



The 3T's of Consumer Confidence: Trust, Truth, and Tact in Shaping Satisfaction in Malaysia's Healthcare Product Market

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ABSTRACT

This research studies the relationship between perceived credibility, trust, and privacy of healthcare products on consumer satisfaction in Klang Valley, Malaysia. A quantitative survey method using self-administered questionnaire was used to collect data for this study. In this study 384 consumers' responses who use healthcare product were collected through convenience sampling method. This research findings show that there is a significant influence of brand credibility, perceived trust and perceived privacy on consumer satisfaction. In this study perceived privacy indicated the strongest influence followed by credibility, meanwhile perceived trust showed an inverse but significant relationship. Therefore, it is evident that Malaysian consumers emphasize on all these three values to substantially improve their satisfaction level

INTRODUCTION

Recently, analysis of consumer satisfaction in healthcare-related services has received increasing highlights due to clinical personnel and academic researchers' desire and curiosity to measure parameters that reflect the consumers' unique expectations (DasMahapatra et al., 2017; Hu et al., 2011). Even though there are special considerations for healthcare products, across any business field, consumer satisfaction is of paramount importance in establishing a long-term client relationship and ensuring consumer loyalty (Qazzafi, 2019). Consumer loyalty, on the other hand, is the outcome of progressive emotional experience, physical attribute-based pleasure, and apparent value of knowledge, which includes the product or services (Tun, 2019). It is an important inducer for repeat purchase intention (AbuAlhaija et al., 2018). Hence, the current study specifically aims to determine the impact of perceived credibility, trust, and privacy of healthcare products on consumer satisfaction in Klang Valley, Malaysia.

Underpinning Theory

The underpinning theory that guided this study is the Value Percept Theory which explains that consumers would analyse the provided information and sets an expected value on a product or service (Locke, 1969). Moreover, consumers will base their post-purchase evaluations on whether the product meets or is absent from their initial perceptions. This is known as value-percept disparity (Westbrook & Reilly, 1983; Yan, 2019).

Value Percept Theory was formulated originally by Locke in 1969 (Locke, 1969). This theory proclaims that emotional reactions such as satisfaction or dissatisfaction is sparked by cognitive evaluation meaning perceptions are equaled to expectations. According to this theory a small disproportion between perceptions and values causes positive assessment, which in turn creates favourable target realization. On the other hand, the higher the value-percept disparity, evaluation tends to be unfavourable, which leads to unfavourable affect such as disappointment.

This theory is used by (Zhang et al., 2019) to describe consumer satisfaction on knowledge payment platforms and they found that expert customers are less influenced by historical satisfaction, which has important implications for market targeting and knowledge pricing strategy. Another study using the same underpinning theory showed empirical evidence that emotional satisfaction plays a crucial role in service experiences (Njagi et al., 2023).

The purpose of using this theory in the current study is to explain consumer satisfaction as the summary psychological state created by the impact of perceived credibility, trust, and privacy of healthcare products. The extent to which post-purchase beliefs confirm or disconfirm their pre-purchase counterparts is theorized to be the principal determinant of the satisfaction or dissatisfaction.

LITERATURE REVIEW

Purchasing is a consumer's action through mental activity as well as physical undertakings that takes place during the process of buying products or service. Consumers basically go through five fundamental steps during the purchasing activity, which is recognizing the need to purchase, information gathering, evaluating alternatives, making the final decision to purchase, then going through post-purchase dissonance.

From the final process, a consumer can determine whether he or she is satisfied or not (Qazzafi, 2019). The post-purchase evaluation part plays an important role in determining brand loyalty among consumers. The consumer purchasing process will continue repeatedly until consumers feel satisfied with their product purchasing decision (Stankevich, 2017).

Consumer Satisfaction

Satisfaction is an individual's feelings of pleasure as a result of comparing products' perceived outcomes in relation to his or her expectations (Kotler et al., 2011). Organisations should acknowledge that consumer satisfaction is not merely a marketing strategy, but a consumer's right. In fact, in 1962, US Congress addressed and endorsed four basic consumer rights: the right to satisfaction of basic needs, the right to safety, the right to be informed, and the right to choose. Later, the consumers' movements gained recognition for four additional consumer rights: the right to be heard, the right to redress, the right to consumer education, and the right to a healthy environment (Bello et al., 2021).

