

Western University

Scholarship@Western

Management and Organizational Studies
Publications

Management and Organizational Studies
Department

9-9-2019

Stress and Well-being at the Consumer-Employee Interface

Bonnie Simpson

Madelynn Stackhouse

Katherine White

Follow this and additional works at: <https://ir.lib.uwo.ca/mospub>



Part of the [Business Administration, Management, and Operations Commons](#), and the [Work, Economy and Organizations Commons](#)

CONSUMPTION, STRESS, AND WELL-BEING

Running Head: STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

STRESS AND WELL-BEING AT THE CONSUMER-EMPLOYEE INTERFACE

Bonnie Simpson
Western University
DAN Department of Management and Organizational Studies
Social Science Centre Room 4330, London, ON, Canada, N6A 5C2
Bonnie.Simpson@uwo.ca
+1 (519) 661-2111 x84921

Madelynn Stackhouse
University of North Carolina at Greensboro
Bryan School of Business and Economics
Bryan 369 Building, P.O. Box 26170
Greensboro, NC, USA 27402-6170
mrstackh@uncg.edu
+1 (336) 256-8591

Katherine White
University of British Columbia
Sauder School of Business
Henry Angus Building 581
2053 Main Mall, Vancouver, BC V6T 1Z2
Katherine.White@sauder.ubc.ca
+1 (604) 6827-3711

Cite as: Simpson, Bonnie, Madelynn Stackhouse, and Katherine White (2019), "Stress and Well-being at the Consumer-Employee Interface," in P.L. Perrewé and P.D. Harms (ed.) *Research in Occupational Stress and Well being* (vol. 17): Examining the Role of Well Being in the Marketing Discipline.

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

ABSTRACT

Although stress has become a prominent research theme in consumer behavior and occupational health, to our knowledge there is only one review on the relationship between consumer behavior and stress (that is, when internal and external factors exceed an individual's resources and endangering the individual's well-being) and this was published 10 years ago. Further, research on occupational stress has yet to be fully integrated into the consumer stress literature. In this chapter we attempt to advance research on consumer stress by a drawing on a Satisfaction Mirror framework which outlines that consumers and employees influence each other through a 'mirror' where they positively and cyclically influence each other in a service environment. We argue that consumers and employees may likewise mirror each other in a negative cycle of stress and well-being depletion. First, we describe how stress is viewed in consumer behavior and marketing. Second, we review evidence that consumption serves as a form of coping with stress. Third, we discuss the role of consumption as a stressor that may drive consumer stress. Finally, we introduce the satisfaction mirror model and outline the bi-directional influence on increased stress and well-being depletion at the consumer-employee interface in service encounters. The model introduced in this chapter serves as a framework for organizing findings related to stress and well-being in the fields of consumer behavior and occupational health. In addition, the model serves as a springboard for developing propositions for future research. Ultimately, we hope this chapter both updates and builds upon previous findings on stress and consumer behavior, as well as grounds future research on stress and well-being at the intersection of consumers and employees.

Keywords: Stress, Well-being, Consumer Behavior, Occupational Health, Satisfaction Mirror

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

STRESS AND WELL-BEING AT THE CONSUMER-EMPLOYEE INTERFACE

“When the going gets tough, the tough go shopping...”

The above quote reflects the common lay wisdom that one way in which stress is related to consumer behavior is that consumption can be used as a means of coping with stressful circumstances. However, research suggests that the opposite is also true—consumption can be the cause of different forms of stress. In this article, we review the literature that suggests that stress is a driver of distinct types of consumption behaviors and that consumption itself can be a source of stress. We then go deeper to highlight an interesting and understudied source of consumer stress in interactive consumption settings—when the employees who are offering customer service are themselves stressed. In doing so, we propose that consumers and employees influence each other in a bi-directional process that can lead both the consumer and employee to experience heightened stress and decreased well-being.

While the field of consumer research has largely overlooked the bi-directional nature of stress and consumption (Moorman 2002; Pavia & Mason, 2004), the importance of understanding stress among people in their roles as both consumers and employees continues to build. Levels of psychological stress have persisted for decades across North America, particularly regarding work and money, and consistently reported as higher in women (American Psychological Association; 2017; Cohen & Janicki-Deverts, 2012; Statistics Canada, 2014). The outcomes of heightened stress can be severe, including consequences such as negative impacts on sleep patterns, poorer health and eating practices, increased risk of disease and accelerated disease progression, more frequent health service utilization, increased mortality, and decreased overall life satisfaction (American Psychological Association; 2017; Statistics Canada, 2011; 2014). In this chapter we integrate recent research to garner insights into stress and well-being

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

as they relate to consumption and further connect these insights to propositions for employee well-being.

THE NATURE OF STRESS IN CONSUMER BEHAVIOR

Stress is a subjective state that occurs when a combination of internal and external factors are appraised by the individual as being taxing or exceeding their resources and endangering the individual's well-being (Lazarus & Folkman, 1984). This definition suggests that stress can be both chronic, as in an individual might experience a heightened level of stress consistently over a period of time, or transitory, as situations and events can increase levels of stress in an acute manner (Katkin, Dermit, & Wine, 1993). In general, when an individual experiences *stressors* (i.e., demands from work, family, and general life experiences) that challenge one's ability to cope (Cartwright & Cooper, 1997; Lazarus, 1996), they experience increased stress. When an individual becomes stressed, responses can be both physiological (increased levels of cortisol; Dickerson and Kemeny, 2004) and psychological (impacting the way one processes and responds to information; Maier & Wilken, 2014).

In the consumer behavior and marketing literatures, consumption has often been conceptualized as a means of coping with stress, wherein people change their consumption behaviours (such as avoiding decisions, making specific choices, seeking additional information, etc.) in an effort to manage situational demands (Lazarus & Folkman, 1984; Mathur, Moschis & Lee, 2006; Mathur, Moschis & Lee, 2008). And consumers appear to view their own behaviours in this way as well, with American survey data indicating that nearly one in three individuals reports shopping in order to cope with stress (Gregoire, 2013). Research has studied the effects of stress on the behaviours of consumers in a range of contexts, such as life status changes (e.g., an increase [or decrease] in salary), lifestyle changes such as relocation, illnesses such as breast

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

cancer, undergoing intelligence tests, technology use, and sport participation and spectatorship, etc. (e.g., Andreasen, 1984; Lee, Moschis, & Mathur, 2001; Maier & Wilken, 2014; Mick & Fournier, 1998; Pavia & Mason, 2004; Tokuyama & Greenwell, 2011). The findings regarding stress and consumer behavior, however, have not always been consistent. For instance, while in some cases consumption has been shown to increase as an individual becomes more stressed (e.g., Kandiah, Yake & Willet, 2009), in other circumstances consumers respond to stress by decreasing their consumption (e.g., Stone & Brownwell, 1994). Additionally, there is evidence that consumption situations (such as crowded shopping areas; Baker & Wakefield, 2011) and experiences (such as visiting the dentist; Moorman, 2002) can themselves lead to heightened stress levels, adding an additional, cyclical nature, to the relationship between stress and consumption. Collectively, these findings highlight the depth of the bi-directional relationship between consumption and stress, and thus ultimately make a strong case as to their implications for consumer well-being.

In this chapter, we will develop and describe a conceptual model of customer and employee stress (depicted graphically in Figure 1). First, we discuss the impact of stress on consumer behavior, as well as the impact of consumer behavior on the experience of stress. Then, we will turn to outlining a proposed model that highlights an understudied context in which consumer stress can arise. In particular, we examine stress that occurs at the interface between consumer and organizational contexts, when employees are providing service to the organization's customers. We draw on work that has been labelled "The Satisfaction Mirror"—which suggests that there is a positive and reciprocal relationship between customer and

employee satisfaction (Sasser, Schlesinger & Heskett, 1997)—to make the proposition that an analogous reciprocal relationship may also exist in the domain of negative feelings of stress.

