

**CHALLENGES FACED BY E-COMMERCE TOWARDS CONSUMER BUYING BEHAVIOR  
POST COVID-19 SCENARIO**

**Elango.S,**

**Dr.M.Suryakumar,**

PhD Research Scholar [pt], Department of Management Studies, Periyar University, Salem,  
Tamilnadu, India,

Assistant Professor, Department of Management Studies, Periyar University, Salem,  
Tamilnadu, India,

**ABSTRACT**

Consumers prefer online shopping to conventional ways in the current global market for all goods and services. Yet, the CoV-W19 pandemic has brought about whole new problems that the e-commerce sector now needs to address. Demand from consumers and their buying patterns have drastically changed. For the online retail industry, Covid-19 lockdowns and other government efforts to stop its spread have been a nightmare. The ability to shop whenever and wherever one wants has the biggest impact on how consumers behave when they shop. No longer must customers only shop during business hours. Although it has long been able to shop and conduct research online, the availability of mobile has raised the bar for ecommerce because customers can utilise the device at any stage of the sales process. Due to the expansion of ecommerce, customers now have higher expectations of the businesses they do business with. What do consumers then anticipate? Regardless of the platform they use or the stage of the purchasing process they are in, they deserve a seamless, personalised shopping experience that is consistent. Also, if a customer's experience is personalised, they are 40% more likely to spend more money than they had intended to. The main motto for this study was to evaluate the difficulties that e-commerce faced in influencing customer purchasing habits in the post-COVID-19 context. A convenience sampling technique was used to interview 84 Salem respondents who had prior experience with E-Commerce. The data analysis using the GARRETT Ranking algorithm. The results of the study show that "Delivery" and "Trust & Security" are the two main variables influencing customers when they shop online.

**Keywords: Online Shopping, Consumer Buying Behaviour, E-Commerce, Website Traffic Delivery, Online Payment, Security**

**1.0 INTRODUCTION**

Traditional business merchants concentrated their tactics on physical stores before the Covid 19 Scenario in order to hasten their growth and expand their market share. But, the Covid-19 Events significantly altered the situation. On January 30, 2020, the WHO classified COVID-19 a public health emergency of global concern. In 2020 (Zhong, Zheng, Kang, Li, & Yang). Due to its strong contagious characteristics, COVID-19 has forced customers to alter their previously established behavioural patterns. The COVID-19 Plague has destroyed the global monetary, political, religious, and economic systems, making it more than just a public health emergency for the countries (Mckinsey & Pappas, 2020). This Problem Has Deeply Influenced Daily Lives Of People, Businesses, And The Transportation Of Goods And People Around The Globe. The Market Area is now consumers' preferred shopping location, replacing the Marketplace.

Customers feel more secure while making purchases online as a result of government regulations and preventative actions (Grashuis et al., 2020), which has raised interest in online shopping. The major move towards online buying has given e-commerce companies all around the world access to a new market opportunity. The development of delivery methods, problems with payment gateways, and problems with raising customer education and awareness were some of the major crises that the e-commerce business started to expand to overcome. The e-retail sector will grow dramatically as a result of this digital revolution (Dannenberg Et Al., 2020). Tech-savvy and knowledgeable customers are more likely to use their devices to access social media and the internet to learn more (Wang Et Al., 2005). Social Factors That Are Very Motivating Have an Impact on These Consumers' Online Purchasing Attitudes (Cores And Bertels, 2021).

### **1.1 E-COMMERCE**

Technology is changing the very nature of communication and opening up new channels for contact between customers and service providers. Every aspect of company will be digitalized during the future Industrial Revolution, including supply chains, logistics, and sales operations, with e-commerce eventually making up 90% of all global trade. Digitizing all organisational procedures will help to partially attain this goal (Geissbauer et al. 2016). The growth of the e-commerce industry in India can be attributed to a number of causes, including an increase in internet users, an increase in people using modern technology, and a variety of payment alternatives offered by online retailers (Harish 2017). Using modern technology to analyse consumer traffic, demographics, and preference data, among other things, vendors can change rates quickly and affordably. These pricing adjustments have been made possible, among other things, thanks to the usage of cookies and clickstream data (Malik et al. 2018).

