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ARTICLES



The Impact of Health and Safety Precautions on Trust and Commitment of Parent and Non-parent Shoppers during the COVID-19 Pandemic Evidences from Co-operative Societies in Kuwait

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Abstract

Objectives: A research framework for the effect of customer evaluations of COVID - 19 precautions on customer commitment for co-operative society (CO-OP) shoppers in Kuwait is developed and investigated considering customer trust as a mediator and parenthood as a moderator. **Method:** A snowballing sampling procedure was used to distribute the research questionnaire using an online-survey platform. The proposed research model was validated via two-stage structural equation modeling in AMOS statistical software. Path analysis was performed to test the mediating effect of customer trust and invariance test was used to test for the moderation effect of parenthood. A sample of 1,105 CO-OPS shoppers in Kuwait was recruited. **Results:** The research findings confirmed a significant direct effect of customer evaluations of CO-OPS precautions against COVID-19 on customer commitment and a significant indirect effect through customer trust as a mediator. Most interestingly, the invariance test for the direct path was significant for parenthood as a moderator, which indicated that the effect was stronger for parents compared to non-parents. **Conclusion:** To keep shoppers committed, CO-OPSs must reinforce customer trust, especially for parents, by ensuring healthy and safe environment in their stores during

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the pandemic, and complying with the COVID-19 precautions recommended by the World Health Organization [WHO].

Keywords CO-OPS, Trust, Commitment, COVID-19, Health and safety.

Introduction

Worldwide, the massive outbreak caused by the novel coronavirus, COVID-19, has changed every aspect of peoples' daily lives and economies of the countries (Pejić-Bach, 2021), and consumer behavior in grocery retailers is no exception (Perlman & Yechiali, 2020; Roggeveen & Sethuraman, 2020). Consumer preferences have shifted as they become more cautious about where, what, and how to make their purchases (KPMG, 2020). Unprecedentedly, consumers have become more committed to health and the desire to pursue in-house and online activities to protect themselves from coronavirus infection. To ensure a safe and reliable experience in stores, retailers followed new health and safety measures that were enforced by local governments. Major changes in grocery stores were introduced due to pandemic strategies of social distancing to protect employees and consumers (Hernandez-Mejia & Hernandez-Vargas, 2020). The pandemic has created the need to change existing consumer habits and store experiences, which may permanently change consumer behavior (Eriksson & Stenius, 2020; Roggeveen & Sethuraman, 2020). This means that important players of food supply chains must understand consumers and how the COVID-19 pandemic affects consumer behavior in their stores. In doing so, grocery retailers executed plans to alleged changes in consumer behavior and comply with new health and safety measures from small to major changes in their business models. Because of the implemented plans, grocery retailers were ranked on the top among retail sectors in coronavirus health and safety compliance (IPSOS, 2020). Indeed, the COVID-19 pandemic has explored retailers' abilities to pivot in response to unexpected changes like nothing we have seen before (Roggeveen & Sethuraman, 2020). Customers no longer seek for fast retail experiences, they are much more concerned about safe retailing (KPMG, 2020). In the wake of

COVID-19, customers are not interested in an experience that is just different; they desire an experience that adapts to their current needs. Thus, retailers that tailor their retail experience to customer needs will become successful, while those that do not will face greater competition. The concept of business sustainability has been redefined to include human health as one of the sustainable development goals for many businesses (Hakovirta & Denuwara, 2020). Ultimately, retail experience that benefits consumers without creating a health compromise will deliver on the most value and see lasting effects on consumer relational outcomes.

Like many governments, the Kuwaiti government has mandated health and safety compliance since the beginning of COVID-19 pandemic, especially for grocery stores. Several grocery retailers could serve their customers during the pandemic to ensure continuous food supplies in different areas of the country. However, the World Health Organization [WHO] recommended some health and safety precautions inside the stores such as the requirement for employees and consumers to wear masks and gloves as well as having their temperatures checked before entering the stores (WHO, 2020). Special precautionary measures also included using sanitizers and disinfectants that were placed at the store entrance and keeping a safe physical distance among shoppers inside stores. Although the COVID-19 health and safety precautions created some discomforts to many consumers and caused them to limit their visits to these stores, retailers continued to put the health and wellbeing of their customers and employees on their top priority. To keep groceries on track and customers safe, grocery retailers implemented strategies to provide customers with comfortable experience to help building customer trust and commitment throughout the COVID-19 pandemic.

From practical perspectives, many retailers have experienced difficulties during the pandemic due to changes in consumer behavior (Roggeveen & Sethuraman, 2020). Based on a survey of more than 2,000 UK consumers conducted by Ipsos, “62% of shoppers said they would stop shopping at a retailer if they were not taking health and

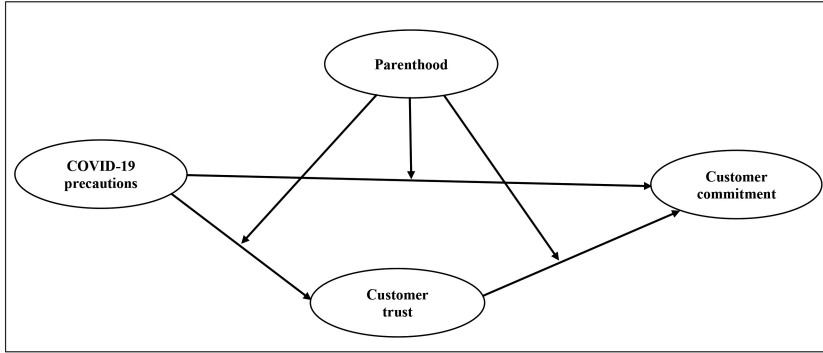
safety seriously” and “61% of consumers are still delaying returning to brick-and-mortar stores on a regular basis for fear of catching the virus” (Supermarket News, 2020). As a response to these consumers’ concerns, some retailers pivoted their business models by adding augmented services to align themselves with changes in consumer behavior. More than ever, retailers are seeking consumer insights to empower their brand and build customer trust through understanding what makes customers feel safe in the retail experience and complying with government regulations to keep stores open. While literature in the medical and psychology fields has focused on untangling pieces of information about the severity of the COVID-19 pandemic on people’s health and wellbeing (Plohl & Musil, 2020; Wang et al., 2020), the consumer responses are still relatively undetermined when it comes to their reactions to the COVID-19 precautions and relational outcomes with retailers. The present researchers argue that uncovering the antecedents of customer commitment toward grocery retailers with the COVID-19 precautions might be of great implications as it could help grocery retailers take the necessary steps towards enhancing the relationship with their customers during pandemic periods.

