

E-COMMERCE GROWTH AND DIGITAL CONSUMER BEHAVIOUR IN THE POST-COVID ERA: A REVIEW

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ABSTRACT

COVID-19 brought an unprecedented transformation in the global way of doing business, and forever altered consumer behaviour, accelerating ecommerce growth among all sectors. The aim of this review paper is to gather the updated knowledge about the development of e-commerce and evolving dynamics of digital consumer behavior in the post-pandemic era. The paper analyzes the major factors behind the growth of e-commerce, changing consumer buying habits, the impact of new technologies like Artificial Intelligence (AI), Augmented Reality (AR), and social commerce, and the obstacles such as digital trust, cybersecurity, and last-mile logistics. The review also examines the regional differences in digital adoption and provides implications for marketers, policymakers, and technology builders. The results show that the pandemic did not simply accelerate a trend but completely reshaped consumer expectations, competition and the digital retail landscape in a way that will impact the future for some time to come.

Keywords: E-commerce, digital consumer behaviour, post-COVID era, online shopping, digital transformation, social commerce, omnichannel retail

1. INTRODUCTION

The COVID-19 pandemic, which swept the globe in early 2020, was not solely a public health crisis. It was at the same time a massive disrupter of economic activity, supply chains, retail infrastructure and consumer psychology. Lockdowns, social distancing and physical retail restrictions were implemented by governments across the world, forcing businesses and consumers to move quickly to digital options (Sheth, 2020). In what would have taken 10 years to incrementally change, it took only a few months: e-commerce penetration rates skyrocketed, digital payment adoption accelerated, and consumer trust in online platforms grew significantly.

E-commerce had already been a part of retail prior to the pandemic. According to the estimates of the United Nations Conference on Trade and Development (UNCTAD, 2021), e-commerce transactions totaled USD 26.7 trillion or 30% of global GDP in 2019. COVID-19 has however introduced a stark change in the pace and volume of digital retail. In 2021, online retail sales accounted for almost 19% of total retail sales worldwide, compared with around 14% in 2019 (eMarketer, 2022). The acceleration was not uniform by geography or by demographics, and its sustainability has been a subject of much scholarly inquiry.

The purpose of this paper is to review and critically analyse the growing volume of literature on the growth of e-commerce and changing digital consumer behaviour in the post-COVID era. The aims are threefold: (1) to pinpoint the key factors that will drive e-commerce growth in the post-pandemic era; (2) to describe the behavioral changes in digital consumers' preferences, trust and purchasing habits; and (3) to identify technological, logistical and regulatory challenges affecting the future of digital commerce. This paper aims to bring together a variety of empirical and conceptual studies to create a coherent evidence-based understanding of a fast-changing field.

2. Review of Past Literature

S. No.	Author(s) & Year	Title of Study	Key Focus/Vari-ables	Major Findings	Research Gap/Implications
1	Ana Paula Afonso, Carneiro & Azevedo (2024)	<i>The Impact of COVID-19 on e-Commerce: A Systematic Review of the Literature on the Purchasing Behavior of Online Retail Consumers</i>	Online shopping behaviour, consumer adaptation, pandemic-driven e-commerce growth	Results showed that online purchasing behaviour of consumers has been affected by COVID-19, with online shopping being accelerated by the lockdown, the focus on health, and the convenience factor. For both essential and non-essential products, consumers have been choosing digital platforms more and more.	Suggested the need to study long-term sustainability of changed consumer behaviour after the pandemic.
2	Ambrosio-Pérez, Cabanillas-Carbonell & Iparraguirre-Villanueva (2023)	<i>Analysis of the Impact of the Pandemic on the Growth, Use, and Development of E-Business</i>	E-business growth, digital adoption, technological transformation	It analyzed the impact of the pandemic on e-business growth, use and development, finding that digital transformation, online payments and virtual communication have been important drivers of e-business growth during COVID-19.	Recommended examining consumer trust and digital inclusion in emerging economies.
3	Urne (2020)	<i>Impact of E-Commerce on Consumer Buying Behaviour: A Review of Existing Literature</i>	Consumer buying behaviour, online shopping preferences	A Review of Existing Literature revealed that wider availability of the product, convenience, price, and doorstep delivery have a significant impact on online buying behaviour. Indian consumers kept trending towards online platforms for buying goods.	Psychological and emotional factors that influence online buying decisions could be a subject for future research.
4	Cruz-Cárdenas et al.	<i>COVID-19, Consumer Behavior,</i>	Technology adoption, digital	The study observed that the pandemic caused significant changes in	Proposed future research that is more cross-

