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## User Payment Models and Willingness to Pay in Online Paid Q&A Platforms: Postprint

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### Abstract

[Purpose/Significance] With the development of the sharing economy, knowledge payment products, exemplified by online paid Q&A platforms, have effectively facilitated the monetization of knowledge. This study examines such platforms to explore users' payment models and willingness, thereby enhancing understanding of user behavior in knowledge payment. [Method/Process] Through comparative analysis of three major platforms—Fenda, Zhihu Live, and Weibo Q&A—this study summarizes the user payment models of online paid Q&A platforms and employs questionnaire surveys to investigate users' payment willingness and underlying motivations. [Results/Conclusion] The findings indicate that online paid Q&A platforms primarily feature two user payment models: payment for posing questions and payment for spectating. Users exhibit no significant preference between these two models, which demonstrate an incomplete substitutive relationship. Furthermore, the motivational factors influencing users' payment willingness differ across these two models. This study posits that knowledge payment is essentially a knowledge-driven information consumption behavior, while concurrently exhibiting distinct characteristics of the fan economy.

### Full Text

### Preamble

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### Research on User Payment Patterns and Willingness to Pay on Online Paid Q&A Platforms

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## Abstract

**[Purpose/Significance]** With the development of the sharing economy, knowledge payment products—exemplified by online paid Q&A platforms—have effectively monetized knowledge. This study examines these platforms to explore user payment patterns and willingness to pay, thereby deepening our understanding of user behavior in knowledge payment. **[Method/Process]** Through comparative analysis of three major platforms (Fenda, Zhihu, and Weibo Q&A), this study summarizes user payment models on online paid Q&A platforms and investigates user payment willingness and motivations via questionnaire surveys. **[Results/Conclusions]** The findings indicate that online paid Q&A platforms primarily feature two user payment models: paying to ask questions and paying to spectate. Users show no particular preference between these two models, which exhibit an incomplete substitution relationship, and the motivational factors influencing willingness to pay differ between them. This study argues that knowledge payment is essentially a knowledge-driven form of information consumption behavior that simultaneously exhibits distinct characteristics of fan economy.

**Keywords:** knowledge payment; online paid Q&A platforms; sharing economy; payment pattern; willingness to pay

**Classification Numbers:** G252; F713.36

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## 1. Problem Statement

Throughout the development of the Internet, knowledge sharing has existed in various forms. Early forums exhibited clear characteristics of online communities, where users gathered due to shared interests and exchanged knowledge voluntarily [1]. After 2000, specialized interactive Q&A platforms emerged (such as Baidu Knows and Sina iAsk), which were sharing and exchange platforms built around search engines. On these platforms, although questioners used “rewards” of virtual currency to motivate others to answer, such virtual currency could generally only be used within the website and could not be cashed out, while other users could view answers for free [2].

With the popularization of the sharing economy concept, how to monetize knowledge has become a concern for social media platforms. The year 2016 has been called the “first year of knowledge payment” [3], with various knowledge payment products emerging incessantly. Among them, one-on-one online paid Q&A platforms represented by Fenda, Zhihu, and Weibo Q&A, as well as one-to-many platforms, have experienced remarkable growth that warrants careful consideration. However, research on online paid Q&A platforms remains scarce, with existing literature mostly limited to platform introductions and analyses. Zhang Hui used case study methodology to examine the communication characteristics and mechanisms of Fenda [5], while Liu Zhouying et al. summarized the operational models of such platforms through comparative analysis of Fenda and

Zhihu [6]. Some articles have addressed user usage and evaluation issues, but these are even rarer. Zhang Shuai et al. explored the main factors influencing user participation intention through qualitative research using Weibo Q&A as an example [7]. Quan Zhenhua et al. conducted empirical research on user behavior regarding knowledge payment products using the Dedao APP as a case study. Overall, academic attention has lagged far behind the practical development of online paid Q&A platforms.

Given this gap, this study focuses on one-on-one online paid Q&A platforms (hereinafter “online paid Q&A platforms” specifically refer to this type) to investigate the burgeoning phenomenon of knowledge payment from the perspective of paying users. Specifically, this study first summarizes two user payment models on online paid Q&A platforms based on Fenda, Zhihu, and Weibo Q&A, then examines user payment willingness and motivational factors for each model, and finally offers insights into user knowledge payment behavior based on the survey findings.

