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# The impact of payment methods on consumer behaviour in the e-commerce environment

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**Abstract:** The changes in payment methods in the e-commerce environment also have an impact on consumer behaviour. Therefore, the study investigates the impact of payment methods on consumer behaviour in the e-commerce environment. The impact of e-commerce mainly includes factors such as social environment, service methods, and consumer psychology. Payment types include online bank card payment, electronic cash, electronic check, third-party payment platform and mobile payment. The impact of payment methods on consumer behaviour from four aspects: purchase decision, purchase intention, consumption motivation, and consumption habits, was analysed. The example analysis results show that the proportion of consumers choosing electronic payment methods reaches 90%, indicating that electronic payment methods have changed consumers' purchasing decisions. The choice of electronic payment methods and the amount of consumption also exceed the amount of cash, indicating that consumers are more willing to engage in online consumption in e-commerce, changing their purchasing intention.

**Keywords:** e-commerce environment; payment method; consumer behaviour; influencing factors.

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## 1 Introduction

With the deepening of the network economy, e-commerce, a new online shopping model, has gradually entered people's lives. E-commerce generally refers to the use of modern information technology means, such as network technology, to carry out consumer shopping business transactions in the network environment, which truly realises the networking and informatisation of business activities (Lakeman et al., 2021; Wang et al., 2022; Xu et al., 2021). Compared with traditional business activities, e-commerce has advanced advantages in payment methods, service methods and distribution speed, and

has gradually met the basic needs of social audiences for intelligent and personalised online consumption activities (Chun and Johnson, 2021). As an indispensable link in the whole transaction process, payment has undergone great changes with the passage of time and social progress, showing more diversity. As a new payment method, electronic payment is very different from traditional cash, credit card and other payment methods in many aspects of its transaction mechanism. The advent of the mobile era has added many new features to electronic payment (Xiong, 2022). At present, the domestic electronic payment is not only limited to the scope of traditional online shopping, at the same time, electronic payment is no longer synonymous with young people's consumption, and the use of Alipay by parents and even grandparents in the supermarket is no longer a new thing. People's consumption habits have obviously been affected by electronic payment in the mobile era.

Deng et al. (2021) puts forward a study on the impact of online payment on consumer behaviour under consumption upgrading, which is analysed from four aspects: the reputation of current payment merchants, the service quality of e-commerce logistics, the perfection of payment function of e-commerce platform, and the intensity of promotion activities of e-commerce. The results show that merchant reputation, logistics service quality, platform function and promotion activities are positively correlated with consumer behaviour. However, this method does not obtain the specific influence of payment method on consumption decision, resulting in the practical application of this method is poor. Jia et al. (2021) puts forward the influence of online payment strategy on consumer behaviour. This method conducts research on the influence of online payment strategy on consumer behaviour through questionnaire survey. The survey results show that online payment strategies can lead to changes in consumer behaviour. Although this method can obtain the results of consumer behaviour changes, the specific changes are not shown. Liu (2022) puts forward the impact of payment methods on consumer behaviour in the context of the internet. This method analyses the impact of payment methods on consumer behaviour in the context of the internet. The research results show that the payment method has a greater impact on consumption under the background of the internet, and the more convenient the payment method, the greater the consumption impact. Similarly, the method does not explain the specific impact, which reduces the practical application value of the method.

Due to the lack of consideration of the impact of the e-commerce environment in the above methods, the impact of consumption behaviour in the e-commerce environment is not clear enough. Therefore, the impact of payment methods on consumption behaviour in the e-commerce environment is proposed.