Study finds consumer dissatisfaction affects positively on the brand-switching decision, which means that dissatisfied consumers will try to find information on other products they perceive to have the added-value and are in line with their expectations, and they may stop buying a product and influence others too (Pascual et al., 2020; Uturestantix et al., 2012). In this digital age, customers are well aware of the marketing strategies of businesses and able to assess whether it focuses on the brand or the consumers. The perceived reliability of the seller is a crucial driver for repurchase intention and subsequently, brand loyalty (Appiah et al., 2019). Ensuring and increasing loyalty is at the core of many corporate strategies due to the high cost of acquiring new customers, for customer retention is related to long-term profitability (Verhoef et al., 2021). Loyalty is the relationship between relative attitude and repeat patronage (Dick & Basu, 1994).

The concept of value is central to consumer decision-making (Hanaysha, 2017). Values can be described in terms of perception of sellers' reliability, trust in the provided information, and concern for consumers' privacy. Research has demonstrated a potential causal link between these values and consumer dissatisfaction, but the complexities of this relationship are not fully understood, perhaps because related research remains somewhat sparse (Rather et al., 2022). The brand-switching decision phenomenon has led to a decreased level of companies' income (Rather et al., 2022). In the healthcare industry, 'satisfaction' is the attitudinal response of clients towards the clinical events or value judgments of a product or service which acts as the key success indicator (Tun, 2019).

Perceived Credibility

Credibility is defined as the value that emerges from the recipient's assessment of the expertise, intentions of the information provider, and their confidence in the integrity of the communication (de Mendonça & Almeida, 2019). Consumers in Malaysia exhibit heightened concern regarding the credibility of sellers to mitigate post-purchase complications. These consumers remain uncertain about their rights and the appropriate regulatory bodies to which they can direct their grievances. There exists a widespread belief that these regulatory agencies lack the competence and efficiency necessary to address potential post-purchase challenges. The anticipated protracted resolution process frequently engenders frustration among consumers, leading some to refrain from taking further action due to the associated time and financial costs. Consequently, these factors compel consumers to exercise caution when engaging with sellers, thereby avoiding those they perceive as lacking credibility.

Research has established that perceived credibility serves as a fundamental determinant of consumer satisfaction (Tun, 2019). In the domain of healthcare-related products, a study reveals that 57% of consumers collectively concur that less than half of the content generated concerning brands lacks authentic information (Pikuła-Małachowska, 2017). Nevertheless, notwithstanding these prior findings, an alternative study posits that the focal and contextual dimensions of expectation disconfirmation impact perceived quality, subsequently influencing behavioral intentions. Furthermore, the findings suggest that perceived quality significantly influences satisfaction (Gotlieb et al., 1994). In this regard, the quality of the product is posited to play a more critical role than the credibility of the seller.

Customer brand engagement facilitates brands in cultivating and managing a profound emotional rapport with consumers (Dessart, Veloutsou, and Morgan-Thomas, 2015), which may culminate in a robust affiliation with the brand and exert a positive influence on brand loyalty (Carvalho and Fernandes, 2018). Prior investigations have illuminated the affirmative impact of customer-brand engagement on brand loyalty, as consumers who engage deeply with the brand tend to exhibit a favorable disposition towards it (Hollebeek, 2018). Beyond the behavior of repeat purchasing, brand loyalty encompasses various advantages, including the presence of customers who are less sensitive to pricing and demonstrate a high level of patronage (Rather et al., 2018). By virtue of this characteristic, customers who manifest brand loyalty are inclined to repurchase and endorse the brand along with the products or services it proffers (Vo-Thanh et al., 2020). This situation propels organizations to proactively instill their credibility within consumer bases. It has emerged as a frequently discussed construct in the realm of relationship marketing (Shankar Singh & Sahin, 2017). These insights motivate organizations to implement diverse marketing strategies aimed at fortifying the connection between customers and enterprises, while concurrently ensuring consumer satisfaction (Hanaysha, 2017). In alignment with the reviewed literature, the initial hypothesis was formulated to examine whether a significant relationship exists between perceived credibility and consumer satisfaction with healthcare products.

Perceived Trust

Trust constitutes an essential element for achieving success across diverse industries (Panigrahi et al., 2018). It represents a logical and systematic process that is cultivated, nurtured, and actively maintained, subjected to scrutiny over an extended temporal framework (Akoglu & Özbek, 2021). This notion gains particular significance within the healthcare domain, wherein individuals may seek assistance during moments of vulnerability. In such contexts, consumers are compelled to place their reliance on service providers for matters that are both critical and personal (Belfrage et al., 2022). The marketing strategies pertaining to healthcare products are fundamentally centered on the establishment of trust, which is anticipated to correlate directly with future sales outcomes (Asan et al., 2020; Belfrage et al., 2022).

