

Are Customers Behaving Differently in the Post-COVID-19 Era, and How is this Affecting Worker Satisfaction?

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Abstracts: A coronavirus (COVID-19) outbreak began in December 2019 in Wuhan, China. Since then, it has rapidly spread over the world, resulting in one of the deadliest pandemics in recent history in terms of infections and deaths. As a result, the objective of the present study is to investigate how the behavior of customers affects the psychological, physical, financial, and satisfaction levels of workers in small businesses post-COVID-19. To fulfill the objective of this study, a self-administered questionnaire was developed to measure the study's variables. The questionnaire has been distributed by hand and online to 465 workers in small businesses in Jordan. The PLS-SEM of AMOS is applied to examine the hypotheses. The findings show that the behavior of customers has a direct positive impact on the psychological, health, and financial risks of workers who work in small businesses. Also, the findings show that psychological, health, and financial risks have a direct positive effect on the satisfaction of workers. Furthermore, it was discovered that customer behavior has an indirect positive impact on worker satisfaction via psychological, health, and financial risks. This study suggests that workers and customers should take action to safeguard themselves against future health crises. Customers and workers are advised to use masks, sanitizer, and social distancing when necessary. Workers and customers need to remember that their behaviors protect them as well as those who come into contact with them.

Keywords: Psychological Risks, Health Risks, Financial Risks, Small Businesses, COVID-19.

1. INTRODUCTION

The year 2019 saw the emergence of SARS-CoV-2, a virus that caused COVID-19 and quickly spread over the world after its discovery in Wuhan City, China [1]. On March 11, 2020, the World Health Organization declared the epidemic a global pandemic and announced a worldwide health emergency [2-4]. The COVID-19 pandemic has taken the world by surprise, presented an unprecedented threat to global activities, and led to significant changes in various aspects of life [5]. The COVID-19 pandemic has changed individuals' attitudes, behaviors, habits, and lifestyles, and become more aware of their health and safety [6,7]. Countries around the world have enacted numerous guidelines and actions in response to the COVID-19 pandemic, including wearing face masks, using hygiene, social distancing, ensuring sufficient ventilation, and avoiding big gatherings, as indicated by [8]. Furthermore, several countries have imposed lockdowns, isolation, quarantine, and sanitization. All of these policies have a substantial influence on individual behavior, and most of the old habits will return, while some new ones will emerge as a result of disruptions created by the COVID-19 epidemic [9]. According to [10], there were 769,369,823 confirmed cases of COVID-19 from March 11, 2020, to the end of August 2023, resulting in 6,954,336 deaths. The above data make it clear that COVID-19 is a highly infectious and deadly disease that has had a significant global effect.

There has been some research on the effects of COVID-19 during transmission, but very few have explored its aftermath. This study concentrates on the impact of COVID-19 on small business workers who have recuperated from the virus. Therefore, the novelty of this study may be one of few studies that have discussed the effect of COVID-19 on workers after defeating COVID-19. This study aims to tackle the following questions with precision and depth:

RQ1: What is the impact of the behavior of customers on the psychological, health, and financial risks of workers?

RQ2: How do psychological, health, and financial risks affect the satisfaction of workers?

RQ3: To what extent does the behavior of customers indirectly influence the satisfaction of workers through the psychological, health, and financial risks they encounter?

To address this gap, this study aims to thoroughly investigate the impact of these factors on worker satisfaction in the post-COVID-19 era. Our study has three specific goals, which we aim to achieve with great accuracy:

RO1: To comprehensively examine how the behavior of customers affects the psychological, health, and financial risks that workers face.

RO2: To evaluate the impact of psychological, health, and financial risks on the satisfaction level of workers.

RO3: To assess how the behavior of customers indirectly affects worker satisfaction through the psychological, health, and financial risks they encounter.

2. LITERATURE REVIEW

Our world has previously encountered many viruses, but the COVID-19 pandemic has had an unprecedented influence on our lives, increasing psychological, health, and financial issues. The COVID-19 pandemic has had a significant influence on global markets, resulting in changes in customer and worker behavior.