## **2 The main influencing factors of e-commerce on consumer behaviour**

Compared with cash payment, electronic payment has many advantages and main characteristics. First of all, electronic payment provides a convenient and fast way to pay without carrying a lot of cash, avoiding the trouble of waiting in line and making change. Secondly, electronic payment adopts multiple security measures to ensure the security of transaction information, which is safer and more reliable than cash payment. In addition, electronic payment can realise trans-regional and even trans-national transactions, facilitating international trade and cross-border payments. At the same time, the transaction records of electronic payment can be saved in the system, which is convenient

for individuals and enterprises to carry out account management and financial analysis. Electronic payment also provides a variety of incentives, points and reward mechanisms to encourage consumer use and promote consumer purchasing power.

### *2.1 The impact of social environment*

With the widespread popularity of e-commerce, consumers can easily purchase various goods and services at home, which makes e-commerce an important component of modern society. However, e-commerce also brings some problems, such as false advertising, fraudulent transactions, and infringement of consumer privacy. In order to protect consumer rights and interests, the country has successively introduced a series of laws and regulations to regulate e-commerce transactions. The introduction of these regulations has gradually led to the standardisation and institutionalisation of business and trade activities in the e-commerce environment, effectively safeguarding the legitimate rights and interests of consumers. In this favourable development situation, the number of sellers in e-commerce has begun to grow rapidly, providing consumers with more diverse products and services (Wiecka et al., 2021; Liu and Dewitte, 2021). At the same time, the development of e-commerce has further stimulated the growth of consumer groups, becoming an important driving force for the sustained growth of China's social economy. Currently, household consumption has gradually occupied an important position in the development of the national economy. In the future, with the continuous development of e-commerce, its influence will continue to expand and have a profound impact on China's economic and social development.

### *2.2 The impact of service methods*

The development of e-commerce benefits from the in-depth development of modern information technology. On the basis of the guarantee provided by information technology, e-commerce has formed a systematic network market, which can directly sell a large number of products, improving the previous situation of layer by layer distribution. Manufacturers can directly describe the efficiency of products in the e-commerce market, allowing consumers to purchase products at factory prices directly from manufacturers, making consumption methods simpler and more direct. At the same time, the service methods provided by sellers have greatly changed from the past, gradually promoting the refinement and development of the consumer market (Shaji and Mathias, 2021). In the e-commerce environment, sellers participate in market competition at an extremely low cost by providing appropriate services before, during, and after sales. Therefore, sellers pay more attention to providing consumers with a sense of homelessness through services, further enriching the service methods for consumers. The provision of this service method not only enhances consumer satisfaction, but also enhances the seller's credibility and brand image. In the e-commerce environment, consumers have increasingly high demands for service quality, and providing high-quality services by sellers is an important way to obtain and maintain consumers.

In summary, the development of e-commerce can not be separated from the support of modern information technology. In the online market, sellers attract consumers by providing high-quality services, further promoting the development of the e-commerce market. The provision of this service method requires sellers to focus on providing pre-

sales, during sales, and after-sales services to meet consumers' high requirements for service quality.

### *2.3 The impact of consumer psychology*

In the e-commerce environment, sellers adopt promotional methods such as factory price, free shipping, and buy ten get one free to stimulate consumers' purchasing desire. One of these preferential benefits can impress consumers and encourage them to actively choose sellers' products. Consumers are increasingly valuing the additional benefits provided by sellers when purchasing goods, and no longer specifically purchasing products that meet usability requirements through bargaining in physical stores like in the past (Gajashree and Anand, 2021). On the contrary, they value the value-added services provided by the seller more, even small gifts or items that may not be useful in the future, but can meet consumers' needs for the products or value-added services provided by the seller. This change indicates that consumers' consumption psychology has undergone significant changes from the past.

## **3 Payment types and characteristics in the e-commerce environment**

Online payment, also known as online payment, refers to the behaviour of consumers making payments directly through the internet. Online payment is an advanced form of electronic payment. Compared to other payment methods, online payment has the characteristic of being anytime, anywhere, and is therefore widely accepted and used, and is predicted to be the main form of electronic payment in the future. At present, online payment methods mainly include bank card, electronic cash, electronic check, payment based on third-party payment platform and mobile payment.

