

# ASSESSING CUSTOMER TRUST IN LATEX GLOVE INDUSTRY: FEAR OF COVID-19 AS A MODERATOR

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## Abstract

The primary objective in this research was to seek solutions for product managers in the latex glove industry, to increase customer trust in their products during the Covid-19 pandemic. Results were obtained from a path analysis applied to a sample of data from 384 respondents. Product quality was indicated to have significant connections with both perceived value and customer trust, while perceived value was indicated to have a significant connection with customer trust. Fear of Covid-19 was identified as a moderator between product quality and customer trust. Furthermore, the results revealed how product quality significantly gained high trust from customers during the Covid-19 pandemic. Meanwhile, fear of Covid-19 also explains how individuals' fear can significantly influence their trust in products during the pandemic period.

**Keywords:** Covid-19, Pandemic, Customer Trust, Snowball, Moderator

## 1. INTRODUCTION

Generating high customer trust in a product can significantly help to maintain business sustainability in the

long run (Azahari & Nayan, 2020), as high trust from customers can influence their future buying decisions (Mayer et al., 1995). Therefore, developing products which

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gain customer trust can provide a key advantage to boost future sales performance (Azahari & Nayan, 2020; Chinomona, Okoumba, & Pooe, 2013).

Once the Covid-19 outbreak escalated to the status of a global pandemic, medical products such as alcohol, sanitizers, and masks, became very important consumables, relevant to daily life (Badnjević et al., 2020). Accordingly, latex gloves, which are a medical product providing a strong protective layer against microorganisms (bacteria, infectious fluids, and viruses) (Yip & Cacioli, 2002) became very important, not only to medial institutions, but also to the general public (Kumar, 2021). Even though latex gloves were a very important product for public use during the pandemic (Kumar, 2021; Yip & Cacioli, 2002), the information about customer trust regarding the current product has not yet been widely addressed. Therefore, conducting a proper investigation on customers' trust of latex glove products is crucial to the latex glove industry, in order to find a way to gain customer trust in these products during the Covid-19 pandemic.

To increase customer trust, previous studies have recommended improving certain factors. First, enhancing service quality can increase customer trust in smartphone services (Diputra & Yasa, 2021). In contrast, Chae et al. (2020) suggest improving customers' perceived value for the company to gain high customer trust in online shopping services. However, as fear of Covid-19 is a new influencer

of consumer behavior during the pandemic (Butu et al., 2020; Suzuki et al., 2020), there are few studies that have investigated this emerging factor, and none yet regarding customer behavior in the latex glove industry during the pandemic period. Therefore, it is important to understand how individuals' fear of Covid-19 influences their behavior, particularly their trust in latex glove products.

To fill the current gap in the literature, this study aims to develop a new customer trust model to examine the relationships among product quality, perceived value, and trust, as well as examining the moderating effect of fear of Covid-19, in order to find solutions for product managers, allowing them to produce products which can gain high customer trust during the pandemic. The path analysis technique, which is able to expand regressions in a complex structural model (Kim & Jindabot, 2021) was determined as suitable for use in the analysis of the proposed relationships in this study.

## **2. LITERATURE REVIEW**

### **2.1 Research Background**

#### **2.1.1 Product Quality**

Product quality refers to the performance of the product, and its ability to enhance customers' utilization and experiences with the product (Halim et al., 2014). Providing high product quality to customers can allow firms to maintain strong relationships with their

customers (Snoj et al., 2004). When customers receive high product quality, they usually demonstrate their appreciation to the corresponding firm (Su et al., 2020; Yu et al., 2021). Thus, product quality is believed to have a strong impact on customers' behavioral intentions (Mason & Nassivera, 2013). People can evaluate product quality by evaluating the eight product quality dimensions of feature, performance, reliability, conformance, durability, ability, and reputation (Halim et al., 2014). However, only three product quality dimensions (feature, performance, and reliability) are used to construct product quality as they are recognized to have a high influence on customer behavior (Das, 2014).

### **2.1.2 Perceived Value**

Perceived value refers to an individual's perception when considering the value given by the product (Chi et al., 2011). Based on a multi-dimensional approach, the concept of value has three main dimensions, namely functional, emotional, and social value (Bajs, 2015). First, functional value indicates the product's or service's utility, and how well it serves the customer's needs and wants (Eskafi et al., 2013). Second, social value indicates the benefits of using the product in relation to how it is perceived by a particular group of people (Sun et al., 2017). Finally, emotional value indicates how people receive advantages from the product, evaluating it based on their feelings (Srivastava & Dey, 2018).