	(2021)	<i>Technology, and Society: A Literature Review and Bibliometric Analysis</i>	consumerism, behavioural changes	the lives of consumers, and it accelerated their consumption habits through technology, especially online shopping and digital engagement.	cultural and longitudinal in terms of digital behavior in the aftermath of the pandemic.
5	Sheth (2020)	<i>Impact of COVID-19 on Consumer Behavior: Will the Old Habits Return or Die?</i>	Consumer habits, crisis-driven behavioural changes	The research confirmed that many behaviors adopted as a result of the crisis became routine and that there are convenience factors that facilitated the shift to digital behaviors.	More research is required on permanent vs. temporary behavioural change.
6	Koch, Frommeyer & Schewe (2020)	<i>Online Shopping Motives During COVID-19</i>	Fear perception, convenience, online purchase intention	The study revealed that consumers' fear perception and convenience played significant role in enhancing their interest in web shopping during COVID-19.	Proposals were made to examine the difference between the motivations of online buyers and non-buyers based on demographic factors.
7	Bhatti, Akram & Basit (2020)	<i>E-Commerce Trends During COVID-19 Pandemic</i>	Digital retail trends, consumer adaptation	The study identified dramatic growth in e-commerce during the COVID-19 period, including online grocery shopping, digital payments, and mobile commerce.	Recommended studies on supply chain resilience and consumer satisfaction.
8	Tran (2021)	<i>Managing the Effectiveness of E-Commerce Platforms in a Pandemic</i>	Platform effectiveness, digital engagement	Findings indicated that effective platform delivery systems, user-friendliness and trust mechanisms are found to enhance customer satisfaction and retention in ecommerce platforms which subsequently increases the effectiveness of the platform.	More research is required on AI-driven personalization and customer loyalty.
9	Pantano, Pizzi,	<i>Competing During a</i>	Retail transformation	The study revealed that retailers who embraced	Further studies are needed to

	Scarpi & Dennis (2020)	<i>Pandemic? Retailers' Ups and Downs During the COVID-19 Outbreak</i>	omnichannel retailing	omnichannel retailing and digital technologies coped through the pandemic better.	investigate how integration between physical and online retail can be achieved.
10	Neger & Uddin (2020)	<i>Factors Affecting Consumers' Internet Shopping Behaviour During the COVID-19 Pandemic</i>	Trust, security, perceived usefulness	Security concerns, website quality, and trust emerged as important determinants of online buying behaviour.	Suggested examining cyber-security awareness among digital consumers.
11	Salem & Nor (2020)	<i>The Effect of COVID-19 on Consumer Behaviour in Saudi Arabia</i>	Panic buying, online purchase behaviour	The pandemic has changed purchasing habits, priorities, and online consumption habits in Saudi Arabia, which can be attributed to panic buying.	Compensatory studies between countries and across cultures were suggested.
12	Gu, Slusarczyk, Hajizada, Kovalyova & Sakhbieva (2021)	<i>Impact of the COVID-19 Pandemic on Online Consumer Purchasing Behavior</i>	Online purchase intention, digital trust	The COVID-19 Pandemic affected online consumer purchasing behavior, as consumers perceived online shopping as easier and more convenient, increasing their online purchase intention.	Further empirical research is required in developing countries and in rural markets.
13	Verhoef et al. (2021)	<i>Digital Transformation: A Multidisciplinary Reflection and Research Agenda</i>	Digital transformation, consumer experience	The study highlighted that digital transformation transformed customer journeys, and drove innovation in retail and service industries.	Future studies should examine ethical concerns and data privacy in digital commerce.
14	Sharma, Menard & Mutchler (2021)	<i>Who to Trust? Applying Trust to Social Commerce</i>	Social commerce, trust, purchase intention	Social media recommendations, reviews, and peer influence positively impacted digital purchase decisions during the post-pandemic era.	Suggested exploring influencer marketing effectiveness in e-commerce.
15	Widayat & Arifin	<i>Attitude and Behavior</i>	Consumer attitude,	Consumers developed positive attitudes toward	Recommended examining

