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SOURCES OF CONSUMERS' STRESS AND THEIR COPING STRATEGIES

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ABSTRACT

We asked consumers to report the sources of stress they encounter while purchasing, using and disposing off consumer products and services, and the strategies they use to cope with these stresses. We also examined the mediating role of consumer self-efficacy on the use of coping strategies, and found that efficacy results in a broader range of coping strategies as well as the use of particular coping strategies (e.g., planning and prioritizing). We discuss our findings from the standpoint of marketer interventions to help consumers deal with their stress, and the importance of implicit theories in understanding consumer stress management.

Modern life is full of stress, created by the appraisal of threat, challenge or loss (Lazarus and Folkman 1984). There has consequently been a growing literature on what creates stress and how people cope with it (see Scheier and Carver 1992). Research in consumer behavior on stress and coping is relatively new. In one of the few studies on the issue, Luce (1998) focused on stress associated with chice. She evaluated how stresses created by difficult choice trade-offs affect the coping strategies consumers useCespecially the strategy of avoiding making a choice. We investigate the stresses consumers feel while making choices as well as the stresses they feel while buying, using and disposing off products and services. We do this from a phenomenological, rather than an experimental, standpoint examining consumers' own theories of what causes them to feel stress and what enables them to cope with this aversive state.

In examining consumers' responses to a broad range of stresses we evaluate the effects of two factorsClevel of perceived stress and self-efficacy. The former corresponds to what Lazarus (1991) defines as primary appraisal of threat or harm and the consequent perceptions of stress. The latter corresponds to secondary appraisal or the assessment of personal resources available for managing the potential stress. Self-efficacy is the belief that an adequate coping response is available. Both factors should relate to the strategies consumers use to cope. Specifically, we hypothesize that while perceived stress should enhance the range, or repertoire of coping strategies accessible for dealing with consumption stresses this occurs particularly when self-efficacy is high. This hypothesis is interesting because of the context we chose to evaluate stress in. Previous research has examined consumers' coping strategies in the context of a single specific source of stress, and thus has found that specific strategies relate to enhanced coping. By examining multiple stresses together, we are likely to provide insight into whether or not a broad repertoire of strategies

is also needed for effective coping.

Further, the choice of specific strategies for dealing with high levels of stress is likely to be different between more and less efficacious consumers; more efficacious consumers might focus on problem-solving strategies and less efficacious consumers on strategies to deal with the negative emotions stress creates. Though this preference for problem-focused strategies by efficacious individuals has been shown by previous research (O'Leary and Brown 1995), the specific strategies that correspond to problem solving in a consumer context are likely to be quite different. Similarly, although the use of emotional-focused coping strategies by less efficacious individuals has been reported in the literature (e.g., Bolger and Eckenrode 1991), the specific strategies less efficacious consumers use are likely to be different.

In this research, we use consumers' own perceptions to determine their assessment of efficacy and stress. Individuals' own implicit theories of their abilities and their task environments have been shown to powerfully impact their behavior (Sternberg and Zhang 1995; Kover 1995). Similarly, we use consumers' own descriptions of how they cope with their stress. We attempt to relate findings from our phenomenological study of consumers' implicit theories of stress and coping to the theoretical findings from previous research.

THE STUDY

Subjects and Procedure.

We conducted a survey of 58 business undergraduate students at a large northeastern university. Subjects were told that the purpose of the study was to understand the kind of stresses they felt as consumers. They were asked to think about the different kinds of stresses they felt as consumers and write down a short phrase describing each type of stress. They then wrote down their strategies for coping with each type of stress. Finally, they rated themselves on perceived stress and self-efficacy. The items for perceived stress (three items, coefficient alpha=0.70) measured how easy or difficult they found purchasing consumers products and services, using consumer product and service and disposing off consumer product and services. They also evaluated their self-efficacy as consumers, rating four items (coefficient alpha=0.63) such as AI get value for my money@. The entire procedure took 25 minutes.

Coding and Measures.