### *3.1 Online banking card payment*

Bank card payment is a widely used payment method that relies on debit and credit cards issued by major banks. After the user applies to the bank to activate the online payment function of the bank card, they can log in to the corresponding online bank and complete the payment process using methods such as an uncertified password or a certified UKey. Bank card payment is currently one of the most widely used payment methods in China, which is widely recognised and being used by most people.

### *3.2 Electronic cash*

Electronic currency, also known as digital currency, is a technique that uses encrypted sequence numbers to represent real-world monetary amounts. Simply put, it simulates cash in electronic form. The use of electronic currency for online payments does not require a bank connection, and is characterised by flexibility, anonymity, speed, convenience, and time saving, making it particularly practical in small payments. In foreign e-commerce, electronic currency has been widely used, but it has not yet been popularised in China. The main reason is that the relevant software and hardware technology requirements are high, and currently there are not many merchants and banks

using electronic currency (Kim et al., 2021). In May 2014, Doraemon launched the 'Doraemon Pocket', which in a sense is an electronic currency.

### 3.3 *Electronic check*

Electronic checks are a type of digital paper checks that have almost the same functionality as traditional checks. Electronic checks use digital signatures to confirm the identities, banks, and accounts of both parties involved in the transaction, making them more secure than traditional checks. Using electronic checks for online payment can achieve the digitisation and automation of check payment business, which has many advantages such as convenience, efficiency, easy circulation, high security, environmental protection, time and money saving, etc. Although electronic check payment methods emerged relatively late, they are currently widely used in some countries and gradually replacing traditional paper checks.

### 3.4 *Payment methods based on third-party payment platforms*

A third-party payment platform refers to an intermediary institution that provides fund transfer services for both parties involved in online transactions, aiming to achieve online payments. As a transfer station for funds between banks, websites, and merchants, third-party payment platforms provide online payment channels. According to different payment modes, third-party payment platforms can be divided into two categories. One type is gateway payment platforms represented by Beijing Shouxin, Shanghai Huanxun, and online banking online. The rights and responsibilities of all parties involved in the transaction are clear, and settlement is convenient. However, consumers need to apply to the bank and pay high transaction fees, and there are also transaction security issues (Estrada et al., 2021). The other is the credit guarantee third-party payment platform represented by Alipay. This payment platform is a self-built payment platform of large e-commerce companies, which is linked to the company's own credit, ensuring the smooth flow of funds and goods logistics between the two sides of the transaction, playing the role of transaction guarantee and goods security guarantee.

### 3.5 *Mobile payment*

Mobile payment is a new type of payment method that refers to users using mobile terminals, especially mobile phones, to make financial payments for the goods or services they consume through mobile networks or internet wireless networks. In recent years, this payment method has developed rapidly both domestically and internationally, especially in the context of small payments. Mobile payment has become the preferred payment method for more and more consumers due to its advantages such as fast speed, easy operation, and secure payment. With the development of mobile software and the internet, the application scenarios of mobile payment are becoming increasingly widespread, not only used for shopping payments, public transportation payments, parking payments, but also for charitable donations, electronic ticketing, and other fields. However, there are also some issues with mobile payments, such as payment security and payment channel selection, which need to be addressed. In order to improve the security of mobile payments, major payment institutions and banks have successively introduced various security measures, such as password locks, fingerprint recognition, SMS

verification, etc. In addition, the government and relevant institutions have also strengthened their supervision of mobile payments, further improving the security and reliability of mobile payments (Wendy and Tully, 2021).

In summary, mobile payment is a fast, convenient, and secure payment method that has become the preferred payment method for more and more consumers. With the continuous innovation and improvement of mobile payment technology, its application scenarios will also become increasingly widespread, becoming an important force driving the development of the digital economy.