Additionally, the present research sheds light on the changes in consumer behavior during the COVID-19 pandemic. A particular focus is given to consumers who are frequent shoppers of co-operative societies [CO-OPSs] in Kuwait. CO-OPSs are community grocery stores that are in different residential areas in Kuwait. They are regulated by the local government and managed by elected members in every residential area. Most Kuwaiti citizens and residents consider CO-OPSs and their branches as their frequently visited grocery stores, with CO-OPSs dominating the food retailing industry in Kuwait (Alhemoud, 2008). More importantly, CO-OPSs are not only popular grocery retailers in Kuwait but also in many other countries, including the Gulf Cooperation Council [GCC] countries. Thus, it warrants researchers’ interests to investigate intriguing factors that influence customers and their relational outcomes such as trust and commitment during pandemic periods.

In Kuwait, CO-OPSs were operating around-the-clock during the COVID-19 pandemic, including the full and partial curfews. In these unprecedented times, CO-OPSs were struggling to understand which measures would have the greatest impact on consumer confidence and how these precautions would affect customer trust and commitment. Failure to deliver experiences that correspond to consumers' expectations results in eroded trust and long-term damage to the retailer's reputation. The current research extends the customer experience literature by identifying critical touchpoints of customer experience in the retail sector during the COVID-19 pandemic. Many researchers have advocated the need to offer memorable and customized experiences (Collier et al., 2018; Franke et al., 2009; Pine & Gilmore, 1998; Sultan, 2018; Wilder et al., 2014). However, research on what represents a satisfying experience or how to promote one during a pandemic is scant (Roggeveen & Sethuraman, 2020). By studying the effects of health and safety precautionary touchpoints on relational outcomes, CO-OPSs can create an effective customer experience strategy that strengthens customer trust and keeps customers in the relationship longer. Additionally, the present research demonstrates that customer trust plays a mediating role in the relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment, see Figure 1. Furthermore, the present researchers argue that this relationship is more pronounced for parents (compared to non-parents) who are more likely to trust CO-OPSs that promote COVID-19 precautions inside their stores as a protective measure for their customers and employees, which in turn will increase customer commitment to CO-OPSs.

Figure 1

Full research model



Literature Overview and Hypothesis Development

CO-OPS in Kuwait

The Kuwaiti CO-OPS movement was established in 1962. Since then CO-OPSs have been a large success, especially when compared to cooperative movements in other areas of the world (Abduljader, 1990). The Kuwaiti union of consumer co-operative societies [KUCCS] was formed in 1971 for establishing, managing, and controlling the memberships of CO-OPSs in different areas in Kuwait. Up-to 2018, more than 75 CO-OPSs have been founded in Kuwait to deliver the greatest benefit to local communities in different areas (In 2018, Co-operative Societies number went up to 75, 2019). CO-OPSs once owned a large share of market size for grocery retailing in Kuwait, which made them responsible for approximately 80% of retail revenues and 90% of food revenues during the 1980's (Al-Otaibi, 1996). Despite new competitions from private retailers in recent years, CO-OPSs remained the major retail player in the country with 70% of all retail sales in 2016 (Al-Mutairi et al., 2018). CO-OPSs and their area branches are geographically spread in many residential areas in Kuwait. This form of community grocery retailing offers a variety of goods under one roof with emphasis on food products. Every CO-OPS is managed by members who get elected every year by the community citizens. CO-

OPSs continue to operate during crises to avoid food shortages and price increases. In 2020, having experienced a major outbreak during the COVID-19 pandemic, CO-OPSs continued to supply the population with assortments of groceries without interruptions. The COVID-19 pandemic caused overwhelming fear and stress about an infectious disease outbreak (Sidor & Rzymiski, 2020). To cope with customers' perceived risks in a healthy way, CO-OPSs imposed health and safety measures such as social distancing and cleaned/sanitized environments in the store premises as precautionary initiatives to reduce perceived risks and strengthen consumer confidence and trust in the retail experience.

Customer Experience in Grocery Retailing during the COVID-19 Pandemic

In a changing world where customers have emerging needs and are more sensitive to health and safety precautions, customer experience has become imperative for brand success by putting customers at the core of business processes. After months of business shut-downs due to the COVID-19 pandemic, the economy has reopened, and businesses have taken steps to ensure consumers feel safe when visiting stores. Making goods available and affordable is no longer enough to bring customers back to the stores. Retailers must understand how to satisfy customers and build their confidence and trust after having gone through the worst pandemic in modern human history. Undeniably, customers that retailers knew before the pandemic are not the same people today. Customer needs have shifted as they pay more attention to where, what, and how they purchase groceries. Customers are more interested in stores that practice health and safety precautions. As many retailers have reopened, it is essential to cater for these needs when rebuilding the retail experience. Before the pandemic, consumers were interested in retail experiences that created fun, entertainment, and engagement. However, after the pandemic, consumer preferences have shifted toward stores that offer clean and spacious retailing areas that allow for social distancing (Roggeveen & Sethuraman, 2020). Due to CO-OPSs falling within the

retail industry, a deeper understanding of shifts in consumers' perceptions and requirements during the pandemic is essential.

CO-OPSs in Kuwait operate in a way that is mostly like a grocery store or food retailer. The primary products that can be found in CO-OPSs are food and other essentials. These products are among those deemed necessary during the pandemic, making CO-OPSs and other grocery retailers essential businesses during the COVID-19 lockdown period. In contrast to many other retailers, food retailers were the target of increased purchasing behavior driven by fear of supply shortages caused by the pandemic (Sidor & Rzymiski, 2020). Moreover, studies revealed that shopping at grocery stores could potentially increase the risk of contracting the virus (Allen & Marr, 2020). Due to these changes in consumer behavior, it has become essential to understand customer experience, with emphasis on precautions and procedures to cope with customers' fears and perceived risk (Sidor & Rzymiski, 2020) and increase customer trust in grocery retailers like CO-OPSs.