In an era when users are accustomed to free online information, the emergence of online paid Q&A platforms has attracted widespread attention since their market launch in 2016. Taking Fenda as an example, within 42 days of its launch in May 2016, the platform registered 10 million users, hosted 330,000 answer providers, and had 1 million users paying for content, with a repurchase rate of 43% [4]. In 2018, the product was renamed “Zaixing Yidian” (still referred to as “Fenda” in this paper).

## 2. User Payment Models: Question Payment and Spectator Payment

Traditional knowledge Q&A platforms mostly did not involve payment concepts, with answerers basically providing knowledge-sharing services for free [8]. As typical online paid Q&A platforms, Fenda (affiliated with Zaixing), Zhihu (affiliated with Zhihu), and Weibo Q&A (affiliated with Sina Weibo) were successively launched by their respective companies in 2016, actively practicing the sharing economy concept and exploring how to transform free knowledge sharing into paid knowledge exchange.

Currently, online paid Q&A platforms feature two primary user payment models: question payment and spectator payment. “Question payment” refers to questioners directly paying answerers (typically called “answer providers”) to ask questions (with prices set by answer providers), who must respond within a specified time frame according to platform requirements. If the answer provider responds within the designated time, they receive the payment regardless of answer quality. If they fail to respond in time, the full amount is refunded to the questioner.

“Spectator payment” refers to users who do not ask questions directly but instead pay to “spectate” or “eavesdrop” on existing questions and answers posted by other questioners. The specific operational formats of Fenda, Zhihu, and

Weibo Q&A differ (descriptions below refer to Fenda V2.13.0, Zhihu 5.3.1, and Weibo Q&A 7.1.0). Regarding question format, Fenda allows up to 80 characters for public questions (some answer providers permit images), Zhihu allows up to 60 characters (without image support), and Weibo Q&A only offers public questions with no character limit (allowing one image). For answer format, Fenda requires answer providers to respond with voice recordings under 60 seconds, Zhihu also requires voice responses (with a maximum of 1 minute on WeChat embedded pages and 2 minutes on the Zhihu app), while Weibo Q&A requires text responses. Regarding response time limits, Fenda allows 48 hours, Zhihu 72 hours, and Weibo Q&A 7 days. For payment methods, Fenda and Zhihu support WeChat Pay, while Weibo Q&A supports Alipay. Regarding revenue sharing from spectators, Fenda stipulates that the platform takes 10%, with remaining revenue split equally between questioner and answer provider; Zhihu splits revenue equally between questioner and answer provider.

The differences between question payment and spectator payment manifest in several aspects: (1) **Communication:** Question payment enables direct interaction with answer providers. Fenda even includes a “follow-up question” feature, allowing users to continue asking paid questions about the same topic, creating two-way communication. In contrast, spectator payment users have no direct communication with answer providers and can only view existing answers unidirectionally. (2) **Cost:** Since question payment allows direct interaction, fees are relatively high (for example, asking sociologist Li Yinhe on Fenda costs RMB 50). Spectator payment fees are much lower, currently set at RMB 1 on most platforms. (3) **Revenue:** If users adopt the question payment model with public questions, they may obtain subsequent revenue. Specifically, after a question is answered, both question and answer are publicly displayed on the platform, and other interested users can pay to “spectate” or “eavesdrop” on the answer. This fee is divided among the questioner, answer provider, and platform according to agreement. Spectator payment obviously lacks this potential subsequent income.

### 3. User Payment Willingness and Motivational Factors

Why would users pay specific individuals for questions when they can use free platforms like Baidu Knows? Why would they pay to “spectate” on answers when abundant free online resources exist? The underlying reasons warrant deeper exploration.

#### 3.1 Survey Method

Uses and gratifications theory is a commonly employed audience analysis theory in communication studies, positing that audiences actively consume media to satisfy their own needs [9]. Katz et al. categorized individual needs for mass media into five types: cognitive needs, affective needs, personal integrative needs, social integrative needs, and tension-release needs [10]. McQuail et al. summarized four most important media usage motivations: diversion, interpersonal re-

lations, personal identity, and surveillance [11]. Based on these theories and the thematic characteristics of online paid Q&A platforms, our research team developed a semi-structured interview outline covering three areas: usage of online paid Q&A platforms (including whether and how they have been used), payment willingness (for non-paying users, inquiring about future usage intention and intensity; for paying users, inquiring about continued usage intention and intensity), and payment motivations (asking about psychological motivations and needs for both question payment and spectator payment). Through online recruitment, the team successfully enrolled 11 university students (5 male, 6 female; 5 from science and engineering majors, 6 from humanities and social sciences majors). The focus group interview was conducted on campus in mid-May 2017, lasting approximately two and a half hours. By analyzing the interview data, user motivations for paying on online paid Q&A platforms were identified as follows: (1) acquiring information and knowledge; (2) obtaining faster answers to questions; (3) satisfying curiosity; (4) entertainment and diversion; (5) following trends; (6) gaining direct communication opportunities with answer providers; (7) obtaining dividend revenue; (8) lower cost of spectating compared to asking questions. The first five motivations apply to both payment models, while the sixth and seventh apply only to question payment, and the eighth applies only to spectator payment.

