



Personal, Economic, and Societal Factors Affecting the Anxiety of Traders during the COVID-19 Pandemic in the Lower Northeastern Region of Thailand

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Abstract

The objectives of this research were to 1) study the anxiety levels of traders during the first wave of the COVID-19 epidemic. 2) To study personal factors, socio-economic factors affect traders' anxiety during the COVID-19 epidemic. Samples were 157 sub-districts from 559 sub-districts by purposive sampling method in 4 provinces in the lower northeastern region, namely Ubon Ratchathani, Amnat Charoen, Sisaket, and Yasothon. The respondents in the sample were 3,561 people who traded in these 157 sub-districts in the four lower northern Isan provinces: survey research and a questionnaire with a reliability of 0.87 were used in this study. Data analyses were descriptive statistics and multiple linear regression. The research found that the traders' anxiety was at a moderate level. They were afraid of COVID-19, followed by they had no spare to spend on the COVID-19 situation. Next, the business could not proceed with the COVID-19 epidemic, and they could not adapt to the new normal at a high level. Other anxieties were at a low level. The MLR results showed that $R = 0.398$, the independent variables and traders' anxiety, were moderate-level. $R^2 = .15.5$ means the independent variables can variation the anxiety traders by 15.5 percent. The positive influencing variables are 1) awareness of the cost of COVID treatment. 2) Perception of community news information about opening-closing of business. 3) The perception of the governor's declaration communication to close-open business. 4) The loan business, 5) lower-income, and 6) health expenses. The influencing variables that decrease anxiety were: 1) electricity bill, 2) monthly income, 3) age, and 4) travel expenses, respectively.

Keywords: 1) Economic factor 2) Social factor 3) COVID-19 Anxiety

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Introduction

The epidemic situation of coronavirus disease or COVID-19 started spreading in late December 2019 in Wuhan, China. It continues to spread around the world until now (December 2021). There is no sign of stopping the spread or controlling it. March 11, 2020, World Health Organization (2020) has declared COVID-19. It is a pandemic with many patients, and the number of deaths is rapidly increasing, approximately 4.60 %. (Suwanaphant, et al., 2020, pp.139-148) The symptoms of COVID-19 are fever, temperature 37.5 degrees or higher, dry cough, fatigue, body aches, stuffy nose, runny nose, sore throat, or diarrhea, headache, red eyes, difficulty breathing, loss of ability to smell and taste. If the symptoms are severe, there will be difficulty breathing or shortness of breath: chest pain or tightness in the chest, loss of ability to speak and move. Most patients with severe symptoms are the elderly and those with underlying medical conditions such as heart disease, diabetes, and obesity. The incubation period is between 2-14 days. The situation of infected people worldwide as of September 5, 2021 (Worldometer Coronavirus, 2021, p.1) found 221,182,568 confirmed cases and 4,576,751 deaths. As for the problem of COVID-19 in Thailand found that a total of 1,280,534 confirmed cases, 12,855 deaths, and 1,115,574 recoveries. And still maintain 152,105 cases. Thailand is the 29th highest number in the world and is highly problematic.

In the epidemic of COVID-19, all countries have taken several public health measures to prevent the spread as follows: 1) wearing a mask. Frequent hand washing, including social

distancing (Fong, et al., 2020, pp.976–984). 2) Temporary closure of various services places such as pubs, bars, cinemas, restaurants, shops, schools, shopping malls, churches, hotels, etc. Many people's conferences and seminars meetings are prohibited, and international travel restrictions are imposed on Thailand. Only those who are required to travel are allowed to travel. The critical measure is to wear a mask. Handwashing with alcohol gel social distancing, and it's a measure that all countries are taking to either adjust the infected person's curve or reduce the number of new COVID-19-related cases. From one day to the next, decrease the number of COVID-19 infections multiply and reduce the stress on medical services (John Hopkins University, 2020).

The first round of COVID-19 outbreak in Thailand has been locked down for one month, which is April 2020, by forbidding people from leaving their homes from 11 p.m. - 5 a.m. and with various strict measures during three months as a result of the first round of the COVID-19 epidemic causing the economy to slow down. Some businesses have to shut down. Those are directly affected, such as hotels, retail stores, department stores, airlines, restaurants, bars, etc. Firms in the lower Northeastern region of Thailand are also affected by the COVID-19 epidemic because of the limitation of closing-opening hours, refraining from selling alcohol. The unemployment of the people in the country causes the people to lack income and therefore have no power to buy goods and services. Make the trading business earn less, especially food stores in shopping malls, markets, communities,

restaurants in schools, universities, colleges. Government offices, etc., are affected. Restaurants or canteens do not allow customers to sit and eat at the shop. Have employees or students study at home. When no customers trade food in various places, they have no income and are directly affected. In addition, the fear of being infected with COVID-19 caused people not to dare to go shopping at the market. The professionals' trade, various panels, and department stores are also affected.

From the crisis of the COVID-19 epidemic, academician Jin, et al. (2007, pp.81-95) said that different critical conditions, for example, the epidemic causes people who are facing four kinds of emotions: anger, fear, sadness, and anxiety. COVID-19 is everyone, every profession. In particular, a trader is a person who does business selling goods or services through various sales channels. People meet mostly to sell goods and services. To generate income and profit, when there is an epidemic of COVID-19, shops, service places, and markets have to stop their business temporarily. Many infections occur, including fresh markets, beauty salons, massage parlors, spa salons, fitness centers, grilled pork restaurants, grilled restaurants, shops with air-conditioned rooms, etc. These caused trade professionals to have anxiety about the incident. For example, worrying about having to close, the business does not survive, worrying about contracting the disease, worrying about income expenses incurred occupational instability, debt, the consequences can have a severe impact on the lives of those affected negatively. Borkovec, Ray, and Stober (1998, pp.561-576) argue

that worry is a common condition for all human beings. However, it can't be controlled or long-lasting; chronic anxiety can cause disruption and loss of happiness in life. And may result in a Generalized Anxiety Disorder that tends to be caused by chronic stress.