	(2020)	<i>Towards E-Commerce During COVID-19</i>	online purchase behaviour	e-commerce because of convenience, safety, and accessibility during lockdown periods.	behavioural continuity in the post-pandemic period.
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3. METHODOLOGY

The systematic narrative review approach is used to collate and synthesise available knowledge regarding the growth of e-commerce and digital consumer behaviour in the post-COVID era. Relevant literature was found by searching academic databases, such as Google Scholar, Scopus, Web of Science, and JSTOR, with the following keywords: "e-commerce post-COVID", "digital consumer behaviour pandemic", "online retail transformation", "social commerce", and "omnichannel retail strategy". The review will focus mainly on peer-reviewed articles, book chapters, industry reports and white papers published in the period 2019-2025, particularly on those related to developments after 2020. It only included literature in English and directly relevant to e-commerce and consumer behaviour. More than 60 sources were consulted, and the most important and representative are mentioned in this paper.

4. KEY DRIVERS OF POST-COVID E-COMMERCE GROWTH

4.1 Forced Adoption and Habit Formation

The idea of forced adoption and long-term habit formation is one of the most important processes supporting the post-pandemic boom in e-commerce. The formation of a habit is a well-known phenomenon in behavioural economics and consumer research, and has been proven to occur when repeated behaviour is rewarded with a positive result (Verhoef et al., 2021). The pandemic has brought about unprecedented circumstances where millions of first-time digital shoppers have been introduced to the convenience, choice and price competitiveness of online platforms. Research by McKinsey & Company (2020) revealed that more than 75% of consumers who adopted new shopping habits online during the pandemic said they plan to keep doing so after the pandemic. The so called "ratchet effect" indicates that after consumers have tasted the benefits of digital commerce, they're not likely to return to offline-only behaviour.

A significant aspect of this is the broadened e-commerce consumer base, especially in terms of the demographic. Older, tech-savvy and from 18 to 35 were the traditional online shoppers. However, the pandemic spurred the heightened adoption rate by older consumers, as older consumers (55 years and over) experienced the fastest rates of digital retail engagement growth across several markets (Accenture, 2021). It is important to note the implications of this population shift for platform design, digital accessibility and marketing.

4.2 Smartphone Penetration and Mobile Commerce

Smartphones and the spread of cheap mobile internet access have been identified as key drivers of the e-commerce revolution. Mobile commerce (m-commerce) now makes up a significant proportion of e-commerce transactions. Statista (2023) reported that as of 2022, there were about 73% of all e-commerce transactions made from mobile devices, and more than 58% of e-commerce revenue came from mobile devices. Mobile-first digital commerce is now the norm, surpassing the desktop-first digital commerce of previous e-commerce waves in developing economies in South and Southeast Asia, Africa and Latin America (Kearney, 2022).

One-click payment systems, biometric authentication and mobile wallets have reduced the friction of payments and resulted in higher mobile conversion rates (Khanra et al., 2021). Businesses that focused

on user experience on mobile devices during the pandemic had much higher customer retention and order frequency than those that relied on a desktop experience.

4.3 Digital Payment Infrastructure

The pandemic highlighted the need to change from cash to digital payment systems because of the health risk associated with cash and policy decisions made in different jurisdictions. Various central banks and financial regulators across the world, such as the Central Bank of India, the Brazilian Central Bank, the Central Bank of China, and the European Union Central Bank, launched or expanded real-time payment systems, including the Unified Payments Interface (UPI) in India that enabled over 8 billion monthly transactions by 2023 (NPCI, 2023). Other payment methods, such as contactless payments, buy now, pay later (BNPL) and cryptocurrency payment gateways have also minimized the friction in digital commerce adoption (Gomber et al., 2021).