Two independent judges who were blind to the hypotheses coded the protocol provided by each subject. For each subject, the stresses reported were coded (inter-judge reliability=0.84) and counted up, and for each stress the strategies listed were coded (inter-judge reliability=0.78) and counted. Disagreements were resolved through discussion. We also counted the number of distinct strategies produced by each subject across all stresses. Thus, for each subject we had information on the number and type of stresses and the number and type of coping strategies.

Subjects were given two scores based on their self-ratings, one which identified their perceived level of stress, and the other their perceived level of self efficacy. Median splits were performed on each factor resulting in four groups: high stress, high efficacy; high stress low efficacy; low stress, high efficacy; and low stress, low efficacy. The groups varied in size from 12 to 20. The correlation between the two factors was low (0.21, p<.11).

TABLE 1
Perceived Stresses

TYPE OF STRESS	PROPORTION MENTIONS
CHOICE RELATED	32%

Examples
- "Too many brands"
- "Deciding which brand is best"
- "Comparing information across brands"
- "Unclear warranties"
- "Deciding how much to buy"
- "Deciding between stores"
- "Don't know enough"

USAGE/CONSUMPTION RELATED	7%

Examples
- "Product doesn't work"
- "Manual difficult to understand"

DISPOSING RELATED	2%

Examples
- "Recycling"
- "Giving away stuff"

TIME PRESSURE	4%

Examples
- "Finding time to shop"
- "Finding time to make a good decision"

PRIORITIZING	8%

Examples
- "Deciding what to do/buy first"

IN-STORE AMBIENT STRESSES	45%

Examples
- "Long lines; messy shelves"
- "Pushy, slow *personnel*"
- "Product unavailable"
- "Parking:

IN-HOME AMBIENT STRESSES	2%

Examples
"Clipping coupons"
"Annoying ads"
"Telemarketers"

RESULTS

Types of Stresses.

The perceived stresses felt by consumers are given in Table 1. Of all
the stresses relating to consumption activities mentioned by subjects
the two largest categories of stresses were in-store ambient stresses
and choice related stresses.

In-store ambient stresses such as long lines, messy shelves, pushy or
slow personnel and parking hassles accounted for a little less than half
(45%) of all stresses mentioned. Choice related stresses such as the
stress of too many brands, deciding which brand is best, comparing
across brands, unclear warranties and other product information and
deciding how much to buy accounted for a third (32%) of all mentions.
Stresses of using (e.g., product doesn't work) and disposing of products
(e.g., recycling, giving away) together accounted for about 10% of
mentions, as did the pressures relating to prioritizing (deciding what
to do or buy first) and lack of time (e.g., finding time to shop,
finding time to make a good decision). In-home marketer induced stresses
(e.g., having to clip coupons, being exposed to annoying ads and
telemarketers) made up a small proportion (2%) of all mentions. Thus the
focus on choice related stresses in the consumer behavior literature
seems warranted (e.g., Luce 1998).

Number of Stresses.

Table 2 provides data for each of the four groups on the number of
perceived stresses and the number of coping strategies available to deal
with these difficult consumption-related situations. As can be seen from
the table, the effect of perceived stress on the number of stresses
listed was significant. The two high stress groups listed more stresses,
7.3 stresses on average, compared to 5.8 stresses on average for the low
stress groups. The effects of self-efficacy and the interaction of the
two factors on the number of stresses were not significant.

TABLE 2
Some Descriptive Statistics

GROUPS

		20	14	12	12
N					
Means	Efficacy	Above	Above	Below	Below
	Perceived Stress	Below	Above	Below	Above
No. of stresses		5·6[a]	7·3[b]	6·1[a]	7·3[b]
No. of strategies/stress		1·2[a]	1·9[b]	1·1[a]	1·1[a]
No. of distinct strategies		4·4[a]	7·2[b]	4·6[a]	4·8[a]

Note: Means with different superscripts are significantly different from each other at $p < .05$

Number of Strategies.