#### **4 The impact of payment methods on consumer behaviour in the e-commerce environment**

Payment, as an important part of the entire transaction process, has undergone significant changes in its methods with the changing times and technological advancements, showing an increasingly diverse trend. The initial payment method was through cash. Subsequently, supermarkets, shopping malls, and other institutions launched shopping card payments, while banks launched savings card payments, wire transfer payments, credit card consumption, and other methods.

With the progress and development of internet technology, internet payment has gradually been accepted and recognised by people. In recent years, with the rapid development of mobile terminals and mobile network communication technology, mobile payment has become a new type of payment method and provided great convenience for people's daily consumption. Mobile payment refers to the payment of goods or services consumed by users through mobile terminals, especially mobile phones, using mobile networks or internet wireless networks. Mobile payment has become the preferred payment method for more and more consumers due to its advantages such as fast speed, easy operation, and secure payment. The application scenarios of mobile payment are also becoming increasingly widespread, which can be used in fields such as shopping payment, public transportation payment, parking payment, and even in multiple fields such as charitable donations and electronic ticketing.

Overall, with the progress of the times and technological development, payment methods are constantly changing. As a new type of payment method, mobile payment has become the preferred payment method for more and more consumers. With the continuous innovation and improvement of mobile terminals and network communication technology, the application scenarios of mobile payments will also become increasingly widespread, becoming an important force driving the development of the digital economy.

Consumer behaviour refers to the activities that consumers choose and purchase in order to obtain various goods and services they need. Among them, consumer behaviour can also be divided into consumption mode, consumption level, and consumption structure. In this study, the impact of payment methods on consumer behaviour in the e-commerce environment will be explored from the following aspects.

##### *4.1 Purchase decision*

In e-commerce, different payment methods will have an impact on consumers' purchase decisions. For example, when consumers use a credit or debit card, it may be easier for

them to make large purchase decisions because they can pay for them in installments later or debit them directly from their bank account. In addition, when consumers use Alipay or We Chat Pay, they can enjoy a convenient and fast payment experience, which makes it easier to make purchasing decisions. E-commerce platforms need to offer a variety of payment methods according to consumers' needs and habits, so that consumers can easily choose the payment method that is most suitable for them. In addition, e-commerce platforms can also introduce special offers to attract consumers to use specific payment methods. For example, an e-commerce platform can offer discounts or cashback for using a payment method, thereby incentivising consumers to choose that payment method.

#### *4.2 Purchase intention*

The payment method also has an important impact on the purchase intention. Firstly, different payment methods can have an impact on consumers' trust and sense of security. For example, when using electronic payment methods such as credit cards or mobile payments, consumers need to input sensitive information such as their personal information and password. If the security of the payment platform is insufficient, it may reduce consumers' trust and thus affect their purchase intention. Secondly, the convenience of payment methods can also affect consumers' willingness to purchase. For example, contactless payment methods such as online payment and mobile payment have the characteristics of being fast and convenient, which can make it easier for consumers to complete payments and thus increase their willingness to purchase. In addition, some payment methods also offer promotional activities such as points and cash back, which can also stimulate consumers' desire to purchase. Finally, different payment methods can also have an impact on consumer budget management. For example, using cash payments can help consumers better control their spending budget because they can see the amount of money in their hands; When using contactless payment methods such as credit cards or mobile payments, consumers may be more prone to overspending or irrational consumption.