COVID Precautions and Customer Commitment

The COVID-19 pandemic has brought many challenges in the retail sector to foster customer commitment (Aziz et al, 2020). The COVID-19 virus has increased customers' perceptions of risk due to fears of contracting it while shopping in grocery stores (Allen & Marr, 2020; Roggeveen & Sethuraman, 2020; Sidor & Rzymiski, 2020). According to Slovic's (1987) standpoint, perceived risk refers to the "decision maker's assessment of the risks involved in a specific situation, including the individual's understanding of the risk situation, the possibility of controlling risks, and the individual's confidence in his or her assessments" (Liu & Wang, 2013, p. 231). In addition, perceived risk is recognized as an uncertainty with regards to services provided by an organization (Dowling & Staelin, 1994). The element of risk in purchasing situations exists due to uncertainties of knowing whether a purchase will allow someone to achieve their purchasing goals (Cox & Rich, 1964). These researchers demonstrated that the amount of risk perceived by consumers is a result of the amount of

stake in a purchasing decision and an individual's feeling of subjective certainty and the importance of buying goals (Cox & Rich, 1964). Early researchers identified four types of risk: functional, financial, psychological, and social (Dowling & Staelin, 1994). As stated by Rubi et al.

functional risk indicates the performance or utility conceived for the product, functional risk the potential loss of money that can occur in any transaction, psychological risk the possible consequences of mental uneasiness connected with a transaction, and social risk the bad image that consuming a product may give an individual in the eyes of others (2014, p. 290).

Perceived risk is a warning to successful retailers because it causes shoppers to emphasis on negative feelings and perceptions of uncertainty, which can influence purchasing behaviors adversely. Therefore, perceived risk must be removed or considerably decreased to attain customer loyalty (Jin et al., 2016). In this study, perceived risk is defined as a customer's perception of psychological risks associated with the COVID-19 virus that are present during his or her shopping experience in retail stores.

Past research demonstrated a link between risk perceptions and negative consumption emotions (Chaudhuri, 1997). The development of negative consumer emotions was also shown to have a direct effect on customer satisfaction (Mano & Oliver, 1993), which eventually impacts customer commitment. Bansal et al. (2004) argued that customer satisfaction is a prerequisite of commitment and that the higher customer satisfaction levels, the stronger the generated commitment in services. Additionally, Johnson et al. (2008) found a relationship between risk perceptions and commitment. Early researchers defined customer commitment as "an implicit or explicit pledge of relational continuity between exchange partners" (Dwyer et al., 1987, p. 19) and "an enduring desire to maintain a valued relationship" (Moorman et al., 1992, p. 316). Following these researchers, Gustafsson et al. (2005, p. 211) contended that commitment may "create a 'stickiness' that keeps consumers loyal to a brand or firm even when satisfaction may be low". In the marketing

field, commitment is one of the most examined constructs (Hsieh & Li, 2008; Keiningham et al., 2015), however there is a lack of agreement towards the dimensions of commitment (Klein et al., 2013). While some researchers conceptualized the term commitment as a unidimensional construct (DeShon & Landis, 1997; Garbarino & Johnson, 1999; Moorman et al., 1992; Morgan & Hunt, 1994), others investigated the term commitment using multiple dimensions (Allen & Meyer, 1990). The present study utilized the unidimensional commitment construct that was developed by Garbarino and Johnson (1999) for marketing contexts, which was shown to have associations with relational outcomes such as loyalty and repurchasing behaviors. Like Garbarino and Johnson (1999), most commitment-related research in marketing assessed commitment as a unidimensional construct and studied commitment as a positive emotion-based construct (Keiningham et al., 2017; 2015). According to Garbarino and Johnson (1999, p. 72), commitment includes “personal identification with the organization, psychological attachment, concern for the future welfare of the organization, and loyalty”. Based on this view, commitment is more emotional and developed through personal involvement with a company that drives retention and loyalty (Garbarino & Johnson, 1999). Research demonstrated a direct relationship of affective commitment on retention and found customer satisfaction to be a positive antecedent (Johnson et al., 2008; Moliner et al., 2007; Verhoef, 2003). Recently, Gustafsson et al. (2015) showed high correlation between customer satisfaction and affective commitment, although these constructs were separate constructs. Based on their findings, customer satisfaction is an assessment of performance, whereas affective commitment focuses on the trust and reciprocity in a relationship. It is worthy to mention that affective commitment has an important role in customer evaluations, attitudes, and relational outcomes (Dwyer et al., 1987; Johnson et al., 2008; Morgan & Hunt, 1994), while there are inconsistencies in the directional effect of satisfaction and commitment in organizational behavior literature (Keiningham et al., 2017).

The shift in consumer behavior caused by the COVID-19 virus has influenced the nature of grocery shopping. Due to customers’

perceived risks and fears of contracting the virus, consumers have shifted toward online shopping to avoid visiting retail stores (Winkler et al., 2020), which has impacted their commitment levels toward the stores. Since commitment has long been a key factor to the development and maintenance of long-term relationships (Morgan & Hunt, 1994; Thaura et al, 2002), the proposed relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment is essential during the pandemic period. Therefore, it is reasonable to argue that precautionary measures taken by CO-OPSs will reduce customers' perceived risks, which will influence customer commitment, leading to the following hypothesis:

Hypothesis 1. Customer evaluations of CO-OPS precautions against COVID-19 is positively related to customer commitment.

Customer Trust as a Mediator

Researchers have shown a great interest to customer trust since the rise of relationship marketing (Bahadur, 2020; Morgan & Hunt, 1994; Ribbink et al., 2004). The literature describes trust as

the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party (Mayer et al., 1995, p. 712).

Early researchers considered customer trust to be the “cornerstone” of long-term relationships (Spekman, 1988) and a key element in sustainable market share (Urban et al., 2000). More importantly, research has found that customer trust can alleviate anxiety and cause a strong relationship with a brand (Wang et al., 2014). Customer trust has also been related to perceived risk in situations with increased uncertainties (Wilson et al, 2013). The act of foregoing exploitative actions against consumer vulnerabilities when they are present builds relational trust (Fehr, 2009). In the last two decades, risk researchers started to examine trust closely (L2005; Luhmann, 2000) and identified it as a key element of risk management (Wong & Jensen, 2020). Under normal conditions, high levels of trust in a retailer and low levels of perceived risk are desirable situations that may cause