INSERT FIGURE 1 ABOUT HERE

STRESS COPING: CONSUMPTION AS A RESPONSE

The first part of our model depicted in Figure 1 (stress as a coping response) highlights that consumer behavior can be a form of coping with stress—wherein consumers engage in adaptive processes involving cognitive or behavioral efforts to reduce stress stemming from external or internal sources (Lazarus and Folkman 1984). Indeed, research suggests that various forms of consumer behavior can be a response to stress (e.g., Atalay & Meloy, 2011; Dittmar, Bond, Hurst & Kasser, 2014; Rindfleish, Burroughs, & Denton, 1997). For example, there is evidence that shopping more generally—“retail therapy”—can be utilized in response to stressors and to repair negative moods (Atalay & Meloy, 2011). Moreover, researchers have studied specific consumption behaviors that can occur in response to stress, such as music consumption, alcohol consumption, food consumption, and drug use (Heatherton & Baumeister, 1991; Sproesser, Schupp & Renner, 2014). Research has also identified that stress can contribute to heightened levels of materialism (endorsement of values, goals, and beliefs that center on acquiring money and possessions that convey status) which is negatively associated with well-being (Dittmar et al., 2014). The same has been found for stress and impulsive and compulsive consumption (Rindfleish et al., 1997; Sneath & Kennett, 1998).

More recently, researchers have begun to reconcile divergent findings on when stress leads to more or less consumption. For instance, Durante and Laran (2016) examine the impact of stress on how consumers choose to use their resources, in particular looking at whether they

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

choose to save or spend their money when stressed. What they found is that consumers tend to allocate resources strategically to gain control of their environment. For instance, when an individual feels they lack control over their environment, heightened levels of stress will result in an increased preference to save money, as having money affords some control. Those who are stressed however, aren't likely to stop spending money altogether, but rather, when they do spend will do so on products that they perceive will help them restore control (e.g., necessities, like household goods, rather than non-necessities such as entertainment).

Stress can also cause consumers to evaluate products and behaviors differently as compared to when under non-stressed conditions. For instance, stress has been found to diminish an individual's evaluation of a product, including how much they are willing to pay for the product (Maier & Wilken, 2014). Consistent with this, Anglin and colleagues (1994) found that stressed consumers were more price sensitive and engaged in more comparison shopping in their decision-making. Stress has also been found to inhibit the effectiveness of decision making and information processing (Goldberger & Breznitz, 2010). For instance, consumers have been found to act more habitually when stressed (Wood & Neal, 2009). Interestingly, research has also identified preliminary evidence of a positive relationship between stress and an individual's tolerance of unethical activities that benefit the consumer (e.g., lying about a child's age to get a lower price; Liu, Zhao, & Liu, 2018). This is because stressed individuals develop low-level construals (i.e., they tend to think in terms of the concrete elements of the situation, such as subordinate goals and short-term rewards, rather than more abstract and superordinate goals) and high materialism values, which increases their tolerance of unethical behaviors.

One specific form of stress that has received the attention of consumer researchers is that of time stress, wherein there is a real or perceived shortage of time (Ariely & Zakay, 2001)

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

which induces psychological stress (Mano, 1992). The general body of research in this area has demonstrated that time stress has wide spread impacts on consumer decision outcomes. For example, time stress can lead to a reduction in the amount of time consumers spend searching for, and processing, information; a reduction in the range of alternatives and product characteristics considered; an increase in more heavily weighing negative information in decision making; a greater tendency to alter the way information is perceived and remembered; as well as a greater tendency to engage in compensatory consumption (Ariely & Zakay, 2001) — the desire, acquisition or use of products in response to a psychological need or deficit (Rucker & Galinsky 2013). For instance, parents experiencing time stress due to children's sport activities were found to use compensatory beliefs to rationalize their children's diets, such as justifying the consumption of convenience foods as a function of the amount of activity the kids engage in (Alm & Olsen, 2017). Recent research has delved deeper into understanding why consumers often feel pressed for time, finding that both the number of goals a consumer holds, as well as whether their current goals conflict (for instance, a goal of saving money conflicts with a goal of buying nice things), will impact perceptions of time stress. In particular, greater perceived conflict between goals leads to a greater sense of time constraint (Etkin, Evangelidis & Aaker, 2015). Perceptions of time constraint then impact how consumers choose to spend their time (e.g., being less willing to wait), as well as their willingness to pay to save time (e.g., being more willing to pay for faster shipping speeds).

Another form of stress that has been examined in the consumer context is that which emerges in response to different forms of threat to the self. This literature largely finds that consumers will engage in various forms of compensatory consumption in response to stressors in the form of threatening information (Kim & Rucker, 2012; Lisjack, Bonezzi & Rucker, 2014;

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

Rucker & Galinsky, 2008; White & Argo, 2009; White, Argo, & Sengupta, 2012). Sometimes people will compensate for threat by consuming “within domain” options that directly resolve the threat (Lisjack et al., 2014). For instance, when consumers own self-beliefs are less confidently held, they will respond by choosing products that support and reaffirm their original self-view (Gao, Wheeler, & Shiv, 2009). In one example, Kim and Rucker (2012) demonstrated that consumers were more willing to choose a product that signaled intelligence when their intelligence was threatened in some way. On the other hand, sometimes consumers will opt to avoid options linked to the nature of the threat. For example, when consumers are given threatening information about a social group they belong to (e.g., their gender) they alter their product choices to avoid a threatened aspect of that social identity (e.g., they avoid gender linked magazines; White & Argo, 2009). This effect is augmented among those low in collective self-esteem, who do not highly identify with and value the threatened social identity. Other work finds that both avoidance and approach responses can occur within the same context. While those who are more independent (those who feel separate from others) avoid identity-linked products under threat, those who are more interdependent (those who feel interconnected with others) are more likely to select identity-linked products under identity threat (White, et al. 2012). Such self-protective responses have been observed not only after exposure to the threatening stressor, but also before an anticipated threat to proactively to deal with it (Kim & Rucker, 2012). In addition, more avoidant responses have been observed in response to identity threats when the context is private, but when the context is more public in nature consumers are more inclined to embrace products that reflect the threatened social identity (White, Stackhouse & Argo, 2018).

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

In addition to explicit threats to the consumer, one other source of consumer stress lies in the experience of negative emotions. Indeed, core theories of coping suggest that the stress and coping process first requires the *primary appraisal* of situation as being threatening, challenging, or harmful to the self in some way, which leads to emotional responses (Lazarus, 1996; Lazarus & Folkman 1984). The individual then engages in a *secondary appraisal* process that includes the assessment of what resources they have to help them to cope or deal with the given stressor. Negative emotions can be experienced during exposure to advertising (Richins, 1991), during the purchase process (Yi & Baumgartner, 2004), in response to the process of consumption (Westbrook & Oliver 1991), or in consumer decision making contexts (Luce 1998; Luce, Bettman, & Payne, 2000; 2001). In terms of consumer decision-making, difficult decisions can often lead to trade-offs, resulting in some degree of negative emotion and stress (Luce, 1998; Luce et al., 2000; 2001). For example, the consumer might be torn between a choice (e.g., a car purchase) where one option is sportier and more aesthetically pleasing, but the trade-off is safety, an attribute that an alternative option has. Consumers will engage in distinct strategies in response to such negative emotion inducing contexts, such as avoiding making a choice altogether (e.g., sticking with the status quo, or decide to prolong the decision time; Luce, 1998; Yi & Baumgartner, 2004). Some research finds that consumers who are experiencing a sense of a lack of control might reassert control through their consumption behaviors (Pavia and Mason 2004). Further supporting this, consumers who experience a sense of anxiety are more likely to cope by demonstrating preferences for safer options that provide a sense of control (Ragunathan & Pham, 1999; Ragunathan, Pham, & Corfman, 2006). In another line of work, consumers who were led to feel powerless were willing to pay more for auction items, but only when the

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

products conveyed a sense of status and could allow for compensatory consumption (Rucker & Galinsky, 2008).

