

# Factors Affecting Consumer Behavior in Hospitality Sector during Pandemic: A Case of Saudi Arabia

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#### **Abstract**

Due to Covid-19, the entire globe is experiencing a health crisis, causing havoc on national economies, including gross domestic product and business growth. Additionally, virtually every business is experiencing a reduction in customer retention and sales. Like other businesses, the hospitality industry is experiencing low customer churn and a drop in consumer loyalty. Unfortunately, little research has been undertaken to understand the factors that influence consumer satisfaction and commitment during a pandemic. This study intends to determine the impact of anxiety, fear of Covid, perceived health risk, and delivery manner on customer satisfaction and loyalty in the Saudi Arabian hotel industry. Data were collected from 260 individuals who stayed at any hotel during the pandemic using a convenience sample and analyzed using Structural Equation Modelling (SEM) using Amos version 18. The study's findings indicated that anxiety, fear of Covid, and perceived health risk harmed consumer satisfaction and loyalty, whereas delivery options positively impacted. In Saudi Arabia's hospitality business, customer enjoyment mediates the relationships between anxiety, fear of Covid, delivery choice, and loyalty, except for perceived health risks. The conclusions of this study are valuable for hotel sector regulators and managers, who should consider these factors while striving to boost customer happiness and loyalty. According to the researcher's knowledge, this is the first study undertaken in Saudi Arabia during the pandemic.

**Keywords** – Consumer loyalty, Consumer Satisfaction, Fear of Covid, Hospitality, Anxiety, delivery options, perceived health risks.

#### 1. Introduction

COVID-19 has had a remarkable impact on the lives of communities and individuals worldwide, and it continues to do so. Tourism and hospitality have been seriously impacted by the current COVID-19 outbreak (Columbus et al., 2019). Tourism demand in Saudi Arabia was anticipated to be sluggish in 2020, resulting in a precipitous decline in domestic tourism revenue. Additionally, the country's total number of occupied hotel rooms fell (Mann et al., 2020). As a result, it is anticipated that hotel industry recovery will be highly sluggish until occupancy and revenue levels revert to pre-COVID-19 levels (AlArjani et al., 2021). The World Health Organization (WHO) has recommended several preventative measures, including social isolation, hand sanitizer use, self-isolation, and mask use, to limit COVID-19 infection and protect people's health (Mirzayev et al., 2021). As a consequence, as people's activities become more passive and their access to the outside world decreases (Sharma & Gursoy, 2015), the hotel industry will unavoidably suffer a period of declining tourist numbers. Consequently, these rapid upheavals are inextricably linked to instability in multiple domains of life, with health and financial insecurity being the most visible (Columbus et al., 2019). An individual's perception of risk is reflected in their level of anxiety. When the COVID-19 poses a potential threat to their own problems (such as their health or financial well-being), those concerned about it may show critical worry during the pandemic (Martínez & del Bosque, 2015).

Hotels should use risk reduction strategies that focus on lowering financial and health-related customer risk perceptions and fostering positive attitudes toward the business to attract customers. Health and safety are essential for travel and lodging (Maghdid et al., 2020), but the perception of financial risk most influences buying behavior (AlArjani et al., 2021). Staying in a hotel is a want rather than a necessity, and as a result, clients expect good value for their money (Mirzayev et al., 2021). An investigation conducted by AlArjani et al. (2021) discovered that fair price perception is critical and directly influences visit intention during a pandemic outbreak. Furthermore, according to Columbus et al. (2019), Saudi Arabian consumers are value-oriented, enthusiastically seeking out fantastic deals to obtain the best value for their money. They spend a considerable amount of time searching for offers, assessing the quality of products, and