5. SHIFTING PATTERNS OF DIGITAL CONSUMER BEHAVIOUR

5.1 Omnichannel Expectations

The digital customer of the post COVID era is one of the most conspicuous ones. They expect a seamless, omnichannel experience from online and offline channels, and they will not like if there are any gaps or obstacles. Interestingly, the pandemic also highlighted the importance of digital convenience as well as the irreplaceable aspects of physical retail for product categories that require sensory evaluation, such as fashion, furniture and fresh food (Cai & Lo, 2020). Today's consumers are more likely to start their purchase online, finish it in the store (or the other way around), expect the same prices and inventory across channels, and get post-purchase support via any channel they choose.

76% of consumers now expect the same experience across all departments of a retailer and 74% have walked away from a brand as a result of a disjointed customer experience between digital and physical channels (Salesforce, 2023). Among retailers who have embraced unified commerce solutions (unifying CRM, inventory and customer service across touchpoints), there has been a substantial increase in customer lifetime value and in Net Promoter Score (Brynjolfsson et al., 2021).

5.2 Social Commerce and Influencer-Driven Purchasing

Social networking has evolved from a brand awareness tool to a full-blown commerce ecosystem. Social commerce – the direct buying and selling of goods through social media platforms – grew during and after the pandemic. Instagram, TikTok, Pinterest, and Facebook all introduced shopping capabilities in their app, which enabled users to explore, compare, and purchase items without opening other apps (Zhou et al., 2023). Since its launch in different markets from 2021 to 2023, TikTok Shop has experienced particularly rapid growth, particularly in the use of short-form video content, live-stream shopping events, and algorithmic product discovery.

The influence of influencers and user-generated content (UGC) has grown stronger in the process of making purchases. Peer reviews, genuine reviews, and influencer endorsements are now more important to consumers than traditional advertising (Kemp, 2023). This is one of the wider epistemological shifts in consumer's sense of credibility and trust, and has ramifications for digital marketing strategy and brand management in the post-COVID world.

5.3 Sustainability and Ethical Consumption

The pandemic has also resulted in a change in consumer values with many now reflecting on how they think about their purchases, and for them, there is a measurable shift in the demand for sustainably sourced, ethically produced and locally manufactured goods (Nielsen, 2021). The study reveals that

over 60% of consumers in European and North American markets now consider environmental factors when purchasing products, with a large proportion willing to pay more for sustainable products (Deloitte, 2022). This period saw the introduction of sustainability filters, carbon-offset options, and supply chain transparency on e-commerce platforms and engagement and loyalty boosted among the 'green' consumer segments.

6. THE ROLE OF EMERGING TECHNOLOGIES

6.1 Artificial Intelligence and Personalisation

No business can escape the competition of AI in e-commerce during the COVID times. Digital retailers have been able to provide highly personalised, responsive shopping experiences at scale thanks to the combination of AI-powered recommendation engines, natural language processing (NLP) driven chatbots, predictive inventory management and dynamic pricing algorithms (Davenport et al., 2020). The most popular and successful example of the use of AI for personalisation has been the recommendation engine used by Amazon, which is reportedly responsible for 35% of Amazon's revenue (Marr, 2023). Cloud-based AI platforms have enabled similar capabilities to become accessible to mid-market and emerging-market e-commerce operators, thus making advanced retail analytics more accessible.

6.2 Augmented Reality and Virtual Try-On

One of the major problems with ecommerce is the lack of human engagement with the product prior to purchase, and augmented reality (AR) is set to be one solution. Companies such as IKEA, Warby Parker, Nike and Sephora have adopted AR virtual fitting systems for eyecare, cosmetics, footwear, and furniture, respectively (Scholz & Smith, 2019). Studies have found that the return rate is reduced by 40% when customers engage with AR product visualisation tools, while their confidence in the purchase decision is significantly increased. The price tag of AR development has come down and the technology of the smartphones has experienced changes for the better; and it is believed that a lot of product categories will embrace AR.