#### *4.3 Consumer motivation*

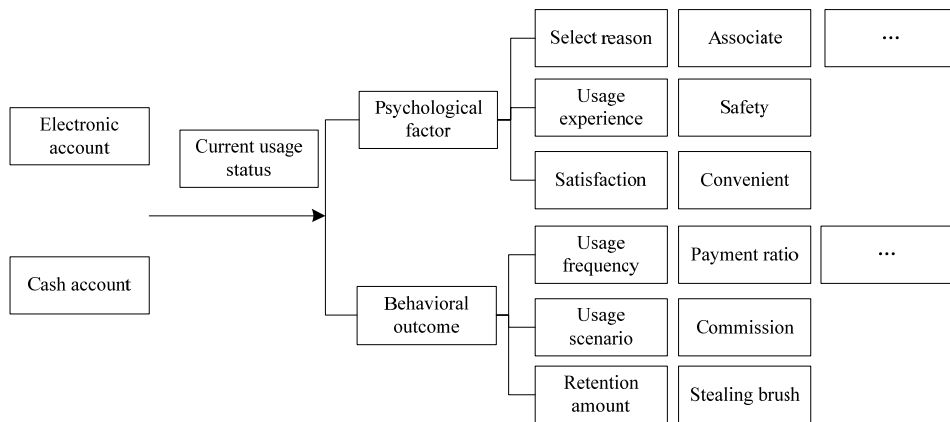
In the e-commerce environment, payment methods have a significant impact on consumer motivation. Firstly, e-commerce platforms offer various payment methods, such as online payment, cash on delivery, bank transfer, etc. The choice of these payment methods directly affects consumers' purchasing decisions. For example, online payment has the characteristics of convenience and speed, which can stimulate consumers' desire to purchase; On delivery payment can make consumers more confident in purchasing goods, thereby enhancing their purchasing motivation. Secondly, different payment methods will also have different impacts on consumers' consumption motivation. For example, when using credit card payments, consumers can enjoy more discounts and points, which will encourage them to be more proactive in their consumption; When using payment methods such as cash on delivery, consumers may pay more attention to the actual quality of goods and service attitude, thereby reducing unnecessary consumption. Finally, the security of payment methods can also affect consumers' purchasing motivation. If the security of payment platforms is insufficient, consumers may become concerned about the security of their payment information, thereby reducing their purchasing motivation.



#### 4.4 Consumption habits

In the e-commerce environment, payment methods have an important impact on consumption habits. First of all, the e-commerce platform provides a variety of payment methods, such as online payment, cash on delivery, bank transfer, etc. The choice of these payment methods will directly affect consumers' consumption habits. For example, online payment is convenient and fast, which can encourage consumers to spend more frequently. Cash on delivery, on the other hand, may lead consumers to spend more carefully, thus reducing unnecessary purchases. Secondly, the convenience of payment methods will also affect consumers' consumption habits. For example, when using Alipay, We chat and other mobile payment methods, consumers can complete payment anytime and anywhere, which will promote their consumption more convenient and increase the frequency of consumption; When using payment methods such as bank transfer, consumers have to wait a certain amount of time to complete the payment, which may reduce their frequency of consumption. Finally, different payment methods will also have an impact on consumers' consumption preferences. For example, when using credit card to pay, consumers can enjoy more benefits and points, which will make them more inclined to choose to use credit card for consumption; When using payment methods such as cash on delivery, consumers may pay more attention to the actual quality of goods and service attitude, so they are more inclined to choose high-quality goods and services.

**Figure 1** Survey questionnaire structure



## 5 Case study

### 5.1 Sample data

In order to fully understand the impact of payment methods on consumer behaviour in the e-commerce environment, a questionnaire survey was conducted. The payment methods in the e-commerce environment are collectively referred to as electronic payment methods, while the opposite offline payment methods are called cash payment methods. The consumption habits of consumers in the e-commerce environment are obtained

through questionnaires, and the survey is conducted from the aspects of used payment methods, the frequency of use of payment methods and the time of using electronic payment. Demographic information was obtained by questionnaires on gender, education level, home address, single status, consumption philosophy, age and average monthly income payable. Online recruitment of 378 citizens in the city, the subjects read the informed consent to check the box, complete the online questionnaire.

The survey questionnaire structure is shown in Figure 1.

The psychological cost, usage tendency, and psychological cost were calculated using the Likert 7-point scale, and the results are shown in Table 1.

