Develop a negative and positive customer experience model in online retailing by study the differences between customer experience models in successful and failure situations

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ABSTRACT--the study objectives are Develop a negative and positive customer experience model in online retailing by study the differences between customer experience models in successful and failure situations. The findings also show the importance of Internet instability, as it has a negative impact and contributes to adverse consumer expectations and responses, should be taken into consideration by corporations.

KEYWORDS--customer experience Online, experience destruction, Regulatory theory of focus, experience and Affective, negative and positive customer experience.

I INTRODUCTION

Throughout academic research and strategic experience, online shopping is a popular concept because of his consumer and company benefits. The company is capable of delivering know-how, overcoming time-and-set challenges and providing comfort through digital shopping, and improving how businesses meet their clients and sell their goods and services (interacted in a straightforward and cost-effective manner and reducing the expense and maintenance required by corporations).((Klaus, 2013,)

Customer know-how is important for a company's success in the online environment and management of customer experience may impact the longevity of the competitive advantage of companies. On-line customer experience is characterized as a direct or indirect customer appraisal, irrespective of whether the perception is the outcome of customer interactions with a commodity, service or part of its company's organization. The customer experience (Klaus and Maklan, 2013)

In online environment it can be particularly harmful to a company to not be able to deliver a reliable customer experience since customers may obtain complete information and verify their options and track accuracy. The inability of a company to meet the needs of its clients makes it easy to turn to other online retailers. Therefore, a displeased consumer comments on a bad meeting on various web platforms relatively shortly. While user engagement is regarded as a core problem for all online companies, previous research has emphasized the constructive side of customer experience and shows that it contributes to positive results(Kawaf&Tagg, 2017)

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Experience for shoppers. In reality, the emotional and behavioral impact on customers are higher. Academics

in the online and off-line retail sector are thus very concerned with improving the overall experience of

consumers and increasing their satisfaction. Nevertheless, the role of cognitive and affective interactions in a loss

condition is poorly understood. Nonetheless, the variations in cognitive and affective consumer behaviors are

little established of positive and negative shopping experiences. It is important to keep the experience of

consumers in failure and recovery (Chitturi et al., 2008).

The **study objectives** are Develop a negative and positive customer experience model in online retailing by

study the differences between customer experience models in successful and failure situations.

II LITERATURE REVIEW

2.1. Customer experience

It is important to provide specific conceptualization of the customer experience, because according to

methodology and context customer experience is characterized differently. Numerous researchers adopt the

concept of "customer experience in a contextual, or internally reactive sense," which is described by Meyer

&Schwager (2007), to direct or interact indirectly with the goods, facilities or brands of a client. Jaakkola et al.

(2015). Rose et al. (2011) criticise past research which treats customer experience as simply an answer or

reaction and places customer experience in the head of the consumer. This customer experience view considers

that a customer is an active actor for both online and offline shopping (De Keyser et al., 2015) who follows

cognitive and affecting goals.

The cognitive dimension of knowledge has a productive interaction with consumers who only take the

economic aspect of their transactions including their value and quality and seek to maximize their shopping for

their products and services. The affective element of retail depends on pleasure and relaxing (Holbrook &

Hirschman, 1982).

2.2. Online customer experience

Research provides an understanding of mobile customer experience (Bridges & Florsheim, 2008) with a view

to catching custodial feedback in an online context. In other terms, consumers are little involved in anything else,

such as passing time, while on their online browsing on the website of the product. For example, Kawef&Tagg

(2017) points out that it is appropriate to characterize customer experience as a flux that is suitable for optimum

or outstanding experience. Klaus (2013) suggested that the idea of flow does not clarify goal-oriented actions

while it is helpful to understand customer experience in relation to contact with the company website.

2.3. Customer experience destruction model development

2.3.1. Goal setting and striving framework

Purpose and aiming paradigm considers the actions of consumers as guided to a specific objective. The

consumer undertakes two steps to achieve his / her objectives: setting goals and achieving goals. The

establishment of goals is seen as a motivational mechanism which refers to the choosing by the consumer of

priorities from various alternatives. The objective is a voluntary process which means the plan of action of the

customer in order to achieve a selected objective (Baumgartner & Pieters, 2008).