Recognizing the widespread effects that stress can have on consumption behaviors, consumer researchers have also shifted focus toward helping individuals manage and cope with stress. Consumers engage in coping when stress is high, and consumers who experience greater stress are more likely to engage in consumption-related coping behaviors (Lee, Moschis & Mathur, 2007). Types of coping strategies that a consumer might employ vary by context (Miller, Kahn & Luce, 2008), are impacted by emotions (Duhachek, 2005), and individuals also differ with regards to how many strategies they have, and use, to cope with stressful consumption experiences (Duhachek & Kelting, 2009). For instance, the number of different strategies consumers use to respond to stress (e.g., engaging in positive thinking, emotional venting, avoidance, denial, instrumental support, emotional support, rational thinking, and active coping; Duhachek, 2005), has been conceptualized as one's coping repertoire (Duhachek & Kelting, 2009). Han, Duachek and Agrawal (2016) examined how consumers cope with stress related to their health goals, with half of participants primed to consider how pursuing health goals also creates stress (vs. a control). The research demonstrates that problem-focused coping (coping in ways that directly address the source of the stress) activates a more concrete mode of thinking (Trope & Liberman 2003), which means that lower construal level messaging (focused on subordinate features, such as action plans) is more effective as it matches the mode of thinking. Alternatively, emotion-focusing coping (coping in ways to manage one's responses to a cause of stress) activates a more abstract mode of thinking, resulting in greater persuasion via higher construal level messaging (focused on superordinate features, such as outcomes). Cultural differences have also been identified as a factor in emotion-focused coping responses to

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

stress, as well as in the consequences of these responses to well-being (Ong and Moschis 2009). Further, individual differences in personality, such as consumer assertiveness (i.e., the tendency to stand up for their rights; Richins, 1983) and extraversion (i.e., liking people and preferring large groups; Costa & McCrae, 1980), also influence how a consumer may cope with a stressful experience (Duhachek & Iacobucci, 2005). For instance, those who are more assertive will be inclined toward more active coping techniques when they perceive that coping will require a great amount of effort.

STRESSOR: CONSUMPTION AS A SOURCE OF STRESS

While noting that consumption can be viewed as a means of coping with stress, there is also evidence that certain consumer behaviors can be stressors themselves. As such, our model in Figure 1 acknowledges that consumption behaviors can be stressors and drive consumer stress and well-being deficits (see consumption as a stressor). For instance, stress from consumer debt has been related to self-reported worse physical health and greater physical impairment (Drentea and Lavrakas 2000). Clearly not every consumption activity is stressful, however, and Viswanathan, Rosa and Harris (2005) posit that consumption-related stress is more likely to be present in consumption situations that are important to consumers (i.e., when making high involvement, risky decisions), and that the level of stress induced from the experience will be impacted by how desirable, controllable, and expected, the consumption situation is. This consistent with examples regarding specific consumption experiences, such as buying a new house or embarking on a home renovation, that have been identified as stressful occurrences (Moorman 2002; Tausig, 1982). Similarly, emergency purchasing decisions (when an unanticipated and important need must be met quickly) have also been posited to lead to higher stress levels (Samson & Voyer 2014). Many less involving consumption situations however are

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

inherently aversive or negative experiences, that consumers would prefer to avoid (medical and dental appointments, flying, car repairs, etc.; Miller, Kahn & Luce 2008). Thus, a greater understanding of these experiences can provide insight into mitigating the levels of consumer stress experienced, such as research which finds that the amount of wait time for a negative experience can have differential impacts depending on an individual's coping tendencies (Miller et al., 2008). For instance, shortened wait times lead to increased stress for individuals who were more approach-oriented in their coping orientation, and providing wait duration information lead to increased stress for individuals who were avoidance-oriented. Interestingly, stress can also be activated by a lack of consumption, including via brand deprivation (Albrecht, Stokburger-Sauer, Sprott & Lehmann 2017). Young consumers in particular have been found to experience this negative state of tension when they don't have specific brands, such as when they perceive the all of their friends have an iPhone yet they don't. Research also suggests the brand image of a company can be a stressor if it is incongruent with customer values (Grzeskowiak & Sirgy, 2007). Together, these findings suggest that consumption behavior can also be considered a precursor to both stress and well-being.

Decision making tasks more generally can also be a source of stress in that they often require trade-offs in terms of priorities, which can be a source of internal conflict and stress (Sujan et al., 1999). Such decisions can also activate role stress (inter-role conflicts), and Frank (2018) has examined this concept particularly with regards to ethical consumption (e.g., organic and free trade groceries) and the emerging of consumer-citizen duality (wherein the consumer is responsible for a rather small group of people, such as the self or family, yet the citizen role requires broader responsibilities). This work finds that consumers may neglect to engage in ethical purchase behaviour (e.g., buying fair trade vs. traditional coffee) despite positive

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

intentions as a result of stress induced by a consumer–citizen role conflict (the consumer should buy the cheaper traditional coffee product, but the citizen should buy the fair trade product), noting that cognitive effort is minimized when encountering conflicts, and thus results in ignoring the initial intention (Carrington et al., 2010).

The physical shopping experience can also activate stress. For example, store-induced stress can make shopping an adverse experience and negatively affect purchase likelihood for task-oriented consumers (who view shopping as a mission to be completed efficiently), but yet there is an inverted U shaped relationship for recreational consumers (who consider shopping a fun and entertaining experience)—thus the relationship between store-induced stress and purchase changes as a function of the individual shopper’s goals (Albrecht, Hattula & Lehmann 2017). Task shoppers that have a higher need for control also tend to perceive density in a shopping environment as crowding, and, in turn, feel heightened levels of stress from the shopping experience (Baker & Wakefield 2011). There is also evidence that for certain populations, such as those with disabilities, marketplace stress is heightened and inadequately addressed (Balabanis, Mitchell, Bruce & Riefler, 2012). Interestingly, physical experiences can also impact perceived levels of stress as a result of semantic links to metaphors—for instance carrying heavy objects lead people to feel that an upcoming presentation would be more stressful – a result of a metaphoric link to “carrying weight” (Zhang & Li, 2012). Finally, an additional type of stressful shopping experience can be observed when experiences go awry. As consumers cognitively appraise the potential for threat or harm via an experience, heightened levels of stress can emerge, and can elicit reactions that will influence the type of coping strategy a consumer will employ, including whether or not they will opt to complain about their experience (Stephens & Gwinner 1998).

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

It is also noteworthy that, in recent years, technology and social media consumption have been touted as a new source of consumer stress (Kushlev & Dunn, 2015; Gonzales & Hancock, 2011) with negative implications for consumer well-being (Wilcox & Stephen, 2013). This context is particularly relevant in today's society with regards to the bi-directional relationship between stress and coping strategies, as anxiety and stress emerge as both a cause of, and coping mechanism for, stress itself—resulting in what Mick and Fournier have deemed the ‘paradox of technology’ (1998). For instance, while consumers regularly engage in social media use as a means of coping with stress in their lives, giving up Facebook for 5 days was shown to lower levels of cortisol (Vanman, Baker & Tobin, 2018).