Both for the average number of strategies per stress and the average number of strategies reported across all stresses (without double counting multiple mentions of a strategy), there were significant interactions between self-efficacy and perceived stress. The average number of strategies listed per stress was higher when self-efficacy was coupled with perceived stress (1.9 strategies per stress compared to 1.1 in the other three groups). Similarly the aveage number of total strategies available for coping was higher when both self-efficacy and perceived stress were high (7.2 versus 4.5 in the other three groups). These data suggest in a context in which multiple stresses are encountered a broader repertoire of strategies is indeed related to efficacious coping.

Coping Strategies for Choice Related Stresses.

We examined strategy use for the two dominant types of stressesBchoice related stress and in-store ambient stress. For each type of stress we examined differences in coping strategies across the four groups. For each group we counted the number of mentions for each type of strategy, and then, given the differences in the total number of strategies across groups, we computed proportions of mentions for each strategy. We analyzed differences in proportions across groups using chi-square.

Coping strategies for choice-related stresses are given in Table 3. As can be seen from the table, coping strategies are affected by perceived stress, efficacy and the interaction of these variables.

High perceived stress is related to both problem-solving (approach) and defer (avoidance) coping strategies. In a choice context, these

cognitive, problem-focused strategies include planning (e.g., prioritizing) and searching and processing information (e.g., reading labels, comparing brands). Self-efficacy moderates the use of the /specific /problem-focused strategy. Under high stress, high efficacy leads to more planning compared to low efficacy (18% mentions versus 3% mentions) but less search and process (44% versus 71%). However, efficacy does not moderate the use of avoidance strategies. Under high stress both high and low efficacious consumers use defer as a strategy more so than the low stress groups (14% versus 2% under low stress). Thus, efficacious and not so efficacious consumers perceive that stress requires the use of a range of strategiesBboth problem-solving and avoidance strategies. In other words, efficacy does not affect the mix of strategies across problem-focused and avoidance, but rather the specific problem solving strategies employed.

Low stress is related to a combination of search and process strategies and simplifying strategies (e.g., heuristics such as pick the first, rely on past experiences and buy reputed brands only). Whether consumers search for and process information or simplify the choice task depends on efficacy. Under low stress, when perceived ability as a consumer is high, subjects report the use of search and process strategies more so (61% versus 40%) and simplifying strategies less so (15% versus 36%) than when perceived ability or efficacy is low.

These data together suggest that self-efficacious consumers have a range of strategies to deal with consumption related stress. They prioritize under high stress and thus on occasion defer the decision. Under low stress they search and process (shop around) possibly to maximize utility. Conversely, consumers with low self-efficacy attempt to deal with high stress by searching and processing information and consequently, possibly, enhance the negative emotions associated with stress. They too use defer as a strategy under high stress possibly to mitigate the negative emotions of stress. Although all consumers simplify under low stress relative to high stress, low efficacy magnifies this effect. The data also suggest that though emotion focused strategies, such as venting rage, are not dominant strategies for choice-related stresses, they are engaged in to a greater extent by consumers low in efficacy (8% mentions under low efficacy versus 4% under high efficacy). Finally it is important to note that given the correlational nature of our data no claims can be made regarding the causality of relationship between efficacy and stress and strategy use. It is just as likely that it is the use of these strategies that produces the concomitant stress (e.g., simplification mitigates stress) and feelings of efficacy (e.g., prioritizing produces feelings of competence and venting feelings of incompetence).

Coping Strategies for In-Store Ambient Stress.

Coping strategies for in-store ambient stresses are given in Table 4. As can be seen from the table, coping strategies are influenced both by perceived stress and self-efficacy.