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In the sense of a market, consumers create goals for themselves intentionally or unintentionally while setting

goals. Customer objectives are different and might be quite general or abstract, rational or emotional. The

sensitivity of a client at the various stages of the buying cycle is distinctiveCustomer buying goals continue to be

less precise at the early stage of purchasing, but the concreteness of shopping tends to increase. Cognitive and

emotional understanding are deemed two basic goals, to be met by customers when online shopping. (Bridges &

Florsheim, 2008and Childers et al., 2001).

Online shopping isn't only perceptual activity, but also affective and emotional experience for consumers.

Critically, based on the target-led paradigm, the aim setting and the goal seeking have a significant role to play.

They see control as an aim for which the desired result of target-oriented action of the consumer is affective

(Bridges & Florsheim, 2008).

The goal requires action to accomplish goals through organizing, control, training and self-regulation. From

this point of view, shopping is a tool for customers to achieve influential emotional goals. While prior consumer

analysis suggests that the client has successfully met this target and has accomplished its performance in this

phase, the business does not meet this aim, and is more serious on-line than off-line buying. (Crisafulli& Singh,

2017 and Lee & Park, 2010)).

Ultimately, the consumer contrasts the outcomes with the original aim to assess the success / loss of the task

and the objective environment. When a company fails in the context of an online shopping method or outcome,

incongruities between the intended cognitive and affective target of the consumer and what was obtained during

online shopping. This difference creates client expertise. Although the research on connectivity encompasses a

variety of consumer responses, online isolation and poor communication are two of the main effects of a

declining customer experience(Weitzl et al, 2018, Zeelenberg& Pieters, 2004)

2.3.2.1. Negative customer experience and dissatisfaction

The consumer appraisal after the buying process is usually based on satisfaction and opposition. When the

result is below anticipated, the customer is reassured that a commodity exceeds expectations and is not exceeded.

The deceit mechanism has been clarified by a number of theories and observations, such as the theory of two

factor rewards (Herzberg, 1959) and the model Kano, (1984). Satisfaction is one of the possible outcome of a

broken mechanism for achieving goals based on this concept. That is, the consumer creates preferences / goals

about a product and service aspects before the meeting with the client. If there is a disparity between goals /

objectives and fact after intake, frustration results (Bagozzi& Dholakia, 1999and Oliver Richard, 1997).

If a company does not acquire cognitive and affective knowledge when buying, thereby generating a

disparity in expectations and reality, customer experience and subsequent customer frustration will be impaired.

Hence, we hypothesize:

H1

Negative emotional feedback arising from retailers 'problems is strongly related to online shopping customer

dissatisfaction.

H2

Bad dealer affective behavior is strongly related to client unfulfillment of shopping online.

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2.3.2.2. Customer experience destruction and negative word of mouth

The client has certain offensive expression terms. It is seen by many scientists as a means of dealing with

consumers who want a vengeance or retaliation, whereas others find it a notification mechanism in which

customers want to alert others to their dissatisfaction and to share their experience with other customers while

interacting with them when they struggle to deliver. In fact, consumers share their experience with known and

unknown persons in an anonymous setting, in general. Prior research has shown that consumers are motivated to

communicate these encounters with others when their purchase experience has a constructive and cognitive

effect. (Jones et al., 2006and Jarvi et al., 2018) .We suggest that negative client experience may contribute to

reciprocal customer experience with others if a client does not have the necessary cognitive and emotional

expertise.. Hence:

H3

Disadvantageous subjective input from marketers frustration helps the disadvantageous word of the mouth of

customers in Internet retailing.

H4

Derogatory affective input from shop closure is strongly related to negative words of customer mouth in retailing

online.

2.4. Positive and negative customer experience model

2.4.1. Regulatory focus theory

To order to assess negative and positive cases, the study uses a regulatory attention analysis. The principle of

pleasure and tolerance of suffering is the foundation of this philosophy. The proposal was based on the training

and protection of two separate and distinct autonomous control systems. Why people move to their targets.

People control their actions in a business environment so that the expected outcomes are achieved and the

desired result is dissatisfied. Men, then, control their actions in a way that prevents unintended effects and is

immune to adverse outcomes (Arnold & Reynolds, 2012andPham & Higgins, 2005).

Promoting emphasizes on the implementation of targets that display optimal results and are focused on

market expectations and desires, whilst the mitigation focuses on the priorities and the health and welfare of

customers. In this sense, previous research shows that customer expectations are close to affective experiences

and that consumers should feel more like a visual encounter. In this way, aspiratory interfaces allow users to

achieve their expectations and are aspiratory in design, but practical environments embody safety and security

and take customer preferences into account. In advertising circumstances clients tend to meet their emotional

experience when customers are more concentrated on the cognitive dimension in preventive situations (Das,

2016and Roy & Ng, 2012).