Finally, while consumption experiences can no doubt induce stress, certain consumer orientations can also lead people to be better able to deal with stress (e.g., mindfulness, Sheth, Sethia and Srinivas 2011). Mindfulness or “the awareness that arises by paying attention, on purpose, in the present moment, and non- judgmentally” (Kabat-Zinn, 2013, p. 11) has been touted as a mean's of reducing stress (Williams & Kabat-Zinn, 2013), and further, when applied to consumption specifically, as a means for improving consumer well-being (Bahl et al., 2016). In addition, a large body of research suggests that the type of consumption an individual engages in can also impact well-being. For example, consuming experiences as opposed to material goods can lead to greater reported well-being and life satisfaction (Guevarra & Howell, 2015; Van Boven & Gilovich, 2003). Other work suggests that prosocial consumer behaviors can improve well-being (Aknin et al., 2013; Weinstein & Ryan 2010).

One additional construct implicated in the consumption-stress relationship is that of materialism, defined as a strong desire for wealth and material possessions, which has been linked to well-being (Burroughs & Rindfleisch, 2002; Dittmar et al., 2014; Kashdan & Breen,

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

2007). In fact, research has also suggested that the negative relationship between materialism and life satisfaction is mediated by stress, with greater levels of materialism associated with higher levels of stress, which then adversely affects well-being (Baker, Moschis, Ong & Pattanapanyasat, 2013). The general overarching implication that can be summarized from the above is that the relationship between consumption and stress has broad implications for consumer well-being.

ADDING EMPLOYEES INTO THE CONSUMER STRESS EQUATION

Consider a situation in which a customer, unhappy with their product, speaks to a service employee who then reacts with incivility to the customer. Imagine that the mistreated customer, in turn, reacts aggressively towards the employee; causing the employee further distress and escalating a negative response. In this example, the employee may be faced with considerable workplace demands, such as an extensive line of customers, lack of knowledge on how to process an exchange, or the pressure of displaying organizationally-acceptable emotions. Similarly, in this example the customer may be faced with considerable stressors, including the context, their own consumption behavior, and interacting with the employee. As we argue in this chapter, the stress these two individuals face and enact in this scenario influence each other bidirectionally in the context of a service encounter.

Our model outlining the bidirectional reciprocal influence of customer and employee stress developed in this chapter varies from traditional approaches in the marketing and organizational behavior field in important ways. First, in contrast to the previous sections above (i.e., consumption as coping with stress, consumption as a stressor), our model focuses concurrently on employees and consumers, rather than consumers alone. As such, this model presents a more holistic picture of consumer stress, given that consumer-employee interactions

STRESS, WELL-BEING, AND THE CONSUMER-EMPLOYEE INTERFACE

are ubiquitous for corporations where customer service is required for the product. Thus, the model allows for an improved understanding of the nature of consumer-employee interactions as they relate to consumer stress. Second, this model emphasizes that consumers change and shape employee stress and well-being and vice versa. In doing so, this perspective moves outside of the boundaries of the organization to study the interface of consumer and employee interactions under conditions where stress might arise. Although there is some preliminary research that has studied the consumer-employee interface (e.g., Martin, 1990; Keffe, Russell-Bennett, & Tombs, 2008), most research in this area is discipline-specific. In particular, marketing researchers generally study the relationship between stress and consumption (e.g., Baumeister, 2002; Mandel, Rucker, Levav, & Galinsky, 2017; Moschis, 2007), while organizational behavior researchers generally study organizational predictors of employee stress (e.g., Lee & Ashforth, 1996; Nielsen, Nielsen, Ogbonnaya, Käsälä, Saari, & Isaksson, 2017). Third, while some researchers have begun to bridge these fields and study the consumer-employee interface, much of this research is nascent in its study of employee behaviors (e.g., type of greetings and service) as they influence consumer behavior in a uni-directional manner (e.g., Martin, 1990; Homburg, Wieseke, & Bornemann, 2009; Gremler & Gwinner, 2000; Wieseke, Geigenmüller, & Kraus, 2012). As such, prior research tends to treat consumers as passive recipients of employee behavior rather than active creators that likewise influence employees in a process that involves the complex reciprocal process in the interaction experience. Our model emphasizes the need to simultaneously consider the role of consumer attitudes and behaviors as well as the attitudes and behaviors of employees. Ultimately, we hope to demonstrate that consumer and employee well-being are related, and that the bi-directional nature of their interactions should be a central consideration for organizations.

CONSUMPTION, STRESS, AND WELL-BEING

THE EMPLOYEE-CONSUMER SATISFACTION MIRROR

We posit that the bi-directional stress relationship between customers and employees occurs through a mirroring process. In doing so, we draw on research on the Satisfaction Mirror (Sasser, Schlesinger & Heskett, 1997), which states that there is a positive relationship between customer satisfaction and employee satisfaction and reciprocally employee satisfaction and customer satisfaction within service encounters. More specifically, the Satisfaction Mirror proposes that exchanges between employees and customers are self-reinforcing through time in order to, ultimately, drive positive firm performance (Sasser et al., 1997). The positive reinforcement loop operates such that more satisfied employees lead to more satisfied customers and higher firm profit because these two groups “mirror” each other, meaning that consumers react positively to satisfied employees, who then “mirror” back positive reactions (Sasser et al., 1997).

To date, much research over a range of fields has investigated the relationship between employee and customer satisfaction. The literature demonstrates a correlational relationship between employee satisfaction and customer satisfaction (e.g., Chuang, Judge, & Liaw, 2012; Netemeyer, Maxham, & Lichtenstein, 2010) and longitudinal studies have found the customer-employee satisfaction link to be reciprocal and positively reinforcing (Brown & Lam, 2008; Harter, Schmidt, & Hayes, 2002; Subramony, Krause, Norton, & Burns, 2008). In this regard, the Satisfaction Mirror is supported by research on emotional contagion effects and the ripple effect where moods transfer among people in a group (Barsade, 2002; Hatfield, Cacioppo, & Rapson, 1994; e.g., Evanschitzky, Groening, Mittal, & Wunderlich, 2011; Evanschitzky, Sharma, & Prykop, 2012; Evanschitzky, Wangenheim, & Wunderlich, 2012).

CONSUMPTION, STRESS, AND WELL-BEING

Yet, because emotional contagion effects are not limited to positive affective experiences such as satisfaction, and can also operate with negative emotions (Barsade, 2002; Hatfield, Cacioppo, & Rapson, 1994), an argument can be made that these reciprocal reinforcement loops do not need to be positive. Instead, we suggest that negative information, including stress, can transmute through mirroring processes in a similar way to positive satisfaction. The stress of employees may spawn negative interpersonal interactions, which, in turn, may contribute to a negative consumer experience and a “downward spiral” of stress and well-being depletion in both areas. Conversely, the stress of consumers may itself be a stressor on employees, driving heightened emotional labor demands. Emotional labor is defined as the “expression of organizationally desired emotions during interpersonal interactions” (Morris & Feldman, 1996, p. 987). In situations where consumers are stressed in the service encounter, the emotional requirements of the job (i.e., to present a friendly positive emotional expression) are themselves a work stressor (Morris & Feldman, 1996), compounded by the fact that employees “catch” the negative emotions and stress of the consumer by emotional contagion (e.g., Gump & Kulik, 1997). This mirroring process and downward spiral of stress is conceptually depicted in Figure 2. In summary of the above, we suggest that consumption is a coping response that consumers can use to deal with stress, consumption acts as a stressor influencing consumer responses, and we posit that these operate interdependently to drive consumer stress and wellbeing deficits. Further, we posit that consumer stress driven through these processes should be “mirrored” to employees and, ultimately, drive employee increased stress and well-being deficits, as well as reflected back from employees to consumers in the form of the employees’ behavior.