Anantanathorn (2019, p.145) discusses factors affecting anxiety caused by 1) personal traits consisting of gender, age, education level, income, number of persons in need of care, health problems. And 2) environmental factors include social, cultural, and events or situations causing concern. Department of Mental Health, Ministry of Public Health (2020) said that the epidemic of COVID-19 affects physical health and people's mental health. Moreover, it's panic infection anxiety from a lack of knowledge and understanding of correct behavior or inability to access accurate information, lack of confidence in the treatment process, etc. In addition, people are also faced with an economic downturn. Less income or unemployment causes people to accumulate stress that may escalate into severe mental health problems in the future.

A study of the causes or factors affecting the anxiety of trading professionals during the COVID-19 outbreak, round 1 such as personal traits include gender, age, education, number of family members, province, economic factors, income, expenses, pay, debt, and social factors (an acknowledgment of information from government agencies) affect the concerns of trade professionals during the first round of the COVID-19 outbreak. Research results will be a guideline for the government or relevant agencies to be aware of the problems and



the extent to which people are concerned. What are the main reasons people who work in trading worry during the 1st round of the COVID-19 outbreak? The results of the research will help to plan for future situations. And to enable relevant agencies and governments to have effective and correct measures to solve problems to reduce problems or damage that may occur in the future.

Research Objectives

- 1) To study the level of anxiety among traders during the COVID-19 outbreak, Round 1.
- 2) To study personal traits and socioeconomic factors affecting trading professionals' anxiety during the 1st round of the COVID-19 outbreak.

Literature Review

Concepts related to independent variables are:

Concept of personal traits in this research, gender, age, and number of family members, education, and provinces of traders; these factors are likely to contribute to concerns about the spread of COVID-19. For example, Suwanaphant, et al. (2020, p.141); Ingard, et al. (2020, p. 100); Euaariyapanichkul (2006, p. 4) That have taken personal factors such as gender, age, the field of study, year of study, domicile, source of funding for education people living with congenital disease.

Concepts Related to Economic Factors: The researcher developed this variable from research by the National Center for Economic Research in Thailand and Vietnam (TVSEP, 2018), which collected economic and

social data in Thailand and Vietnam under normal conditions. In this research, the researcher has adjusted the economic variables to suit the trading professions during the COVID-19 outbreak, i.e., income before-during the COVID-19 pandemic. Declining revenue during the COVID-19 pandemic, expenses during the time of COVID-19. There are 11 items, including food, personal expenses, detergent, electricity, water, gas, beauty, travel, education, health expenses, including medicine, doctor's fees, and health insurance. Medical expenses, etc., and social costs). Debts during the COVID-19 outbreak (5 items are house fees, car expenses, labor wages), credit card bill, and other expenses Borrowing during COVID-19 (loan/non-loan) and debt from borrowing during COVID-19 (baht). There are also researches related to the economy, such as Anantathanthorn (2019, pp.137-171); Ingard, et al. (2020, p.100)

Concepts Related to Social Factors:

The researcher developed a perception variable of information from the COVID-19 situation in this research. People who trade or the general public should keep updated with life, livelihood, business, and public health data. Schiffmin and Kanuk (2007, p.236) defines the perception of information (Perception) as to how individuals select, organize, and interpret information from different sources to create meaning and understanding. Each individual is exposed to the same information. But will interpret the meaning of that information the same or different. It depends on personal factors such as experience, gender, age, education. They value individual expectations, etc.

This research has shared information from the COVID-19 situation Trade professionals, especially business-related economic matters, and the costs incurred in the 1st round of the COVID-19 epidemic.