In this context, trust transcends the mere avoidance of disclosing sensitive personal information to the public; it encompasses the obligation to disclose pertinent information to consumers. Trust serves as the cornerstone principle in every business interaction, as it fundamentally governs the perceived reliability of the involved parties in a transactional setting (Retnowati & Mardikaningsih, 2021). Numerous scholars have demonstrated a significant correlation between trust and satisfaction (Belfrage et al., 2022; Panigrahi et al., 2018; Retnowati & Mardikaningsih, 2021). Consumer satisfaction can be favorably influenced by the presence of consumer trust, while simultaneously, it has been empirically established that satisfaction contributes to the enhancement of trust in a substantial manner (Bauer, 2019).

For consumers, the authenticity of information serves as the primary catalyst for the cultivation of trust (Ashley & Tuten, 2015; Dwivedi et al., 2020). Additional research posits that 86% of consumers acknowledge that the authenticity of information disseminated via social media platforms significantly contributes to trust and stands as a critical determinant when evaluating the products or services they favor and endorse (Alves et al., 2016). By adopting an authentic marketing approach, companies not only affirm their legitimacy but also showcase the distinctive voices and personalities of their brands (Nagaraj & Gopal, 2022).

Prior investigations have identified communication as a pivotal element facilitating the establishment of trust (Akoglu & Özbek, 2021; Fernandopulle, 2022). Instances of miscommunication, as well as the failure to articulate safety concerns, can lead consumers who seek healthcare products and services to withdraw their trust from specific offerings, thereby resulting in a diminished reputation for those healthcare products and services. The proliferation of media channels has escalated dramatically over the past decade, alongside a corresponding increase in the volume of advertisements disseminated through each medium (Ngwako, 2021). Notably, in Malaysia, the advertising of healthcare products is regulated by the "Advertisement and Sale Act 1956" and the "Medicines Advertisements Board Regulations 1976." These regulations mandate that advertisements must not include misleading or unverifiable information, whether directly or by implication, that could provoke unjustifiable

medical use or engender undue risks (Shahzad et al., 2020). Consumer trust tends to be augmented when individuals perceive that an organization aligns its practices and informs patients in accordance with the aforementioned governmental regulations, as articulated by Abu-Alhaja et al. (2018).

Consequently, it is imperative that every patient is adequately apprised of their health status throughout the course of care to facilitate the establishment of trust. In the absence of transparent communication regarding health matters, the potential for trust to erode significantly increases. Conversely, alternative research indicates that even when trust is compromised, the provision of medical services can persist in the presence of emerging challenges (Sutton et al., 2023). Trust constitutes a confluence of cognitive and affective elements and is inherently socially constructed. In essence, trust represents a rational decision predicated upon individuals' comprehension of the motivations of others (Kramer, 1999). Thus, the management of consumer trust assumes critical importance in the context of service marketing (Chiou & Droge, 2006). In light of the aforementioned literature, the second hypothesis has been formulated to investigate the existence of a statistically significant correlation between perceived trust and consumers' satisfaction with healthcare products.

Perceived Privacy

Another significant value closely associated with trust is the perceived privacy of data among consumers. According to Rath and Kumar (2021), privacy constitutes an individual's right to autonomy and the capacity to exercise control over their personal information (Rath & Kumar, 2021). Privacy is articulated as "the claim of individuals, groups or institutions to govern for themselves when, how and to what extent information about them is communicated" (Westin, 1968). Despite numerous scholarly endeavors to delineate privacy, there is a consensus that it represents a multifaceted concept intricately connected to the confidentiality of personal information (Yan, 2019). When contemplating the significance of privacy, it is imperative to recognize the role of security (Nadeem et al., 2021). Businesses must exhibit their capability and commitment to protect sensitive data and information in order to foster a sense of security among consumers (Jain et al., 2021). The research indicated that when consumers perceive they have control over their personal information, they exhibit a greater propensity for brand loyalty (Belfrage et al., 2022; Levin & Abril, 2008).

Consumers actively pursue a sense of security in commercial transactions. Security can be conceptualized as the assurance that the seller will implement effective measures to protect and secure their sensitive information (Naved et al., 2022). Consumers anticipate that organizations will establish robust mechanisms to safeguard the information disclosed to them.

In particular, healthcare providers are obligated to meticulously manage patient data in order to cultivate a culture of trust and transparency with patients while adhering to stringent data privacy and legal stipulations. Consumers expect that their sensitive information will not be subject to manipulation or exploitation for financial gain or other advantages by unauthorized entities.

Interestingly, an alternative study revealed that consumer privacy does not exert a substantial influence on their satisfaction and loyalty (Flavian & Guinalú, 2006). This suggests that privacy is not a direct factor influencing loyalty. Furthermore, the findings imply that the dynamics of satisfaction production mechanisms and their antecedents are context-dependent and influenced by the respondents' backgrounds, norms, and values (P, 2010).

