCG sales [NielsenIQ, 2026a]. The national share of 7% in the second quarter of 2026 [NielsenIQ, 2026b] is more than three times the 2019 share of about 2% and about 2.3 times the 3.1% reported for 2020, although the panels and periods differ.

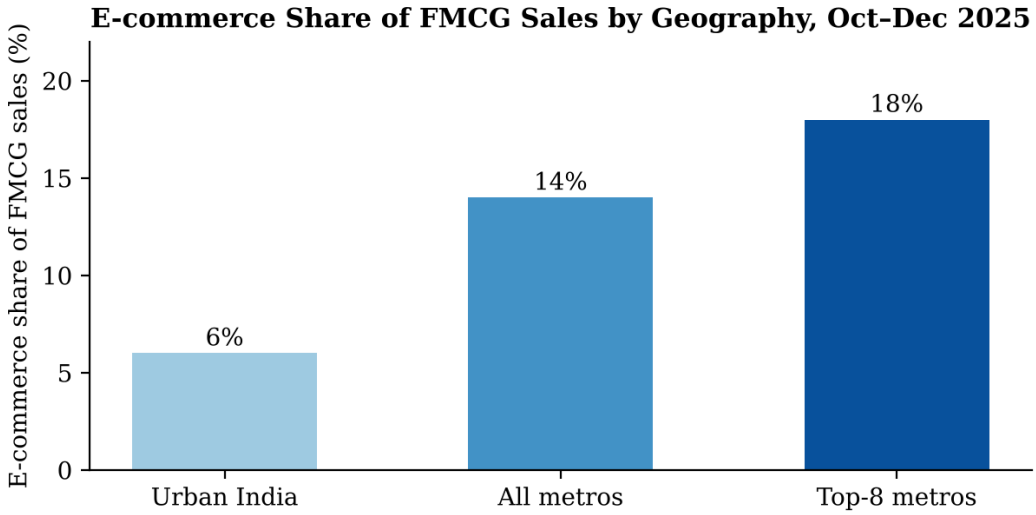


Figure 1: E-commerce share of FMCG sales by geography, October–December 2025. Source: NielsenIQ (2026a).

Kirana stores remain relevant but are under pressure from quick commerce. In the 2025 survey of the Mumbai region, 46% of respondents had reduced their visits to kirana stores and 49% would switch quick-commerce platforms for better rates [Yadav, 2025]. This evidence is drawn from a small regional sample and is used as indicative only.

2. FMCD and Smartphone Channel Trends

For durables, verified evidence is available chiefly for smartphones and, in aggregate, for technical consumer goods. Table 2 presents the smartphone data. IDC and Counterpoint report on different bases (shipments in the case of IDC and a separate tracker in the case of Counterpoint) and are therefore kept as separate series.

Table 2: Channel Share of Smartphones in India by Phase

Phase	Period	Series	Online share	Offline share
Pre-COVID	2018	IDC (shipments)	38.4%	–
Pre-COVID	2019	IDC (shipments)	41.7%	–
COVID	2020	IDC (shipments)	48.0%	–
Post-COVID	Q3 2024	IDC (shipments)	51.7%	48.3%
Post-COVID	Q1 2025	IDC (shipments)	41.9%	–
Post-COVID	Q3 2025	IDC (shipments)	43.6%	56.4%
Post-COVID	Q1 2024	Counterpoint	–	64%
Post-COVID	Q3 2025	Counterpoint	45%	55%

Source: IDC releases as reported by Display Daily, CXOToday, TechRadar and FoneArena; Counterpoint Research (2024) and FoneArena (2025). "–" indicates that the figure was not reported in the source consulted.