customer patronage towards the retailer. However, during the COVID-19 pandemic, customers' perceived risk is at its highest level, causing customers to lose trust and confidence in retailers. Based on the trust and confidence model (Luhmann, 2000), trust can take a vital role in controlling a threat by influencing an individual's assessment of risks and responding to public health measures (Khosravi, 2020). With absence of trust, shoppers will not engage in supportive activities under uncertainty or risk. Much research suggested that as customers begin to trust a service brand, their perceptions of risk start to diminish and the relationship will be reinforced (Bianchi & Andrews, 2012; Jin et al., 2016; Kim et al., 2006). Additionally, Morgan and Hunt's (1994) commitment-trust theory suggests that when trust is present between two individuals, they will be dedicated to the relationship. A dedicated individual will be more attached and involved in the relationship. Most importantly, this relationship has also been examined in retail industries and it was noted that the higher customer trust, the higher their commitment to the retailer (Ganesan, 1994). Similarly, the trust-commitment link was further substantiated in Hashim and Tan (2015) who found that trust is a mediator in the indirect relationship between satisfaction and commitment and in the recent studies of Wang et al. (2019). The dynamic relationship between customer trust and commitment has been examined throughout the literature and the two constructs have been recognized as vital in the field of relationship marketing (Giovanis & Athanasopoulou, 2018). Due to their heightened levels of fears and risks associated with the COVID-19 virus, customers have lost trust and confidence in grocery retailers, causing them to shy away from brick-and-mortar stores (Sidor & Rzymiski, 2020). As such, the present researchers argue that customer trust in CO-OPSs will mediate the relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment, leading to the following hypothesis:

Hypothesis 2. Customer trust mediates the relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment.

Parenthood as a Moderator

The present research argues that the relationships between customer evaluations of CO-OPS precautions against COVID-19 and relational outcomes such as trust and commitment will be more prominent in parents. The COVID-19 pandemic while not a familial issue, is a cause of significant stress for parents, due to its novelty and uncertainty (Brown et al, 2020). This increased perceived risk is like those found with previous outbreaks, with increased levels of anxiety due to its infectious nature. By instincts, parents take care of their families and assume the role of providing food and necessary items during times of uncertainty. Because of these responsibilities, parents are at high risk of becoming infected by the virus when they are out shopping in retail stores. More alarmingly, parents have higher likelihood of spreading the virus to their dependents, which in turn increases their levels of perceived risk when they are at stores. Malhotra et al. (2020) found that individuals living with children showed higher anxiety, which was caused by their perceptions of risk from dying with COVID-19. Due to their increased perceived risk, parents (compared to non-parents) are more likely to respond to precautions taken by CO-OPSs against COVID-19 inside stores, and hence their levels of perceived risk will be influenced according to their response direction. Moreover, since perceived risk can impact commitment levels (Bansal et al, 2004), the present researchers propose that the relationship between perceived risk reducing precautions and customer commitment will be more prominent in parents compared to non-parents. In a similar vein, a previous research indicated that perceived risk was positively related to customer trust in retailers (Wilson et al, 2013; Luhmann, 2000). Furthermore, as trust is a key mediator of commitment and its driver (Giovanis & Athanasopoulou 2018; Morgan & Hunt 1994; Ruyter et al, 2001), the present researchers believe that the effects of customer evaluations of CO-OPS precautions against COVID-19 on customer commitment (through customer trust) will be more prominent in parents compared to non-parents, leading to the following hypotheses:

Hypothesis 3a. Customer evaluations of CO-OPS precautions against COVID-19 and customer commitment is more pronounced in parents compared to non-parents.

Hypothesis 3b. The mediating relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment through customer trust is more pronounced in parents compared to non-parents.

Methodology

Procedure

A student-snowballing sampling procedure was employed to distribute the research questionnaire using an online-survey platform. Graduate students were asked to send an online survey link to their friends and family who are frequent CO-OPS shoppers. The researchers utilized the ballot-box-stuffing option to prevent multiple-survey submissions. Graduate students are an appropriate population for this type of research because most of these students have started a family and have social circles of married individuals. CO-OPSs are the most frequently visited groceries place in Kuwait (Al-Mutairi et al., 2018). Therefore, the researchers identified individuals who are active visitors of CO-OPSs as research participants.

Measures

For the customer commitment and trust constructs, measures were borrowed from Hennig-Thurau et al. (2002). The customer commitment construct consisted of four items measuring identification with the CO-OPS “something that I am very committed to”, psychological attachment “is very important to me”, concern with long-term welfare “something I really care about”, and loyalty “deserves my maximum effort to maintain”. The trust construct was measured as combined confidence benefits (e.g., “employees are perfectly honest and truthful”) and trust (e.g., “employees can be trusted completely”). The commitment and trust scale items on the survey required a Likert-type response on a 5-point scale (Strongly disagree/Strongly agree). For COVID-19 precautions, the present research used several precautions for CO-OPS customers and employees (“sanitary kit, masks, and gloves”, “temperature checks”) as measures set by the World Health Organization (WHO, 2020). These measures were also

enforced by Kuwait government at CO-OPSs during the pandemic. The participants were asked to rate their levels of satisfaction with the CO-OPS precautions using a Likert-type response on a 5-point scale (Not at all satisfied/Extremely satisfied) and the level of importance of each precautionary item on a 5-point scale (Not at all important/Extremely important). Then, the researchers calculated the importance-weighted satisfaction measures of the COVID-19 precautions by multiplying the satisfaction and importance measures for each precautionary item and dividing them by 5. Table 1 presents the construct items used in the research. In addition to the main research constructs, participants indicated their age, gender, nationality, income level, and social status. Furthermore, participants indicated whether they were parents with children (Yes/No) and visited multiple CO-OPSs (Yes/No).

Table 1

Research constructs items

Constructs	
Customer trust	
TRUST1	I know what to expect when I go in this CO-OPS.
TRUST2	This CO-OPS's employees are perfectly honest and truthful.
TRUST3	This CO-OPS's employees can be trusted completely.
TRUST4	This CO-OPS's employees have high integrity.
Customer commitment	
COMMIT1	My relationship to this CO-OPS is something that I am very committed to.
COMMIT2	My relationship to this CO-OPS is very important to me.
COMMIT3	My relationship to this CO-OPS is something I really care about.
COMMIT4	My relationship to this CO-OPS deserves my maximum effort to maintain.
COVID-19 precautions	
COVID1	Availability of temperature checkup at the CO-OPS entrance.
COVID2	Availability of sanitary kit, masks, and gloves at the CO-OPS entrance.
COVID3	Employees wear masks and gloves.