In August 2017, the research team collected data through an online questionnaire. Within one week, 401 complete responses were obtained. Only 18.2% (73 users) had prior payment experience on online paid Q&A platforms, while 81.8% (328 users) reported no such experience. This reflects the necessity of studying potential users' payment willingness. To exclude possible effects of prior payment experience on future willingness, the analysis focused on users without payment experience.

Questionnaire content relevant to this study included: (1) basic demographic variables such as gender, age, education level, and average monthly disposable income; (2) user payment willingness. Following studies by K. Hsiao and Y. S. Wang et al. [12-13], three items each were used to measure willingness to pay for asking questions and for spectating, with satisfactory internal consistency (Cronbach's  $\alpha = 0.91$  and  $0.93$ , respectively); (3) user payment motivations. This study used a five-point Likert scale to measure the seven identified motivations for question payment and six for spectator payment.

The sample of 328 records used for data analysis comprised: (1) Gender: female respondents outnumbered male at a 3:2 ratio; (2) Age: users aged 18-25 accounted for 55.8%, with other age groups more dispersed (3.0% under 18, 41.2% over 25); (3) Education: bachelor's degree holders constituted the majority at 60.4%, with approximately 20% each holding below or above bachelor's degrees; (4) Average monthly disposable income: 38.4% earned "RMB 1,500 or below," 15%-20% fell in each of the "RMB 1,501-3,000," "RMB 3,001-5,000," and "RMB 5,001-8,000" brackets, and less than 5% earned more.

### 3.2 Data Analysis and Results

Table 1 presents the regression analysis results of user payment willingness and motivations. To control for demographic variables, gender, age, education level, and income were included as control variables in the regression equations. The study found that at the 0.05 significance level, motivations influencing question payment willingness included “acquiring information and knowledge,” “following trends,” “gaining direct communication opportunities with answer providers,” and “obtaining dividend revenue.” Motivations influencing spectator payment willingness included “acquiring information and knowledge” and “lower cost compared to question payment.” Notably, when relaxing the significance level to 0.1, “following trends” also significantly influenced spectator payment willingness. In contrast, other motivational factors (including “obtaining faster answers,” “satisfying curiosity,” and “entertainment and diversion”) did not significantly affect either question payment or spectator payment willingness.

## 4. Insights on Knowledge Payment

Based on the above survey analysis of user payment patterns and willingness on online paid Q&A platforms, this study offers several insights into knowledge payment.

### 4.1 The Essence of Knowledge Payment is Information Consumption Behavior

The study demonstrates that “acquiring information and knowledge” is the primary motivation for user payment (including both question and spectator payment). This aligns with the conclusion of Penguin Intelligence’s “Knowledge Payment Economy Report,” which shows that “obtaining targeted professional knowledge/insights” is the most important driver for users paying for knowledge [14]. This survey also indicates that “entertainment and diversion” and “satisfying curiosity” do not influence user willingness to pay for questions or spectating. Thus, for users, knowledge payment is essentially a knowledge-driven information consumption behavior. Their willingness to pay for knowledge largely stems from the desire to obtain needed information and knowledge to help solve problems or achieve self-improvement, rather than to satisfy curiosity or for entertainment.

Furthermore, users’ perception of this characteristic of knowledge payment is directly related to the developmental positioning of online paid Q&A platforms. Unlike previous knowledge Q&A platforms, online paid Q&A platforms actively recruit and invite more professionals to join [15]. Since its launch on May 17, 2016, Fenda accumulated 330,000 answer providers within 42 days, including many professionals from medicine, education, and scientific research [16]. The new version launched on September 23 further narrowed Q&A categories to career, health, and popular science, emphasizing professionalism while strengthening content review [17]. Zhihu’s slogan is “Say something useful.” Since its

inception, Zhihu has leveraged high-quality answer providers from Zhihu and categorized them into 20 fields including psychology, medicine, law, and finance. The participation of these professionally qualified individuals undoubtedly provides possibilities for meeting consumers' needs for professional information and knowledge.