Customers prefer the affective advantages of goods rather than the functional ones in their online purchases

Raghunathan & Mahajan (2008), since they usually have the requisite cognitive benefits. Thus, customer

satisfaction and word of mouth in a good case are having a more positive impact. Nonetheless, in cases of failure,

the buyers were expected to pay greater interest than the deterioration of influencing experience of reasonable

experience, as they "should" fulfill their goals and would have an enhanced effect on the reduction of consumers

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' frustration. The importance of the cognitive or affective interpretation of a consumer thus varies depending on

whether the interaction is successful.

2.4.2.1. Positive and negative cognitive and affective experience

Studies in the retail sector indicate that advertising emphasis is correlated with emotional experience when

avoidance relies on contextual awareness. In this case, consumer marketing is actively involved and the buyer

seeks to optimize his affective experience in a regular retail shopping environment. The user reaches the requisite

level of cognitive awareness he requires to be "healthy" and his priorities switch from cognitive to afective since

his personality is "aspiring." Since the study focuses on positive retail experiences, impact on the customer is

more critical than interpretation (Jones et al, 2006 and Molinillo et al, 2019).

Nonetheless, previous studies on affective and cognitive customer experience goals remain constrained in a

service loss scenario. Regulatory attention theory suggests that a client's emotional background in this type of

situation does not meet expectations, avoidance is effective and the customer's goals are perceptual. The

explanation is that the user tries to prevent a negative impact. Autonomous avoidance and the production of safe

shopping experience can permit a customer(Arnold & Reynolds, 2009). Hence, we assume:

H5

Consumers show greater affective awareness in a good retail atmosphere than the perceptual experience of

shopping online.

H6

Customers show greater cognitive awareness than their affective shopping experience in the ineffective shopping

environment.

2.4.2.2. Cognitive and affective experience and customer response

Affective of Customerand emotional interactions are similar or less to their behavior in a positive

development of customer experience which can result in happiness and a positive word of the mouth. As

mentioned previously, the love power is stronger than that of pleasure and optimistic mouth-forming cognitive

experience. In an online shopping world, for example. Jones et al. (2006) identified emotional experience that

has a greater impact than abstract knowledge on customer satisfaction. Molinillo et al. (2019) have found a

higher function in the loyalty and confidence preparation of consumers relative to perceptual knowledge. In this

context past research suggests that the affective language in the case of successful online shopping

In a positive context, the theory of regulatory focus plays a dominant role, and the affective experience, as

such, has greater priority than the cognitive experience for a customer. In this context, affective experience

contributes to the training of customers and their commitment to word of word. Nonetheless, hedonic and

practical interest was weaker than customer expectations in an unfavorable shopping experience. In this case a

preventive approach controls the actions of consumers on the basis of the regulatory emphasis principle, as the

consumer is "must follow." The customer thus places more value on cognitive experience, resulting in greater

client discontent and negative results. Hence, we assume the following:

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H7

Of effective customer feedback, affective experience has a clear impact than rational knowledge on (a) happiness

and (b) favorable word of mouth.

H8

Cognitive awareness has greater implications for (a) happiness and (b) positive words of speech than

affective knowledge in a customer's devastation environment.

III STUDY ONE

Study one is performed to examine the detrimental customer experience hypothesis and from H1 to H4

theories. In an on-line context, an ineffective shopping experience is manipulated to detect cognitive, affective

and dissatisfaction of customers and negative mouth.

3.1. Method

3.1.1. Experiment and questionnaire design

The first study scenario sample allowed participants to read and respond to service failure hypotheses. From

online shopping for Kuo& Wu (2012), the situation has changed. When the consumer wants to order from the

seller a pair of clothes, the purchasing process is successfully completed, but not the same until he purchases the

goods. In this scenario, shopping process is completed successfully. The Voss et al. (2003) method has been used

to assess the deterioration of affective and perceptual interactions. For the loss of cognitive memory, participants

were required to show how inefficient, unhelpful, not functioning, redundant and unrealistic their encounter was.