comparing prices. In addition, Mann et al. (2020) found that hotel guests have varying perceptions, expectations, and preferences for various hotel kinds, which affects their level of satisfaction or dissatisfaction with their stay. Consumer behavior (CB) is a multidimensional concept that includes the acquisition, use, and disposal of goods and services (Voramontri & Klieb, 2019). Academics have found it difficult to understand consumer behavior shifts and what variables cause and impact them. This issue has become more complicated since the pandemic outbreak (Covid-19), and numerous attempts have been made to determine how the current pandemic has affected consumer behavior. Even though previous research has examined the effects of various crises on consumer behavior, such as food safety crises (Kang, 2019), financial crises (Coletta et al., 2019; Kang, 2019), and made-in-country crises (Antonetti et al., 2019), the current health crisis in the form of a pandemic is distinct from the previous crises. It results from earlier research crises may be outdated. Even during crises, consumers behave more sensibly (Theodoridou et al., 2019) and emphasize essential needs rather than luxury items, according to previous studies (Jha, 2021). Furthermore, it is possible to claim that consumer behavior varies by sectors, such as hospitality, banking, entertainment, and geography. In this sense, Schiffman et al. (1993) stated that sociological, cultural, and economic factors all impact consumer behavior.

Consequently, it is essential to appreciate how numerous factors influence consumer behavior in present health issues, such as epidemics. Therefore, this study examines the effects of perceived health risk, anxiety, fear of Covid, and delivery method on customer satisfaction and loyalty. This study seeks to determine how perceived health risk, anxiety, fear of Covid, and delivery choice influence customer loyalty and satisfaction in the Saudi Arabian hospitality industry.

## 2. Literature Review

## 2.1 Theoretical Framework

The current study establishes a research framework by utilizing the notion of planned behavior. The theory of reasoned action (Ajzen, 1991), which (Ajzen, 1991) developed based on the idea of reasoned action (TPB), presents a framework for the study of certain complicated human behaviors (Ajzen, 1991). The TPB now includes

perceived control as a new variable that affects behavioral intentions and actual behaviors, whereas the TRA only addressed attitudes and subjective norms that influence behavioral intentions when explaining the formation of actual behavior. (Yuriev et al., 2020). The TPB's three fundamental determinants are attitudes, subjective norms, and perceived control, and they are used to forecast customers' intents, as seen in the diagram below. Together, these primary factors of the TPB contribute to the formation of customer intentions, impacting customers' behaviors (Ulker-Demirel & Ciftci, 2020). Customers' preferences are the most important indicator of their actual actions and behaviors.

When it comes to the TPB, intentions are considered the antecedent of behavior and the willingness to carry out the anticipated activity. Similarly, the intention was defined in this study as the willingness of clients to stay in environmentally friendly hotels. Attitudes toward certain conduct, which show as either favorable or unfavorable judgments, are influenced by behavioral beliefs. There is a positive and direct association. According to the TPB, if a person has a positive attitude toward an action, their intention is likely to be positive; conversely, if a person has a bad attitude toward an activity, the opposite is true (Ajzen, 1991). Subjective norms comprise normative attitudes and demonstrate that what others believe and care about the actual behavior is reflected in the behavior. It exerts societal pressure on one to engage in or refrain from engaging in given conduct (Lemy et al., 2019). Emotions, opportunities, and threats in the market are external control elements, while perceived control is the outcome of control beliefs. Internal and external control elements affect the perception of control. Customers experience great control when they can easily affect a given action (Yuriev et al., 2020).

## 2.2 Customer Loyalty

Brand, vendor, service, and store loyalty are examples of customer loyalty (El-Adly, 2019). Millions of physical and intangible things are sold under numerous brand names. According to Rangriz and Bayrami Shahrivar (2019), brand loyalty is the consumer's favorable enthusiasm for a brand. Budur and Poturak (2021) define customer loyalty as repeat purchases of specific products or services. Additionally, loyalty refers to repeat purchases and the

recommendation of particular products to friends and colleagues. Although environmental circumstances and marketing campaigns may impact switching behavior, Juanamasta et al. (2019) define loyalty as an overwhelming desire to repurchase or retain a preferred product/service in the future. According to various definitions of customer loyalty, several marketers seek to increase consumer loyalty to win their hearts. But creating client loyalty isn't easy because loyalty is psychological and competitive (Karunaratna & Kumara, 2018). In the service industry, Budur and Poturak (2021) claim that service providers may be more productive in value generation and service delivery, benefiting consumers. Customer loyalty is defined by Iglesias et al. (2020) as the likelihood of future service contract renewals, client patronage, and positive word-of-mouth. Consumer loyalty is defined by Pekovic and Rolland (2020) as an attachment to a brand, service, or activity. According to Juanamasta et al. (2019), the new market currency is consumer loyalty. The success of a business depends on its capacity to attract and retain clients (El-Adly, 2019).