Perceived value is a part of an individual's psychology which influences their future shopping behavior (Sands et al., 2008). In addition, any firm that can increase customers' perceived value of their product, can achieve high success in their business (Mosavi et al., 2018). However, failing to generate high perceived value can negatively influence customer satisfaction and trust (Chuah, Marimuthu, & Ramayah, 2016; Wang, Zhou, Zhang, Wei, & Hu, 2020). Thus, many firms try to develop new marketing campaigns to raise their product value among customers (Dlačić et al., 2013). Evaluating customers' perceived value can be conducted based on 5 dimensions (emotional, functional, social, epistemic and conditional value) (Kwon, Trail, & James, 2007). However, only emotional and functional value are applied in this study as they are known to have significant influences on consumer behavior (Mosavi et al., 2018).

### **2.1.3 Fear of Covid-19**

Fear of Covid-19 refers to the degree of an individual's concern that he or she might become infected by Covid-19 (Hesham et al., 2021). When Covid-19 was announced as a global pandemic, many countries imposed new regulations, for example requiring people to follow social distancing, wear masks, or work from home (Sun & Zhai, 2020). As many victims passed away due to infection with Covid-19, many people became afraid of going outside (Hartley & Perenchovich, 2020). Thus, the

pandemic has changed the ways that people live and shop at markets (Ceylan et al., 2020). According to public opinion, if the pandemic continues, consumer demand, expectations, and behavior, should be conducted carefully in a sustainable way (Butu et al., 2020; Ceylan et al., 2020). Since fear of Covid-19 contains only one dimension, the construct of fear of Covid-19 in this study is based on Hesham et al. (2021).

### **2.1.3 Customer Trust**

Customer trust refers to the acceptable confidence and willingness of an individual that allows him or her to accept a product with a certain degree of risk (Lin & Lu, 2010). In other words, even though the product may contain uncertainty and harmfulness to some extent, people will still buy it (Chinomona et al., 2013). In business relations, trust is found to have a significant impact on relationships between customers and firms (Morgan & Hunt, 1994). As long as companies have high customer trust in their products, they can remain competitive in the market (Chinomona et al., 2013; Lin & Lu, 2010). On the other hand, customer trust can be evaluated through 3 dimensions of trust (integrity, benevolence, and competence) (Oliveira et al., 2017). Therefore, the 3 dimensions of trust are also applied in this study as they are commonly used in tests of customer behavior (Gefen, 2002; Rupperecht, Fujiyoshi, McGreevy, & Tayasu, 2020).

## **2.2 Hypothesis**

### **2.2.1 Product Quality and Perceived Value**

The conceptual comparisons between product quality and perceived value indicate that the quality of a product reveals its performance utility in terms of serving the customer's purpose (Konuk, 2019), while the concept of value shows the benefits obtained from the product's utility (Mosavi et al., 2018). Thus, product quality appears to be linked with perceived value (Konuk, 2019; Suttikun & Meeprom, 2021). Based on the quality concept in the restaurant industry, more positive attitudes from many customers occur when the overall quality of the product satisfies customers' needs (Konuk, 2019).

In terms of quality, a product must show high performance, which can benefit a customer's product utilization and experience in his or her daily life and business (Chinomona et al., 2013). As product quality can be seen as an advantage to customers, they will significantly value the product and consider it as worth buying (Snoj et al., 2004). Therefore, when public opinions about a current product become positive, this can significantly influence their future buying decisions (Snoj et al., 2004). For instance, Konuk (2019) revealed that when a restaurant offers high quality food to customers, the customers develop a significantly high value of the restaurant and are happy to buy from the restaurant again next time. Therefore, it has been

concluded that perceived value rises when product quality is high (Chinomona et al., 2013; Konuk, 2019). This leads to the first hypothesis in this study:

**Hypothesis 1:** High product quality raises perceived value.

### **2.2.2 Product Quality and Customer Trust**

Regarding the distinction between the concepts of product quality and trust, the concept of quality considers the acceptability of the product's performance in relation to the benefits it provides in terms of the customer's product utility (Akolaa et al., 2021). Meanwhile, the concept of trust highlights an individual's belief in the product even when the product has a certain degree of risk (Mosavi et al., 2018). According to the two explanations, the two variables appear to have a positive influence. In a study of the restaurant industry, when product quality met customers' expectations, it created a favourable desire leading to high trust among the customers (Konuk, 2021).