Results

Exploratory Factor Analysis (EFA)

The researchers recruited an exploratory sample of 198 CO-OPS shoppers using snowball sampling procedure with graduate students from a large public university in Kuwait. The sample comprised of 104 males and 94 females. The age was spread as follows: 18-25 (26.3%), 26-35 (48.5%), 36-45 (14.6%), 46-55 (6.1%), and > 55 years of age (4.5%). The social status was distributed as follows: married (43.4%), widowed (0.5%), divorced (3.5%), separated (0.5%), and single (52%). The exploratory sample consisted of 93 parents and 105 non-parents. In addition, the majority were local citizens (65.2%) and the remaining were expats who spoke the local language. The income levels (1 K.D. is equivalent to 3.26 USD) were distributed as follows: < 201 K.D. (13.1%), 201-800 K.D. (27.8%), 801-1,400 K.D. (28.8%), 1,401-2,000 K.D. (19.2%), 2,001-2,600 K.D. (6.6%), and > 2,600 K.D. (3.5%).

The researchers utilized the sample to perform EFA on the research measures using principal component analysis with varimax rotation for all items. The use of factor analysis was acceptable because the Kaiser-Meyer-Olkin (KMO) statistic value was 0.80 and communalities greater than 0.35. The items of each construct landed on a different factor except for one of the items from trust construct, which loaded on two factors. Based on Nunnally and Bernstein's (1994) recommendation, some items were eliminated because their loadings were below 0.60 and cross loadings were above 0.30. As a result, 10 items were kept: four items of commitment, three items of trust, and three items of the COVID-19 precautions. The variance explained was 67.36%, and Cronbach's alpha reliability was 0.84, 0.84, and 0.80 for commitment, trust, and COVID-19 precautions, respectively. Table 2 indicates the retained items.

Table 2
EFA of research constructs

Cronbach Alpha	Factor		
	.84	.84	.80
COMMIT1	.85		
COMMIT2	.82		
COMMIT3	.81		
COMMIT4	.74		
TRUST2		.84	
TRUST3		.82	
TRUST4		.81	
COVID2			.84
COVID1			.81
COVID3			.80

* N=198, COMMIT=Customer commitment, TRUST=Customer trust, and COVID=- COVID-19 precautions.

* Sub-numbers are items for each construct; refer to Table I

* Extraction Method: Principal Component Analysis, Rotation Method: Varimax with Kaiser Normalization, Rotation Converged in 4 Iterations

Confirmatory Factor Analysis (CFA)

For CFA, the researchers recruited an independent sample of 1,105 CO-OPS shoppers from the same population. The sample composed of 537 males and 568 females. The age was distributed as follows: 18-25 (22.9%), 26-35 (40.2%), 36-45 (19.5%), 46-55 (12.3%), and > 55 years of age (5.1%). The social status was distributed as follows: married (51.2%), widowed (1.2%), divorced (4%), separated (1.2%), and single (42.4%). Most participants were parents with children (61.2%) and local citizens (73.2%). The income levels (1 K.D. is equivalent to 3.26 USD) were distributed as follows: < 201 K.D. (10.9%), 201-800 K.D. (24.1%), 801-1,400 K.D. (28.7%), 1,401-2,000 K.D. (18%), 2,001-2,600 K.D. (9.4%), and > 2,600 K.D. (8.9%). AMOS 26 was used to test the

research hypotheses with a two-stage SEM procedure, which was suggested by Anderson and Gerbing (1988).

Measurement model. After dropping one item (TRUST1) that had cross-loading in the EFA, the model fit was very good (Chi-square = 56.77, $df = 32$, $p < 0.01$, CFI = 0.99, GFI = 0.99, AGFI = 0.98, SRMR = 0.02, RMSEA = 0.03). Next, the researchers tested the convergent and discriminant validities of the measurement model. The items of each measurement model and their corresponding standardized regression loadings (λ) were significant, with values ranging from 0.64 to 0.85; see Figure 2 for item loadings. In addition, as Table 3 demonstrates, the composite reliability values were greater than 0.70, supporting the convergent validity of the measurement model. For discriminant validity, the researchers employed the heterotrait-monotrait (HTMT) ratio of correlations. As shown in Table 4, the HTMT ratios of the constructs were well below the recommended threshold of 0.85 (Hair et al., 2018). The correlations between all latent variables ranged from 0.32 to 0.48, which were below 0.80 and thus multicollinearity was not an issue. The researchers tested a measurement invariance for different groups (using factors such as gender, parenthood, and multiple CO-OPSs) by comparing two measurement models. The invariance test was found to be statistically non-significant ($p > 0.05$) across all groups.

Table 3
Validity measures and factor correlation matrix

	CR	AVE	Customer trust	Customer commitment	COVID-19 precautions
Customer trust	0.87	0.69	0.83		
Customer commitment	0.89	0.67	0.48	0.82	
COVID-19 precautions	0.72	0.46	0.42	0.32	0.68

Note. N = 1,105; CR = Composite reliability, AVE = Average variance extracted; Values on diagonal are square roots of AVE.

Table 4

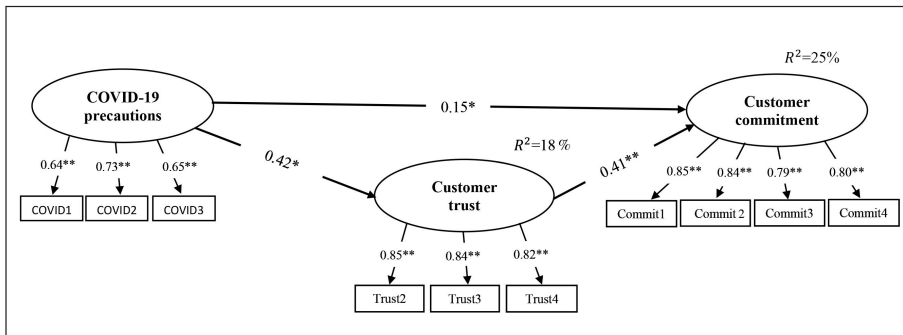
Discriminant validity assessment using heterotrait-monotrait ratio of correlations (HTMT) criterion

	Customer trust	Customer commitment	COVID-19 precautions
Customer trust			
Customer commitment	0.48		
COVID-19 precautions	0.43	0.32	

Structural model. The structural model was tested using AMOS 26 by means of bootstrapping (2,000 bootstrap subsamples) and bias-corrected confidence intervals with 95% confidence interval. The researchers linked the research model paths in the structural model to examine the hypothesized relationships. The overall model fit was satisfactory (Chi-square = 56.77, df = 32, p < 0.01, CFI = 0.99, GFI = 0.99, AGFI = 0.98, SRMR = 0.02, RMSEA = 0.03); see Figure 2 for the path results.