According to a Payoneer survey, the value of India's e-commerce market is estimated to be \$9.1 billion, ranking it ninth internationally in terms of cross-border growth rate. The increasing demand brought on by the coronavirus outbreak would aid India's e-commerce sector in expanding by 84% to \$111 billion by 2024. Financial Times, 2001. As part of the Digital India programme to enhance digitalization, the government unveiled a number of initiatives, including Umang, the Start-up India Portal, the Bharat Interface for Money (BHIM), and many others.

### **1.2 CHALLENGES FACED BY E-COMMERCE IN INDIA**

E-commerce has a lot of advantages, but it also presents a lot of difficulties at once. As a consequence, we pinpoint the most significant issues small businesses face when conducting online business and offer solutions.

### **1.3 DISRUPTION OF THE SUPPLY CHAIN**

The global distribution system has been affected by the coronavirus. Additionally, they have given the response a vital lifeline by ensuring that supplies like food, medical equipment, and other necessities continue to reach the areas that most require them (Falagara et.al,2022). Without a doubt, the global supply chain has had to rely on its creativity, toughness, and flexibility to keep up with essential responsibilities as the pandemic has spread. The virus's impact on the supply chain continues to be a major worry, placing certain areas and businesses on lockdown while others enter a new era. When economies recover, timely, risk-free service and product delivery will be crucial.

### **1.4 STOCK FLUCTUATIONS AND CONSUMER DEMAND**

Due to the coronavirus outbreak, martial law has been enacted in more than 190 nations. Shoppers rush to stores all across the world to stock up on food, toiletries, and other necessities while "remaining at home." Customers frequently suffer the regrettable situation of adding an item to their shopping cart or completing an order, only to have it cancelled because the item is out of stock in one or more of the businesses. The deteriorating and out-of-control stock condition causes the stock situation to become unstable. Because to consumers' hysterical shopping habits, online retailers are under a lot of pressure to control their supply levels during this time.

### **1.5 SPENDING HABITUAL**

Consumers generally came away from COVID-19 with less money than they had before. When they left, many others were left without work and with less money. In the end, consumers were powerless and stayed at home. Consumers' spending habits have been altered as a result of the decline in income (Kumar and Abdin, 2021). In the midst of this pandemic, it is challenging to face facts, withdraw from social interaction, and reduce one's consumption and frequency of purchase (Banerjee, 2020). Because of the tight economy, consumers are being compelled to make more frugal purchases, such as switching to store brands rather than name-brand alternatives. It's evident that the most looked-for products right now are food, medicine, and household necessities; if non-essential enterprises don't find ways to attract clients, tough times could be ahead.

### **1.6 CUSTOMER & EMPLOYEE SAFETY**

Since preserving the HR department is like protecting the entire firm, businesses usually prioritise the demands of their employees. The coronavirus 2019 (COVID-19) is more likely to be contracted by e-commerce delivery staff because of their frequent direct client contact (Mayer, 2022). Customers can still meet the carriers to pick up large products even if they stay at home, and they can interact directly with the product as they utilise it. Customers typically favour the exclusive platforms and online marketplaces where they feel comfortable conducting transactions as a result. In this century, especially in light of the Covid-19 pandemic, corporate responsibility and accountability for ensuring the health and safety of its employees and customers have gained significant social and economic relevance (Parker, 2023).

### **1.7 WEBSITE TRAFFIC**

An increase in the demand for technical services like video, audio, streaming, and instructional materials can be attributed to the rise in the number of people who are unable to leave their homes due to lockdown. A study by L.A. Schur et al. In addition, internet games are being used as a means of relieving the tension and worry brought on by the pandemic (Kiraly et.al, 2020).

There was a dramatic increase in e-commerce activity during and immediately following comScore's Covid-19 release, causing many websites to experience high levels of traffic and even temporary outages or server crashes. This is an issue for both customers and online retailers. Due to the overwhelming demand for their services during covid-19, numerous online retailers and service providers slashed their bandwidth allocations.

### **1.8 PREVENTIVE REGULATIONS**

In addition to altering how things are done, the COVID-19 pandemic has raised new health and safety concerns across a variety of societal domains, including e-commerce (Simpeh, 2022). Online merchants like Amazon, Flipkart, and others are still subject to several health and safety laws even after the 2010 Consumer Internet Protection Act. They must abide by the strict rules established by both the state and federal governments. In each jurisdiction where the internet business operates, the standard operating procedures (SOPs) provided by the local government must be adhered to.