A company's survival depends on keeping and rewarding existing consumers. A devoted clientele assures the longevity of a business. Furthermore, brand loyalty is a strategic asset and the principal generator of brand equity (Pekovic & Rolland, 2020). Scholars have compared customer loyalty to brand loyalty, making brand loyalty a prominent notion in business (Budur & Poturak, 2021). Brand loyalty is a potent weapon that includes preference, like, and future intentions in addition to basic conduct (Karunaratna & Kumara, 2018). Iglesias et al. (2020) describe brand loyalty as the attachment of a customer to a brand. Then, a Brand Loyalty Pyramid with five levels of brand loyalty ranging from unloyal to highly loyal was shown. The level of customer loyalty varies at each tier. While customers may not show brand loyalty at the bottom of the pyramid, they are incredibly loyal at the top, so marketers are keen to implement successful marketing methods to increase customer brand loyalty. Rangriz and Bayrami Shahrivar (2019) propose critical aspects for brand loyalty and customer retention, making things easier to buy than competitor brands and becoming a customer service champion.

## 2.3 Hypothesis Development

Numerous variables can influence consumer behavior, including socioeconomic status, culture, family, personality, attitude, and information processing factors (V\_azquez-Martíneza et al., 2021). Jones (2020) observed that consumer behavior has changed as a result of the risk perception created by continual media coverage and discussion of Covid-19. Moreover, misinformation on social media raised tension and worry among individuals susceptible to health issues (Donthu & Gustafsson, 2020). According to Laato et al. (2020), academics have been attempting to analyze the influence of anxiety and stress on consumer behavior.

Additionally, Avraham (2020) highlighted that consumer behavior changes when they believe a scenario is possibly harmful to them, but this is not always the case, as it is contingent on how customers perceive the risk (Altheide, 2018). Therefore, when customers pay attention to pandemic coverage on social media or in the print media, their anxiety and worry of getting Covid-19 increases, causing them to be cautious to use the services of a hotel. Even if they visit and utilize the offered service, they may not be able to relax and enjoy themselves, so diminishing their level of happiness. Due to their anxiety and fear of being ill at their favourite hotel, consumers may change their minds about visiting certain hotels and become more interested in hotels where they feel safe and content, so impacting their loyalty. In this regard, Boakye et al. (2017) asserted that customer loyalty is a crucial aspect for organizations, which can be fostered through a variety of means, such as delivering superior service quality.

According to Pratondo and Zaid (2021), customer satisfaction and loyalty can be obtained by improved service quality and remarkably better delivery options, especially during pandemics. In this context, Nguyen-Phuoc et al. (2020) discovered that better delivery options boost consumer satisfaction and loyalty in times of pandemics and allow companies to accomplish their goals (Lemy et al., 2019). Therefore, if hotels provide better delivery options during a pandemic, customers fearful of Covid or anxious and hesitant to visit the hotel may prefer to use delivery options. It will ultimately make them satisfied and loyal to the organization; however, if organizations provide poor delivery options, customers may choose other options

rather than their dedicated organization. Ndubisi (2012) emphasized the importance of delivery alternatives during an outbreak, which affects customer satisfaction and loyalty. They went on to state that the delivery person's mood, the processing timeframes, and the meal quality all contribute to customer loyalty by determining the level of satisfaction. According to the findings of this study, improved delivery alternatives benefit businesses in pleasing customers, hence enhancing customer loyalty.

According to Cruz-Cárdenas et al. (2021), consumer behavior is a crucial aspect that can aid the hospitality industry in recovering from the Covid-19 crisis. According to them, consumer behavior is made up of three sorts of beliefs: normative, behavioral, and control beliefs, with behavioral belief indicating that an individual is more likely to follow their wants, according to Ajzen (1991). In this context, Avraham (2020) stated that negative feelings among consumers have increased due to the present pandemic while good emotions have decreased. Yi et al. (2020) discovered that negative emotions like perceived risk increase consumer future desire, implying that perceived risk influences consumer satisfaction and loyalty. Moreover, Theodoridou et al. (2019) observed that the quick growth of Covid-19 has changed the customer's perception of danger when visiting a food and beverage establishment, hence impacting customer loyalty and satisfaction. In addition, Di Crosta et al. (2021) reported that fear of covid-19 negatively affects consumer behavior when it comes to the use of necessities. As a result, this study anticipated that perceived risk had a detrimental effect on consumer happiness and loyalty.