Figure 2

Path analysis of the full model



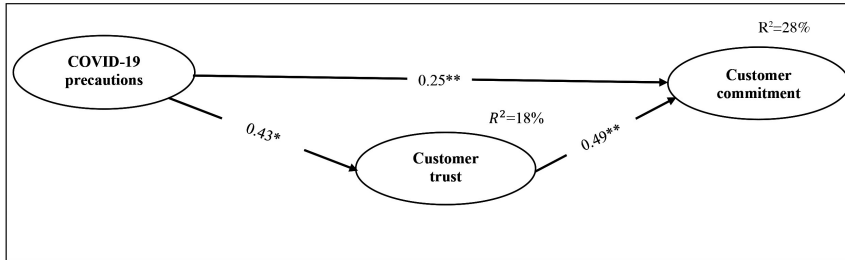
Note. N = 1.105; Chi-square = 56.77. df = 32. p < 0.01, CFI = 0.99, AGFI = 0.98, SRMR = 0.02, RMSEA = 0.03; All reported coefficients are standardized. *p < 0.05, **p < 0.001.

With respect to the direct effect of customer evaluations of CO-OPS precautions against COVID-19 on customer commitment, the path was significant ($\beta = 0.15$, $p < 0.001$), supporting hypothesis 1. For the indirect relationship through customer trust, the researchers examined the mediation by testing the significance of direct and indirect effects (Preacher & Hayes, 2004). According to this procedure, a full mediation must indicate a significant indirect effect and non-significant direct effect, whereas partial mediation must indicate that both the indirect and direct effects be significant. As demonstrated earlier, the direct effect was significant. Additionally, the indirect effect of customer evaluations of CO-OPS precautions against COVID-19 on customer commitment through customer trust was significant ($\beta = 0.17$, $p < 0.001$, 95% CI [0.13, 0.23]), supporting hypothesis 2. In the present study, the data provide support for direct and indirect effects. Therefore, there is support for the partial mediation of customer trust on the relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment.

The researchers conducted further analyses using structural invariance tests to examine the differences in the path models between different groups (using factors such as gender, parenthood, and multiple CO-OPSs) by comparing two structural models. The invariance test on the full model was found to be statistically non-significant ($p > 0.05$) across gender and multiple CO-OPS factors, while it was significant for parenthood (CMIN = 15.60, $df = 10$; $p < 0.10$). The finding indicated that the path model differed statistically for parents (Figure 3) and non-parents (Figure 4). To assess the moderation effect of parenthood on the relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment, the researchers constrained the path and tested the chi-square difference between the constraint and unconstrained models. The finding showed that the chi-square difference was significant (CMIN = 6.24, $df = 1$; $p < 0.01$), supporting hypothesis 3a. As hypothesized, the effect was stronger for parents ($\beta = 0.25$, $p < 0.001$, 95% CI [0.11, 0.40]), compared to non-parents ($\beta = 0.07$, $p > 0.05$, 95% CI [-0.04, 0.17]).

Figure 3

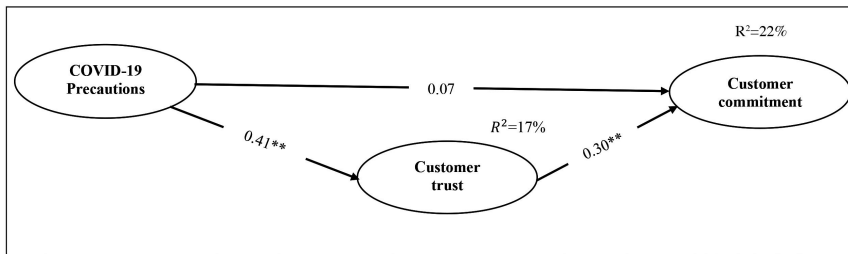
Path analysis of the unconstraint model for parents



Note. All reported coefficients are standardized. * $p < 0.05$, ** $p < 0.001$.

Figure 4

Path analysis of the unconstraints model for parents



Note. All reported coefficients are standardized. * $p < 0.05$, ** $p < 0.001$.

The researchers conducted more analyses to assess the indirect paths in the relationship between customer evaluations of CO-OPS precautions against COVID-19 and customer commitment (through customer trust) with parenthood as a moderator. The first indirect path between customer evaluations of CO-OPS precautions against COVID-19 and customer trust was constrained and the chi-square difference between the constraint and unconstraint models was found to be statistically non-significant ($CMIN = 0.45$, $df = 1$; $p > 0.1$; indicating that the effect for both groups was statistically not significant. On the other hand, when the researchers constrained the second path between customer trust and customer commitment, they found the chi-square difference to be significant ($CMIN = 6.78$, $df = 1$;

$p < 0.01$). The effect was stronger for parents ($\beta = 0.49$, $p < 0.001$, 95% CI [0.41, 0.58]) compared to non-parents ($\beta = 0.30$, $p > 0.001$, 95% CI [0.14, 0.45]). Therefore, based on (Hayes, 2018), since the conditional indirect path between customer trust and customer commitment is significant (hypothesis 3b), there is empirical evidence for the second stage moderated mediation model of customer evaluations of CO-OPS precautions against COVID-19 and customer commitment (through customer trust) with parenthood as a moderator. Refer to Figure 5a, 5b, and 5c for graphical illustration of the moderating effect of parenthood on the examined relationships.

Figure 5a

The conditional effect of customer evaluations of CO-OPS precautions against COVID-19 and parenthood on customer commitment

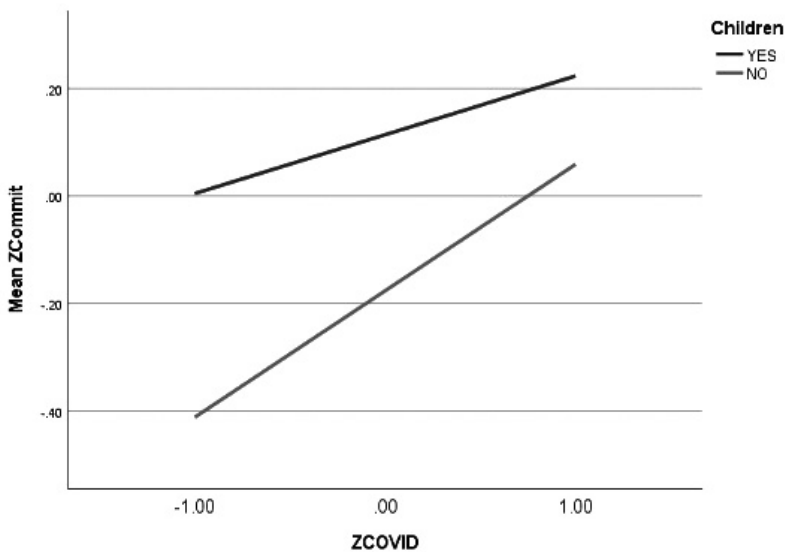


Figure 5b

The conditional effect of customer evaluations of CO-OPS precautions against COVID-19 and parenthood on customer trust