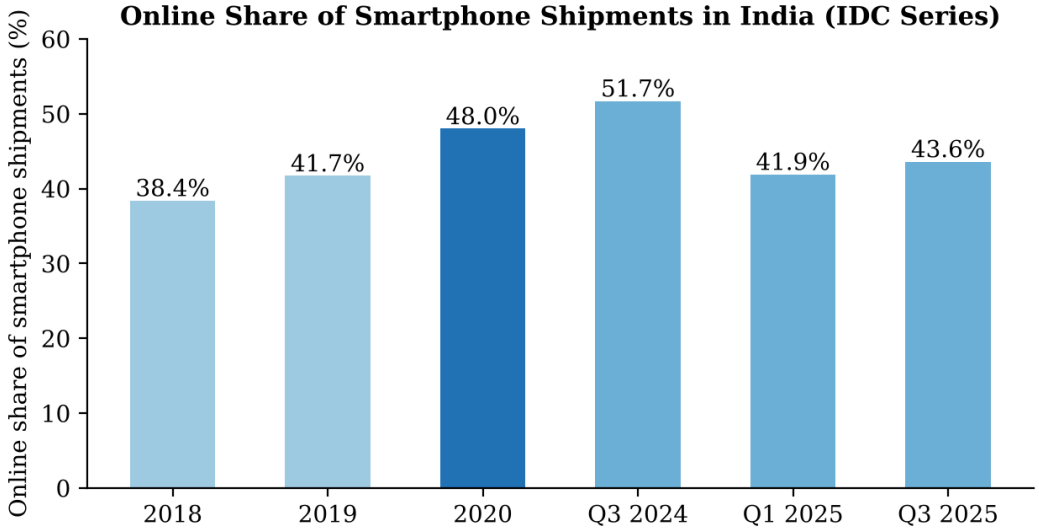


Figure 2: Online share of smartphone shipments in India (IDC series; annual figures for 2018–2020, quarterly figures for 2024–2025). Source: IDC releases as cited in Table 2.

In the IDC series, the online share of smartphone shipments rose from 38.4% in 2018 to 41.7% in 2019, a record at the time, and to 48% in 2020 [Display Daily, 2019; CXOToday, 2020; TechRadar, 2021]. In the festive third quarter of 2024 the online share was 51.7%, above the 2020 annual level. It then fell: IDC reported the online share at 41.9% in the first quarter of 2025, the lowest since the third quarter of 2019, with online sales declining 21.1% and brands investing in omnichannel strategies, expanding into smaller towns and offering better margins and support to offline retailers [FoneArena, 2025a]. In the third quarter

of 2025, offline shipments grew 21.8% and raised the offline share to 56.4% from 48.3%, while online shipments fell 12% and the online share declined to 43.6% from 51.7% [FoneArena, 2025b]. Comparisons between a quarter and a year are not like-for-like, because of seasonality, and the decline in online share is therefore best described as a 2025 development and not as a return to the 2019 position.

The Counterpoint tracker shows a similar movement towards stores. The offline share of smartphone sales reached 64% in the first quarter of 2024, described as the highest quarterly post-COVID figure [Counterpoint Research, 2024], while online reached 45% of shipments in the third quarter of 2025, driven by festive-season sell-in [FoneArena, 2025c].

For durables more broadly, the online share of technical consumer goods value sales was 27% in 2020 and more than one-third in 2021, with small domestic appliances at 47%, IT products at 39% and telecom products at 38% in 2021 [GfK, 2022]. This is a rise of at least six percentage points in a year and is the strongest step-up identified for durables. No verified online share for technical consumer goods or consumer electronics could be found for 2018–19 or for any year after 2021, and the study therefore does not state whether the online share of durables as a whole rose, plateaued or fell after 2021.

3. Quick-Commerce Trends

Quick commerce emerged during the pandemic, with sales of about US$ 0.3 billion in 2020–21 [Ranjekar & Roy, 2023; Ganapathy, 2026]. It is now reported to exceed US$ 10 billion in value [Malhotra, 2026]. Another source places its 2024 revenue at about US$ 3.35 billion and projects about US$ 10 billion by 2029 [Singh & Tomar, 2024]; these figures measure different quantities and are not compared. Bain & Company described quick commerce in 2023 as largely a metro and Tier-1 phenomenon, with the top 10 cities accounting for approximately 80% of orders and expansion beyond them described as possible but unproven [Bain & Company and Flipkart, 2023].

Electronics are not yet a quick-commerce habit. Only 8% of quick-commerce users in the 2025 Mumbai-region survey had purchased electronics through such applications [Yadav, 2025], and in Navi Mumbai 53% still preferred traditional shops for household items against 27% for e-commerce and 16% for quick commerce [Satyapal & Yadav, 2023]. Blinkit announced in January 2025 that smartphones could be delivered in 10 minutes in parts of Delhi NCR, Mumbai and Bengaluru [MyMobileIndia, 2025]. No platform or analyst figure for quick-commerce electronics sales by city tier was found.

4. Comparative Analysis: Pre-COVID, COVID and Post-COVID

Table 3 summarises the comparison across the three phases for each channel dimension examined.