# **Hypothesis:**

**H1:** Consumer satisfaction mediates the relationship between anxiety and consumer loyalty.

**H2:** Consumer satisfaction mediates the relationship between delivery options and consumer loyalty.

**H3:** Consumer satisfaction mediates the relationship between fear of Covid and consumer loyalty.

**H4:** Consumer satisfaction mediates the relationship between perceived health risks and consumer loyalty.

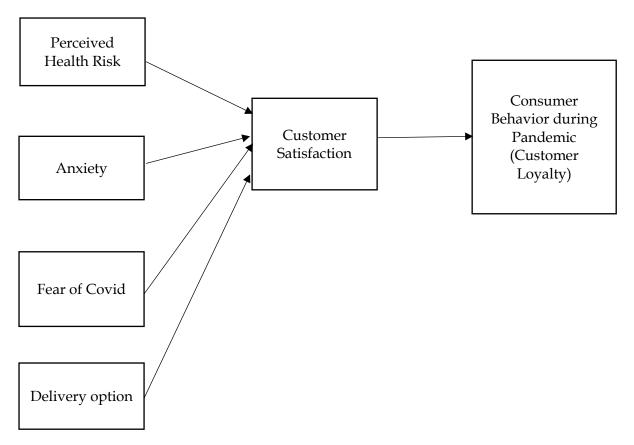


Figure 1. Proposed Conceptual Framework

# 3. Methodology

Quantitative research, according to Hair et al. (2007), helps investigators to examine existing notions and increase the body of knowledge objectively. The goal of this study was to see how perceived health risk, anxiety, fear of Covid, and delivery choice affected consumer happiness and loyalty, a quantitative research method was employed to examine these connections. In addition, Cabrera (1994) contend that a basic regression analysis in SPSS would not provide precise information regarding the nature of the relationship and the effects of each indicator on the criteria variables. The most effective method for analyzing the effect is structural equation modeling (SEM). According to Hair et al. (2007), SEM is useful for testing the relationships between several variables in a model, and it is gaining popularity as a tool for assessing the relationships in a simple model (Danks et al., 2020). Moreover, basic regression analysis may not be sufficient to test the mediation of the proposed model. In this work, the hypothesized model and mediation relationships were evaluated via SEM with the Amos-18 software.

## 3.1 Measurement:

Anxiety was measured using 3 items adopted from Berezka et al. (2021). Scale items include "1- I am stressed about leaving my home," 2- "I am nervous when I meet difficulties buying personal protective equipment (e.g., masks, gloves)," and 3- "I am nervous when I think about current circumstances. " In addition, perceived health risk was measured using three adapted items from Pratondo and Zaid (2021). Scale items includes 1- "Due to the outbreak of coronavirus, I worry that going to and restaurants are harmful." 2- "Due to the coronavirus outbreak, I worry about my health after going to any restaurants." 3- "Due to the coronavirus outbreak, I worry that going to any restaurant is unhealthy."

Furthermore, delivery options were measured using 5 items adopted from Theodoridou et al. (2019). Scales items include 1- "I use the delivery app more frequently during COVID-19" 2- "started using the delivery app only after the quarantine had started" 3- "I prefer outlets which have delivery service more than others during COVID-19" 4- "A delivery option decides if I want to choose that outlet or not" 5- "A delivery option starts to be one of the factors deciding my overall satisfaction after COVID-19 appeared ". Fear of covid was measured using 4 items developed by Di Crosta et al. (2021). Scale items include 1. "I think that a person infected with the virus could recover" 2. "I think that a person infected with the virus could die" 3- "I think it is probable that I would recover after being infected with the virus "4- "think that being infected with the virus could be lethal for me" Customer satisfaction was measured using 3 items developed by Cronin et al. (2000). Scales items include 1- "It is nice to stay in a hotel belonging to brand X" 2- "I like staying in a hotel belonging to brand X" 3- "Staying in a hotel of brand X is great" Finally, customer loyalty was measured using 4 items developed by Iglesias et al. (2020). Scale items include 1- "I usually use this hotel company as my first choice compared to other hotel brands" 2- "It would be costly in terms of money, time, and effort to end the relationship with this company" 3- "I shall continue considering this one as my main hotel brand in the next few years" 4- "I would recommend this hotel if somebody asked my advice ". All these scales were reverse coded except delivery options.