2.1. Consumer Behavior

COVID-19 strongly impacted people's daily lives, whereby habits and behaviors underwent a sudden change that was difficult to predict. The global spread of COVID-19 is forcing customers around the world to change their behavior and adapt to new ways of eating, shopping, and interacting with others [11]. According to [12], individuals or customers who perceive a particular risk are assumed to engage in more preventive health behaviors to avoid or minimize health risks. In-store safety, hygiene practices, reduced frequency of store patronage, and in-store presence, shifted away from regular shopping habits to online shopping platforms also become part of our life [13,14]. Therefore, applying social distancing, wearing masks, using sanitization, limiting crowds, and avoiding handshaking and cheek-to-cheek touching become part of our lives. However, the spread of COVID-19 itself, as well as policies and instructions imposed by governments such as lockdown, curfew, quarantine, isolation, and self-isolation, have created significant changes in the behavior of customers. Therefore, understanding customer behavior may help small businesses establish more effective, healthy environmental measures that can protect workers and increase job satisfaction.

2.2. Psychological Risks

Many workers are in extreme states of anxiety and feel stressed about working at their workplaces during the COVID-19 pandemic. [15], found that the outbreak of infectious diseases, such as COVID-19, can lead to mental health concerns and psychological distress. Other studies, including those by [16-20] have found that the COVID-19 pandemic has had a significant impact on the emotional and social well-being of individuals, families, and society as a whole, either directly or indirectly. While contracting the virus is a concern, the primary psychological risks relate

to disruptions in daily life, such as reduced contact with loved ones and changes in work. Lockdowns, isolation, quarantine, and imposition of measures like wearing masks and social distancing by governments have also significantly contributed to these challenges. According to [21-23], people are facing several psychological challenges due to the COVID-19 pandemic, including anxiety, fear, loneliness, frustration, and uncertainty about the future. [24] mentioned that one-third of the population is experiencing psychological symptoms as a result of the pandemic. Moreover, [25,26] revealed that the psychological effects of infectious disease outbreaks can last long after the event and warned that these risks may persist for months or even up to three years after the pandemic.

H1: Psychological risks are positively affected by customer behavior.

H2: Psychological risks positively affect worker satisfaction.

2.3. Health Risks

During COVID-19, it is clear that no situation is entirely risk-free. The outbreak of the COVID-19 virus has changed our work and will indeed continue to have an impact on workers' health and safety in the future [27]. According to [28], many individuals have had a greater fear of contracting COVID-19 during employee-customer interactions. The danger of infection is significantly higher for workers who deal with individuals regularly and express their fear, anxiety, and worry about becoming infected [29,30]. In addition, many small business workers have lost their lives or loved ones, contracted the virus, or lost their jobs. As a result, it is critical to provide protective and preventative healthcare services that ensure workers' safety [31]. A positive work environment, increased awareness, safety measures, a healthy atmosphere, and individual safety assurance can help businesses protect their workers and continue operations during pandemics. Furthermore, the [32] argues that workers have to confront this huge challenge as they attempt to cope with the newly changing work environment caused by the COVID-19 epidemic.

H3: Health risks are positively affected by customer behavior.

H4: Health risks positively affect worker satisfaction.

2.4. Financial Risks

The COVID-19 pandemic has caused significant damage to the global economy which is gradually recovering [33]. According to [34], an economy has never before faced such severe shocks as those caused by COVID-19. During the spread of COVID-19, several nations prioritized the health of their people over their economies, imposing lockdowns, isolation, quarantine, social distancing, and labor market controls on millions of people, resulting in substantial economic losses. Such policies have resulted in widespread job losses and unemployment, job insecurity, a decrease in income, a decline in living conditions, and the spread of poverty [35]. Moreover, this uncertainty in the economic situation impacts the behavior of individuals and can lead to anxiety, debt, and financial difficulties, hindering personal growth and goal attainment [36-38]. Furthermore, [39], reveals that a significant number of workers have lost their jobs, while many others are at risk of losing theirs.

H3: Financial risks are positively affected by customer behavior.

H4: Financial risks positively affect worker satisfaction.