INSERT FIGURE 2 ABOUT HERE

CONSUMPTION, STRESS, AND WELL-BEING

RESEARCH PROPOSITIONS AND FUTURE DIRECTIONS

Organizations are legal and social systems where people interact to achieve goals (Katz, 1978; Parsons, 1956). Within this social system, many stressors are thought to act on workers to cause stress and wellbeing deficits. For example, much research over the past three decades shows that stressors intrinsic to the job (e.g., long hours, working conditions, work overload, role conflict, role ambiguity) or factors endemic of organizational environment or structure more broadly (e.g., organizational climate, mergers and acquisitions, work structures, work pressure) impact employee stress and wellbeing (e.g., Fila, Purl, & Griffeth, 2017; Nielsen, Nielsen, Ogbonnaya, Käsälä, Saari, & Isaksson, 2017; Yang, Caughlin, Gazica, Truxillo, & Spector, 2014). However, while research has begun to consider consumers as stressors that influence employees' well-being (Kern & Grandey, 2009), one aspect that has not really been explored is the intersection between consumer stress and well-being and how that might influence employee stress and well-being. Instead, organizational research has primarily investigated stress and well-being within the 'black box' of the organizational context (e.g., Zablah, Franke, Brown, & Bartholomew, 2012) without considering the role of outsiders (consumers) in this process. In this section we question whether stress from one domain spills over to the other, and what the processes and boundary conditions for such effects might be. Figure 1 summarizes the propositions outlined below as they relate to consumption as stress coping, consumption as a stressor, and the role of employee stress in the consumer stress equation.

Does the stress mirroring process occur between consumers and employees?

Most research in the organizational behavior area has investigated how intra-organizational dynamics operating inside the organization impact employees and their interactions with consumers. For example, meta-analyses show that harmful and toxic work

CONSUMPTION, STRESS, AND WELL-BEING

environments may be detrimental to employees. Research shows that negative organizational climates (Parker, Baltes, Young, & Huff, 2003), unfair organizational practices (Cohen-Charash & Spector, 2001), and downsizing (e.g., Zablah, Franke, Brown, & Bartholomew, 2012) all predict employee wellbeing deficits. Similarly, intraorganizational factors such as negative leadership (Tepper, 2000), employee conflict (Liu, Wang, Chang, Shi, Zhou, & Shao, 2015), and workplace harassment (Bowling & Beehr, 2006), all predict deleterious employee health. With that being said, the model outlined in this chapter suggests that consumers can be stressors that act on employees in a similar manner to these work structures. Research shows that negative consumer interactions (e.g., rude or abusive customers) create emotional labor within employees (Kern & Grandey, 2009). When employees are required to present organizationally desired emotions during service encounters (emotional labor; Morris & Feldman, 1996) it creates employee stress (Brotheridge & Grandey, 2002), so it logically follows that consumers, if stressed, exacerbate these effects through mirroring. Similarly, given that research demonstrates a strong relationship between employee stress and job attitudes (e.g., job satisfaction, quit intentions; for a meta-analysis see Podsakoff, LePine & LePine, 2007) we also expect consumer stress to translate into negative employee job attitudes.

Proposition 1a: Consumer stress influences employee stress and wellbeing.

Proposition 1b: Consumer stress influences employee job attitudes.

Another interesting domain that has received little attention in literature is that the organizational stress experienced by employees in consumer facing roles may also impact consumers. While researchers have examined the consequences of employee stress for the employees' own satisfaction and work performance (Babin and Boles 1996; Chan, Yim and Lam 2010; Netemeyer, Maxham and Pullig 2005; Podsakoff, LePine, & LePine, 2007; Wetzels, de

CONSUMPTION, STRESS, AND WELL-BEING

Ruyter and Bloemer 2000), less research has considered how stress and behaviors from the consumer directed towards employees (e.g., abuse or incivility) influences employee wellbeing (Kern & Grandey, 2009). Further, very little has examined how employee stress may be “catchy” and might spillover to drive increased consumer stress (emotional contagion; Hatfield et al., 1994). Research in marketing suggests that perceptions of one domain of a brand, for example (e.g., brand familiarity) influences beliefs in another (e.g., negative information about the product; Ahluwalia, Unnava, & Burnkrant, 2001), which is suggestive that information from one domain may transmit into another. However, little research has studied whether negative perceptions from one party mirror another, and still less has focused on well-being and stress carry-over in the service encounter.

This possibility generates numerous questions for future research. For example, scholars could investigate if stress interventions aimed at employees subsequently result in reduced consumer stress. As one example, it may be that employees trained to be mindful and aware of their actions (mindfulness) experience less stress (Grossman, Nieman, Schmidt, & Walach, 2004). In turn, this lowered employee stress may predict more positive employee treatment of a customer service encounter, thereby garnering positive customer wellbeing.

Proposition 2. Employee stress influences consumer stress and well-being.

Does employee behavior (e.g., mistreatment, abuse) influence consumer stress?

Another key component of our model is that employee attitudes and behavior influence consumer well-being (employees behavior → consumer well-being). We posit that how employees treat consumers because of their own internal feelings stress should impact consumer stress. Groth and Grandey (2012) first introduced the idea of negative exchange ‘spirals,’ wherein negative employee interactions influence difficult customers in an open-loop that feeds

CONSUMPTION, STRESS, AND WELL-BEING

worse customer encounters. These researchers posited that while employees may view customers as rude or uncivil, customers may view themselves as justified (e.g., due to a bad product or poor service), in turn driving frustration on the part of the employee, a more negative exchange, and abuse directed towards the customer. Although there is support for this perspective in that negative exchanges drive reduced satisfaction by both parties (Zablah, Carlson, Donovan, Maxham, & Brown, 2016), less research has studied the impact of employee abusive behavior on consumer stress and well-being. As such, in building this proposition, we draw on evidence in other areas that support the notion that employee behavior influences consumer stress. First, research shows that the communication styles employees use when interacting with customers can alter consumer behavior (Ladhari, Souiden, & Durfour, 2017; Martin, 1990). Since consumer behavior relates to stress, as mentioned in the sections above (e.g., Albrecht et al., 2017; Drentea & Lavrakas 2000; Samson & Voyer 2014), it seems reasonable to predict that that employee abusive behavior towards a consumer should predict consumer stress. Second, research shows that when abuse occurs in the opposite direction (i.e., when a consumer acts abusively towards an employee) the mistreated employee suffers from greater stress because customer abuse is a stressor that acts on employees (Han, Bonn, & Cho, 2016; Walker, van Jaarsveld, & Skarlicki, 2014). Further supporting that employees may act as a stressor on consumers in the same way, occupational health scholars theorize that stress occurs when interactions do not match the needs of the person (Reis, Sheldon, Gable, Roscoe, & Ryan, 2000). Building effective social relationships are a way to fulfil relatedness needs (Deci & Ryan, 1985; Ryan & Deci, 2000). As such, it is plausible that employee mistreatment violates consumer relatedness expectations and drives increased consumer stress or that a poor fit between consumer expectations and employee behavior (Edwards, 1991; French et al., 1982) drive consumer well-being deficits.

CONSUMPTION, STRESS, AND WELL-BEING

Proposition 3. Negative (abusive) employee behavior targeted towards consumers influences consumer well-being and stress.

Is the mirroring effect reciprocal and mutually reinforcing to create a downward spiral?