## 3.2 Data Collection:

Due to the quantitative nature of this investigation, the probability sampling technique was utilized to collect data. To gather more precise data, we used the convenience sampling technique. The collection of data occurred between January and February of 2022. To collect data and simplify the process, we devised a questionnaire based on measures from prior research. We used a Google form to create the survey and WhatsApp and other social media platforms to distribute it to various communities. 287 surveys were returned in their entirety within two weeks. 27 surveys were discarded due to incompatible responses, whereas 260 questionnaires were completed and utilized for analysis.

## 4. Analysis and Results:

Before analyzing the data, the reliability of the scales used in the study should be established. Table 1 shows that all scales' reliability is above 0.7 (Hair et al., 2007), which indicates that all scales have a higher internal consistency level.

Constructs	Internal Consistency
Fear of Covid	0.70
Anxiety	0.74
Perceived health risk	0.71
Delivery options	0.79
Consumer Satisfaction	0.72
Consumer Loyalty	0.77

Table 1. Reliability of the Scale

Descriptive analysis has been performed to analyze the characteristics of the respondents. Table 2 presents the demographic profile of the sample used in the study. According to the investigation, most of the respondents in the survey are male, comprising almost 77 percent of the total respondents. Similarly, nearly 48 percent of the sample falls in the age group of 29-39 years. Likewise, education is a concerned almost 55 percent of the respondents are graduates. Finally, had less than 2 visits in nearly 62 percent have had less than 2 visits to hotels during covid-19 pandemic crisis.

Table 2. Demographic profile

Demographics		Percentage
Gender		
Male	201	77.3
Female	59	22.6
Age		
18-28 years	40	15.3
29-39 years	124	47.6
40 and above	96	36.9
Education		
Diploma	49	18.8
Graduates	144	55.3
Masters	42	16.1
Others	14	5.3
No. of Visit to any Hotel During Pandemic		
less than 2	160	61.5
3-4	80	30.7
4 and above	20	7.6

In the present study, quantitative data analysis was performed using CB-SEM and Amos version 18 CB-SEM is a two-step method in which the first step aids researchers in evaluating each item in the construct (measurement model), and the second step aids scholars in establishing the strength of relationships between variables (structural model). Tables 3 and 4 established the measurement model's suitability because all values met the cutoff criterion.

Table 3. Computation of degree of freedom (Default Model)

Number of distinct sample moments	
Number of the distinct parameter to be estimated	210
Degree of freedom (1020-210)	810

Table 4. Measurement Model fit

Overall Model	Overall Model	Acceptable Model	Acceptable
Measure	Score	Fit	Baseline
CFI	0.921	Passed	≥0.90
AGFI	0.800	Passed	≥0.80
RMSEA	0.014	Passed	< 0.10
CMIN/DF	1.547	Passed	< 3
TLI	0.900	Passed	≥ 0.89
IFI	0.914	Passed	≥ 0.90

The second step of SEM is to establish the structural model fit of the model. Likewise, Table 5 below presents all the indicators of structural model fit, including CFI, AGFI, RMSEA, CMIN/DF, TLI and IFI and passed the minimum criteria.

Table 5. Structural Model fit

Overall Model	Proposed	Acceptable Model	Acceptable
Measure	Model	Fit	Baseline
CFI	0.914	Passed	≥0.90
AGFI	0.810	Passed	≥0.80
RMSEA	0.014	Passed	< 0.10
CMIN/DF	2.154	Passed	< 3
TLI	0.910	Passed	≥ 0.89
IFI	0.934	Passed	≥ 0.90

Table 6. Summary of Effects

Variables	Direct	Indirect	Total
variables	Effects	Effects	Effects
Fear of Covid> Consumer satisfaction	0.114		0.114
Perceived health risk> Consumer	0.219		0.219
satisfaction			
Delivery options> Consumer	0.207		0.207
satisfaction			
Anxiety> Consumer satisfaction	0.211		0.211
Fear of Covid> Consumer loyalty		0.219	0.219
Perceived health risk> Consumer		0.344	0.344
loyalty		0.317	0.317
Delivery options> Consumer loyalty		0.311	0.311
Anxiety> Consumer loyalty			