Table 3: Comparative Summary of Channel Trends Across the Three Phases

Dimension	Pre-COVID	COVID	Post-COVID	Reading
FMCG online share	~2% (2019)	3.1% national, 8.6% metros (2020)	7% national (Q2 2026); 18% top-8 metros (Q4 2025)	Persistence and growth
Technical consumer goods online share	Not found	27% (2020); over one-third (2021)	No verified figure	Step-up; later trend unknown
Smartphone online share (IDC)	38.4% (2018); 41.7% (2019)	48% (2020)	51.7% (Q3 2024); 41.9% (Q1 2025); 43.6% (Q3 2025)	Step-up, high to 2024, fall in 2025

Smartphone offline share (Counterpoint)	–	–	64% (Q1 2024); 55% (Q3 2025)	Stores regain ground
Quick commerce	Absent	Groceries; ~US$ 0.3 bn (2020–21)	Electronics 8% of users (survey); smartphones in parts of three metros	Separate, grocery-led

Source: Compiled from Tables 1 and 2 and the sources cited in Sections VI.1 to VI.3.

Three conclusions follow. First, for everyday goods the online share rose in every phase for which verified data exist, with quick commerce accounting for most of the recent online sales. Second, for durables the online share stepped up during COVID, and for smartphones it remained high until the festive quarter of 2024 before falling in 2025. Third, offline channels have regained ground in smartphones, although the series are not like-for-like. The evidence for durables is thinner than that for FMCG and comes from different sources, so that no single verified series covers all three phases.

5. Change in Consumer Perception Across the Phases

In the pre-COVID phase, trust, security and payment risk restrained online shopping, discounts and price were the principal reasons to go online, and cash on delivery dominated [Keswani, Raj & Meher, 2019; Jain & Chheda, 2019]. During COVID, safety and contactless delivery became the main reasons, and shoppers tried new channels out of necessity [Satyapal & Yadav, 2023; Ranjekar & Roy, 2023]. In the post-COVID phase, speed and convenience took over: in Thane, 58% rated quick commerce more convenient and 69% faster than traditional retail [Singh & Tomar, 2024], and in the Mumbai region 70% cited convenience and 54% speed [Yadav, 2025]. Price sensitivity remains, with 49% willing to switch platforms for better rates, and impulse buying is a recognised driver [Naik & Gupta, 2025]. For durables, visits to stores to see and test products continue to matter, which future primary research should measure. This observation supports Proposition P5 in direction, subject to the small and regional nature of the supporting surveys.

6. Geographic Segmentation

This section examines where the shift occurred. Two kinds of evidence are distinguished: where online demand comes from, meaning the share of online shoppers or orders in each type of city, and how much of a place's buying is online, meaning penetration. Platform figures describe the former and not the latter. Because most Indians live outside the large cities, a high small-town share of online orders is compatible with low online penetration there. Verified penetration data by city tier were found only for FMCG.

Tier definitions differ between sources. Bain & Company treats Metro and Tier-1 as the top 50 cities by population and Tier-2 as the next 100, with Tier-3 and smaller towns covering the rest of India [Bain & Company and Flipkart, 2023]. Redseer and the platforms use their own classifications. Shares from different sources are therefore treated as directional.

6.1 Online Demand in Smaller Towns

Table 4 sets out the verified indicators of the share of online demand attributable to Tier-2 and smaller towns.

Table 4: Tier-2 and Smaller Towns' Share of Online Demand

Phase	Period	Measure	Value	Source
Pre-COVID	2019 festive	New customers (first 36 hours) from Tier 2/3 towns	91%‡	Amazon India (2019)
COVID	2020 festive	Festive shoppers from Tier-2 towns	55%	Redseer (via TechRadar)
COVID	Oct 2021	Orders from Tier 2 and below	65%‡	Amazon India (via Business Today)
Post-COVID	2022 festive	Shoppers from Tier 2+	65%	Business Today (2022)
Post-COVID	2022	Online shoppers in Tier-2+ cities	7 in 10	Bain & Company and Flipkart (2023)
Post-COVID	2024	Online shoppers in Tier II and beyond cities	Over 80%‡	Meesho (via YourStory)

Source: As indicated in the table. ‡ Company statement. Shoppers, orders and new customers are different measures, from different sources, and are not compared with one another.