Product quality not only shows greater benefit to customers but also lower risks (Suhaily & Darmoyo, 2017). Chinomona et al. (2013) also showed that when the product has high quality, customers do not need to worry much about the harmfulness of the product to their health (Chinomona et al., 2013). Therefore, high product quality attracts people's trust leading them to buy the product for their own consumption (Çerri, 2012). Likewise, a study on consumer brand selection revealed that

customers trust the products which show high quality, either through greater durability or accurate performance (Halim et al., 2014). Therefore, product quality is assumed to have a significant relationship with customer trust (Chinomona et al., 2013; Halim et al., 2014; Suhaily & Darmoyo, 2017). The second hypothesis in this study is:

**Hypothesis 2:** High product quality raises customer trust.

### **2.2.3 Perceived Value and Customer Trust**

Based on a conceptual comparison, the concept of value indicates an individual's perceived benefit regarding the product's utility (Lam et al., 1967), while trust indicates the individual's confidence to use a specific product from a specific firm (Mosavi et al., 2018). The two main concepts remain in a positive direction. Based on the online service perspective, once consumers consider that a product is important to support their daily consumption needs, they will highly believe in the use of the product (Sharma & Klein, 2020).

Any firm that earns high perceived value for its products among its customers, will also usually have products which gain high trust from the customers (Sharma & Klein, 2020). The value that customers give to a firm can significantly influence customers' confidence and wiliness to accept any risk with use of the firm (Mosavi et al., 2018). For instance, when customers consider a certain online product as an important product, they have significant trust for

that brand and will purchase it later (Chae et al., 2020). Therefore, a customer's high perceived value for a product leads to high customer trust (Chae et al., 2020; Lam et al., 2016; Sharma & Klein, 2020). The third hypothesis in this study is:

**Hypothesis 5:** High perceived value raises customer trust.

#### **2.2.4 Fear of Covid-19 as a Moderator**

An individual's fears can influence his or her behavior (Butu et al., 2020; Suzuki et al., 2020), allowing him or her to take a certain action to remedy the current fear (Hesham et al., 2021). Accordingly, fear of Covid-19, which has become a public concern, forces people to follow social distancing, participate in self-quarantine, and adjust their purchasing behavior in order to protect themselves from becoming infected by Covid-19 (Hartley & Perenchovich, 2020; Sun & Zhai, 2020). Moreover, as consumers' fear of Covid-19 rises, their consumption and buying methods cannot go back to normal (Hesham et al., 2021; Scheid et al., 2020). The current report of the Covid-19 situation indicates that many consumers must adjust their consumption and shopping behavior to a new sustainable way in order to be safe, as well as to prevent the spread of Covid-19 (Arafat et al., 2020).

According to the prevention approach in the middle of a health crisis, when individuals' fear is influenced by Covid-19, those

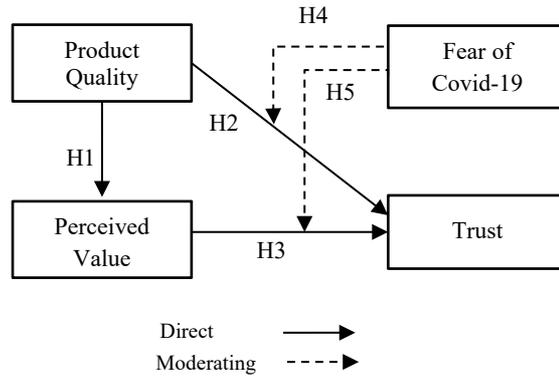
people's perspectives on the value of protective products and other measures increases significantly; therefore, it further influences those people's degree of belief in selecting certain products (Gómez-Carmona et al., 2021). In the middle of the Covid-19 pandemic, Hesham et al. (2021) argued that as people are highly afraid of becoming infected by the virus, their perceptions and beliefs on the significance of products may be made irrationally. Therefore, fear of Covid-19 has the potential to influence the decision-making processes among individuals, as well as their perspectives of value and confidence, or belief toward the product utility. Therefore, two main hypotheses of this study are:

**Hypothesis 4:** Fear of Covid-19 moderates the connection between product quality and customer trust.

**Hypothesis 5:** Fear of Covid-19 moderates the connection between perceived value and customer trust.

### **2.3 Research Model Development**

Figure 1 displays the customer trust model. The model starts with product quality, which has a direct influence on perceived value and customer trust. Second, perceived value has a direct influence on customer trust. Fear of Covid-19 moderates the relationship between product quality and customer trust, as well as the relationship between perceived value and customer trust.