Table 7. Result of Analyses and Hypotheses

	Hypotheses	P-value	t-value	Accept or Reject
H1	Consumer satisfaction mediates			
	the relationship between anxiety	0.031	2.14	Accept
	and consumer loyalty.			
H2	Consumer satisfaction mediates			
	the relationship between delivery	0.014	2.89	Accept
	options and consumer loyalty.			
H3	Consumer satisfaction mediates			
	the relationship between fear of	0.028	3.01	Accept
	Covid and consumer loyalty.			
H4	Consumer satisfaction mediates			
	the relationship between perceived	0.234	1.01	Rejected
	health risks and consumer loyalty.			

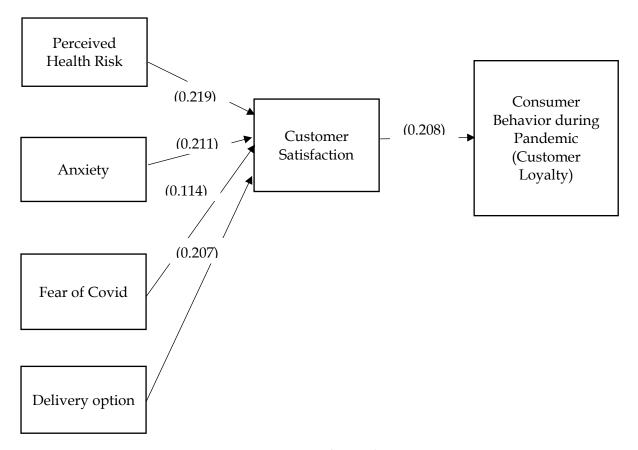


Figure 2. Path Analysis

The analyses of the SEM are presented in Table 6, Table 7, and Figure 2 above. Results of the SEM reported that anxiety, delivery option, and fear of Covid positively influence consumer satisfaction, whereas perceived health risk negatively impacts consumer satisfaction. In addition, consumer satisfaction mediates the relationship between anxiety, delivery option, fear of Covid, and consumer loyalty. However, there was no mediation between consumer satisfaction, perceived health risk, and consumer loyalty. Therefore, hypotheses H1-H3 are supported by the results except for H4. SEM results supported H1 and explained that consumer satisfaction mediates the relationship between anxiety and consumer loyalty (t = 2.14; t > 1.96; (Hair et al., 2007)). Similarly, results of the SEM indicated that consumer satisfaction mediates the relationship between a delivery option and consumer loyalty (t = 2.89; t > 1.96; (Hair et al., 2007)). In addition, results of the SEM indicated that consumer satisfaction mediates the relationship between fear of Covid and consumer loyalty (t = 3.01; t >1.96; Hair et al., 2007). Finally, the results of the SEM indicated that consumer satisfaction does not mediate the relationship between perceived health risk and consumer loyalty (t = 1.01; t > 1.96; (Hair et al., 2007)).

#### 5. Discussion

Byproducts of the epidemic, like travel restrictions and lockdowns, have substantially influenced both social and economic life. Substantial research and analysis of these effects on consumer behavior have been done. Karim et al. (2020) argue that COVID-19 has a significant impact on the fastest-growing industry in the world, namely the hospitality business. What genuinely hurt the industry's health and weighed down its performance was the decline in consumer happiness and loyalty caused by several causes. And academics continually struggled to comprehend what went wrong with client happiness and commitment in the hospitality business. This study intends to investigate and assess how anxiety, perceived health risk, fear of Covid, and delivery options influence customer happiness and loyalty in the Saudi Arabian hospitality industry.