**Table 1** Usage tendency and psychological question items

<i>Dimension</i>	<i>Question items</i>
Psychological cost	Compared to cash payments, I prefer to use electronic payments
	Compared to cash costs, I am accustomed to using electronic payments
	I am more adaptable to electronic payments compared to cash payments
	Compared to cash payments, I have a sense of dependence on electronic payments
	I plan to gradually reduce the use of cash payments in the future and increase the use of electronic payments
Usage tendency	Compared to cash payment, I have decided to make electronic payment my preferred payment method
	The likelihood of me transferring from cash payment channels to electronic payment channels is high

The descriptive statistical results of the samples obtained from the questionnaire survey are shown in Table 2.

**Table 2** Sample descriptive statistics

<i>Project</i>	<i>Category</i>	<i>Number</i>	<i>Proportion/%</i>
Gender	Male	228	60.32
	Female	150	39.68
Home location	Rural area	218	57.67
	City	160	42.33
Single status	Single	275	72.75
	Not single	103	27.25
Consumption concept	To save is to save	86	22.75
	Planned consumption	274	72.49
	I do not care if I want to spend it	18	4.76
Monthly disposable income	Within 1,000 Yuan	84	22.22
	1,000–3,000 Yuan	176	46.56
	Above 3,000 Yuan	118	31.22

## 5.2 Analysis of the impact of consumer behaviour on results

### 5.2.1 Purchase decision

The impact of payment methods on purchase decisions is shown in Table 3.

**Table 3** Results of the impact of payment methods on purchase decisions

<i>Payment method</i>	<i>The proportion of consumers choosing this payment method/%</i>	<i>Average order amount (Yuan)</i>	<i>Average purchase frequency (months)</i>	<i>Payment method satisfaction score (out of 5 points)</i>	<i>Refund rate/%</i>
We Chat payment	35	150	2	4.5	5
Alipay	30	200	1.5	4.2	8
Bank Card	20	250	1	3.8	3
Cash payment	10	100	0.5	3.5	1
PayPal	5	300	0.5	4.7	2

It can be seen from the data that We Chat payment and Alipay are still the most used payment methods by consumers, accounting for 35% and 30% respectively. The proportion of bank card options has slightly decreased to 20%. The selection ratios for cash payment and PayPal are relatively low, at 10% and 5%, respectively. The average order amount of cash payment is the lowest, which is 100 Yuan. The average order amount of We Chat payment is also relatively low, which is 150 Yuan. The average order amount of Alipay and bank card is 200 Yuan and 250 Yuan respectively. This indicates that in the e-commerce environment, consumers are more inclined to choose electronic payment methods for shopping, while cash payment is more suitable for small transactions. The average purchase frequency of cash payment is the lowest, at 0.5 months, while the average purchase frequency of We Chat payment is the highest, at 2 months. This indicates that electronic payment methods are more suitable for consumers who make frequent purchases. The payment method of cash payment has the lowest satisfaction score of 3.5 points, while PayPal has the highest score of 4.7 points. This indicates that in the eyes of consumers, cash payment provides a relatively poor payment experience, while PayPal provides the best payment experience. Cash payment has the lowest refund rate, only 1%, while Alipay has the highest refund rate, 8%. This indicates that there are greater risks when using Alipay for transactions, and attention should be paid to the quality of goods and services.

### 5.2.2 Purchase intention

The impact of payment methods on consumers' willingness to purchase is shown in Table 4.

It can be seen that most people choose to use credit card, Alipay or We Chat payment for payment, while fewer people use cash or cash on delivery. This may be because credit card, Alipay and We Chat payment are convenient, safe and fast payment methods, while cash and cash on delivery require more time and steps. There are differences in the average purchase amount among people using different payment methods. People who

pay with credit cards have the highest average purchase amount, while those who pay with cash have the lowest average purchase amount. This indicates that payment methods have a certain impact on purchase intention, and different payment methods may affect people's confidence and sense of security in purchasing, thereby affecting their purchase intention.