The surge in traffic on social media platforms has piqued the interest of businesses to leverage it as a marketing conduit (Dwivedi et al., 2020). This approach facilitates the accumulation of extensive personal information. Conversely, for consumers, the primary objective remains satisfaction and value for money derived from specific products or services (Uzir et al., 2020). These factors compel organizations to adopt a variety of social media marketing strategies to enhance the relationship between consumers and businesses (Hanaysha, 2017).

Data privacy within the healthcare sector is in a state of continuous evolution, characterized by the persistent updating of laws and regulations. Consequently, patients receive the data privacy that they are entitled to and expect. In the United States, the Health Insurance Portability and Accountability Act of 1996 (HIPAA) serves as a federal statute mandating the establishment of national standards to safeguard sensitive patient health information from unauthorized disclosure without the patient's consent or awareness. On the fifteenth of November in the year 2013, the Personal Data Protection Act 2010 (PDPA) was enacted in Malaysia with the objective of safeguarding individuals' personal data in relation to commercial transactions. The Personal Data Protection Act 2010 ("PDPA") constitutes a legislative framework that governs the management of personal data associated with commercial transactions. Enterprises that adhere to such regulations convey an impression of privacy to their clientele. The preceding analysis clearly indicates that the perceived privacy experienced by consumers holds substantial influence. Consequently, organizations ought to take this element into account when devising their marketing strategies. This leads to the formulation of the third hypothesis, which posits that there exists a positive and statistically significant correlation between perceived privacy and consumer satisfaction.

Based on the literature review above, the following hypotheses have been developed.

H1: There is a significant relationship between the perceived credibility of health care products on consumer satisfaction in Klang Valley, Malaysia.

H2: There is a significant relationship between perceived trust in health care products on consumer satisfaction in Klang Valley, Malaysia.

H3: There is a significant relationship between perceived privacy in health care products on consumer satisfaction in Klang Valley, Malaysia.

Proposed Conceptual Framework

In the healthcare sector, 'satisfaction' represents clients' attitudes towards clinical experiences, serving as a critical success metric (Tun, 2019). The Value-Percept theory elucidates consumer satisfaction as a psychological state influenced by perceived credibility, trust, and privacy of healthcare offerings. The alignment of post-purchase beliefs with pre-purchase expectations is posited as the key factor influencing satisfaction or dissatisfaction.

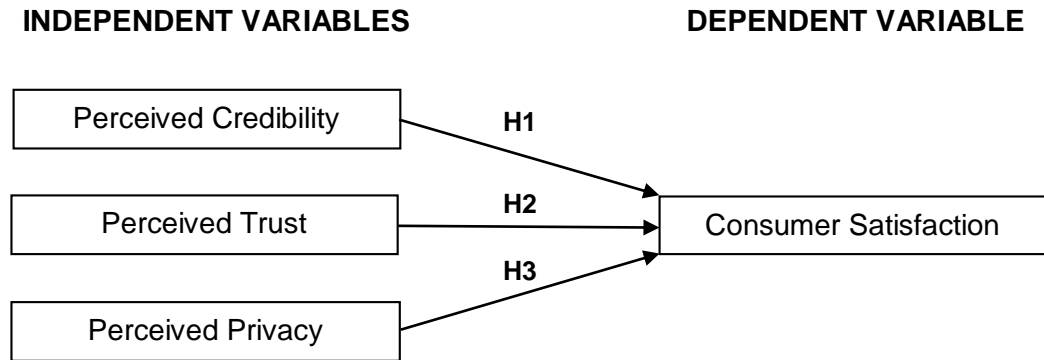


Figure 1. Proposed Conceptual Framework

METHODOLOGY

This research employs a deductive approach to test an existing theory. It examines prior studies and social business performance theories to validate hypotheses derived from them. The research is explanatory in nature and quantitative (Zikmund et al., 2013). The quantitative method is chosen for its efficacy in elucidating variable relationships. Causal research was conducted to assess the correlation between consumer satisfaction and the perceived credibility, trust, and privacy of healthcare products. The research population consists of all healthcare consumers in Klang Valley, Malaysia. The estimated population of Klang Valley is 8.622 million in 2022, per the Department of Statistics Malaysia (DOSM, 2022). Krejcie and Morgan's table was utilized to ascertain the appropriate sample size for this demographic. According to (Krejcie & Morgan, 1970), a representative sample size of 384 healthcare consumers was determined. Sampling, as described by (Showkat & Parveen, 2017), is employed to select a representative subset for accurate and cost-effective research. The generalizability of findings is contingent upon the sampling method applied. The convenience sampling technique, a non-probability method, was employed to select easily accessible participants. This technique, while lacking generalizability, can yield valuable insights into specific phenomena. It facilitates the analysis of theoretical concepts. The primary advantage of non-probability sampling is its cost-effectiveness and simplicity (Sharma, 2017). Questionnaires were disseminated via Google Doc survey for this research.