TABLE 3
Coping Strategies for Choice Stress

TYPE OF STRATEGY	GROUP				CHI-SQUARE		
EFFICACY	HI	HI	LO	LO	STRESS X EFFICACY	STRESS	EFFICACY
PERCEIVED STRESS	LO	HI	LO	HI			
Plan e.g., "Prioritize" "Decide what is needed"	3	18	10	3	*		
Search and Process e.g., "Read Labels" "Compare brands" "Shop around"	61	44	30	71	*		
Simplify e.g., "Pick the first" "Rely on past experiences" "Buy reputed brands only"	15	8	36	2	*	*	*
Defer e.g., "Postpone choice for now" "Cut short the trip"	4	16	0	12		*	
Emotion Focused (Accept, Vent, Avoid) e.g., "Take a deep breath" "Kick the racks" "Just don't go"	2	6	10	7			*

Note: "*" indicates significance at p<.05

As with choice related stresses, high stress is associated with deferring strategies and low stress is associated with simplifying strategies. These effects are not qualified by efficacy. Efficacy instead is independently related to the greater use of interpersonal strategies enacted within the store such as asking for help, complaining and taking others along. One important aspect of these interpersonal strategies, at least of the ones reported here, is that they are examples of how single strategies can serve multiple needsCboth

problem-solving and emotional needs. Thus it appears that the distinction between problem-focused and emotion-focused strategies generally made in the literature is simplistic and that efficacy in consumption contexts may be related to the use of highly efficient and effective coping skills that meet multiple needs (Luce 1998).

Finally, high efficacy and low stress are independently associated with better time management and reduced reliance on emotion-focused strategies. Time management strategies such as using lists are reported to a sizeable extent, especially by high efficacy consumers who perceive little stress (19%). Conversely, low efficacy consumers who perceive high stress report emotion-focused strategies, such as venting rage and completely avoiding the shopping experience, to a sizeable extent (28%).

Discussion of Findings.

The findings are limited, among other problems, by the use of correlational data based on self-reports from consumers in a laboratory study. These results based on retrospective recollections of stress and coping might not match actual stresses and coping strategies in real-world environments. Despite these limitations, this study takes a step towards examining how consumers perceive their own stressCwhat causes it and how to deal with it. It suggests that consumers' stress, primarily, is caused by choice-related and ambient stresses. It suggests a set of strategies that consumers use to cope with their stress. These strategies easily classify under conventional taxonomies such as the one created by Carver, Scheier and Weintraub (1989): they can be identified as being either problem-focused (e.g., plan), emotion-focused (e.g., vent) or escapist (e.g., defer). However, our findings indicate that these broad distinctions might be too simple. It appears important to distinguish between different problem-focused strategies, as some are associated more so with efficacy that others (prioritizing compared to searching and processing). Further, some strategies (in-store interpersonal strategies) might serve multiple purposes, i.e., both problem-solution and emotional management functions, especially for high efficacious consumers. Consistently, more recent theoretical work in the domain of stress and coping has been finding distinctions between the effects of different problem-solving strategies (e.g., Carver and Scheier 1994).

Our findings also point to the need for examining both stress and efficacy within a single framework of coping (Lazarus 1991). Efficacy, we found, moderates the use of specific coping strategies for choice-related stress, under both high and low stress. Further, our study findings indicate that efficacy is associated with a broader range or repertoire of coping strategies for high stress. The strength of this finding might also be related to the fact that we studied coping in a context in which consumers are faced with multiple stresses.

TABLE 4
Coping Stragegies for In-Store Ambient Stresses

TYPE OF STRATEGY	GROUP				CHI-SQUARE		
EFFICACY	HI	HI	LO	LO	STRESS X	STRESS	EFFICACY
PERCEIVED STRESS	LO	HI	LO	HI	EFFICACY		
Simplify Store Choice e.g., "Shop only at few known stores"	12	8	9	3		*	
Defer Shopping Trip e.g., "Cut trip short"	10	22	9	31		*	
Interpersonal In-store e.g., "Ask for help" "Be rude /"Be firm"" "Complain" "Take others along"	49	39	30	22			*
Time Management e.g., "Make lists"	19	9	8	6		*	*
Emotion Focused (Accept, Vent, Avoid) e.g., "Take a deep breath" "Kick the racks" "Just don't go"	4	12	14	28		*	*