**Figure 1** Customer Trust Model

### 3. METHODOLOGY

#### 3.1 Sample Size and Data Collection

Due to the nature of the study in surveying people’s trust of latex glove products, and their compliance with social distancing during the Covid-19 pandemic, an online questionnaire was determined to be the most suitable method for data collection. The study applied a snowball sampling method to increase the sample size via referrals. Meanwhile, to minimize bias in the data collection, three different Thai provinces (Songkhla, Phuket, and Sura Thani) were chosen for the collection of data from the respondents.

Respondents were contacted, asked for consent, and requested to participate in the online survey, via social media such Line groups, Facebook, and Instagram. All respondents were given a promise that personal information would be kept private and used for academic purposes only. Respondents were given access to the survey, after agreeing to participate. After

completing the google online surveys, the next respondents were recommended by each respondent, through their social media contacts. A total of 500 responses were gathered by the end of July 2021. However, only 384 responses were complete and deemed acceptable for further analysis.

#### 3.2 Measurement Construct

The four main variables were constructed by borrowing items from previous studies. The items for product quality were constructed based on Das (2014), the items for perceived value were constructed based on Mosavi et al. (2018), the items for fear of Covid-19 were constructed based on Hesham et al. (2021), and the items of trust were constructed based on Rupprecht et al. (2020).

The interviewees provided their opinions on each item of the survey using a 5-point Likert scale from 1 – 5, where 1 = strongly disagree and 5 = strongly agree. This technique is known to take up an acceptable level

of time and generates low levels of frustration among interviewees (Babakus & Mangold, 1992); thus, it was suitable for implementing a relaxing data collection.

### 3.3 Variable Characteristics, Reliability and Validity Construct

Regardless of variable characteristics, the mean scores of the independent variables which were between 3.79 and 3.92, indicated that respondents positively viewed these factors during the survey. Therefore, their trust was positively rated according to the mean score (3.93). The variable characteristics, reliability, and validity are reported in Table 1.

Reliability of the measurement construct was evaluated using Cronbach’s Alpha and composite reliability (CR). Both the Cronbach’s Alpha and composite reliability are required to obtain scores above 0.7 for the measurement construct of the study to be considered reliable (Kim & Jindabot, 2022). Table 1 reveals that the measurement construct utilized in this study has adequate reliability as all of the calculated

scores were above the required thresholds.

Convergent and discriminant validity were also reported. Convergent validity explains the extent to which indicators of a particular construct share a proportion of variance. Once average variance extracted (AVE) scores are above 0.5, the measurement constructs of a study can be considered to have convergent validity (Ge et al., 2021). As shown in Table 1, the AVE scores for each variable were higher than 0.5; thus, the results indicate sufficient convergent validity. Discriminant validity was measured by comparing the square roots of the AVE scores with the correlation scores of the corresponding constructs. If all square roots of the AVE scores are higher than the correlation scores of the correspondent constructs, discriminant validity can be confirmed (Seo & Lee, 2021). Based on the discriminant validity statistics in Table 1, all square roots of the AVE scores were above the correlation scores of the correspondent constructs; therefore, discriminant validity was confirmed in this study.

**Table 1** Reliability, Convergent Validity, and Discriminant Validity

Variable	Mean	Cronbach’s Alpha	CR	AVE	Discriminant Validity			
					1	2	3	4
1. Product Quality	3.89	0.79	0.86	0.77	<b>0.79</b>	0.66	0.69	0.58
2. Perceived Value	3.79	0.89	0.79	0.78		<b>0.86</b>	0.73	0.64
3. Fear of Covid-19	3.92	0.91	0.82	0.85			<b>0.82</b>	0.71
4. Customer Trust	3.93	0.85	0.93	0.88				<b>0.89</b>

Note: The diagonal values indicated the square root of the average variance extracted (AVE) for the corresponding construct.

## 4. FINDINGS

### 4.1 Sample Characteristics

Female respondents accounted for around 48.5% of the sample, while male respondents accounted for around 51.5%. Most respondents were between the age of 18 and 28 (40.6%) with 29-39 being the second largest proportion by age (38.5%). Most respondents had obtained a bachelor’s degree (65.4%). Regarding their shopping habits, the largest proportion of respondents stated that they shopped at markets once a week (40.8%), while the second most common category was “sometimes” (37%).

