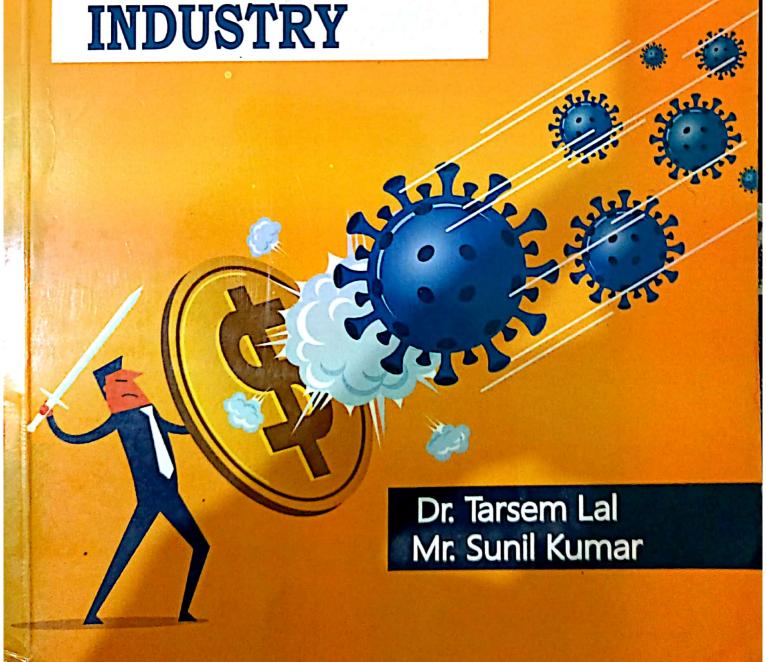


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MANAGING THE IMPACT OF COVID-19 ON FINANCIAL SERVICES INDIISTRY



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A STUDY OF CUSTOMER EXPERIENCE DURING COVID-19

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ABSTRACT

The purpose of this study is to identify and measure the dimensions of customer experience pertaining to online services. Further, the study also aims to identify the impact of COVIDpertaining to online services. I among the pertaining the pe General of WHO, declared novel corona virus, also known as COVID-19 as a global pandemic. While briefing at the media COVID-19, he remarked that "the number of cases of COVID-19 outside China has increased 13-fold, and the number of affected countries has tripled." This means that COVID-19 will have lasting effects. India is one of the countries to be adversely affected by the crisis called COVID-19. In fact, on 25th of May 2020, India became the 10th biggest hotspot worldwide overtaking Iran in respect of COVID-19 cases.

The data were collected from those customers who have purchased products from ecommerce stores. An electronic questionnaire was designed through Google form and made available via the internet (i.e. a hyperlink was created and sent to the respondents). The study used convenience sampling as well as snowball sampling techniques. A total of 131 usable responses were obtained. The study identified online customer experience as a composite of four factors viz. responsiveness & ease of use, reliability, e-loyalty & esatisfaction and e-trust. Further, the study results suggested that COVID-19 has significant impact on online customer experience.

Keywords: Customer Experience, COVID-19, E-loyalty, E-Satisfaction, E-trust

INTRODUCTION

In India, online is a very dominant area of research today as India is one of the fastest growing online retail markets in the world. Though online retail market size in India was only US\$ 3 billion in 2014 it is estimated to reach US\$ 70 billion by 2020 (Agarwal, 2015). The COVID-19 pandemic has pile up distress on people around the world, affected the global economy, and changed the retail landscape. Among the various pandemics faced by human beings, novel coronavirus disease is recent, disastrous and widely spreading pandemic (Nadeem, 2020). On 11th of March 2020, the Director-General of WHO, declared novel corona virus, also known as COVID-19 as a global pandemic (WHO, 2020a). While briefing at the media COVID-19, he remarked that "the number of cases of COVID-19 outside" China has increased 13-fold, and the number of affected countries has tripled." This means that COVID-19 will have long lasting effects.

The impact of COVID-19 disease is such that even the developed nations with strong healthouse. strong healthcare and medical facilities are facing tough time in dealing with such

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