Note: "*" *indicates significance at p<.05*

These ideas though preliminary and limited by methodological problems are provocative and suggest that further research on consumers' implicit theories of stress and coping is likely to be both theoretically useful and eminently practical. It is possible to envision future stdies that better measure (or manipulate) the multiple stresses consumers feel, examine their coping strategies and determine the effects of marketing interventions that either lower stress or raise consumers' feelings of efficacy. These findings suggest that marketers have a host of

possibilities for reducing perceived stress both for making choices and
navigating the in-store environment. Marketers can be proactive and make
specific coping strategies (e.g., through providing in-store personnel)
more accessible to consumers. The effects of these interventions on
consumer satisfaction need to be carefully determined as these findings
suggest that some strategies (e.g., venting) might in fact be
dysfunctional and are associated with reduced perceptions of
self-efficacy. Thus careful research into stress management in consumer
contexts is warranted.

GENERAL DISCUSSION

Identification of Coping Strategies.

Through our investigation we uncovered a diverse range of coping
strategies that consumers use to deal with their stresses. This range
overlaps to an extent with the coping strategies that have been
identified outside the consumer domain. For example, we found planning
to be an important way for consumers to effectively cope: planning has
been identified as a way to cope in other types of stressful situations.
However, we also identified strategies that appear unique to the
consumer choice context. For example, we found the strategy of search
and process to be extensively reported as a way of dealing with consumer
stress. Other coping strategies, generally identified, did not appear
among consumers' implicit theories for coping. Further research is
needed to investigate whether or not these strategies are useful for
consumers. Some of these strategies seem to be low in relevance for the
consumer context, for example, the strategy of passive acceptance of
external threats, challenges and losses. Consumers, at least in the
U.S., appear to be unwilling to take the point of view that they must
passively accept adverse marketer-induced circumstances. However, there
are coping strategies, not identified in consumers' implicit theories,
which appear relevant for consumers. An example is practicing restraint.
While consumers did not mention this strategy among their implicit
theories, restraining one's self, for example from buying compulsively,
may be important for consumers to manage the stress associated with
having to prioritize and budget. Alternatively, the strategy of
compulsive buying, and more generally of consumption and purchase, may
be a way for consumers to relieve the stress in other domains of their
lives. The complex relationships among the multiple stress situations in
life and the repertoire of coping strategies implemented by individuals
seem to be a rich area for study.

The Development of Consumer Self-Efficacy.

In our study we found that self-efficacy or perceived confidence as a
consumer enables a wider variety of coping strategies. An important task
of future research, consequently, is identifying how people can develop
their consumption self-efficacy. Many suggestions exist in the
literature on what might enable people to become more self-efficacious
(Maddux 1995). The setting of difficult but achievable goals,
encouragement to achieve these goals, and the selection of environments
suitable for higher achievement are considered important ways to
increase self-efficacy. The translation of these ideas into the consumer
domain requires assessment.

Marketer Interventions for Consumers Stress and Coping.

As suggested earlier, marketers can help consumers cope with their
stresses by enabling them to use more effecive strategies for coping.
For example, retail stores can provide more in-store personnel that

stressed consumers can approach for help. Additionally, marketers can facilitate the development of consumer self-efficacy through the environments they create. One way to achieve this may be through consumer educational programs (at the point of purchase, over the web) that teach consumers skills by which to make better buying choices, use products more appropriately and to dispose them more responsibly.

The Value of Implicit Theories of Coping and Stress.

Current research on stress focuses on experimentally providing consumers with a specific source of stress and measuring their emotional reactions and their coping strategies (e.g., Luce 1998). Instead, we chose to ask consumers to themselves report the sources of stress they encounter in their consumption lives. This method which measures implicit theories provides us with a view of stress and stress management from lay consumers' perspectives. It serves as a worthwhile complement to explicit theory testing (see, for example, Sternberg and Zhang 1995; Kover 1995).

In sum, we show that consumers encounter a broad range of stresses. They have a repertoire of coping strategies to deal with these stresses. Self-efficacy affects the range of strategies consumers use; it also affects the use of particular coping strategies. Our findings are relevant from the standpoint of marketer interventions to help consumers deal with their stress. Our use of implicit theories to understand consumer stress management complements existing research.

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