

Own delivery vs app commission: *myth vs reality*

 By **Diego F. Parra** · Updated 2026-07-16 · Costing & Finance

MASTERRESTAURANT®

Executive Brief

Delivery propio vs comisión de apps: mito vs realidad

Método probado en +8.400 restaurantes · 43 países

masterrestaurant.com

QUICK VERDICT

Straight verdict: neither model is the universal winner; the mistake I see again and again is comparing a 30% commission against fuel and a driver as if they were the same P&L line. They are not. The app commission is a pure variable cost that eats your contribution margin per order; in-house delivery is a stepped fixed cost that only pays off once your order density clears your own fleet's break-even. The right answer is not own delivery nor apps: it is a hybrid model governed by unit economics, where apps buy incremental demand and your direct channel protects the margin on your repeat customers.

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INTELLECTUAL PROPERTY OF MASTERRESTAURANT® — EXCLUSIVE FOR SECTOR LEADERS

This executive brief translates into boardroom language a decision that is almost always made on instinct: whether to build in-house delivery or live off platform commissions. The debate has turned critical because U.S. food-away-from-home inflation rose +3.8% in 2025 per the USDA Economic Research Service (2025),

compressing a sector net margin that Statista pegs at just 3–9%. When the margin is thin, a 30% commission is not a nuisance: it is the line between positive and negative EBITDA in the channel.

Diego F. Parra and the Masterrestaurant framework treat this as a decision-architecture problem rather than an expense: each channel —dining room, take-away, in-house delivery, aggregators— must carry its own managerial P&L with isolated food cost, prime cost, and contribution margin. The operational myth is that in-house delivery is always cheaper. The reality is it is only cheaper above a certain order density; below it, your fixed fleet bleeds you worse than any commission.

SIDE-BY-SIDE COMPARISON

Side-by-side comparison

	IN-HOUSE DELIVERY	APP COMMISSION
Cost nature	✗ Stepped fixed (fleet, wages, insurance)	✓ Pure variable: 15%–30% per order (Toast, 2024)
Channel break-even	✗ Requires high order density per zone	✓ Profitable from order 1, but with eroded margin
Contribution margin per order	✗ High once fixed cost is covered	✓ Low: commission + packaging eat 25%–35%
Customer ownership and data	✗ 100% the restaurant's (direct channel)	✓ 0%: the customer belongs to the platform
Incremental demand / reach	✗ Limited to your base and logistics radius	✓ High: access to demand that wouldn't arrive alone
Territory risk and scalability	✗ High capex and operational risk per unit	✓ Scales without capex; aggregator dependency risk
Channel EBITDA impact	✗ Positive with volume; negative if underused	✓ Compresses EBITDA; sustainable only as extra demand

1. App commission or your own fleet? The answer hinges on your order density

App commission wins below a certain volume threshold; in-house delivery only pulls ahead once order density dilutes your fixed cost. The mistake I see over and over is comparing a «30% commission» against «gas and one driver» as if they were the same P&L line: they are not. Platform commission is a pure variable cost that bites EVERY order, while a salaried driver is a fixed cost that exists whether you run 20 or 200 deliveries a day. With a sector net margin of just 3–9% per Statista, that distinction decides whether the delivery channel adds positive or negative EBITDA. Food-away-from-home inflation rose +3.8% in 2025 per USDA Economic Research Service (2025), compressing that cushion further. Deciding on instinct, without computing your volume cross-over point, is the fast lane to subsidizing orders you thought were profitable. Platform commission is a variable tax that scales one-to-one with your channel sales, and in-house delivery flips that equation: capex and fixed payroll that only amortize with volume.

2. The app's variable cost vs. the fixed cost of your fleet

If you pay 30% to the app, every 40 USD ticket loses 12 USD before touching your food cost—which should never exceed 32% of the plate—or your prime cost. A driver, by contrast, costs the same whether you run 30 or 90 orders: below that floor, your fixed fleet bleeds you worse than any commission. With sector pre-tax operating margins averaging 10.66% per NYU Stern (Damodaran, 2024), the channel forgives no accounting errors. Diego F. Parra and the Masterrestaurant framework demand a managerial P&L per channel: dine-in, take-away, in-house delivery and aggregators, each with its own food cost, prime cost and contribution margin isolated. That's the only way to see which channel funds you and which bleeds you. Platforms and in-house delivery don't compete for the same thing: one acquires customers you didn't have, the other retains and monetizes the ones you do.