### 4.2 Assumption Test

#### 4.2.1 Checking Multi-collinearity

Three assumptions on the data testing were checked to ensure acceptable quality of the data for path analysis. First, data were checked for multicollinearity. Accordingly, the scores for the variance inflation factor (VIF) are required to be below 10 (acceptable), while it is better to be below 5; such results indicate low concern for multi-collinearity (Ringim et al., 2012). Table 2 exhibits

the collinearity scores, which were in an acceptable position as all VIF scores passed both thresholds.

#### 4.2.2 Checking Normality

Second, normality of the data was checked by observing univariate normality and multivariate normality. For univariate normality, data were checked by observing the scores of skewness and kurtosis for each variable; these must be between -1.96 and +1.96 to be deemed acceptable (Field, 2013; Ghasemi & Zahediasl, 2012; Horse, 2019). Table 3 reveals that the data can be said to possess univariate normality as the scores for each variable were all within the suggested range.

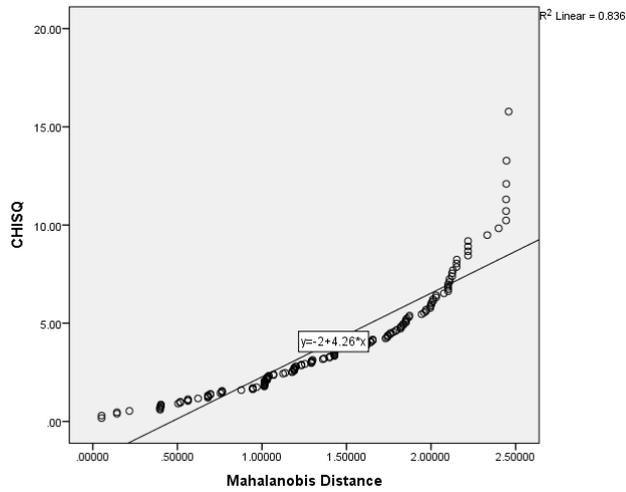
For multivariate normality, scatter dots resulting from constructing values of Mahalanobis distance against Chi-square were observed. In general, when the scatter dots stay on a straight line, the related variable constructs of the study can be assumed to have a multivariate normal distribution (Wan Nor, 2015). Figure 2 displays the scatter dots, which mostly appear to stay on a straight line; thus, the variable constructs were assumed to have multivariate normality.

**Table 2** Collinearity Diagnostics

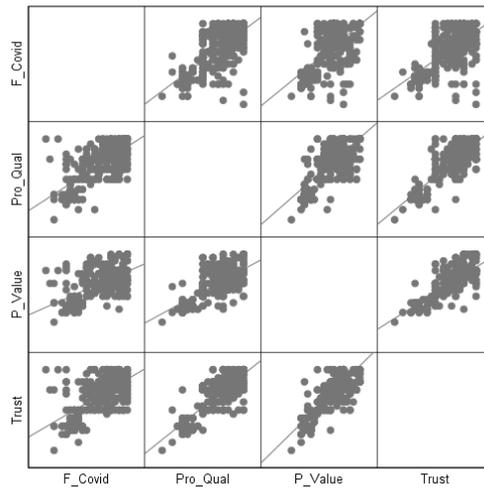
Predictor	Collinearity Scores
	VIF
Product Quality	4.954
Perceived Value	5.101
Fear of Covid-19	2.032
Customer Trust	3.591

**Table 3** Normal Distribution of the Data

Variable	Data Normal Distribution	
	Skewness	Kurtosis
Product Quality	-0.716	-0.510
Perceived Value	-0.616	-0.603
Fear of Covid-19	-0.681	-0.409
Customer Trust	-0.791	-0.530



**Figure 2** Chi-square Value Versus Mahalanobis Distance



**Figure 3** Linearity Test

### 4.2.3 Checking Linearity

Finally, linearity, which represents the relationship between variables for the regression must also be checked, observing the scatter dots around the linear lines (Field, 2013). Figure 3 indicates that linearity existed among the variables in this study as the related scatter dots for each variable stayed around the linear lines.