2.5. Worker Satisfaction

The COVID-19 pandemic has had a profound impact on worker satisfaction. Satisfactory working conditions can positively affect worker motivation and satisfaction. Worker satisfaction leads to an increase in productivity, efficiency, and organizational performance [40,41]. Positive feelings toward one's job show job satisfaction, while negative emotions show job dissatisfaction [42]. Therefore, to protect individuals, most governments imposed severe restrictions and regulations to stop the virus. Moreover, organizations are changing their working

environments and implementing safety measures to promote and minimize the risk of COVID-19 infection [43]. To maintain a good working environment and protection for both workers and individuals, various organizations are taking responsibility for social distancing, avoiding gatherings, and providing hygiene, face masks, gloves, and sanitized facilities [44,45]. In addition, small businesses prevented touching surfaces such as billing counters, baskets, trolleys, shelves, and swap machines [46]. Small businesses' COVID-19 protective measures positively affected workers' safety, attitudes, and satisfaction.

H7: Worker satisfaction is positively affected by customer behavior through psychological risks, health risks, and financial risks.

Based on previous literature review and hypotheses, researchers were able to develop the following study model as shown in Figure 1:

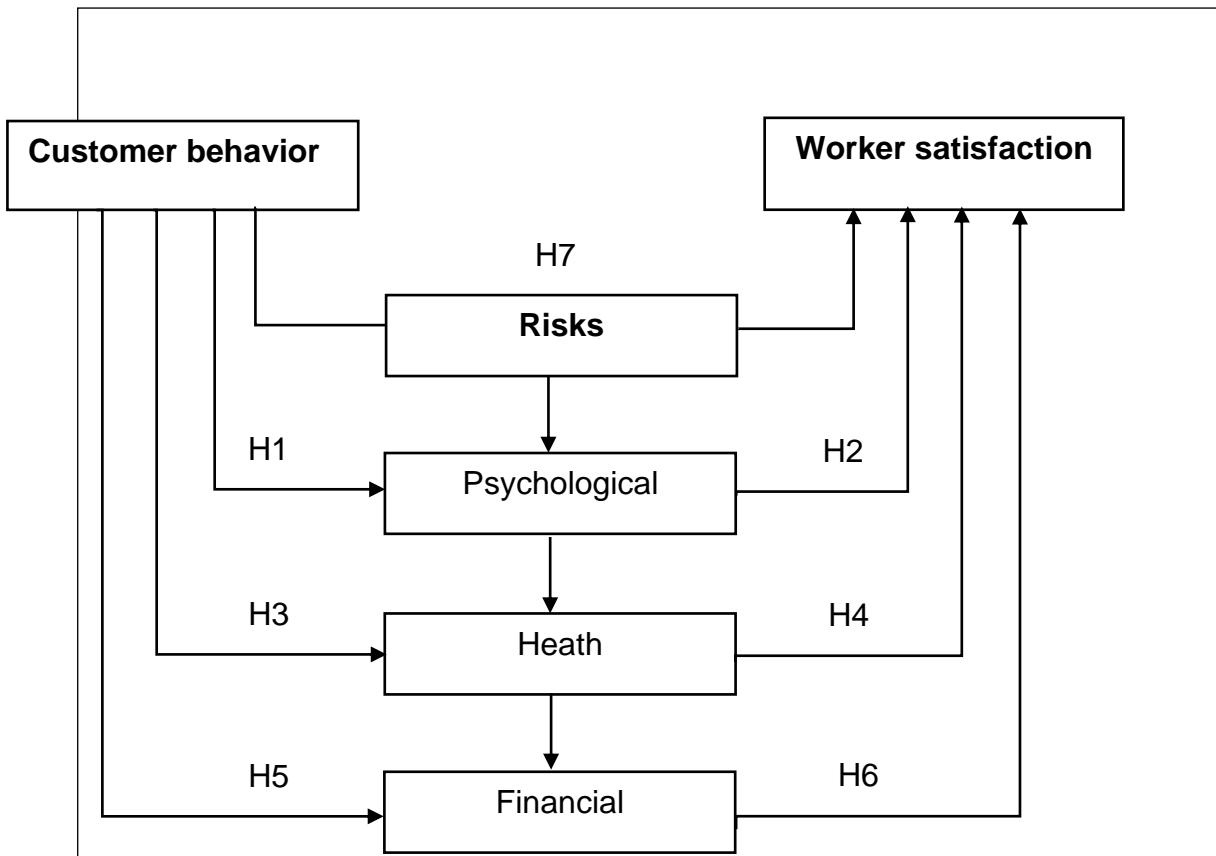


Figure 1. Proposed Model

3. METHODOLOGY

3.1. Data Collection

This study used convenience sampling to answer its questions. A structured questionnaire was created using a five-point Likert scale that included demographic variables and statements related to dependent, independent, and mediating variables. The questionnaire items were adapted from previous studies mentioned in the literature review. Figure 1 illustrates the relationship between dependent, independent, and mediating variables, with five constructs and seven hypotheses in the model according to the research purposes and questions. The study was conducted from the first of February to the end of April 2023 to analyze changes in customer behavior and their impact on worker satisfaction related to the post-pandemic COVID-19 virus.