The indicators point in the same direction: smaller towns accounted for a large and, on most measures, increasing share of online demand. Amazon reported in 2019 that more than 91% of its new customers in the first 36 hours of its festive sale came from Tier-2 and Tier-3 towns, with smartphones the second-largest category for new customers after fashion [Amazon India, 2019]. Redseer counted 88 million festive shoppers in 2020, 55% of them from Tier-2 towns, and electronics and large appliances formed 29% of the gross merchandise value [TechRadar, 2020]. In October 2021, Amazon said 65% of its customer orders came from Tier-2 and below [Business Today, 2021]. In 2022, Tier-2+ customers made up 65% of festive shoppers according to Business Today, and Bain & Company reported that seven out of ten online shoppers reside in Tier-2+ cities [Business Today, 2022; Bain & Company and Flipkart, 2023]. A Meesho report stated that more than 80% of Indian online shoppers reside in Tier II and beyond cities, although the headline of the report describes the share as relating to orders and the measure should therefore be confirmed against the original report [YourStory, 2024]. The sources use different measures and bases, so the study concludes only that online demand has reached smaller towns and has remained there.

6.2 Smartphones and Durables by City Tier

The principal gap in the evidence is that no verified source reports the online and offline share of smartphones or consumer electronics by city tier for any year between 2018 and 2026. The study does not construct a tier-level figure from national shares.

Proxies for online demand are available. Redseer reports that Tier-2+ cities now account for more than half of online mobile-phone value, a share that has doubled since 2019, with the Tier-1 and metro shares shrinking by 10% and 17% respectively [Redseer, 2025]. Amazon India reported that 70% of smartphone orders in its 2023 festive sale came from Tier-2 and below, and that three out of five orders for consumer electronics and personal computing came from Tier-2 and Tier-3 cities [Amazon India, 2023]. In 2024 it

reported that more than 75% of smartphone sales and nearly 80% of television orders came from Tier-2 and Tier-3 towns [Amazon India, 2024], and in 2025 that 65% of sales of premium smartphones priced above ₹ 30,000 came from Tier-2 and Tier-3 cities, which also accounted for 70% of 276 crore customer visits [Amazon India, 2025]. Meesho reported that Tier II+ cities placed more than double Tier I's orders for electronic accessories [YourStory, 2024]. The Amazon and Meesho statements are company claims for festive or promotional periods and describe where orders originate, not penetration within a tier. The Redseer finding is a share of online mobile-phone value, not a channel share.

The study could not verify the claim, reported elsewhere, that the offline rebound in smartphones is led by Tier-2 and Tier-3 cities, and does not rely on it. The statements that are verified are that IDC attributes the 2025 fall in online share to brands expanding into smaller towns and offering better margins and support to offline retailers [FoneArena, 2025a], and that offline shipments grew 21.8% in the third quarter of 2025 [FoneArena, 2025b].

6.3 Quick Commerce Beyond the Metros

Quick commerce is spreading outward but remains concentrated. A CLSA report finds dark stores in 477 cities, with 3,536 in the top ten cities alone, excluding Amazon and JioMart; Blinkit accounts for about 30% of those stores and over 34% nationally, and operates exclusively in more than 180 cities where other major platforms are absent [Indian Retailer, 2026]. Dark stores in Tier-2 cities reportedly require about 800 orders a day to break even, against 1,300 in Tier-1 cities, and quick commerce serves only a small share of India's roughly 19,000 postal codes [Business Standard, 2025]. The same article mentions food, cosmetics and everyday goods in smaller cities and does not mention electronics. For electronics, the verified record shows smartphone delivery by one platform in parts of three metros [MyMobileIndia, 2025], and no electronics sales data by city tier.

6.4 Rural India and Regional View

No verified data on the online and offline channel share of rural durables were found, and rural India is therefore treated as an evidence gap. Naik and Gupta [2025] raise rural reach as an open question for quick commerce. The only verified regional channel data relate to FMCG: NielsenIQ reports that southern metros have surpassed 21% e-commerce share, while western markets continue to see modern-trade leadership [NielsenIQ, 2026a]. No regional split of durables channels is available, and all of the supplied surveys originate from western India.

Table 5 summarises the verified evidence for each geographic segment.