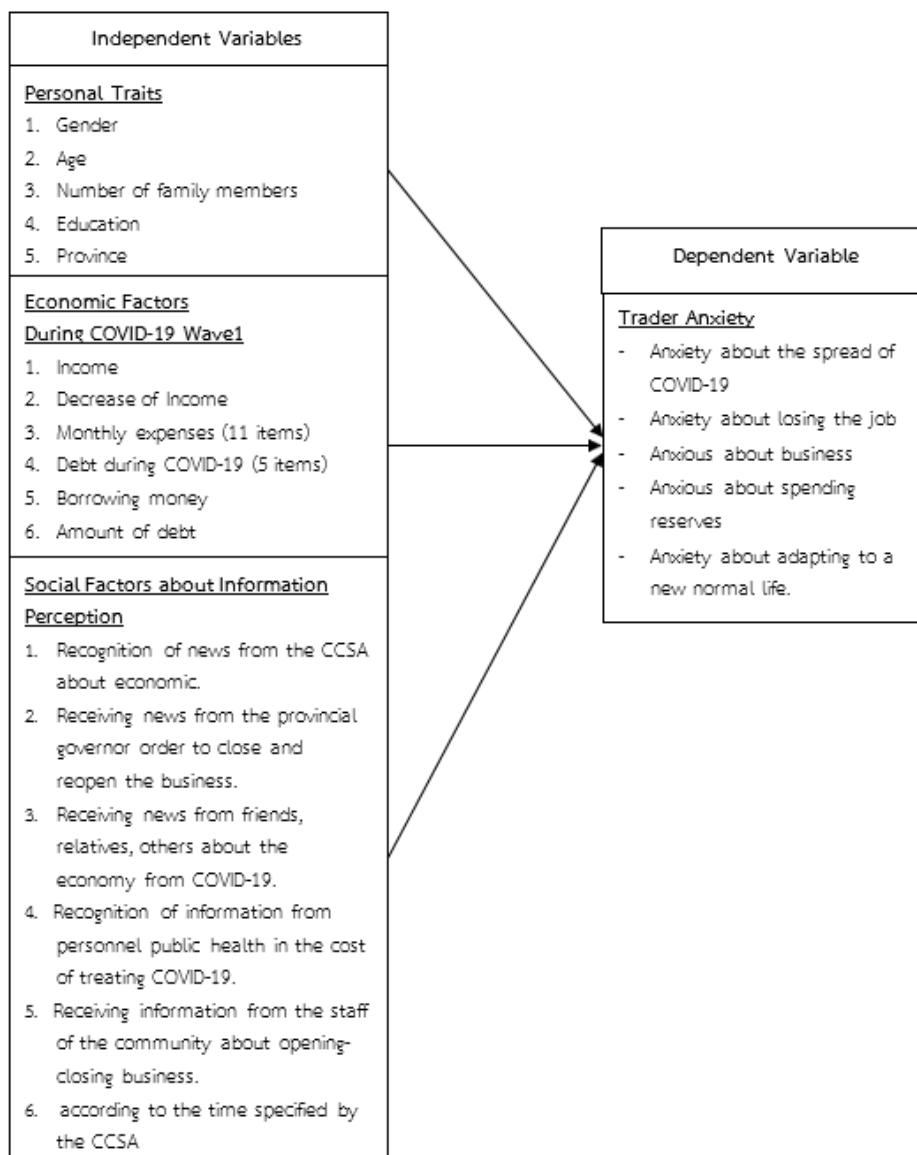
Concepts Related to Dependent Variable

Concepts Related to Anxiety: Department of Mental Health, Ministry of Public Health (2008, p.1) defined anxiety is as the appearance of a person who thinks of problems or unpleasant things that may arise, causing unhappiness. Fear is an emotional state that arises from a person's thought process and perception worrying so much. The disease can affect your lifestyle or, in some cases, harm yourself or others, or end your life by suicide because he can't stand the condition he has happened to himself. From the situation of the outbreak of COVID-19, round 1, as follows: Concerns about contracting COVID-19. Anxiety about the economic conditions that may occur to oneself and family and cost liabilities that will arise in the future anxiety about unemployment worried about business anxious about spending reserves anxiety about adjusting to a new lifestyle. Anxiety about the economic conditions that may occur to oneself and family and cost liabilities that will arise in the future concern about unemployment worried about business Anxious about spending reserves Anxiety about adjusting to a new lifestyle.

The researcher has a conceptual framework from the importance of the problem and related research. Personal and socio-economic factors affect traders' concerns in the situation of the epidemic of COVID-19, Round 1 in the lower Northeastern region, as shown in Picture No. 1.



Research Conceptual Framework



Picture No. 1 Research Conceptual Framework

Population and sample; the population was 559 sub-districts in 4 provinces in the lower northeastern region, namely Ubon Ratchathani, Amnat Charoen, Sisaket, and Yasothon. All traders in these 559 sub-districts and samples were the 157 sub-districts, which determine the sample size used in the research. The sample size for studying the population is at a 99 percent confidence level and a 10 percent error level of the standard

deviation (Kanchanawasee, et al., 2008, p.67). A specific sample was selected (Purposive Sampling) in 157 sub-districts. The respondents in the sample were 3,561 trade professionals in these 157 sub-districts, divided into the number of samples in each province as follows:

Table No. 1 Number Percentage of Samples Classified by Province

Provinces	Number	Percentage
Ubon Ratchathani	1,946	54.6
Sisaket	815	22.9
Yasothon	482	13.5
Amnat Charoen	318	8.9
Total	3,561	100.0

Research Instrument

This research applied a research questionnaire from the National Research Center for Economic and Social Affairs Research Instruments in Thailand and Vietnam (TVSEP, 2018, p.20-29) from the Federal Republic of Germany. And the researchers reconstructed some questions to fit the context and situation of the COVID-19 epidemic, consisting of

Part 1: Personal factors, fill-in questions, and checklists: gender, age, number of family members, education level, and province.

Part 2: the economic factors are filled in and listed: income during COVID-19, reduced income, expenses during COVID-19 (11 items are food expenses, personal expenses, Detergent, electricity, water, gas, beauty, travel, education, health, and social expenses) liabilities during the COVID-19 outbreak (5 items are house, car, labor credit card bill and other costs Borrowing during COVID (loan/non-loan) and debt from the loan (baht).

Part 3: Social factors, questionnaires were based on a rating scale, i.e., information perception from the Center for COVID-19 Situation Administration (CCSA), information perception from provincial governors. Receiv-

ing information from relatives, friends, and acquaintances Recognition of data from public health personnel and receiving information from government officials/district headman/village headman and community leaders.

Part 4: Anxiety from the COVID-19 pandemic, the questionnaire was a rating scale of trade professionals and family members, i.e., anxiety about an epidemic, anxiety about unemployment, worried about business, anxious about spending, reserves, and concern about adjusting to a new lifestyle.

For the quality of the questionnaire, the appropriateness of the questions was checked by three experts. They suggested that some questions be straightforward, and the questions were verified to be precise. And add some questions to complete according to the context of variables and the situation of the COVID-19 outbreak. The researcher adapted according to the suggestion and then experimented with other sub-district trading occupation groups of 30 who are not the sample group to find the reliability of Cronbach's Alpha Coefficient. For the five-level estimator questions in Section 3, Social Factors ($\alpha = 0.861$, 5 items) and Part 4, Anxiety ($\alpha = 0.865$, 10 items), the reliability values included the items is



equal to 0.87 ($\alpha = 0.87$, 15 items), indicating that the questions are well suited, consistent, and related in the same direction. The items of objective congruence are at an acceptable level of more than 0.70, so this questionnaire can be used to collect data for actual research (Cronbach, 2013, pp.3-17).

