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| Title | Effect of the Covid-19 Pandemic on the Purchasing Behavior of Consumers  |
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| Abstract |
| The COVID-19 pandemic and the mandates for lockdown and social distancing have affected the purchasing and shopping patterns of consumers. New patterns are being learned by customers. The eruption of the coronavirus (COVID-19) is very much novel viral disease and one of the foremost human disaster worldwide, impacting the lives of millions of people. The purpose of this paper is to discuss the effect of the COVID-19 crisis on the online purchasing behavior of fresh vegetables by consumers after two months of lockdown in Dhaka City. The research is focused on the analysis of the responses obtained from the Dhaka city (N =252) through a nationwide online questionnaire survey. The initial point of this paper is the study of socio-demographic factors prior to the declaration of lockdown in Dhaka city (26 March 2020) on the purchasing decision of fresh vegetables online. Further study was carried out by interpreting the shifts in the buying intentions of these products caused by the COVID-19 crisis before and after the end of the subsequent crisis. The chi-square test and descriptive statistics were employed to explore the changing behavior of consumers. The study found significant changes in consumer behavior while purchasing fresh vegetables through online. The findings indicate digital transformation of consumer behavior due to COVID-19. The findings of the research has important bearing in understanding the changes in consumer behavior that can affect the digital transformation of fresh vegetables supply chains. The study is of the first kind in Bangladesh that explores digital transformation of consumer of fresh vegetables hence, not without limitations. Limitations and future research scope are therefore delineated. |
| Sustainable Development Goal(s) (SDG) |
| Goal 12: Responsible Consumption and Production |

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| Abstract |
| **Purpose of the Study:** This study aims to analyze the effect of Business ethics and e-satisfaction toward customer loyalty in the context of the banking sector in Bangladesh. **Methodology:** The research used an FGD technique to acquire information regarding end-users (bank’s client) experiences and feedback.**Findings:** The competition is fierce in the current market environment and so every company is under pressure to survive and make more margin which is associated with and requires a huge amount of investment too. Strategic tools are used by all organizations in their style to sustain in the local and/or global market. Among others, ethical practices, product offerings, and technological facilities that are provided (i.e. online transactions) are important strategies that need to be considered in this fiercely competitive market. Hence, the paper identified potential factors are business ethics, Product offering, and technology disruption are the priority to the significant benefits of the business environment.**Implication**s: This study investigates the effect of business ethics on customer loyalty due to customer satisfaction with online banking (e-satisfaction) and products offered by the bank which would be beneficial for all stakeholders of the sector.**Limitations and** **Future Direction:** Availability of the data was the major challenge to the research as Banks do not want to disclose their information as privacy of their clients as well as business secrecy. Further research may be conducted with empirical data via any of the big data analysis techniques for more accurate direction for customer service delivery improvement or loyalty enhancement in the banking sector of Bangladesh. |
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