Table 5: Summary of Verified Geographic Evidence by Segment

Segment	Verified evidence	Evidence gap
Top-8 metros	FMCG e-commerce 18% (Q4 2025); 3,536 dark stores in the top ten cities; smartphone delivery by Blinkit in parts of Delhi NCR, Mumbai and Bengaluru	Durables channel share by tier

Other metros and Tier-1	FMCG e-commerce 14% across all metros; dark-store break-even about 1,300 orders a day in Tier-1	Separate Tier-1 figures
Tier-2	70% of Amazon smartphone orders from Tier-2 and below (2023); dark-store break-even about 800 orders a day	Penetration and durables mix
Tier-3 and smaller towns	Dark stores in 477 cities; Blinkit sole major operator in 180+ cities; Meesho: Tier II+ more than double Tier I's orders for electronic accessories‡	What small-town buyers purchase through quick commerce
Rural India	None verified	No rural channel data

Source: Compiled from the sources cited in Sections VI.6.1 to VI.6.4. ‡ Company statement.

7. Evaluation of the Propositions

1. **P1 (FMCG persistence):** supported in direction; the verified figures show the online share rising from about 2% in 2019 to 3.1% in 2020 and to 7% in 2026, although the series differ.
2. **P2 (FMCD partial reversion):** partly supported. The online share of durables and smartphones stepped up during COVID. For smartphones, the online share fell in 2025 and offline channels regained ground, but verified evidence for durables as a whole after 2021 is absent.
3. **P3 (quick commerce and durables):** supported; electronics account for a small share of quick-commerce purchases in the surveys and smartphone delivery is available in parts of three metros.
4. **P4 (geography):** supported in direction; online demand has reached smaller towns, and quick commerce is concentrated in the largest cities. Tier-level channel penetration for durables is not tested because no verified data exist.
5. **P5 (perception change):** supported by the published studies, which show a movement from trust and risk concerns to speed and convenience.

The strength of the evidence is moderate to low. Sources differ in base and method, and no single verified series covers all three phases for durables. Possible explanations for the movement of smartphones towards stores, which are not established by the evidence, include the need to touch durables and the efforts of brands to expand offline distribution, which IDC cites.

VII. Findings of the Study

The following findings can be derived from the study:

1. The online share of FMCG kept rising across the phases for which verified data exist, from about 2% of sales in 2019 to 3.1% in 2020 and 7% nationally in the second quarter of 2026, with quick commerce contributing over three-fourths of e-commerce FMCG sales in late 2025. This supports persistence for everyday goods.
2. The online share of technical consumer goods stepped up during COVID, from 27% in 2020 to more than one-third in 2021. No verified figure was found for later years, so the long-term trend for durables as a whole cannot be established.

3. For smartphones, the online share of shipments rose from 38.4% in 2018 to 48% in 2020 and was 51.7% in the festive third quarter of 2024, before falling to 41.9% in the first quarter of 2025 and 43.6% in the third quarter of 2025. The offline share reached 64% in the first quarter of 2024. This indicates a recent partial return to stores, although the series are not like-for-like.
4. Quick commerce is grocery-led. Only 8% of quick-commerce users in a small Mumbai-region survey had purchased electronics through it, and smartphone delivery was reported in parts of three metros. Dark stores nevertheless extend to 477 cities, with 3,536 in the top ten cities.
5. Online demand has reached smaller towns and has remained there. Tier-2 and smaller cities accounted for seven in ten online shoppers in 2022 and, according to Redseer, more than half of online mobile-phone value in 2025. Online penetration, however, could be verified only for FMCG, where it is highest in the largest metros.
6. Perceptions moved from trust, payment risk and discount-seeking before COVID, to safety and necessity during COVID, to speed and convenience afterwards, while price sensitivity and weak platform loyalty persist.
7. No verified source reports smartphone or electronics channel share by city tier, no rural channel data were found and regional channel data exist only for FMCG; these are the principal evidence gaps.

The study concludes that the answer to the question of persistence or reversion is two-speed. The verified evidence supports persistence for everyday goods and for the reach of online shopping into smaller towns, and a partial reversion in the online share of smartphones during 2025. For durables as a whole, the verified evidence supports the COVID-era step-up but not a statement about the period after 2021. For brands, this implies that durables continue to require a store presence and a consistent offer across store, marketplace and quick-commerce channels. For kirana and local electronics stores, trust, credit and after-sales support remain areas of competitive strength. For platforms, success in durables depends on reducing the need to touch the product. The findings contribute to the debate initiated by Sheth [2020] by suggesting that the persistence of a pandemic-era habit depends on the product. Future research should employ primary data, such as consumer surveys or store-level sales data, to test the reasons behind persistence and reversion, should obtain tier-wise and rural channel data for durables, and should extend the verified series for technical consumer goods beyond 2021.

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