The statistics used in the data analysis were descriptive, percentage, frequency, mean, and multiple regression analysis. Dummy variables are provided for group variables. The research used a stepwise approach to select only the most appropriate variables to predict the anxiety associated with the COVID-19 pandemic of traders to get the best model. For interpretation of the mean, the writer set the criteria for interpreting the mean results at huge samples according to Ingard et al. (2020, p.101) as follows:

Mean 4.21-5.00 is the most important. Mean 3.41-4.20 high priority. Mean 2.61-3.40 medium importance. Mean 1.81-2.60 low importance. And mean 1.00-1.80 least importance.

Data Collection

Collect information in July-September 2020 for three months. Data collected by those who have a bachelor's degree and have been employed by the government of Ubon Ratchathani University by spreading to each sub-district in 4 provinces for financial information Society and anxiety of those affected by the COVID-19 outbreak, round 1, April-June 2020, total impact three months.

Results

Objective 1: To study the level of anxiety among trading professionals during the epidemic of COVID-19 round 1 with the following research results:

Three thousand five hundred sixty-one traders were female, 2,621 respondents, representing 73.6%, and 940 males, representing 26.4%, from Ubon Ratchathani, 1,946 people, accounting for 54.6%, followed by Sisaket Province, 815 people, representing a hundred. 22.9 each next is Yasothon with 482 people, representing 13.5 percent, and Amnat Charoen Province, with 318 people, or 8.9%, with an average age of 47.22 years, with a standard deviation of 12.8 years. There are three family members, and the base deviation is 1.6 people. Most traders graduated 88.9 percent with a bachelor's degree, 11.1% graduated with a bachelor's degree or higher, 30% completed grade 6 (number 1,072), followed by primary school. Year 4 21.3% (number 758 people), next is Secondary School Year 6/ Vocational Certificate 17.2% (Number 612 people). Next is Year 3 Secondary School 13 percent (Number 462 people). The other levels of education are less than 10 percent, but what is interesting is 42 uneducated traders, representing 1.2 percent.

The results of the data analysis on the impact of the COVID-19 outbreak, round 1. Social Factor

The results of social analysis on information perception found that, as a whole, trade professionals received information at a high level in every item, with an average of 3.82

in terms of data from the **Center for COVID-19 Situation Administration of Thailand (CCSA)** in the economy, and the second was receiving news from government officials. According to the time specified by the CCSA, community leaders on business opening-closing the most, average 3.78. The third rank, receiving information from friends, relatives, acquaintances

about the economic situation from COVID-19, has an average of 3.73. Fourth, acknowledging the provincial governor's statement to close and reopen business is valuable. Average 3.70, and the last was the perception of information from health personnel. Regarding the cost of treating COVID-19, there was an average of 3.52 details, as shown in Table No. 2.

Table No. 2 Analysis of Information Perception

Information Perception	Number	Mean	S.D.	Level
1. Awareness of news from the CCSA about economics	3,561	3.82	.95	high
2. Acknowledgment of the provincial governor's statement to order the closure and reopening of the business	3,560	3.70	1.00	high
3. Receiving information from friends, relatives, and acquaintances about the economic situation from COVID-19.	3,561	3.73	.97	high
4. Receiving information from health personnel about the cost of treating COVID-19.	3,560	3.52	1.11	high
5. Receiving information from government officials/district headman/village headman and community leaders about business opening-closing from the CCSA.	3,561	3.78	1.02	high
Total	3,561	3.71	1.01	high

Information on the impact of the COVID-19 outbreak, round 1, results found that the trader's anxiety was at a moderate level. The most worrying is the fear of contracting COVID-19, with an average of 3.66 at a high level followed by a lack of reserves in spending during the disease. Situation COVID-19 is an average of 3.56. Next, business operators cannot continue as usual due to the COVID-19

situation, with an average of 3.45 at a high level. And unable to adapt to new lifestyle changes with an average of 3.44, at a high level. Other concerns were moderate, and the lowest level of anxiety among traders was anxiety because family members of the traders were ill from COVID-19, an average of 2.60, at a moderate level. Details are as follows Table No. 3.

Table No. 3 Mean standard deviation and the level of anxiety from the COVID-19 pandemic.

Anxiety	Number	Mean	S.D.	Level
Anxiety and fear of contracting COVID-19.	3,561	3.66	1.10	high
Fear of losing job from the influence of COVID-19.	3,560	3.04	1.33	moderate



Anxiety	Number	Mean	S.D.	Level
Businesses of traders cannot continue as usual due to the COVID-19 situation.	3,558	3.45	1.14	high
Lack of reserves for spending due to the COVID-19 situation.	3,561	3.56	1.08	high
Adapting not keeping up with the new lifestyle changes (New normal) during the COVID-19	3,561	3.44	1.04	high
Concern because a family member of a trader is ill from COVID-19.	3,561	2.60	1.42	moderate
Concern about family members of traders losing their jobs due to the influence of COVID-19.	3,560	2.96	1.28	moderate
Family members of traders have mental health problems and are anxious about the COVID-19 situation.	3,561	2.81	1.21	moderate
Family members of traders have no reserves to spend due to the COVID-19 situation.	3,561	3.30	1.15	moderate
Family members of traders couldn't keep up with the new lifestyle changes (new normal) during the COVID-19 pandemic.	3,560	3.24	1.10	moderate
Total	3,553	3.21	1.19	moderate

Economic Factor

Survey results of the economy before the COVID-19 pandemic found that the traders had an average income of approximately 17,112.06 baht per month, the standard deviation of 24,449 baht, the highest-income 500,000 baht, and the lowest of 0 baht. During the COVID-19 of trade professionals, the average income was 10,078.12 baht, the standard deviation of 17,675.61 baht, the highest-income 500,000 baht, and the lowest income 0 baht. Decrease in revenue on average, traders earn about 7,138.10 baht, the standard deviation is 10,917.66 baht, with the highest income reduced by 150,000 baht and the lowest payment is 0 baht.