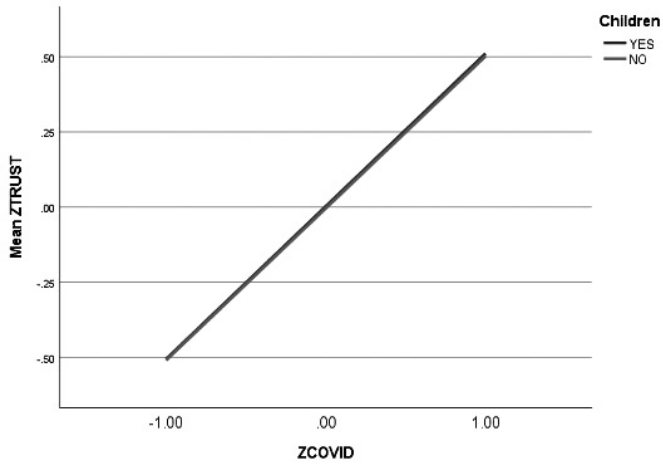
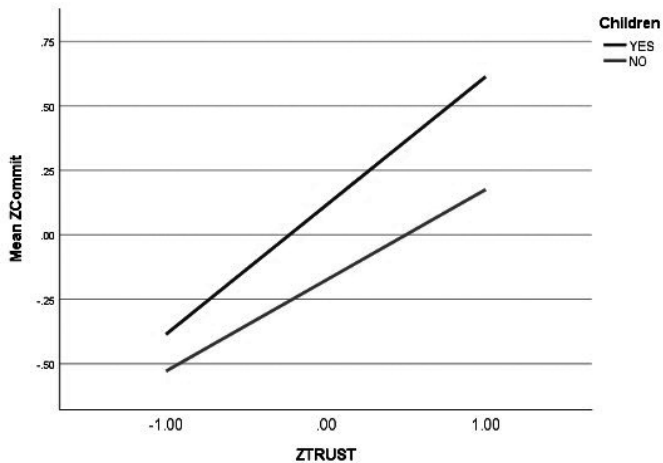


Figure 5c

The conditional effect of customer trust and parenthood on customer commitment



General Discussion

In general, retailers desire to achieve a high level of customer trust and low level of perceived risk in purchasing situations. However, in a pandemic like COVID-19, retailers were struggling deeply and facing a much more complicated condition than normal circumstances. COVID-19 has considerably impacted consumers and businesses in all parts of the world (Eriksson & Stenius, 2020). More alarmingly, the emerging of the COVID-19 pandemic caused inevitable psychological and mental risks for customers from contacting the virus and changed their behavioral patterns in grocery shopping. As a result of the uncertainty, lack of knowledge of COVID-19, and infectious environment, customers were nervous while shopping inside grocery stores and as a result they switched to online grocery shopping. In states of stress, consumer psychology produces a series of accompanying emotional experiences causing panic and fear (Eriksson & Stenius, 2020; Wang et al., 2020). Eventually, customers may lose confidence and trust with businesses, especially frequently visited retailers like CO-OPSs. Based on the trust and confidence model (Luhmann, 2000), trust takes a vital role in managing risks. Aligned with this model, the present research findings indicated that customer evaluations of CO-OPS precautions against COVID-19 influenced customer commitment toward CO-OPSs. Additionally, the present researchers demonstrated that this relationship was mediated by customer trust. As hypothesized, parenthood was found to be a mediator in the proposed relationships. That is, parents compared to non-parents were more likely to react to information about CO-OPS precautions against COVID-19, which in turn influenced their trust and commitment levels. One way to explain the influence on parents is because parents, by instincts, are responsible for protecting their children in high-risk and life-threatening situations like a pandemic. Malhotra et al. (2020) found that individuals living with children demonstrated higher anxiety that was caused by their perceptions of risk from dying with COVID-19. Moreover, Eriksson and Stenius contended that COVID-19 introduced changes in “the minds of consumers to protect themselves, the ones close to them and

people they meet, or are in contact with” (2020, p. 1947) . Under such circumstances, risk mitigating information about COVID-19 and its precautions inside stores become very critical for parents to reduce their fears and restore trust and confidence levels in retailers. Consequently, parents will feel in control of their children’s health and reduced fear of contracting or spreading the virus.

While literature in the medical and psychology fields has focused on untangling pieces of information about the severity of the COVID-19 pandemic on people’s health and wellbeing (Plohl & Musil, 2020; Wang et al., 2020), the consumer responses are still relatively unknown when it comes to their reactions to COVID-19 precautions and relational outcomes with retailers. From a theoretical viewpoint, this study is among the first to highlight the effects of COVID-19 on consumer behavior and provides a research framework that emphasizes the antecedents of customer trust and customer commitment in grocery retailers like CO-OPSs. By answering the call for more research in this area (Roggeveen & Sethuraman, 2020), this research offers a new way of thinking about the impact of pandemic in the development of affective-based trust and commitment in pandemic situations. Overall, the results imply that shoppers are more likely to develop commitment toward retailers if they perceive the health and safety standards inside the stores to be compliant with the COVID-19 precautions recommended by the [WHO]. Furthermore, the findings suggest that perceived risk caused by COVID-19 is a crucial mechanism that drives consumer behavior under such circumstances.