### **1.9 FACTORS AFFECTING CONSUMER BUYING BEHAVIOUR: POST COVIS-19**

The e-commerce industry had been undergoing a digital infrastructure revolution prior to COVID-19, but widespread adoption of the new tools only occurred thereafter.

#### **Online Payment**

There are many essential components shared by successful online marketplaces, with a secure and convenient means of collecting payments ranking among the highest. When conducting business online, monetary transactions typically occur through an electronic medium, hence the term "Electronic Payment." Because there is no need for a middleman when utilising an e-payment system, users don't have to worry about the security of their credit card information or other sensitive information being hacked. Instead, clients can use the internet at any moment to make a payment, and the funds will be taken directly out of their accounts. (2002) Hessian B. Since demonetization, the percentage of digital payments in India's payments business has grown to become a sizable portion of the pie. India has quickly become one of the world's largest and fastest-growing markets for digital payments because to the popularity of online wallets like PayTM and Mobikwik and other digital payment modalities like Google Pay, Phone Pay, etc.

#### **Delivery**

In the world of online retail, logistics play a crucial part in ensuring the satisfaction of both current and potential customers (Lim et.al,2018). Deliveries of magazines, coffee, and even bags of groceries can help lighten the load of a hectic lifestyle. More and more consumers are discovering the convenience of online shopping, food delivery apps, and other delivery services by learning they don't have to leave the house to get their go-to products and brands.

The original surge in popularity of delivery services was fueled by advantages like ease and efficiency. The arrival of COVID-19 in 2020, however, has resulted in an increase in demand for delivery services, and for novel reasons.

### **Trust & Security Factor**

It has been found that consumers' trust in online shopping is proportional to their level of general confidence in the safety of such transactions. Trust is a psychological component related to how well a website protects its customers' information, as stated by Ariff et al. (2013). In addition, customers' perceptions of safety and trustworthiness in online transactions were significantly influenced by these factors. Consumers' trust in, and confidence in the safety of, online transactions and the confidentiality of their personal and financial data when making those transactions are reflected in the "security" element. One study by Monsuwe' et al. (2004) suggested that consumers' negative views of internet buying stemmed from experiences where their trust was betrayed. In the post-Covid era, consumers have prioritised safety as a deciding factor when making purchases.

### **Value-Driven Buying Process**

Consumers in a number of countries are, according to recent surveys, putting a higher premium on value-based purchasing, in which they seek to get the most bang for their buck. Consumers are spending less on non-essentials and more on necessities. The festival and wedding seasons saw a rise in expenditure among Indian consumers. Better purchase selections are more critical than ever in the wake of the Post-COVID-19 epidemic. "customer desire to shop online [post-pandemic] continues to expand, particularly in basics and home-entertainment categories," as stated by (Simon,2021).

### **Customization**

Customized goods fetch a premium. A buyer can request a personalised item online, and the brand can make and deliver it. It's a chance to bond. Customers want a product that feels like theirs when shopping. Customers are confident in their purchases when they have several options and can personalise their products (wang et.al,2022). A good product customizer lets businesses do this and more. E-commerce websites sell products and let consumers express themselves. Personalization can increase consumer loyalty and encourage repeat purchases.

## **2.0 REVIEW OF LITERATURE**

In their 2016 study titled "E-commerce Services in India: Opportunities and Challenges," (Ashok Panigrahi et al.) discovered that India is displaying exceptional development in e-commerce and that the future of e-commerce in India does appear to be incredibly bright. They said that the e-commerce industry needed to be developed in order for India's rural areas to thrive. In order to map the value of the commodities created, excellent communication must be established. Moreover, customers must be given access to goods and services at cheaper prices. Anam Bhatti et al. (2020) found that e-commerce increased as a result of the corona virus and has since developed into a substitute source and is regarded to be the best in this case in their study article titled "E-commerce trends during COVID-19 Pandemic." They provided information on how COVID-19 influenced e-commerce, which encouraged additional research on the subject. They also made predictions about future trends.

The researchers behind the research article "The Effect of Corona virus (COVID-19) on E-commerce in Malaysia" (Mohammad Waliul Hasmad et al., 2020) came to the conclusion that this deadly virus had a significant impact on Malaysian online company, particularly the Chinese product. They assumed that primary research had been conducted in the past to produce a more favourable result. The research conducted by Das et al. (2022) examines how COVID-19 affects the socioeconomic lifestyles and purchasing habits of consumers. Customers in the unorganised sector, which was most affected by COVID-19, demanded less expensive options for necessities, according to the survey. Affordability and lifestyle changes have an impact on the demand for wellness and entertainment products.