Finally, we propose that there will be a bi-directional reciprocal relationship between consumer stress and employee stress. For example, a stressed-out employee interacting with a customer may lead the customer to be stressed, which might lead to negative behaviors that, in turn, influence the employee's stress levels. Thus, whether these effects are mutually reinforcing represents a core question for future researchers. For this possibility to be explored, research needs to be conducted that examines the inter-relationships between consumer stress and employee stress from a bi-directional point of view. This highlights the challenges to conducting research at the consumer-employee interface. The nature of reciprocal influence highlights that stress and well-being mirror effects will emerge over time. As such, there is a need for longitudinal studies in to test the propositions we have outlined in this chapter. Daily diary research would be ideal for examining the day-to-day divergent effects of stressful customer encounters on employee stress and well-being and vice versa. In particular, future research could examine specific daily stress experiences that occur in the customer-employee interface and assess the extent to which these encounters predict increased consumer and employee stress through time. Similarly, there is also a need for additional experimental research that directly tests how changes at the consumer-employee interface change stress levels at the consumer-employee interface. For example, research could directly manipulate the interaction styles of employees (e.g., task based, relationship based) to directly examine consumer and employee stress levels and reported well-being.

Proposition 4. Employee stress and customer stress are reciprocally related through time.

CONSUMPTION, STRESS, AND WELL-BEING

Extending this point, future scholars could explore how the mirroring influence process between employees and customers occurs, as mentioned earlier in this chapter. For example, we posit that the stress influence process between consumers and employees might occur through emotional contagion effects (Barsade, 2002). It is challenging to parcel out emotional contagion effects from the effects of interaction styles (cf. Wang, Singh, Mishra, Ambrose, & Biernat, 2017), so this necessitates the need for experimental research that contrasts the effects of stressful emotional expressions (i.e., intensity of facial expressions, body language) with interaction styles (i.e., treating the interaction party more negatively) to explore the possibility of the transfer of stress moods.

Proposition 5. Consumer stress and employee stress are reciprocally related through emotional contagion effects.

What are the moderating mechanisms that alter the stress mirroring consumer-employee process?

Research shows that some individuals are better able to cope with environmental stressors while others are more vulnerable (for meta-analyses see Alarcon, Eschleman, & Bowling, 2009; Kotov, Gamez, Schmidt, & Watson, 2010). These individual difference characteristics might shape how consumers and employees cope with the stress of one another. Such individual differences are worthy of further study as moderators of the consumer-employee stress mirroring process. For example, women tend to react more intensely to negative emotions and be more sensitive to emotional contagion effects (e.g., Wild, Erb, & Bartels, 2001), suggestive that the stress mirroring effects may be stronger when the interaction parties are women. In addition, individual differences in coping resources, such as self-care behaviors, social support, and positive relationships, help individuals successfully manage external stressors (Fogarty, Machin, Albion, Sutherland, Lalor, & Revitt, 1999). These resources may help an

CONSUMPTION, STRESS, AND WELL-BEING

employee cope with a stressed consumer or a consumer cope with a negative service encounter and weaken the consumer-employee mirroring effect. Similarly, research shows that individual differences in proactive personality (i.e., a general tendency to take initiative and seize opportunities) suffer from less stress when faced with environmental stressors (Parker & Sprigg, 1999). In a negative service encounter, those with higher proactive personality tendencies may better cope and suffer from less stress spillover from their interaction partner. Individuals with a more pessimistic outlook (i.e., see the negative rather and believe negative things will occur in the future and good things will not; Scheier & Carver, 1985) tend to be more vulnerable to environmental stressors (Alarcon et al., 2009). As such, it may be that pessimistic personality styles intensify the mirroring-stress relationship. Similarly, given individual differences in coping repertoires (Duhachek and Kelting 2009), those who engage in emotion-focused (vs. problem focused) coping strategies may see greater levels of stress mirroring as a function of emotional contagion.

Proposition 6. Individual difference factors related to coping moderate the consumer-employee stress mirroring process.

CONCLUSION

This chapter delves into the question of the bi-directional nature of stress at the consumer-employee interface. Focusing on the consumer-employee- interface as it relates to the wellbeing and stress of both parties provides new insights on stress in both marketing and organizational behavior. Further, the emphasis on the stress mirroring model that may operate at the consumer-employee interface highlights gaps in the existing research at the intersection of marketing, consumer behavior, and organizational behavior. Accordingly, the directions for

CONSUMPTION, STRESS, AND WELL-BEING

future research at this intersection should provide fertile ground for the next decade of researchers in these fields.

CONSUMPTION, STRESS, AND WELL-BEING

References

- Ahluwalia, R., Unnava, H. & Burnkrant, R.E. (2001). The moderating role of commitment on the spillover effect of marketing communications. *Journal of Marketing Research*, 38(4) 458-470.
- Aknin, L.B., Barrington-Leigh, C.P., Dunn, E.W., Helliwell, J.F., Burns, J. Biswas-Diener, R., Kemeza, I., Nyende, P., Ashton-James, C.E., & Norton, M.I. (2013). Prosocial spending and well-being: Cross-cultural evidence for a psychological universal. *Journal of Personality and Social Psychology*, 104(4), 635-652.
- Albrecht, C., Hattula, S. & Lehmann, D.R. (2017). The relationship between consumer shopping stress and purchase abandonment in task-oriented and recreation-oriented consumers. *Journal of the Academy of Marketing Science*, 45(5), 720-740.
- Albrecht, C.M., Stokburger-Sauer, N.E., Sprott, D.E., & Lehmann, D.R. (2017). Adolescents' perceived brand deprivation stress and its implications for corporate and consumer well-being. *Psychology & Marketing*, 34(8), 807-822.
- Alarcon, G., Eschleman, K.J., & Bowling, N.A. (2009). Relationships between personality variables and burnout: A meta-analysis. *Work & Stress*, 23(3), 244-263.
- Alm, S. & Olsen, S.O. (2017). Coping with time pressure and stress: Consequences for families' food consumption. *Journal of Consumer Policy*, 40(1), 105-123.
- American Psychological Association (2017). *Stress in America: The state of our nation*. Retrieved from <https://www.apa.org/news/press/releases/stress/2017/state-nation.pdf>
- Andreasen, A.R. (1984). Life status changes and changes in consumer preferences and satisfaction. *Journal of Consumer Research*, 11(3), 784-794.

CONSUMPTION, STRESS, AND WELL-BEING

- Anglin, L.K., Stuenkel, J.K. & Lepisto, L.R (1994). The effect of stress on price sensitivity and comparison shopping. *Advances in Consumer Research*, vol. 21, 126-131.
- Ariely, D. & Zakay, D. (2001). A timely account of the role of duration in decision making. *Acta Psychological*, 108, 187-207.
- Atalay, A.S & Meloy, M.G. (2011). Retail therapy: A strategic effort to improve mood. *Psychology & Marketing*, 28(6), 638-59.
- Babin, B.J. & Boles, J.S. (1996). The effects of perceived co-worker involvement and supervisor support on service provider role stress, performance, and job satisfaction. *Journal of Retailing*, 72(1), 57-75.
- Bahl S., Milne, G.R., Ross, S.M., Mick, D.G., Grier, S.A., Chugani, S.K., Chan, S.S., Gould, S., Cho, Y., Dorsey, J.D., Schindler, R.M., Murdock, M.R., & Boesen-Mariani, S. (2016). Mindfulness: Its transformative potential for consumer, societal, and environmental well-being. *Journal of Public Policy & Marketing*, 35(2), 198-210.
- Baker, A.M. Moschis, G.P., Ong, F.S. & Pattanapanyasat, R. (2013). Materialism and life satisfaction: The role of stress and religiosity. *The Journal of Consumer Affairs*, 47(3), 548-563.
- Baker, J. & Wakefield, K.L. (2011). How consumer shopping orientation influences perceived crowding, excitement, and stress at the mall. *Journal of the Academy of Marketing Science*, 40(6), 791-806.
- Balabanis, G., Mitchell, V.W., Bruce, I. & Riefler, P. (2012). A conceptual stress-coping model of factors including marketplace engagement of visually impaired consumers. *The Journal of Consumer Affairs*, 46(3), 485-505.