### 4.3 Model Fitness for Path Analysis

The model was required to pass according to four common indicators, to show the reliability for regression in the structural model. Kim and Jindabot (2021) suggest checking the scores of the Goodness of Fit Index (GFI), Normed Fit Index (NFI), and Comparative Fit Index (CFI), all of which should be above 0.9. In addition, the square error of approximation (RMSEA) scores must be below 0.8 to indicate a strong fit of the model (Stage, Carter, & Nora, 2004). According to Table 4, the model was acceptable to perform regression using path analysis as all indicator scores passed the recommended thresholds.

## 4.4 Results and Analysis

### 4.4.1 Path Analysis Results

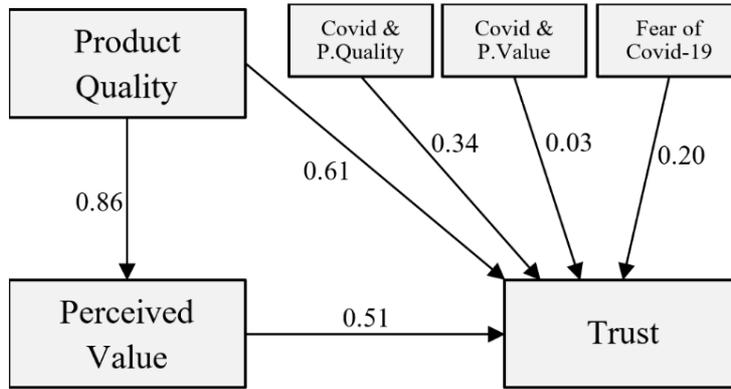
The results are summarized in Figure 4 and Table 5. Product quality was indicated to have a significant connection with perceived value ( $\beta=0.86$ ,  $p<0.001$ ) and trust ( $\beta=0.61$ ,  $p<0.001$ ), while perceived value was indicated to have a significant connection with trust ( $\beta=0.51$ ,  $p<0.001$ ). Fear of Covid-19 was also indicated to have a significant connection with trust ( $\beta=0.20$ ,  $p<0.001$ ). The interaction of the variable fear of Covid-19 had a significant impact on the relationship between product quality and trust ( $\beta=0.34$ ,  $p<0.001$ ). In contrast, the interaction of the variable fear of Covid-19 had no significant impact on the relationship between perceived value and trust ( $\beta=0.03$ ,  $p>0.05$ ).

### 4.4.2 Examining Fear of Covid-19 as the Moderator

Based on the significant impact of the interacting variable between fear of Covid-19 and product quality on customer trust, a changing degree of fear of Covid-19 could significantly affect the relationship

**Table 4** Model Measurement

Indicator	Scores	Degree of Fitness
GFI	0.963	Good
NFI	0.987	Good
CFI	0.910	Good
RMSEA	0.072	Good

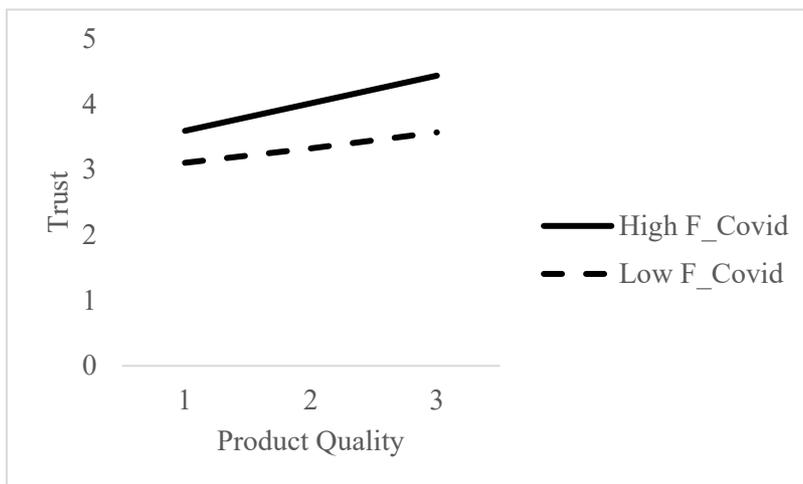


**Figure 4.** Path Analysis Results

**Table 5** Results Summary

Dependent Variable	Predictor	Standard Beta ( $\beta$ )	Sig. (p)	Hypothesis Result
Perceived Value	Product Quality	0.86	0.000***	Accepted
	Product Quality	0.61	0.000***	Accepted
Trust	Perceived Value	0.51	0.000***	Accepted
	Fear of Covid-19	0.20	0.000***	Accepted
	Covid & Product Quality	0.34	0.000***	Accepted
	Covid & Product Value	0.03	0.325	Rejected

\*\*\* indicates significance at 0.1% ( $p < 0.001$ ).