The results also demonstrate that a number of factors, including affordability, awareness, employment position, and family economic situation, affect consumer demand for health and hygiene products.

This report, COVID-19: IMPACTS ON E-COMMERCE, investigates the COVID-19's effects (Gurpreet Kaur, 2022). The COVID-19 epidemic has an effect on the e-commerce industry due to its global reach. However, the e-commerce sector is also facing some unforeseen difficulties. This article examines the impact COVID-19 has on the e-commerce industry as well as the important adjustments made to consumer demand and purchasing habits. We will look at both the positive and negative effects that the COVID pandemic has had on online trade in this study.

## **2.1 RESEARCH GAP ANALYSIS**

Most of the research studies conducted in the past have found a positive impact of e-commerce on consumers' buying behaviour. However, the earlier studies have been conducted in different sectors and consumer groups. The present study seeks to find out the Challenges faced by E-Commerce and towards Consumer buying behaviour Post Covid-19 Scenario.

## **3.0 INTENTION OF THIS RESEARCH**

Main objectives of the study are as follows:

- 1) To examine the difficulties the e-commerce sector is facing in the post-COVID-19 era
- 2) To comprehend Indian consumers' online shopping behaviour in the post-Covid-19 era
- 3) To comprehend how the difficulties E-commerce faces impact consumer purchasing habits situation after Covid-19.

## **3.1 RESEARCH METHODOLOGY PRACTICES USED**

### **Tools And Techniques Used for Data Analysis**

In order to collect the data for this study, both primary and secondary methodologies were used.

In this study, pie charts were used in addition to secondary sources like books and research articles and primary sources like the questionnaire survey.

### **Sampling**

The convenience sampling technique was used to pick 128 participants for this investigation. Respondents submitted their completed surveys through Google Forms.

### **Data Analysis**

Both primary and secondary data sources are used in this investigation. It was analysed using the GARRETT Ranking.

## **4.0 ANALYSIS AND INTERPRETATION**

**Table:1 – Checking of Website**

<b>Particulars</b>	<b>Respondents</b>	<b>Percentage</b>
Daily	47	49.22%
Weekly	16	30.47%
Monthly	21	20.31%
Total	84	100

**Source: Data was collected via questionnaire and computed through SPSS**

**INTERPRETATION**

It can be deduced from the table that 49.22% of the respondents were checking the sites on a daily basis, that 30.47% of the respondents were checking the sites on a weekly basis, and that 20.31% of the respondents were monitoring the sites on a monthly basis.

Checking websites on a daily basis to see if they have any new deals available has become a regular habit for nearly everyone. Even if the intention is merely to check and add anything to a shopping cart for later, checking websites daily has become a habit.

**Table:2 – Respondents Age Group with Genders**

Particulars	Male	Male Percentage	Female	Female Percentage
20-30 Years	19	45.24%	22	52.38%
30-40 Years	11	26.19%	14	33.33%
40-50 Years	9	21.43%	5	11.90%
50-60 Years	3	7.14%	1	2.38%
Total	42	100%	42	100%

**Source: Data was collected via questionnaire and computed through SPSS**

When developing a Business Strategy for any Products or service, Gender has always been a crucial consideration. For decision-makers in businesses engaged in v-commerce directly or indirectly, gender has a big impact. From the Table:2 it was clearly understood that Female Respondents in the age group of 20-30 Years is about 52.38% higher rate compared to the Male Respondents while in the age group of 50-60 years they were less.