**Table 4** Results of the impact of payment methods on purchase intention

<i>Payment method</i>	<i>Number of selected times</i>	<i>Average purchase amount/Yuan</i>
Credit card	320	500
Alipay	280	450
We Chat payment	250	400
Cash	100	300
Cash on delivery	150	350

### 5.2.3 Consumer motivation

The impact of payment methods on consumer motivation is shown in Table 5.

**Table 5** The impact of payment methods on consumer motivation

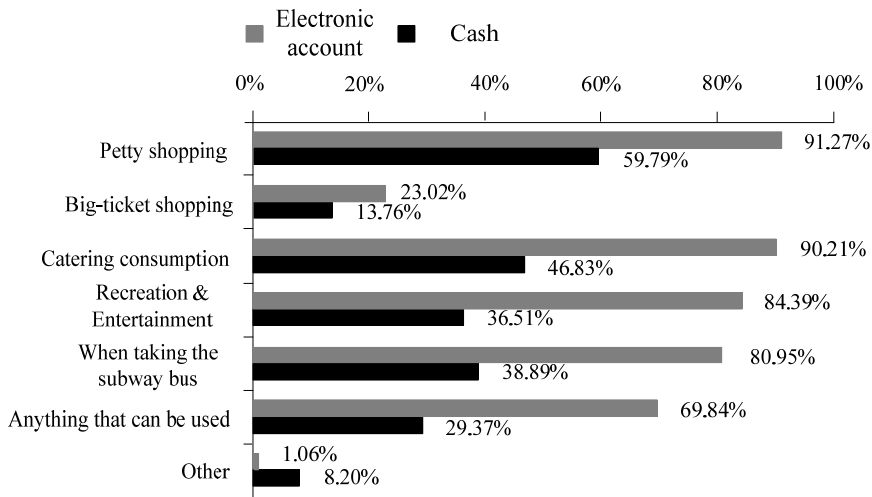
<i>Payment method</i>	<i>Consumption motivation score</i>	<i>Consumption frequency</i>
Credit card	75	Medium
Debit card	70	High
Cash	60	Low
Mobile payment	80	High
Online payment	85	High

From it, it can be seen that although debit cards have lower scores than credit cards, their consumption frequency is higher. This may be because debit cards are more easily trusted and accepted by people compared to credit cards, and are also more convenient to use. Mobile payment and online payment have the highest scores and high consumption frequency, indicating that these two payment methods can stimulate consumers' purchasing desire and are also very convenient to use. In addition, cash has the lowest score and the frequency of consumption is also very low, indicating that using cash payment may suppress consumers' purchasing desire and is not very convenient to use. However, some consumers still prefer to use cash, possibly because they place greater emphasis on privacy and security.

### 5.2.4 Consumption habits

The impact of payment methods on consumption habits is shown in Figure 2.

The results of Figure 2 indicate that more people choose electronic payment in scenarios such as small-scale shopping, large-scale shopping, taking subway buses, catering consumption, leisure and entertainment. Choosing a cash account is much less common. The amount involved in electronic payment accounts for the highest proportion of the entire payment amount, with an average of 85.17%.

**Figure 2** Results of the impact of payment methods on consumption habits

## 6 Conclusions

Through the study of the influence of payment methods on consumer behaviour in the e-commerce environment, the following conclusions can be drawn: payment methods have an important impact on consumers' purchase decisions. In the e-commerce environment, different payment methods will have a direct impact on consumers' shopping decisions, purchase intentions and consumption habits, and different payment methods will also have different impacts on consumers' consumption behaviours. E-commerce platforms should provide diversified payment options according to different consumer groups and consumption scenarios to meet the different needs and preferences of consumers. At the same time, e-commerce platforms should strengthen payment security and risk control, improve consumers' trust in payment, and promote the healthy development of the e-commerce market.

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