Analysis results the cost of trading professionals during the COVID-19 pandemic round 1 is as follows: Average expenditure before COVID-19, round 1, amounting to 10,417.73 baht, the standard deviation of 12,858.09 baht, with the highest spending before COVID-19 of 300,000 baht and the lowest spending before COVID-19 amount 0 baht.

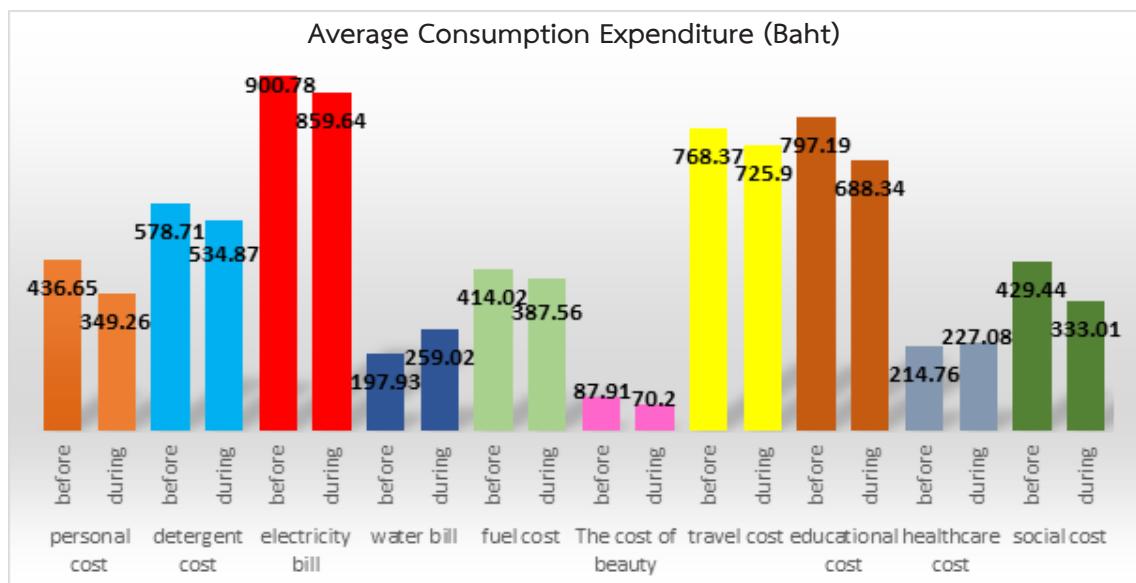
The average expenditure during the first round of COVID-19 is 10,049.94 baht. The standard deviation is 12,064.13 baht, with the highest spending during the COVID-19 outbreak of 300,000 baht and the lowest expenditure during the COVID-19 pandemic of 0 baht. Details showed in Table No. 4.

Table No. 4 Mean standard deviation of the traders' total monthly income and expenses.

Variables	Number	Mean	S.D.	Min	Max
Revenue	Before COVID-19	3,549	17,112.06	24,449.55	0 500,000
	During COVID-19	3,554	10,078.12	17,675.61	0 500,000
	Decrease in revenue	3,539	7,138.10	10,917.66	0 150,000
Costs	Before COVID-19	3,553	10,417.73	12,858.09	0 300,000
	During COVID-19	3,552	10,049.94	12,064.13	0 300,000

Meanwhile, categorizing the expenses found that the most costly traders during the first round of COVID-19 found that the average food cost was 4,250.87 baht, the standard de-

viation was 4,555.85 the highest food cost was 150,000 baht, and the lowest was 0 baht. Before and during the first round of the COVID-19 epidemic is shown in bar chart 1.



The survey of the impact on consumer products found that traders have costs during the first round of COVID-19. There are 11 items of consumption expenditure and consumption before COVID-19 and during the first round of COVID-19. Many prices the values are similar. The highest cost increased during the COVID-19

outbreak was healthcare and water costs, and the cost that dropped the most was social costs, followed by education.

Details shown in bar chart 1 show costs before and during the first round of the COVID-19 epidemic. (The first three months wave of COVID-19, April-June 2020)



The monthly debt of traders during the first cycle of COVID-19 showed that 1,907 people were without obligation, or 53.5 percent and 1,654 were in debt, or 46.5 percent were in debt. As for borrowing money from trade pro-

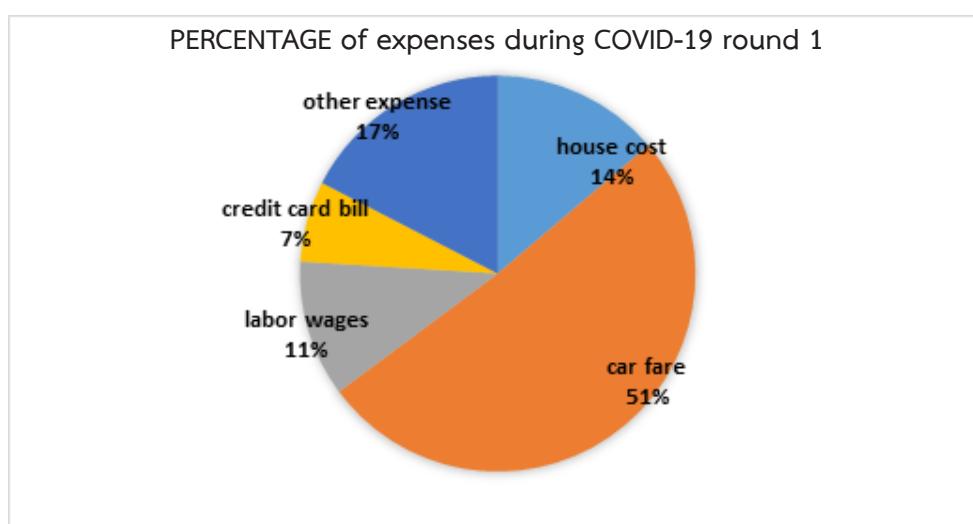
fessionals during the first round of COVID-19, it was found that most of 2,992 people did not borrow money, or 84 percent, and 569 borrowed money, or 16 percent. Details are as follows Table No. 5.