Practical Implications

The retailing industry, especially grocery retailers, has witnessed fundamental changes in consumer behavior and “a radical change in demand for certain products, online shopping, and home delivery services” (Eriksson & Stenius, 2020, p. 1947). These changes have also enforced new restrictions and recommendations from national government and different local and global authorities to protect shoppers from contracting and spreading the virus in their communities. The findings of this study suggest that to enhance customer commitment

during a pandemic, CO-OPSs' managers must decrease customer perceptions of risk and follow the COVID-19 precautions identified by health authorities to create a brand that customers can trust. By providing adequate information about the COVID-19 precautions and mitigating perceptions of risk, CO-OPSs will be able to manage consumer responses positively. Although these health and safety precautions created some discomforts to many consumers and caused them to limit their visits to these stores, retailers must continue to put the health and wellbeing of their customers and employees on their top priority. To keep groceries on track and customers safe, CO-OPSs must implement strategies to provide consumers with comfortable experiences to strengthen their relationships during and after the COVID-19 pandemic. It is also important for CO-OPSs to know what types of experiences customers are expected to receive in a physical store after the pandemic. Certain in-store changes might be essential to adjust to the new expectations of having a sanitized and spacious store to reduce the infectious environment and allow for social distancing. In addition, COVID-19 can survive on surfaces for an extended time, which makes frequently touched objects in grocery stores highly contaminated surfaces. As such, CO-OPSs must use new methods to reduce the chance of touching contaminated surfaces with new technologies such as hands-free door opener, cart handle disposable cover, self-service checkout scanner, and Wi-Fi capable credit card terminal. Most importantly, CO-OPSs must give a special attention to parents as they were found to react to the COVID-19 precautions more than non-parents. Perhaps, CO-OPSs should communicate their health and safety initiatives clearly by sending customized messages that emphasize tips that protect parents from contacting the virus and spreading it to their loved ones. CO-OPSs must also think of their employees to make them feel safe while serving customers by providing essential COVID-19 kits (face masks, hand gloves, and sanitizers) and plastic barriers at checkouts to reduce fears of having to interact with customers in proximity. Perhaps, another way to reduce customers' fears and perceived risks during a pandemic is for CO-OPSs to offer online and delivery services for grocery shopping. Quarantine forced

most shoppers to stay at home and utilize online services for ordering necessary items. The COVID-19 pandemic has explored CO-OPS abilities to pivot in response to unexpected changes like nothing we have seen before. Past research indicated that grocery shopping is a habitual activity that cannot be easily modified (Hoyer et al., 2013). Hence, consumers may become accustomed to the new ways of shopping for a longer period. Therefore, CO-OPSs must adjust to the new consumers' minds and make essential changes in the strategy to enhance shopping experience.

Research Limitations and Future Directions

Like other studies, the current study has some limitations to be investigated in future research. This study is limited to analyzing shoppers in CO-OPSs in Kuwait. Although CO-OPSs dominate the retail grocery industry in Kuwait, other private retailers might have unique characteristics that warrant investigation in future research. The reliance on a snowball sampling procedure with a convenience sample is another limitation. This approach might prevent generalization of the findings beyond the population of the examined target group. Future research should also explore other factors to further understand the process of relational marketing in grocery retailing during a pandemic. For example, some grocery shoppers may appreciate stores that are compliant with the COVID-19 precautions recommended by the WHO to maintain a feeling of trust, while others may value utilitarian factors such as CO-OPS locations, promotional benefits, low-price products, and augmented services to save time, cost, and effort. Wong and Jensen (2020) demonstrated the paradox of trust during the COVID-19 pandemic and demonstrated that social and cultural variables can affect individual belief in the need to take personal measures to manage the risks. Therefore, cross-cultural studies might be important to understand the differences in customer trust with grocery retailers and the effects of COVID-19 precautions on relational outcomes. Additionally, it would be theoretically and practically important to examine the present research framework in different service sectors such as hospitals and restaurants to test the

robustness of the research findings. The COVID-19 precautions may be a relatively high priority in the grocery retail industry because of the high demand during a pandemic, but it is also essential to reduce customers' perceived risks and ensure their confidence in businesses in healthcare and food and beverage industries. Customers need to feel safe when treated by physicians or medical staff to build a lasting relationship and patronize the hospital or clinic. The present findings suggest that the COVID-19 precautions can exert direct and indirect effects on customer commitment through customer trust. One may predict that customer segments in the healthcare sector would react to the precautions in the same manner as in grocery retailing, which awaits further research. Last, future research should investigate various characteristics of the COVID-19 pandemic and the impact they might have on the retail industry through different time periods (Monitor Deloitte, 2020; Pejić -Bach, 2020), this study expects that changes in consumer behavior caused by COVID-19 may go on for a longer period after the pandemic and customers may become adapted to the new shopping routine. A longitudinal study might shed light on changes in consumer behavior patterns and offer new insights of COVID-19 and its impacts on consumer behavior.

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تأثير احتياطات الصحة والسلامة على ثقة وارتباط العملاء الآباء وغير الآباء في أثناء جائحة فيروس كورونا CORONA-19: أدلة من الجمعيات التعاونية في الكويت

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ملخص

الأهداف: تهدف الدراسة إلى تطوير نموذج بحثي لمدى تأثير تقييم عملاء الجمعيات التعاونية في الكويت لاحتياطات الصحة والسلامة لفيروس كورونا COVID-19 على ارتباطهم بالجمعيات التعاونية، والتحقق من ثقة العملاء كوسيط، والأبوة كمتغير معدل. **المنهج:** جُمعت بيانات البحث عن طريق استبانة ذاتية عبر الإنترنت، واستخدمت في تحليل البيانات، ثم التحقق من صحة نموذج البحث المقترح باستخدام نموذج معادلة هيكلية ثنائية المراحل (SEM) في برنامج AMOS الإحصائي. واستعين أيضاً بتحليل المسار (Path Analysis) لاختبار مدى تأثير المتغير الوسيط (ثقة العملاء) على العلاقة المقترحة في البحث ومقارنتها عبر المتغير المعدل (الأبوة). تكونت الدراسة من عينة ملائمة قوامها 1,105 أفراد من عملاء الجمعيات التعاونية في الكويت. **النتائج:** أكد تحليل المسار للعينة أن التأثير المباشر لتقييم العملاء لاحتياطات الصحة والسلامة لفيروس كورونا COVID-19 على ارتباط العملاء بالجمعيات التعاونية له دلالة إحصائية، ووجد أيضاً تأثير غير مباشر لثقة العملاء كوسيط. الأمر الأكثر إثارة للاهتمام هو أن الأبوة كمتغير معدل له تأثير ذو دلالة إحصائية على العلاقة؛ إذ إن العلاقة كانت أقوى للعملاء الآباء مقارنة بالعملاء غير الآباء. **الخاتمة:** للحفاظ على ارتباط

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العملاء بالجمعيات التعاونية، يجب أن تعزز الجمعيات التعاونية ثقة العملاء وبخاصة العملاء الآباء من خلال ضمان بيئة صحية وأمنة داخل متاجرهم في أثناء الوباء، والتقيد بالاحترازاات التي أوصت بها منظمة الصحة العالمية في أثناء جائحة فيروس كورونا COVID-19.

الكلمات المفتاحية: الجمعيات التعاونية، ثقة العملاء، ارتباط العملاء، جائحة فيروس كورونا COVID-19، الصحة والسلامة.

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