CONSUMPTION, STRESS, AND WELL-BEING

- Barsade, S.G. (2002). The ripple effect: Emotional contagion and its influence on group behavior. *Administrative Science Quarterly*, 47(4), 644-675.
- Baumeister, R. F. (2002). Yielding to temptation: Self-control failure, impulsive purchasing, and consumer behavior. *Journal of Consumer Research*, 28(4), 670-676.
- Bowling, N.A., and Beehr, T.A. (2006). Workplace harassment from the victim's perspective: A theoretical model and meta-analysis. *Journal of Applied Psychology*, 91(5), 998-1012.
- Brotheridge, C.M., & Grandey, A.A. (2002). Emotional labor and burnout: Comparing two perspectives of "people work. *Journal of Vocational Behavior*, 60(1), 17-39.
- Brown, S. P., & Lam, S. K. (2008). A meta-analysis of relationships linking employee satisfaction to customer responses. *Journal of Retailing*, 84, 243–255.
- Burroughs, J.E. & Rindfleisch, A. (2002). Materialism and well-being: A conflicting values perspective. *Journal of Consumer Research*, 29, 348–370.
- Carrington, M.J., Neville, B.A. & Whitwell, G.J. (2010). Why ethical consumers don't walk their talk: Towards a framework for understanding the gap between the ethical purchase intentions and actual buying behaviour of ethically minded consumers. *Journal of Business Ethics*, 97(1), 139-158.
- Cartwright, S., and Cooper, C.L. (1997). *Managing workplace stress* (Vol. 1). Sage.
- Chan, K.W, Yim, C.K. & Lam, S. (2010). Is customer participation in value creation a double-edged sword? Evidence from professional financial services across cultures. *Journal of Marketing*, 74(3), 48-64.
- Chuang, A., Judge, T.A., & Liaw, Y.J. (2012). Transformational leadership and customer service: A moderated mediation model of negative affectivity and emotion regulation. *European Journal of Work and Organizational Psychology*, 21, 28 –56.

CONSUMPTION, STRESS, AND WELL-BEING

- Cohen-Charash, Y., and Spector, P.E. (2001). The role of justice in organizations: A meta-analysis. *Organizational Behavior and Human Decision Processes*, 86(2), 278-321.
- Cohen, S., & Janicki-Deverts, D. (2012). Who's stressed? Distributions of psychological stress in the united states in probably samples from 1983, 2006, and 2009. *Journal of Applied Social Psychology*, 42(6), 1320-1334.
- Costa, P.T. & McCrae, R. (1980). Influence of extraversion and neuroticism on subjective well-being: Happy and unhappy people. *Journal of Personality and Social Psychology*, 38(4), 668-678.
- Deci, E.L., and Ryan, R.M. (1985). *Intrinsic motivation and self-determination in human behavior*. New York: Plenum Publishing Co.
- Dickerson, S.S. & Kemeny, M.E. (2004). Acute stressors and cortisol responses: A theoretical integration and synthesis of laboratory research. *Psychological Bulletin*, 130(3), 355-391.
- Dittmar, H., Bond, R., Hurst, M. & Kasser, T. (2014). The relationship between materialism and personal well-being: A meta-analysis. *Journal of Personality and Social Psychology*, 107 (5), 879-924.
- Drentea, P. & Lavrakas, P.J. (2000). Over the limit: The association among health, race and debt. *Social Science and Medicine*, 50, 517-529.
- Duhachek, A. (2005). Coping: A multidimensional, hierarchical framework of responses to stressful consumption episodes. *Journal of Consumer Research*, 32(1), 41-53.
- Duhachek, A. & Iacobucci, D. (2005). Consumer personality and coping: Testing rival theories of process. *Journal of Consumer Psychology*, 15(1), 52-63.
- Duhachek, A. & Kelting, K. (2009). Coping repertoire: Integrating a new conceptualization of coping with transactional theory. *Journal of Consumer Psychology*, 19(3), 473-485.

CONSUMPTION, STRESS, AND WELL-BEING

Durante, K.M. & Laran, J. (2016). The effect of stress on consumer saving and spending.

Journal of Marketing Research, 53(5), 814-28.

Edwards, J. R. (1991). Person-job fit: A conceptual integration, literature review and methodological critique. In C. L. Cooper & I. T. Robertson (Eds.), *International review of industrial and organizational psychology* (pp. 283-357). Chichester, UK: Wiley.

Etkin, J., Evangelidis, I., & Aaker, J. (2015). Pressed for time? Goal conflict shapes how time is perceived, spent, and valued. *Journal of Marketing Research*, 52(3), 394-406.

Evanschitzky, H., Groening, C., Mittal, V., & Wunderlich, M. (2011). How employer and employee satisfaction affect customer satisfaction: An application to franchise services. *Journal of Service Research*, 14, 136– 148.

Evanschitzky, H., Sharma, A., & Prykop, C. (2012). The role of the sales employee in securing customer satisfaction. *European Journal of Marketing*, 46, 489–508.

Evanschitzky, H., Wangenheim, F., & Wunderlich, N. V. (2012). Perils of Managing the service profit chain: The role of time lags and feedback loops. *Journal of Retailing*, 88, 356–366.

Fila, M. J., Purl, J., and Griffeth, R. W. (2017). Job demands, control and support: Meta-analyzing moderator effects of gender, nationality, and occupation. *Human Resource Management Review*, 27(1), 39-60.

Fogarty, G., Machin, A.M., Albion, M., Sutherland, L., Lalor, G.L., and Revitt, S. (1999). Predicting occupational strain and job satisfaction: The role of stress, coping, and positive and negative affectivity. *Journal of Vocational Behavior*, 54, 429-452.

Frank, P. (2018). Me, my family or the public good? Do inter-role conflicts of consumer-citizens reduce their ethical consumption behaviour?. *International Journal of Consumer Affairs*, 42(3), 306-315.

CONSUMPTION, STRESS, AND WELL-BEING

- French, J.R.P., Jr., Caplan, R.D. and Harrison, R.V. (1982). *The mechanisms of job stress and strain*. Wiley, London.
- Gao, L., Wheeler, S.C. & Shiv, B. (2009). The “shaken self”: Product choices as a means of restoring self-view confidence. *Journal of Consumer Research*, 36(1), 29-38.
- Goldberger, L., & Breznitz, S. (2010). *Handbook of stress* (2nd ed.). New York: Free Press.
- Gonzales, A.L. & Hancock, J.T. (2011). Mirror, mirror on my Facebook wall: Effects of exposure to Facebook on self-esteem. *Cyberpsychology, Behavior, and Social Networking*, 14(1-2), 79-83.
- Gregoire, C. (2013, May 24). Retail therapy: One in three recently stressed Americans shops to deal with anxiety. *The Huffington Post*. Retrieved from http://www.huffingtonpost.com/2013/05/23/retail-therapy-shopping_n_3324972.html
- Gremler, D.D. & Gwinner, K.P. (2000). Customer-employee rapport in service relationships. *Journal of Service Research*, 3(1), 82-104.
- Groth, M. & Grandey, A. (2012). From bad to worse: Negative exchange spirals in employee-customer service interactions. *Organizational Psychology Review*, 2(3), 208-233.
- Grossman, P., Niemann, L., Schmidt, S., & Walach, H. (2004). Mindfulness-based stress reduction and health benefits: A meta-analysis. *Journal of Psychosomatic Research*, 57(1), 35-43.
- Grzeskowiak, S., & Sirgy, M.J. (2007). Consumer well-being (CWB): The effects of self-image congruence, brand-community belongingness, brand loyalty, and consumption recency. *Applied Research in Quality of Life*, 2(4), 289-304.