Table No. 5 Frequency, percentage, monthly payments, and borrowing of traders during the COVID-19 pandemic.

Monthly Payment Debt	Number	Percentage
No	1907	53.5
Yes	1,654	46.5
Total	3,561	100.0
Borrowing Money	Number	Percentage
No	2,992	84.0
Yes	569	16.0
Total	3,561	100.0

Debt that must be paid monthly by the trader During the first round of COVID-19, it was found that on average, debt was 3,423.98 baht per month, the highest was car expenses at 2,051.48 baht, accounting for 51%, followed by other fees at 700.68 baht, accounting for 17

percent. Come is the house value 554.25 baht accounted for 14 percent, labor cost 448.14 baht or 11 percent, and the last one is credit card fees 265.03 baht or 7%, details as shown in Picture No. 2.



Picture No. 2 Percentage of trader debt that must be paid monthly for each transaction during COVID-19 Round 1

Financial institutions traders borrow money during the COVID-19 outbreak, round 1. The most are various Thai commercial banks. The total number of borrowers is 415 out of the unqualified 536 or 77.43%. (The banks that borrow the most money are the Bank for Agriculture and Agricultural Farmers (BAAC) at 50 percent, followed by the Government Savings Bank at 30 percent.) Next to the bank is informal borrowing of 70 people, representing 13.1 percent, the remaining 51 people, 9.47%

borrowing/borrowing money from other places such as friends, relatives, cooperatives, village funds, credit cards, million-dollar funds, gold shops, leasing a. the rank of Royal Thai Air Force, Finance, etc.

The increase in debt of traders during the COVID-19 outbreak, round 1, found that the average debt increased by 4,971.67 baht per person, or about 5,000 baht per person, with the most debt at 780,000 baht as in Table No. 6

Table No. 6 Average Increased Debt of Trading Professionals during the COVID-19 Round 1

Variable	Number	Mean (Baht)	S.D.	Maximum
Increased debt	3,518	4,971.67	31,142.17	780,000

Research objective No. 2 to study personal factors, socioeconomic factors that affect trade professionals' anxiety during the COVID-19 outbreak, round 1. The multiple linear regression analysis results revealed that the stepwise multiple linear regression analysis resulted in Multiple R = 0.398, i.e., the primary variable was related to the anxiety of trade professionals during the COVID-19 epidemic

round 1 at a low level. (Salkind, 2013, p.401) An R² (Adjusted) = 0.155 found that the independent variables could account for 15.5 percent of the variance of change in traders' anxiety during the COVID-19 pandemic. In contrast, the other 84.5 percent were influenced by the other variables not included in the model. For further details, as in Table No. 7.

Table No. 7 Results of the multiple correlation analysis of the parent variable and the anxiety of the trading professionals.

Model	R	R ²	Adjusted R ²
1	.398 ^a	0.158	0.155

From Table No. 8, the results found that ten variables (out of 13) had a statistically significant effect on the anxiety of trading professionals during the COVID-19 epidemic round 1. All variables had Tolerance values, and VIF values were based on all criteria, i.e., Tolerance > 0 and VIF < 5, so there was no problem of a very high level of correlation between

variables. All were suitable for analysis in the multiple regression model (Pheunpha, 2017, pp.260-261) in descending order of influence size as follows:

- Awareness of information from public health personnel about the cost of treating COVID-19 influences the anxiety of trade professionals statistically significant at



0.01 level. Beta regression coefficient = 0.16; that is, if there was an increase in information from health personnel about the cost of treating COVID-19 by 1 unit, it resulted in anxiety among the traders increased by 0.16 standard units, with the other independent variables being constant.

- Receiving information from government officials and community leaders about opening and closing businesses influences traders' anxiety statistically significant at 0.01 level. The regression coefficient Beta = 0.142, that is, if the information factors from government officials and community leaders about opening-closing businesses increased by 1 unit, increasing to 0.142 standard units of anxiety among traders, while other independent variables remained constant.

- Recognition of the provincial governor's announcement ordering the closure of businesses has influenced the anxiety of trade professionals statistically significant at 0.01 level. The regression coefficient Beta = 0.098; that is, if the provincial governor's statement to order the closure-opening of the business by 1 unit increased, the concern was increased. 0.098 standard units, where all other independent variables are constant.

- Loans during the COVID-19 round 1 had a statistically significant effect on trader anxiety at 0.01 level, beta regression coefficient = 0.092. If the trader borrowed money during COVID-19, this increased anxiety to 0.092 standard units, with the other variables being constant.

- Monthly income during the disease COVID-19 round 1, there was a statistically

significant influence on the anxiety of the trading professionals at the 0.01 level. The Beta regression coefficient = -0.076; if the tradesman increased monthly income during the COVID-19 pandemic by one unit, it decreased anxiety by 0.076 standard units, with the other independent variables being constant.

- Income declined during the COVID-19 pandemic; there was a statistically significant influence on the anxiety of the trading professionals at the 0.01 level. The Beta regression coefficient = .071; if the trader income during COVID-19 was reduced by 1 unit, it increased anxiety by 0.071 standard units, where all other independent variables are constants.

- Electricity bills during the COVID-19 round 1, there was a statistically significant influence on the anxiety of trading professionals at the 0.01 level. Beta regression coefficient = -.071 if the trader increased electricity costs during COVID-19 by 1 unit. As a result, anxiety was reduced by 0.071 standard units, with the other independent variables being constant.

- Age influences anxiety of the trader was statistically significant at 0.01 level, the regression coefficient Beta = -.056, that is if the trading professional had an increase of 1 unit, the anxiety of the traders reduced by 0.056 standard units the other independent variables are constant.