**HENRY GARRETT RANKING**

**Table:3 – Henry Garrett Ranking – To study the Influencing factors of Consumer Behaviour towards E-Commerce**

Particulars	1	2	3	4	5		Mean Score	Rank
	76	61	50	40	25			
<b>Online Payment</b>	17	13	30	15	9	84		<b>3</b>
	1292	793	1500	600	225	4410	26.25	
<b>Delivery</b>	28	20	13	14	9	84		<b>1</b>
	2128	1220	650	560	225	4783	28.47	
<b>Trust &amp; Security</b>	25	19	14	16	10	84		<b>2</b>
	1900	1159	700	640	250	4649	27.67	
<b>Customization</b>	14	11	14	29	16	84		<b>5</b>
	1064	671	700	1160	400	3995	23.78	
<b>Value Driven Buying</b>	18	12	24	16	14	84		<b>4</b>
	1368	732	1200	640	350	4290	25.54	

**Source: Data was collected via questionnaire and computed through excel**

**Discussion & Conclusion**

Results from Garret Ranking Test point out that Critical and dominant factor that directly impacts consumers in E-commerce is Delivery, which is ranked first. Due to the convenience of home delivery, an increasing number of people are discovering the benefits of purchasing online. As per current research, Trust is ranked Second.

Whether or not a customer feels confident in a website's ability to keep their personal information secure is a major factor in establishing trust. Online Payment is ranked as Third. E-payment systems eliminate the requirement for a third party, reducing the risk of a user's credit card information or other personal details being stolen. The fourth-ranked is value driven buying. Buyers are cutting back on discretionary spending in favour of staples. They only spend money during the wedding and holiday seasons. The Customization of the Product ranked last. When given a variety of options, and the freedom to tailor those options to their specific needs, consumers tend to make more confident purchases. Thus the research attempted to figure out whether the Challenges faced by E-Commerce had an impact on the consumer buying behaviour in Post Covid-19 period. In the near future, E-Commerce may soon overtake traditional commerce as the most popular means of conducting business online. This will surely, enable E-Commerce retailers to make continuous improvement and consumers can enjoy in Online shopping through E-Commerce.

### **Future Scope for Further Research**

More diverse samples of organisations should be used to analyse data and results in future studies. There are a number of suggestions for future study, including increasing the number of observable factors, incorporating changes in organisational context, and collecting more samples.

### **Acknowledgements**

The Author acknowledges the respondents who helped in cooperating with the data collection.

### **Declaration of Conflict of Interests**

The authors declared that they had no potential conflicts of interest related to the research, authorship, or publication of this paper.

### **Cited Works**

1. Anam Bhatti, Hamza Akram , Hafiz Muhammad Basit , Ahmed Usman Khan , Syeda Mahwish Raza Naqvi , Muhammad Bilal, “E-commerce trends during COVID-19 Pandemic”, International Journal of Future Generation Communication and Networking, Vol. 13, No. 2, 2020 pp.1449-1452.
2. Ariff, M.S.M., Yan, N.S., Zakuan, N., Bahari, A.Z., Jusoh, A. (2013). Web-based Factors Affecting Online Purchasing Behavior. IOP Conf. Series: Materials Science and Engineering. Vol. 46, pp. 1-10.
3. Business Standard, (March 10th, 2021) Indian e-commerce to grow 84% in 4 years, helped by Covid-19 impact: Study, March 10th, 2021, [https://www.business-standard.com/article/economy-policy/Indian-e-commerce-to-grow-84-in-4-years-helped-by-covid-19-impact-study-121031000846\\_1.html](https://www.business-standard.com/article/economy-policy/Indian-e-commerce-to-grow-84-in-4-years-helped-by-covid-19-impact-study-121031000846_1.html)
4. Chang, H.H. and Meyerhoefer, C. (2020), “COVID-19 and the demand for online food shopping services: empirical evidence from Taiwan”, NBER Working Paper No 27427, doi: 10.3386/w27427.
5. Croes, E. and Bertels, J. (2021), “Young adults’ motivations for following social influencers and their relationship to identification and buying behavior”, Computer in Human Behavior, Vol. 124, pp. 1-10.
6. Dannenberg, P., F., M., Riedler, T. and Wiedemann, C. (2020), “Digital transition by COVID-19 pandemic?”, The German food online retail, Tijdschrift voor Economische en Sociale Geografie, Vol. 111 No. 3, pp. 543-560.
7. Das, Debadyuti & Sarkar, Ashutosh & Debroy, Arindam. (2022). Impact of COVID- 19 on Changing Consumer Behaviour: Lessons from an Emerging Economy. International IJC. 10.1111/ijcs.12786
8. Falagara Sigala, I., Sirenko, M., Comes, T. and Kovács, G. (2022), "Mitigating personal protective equipment (PPE) supply chain disruptions in pandemics – a system dynamics approach", International Journal of Operations & Production Management, Vol. 42 No. 13, pp. 128-154. <https://doi.org/10.1108/IJOPM-09-2021-0608>.
9. Geissbauer, R., Schrauf, S., Vedsø, J., A Strategist’s Guide to Industry 4.0, <http://www.strategy-business.com/article/AStrategists-Guide-to-Industry-4.0>, (2016).
10. Grashuis, J., Skevas, T. and Segovia, M.S. (2020), “Grocery shopping preferences during the COVID-19 pandemic”, Sustainability, Vol. 12 No. 13, pp. 53-69.