RESULTS

Reliability Test

Table 1. Reliability Analysis (N = 387)

<i>Variables</i>	<i>Cronbach's Alpha</i>	<i>N of Items</i>
Consumer Satisfaction	0.896	5
Perceived Credibility	0.879	5
Perceived Trust	0.812	5
Perceived Privacy	0.899	5

Based on the table 1, the reliability test result for all variables is at good to excellent.

Normality Test Using Q-Q Plot.

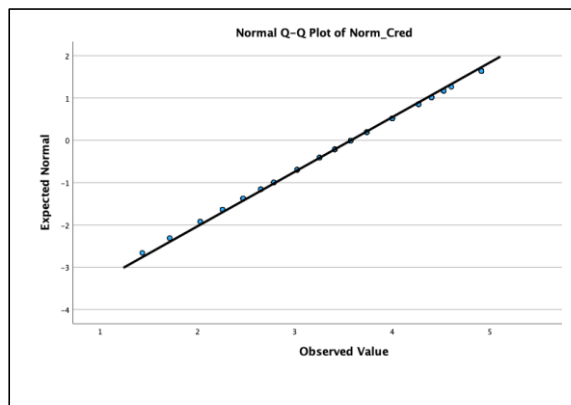


Figure 2. Q-Q Plot of Perceived Credibility Privacy

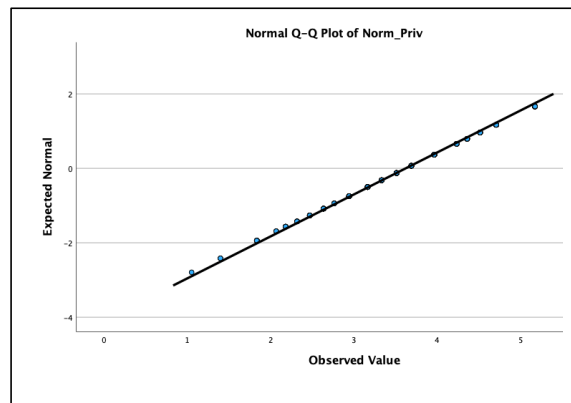


Figure 3. Q-Q Plot of Perceived

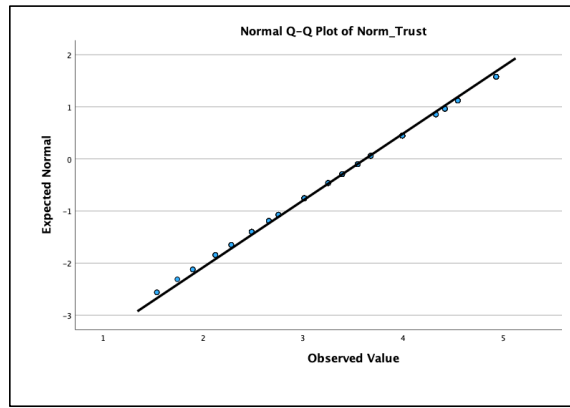


Figure 4. Q-Q Plot of Perceived Trust



Figure 5. Q-Q Plot of Consumer Satisfaction

All four Q-Q plots (Figure 2- 5) above strongly suggest that the datasets they represent are normally distributed. The minor deviations seen in some of the plots are within the range that might be expected due to sampling variability and do not suggest any substantial violation of the normality assumption. Thus, these variables could be appropriately analysed using parametric methods that assume a normal distribution of the data.

Pearson’s Correlation Matrix

Table 2. Pearson’s Correlation Matrix (N = 387)

Factors	1	2	3	4
Perceived Credibility	1			
Perceived Trust	0.577**	1		
Perceived Privacy	0.689**	0.453**	1	
Satisfaction	0.592**	0.552**	0.688**	1

The Pearson’s correlation matrix was used in this research in accessing the co-variation or affiliation among the independent variables (perceived credibility, perceived trust and perceived privacy) and the dependent variable (consumers’ satisfaction with health care products). The link in between the variables is crucial to understanding the variables’ results. The survey results as the table above.