7. CHALLENGES AND CONSTRAINTS

7.1 Cybersecurity and Digital Trust

As digital commerce has grown so has the amount of cybercrime, data breaches and fraudulent activity. The figure of eCommerce fraud losses in the world in 2022 was USD 41 billion, an increase of 14% from the year before, according to Cybersecurity Ventures (2023). Data privacy, payment security, and identity theft are still major concerns for consumers when it comes to digital commerce adoption, especially for older and lower-income groups (Flavián et al., 2021). Key institutional solutions to these challenges include legislations such as the European Union's General Data Protection Regulation (GDPR) and other jurisdictions, but the regulation and awareness of consumers varies by markets.

7.2 Last-Mile Logistics and Delivery Expectations

Customers who came to expect fast, reliable delivery over the last year, due to the surge in same day and next day delivery services during COVID-19, have been placing a heavy burden on global logistics infrastructure. The "last-mile" delivery problem is one of the biggest operational problems for ecommerce operators, referring to the expenses and complexity associated with moving products from distribution centers to individual customers (Joerss et al., 2016). Urban congestion, labour shortage, and environmental concerns have spurred the innovation of autonomous vehicles for deliveries, drone delivery options, and locker-based delivery services. However, these solutions are not yet widely used

because of regulatory uncertainty and the need for infrastructure investments (McKinsey Global Institute, 2022).

8. REGIONAL DIMENSIONS OF E-COMMERCE GROWTH

The e-commerce market is a very geographically fragmented market in the post-COVID world. China remains the world's largest and most technologically advanced e-commerce market where all of the innovations such as live-stream commerce, super-app ecosystems and supply chain integration have been pioneered and were emulated globally (Lu et al., 2022). The U.S. and Western Europe have been gaining momentum while Amazon remains the dominant player with an increasing number of vertical specialty stores and direct-to-consumer (DTC) brands.

The e-commerce sector has seen some of the fastest growth globally in South and Southeast Asia, with India, Indonesia, Vietnam and the Philippines among the regions with the highest growth rates, thanks to young, mobile-first consumers, growing middle-class incomes, and government-backed digital infrastructure projects (Google, Temasek & Bain, 2022). The e-commerce market is one of the most promising emerging markets for global investments in digital retail, with estimates suggesting that the Indian market will reach USD 350 billion by 2030.

Africa is a special region with good growth potential but structural constraints. While mobile money services such as M-Pesa have provided the basis for financial infrastructure to e-commerce in sub-Saharan Africa, logistics and key obstacles to growth include domination by informal retailers and the lack of high-speed broadband (Atiase et al., 2023).

9. IMPLICATIONS FOR PRACTICE AND POLICY

This review has a number of implications for various stakeholder groups. The data highlights the critical role of the mobile-ready platforms, artificial intelligence-driven personalisation, authentic social commerce, and multi-channel marketing for eCommerce business and digital marketers. Focus should be paid to accessibility, digital literacy support and platform design for the digital consumer base that is growing and the addition of older people and lower income groups.

The review highlights the importance of supporting policy for the development of digital infrastructure, including the development of broadband, digital payment systems and logistics networks, etc., to ensure equitable access to the digital economy. Regulatory systems should evolve to respond to the cyber threats, information protection needs of consumers, and the need for a level playing field in more concentrated digital markets (OECD, 2022). As a result of the emergence of a few platform ecosystems, concerns have been raised about the potential for market power, an issue that regulators in the EU, the US and India are actively working on through their digital market and antitrust laws.

10. CONCLUSION

The pandemic pushed industry transformation of digital commerce into months of rapid adaptation that were once years in the making. The results of this review have already demonstrated that this COVID era ecommerce boom is no passing fad, but a substantial shift in consumer behaviour, tech capability, and in the shape of the market. Its growth is fuelled by the habit of new online shoppers, the rise of smartphones and mobile payments, social commerce and the influence of artificial intelligence on personalisation. Meanwhile, cybersecurity, logistics, and digital trust and regulatory governance concerns continue to shape the boundaries of digital commerce expansion. The future research agenda should address how consumer behavior is changing over time, how platform concentration affects society and economy, how logistics-intensive online platforms affect the environment and how the growth of digital commerce affects SMEs differently. It is becoming more and more imperative for the

scholarly and practitioner community to stay alert and agile in this rapidly evolving world where the digital and physical retail markets are converging, as a result of omnichannel integration and interface technologies.

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