According to affective experience, the respondents were asked to demonstrate how boring, not interesting,

negative, not entertaining and bad their experience was. The capacity of the scale to assess the deterioration of

cognitive and affective interactions has been previously tested with observations showing the cognitive (0.81)

and affective (0.89) alpha of Cronbach at an acceptable level. We have taken Chan et al. (2007), and Balaji et al.

(2017) to calculate frustration and to evaluate their negative words of speech. A Likert scale of seven points was

used to quantify variables of study which suggested that the participants strongly disagreed with each topic to

agree with them.

3.1.2. Sample and Data collection

Data obtained via an online survey using the survey questionnaire Qualtrics method. A pilot test was carried

out before the distribution of questionnaires where format, text, design and question sequence were evaluated on

the research scenario. A test questionnaire was used to get the views of participants on each topic in a comment

area. The pilot study was administered to 36 individuals and the testing terminology and architecture have been

updated on the basis of their feedback, selected and circulated a questionnaire to Amazon customers in Egypt

interviewees online. A training manipulation test according to(Oppenheimer et al., 2009) was included to

improve the validity of the results. For review by SPSS and AMOS, 222 full responses were received.

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3.2. Analysis and results

The probability of faulty output and significantly over 5 (failure=6.256, p < 0.001) is high in the laboratory tests. This finding illustrates that the simulation scenarios are likely to happen and our failure development has been effective. The Structural Equation Model has evaluated research data in accordance with a two-stage protocol proposed by Anderson & Gerbsing (1988) to insure that each measurement device accurately reflects the measuring devices. The interaction between study systems is then analyzed in the conceptual model.

Since data for dependent and independent variables are collected from the same respondents, common method variations (CMV) can become an issue. Harman's single factor testing was used on CMV (Podsakoff & Organ, 1986) with less than 50 percent of the results showing the differences between the first factor.In the current study, CMV is therefore not considered a problem. Measured fits β 2/df=2,054(•2(114)=302.118; p<0.001); cFI=0,913; GFI=0,918; NFI=0,921; RMSEA=0,06 have been collected. Such results demonstrate the suitability of the measurement pattern. Table 1 shows the results of the uniform loading, compound (CR), and the medium derived variance (AVE) of the research questions for all test constructions. Table 1.

Table 1: Standardized factor loadings, CR, and AVE of the measurement model.

Constructs	Standardized loadings	CR	AVE
Cognitive experience destruction		-	•
Ineffective	0.91	073	0.62
Unhelpful	0.90		
Not functional	0.68		
Unnecessary	0.70		
Impractical	0.79		
Affective experience destruction			
Not fun	0.80	0.74	0.63
Dull	0.75		
Not delightful	0.82		
Not thrilling	0.78		
Unenjoyable	0.77		
Dissatisfaction	<u>I</u>	l	<u>I</u>
Ultimately, the online retailer doesn't please me.	0.74	0.90	0.73
I assume that this online retailer delivers an inadequate experience with	0.91		

service			
I'm disappointed with the overall quality of online retailers.	0.88		
Negative WOM			
I'd probably tell others about the poor support I've received.	0.87	0.88	0.76
I would probably have warned friends and family not to shop online from that shop.	0.91		
I've always been moaning about this online retailer to friends and relatives.	0.90		

All study constructs with uniform factor charges (p < 0.001) are relevant, as shown in table 1. In fact, the CR value will surpass the appropriate threshold 0.70 and the AVE should be 0.5 and greater, which will indicate sufficient convergent validity. The measures CR and AVE are higher than the rate of approval which demonstrates the convergent significance of the study assessed scale. The AVE is related to the association between each build pair in order to test discriminating validity Research results indicate that the correlation between the two buildings is higher for all square AVE roots and that there is a sufficient discrimination in validity.

The tests of exercise statistics show a positive trend of performance (μ 2/df= 1,55, μ FI< 0,958, GFI= 0,938, NFI= 0,921 and MSSEA= 0,040) and show good health (α /df= 1,55),Table 2 describes the outcome of a structural model study including the journey coefficient, the single transportation coefficient (Beta) and the interest.

Table 2: Structural model result.