3. Apps sell new demand; your own channel protects the margin of the demand you already have

An aggregator puts you in front of a diner who'd never have found your brand; you pay 25–30% commission as the acquisition cost of that incremental demand. Your own fleet, instead, defends the margin of demand that was already yours: the customer who was going to order from you anyway shouldn't cost a 30% toll every time. With a typical restaurant EBITDA margin between 12% and 30% per WhippleWood CPAs (Restaurant Financial Benchmarks 2026), handing commission on your captive base is torching EBITDA points needlessly. The consultant's move is to segment: let the app hunt cold customers and migrate the repeat buyer to your direct channel. Confusing acquisition with retention makes you pay commission for people you'd already won. With in-house delivery you own the customer data and can reactivate them without paying a toll; on the apps the customer belongs to the platform and every repurchase costs commission again.

4. Who owns the customer data and why that's worth money

That asymmetry is strategic, not cosmetic. When the order runs through your channel, you capture phone, address and frequency, and can reactivate by WhatsApp at near-zero cost; when it runs through the app, every second order from the same diner pays 25–30% again. In a ghost-kitchen market worth 72.06 billion USD in 2024 per Credence Research (2024), whoever controls the data controls the repurchase—and repurchase is where margin lives—. With an average profit margin of 9.8% in 2024 per TouchBistro (via Apicbase), reactivating your own customer commission-free can double that order's profitability versus the same ticket via aggregator. The app rents you the storefront; your own data is the asset that actually capitalizes your business. In-house delivery carries capex and per-location operating risk; apps scale with no investment but create dependence on a third party that controls your digital storefront.

5. Capex, territory risk and dependence on a third party

Building a fleet means vehicles, insurance, shift management and territory risk: a low-density zone won't generate enough orders to amortize that fixed structure. Consider that opening an independent full-service restaurant already costs 275,000–425,000 USD per Square (2024); adding your own delivery before you have volume is leveraging a channel that doesn't yet pay off. Apps avoid that capex but turn you into a hostage: if the algorithm changes your ranking or raises the commission, your demand evaporates without warning. In 2025 at least 8 restaurant brands filed Chapter 11 in the U.S. per Restaurant Business, and On The Border closed 40 of ~120 stores: structural fragility kills. The decision isn't «own vs. app», it's how much strategic dependence you tolerate. In-house delivery starts to win once your daily volume passes the point where fixed cost per order drops below the app's variable commission.

6. The cross-over point: when in-house delivery starts to win

It's boardroom arithmetic, not ideology. If your fixed fleet costs, say, 200 USD a day and you run 20 orders, each delivery costs 10 USD; at 40 orders it falls to 5 USD; at 80, to 2.50 USD. Compare that against the 25–30% the app charges per ticket and you'll see your exact threshold. Diego F. Parra insists with the Masterrestaurant framework that this cross-over is computed per location and per time slot, not globally. With fast-casual valuation multiples of 4x–7x EBITDA per Sofer Advisors, every EBITDA point you rescue from the delivery channel multiplies when you sell the business. The operating rule: use apps until you cross the density threshold, and only then build a fleet. Do it backwards and you break the channel before scaling it. App commission is a pure variable cost that hits EVERY order; in-house delivery is a fixed cost that only dilutes with volume.

7. The differences owners confuse

Comparing the percentage against fuel is a channel-accounting error. Apps sell DEMAND you didn't have; your own channel protects the MARGIN on demand you already had. They don't compete for the same thing: one acquires new customers, the other retains and monetizes yours. With in-house delivery you own the customer data and can reactivate them toll-free; on apps the customer belongs to the platform and every repurchase costs commission again. In-house delivery carries capex and operational risk per unit (territory risk); apps scale without capex but create strategic dependency on a third party that controls your digital storefront.