3.2. Population and Sampling

Workers from various small businesses were contacted and asked to participate in the survey, which was distributed both by hand and through social media using Google Forms. A total of 465 were valid and properly analyzed.

3.3. Data Analysis

In the current study, the data were analyzed using structural equation modeling (PLS-SEM) to test the hypotheses. The measurement model was estimated for convergent validity by examining the values of the factor loading, average variance extracted (AVE), and composite reliability (CR). Cronbach's alpha was used to determine the study tool's reliability and consistency. Also, the fit model was used to ensure the data were satisfactory and fit for analysis.

4. RESULTS

This study aims to investigate the impact of the behavior of customers on workers in small businesses in Jordan post-COVID-19 pandemic. Our focus is on how these behaviors affect psychological, health, and financial risks and the overall satisfaction of small business workers. The results of the study will be presented and discussed in the subsequent sections.

4.1. Respondents' Characteristics

The data presented in Table 1 displays the demographics of the survey participants. The results indicate that the largest age group among respondents is 25-35 years old, making up 37% of the participants, followed by those < 25 (27%) and those aged 36-45 (20%). The survey participants were predominantly male, with 70% of respondents identifying as male and 30% identifying as female. In terms of marital status, 62% of participants were married and 38% were unmarried. Additionally, 60% of participants held a bachelor's degree, 19% held a secondary school or less, and 16% held a diploma. The results also revealed that 53% of participants had less than 5 years of experience, 22% had 6-10 years of experience, while, 14% had more experience of 11-15 years and 11% had more than 16 years of experience.

Table 1. Characteristics of Respondents

| | | No. | Percentage |
|----------------|----------------------|-----|------------|
| Age | < 25 | 121 | 27 |
| | 25-35 | 174 | 37 |
| | 36-45 | 94 | 20 |
| | > 46 | 76 | 16 |
| Gender | Male | 324 | 70 |
| | Female | 141 | 30 |
| Marital Status | Married | 289 | 62 |
| | Single | 176 | 38 |
| Education | High School and less | 83 | 19 |
| | Diploma | 74 | 16 |
| | BA | 283 | 60 |
| | Postgraduate | 25 | 5 |
| Experience | < 5 years | 248 | 53 |
| | 6- 10 years | 102 | 22 |
| | 11-15 years | 64 | 14 |
| | > 16 years | 51 | 11 |

4.2. Internal Consistency and Validation of the Study

As shown in Table 2, Cronbach's alpha was used to test the reliability of variables. The Cronbach's Alpha values for all dimensions are satisfactory, ranging between 0.833 and .939 and exceeding .60, as recommended by [47]. Furthermore, factor loading results demonstrate that all items range from .763 to .948, greater than the recommended value of .40 as recommended by [48]. Also, a composite reliability (CR) was conducted to evaluate the internal consistency of the items for each construct, which ranged between .632 and .818, and the average variance extracted (AVE) values for all the constructs ranged between .642 and .813, which exceeded the cutoff of .60 as recommended by [49]. and therefore, were within acceptable limits as shown in Table 2. Hence, the results were declared suitable for use in structural equation modeling. Hence, the data was declared suitable for use in structural equation modeling.