- healthcare cost during the disease COVID-19 round 1 There was a statistically significant influence on the anxiety of the trading professionals at the 0.01 level. Beta regression coefficient = .055, that is, if the trader having health value during COVID-19 increased by 1 unit, resulting in

Anxiety increased by 0.055 standard units, with the other independent variables being constant.

Travel expenses during the COVID-19 outbreak had a statistically significant influence on the traders' anxiety at the 0.05 level. The Beta regression coefficient = -.037 if the trader had increased travel expenses during the

first cycle of COVID-19. An increase of 1 unit decreased anxiety by 0.037 standard units, with the other independent variables being constant.

Other independent variables did not influence traders' anxiety, details as in Table No. 8.

Table No. 8 Results of the multiple linear regression analysis of traders' anxiety during COVID-19, Round 1.

Independent Variables/ Factors	Unstand. Coef.		Std. Coef.	t	Sig.
	B	S. E.	Beta		
- Constant	2.232	.079		28.24	.000**
- Receiving information from health personnel about the cost of treating COVID-19.	.114	.016	.160	7.37	.000**
- Acknowledgment of the provincial governor's statement to order the closure and reopening of the business	.077	.015	.098	5.03	.000**
- Receiving information from government officials/district headman/village headman and community leaders	.110	.017	.142	6.32	.000**
- Healthcare cost	5.485E-05	.000	.055	3.33	.001**
- Electricity bill	-5.062E-05	.000	-.071	-4.05	.000**
- Age	-.004	.001	-.056	-3.52	.000**
- Number of family members	.014	.008	.028	1.71	.087
- decrease in income	5.273E-06	.000	.071	3.98	.000**
- Income per month	-3.408E-06	.000	-.076	-4.24	.000**
- Personal cost	2.447E-05	.000	.026	1.56	.119
- Travel cost	-1.810E-05	.000	-.037	-2.19	.029*
- Borrowing money (No/Yes)	.200	.037	.092	5.42	.000**
- Increased debt (baht)	-6.442E-08	.000	-.003	-.14	.882



From the table of multiple regression analysis, an equation for predicting the anxiety of trade professionals during the first wave of COVID-19 can create as follows (Note * $p<0.05$, ** $p<0.01$, in the standard score form).

Anxiety = .160** (awareness of information about the cost of treating COVID-19) + .142** (awareness of community information about the opening and closing of the business) + .098** (acknowledgement of the governor's declaration order to close-open the business) + .092** (loan) - .076** (monthly income) + .071** (decrease in income) - .71** (electricity bill) - .056** (age) + .055** (health expenses) - .037* (travel expenses).

Conclusion and Discussion

The multiple linear regression analysis results revealed that $R = 0.398$, i.e., all 13 independent variables were associated with a low level of trade-professional anxiety. R^2 (Adjusted) = 0.155. The variance of anxiety among trading professionals during the COVID-19 outbreak was 15.5 percent. Positive influencing variables that increase the anxiety of the trading profession In order of magnitude of influence from greatest to least, 1) the perception of information about the cost of treating COVID-19; 2) the perception of the community's information about the opening-closing of the business 3) Acknowledgment of the Governor's statement Orders to close and reopen the business 4) borrowing money during the COVID-19 pandemic, 5) decreased income and 6) health expenses. As for the variables that had a negative influence that caused the anxiety of the trading professionals to decrease,

in order of magnitude of impact from least to most excellent: 1) electricity costs during COVID-19, 2) monthly income, 3) age and 4) travel expenses.

The discussions show as follows: The research results of Objective 1, the level of anxiety among trading professionals during the first round of the COVID-19 epidemic was moderate. Primary variables were associated with low levels of stress, consistent with the research of Suwanaphant, et al. (2020, pp. 138 -148). They found that the most stressed over the COVID-19 outbreak is low because the number of infections and death rates is low in Thailand's first round of the COVID-19 pandemic. Compared to other countries with much more violence. The government has a timely lockdown.

And Thai people cooperate to help each other and be at home, wearing a mask in public places, and social distance. Public health personnel respond quickly and work seriously with other agencies. Patients and Village Health Volunteers (VHVs) monitored in close care areas. (Chotpittayasunon, 2020) Resulting, Thailand can control COVID-19, Round 1 effectively. Objective 2: results of the first round of the COVID-19 epidemic, the anxiety of traders are influenced by these factors:

The first social factor is the perception of information in the situation of the COVID-19 outbreak from public health about personnel costs of medical treatment for COVID-19. Secondly, community information about opening-closing business and the third, acknowledgement of the governor's statement to have orders to close-open the company, influence

the anxiety of trade professionals. Because this information affects the lives and business operations of professionals selling directly, if there are additional commands such as closed places, increased curfew time had a significant impact on the lives and businesses of traders. Increased awareness of this information had resulted in increased anxiety among traders.

The results consistent with the research of Ekpanyasakul (2020, pp. 1-2) found that information perception factors affect concerns about coronavirus (COVID-19) among the population in Bangkok with a statistically significant level of 0.05.

The second group of factors is economical, i.e., borrowing money during the COVID-19 pandemic. Monthly income during the COVID-19 pandemic has dropped, and health costs were a positive or direct influence on the anxiety of the trading professionals at a statistically significant level of 0.01. The COVID-19 outbreak, it was causing the government to announce the country's lockdown in April 2020 for one month, prohibiting people from leaving the area. Some businesses that are at risk of spreading the virus have temporarily closed. Refrain from organizing activities such as seminars, education, face-to-face teaching, socializing when there are no customers. The restaurant business was also affected. Without tourists, the hotel business lacks income. Transportation business, aviation business, night business, etc., which cause people to lack purchasing power, so those who do business are affected by the Covid-19 outbreak. Likewise, it results in a decrease in sales, a loss of income, a reduction in revenue, or an increase in liabilities. And also have to reserve

health expenses during the COVID-19 outbreak. These factors directly affected the anxiety of the trade professionals was statistically significant.