Path (Hypothesis)	Beta	Significance	Interpretation
$\mathbf{H_1}$: Cognitive experience destruction \rightarrow Dissatisfaction	0.46	11.584	Supported
$\mathbf{H_2}$: Affective experience destruction \rightarrow Dissatisfaction	0.31	7.145	Supported
H ₃ : Cognitive experience destruction → Negative WOM	0.39	9.065	Supported
$\mathbf{H_4}$: Affective experience destruction \rightarrow Negative WOM	0.26	6.122	Supported

The findings in Table 2 indicates that the systemic model has important ties between the indigenous and the dependent variables. Table 2 indicates a strong and significant effect on conflict (t= 11,584, p < 0.001), endorsing H1 on the perceptual memory degradation. In comparison, affective loss of affective memories has a positive effect on disappointment, endorsing H2 (t=9.065, p<0.001). The destruction in cognitive experiences has a positive and meaningful effect on customer dissatisfaction, indicating support for H3 (t=7.135, p>0.001). The strong and important influence on H4 endorsing negative words (t = 4.122, p < 0.001) is induced by a deficiency of love.

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3.3. Discussion

The first survey results indicate that customer experience degradation is a conceptual model. Results show

the inability of the organization to buy digitally contributes to incongruity between planned and achieved

affective and cognitive targets, which could lead to the destruction of customer experience both affective and

cognitive. This negative experience leads to insatisfaction with our customers and to negative words. Such

results are consistent with recent research on the effects of a business loss in online retailers and consumer

frustration. (Holloway & Beatty, 2003).

Research on utilities loss aims to calculate the emotional / comportemental reactions of consumers to failure

0. Research 1 also explicitly tests emotional and influencing interactions to provide a clearer understanding of

how to rebound from a negative reaction of a person. It gives a better explanation of how consumer's interactions

in an online environment were impacted by service loss. In this context, the results from Study 1 demonstrate

that a lack in operation kills all components of customer experience. Which implies which loss affects the entire

experience of customers? A second study will be undertaken to supplement these results and give customers a

successful experience of online shopping. In this method the study and comparison between positive and failed

perceptions can be explored and the processes of cognitive and affective perception can therefore best be

interpreted through various contexts.

IV STUDY TWO

Two analysis disputes the impact of the affective and proven relationships between positive and failed

shopping experiences in the test of H5-H8 hypotheses on satisfaction and word of mouth. This study treats

effective online shopping and tests consumer awareness, as opposed to Study one, satisfaction and word of

mouth.

4.1. Method

4.1.1. Questionnaire design and Experiment

In a scenarios-based study, a shopping background is constructed and consumer reaction is assessed, close to

Study 1. The picture shows a good retail experience, in comparison to the first report, in which consumers decide

to buy a few items, finish the buying cycle effectively and get the correct order. Once again, I was used by the

scale of Voss et al. (2003). The participants were requested to tell the participants how exciting, fun, enjoyable,

exciting and pleasant their experience was. The scale that Jones et al. (2006) established was satisfaction and

mouth-word problems. Totally separate 7-point Likert scale used to test the research variables

4.1.2. Sample and Data collection

Studies were obtained by means of an online survey using the same methodology as in study 1. To verify the

accuracy of the sample, a questionnaire was sent to 36 participants. Qualtrics software has been used to develop

the survey questionnaire and the . respondents have been circulating through the Amazon customers in Egypt.

Thus, in order to increase data quality, SPSS and AMOS 24 gathered 205 completed responses for review.4.1.3.

Outcomes and review The findings of the test simulation show that the likelihood of service performance is

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strong (M successful=6.014,4.952, p<0.001). Throughout Section one the mean perceptual and affective experience is compared throughout Table 3.

Table 3: Comparison of positive and negative experience means.

	Affective experience	Cognitive experience	t-value	p-value
H ₅ : Successful context	6.04	5.32	4.52*	0.000
H ₆ : Unsuccessful context	5.24	5.91	3.92*	0.000

Active awareness is considerably higher to support H5 produce a positive consumer shopping experience than perceptual knowledge (MAffectivePositive[= 6.04 vs. MCognetive Positive= 5.32, p<.01). In poor shopping (MAffective Negative= 5.24 versus MCognetive N), cognitive impairment is somewhat worse than emotional harm.

In H7 and H8 testing, the experiment is first evaluated and the sample outcome is contrasted with the negative product experience. The subsequent exercise results indicated that the shopping experience is suitable for a good model ($\acute{O}2=152.349$, p <.001), CFI=.966, GFI=.940 and NFI= 0.946 and RMSEA=0.026). The model appraisal findings also have a strong and significant impact on retention and word of mouth in terms of perceptual and affective interactions. As shown in Table 4.