Additionally, the significant role of “acquiring information and knowledge” in driving question payment willingness demonstrates from another angle that paid Q&A platforms effectively monetize people’s “cognitive surplus.” Answer providers with expertise in specific fields use these platforms to engage in consulting services and sell knowledge during their spare time. Meanwhile, questioners with motivations to purchase this “retail” knowledge constitute the demand side of the paid consulting market. Professionals engaged in knowledge sharing receive compensation from consumers, and their perception of monetary rewards in turn motivates them to continue answering questions and pay greater attention to answer quality. Through comparative analysis of answer quality across multiple online Q&A platforms, F. M. Harper et al. found that paid questions can effectively improve answer quality compared to free questions [18]. This form of monetary incentive, rather than free sharing, reflects the transition from the “gift economy” concept advocated by previous Q&A platforms to the “sharing economy” philosophy embraced by current knowledge payment products [19].

#### 4.2 Knowledge Payment Exhibits Characteristics of Fan Economy

Data analysis shows that “gaining direct communication opportunities with answer providers” is another major motivation for question payment. This indicates that, compared to inexpensive spectator payment, users’ willingness to pay higher prices for question payment is driven not only by the desire to acquire information and knowledge but also by the opportunity for direct interaction with answer providers. Fenda even allows questioners to “follow up” on answers provided by answer providers. While “communicating with answer providers” and “acquiring information and knowledge” may be consistent (such as better obtaining and understanding answers through direct communication), preliminary interviews revealed that many users mentioned their willingness to pay for questions stemmed from admiration for specific individuals and a desire to communicate with them directly. This fully demonstrates that knowledge payment possesses characteristics of fan economy.

Fan economy is a prevalent cultural consumption pattern in contemporary society, reflecting users’ fondness and enthusiasm for their objects of attention (mostly celebrities, idols, and industry figures) [20]. The development of the Internet and social media has facilitated narrowing the distance between fans and celebrities/idols. For example, through Weibo, fans can follow their favorite stars and idols and use @ mentions to inform them of their thoughts. However, fans rarely receive any direct responses or feedback through such methods. From this perspective, paid questioning significantly increases the probability

of stars/idols answering fans' questions, thereby satisfying fans' needs and desires for direct communication. Consequently, some star answer providers set high question prices, yet questioners are not scarce. Moreover, the voice-based response model represented by Fenda and Zhihu further enhances fans' desire to pay for questions. Compared to text responses, voice responses, with their non-verbal information features such as tone and intonation, better strengthen social presence between fans and answer providers [21].

Additionally, data analysis shows that "following trends" significantly influences users' question payment willingness. When relaxing the significance level to 0.1, this motivation also significantly affects spectator payment willingness. This indicates that following trends is an important motivation for user payment willingness. While paying for knowledge is not new (as in traditional book purchasing), for Internet users accustomed to free information, online knowledge payment products including paid Q&A platforms are indeed novel and attractive to trend-following users. Compared to "acquiring information and knowledge," motivations such as "gaining direct communication opportunities with answer providers" and "following trends" represent irrational considerations in users' knowledge payment behavior to some extent.

### **4.3 Incomplete Substitution Relationship Between Question Payment and Spectator Payment**

The above two points represent insights into user knowledge payment behavior derived from the survey on online paid Q&A platforms. Regarding this specific type of platform, the relationship between question payment and spectator payment as the main payment models is also noteworthy. In economics, products are considered substitutes when they have similar or identical functions that can satisfy similar consumer needs. Substitutes can be complete or incomplete, where incomplete substitutes refer to goods that satisfy similar but not identical consumer needs, or when one product has multiple functions while another only has some of those functions [22]. Based on preliminary interviews and survey analysis, this study argues that question payment and spectator payment exhibit an incomplete substitution relationship.

The similarity between question payment and spectator payment lies in their ability to satisfy users' knowledge acquisition needs. For a question of interest to the same user, the information obtained from the same answer provider is identical—in this regard, the two models are substitutable. However, the costs of these two payment models may differ significantly, with the former often being tens or even hundreds of times more expensive than the latter. As a screening mechanism, the price threshold can help users better obtain needed information. However, due to information asymmetry between questioners and answerers, users paying relatively high fees cannot be guaranteed satisfactory answers, which undoubtedly affects their question payment willingness. In this sense, spectator payment emerges as a price compensation mechanism. With much lower fees than question payment, spectator payment is indeed a signif-

icant factor influencing user spectator payment willingness, as shown by the regression analysis results. Naturally, users may also use answers obtained through spectator payment to judge an answer provider's quality and subsequently decide whether to pay for questions to that provider in the future.