| Statements | Factor Loading | AVE | CR | Cronbach's Alpha |
|--|----------------|-------|-------|------------------|
| Customer Behavior | | | | |
| Customers still wear masks, use hand sanitizers, maintain safe distances, and avoid touching surfaces and objects. | .763 | 0.642 | 0.778 | 0.939 |
| Customers still avoid crowded places and gather in groups. | .896 | | | |
| Customers are still avoiding shopping during peak hours. | .881 | | | |
| Customers spend very little time avoiding crowds. | .837 | | | |
| Customers respect instructions and physical guides. | .811 | | | |
| Customers respond to all comments made by workers. | .806 | | | |
| Psychological Risk | | | | |
| I'm still anxious about the COVID-19 spread. | .811 | 0.727 | 0.657 | 0.833 |
| I feel uncomfortable about the control of COVID-19. | .839 | | | |
| I feel stressed when I'm interacting with customers. | .858 | | | |
| Things don't seem to be going well for me. | .709 | | | |
| Health Risk | | | | |
| I'm still afraid of dealing with customers. | .939 | 0.757 | 0.632 | 0.917 |
| COVID-19 might infect me. | .940 | | | |
| I can't image becoming infected with COVID-19. | .927 | | | |
| I'm concerned about my own and my family's health. | .937 | | | |
| Financial Risk | | | | |
| After COVID-19, I feel worried about my employment. | .921 | 0.719 | 0.818 | 0.928 |
| I'm concerned about losing my work and income. | .941 | | | |
| COVID-19 caused me financial difficulties. | .948 | | | |
| I'm having problems concentrating on my work. | .929 | | | |
| Worker Satisfaction | | | | |
| I am satisfied with the behavior of customers. | .889 | 0.813 | 0.758 | 0.931 |
| I am satisfied with the customers' protection against COVID-19. | .872 | | | |
| I feel satisfied with the customers since they follow all the guidelines. | .869 | | | |

Moreover, the model fit shows an acceptable fit of values. The value (2/df) is 4.39, which is below the cutoff of 5. The RMSEA value of .091 is also below the suggested value of 10. The AGFI result is .87, which is greater than the recommended 0.8. Furthermore, NFI =.911, CFI =.909, and GFI =.941 are all above .90. As per the recommendations of [50-53], all values of the fitness indices meet the cutoff criteria.

Table 3. The Goodness of Fit Indices

| | AGFI | χ^2/df | GFI | RMSEA | CFI | NFI |
|-------------|-------|-------------|-------|-------|-------|-------|
| Recommended | > .80 | < 5 | > .90 | ≤ .10 | > .90 | > .90 |
| Study model | 0.87 | 4.39 | 0.941 | 0.919 | 0.909 | .911 |

4.3. Testing of Hypotheses

Based on Table 4 and Figure 1, this study investigated the impact of the behavior of customers as a dependent variable on the psychological, health, and financial risks of workers in small businesses as independent variables. Moreover, the study examined the effects of psychological, health, and financial risks as dependent variables on workers' satisfaction as a dependent variable. The study also explored the impact of the behavior of customers on the satisfaction of workers via mediating effects of psychological, health, and financial risks.

As shown in Table 4, the behavior of customers had a considerable and positive influence on financial risks ($\beta = 0.69$; $P = .000$), health risks ($\beta = 0.43$; $P = .000$), and psychological risks ($\beta = 0.40$; $P = .000$). These results support the hypotheses H1, H2, and H3. The proposed hypotheses that psychological, health, and financial risks had a positive impact on small business workers' satisfaction revealed positive results, with psychological risk ($\beta = 0.55$; $P = .015$), health risks ($\beta = 0.095$; $P = .000$), and financial risk ($\beta = 0.13$; $P = .015$) supporting the hypotheses of H4, H5, and H6. To investigate the impact of the behavior of customers, on worker satisfaction through psychological, health, and financial risks, we applied hypothesis 7 as an indirect hypothesis. The results showed that the behavior of customers, had a positive impact on worker satisfaction via psychological, health, and financial risks, with psychological risks ($\beta = 0.55$; $P = .015$), health risks ($\beta = 0.095$; $P = .000$), and financial risks ($\beta = 0.13$; $P = .015$). These results support H7. Overall, the study shows that the behavior of customers, psychological, health, and financial risks have both direct and indirect positive impacts on worker satisfaction, and all hypotheses of the model are accepted.