This study suggests that worry hurts consumer satisfaction and loyalty. To be more exact, client satisfaction is a mediator between stress and customer loyalty. There is a correlation between this study and a prior one. Berezka et al. (2021) argued that trust and anxiety significantly impact consumer satisfaction and loyalty. This could be due to how erroneous rumors about the coronavirus spread, as well as the fact that the vast majority of people misunderstand and lack solid information and knowledge about the condition, making it difficult to gather facts and understand the repercussions of this situation; this is what causes people to feel anxious. A further anxiety-inducing issue is the government's use of lockdown and limitations to ensure the populace's safety. These affect one's mental health, resulting in increased anxiety. This impacts the hospitality business because a person's worry naturally inhibits them from visiting hotels and prevents them from enjoying their stays. Fear of Covid is another factor that comparably influences consumer happiness and loyalty. This study's findings concur with those of Di Crosta et al. (2021), who explains how fear of Covid severely influenced customer happiness and loyalty.

This study revealed that perceived health risk and customer satisfaction neither correlate nor depend on one another. The relationship between perceived health risk and customer loyalty is not mediated by customer pleasure. Therefore, the findings of this study contradict Pratondo and Zaid (2021) and Theodoridou et al. (2019), who stated that perceived health risk negatively affects consumer satisfaction and loyalty because it is a negative emotion.

A potential reason for this analysis could be that when a customer believes he could develop a health problem or contract a virus while staying at a particular hotel, he changes his plans and goes to a location where he perceives it to be better and safer, which has no negative impact on his satisfaction. This study concludes that delivery options have a favorable effect on consumer happiness and loyalty. In particular, client satisfaction mediates the connection between delivery options and customer loyalty. These findings concur with a recent study by Pratondo and Zaid (2021) and, Theodoridou et al. (2019) who concluded that customer satisfaction and loyalty could be maintained by providing a more suitable delivery option. They specified that food quality, behavior, and delivery speed are crucial for increasing customer happiness and loyalty in the hospitality industry. We find that anxiety, fear of Covid, and delivery choices substantially impact customer loyalty and satisfaction.

# 6. Theoretical and Practical Implications

Suggestions and indications are an essential aspect of any research, and a great practice and theoretical indications are rising in this study too. Takin from an academic approach, the research results enhance knowledge by supplying experiential support to past conceptions, proving these results and outcomes. So regarding this, Bhatti et al. (2022) advocate that to validate and prove this concept, examining the relation across these factors in a variety of settings is what works best. To add upon that, this current research outcome validates the suggested concepts advocated previously regarding anxiety, fear, and delivery option in the crises occurring in the meantime. This says that the proposed concept in the previous study is also valid during crisis, not in normal settings. Looking at it from a practical approach, we can see that the outcomes of this research propose that giving customers clean and safe environments minimize the fear of Covid and anxiety, and this is what the hospitality industry needs to pay attention to and that what needs to be supplied by management in the hospitality industry is the decent delivery choices to sustain the customer satisfaction and loyalty. To be more precise, they have to make sure that these delivery choices match the attitude of the delivery person, delivery time, and food quality, which sustains and strengthens satisfaction and loyalty.

#### 7. Limitations and Future Research Directions

This research, like any studies, was limited by several factors, and as a result, it proposed different study areas. This research was conducted in the hospitality sectors, including hotels and foodservice establishments, which may not provide a complete grasp of the element of the study. Also, future research must concentrate on each aspect of hospitality, such as food service points in hotels and restaurants. This could provide a comprehensive understanding and justify how each component is influenced and by which specific causes they are affected and a comparison of agreements and differences. After that, this study found no significant association between perceived health risks, which was unexpected and contrary to some earlier research. Future research must examine this association in various settings, such as universities, banks, and retail malls. Age factors and gender variations were not studied in this study, and this is where future research must concentrate on recognizing the reactions and level of satisfaction and loyalty. Because the younger generation is less conscious of health risks, they may be more comfortable and laidback about their worry and dread of Covid, which does not negatively impact their loyalty and happiness. However, the exact opposite can be stated about the older generation, which is more conscious and therefore more nervous. Alternatively, it could be a comparison between males and females, as females may exhibit higher anxiety and dread of Covid than males. Finally, these criteria were evaluated in Saudi Arabia, where the Covid-19 pandemic was controlled very successfully thanks to the efforts of the Saudi government, which placed second globally in terms of pandemic management success. Therefore, these elements must be evaluated in regions where the issue was poorly handled, and several lives were lost, such as Italy, India, the United States, and the United Kingdom. The results and findings in these nations may be pretty distinct from Saudi Arabia.

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