According to Table 2, there is statically significant association between perceived credibility and consumers' satisfaction ($r=0.592$; $p < 0.001$). 0.592 is considered moderately correlated. Coherently, there is a statically significant association between perceived trust and consumers' satisfaction with health care product ($r=0.552$; $p < 0.001$). 0.592 is considered moderately correlated. Apart from that, Table 2 also shows that there is statically significant association between perceived privacy and consumers' satisfaction ($r=0.688$; $p < 0.001$). The relationship of the independent variables is positive. Hence, perceived credibility, trust, and privacy with consumers' satisfaction are positively associated, implying that all variables tend to rise in tandem.

Multiple Regression Analysis

Table 3. Model Summary

R	R Square	Adjusted R Square	Std. Error Est.
	0.769a	0.592	0.48019

Table 3 offers an understanding of how the regression model explains the explanatory power. The multiple correlation coefficient ($R = 0.769$) shows a strong positive relationship between the combined independent variables (perceived credibility, perceived trust, and perceived privacy) and the dependent variable (consumer satisfaction). Around 59.2% of the variation in consumer satisfaction can be explained by these variables as indicated by the coefficient of determination ($R^2 = 0.592$). The adjusted ($R^2 = 0.589$) is slightly lower considering the number of predictors in the model and providing an estimate of its predictive power. The standard error of estimate is 0.480, which represents how far on observed values deviate from the regression line.

Table 4. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	126.778	3	42.259	1	0.001 ^b
Residual	87.391	379	.231		
Total	214.168	382			

a. Dependent Variable: Consumer Satisfaction

The ANOVA analysis in Table 4 of this study helps us determine the fit of the regression model. It presents a regression sum of squares value of 126.778 along with degrees of freedom ($df = 3$), which indicates the amount of variability explained by the model. The unexplained variability is represented by the (residual sum of squares value = 87.391; $df = 379$). The (mean square regression = 42.259) while the (mean square error = 0.231). The (F value = 183.272; $p < 0.001$). These values lead to the conclusion that the model is statistically significant, and the independent variables play a significant role, in predicting consumer satisfaction.

Table 5. Coefficient

Model 1	Unstandardised Coefficients		Standardised Coefficients	t	Sig
	B	Std. Error	Beta		
	0.976	0.109		8.932	0.000
PC - CS	0.202	0.041	0.231	4.980	0.000
PT - CS	0.243	0.050	0.298	4.908	0.000
PP - CS	0.285	0.030	0.398	9.488	0.000

Dependent Variable: Consumer Satisfaction with Healthcare Products

In reference to Table 5 above, if $p < 0.001$, the coefficients are statically significant. Hence, all variables are highly statically significant with Consumers' Satisfaction as the $p < 0.001$, where Perceived Credibility, Perceived Trust and Perceived Privacy with the $p = 0.000$ for all.

The regression equation below explains the relative significance relationship between the independent and dependent variables.

$$CS = 0.976 + 0.202(PC) + 0.243(PT) + 0.285(PP)$$

Where:

CS = Consumers' Satisfaction

PC = Perceived Credibility

PT = Perceived Trust

PP = Perceived Privacy

0.976 is the constant or the y-intercept

The findings suggest that an increase of one unit in perceived credibility (PC) correlates with an enhancement in consumer satisfaction regarding healthcare products by a factor of 0.202. In a similar vein, a one-unit augmentation in perceived trust (PT) results in a 0.243 units elevation in consumer satisfaction. Lastly, an increase of one unit in perceived privacy (PP) leads to a 0.285 units enhancement in consumer satisfaction.

Moreover, the results from the multiple regression analysis assess the impact of the independent variables on the dependent variable. The magnitude of the standardized coefficient serves as a measure of the significance of the influence on consumer satisfaction. With a standardized coefficient (Beta = 0.398), the predictor variable perceived privacy exhibits the most substantial contribution to the variance in consumer satisfaction. Perceived credibility is next with a coefficient of (Beta = 0.231), signifying that product credibility plays a role in consumer satisfaction, and finally, perceived trust (Beta = 0.298) indicates that it also significantly contributes to the variance in consumer satisfaction.

Summary of Hypothesis Testing

Table 6. Summary of Hypothesis Testing

Hypothesis	Result	Decision
H1: There is a statistically significant relationship between Perceived Credibility and consumer satisfaction	p < 0.001	Accepted
H2: There is a statistically significant relationship between Perceived Trust and consumer satisfaction	p < 0.001	Accepted
H3: There is a statistically significant relationship between Perceived Privacy and consumer satisfaction	p < 0.001	Accepted

Hypothesis H1 is to analyse if there is a statistically significant relationship between perceived credibility and consumers' satisfaction with healthcare products in Klang Valley, Malaysia, where the $p < 0.001$, This result shows that the hypothesis H1 is accepted.