Compared to spectator payment, the greatest advantage of question payment is direct communication with answer providers. Additionally, if users set their questions as public, they may obtain subsequent dividend revenue, thereby compensating for previous costs or even generating profit (for example, on Weibo Q&A, user "Ma Guang" asked Wang Sicong: "How do you tell if your girlfriend loves you or your money?" The question cost RMB 4,999, but the questioner earned over RMB 10,000 from spectator users [23]). This mechanism was absent in previous Q&A platforms but has been widely applied in online paid Q&A platforms. For users, the "spectator" or "eavesdrop" function not only provides gaming 趣味性 but also essentially aligns with the sharing economy's characteristic of maximizing resource utilization [24]. The survey results show that "obtaining dividend revenue" is one of the main motivations influencing question payment, fully demonstrating that this mechanism design effectively reflects and satisfies users' motivational needs. It should be noted that some users mentioned their desire to "obtain dividend revenue" during interviews, but their ultimate goal was not profit-making but rather receiving some unexpected "small surprises" or confirming that their questions were meaningful.

This study focuses on online paid Q&A platforms, first proposing and comparing two user payment models, then examining user payment willingness and motivational factors for each model through questionnaire surveys. The findings contribute to a deeper understanding of user knowledge payment behavior and offer valuable references for developers and service providers of relevant knowledge payment products (especially online paid Q&A platforms) to improve product quality and user experience. For instance, this study finds that user knowledge payment is essentially knowledge-driven information consumption behavior while simultaneously exhibiting fan economy characteristics. Therefore, relevant platforms should strengthen recruitment of professional answer providers, improve communication mechanisms between questioners and answerers, effectively enhance answer quality, and satisfy users' needs for information and knowledge. Meanwhile, platforms may also consider inviting appropriate numbers of Internet celebrities (such as emotional bloggers and knowledge experts) to satisfy users' desire for direct interaction with famous individuals, which can serve as an important early marketing tool for attracting traffic. However, in practice, platforms should avoid excessive entertainment tendencies; the optimal approach is to introduce celebrities who also possess professional knowledge.

This study has several limitations. First, the research on knowledge payment products focuses solely on online paid Q&A platforms. However, current knowledge payment forms are diverse, including subscription-based paid news/paid downloads, paid online courses/training/lectures, and paid WeChat/QQ groups

for resource access [14]. Therefore, generalizing findings from online paid Q&A platforms to all user knowledge payment behaviors may be overgeneralized; future research should expand the scope for more comprehensive understanding of user intentions and motivations across various knowledge payment products. Second, this study adopts uses and gratifications theory to examine how different motivational factors influence payment willingness but does not incorporate other user perception variables. Future research will introduce perceived value variables to comprehensively examine users' perceived benefits and costs when using online paid Q&A platforms, ultimately identifying relevant perceptual factors influencing payment willingness. Finally, this study focuses on potential users without payment experience; future research could collect data from users with payment experience for in-depth comparative analysis between these two groups.

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#### Author Contributions:

Li Wu: Conceptualized the research framework and revised the paper;  
Ai Pengya: Collected data and drafted the initial manuscript;  
Xu Yaixin: Collected data and participated in paper discussions.

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**Abstract:** [Purpose/significance] With the promotion and development of sharing economy, online Q&A paid platforms have succeeded in monetizing knowl-

edge. This present study aims at exploring users' payment pattern and purchase intention from the perspective of knowledge payment, expecting to get a better insight to this popular phenomenon. [Method/process] This study firstly summarized users' payment model of online Q&A payment platforms based on the case study of Fenda, Zhihu and Weibo Q&A platforms, then conducted a large-sample online questionnaire survey to address users purchase intention and their motivations. [Result/conclusion] The results indicate that paying for knowledge is an information-driven consuming behavior in nature which owns distinguished features of fans economy as well. This study also finds that there exists a kind of incomplete substitution relationship between asker pay and onlooker pay.

**Keywords:** pay for knowledge; online Q&A paid platforms; sharing economy; payment pattern; willingness to pay

*Note: Figure translations are in progress. See original paper for figures.*

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