POINT BY POINT

A/B analysis by decision criterion

CONTRIBUTION MARGIN IMPACT

A · IN-HOUSE DELIVERY In-house: high once the fleet is amortized

B · MASTERRESTAURANT Apps: compressed by 15%–30% commission (Toast, 2024)

Verdict: In-house wins ONLY with density; otherwise apps win by avoiding the fixed cost.

SCALABILITY AND CAPEX

A · IN-HOUSE DELIVERY In-house: high capex and per-unit risk

B · MASTERRESTAURANT Apps: scale without capex

Verdict: Apps win to validate or grow fast without tying up cash.

CUSTOMER OWNERSHIP AND UNIT ECONOMICS

A · IN-HOUSE DELIVERY In-house: owns the data, toll-free repurchase

B · MASTERRESTAURANT Apps: platform's customer, recurring commission

Verdict: In-house wins over the long horizon for the protected lifetime value.

STRATEGIC RISK

A · IN-HOUSE DELIVERY In-house: operational and territory risk

B · MASTERRESTAURANT Apps: dependency on a third party controlling the storefront

Verdict: The hybrid mitigates both: it diversifies and never cedes 100% of the channel.

SIDE-BY-SIDE COMPARISON

When in-house delivery wins STEPPED FIXED COST

- ✗ High density: many orders per hour in a short radius
- ✗ High average ticket that absorbs fleet cost
- ✗ Repeat base that already asks for you by name (direct channel)
- ✗ Compact urban zone with short delivery times
- ✗ Ability to run the fleet at >70% utilization

When apps win MASTERESTAURANT

- ✓ Low or irregular volume that doesn't justify an own fleet
- ✓ Need for incremental demand and brand discovery
- ✓ Wide or geographically scattered delivery radius
- ✓ Zero available capex to build own logistics
- ✓ Validation phase of a concept or ghost kitchen

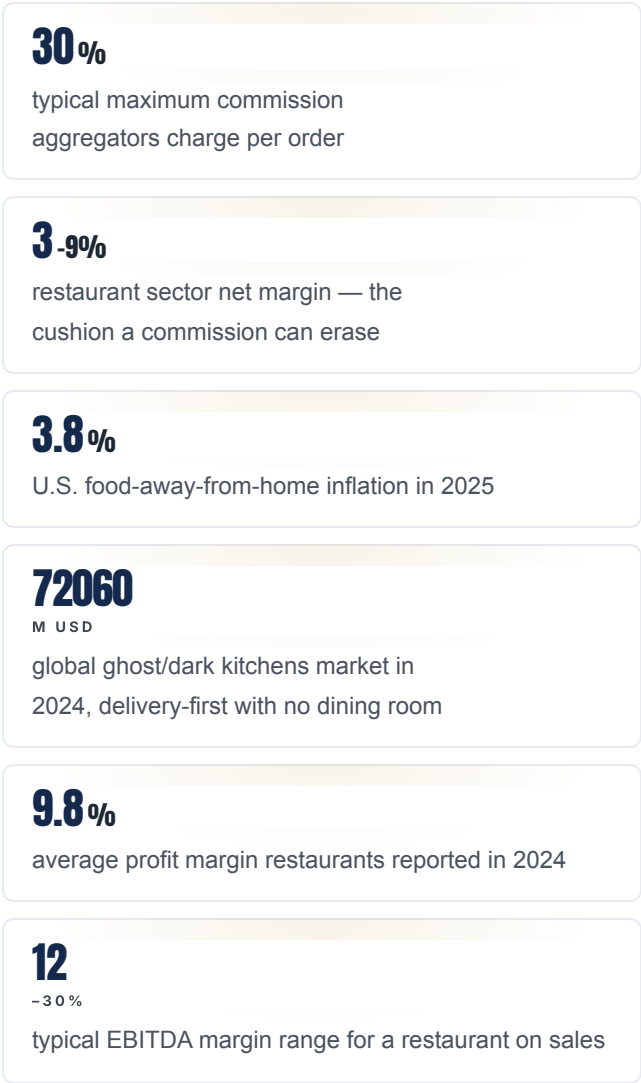
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THE NUMBERS THAT MATTER