Hypothesis H2 is to analyse if there is a statistically significant relationship between perceived trust and consumers' satisfaction in Klang Valley, Malaysia, where the $p < 0.001$, thus the hypothesis H2 is accepted.

Hypothesis H3 is to analyse if there is a statistically significant relationship between perceived privacy and consumers' satisfaction with healthcare products in Klang Valley, Malaysia, where the $p < 0.001$, indicating that hypothesis H3 is accepted.

DISCUSSION

Based on hypothesis H1, there exists a positive and statistically significant correlation between the perceived credibility and consumer satisfaction concerning health care products. Initially, this research sought to ascertain whether a statistically significant relationship exists between perceived credibility and consumer satisfaction, while also testing hypothesis (H1) positing that a positive and statistically significant correlation is present between these two variables. A multiple regression analysis was employed to elucidate the relationship between perceived credibility and consumer satisfaction. Subsequently, Pearson's correlation coefficient was analyzed to ascertain both the magnitude and directionality of the relationship, as well as its statistical significance. The outcomes indicated that the correlation between perceived credibility and consumer satisfaction is statistically significant ($\beta = 0.202$, $p < 0.001$). This finding corroborates existing literature, which posits that perceived credibility serves as a statistically significant determinant of consumer satisfaction. Hence, hypothesis H1 is substantiated by the empirical data.

The findings of this investigation align with prior research wherein an author identified perceived credibility as a pivotal factor influencing consumer satisfaction (Tun, 2019). Furthermore, additional studies have also documented a positive correlation. These investigations collectively assert that brand credibility constitutes a critical concept for examination, given its association with customer satisfaction, customer retention, and brand loyalty through word-

of-mouth, thus contributing to enhanced organizational profitability and competitive advantage (Argyris et al., 2021; Camilleri & Filieri, 2023; Cuong, 2020; Filieri et al., 2021; Kumar & Polonsky, 2019). Consequently, hypothesis H1 is further supported by the extant literature. The findings of this study effectively address, conclude, and narrow the existing literature gap, thereby validating a positive and statistically significant relationship between perceived credibility and consumer satisfaction regarding healthcare products.

Subsequently, this research hypothesis H2 examined whether a statistically significant relationship exists between perceived trust and consumer satisfaction pertaining to health care products, while testing the hypothesis (H2) that perceived trust exerts a statistically significant influence on consumer satisfaction. A multiple regression analysis was conducted to delineate the relationship between perceived trust and consumer satisfaction. The results revealed a statistically significant relationship ($\beta = -0.243$, $p < 0.001$). This outcome is congruent with the literature, indicating that perceived trust is a significant determinant of consumer satisfaction. Therefore, hypothesis H2 is substantiated by the data. The findings of this study are consistent with the discoveries of (Chong et al., 2023); Hamid et al., 2023; Harianto & Ellyawati, 2023; Kalinić et al., 2021); Melović et al., 2021; Miao et al., 2021; Tseng et al., 2022), who affirm that perceived trust enhances consumer satisfaction. These studies contend that perceived trust is a critical element in sustaining the attractiveness and loyalty of healthcare products among consumers. The association between perceived trust and consumer satisfaction was found to be statistically and positively significant within the sample group analyzed in this research. Another empirical investigation elucidates that the perception of trust plays a pivotal role in enhancing consumer satisfaction across diverse sectors, including telecommunications, accounting, and retail (Zygiaris et al., 2022; Temba, 2013). This finding further corroborates the notion that the data derived from this survey aligns with existing literature, emphasizing the necessity for frequent assessment of perceived trust to consistently achieve elevated levels of consumer satisfaction.

Ultimately, the objective of this research was to evaluate hypothesis H3, which pertains to the correlation between perceived privacy and consumer satisfaction. To address this aim, it was postulated that a positive and statistically significant relationship exists between perceived privacy and consumer satisfaction. A multiple regression analysis was employed to ascertain the nature of the relationship between perceived privacy and consumer satisfaction. Subsequently, Pearson's correlation coefficient was utilized to assess both the magnitude and directionality of this relationship, as well as its statistical significance. The analysis revealed a statistically significant correlation between perceived privacy and consumer satisfaction ($\beta = 0.285$, $p < 0.001$). Consequently, hypothesis H3 is substantiated by the statistical findings. The results of this investigation are congruent with the conclusions reached by Almugari et al., 2020; Hamid et al., 2023; Kim et al., 2021; and Mombeuil & Uhde, 2021. These prior studies concur that perceived privacy exerts a significant influence on consumer satisfaction regarding healthcare products. According to these

scholars, perceived privacy is of paramount importance, as it has been shown to exert a positive effect on consumers. Ultimately, perceived privacy shapes both the attitudinal and behavioral responses of consumers, thereby contributing to overall consumer satisfaction. Therefore, this study reinforces their conclusions by affirming the critical role of perceived privacy, as it positively impacts consumer satisfaction. This, in turn, facilitates an increase in the utilization of the company's products or services (Cao, Gruca, and Klemz, 2003). Thus, hypothesis H3 is corroborated by the empirical data. The outcomes of this study successfully illuminate, conclude, and bridge the existing gaps in the literature while validating the presence of a positive and statistically significant relationship between perceived privacy and consumer satisfaction.