**Graph 1** Moderating Test

between product quality and customer trust. While product quality alone was significant to customer trust, fear of Covid-19 was also shown to moderate the relationship between product quality and customer trust.

Based on the examination of the moderating impact of fear of Covid-19, Graph 1 shows the results of the test of fear of Covid-19 as a moderator between product quality and customer trust. With low fear of Covid-19, when product quality increases (1 to 3), customer trust increases slightly. However, with high fear of Covid-19, an increase in product quality of the same amount as in the low fear of Covid-19 case (1 to 3), causes customer trust to increase significantly. As a result, fear of Covid-19 can clearly be said to moderate the relationship between product quality and customer trust in this study.

## **5. DISCUSSION**

### **5.1 Hypothesis Discussion**

For the effect on perceived value, product quality was indicated to have a positive connection with perceived value that was consistent with previous studies (Chinomona et al., 2013; Konuk, 2019) in service industries. The result of this study revealed that people valued latex glove products that have a high ability to prevent the spread of Covid-19. As long as the product could perform well, people would consider latex gloves highly, as important products for their utilization.

For the effects on customer trust, product quality was indicated to have a positive connection with customer trust that was consistent with previous studies (Chinomona et al., 2013; Halim et al., 2014; Suhaily & Darmoyo, 2017) in service industries. The result of this study revealed that if latex gloves show high performance against microorganisms such as bacteria, infectious fluids, and viruses, then customers will definitely demonstrate trust in the latex glove industry. Perceived value was indicated to have a positive connection with customer trust that was consistent with previous studies (Chae et al., 2020; Lam et al., 2016; Sharma & Klein, 2020) in service industries. The results of this study revealed that when latex gloves are highly valued in public opinion, the products seemed to easily gain high trust from consumers in the market.

For the moderating effect of fear of Covid-19, fear of Covid-19 was identified as a moderator between product quality and customer trust. With the rising fear of Covid-19 among individuals in the market, latex glove products were likely to gain more trust from the public, while product quality was considered positively by many consumers. In contrast, fear of Covid-19 did not moderate the relationship between perceived value and customer trust as the interacting variable of fear of Covid-19 with perceived value did not show any significant impact on customer trust. Based on the consumers adaptive response to a new threat, Campbell et al. (2020)

suggested that psychological responses from consumers regarding their service or product consumption depended significantly upon the habits which were caused by the new environmental threat. These researchers also emphasized that consumer behavior and desire were likely to change when the pandemic environment became stable or endured over the long run. Therefore, if the timeline is prolonged, the current environmental threat may have demonstrated less significant impact to the consumers psychological response. Based on this scenario, fear of Covid-19 is less likely to cause a large change in the degree of perceived value toward customer trust in the current market, as the current public health crisis caused by Covid-19 is considered to be just temporary.

## **5.2 Theoretical Implication**

From the theoretical perspective, the findings of this study regarding product quality, perceived value, customer trust, and fear of Covid-19 significantly contribute to the current literature. However, product quality is the main concern which can significantly influence, not only perceived value, but also customer trust during the Covid-19 pandemic. Therefore, building a durable latex glove which offers good protection is very important to gain high trust from consumers during Covid-19.

Second, fear of Covid-19 was identified as a moderator between

product quality and customer trust. As Covid-19 became prolonged in the society, consumers seemed to easily trust latex glove products which can offer high protection from the viral infection. Therefore, it is clear that when individuals are scared of becoming infected, a certain degree of latex glove product quality can assure consumers trust during the pandemic.

Finally, the current model construct of this study significantly contributed to existing theories by including fear of Covid-19 into the theoretical model. In particular, many existing theories (e.g., perceived quality in restaurant service of Konuk (2021) and the online service perspective of Sharma and Klein (2020)) have explained the attitude of customer trust in normal market situations. In contrast, the current theoretical model used in this study provides extra knowledge of how the attitude of customer trust developed in the middle of the health crisis caused by Covid-19. In fact, the current theoretical model reflects the overall change of customers' behavioral decision making, which is driven by their own fears in response to the degree of the pandemic in the current market. Therefore, it is fascinating to understand the outcome of trust which possibly links with individuals' fear, a psychological factor, caused by the public health crisis. As a result, a clearer understanding of the evolution of customer trust has been revealed for both academic learners and businesses, especially in the latex glove industry.