Table 4:Comparison of positive and negative experience models.

	H ₇ : Successful context		H ₈ : Unsuccessful context	
Path (Hypothesis)	Beta	Significance	Beta	Significance
Cognitive experience → Satisfaction	0.32	6.365	0.46	10.584
Affective experience → Satisfaction	0.51	11.074	0.31	6.145
Cognitive experience → WOM	0.25	4.882	0.39	8.065
Affective experience → WOM	0.35	7.035	0.26	5.122

H7 is accompanied by the positive observations of the partnership between the affective perception and satisfactions (β = 0,51) of the body and the expression of the heart (β = 0,35). (β = 0,37) and mouth of the girth (β = 0,25). In comparison, an impression of Behavioral is better than the behavioral, mouth-negative (β = 0.39) and mouth-negative (β = 0.46), mouth-negative (β = 0.39), and mouth-negative (h8) influence.

4.1.4. Discussion

Study 2 explores the goals of successful and unsuccessful online shopping environments and the different consequences for products and word-of-mouth for consumer perceptual and affective interaction. The results show that shoppers are more important than emotional experiences and are able to influence satisfaction and

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word of mouth more efficiently in shopping. The affective perception is a big part of customer satisfaction and happiness, in line with previous research, as previously discussed(Chitturi et al. 2008).

Throughout earlier research however, the connection between cognitive and affective loss of perceptions and client reaction has largely been overlooked. Resources from Study 2 show that cognitive as well as affective experiences are negative in loss cases, as consumer focus moves from affective to cognitive. Neurological and affective traumas frequently have more impact than successful business interactions on customer discontent and a poor word of mouth. From legislative theory to self-regulatory consumer behavior, and from affective and cognitive perception to customer desires. This is because cognitive awareness will follow the essence and consumers become more responsive to the loss of cognitive memory (Chitturi et al., 2008, and Pham & Higgins, 2005). This is because of affective knowledge. In comparison, the cognitive perception has a growing effect on consumer frustration and negative experience not only on clients but also on cognitive interaction. Similar to affective interactions.

V DISCUSSION

5.1. Theoretical implications

The main difference between current research and past customer interaction experiments is that in the current study the dark side of the encounter is addressed through a target-oriented method. While previous studies have explored the need to consider the perspective of hostile consumers, the existing notion is that their interpretation and behaviour in the offline and online retail markets have been positively impacted by them (Bridges & Florsheim, 2008, Kawaf&Tagg, 2017 and Rose et al, 2012). According to this perception, the consumer actively tries to gain perceptual and affective awareness when shopping. The collapse of the online retailer induces emotional and affective damage and has implications for consumer frustration and derogatory word of mouth. While the loss of service may be claimed to lead to derogatory mouth terms, previous study tends to rely on the subjective method and refer to the consumer response prediction (Balaji et al,2017, and Lee & Park, 2010). It provides a deeper understanding of the direct role of loss of customer experience.

5.2. Managerial implications

The findings also show the importance of Internet instability, as it has a negative impact and contributes to adverse consumer expectations and responses, should be taken into consideration by corporations. Such findings show that a reduction in resources results both in physical, as well as cognitive loss of life, although a successful online experience is essential to business success. A negative experience helps people to express their bad experiences with other clients in addition to dissatisfying buyers. Although some Internet shops depend on monetary compensation to compensate the lack of operation, this only raises consumer awareness. The recovery of installations should not therefore be limited to the emotional element of the meeting, it is therefore necessary to restore both cognitive and affective memories. While experience impacting customer buying behaviour is an effective predictor, cognitive experience is a major predictor of a fault. This would allow online retailers to take into consideration all positive and negative reviews when handling the overall customer experience.

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VI LIMITATIONS AND FUTURE RESEARCH

The results show that affective and perceptual perception is significant, but this research was performed only in online shops. This cannot be achieved by all firms. For instance, the role of affectivity is more important than cognitive capacity in certain areas, such as tourism, when banks are involved. Consequently, this work in various industries may produce different results in the degradation of customer experience. In fact, this work often mentions devastation in the buying process, while damage in the past, during and after sales can be seen. Different factors are the customer experience at every point, so that the degradation of the customer experience can differ. Finally, this analysis just took into account the online background, and important differences occur in customer experience between online and offline environments. A valuable inquiry would be to understand the degradation of interactions and compare and contrast these two types of experiences in online and offline environments.

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