The numbers that govern the decision



VISUALIZATION

The numbers, visualized

typical maximum commission aggregators charge per order



restaurant sector net margin — the cushion a commission can erase



U.S. food-away-from-home inflation in 2025



average profit margin restaurants reported in 2024



typical EBITDA margin range for a restaurant on sales



Sources: [Statista/Toast \(via OysterLink\), 2024](#) · [Statistics Canada \(Statista\) 2024](#) · [USDA Economic Research Service 2025](#) · [Credence Research 2024](#) · [TouchBistro 2024](#)

Chart by masterrestaurant.com

REAL CASE

“An Asian-food restaurant lived off the aggregator: 40% of sales through the app at 28% commission. On the global P&L it looked profitable, but once we isolated the channel, delivery had a negative contribution margin after packaging. We built in-house delivery ONLY for the high-density zip codes and left the app for the periphery. In six months the delivery channel's contribution margin went from -4% to +11%, without losing total volume.”

— Consulting synthesis — Masterrestaurant method, Diego F. Parra

HOW TO APPLY IT IN YOUR RESTAURANT

Strategic roadmap in 3 phases

1 Phase 1 — Channel due diligence (0–30 days)

Deliverable: a managerial P&L per channel that isolates food cost, packaging, commission, and logistics cost for dining room vs in-house delivery vs apps. Success metric: know the real contribution margin per order in each channel within $\leq 5\%$ error. Without that number, any decision is blind: the sector net margin is only 3–9% (Statista), so a channel-accounting error swallows all profit.

2**Phase 2 — Geographic segmentation and break-even (30–90 days)**

Deliverable: an order-density map per zip code and a break-even calculation for your own fleet by zone. Success metric: identify the zones where in-house delivery clears its break-even (fleet utilization >70%) and reserve apps for low-density incremental demand, mitigating territory risk.

3**Phase 3 — Hybrid architecture and margin protection (90–180 days)**

Deliverable: a hybrid model running —in-house in dense zones, apps in the periphery— plus a direct-channel strategy (own digital menu) to migrate repeat customers off the commission. Success metric: lift the delivery channel's contribution margin by at least +10 points and cut aggregator dependency below 50% of delivery sales.

FAQ**Questions an owner asks before deciding****Is in-house delivery always cheaper than paying app commission?**

No. In-house delivery is only cheaper above a certain order density that covers its fixed fleet cost. Below that break-even, the underused fleet costs more per order than the 30% commission aggregators charge (Toast, 2024).

How much do delivery apps really charge?

Typical aggregator commissions reach up to 30% per order per Toast (2024), and combined with packaging can eat 25% to 35% of the ticket. On a sector net margin of 3–9% (Statista), that can turn the channel's contribution margin negative.

Should I pick one model or the other?

It is not binary. The maximum-EBITDA approach is hybrid: in-house delivery in high-density zones where your fleet clears its break-even, and apps for low-density incremental demand. Apps buy new customers; your direct channel protects the margin on repeat ones.

Why does delivery look profitable on my global P&L when I suspect it loses money?

Because a global P&L blends channels and hides delivery's real contribution margin. Once you isolate food cost, packaging, and commission per channel, many operators find a negative margin. With sector margins at 9.8% (TouchBistro, 2024), that leak eats everything.

DATA & SOURCES

Sector data 2026 (official sources)

Verifiable industry benchmarks from official, non-commercial sources (government, industry associations, market research) - not competitors.

Metric	Benchmark 2026	Source
Comisiones de tarjeta (swipe fees) totales en EE. UU.	Cerca de \$187 mil millones al año	National Restaurant Association
Comisión promedio de tarjeta por venta	2,35% por transacción	Texas Restaurant Association 2025
Ventas totales del sector restauranero en EE. UU.	\$1,5 billones (trillion) proyectados para 2025	National Restaurant Association, State of the Restaurant Industry 2025
Aporte de la industria restaurantera al PIB turístico de México	15,3% del PIB turístico	SECTUR (Gobierno de México) / CANIRAC
Operadores que dicen que sus costos laborales subieron	98% de los operadores en 2024	National Restaurant Association
Facturación de la restauración en España	+7,1% en 2024	Anuario de la Hostelería de España (Hostelería de España) 2024

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