CONCLUSION AND RECOMMENDATION

This research endeavors to investigate the influence of perceived credibility, trust, and privacy regarding healthcare products on consumer satisfaction within the Klang Valley region of Malaysia. Based on the findings, it can be deduced that the aims of this inquiry were successfully achieved, and the identified deficiencies within the existing literature were adequately addressed. The perceived credibility, trust, and privacy associated with healthcare products have demonstrated a statistically significant correlation with consumer satisfaction. The initial objective of this investigation was to assess whether there exists a statistically significant relationship between the perceived credibility of healthcare products and consumer satisfaction. Consistent with the present study, prior research indicates that credibility constitutes a fundamental attribute of both brands and products (Camilleri & Filieri, 2023; Cuong, 2020; Hsieh & Li, 2020; Kim & Song, 2020; Metlo et al., 2021). When consumers perceive that a company fulfills its commitments, it signifies effective performance, thereby leading to enhanced satisfaction levels. The secondary objective of this research was to analyze whether a statistically significant relationship exists between perceived trust in healthcare products and consumer satisfaction in Klang Valley, Malaysia. The researchers have identified a significant association between perceived trust in healthcare products and consumer satisfaction. Consequently, this study corroborates the findings of prior scholars, as evidenced by Ciputra & Prasetya, 2020; Diputra & Yasa, 2021; Hride et al., 2021; Miao et al., 2021; Pooya et al., 2020; Uzir et al., 2021. Their investigations have similarly underscored the critical role of trust, particularly within the healthcare sector. Trust has been recognized as a pivotal factor influencing customer satisfaction. The tertiary objective of this study was to ascertain whether a statistically significant relationship exists between perceived privacy and consumer satisfaction. Consumers inherently anticipate that their sensitive information will not be manipulated or exploited for financial gain. Specifically, consumers expect healthcare providers to manage personal data with due diligence. This study demonstrates a statistically significant relationship between perceived privacy and consumer satisfaction. This finding aligns with the investigations conducted by Bhaskar & Hebbar, 2023; Brill et al., 2022; Dehghanpouri et al., 2020; Mombeuil & Uhde, 2021; Okazaki et al., 2020. This indicates that privacy serves as a direct determinant of consumer satisfaction.

From the findings of this study, it can be concluded that there exists a positive and statistically significant relationship between perceived credibility, trust, and privacy of healthcare products with consumer satisfaction in Klang Valley, Malaysia.

Based on this empirical study, it is recommended that manufacturers of healthcare products significantly emphasise on safeguarding privacy of their consumers by having better cybersecurity measures. The manufacturers can also strengthen the credibility of the healthcare products by constantly communicating with their consumers and trust can be boosted by improving service quality and delivery. Hence, by concentrating on these measures healthcare product providers can significantly increase consumer satisfaction and gain a competitive edge in the healthcare business.

Limitation and Further Research

This research investigation is confined exclusively to consumers of healthcare products. Furthermore, owing to temporal constraints, the sample was exclusively procured from the Klang Valley region. Although Klang Valley exhibits a higher density in comparison to other regions or states, the findings may not encapsulate the perspectives of the entire consumer base in Malaysia. Given the disparate contexts of the target demographic, respondents may possess varying opinions regarding the values and perceptions of healthcare products. Consequently, another limitation of this research is the potential for geographical bias. A singular region within a nation may not provide an accurate representation of outcomes that encompass all consumers across the country. In addition, this represents a cross-sectional study wherein data is gathered at a singular moment in time. Consumer purchasing behavior is subject to constant fluctuations influenced by numerous variable factors. The outcomes of this investigation may vary and are limited to elucidating the patterns and factors influencing consumer purchase behavior at a specific time point. Future research endeavors may encompass a broader and more representative sample of the Malaysian populace. Additionally, this research could be extended to include both West and East Malaysia. The findings may vary due to the differing understandings of healthcare products across various cultures and ethnicities, as well as financial, historical, and social disparities between different cities or regions within the nation.

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