These results were consistent with research by the Department of Mental Health, Ministry of Public Health (2019, p. 1). According to the latest survey by the National Statistical Office in 2017, 10.8 million households are in debt accounted for 50.7% of the total number of families nationwide. It is a worrying situation of economic factors are one of the cause's people to have mental health problems such as stress, anxiety, insomnia, etc. The most serious is suicide, especially those burdened with debt and experiencing financial crises, who will be at higher risk than other groups. The cost of electricity during the first round of COVID-19 is considered an economic factor but has a negative influence. If the electricity cost increases, however, the anxiety of the trader's business decreases statistically significantly because government agencies' assistance is not collecting electricity bills during the COVID-19 pandemic, which helps alleviate the trader's economic burden. Therefore, much electricity costs mean more electricity consumption. It can help traders comfortably for both business use and everyday use because trade professionals do not have to worry about the cost, thereby reducing the anxiety of the trade professionals statistically enough. Factor 3: Factor can minimize the stress of trade professionals, such as age and travel expenses during the first round of COVID-19, which older traders can discuss are more adaptable and accepting of situations than younger people and ready to take the incident. In addition, for the most



part, the older trader will do business for a long time, the company will be more stable. As a result, the anxiety of more senior traders is less worried than younger trading professionals

For travel expenses during the first round of COVID-19, there was a statistically significant influence on the anxiety of trade professionals. If trading professionals have the opportunity to travel during the first round of COVID-19, it will possibly reduce the stress of the trading professionals. Because of that time, the traders who lived in their homes did not travel anywhere, limiting time to leave home during lockdowns. It can create stressful, stifling conditions. After that, the Thai government has a relief. Traders and people can travel so that they can meet their friends. They can have an everyday life, which makes people relax their anxiety.

This result is consistent with the academic article of Vichaiyut Hospital (2019, p. 1) that said that traveling makes the body move, breathe fresh air, and touch nature. It helps people relax the mind from stress. In addition, traveling is an important activity that creates happiness and helps people relax. And it can also create a good relationship with family members; therefore, tourism is good for the heart and good for health.

Recommendations

From the research results to find the method to relieve the anxiety of the trade professionals during the epidemic of COVID-19, Round 1, the writer, therefore, has the following suggestions: The research results found that social factors were the perception of information health personnel about the cost

of treating COVID-19, information from the community about opening-closing business, and the statement of the Governor to have orders to close-open the company influences the anxiety of trade professionals. These data affect professional traders' livelihood and business operations as direct trading orders to close places. More time curfew also affects life and business. Awareness of Information from the COVID-19 situation has increased anxiety traders. The suggestion is that information available from government sources should not have too much or too little; either actual news, fake news, rumors, or exaggerated news should have the method prevent and prohibit. News presentations should have a central agency that reports the information. News presentations should filter news and inform the public accordingly. Should not hide information and should have standards with a sound system based on government. Agency should collect data in real-time and show data not complicated but update situations to have confidence in the system. Along the way, tell how the people act and what they should do.

Economic factors: borrowing money, monthly income, Incomes decrease, and healthcare costs during the COVID-19 was a direct positive influence on the anxiety of the traders with a statistically significant level of 0.01. The COVID-19 epidemic affects people of all occupations; the income of the trading profession has decreased and has increased debt. The healing in the first round was not thorough if the government has promoted or healed all groups of people suffering, such as free treatment or testing for COVID-19 or health expenses that the general public can

afford—earning, compensation in the time of COVID-19. The cost of electricity during the first round of COVID-19 is considered an economic factor but a negative influence. If the electricity cost increases, but the anxiety of the trader's business decreases because the government helps the people pay electricity bills. This measure is considered a correct solution during the COVID-19 outbreak because it helps alleviate the burden of people who lack income, reduced income, or are unemployed. There is an epidemic of COVID-19 in the next round. The government should consider helping the people, for example: reducing electricity bills or using free electricity during severe outbreaks with lockdowns because it affects the business and income of the people.

The last suggestion is that traveling can help reduce traders' anxiety, maybe because people have to stay at home or accommodation during the lockdown and not go anywhere so far. Prohibition of cross-provincial travel makes people more stressed/anxious. The increase in travel expenses means that people are starting to travel and live everyday life, go on trips, see relatives, do business, helping to reduce the anxiety of trade professionals. Therefore, the government encourages people to travel. Together with or being able to control the epidemic situation of COVID-19, enabling people to live everyday lives traveling will reduce the anxiety of the people/trade professionals.

As for the age of the trader, younger traders are more anxious than older traders, possibly because younger traders are unable to adapt and cannot accept the situation.

Business is unstable, closed down, business income has declined. In the age of building a body, a lot of expenditures, so government agencies may help in the matter debt moratorium interest-free lending during COVID-19. There should be a hotline providing both business and health advice to the public. The family members need to help each other not have too much anxiety. Or use dharma principles to help live life see the truth; for example, there is darkness and light. The sky after the rain is always bright. Just wait for the time to settle with patience and use your intelligence to solve the problem. Then everything will gradually calm down.

Suggestions for Further Research

This research examines the factors affecting the anxiety of trading professionals during the COVID-19 outbreak, Round 1 in further research. The following research should study with other occupational groups such as entrepreneurs, hotel workers, students, teachers, airline staff, medical personnel, etc., to find effects of independent variables on the anxiety of the outbreak of COVID-19 and to compare the pressure of each occupation to be affected differently or not. In addition, it may resemble the impact between Round 1, Round 2, and Round 3, both economically and socially. And the anxiety of the COVID-19 outbreak. It will result in more detailed information to get to know the real impact people have received so that relevant agencies can use it to solve these problems in the future.



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