## **6. MANAGERIAL IMPLICATIONS**

The results of this study clearly stress that product quality and perceived value are the key variables in gaining high consumer trust in the middle of the health crisis of Covid-19. First, the quality of the glove products must be strictly controlled during the production process in order to comply with the standards of the current ministry of health and the WHO. For example, the protective layer quality (e.g., protective layers against bacteria and viruses) can be enhanced through using a continuous innovative and active antimicrobial coating technology on the gloves to ensure high reinforcement of the protective layer so that cross-contamination can be prevented (Atthi et al., 2008).

Next, customer trust can be promoted based on the current perceived value of the latex glove product. In addition to having high product quality, the perceived value of the gloves can be promoted through many social media platforms such as YouTube, Facebook, or TV commercials. Particularly, promoting the benefits (preventing cross-transmissions) that customers can receive while using the latex glove can boost more positive perceptions of the current product. When latex gloves become significant products for preventing the infection, customers will definitely trust the product.

## **7. CONCLUSION AND FUTURE STUDIES**

This study's main objective was to uncover the factors influencing customer trust in the latex glove industry. Original and innovative marketing concepts are obtained from this study. First, the results of the study indicate that product quality is the main predictor of perceived value. Next, perceived value and product quality were both found to have significant impacts on customer trust. Finally, fear of Covid-19 plays a role as a moderator between product quality and customer trust. In comparison, despite product quality and perceived value significantly influencing customer trust, product quality has a more powerful impact on customer trust than the impact of perceived value. Therefore, the attitudes of customer trust may change considerably based on the degree of product quality.

Despite the study completely uncovering the antecedents of consumer trust in the latex glove industry during Covid-19, there are still some limitations in this study. First, the snowball sampling method used in this study, may cause the data to contain bias as the recommended respondents probably belong to the same group of people. Therefore, future studies should use a different method to carefully select respondents or use other methods. For example, conducting face to face interviews could allow researchers to receive more detailed answers from customers. In addition, a convenience

sampling technique could minimize some bias due to the researchers having a chance to observe the respondents while filling in the questionnaires.

The opinions given in the current results are given by Thai people from three different provinces (Phuket, Surat Thani, and Songkhla) of Thailand. Thus, the results might not be generalizable other countries. Therefore, new studies should implement a cross national survey to make a comparison between countries. For instance, a new study may focus on the ASEAN countries (e.g., Laos and Thailand, or Cambodia and Thailand).

The survey was conducted during the high peak of Covid-19 in Thailand. Thus, the results might not be generalizable to other countries that had a low infection rate of Covid-19. People who lived in countries with a high peak of Covid-19 may have higher panic and display other stressful behavior in comparison to countries with lower rates of Covid-19 infection. Therefore, as high fear had been driven into the Thai people in the middle of the health crisis, the answers obtained in this study may contain high exaggeration. Therefore, a future study may be conducted in countries with similar trends of infection rate so that the results may be broadly generalized among those countries.

The convergent and discriminant validity was determined by using a traditional AVE and Fornell Larker criterion. The trend for this analysis, is that it seems to be out of date and

could cause a low standard of results for the validity construct. In contrast, Rönkkö and Cho (2020) have suggested using a “Chi-square analysis” as an updated guideline for evaluating discriminant validity to ensure an overall check of the validity construct. Therefore, future studies should apply this new technique to better assess the validity construct of the variable measurements.

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## APPENDIX

<b>Variable</b>	<b>Constructed Items</b>
<b><i>Product Quality</i></b>	PQ1: Good quality of latex glove PQ2: Excellent feature of latex glove PQ3: Latex glove is reliable PQ4: latex glove has consistent quality
<b><i>Perceived Value</i></b>	PV1: Being good for using PV2: Being a valuable product PV3: having high protection PV4: Having similar price compare to others PV5: Having acceptable quality
<b><i>Fear of Covid-19</i></b>	FC1: Being scared of covid-19 FC2: Feeling uncomfortable about covid-19 FC3: Afraid of dying from covid-19 FC4: feeling nervous when hear about covid-19 FC5: cannot sleep when hear about covid-19
<b><i>Trust</i></b>	T1: It is trustable T2: It is honestly produced T3: Seller of this product has good intention T4: It is qualified product T5: It inspires my confidence