Table 4. Direct and Indirect Testing Results

| Hypotheses | | | | Direct effect | Indirect effect | T-value | p-value | Result |
|------------|---------------|------|---------------|---------------|-----------------|---------|---------|----------|
| H1 | Behavior | --> | Psychological | 0.379 | 0.351 | 7.197 | 000 | Accepted |
| H2 | Behavior | ---> | Health | 0.442 | | 9.112 | 000 | Accepted |
| H3 | Behavior | ---> | Financial | 0.688 | | 17.352 | 000 | Accepted |
| H4 | Psychological | ---> | Satisfaction | 0.549 | | 14.098 | 000 | Accepted |
| H5 | Health | ---> | Satisfaction | 0.473 | | 2.378 | 000 | Accepted |
| H6 | Financial | ---> | Satisfaction | 0.112 | | 3.626 | 000 | Accepted |
| H7 | Behavior | ---> | Satisfaction | 0.141 | | 2.119 | 000 | Accepted |

5. DISCUSSION

The findings of the study established that there is a positive impact of the behavior of customers on the psychological, health, and financial risks of small business workers. The findings also revealed that psychological, health, and financial risks have an impact on workers' satisfaction. The findings also revealed that psychological, health, and financial risks as mediators have a positive effect on customer behavior and worker satisfaction. Moreover, the findings of the hypotheses analyzed found that the behavior of customers plays an essential role in increasing or decreasing the psychological risks, health risks, financial risks, and satisfaction of workers.

The findings of H1 confirmed that the behavior of customers has a direct and positive impact on workers' psychological risks. The results indicated that many workers feel worried, uncomfortable, stressed, and frustrated with the behavior of customers, and this result agrees with [15-23], who stated that COVID-19 creates psychological effects on individuals such as anxiety, fear, stress, loneliness, uncertainty, disruption, and frustration. The findings of H2 confirmed that the behavior of customers has a direct and positive impact on workers' health risks. The results revealed that the workers are still concerned about their health and families, infection, and unsafe working conditions. The results of H2 are consistent with the studies of [27-31], who mentioned that COVID-19 is playing a crucial role in causing health risks for individuals, such as the high risk of exposure to diseases and infections and the loss of their lives or loved ones.

The findings of H3 revealed that the behavior of visitors plays a significant role in increasing financial risks for workers. The results found that COVID-19 is still causing fear of insecure jobs, loss of jobs, financial difficulties, and difficulty concentrating on one's job. The results are similar to the studies of [35-39], which referred to the fact that workers still feel that the COVID-19 crisis caused job losses and unemployment, job insecurity, a decrease in income, a decrease in living conditions, loss of salaries, heavy debt, and hindering personal growth.

The findings of H4, H5, and H6 revealed that psychological risks, health risks, and financial risks had positive impacts on the satisfaction of workers. The results of H4, H5, and H6 agreed with earlier studies, confirming that psychological, health, and financial risks affect the satisfaction of workers. This means that psychological, physiological, and financial risks might affect satisfaction among workers.

The findings of H7 proved that there is a positive indirect impact between the behavior of customers and worker satisfaction via psychological, health, and financial risks. This indicates that the positive behavior of customers during health crises will be reflected in the satisfaction of workers, lowering their psychological, health, and financial risks. On the contrary, misbehaving customers during shopping hours will raise the level of dissatisfaction among workers. Wearing masks, using hand sanitizers, social distancing, avoiding gathering, and following instructions will pose psychological, health, and financial risks to workers. Furthermore, satisfactory working conditions, small business environments, and implementing safety measures will create favorable attitudes toward one's job and show job satisfaction. These results confirmed the previous studies of [40-46].

CONCLUSION

There have been few studies examining the influence of the behavior of customers on the satisfaction of workers in small businesses after the COVID-19 health crisis. This study is designed to investigate and understand the psychological, health, and financial risks that the behavior of customers poses to the satisfaction of workers. In a word, the study's contribution is to give some valuable and helpful recommendations for ensuring worker safety measures from the workers' perspective. The study's findings revealed that, after the pandemic crisis, the behavior of customers positively affects psychological, health, and financial risks and the satisfaction of workers. Therefore, proper use of masks and sanitizers, social distancing, and respect for instructions and guides are effective measures to prevent COVID-19 and protect workers from psychological, health, and financial risks. Therefore, the study suggests that workers and customers should be responsible citizens by complying with those regulations and practices post-COVID-19. They should be responsible for applying social distancing, wearing masks, using sanitizer, avoiding grouping, and following the instructions recommended by governments, and medical authorities during the time of the COVID-19 virus. Workers and customers should keep in mind that their behavior saves and protects themselves and the other people who meet or contact them.

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