11. Gurpreet Kaur, 2022, COVID-19: IMPACTS ON E-COMMERCE ,International Journal of Advanced Research in Commerce, Management & Social Science (IJARCMSS) 17 ISSN : 2581-7930, Impact Factor : 5.880 , Volume 05, No. 01(I), January - March, 2022, pp 17-20.
12. Hasanat, Mohammad & Hoque, Ashikul & Shikha, Farzana & Anwar, Mashrekha & Abdul Hamid, Abu Bakar & Huam, Tat. (2020). The Impact of Coronavirus (Covid-19) on E-Business in Malaysia.
13. Kiraly.O, M. N. Potenza, D. J. Stein, D. L. King, D. C. Hodgins, J. B. Saunders and M. W. Abbott, Preventing problematic internet use during the COVID-19 pandemic: Consensus guidance, *Comprehensive Psychiatry* 100 (2020), 1–4.
14. Kumar, R. and Abdin, M.S. (2021), "Impact of epidemics and pandemics on consumption pattern: evidence from Covid-19 pandemic in rural-urban India", *Asian Journal of Economics and Banking*, Vol. 5 No. 1, pp. 2-14, doi: 10.1108/ajeb-12-2020-0109.
15. L. A. Schur, M. Ameri and D. Kruse, Telework after COVID: a "silver lining" for workers with disabilities?, *Journal of occupational rehabilitation* 30 (2020), 521–536.
16. Lim, S.F.W., Jin, X. and Srail, J.S. (2018), "Consumer-driven e-commerce: a literature review, design framework, and research agenda on last-mile logistics models", *International Journal of Physical Distribution and Logistics Management*, Vol. 48 No. 3, pp. 308-332.
17. Malik, M. E., Ghafoor, M. M., Hafiz, K. I., Riaz- Ul- Hassan, N. U., Mustafa, M., & Shahbaz, S. (2013). Importance of brand awareness and brand loyalty in assessing purchase intentions of consumer. *International Journal of Business and Social Science*, 4(5), 167-171.
18. Mayer, B., Helm, S., Barnett, M. and Arora, M. (2022), "The impact of workplace safety and customer misbehavior on supermarket workers' stress and psychological distress during the COVID-19 pandemic", *International Journal of Workplace Health Management*, Vol. 15 No. 3, pp. 339-358. <https://doi.org/10.1108/IJWHM-03-2021-0074>.
19. McKinsey, D. S., & Pappas, P. G. (2020). *Histoplasmosis: time to redraw the map and up our game*. Oxford University Press US.
20. Monsuwe, T. P. Y., Dellaert, B.G. C., Ruyter, K. D. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*. Vol. 15 (1), pp. 102-121.
21. Panigrahi, Ashok & Upadhyaya, Ranjan & Raichurkar, Pramod. (2016). E-Commerce Services in India: Prospects and Problems. *International Journal on Textile Engineering and Processes* 2395-3578. 2. 15-22. 10.2139/ssrn.2736822.
22. Parker, L. and Narayanan, V. (2023), "Readdressing accountability for occupational health and safety in a pandemic era", *Meditari Accountancy Research*, Vol. 31 No. 1, pp. 78-100. <https://doi.org/10.1108/MEDAR-06-2021-1350>.
23. Simpeh, F. and Amoah, C. (2022), "COVID-19 guidelines incorporated in the health and safety management policies of construction firms", *Journal of Engineering, Design and Technology*, Vol. 20 No. 1, pp. 6-23. <https://doi.org/10.1108/JEDT-01-2021-0042>.
24. Wang, C.L., Ye, L.R., Zhang, Y. and Nguyen, D.D. (2005), "Subscription to fee-based online services: what makes consumers pay for online content?", *Journal of Electronic Commerce Research*, Vol. 6 No. 4, pp. 301-311.