CONSUMPTION, STRESS, AND WELL-BEING

- Guevarra, D.A. & Howell, R.T. (2015). To have in order to do: Exploring the effects of consuming experiential products on well-being. *Journal of Consumer Psychology*, 25(1), 28-41.
- Gump, B. B., & Kulik, J. A. (1997). Stress, affiliation, and emotional contagion. *Journal of Personality and Social Psychology*, 72(2), 305-319.
- Han, S.J., Bonn, M.A., & Cho, M. (2016). The relationship between customer incivility, restaurant frontline service employee burnout and turnover intention. *International Journal of Hospitality Management*, 52, 97-106.
- Han, D., Duacheck, A., & Agrawal, N. (2016). Coping and construal level matching drives health message effectiveness via response efficacy or self-efficacy enhancement. *Journal of Consumer Research*, 43(3), 429-447.
- Harter, J.K., Schmidt, F.L., & Hayes, T.L. (2002). Business-unit-level relationship between employee satisfaction, employee engagement, and business outcomes: A meta-analysis. *Journal of Applied Psychology*, 87, 268–279.
- Hatfield, E., Cacioppo, J.T., & Rapson, R.L. (1994). *Emotional contagion*, Cambridge: Cambridge University Press.
- Heatherton, T.F. & Baumeister, R.F. (1991). Binge eating as escape from self-awareness. *Psychological Bulletin*, 110 (1), 86-108.
- Homburg, C., Wieseke, J., and Bornemann, T. (2009). Implementing the marketing concept at the employee–customer interface: the role of customer need knowledge. *Journal of Marketing* 73,4 64-81.
- Kabat-Zinn, J. (2013). *Full catastrophe living: Using the wisdom of your body and mind to face stress, pain, and illness*, rev. ed. New York: Bantam Books.

CONSUMPTION, STRESS, AND WELL-BEING

- Kandiah, J., Yake, M. & Willet, H. (2009). Effects of stress on eating practices among adults. *Family and Consumer Sciences, 37*(1), 27-38.
- Kashdan, T.B. & Breen, W.E. (2007). Materialism and diminished well-being: Experiential avoidance as a mediating mechanism. *Journal of Social and Clinical Psychology, 26*(5), 521-39.
- Katkin, E., Dermit, S. & Wine, S. (1993). Psychophysiological assessment of stress,” in L. Goldberger and S. Breznitz (eds.) *Handbook of Stress: Theoretical and Clinical Aspects*, New York: Free Press.
- Katz, D., & Kahn, R. L. (1978). *The social psychology of organizations* (Vol. 2, p. 528). New York: Wiley.
- Keeffe, D.A., Russell-Bennett, R., & Tombs, A. (2008). Customer retaliation at the employee-customer interface. *Journal of Management and Organization, 14*(4) 438- 450.
- Kern, J. H. & Grandey, A.A. (2009). Customer incivility as a social stressor: the role of race and racial identity for service employees. *Journal of Occupational Health Psychology, 14*(1), 46-57.
- Kim, S. & Rucker, D.D. (2012). Bracing for the psychological storm: Proactive versus reactive compensatory consumption. *Journal of Consumer Research, 39*(4), 815-30.
- Kotov, R., Gamez, W., Schmidt, F., & Watson, D. (2010). Linking “big” personality traits to anxiety, depressive, and substance use disorders: a meta-analysis. *Psychological Bulletin, 136*(5), 768-821.
- Kushlev, K. & Dunn, E. (2015). Checking email less frequently reduces stress. *Computers in Human Behavior, 43*, 220-8.

CONSUMPTION, STRESS, AND WELL-BEING

- Ladhari, R., Souiden, N., & Dufour, B. (2017). The role of emotions in utilitarian service settings: The effects of emotional satisfaction on product perception and behavioral intentions. *Journal of Retailing and Consumer Services*, 34, 10-18.
- Lazarus, R. (1996). The role of coping in the emotions and how coping changes over the life course. In C. Magai & S.H. McFadden (ed.) *Handbook of Emotion, Adult Development, and Aging*, 289-306. San Diego, CA: Academic Press.
- Lazarus, R.. & Folkman, S. (1984). Coping and adaptation. In W.D. Gentry (ed.) *The Handbook of Behavioral Medicine*, 282-385, New York: Guilford.
- Lee, E., Moschis, G.P. & Mathur, A. (2001). A study of life events and changes in patronage preferences. *Journal of Business Research*, 54(1), 25-38.
- Lee, E., Moschis, G.P. & Mathur, A. (2007). Stress, coping and consumer preferences: A two-way transitional event history analysis. *International Journal of Consumer Studies*, 31(4), 428-435.
- Lee, R.T., and Ashforth, B.E. (1996). A meta-analytic examination of the correlates of the three dimensions of job burnout. *Journal of Applied Psychology*, 81(2), 123-133.
- Lisjack, M., Bonezzi, A. & Rucker, D.D. (2014). Perils of compensatory consumption: Within-domain compensation undermines subsequent self-regulation. *Journal of Consumer Research*, 41(5), 1186-1203.
- Liu, Y., Wang, M., Chang, C.H., Shi, J., Zhou, L., and Shao, R. (2015). Work–family conflict, emotional exhaustion, and displaced aggression toward others: The moderating roles of workplace interpersonal conflict and perceived managerial family support. *Journal of Applied Psychology*, 100(3), 793-808.

CONSUMPTION, STRESS, AND WELL-BEING

- Liu, Y., Zhao, X & Liu, Y. (2018). Stress and unethical consumer attitudes: The mediating role of construal level and materialism. *Personality and Individual Differences, 135*(1), 85-91.
- Luce, M.F. (1998). Choosing to avoid: Coping with negatively emotion-laden consumer decisions. *Journal of Consumer Research, 24*(4), 409-433.
- Luce, M.F., Bettman, J.R. & Payne, J.W. (2001). Emotional decisions: Tradeoff difficulty and coping in consumer choice. *Monographs of the Journal of Consumer Research, 1*, 1-209.
- Luce, M.F., Bettman, J.R. & Payne, J.W. (2000). Attribute identities matter: Subjective perceptions of attribute characteristics. *Marketing Letters, 11*(2), 103-116.
- Maier, E. & Wilken, R. (2014). The impact of stress on consumers' willingness to pay. *Psychology & Marketing, 31*(9), 774-85.
- Mandel, N., Rucker, D.D., Levav, J., and Galinsky, A.D. (2017). The compensatory consumer behavior model: How self-discrepancies drive consumer behavior. *Journal of Consumer Psychology, 27*(1), 133-146.
- Mano, H. (1992). Judgements under distress: Assessing the role of unpleasantness and arousal in judgement formation. *Organizational Behavior and Human Decision Processes, 52*, 216-245.
- Martin, C. L. (1990). The employee/customer interface: An empirical investigation of employee behaviors and customer perceptions. *Journal of Sport Management, 4*(1), 1-20.
- Mathur, A., Moschis, G.P. & Lee, E. (2006). Consumer stress-handling strategies: Theory and research findings. *Journal of Consumer Behaviour, 5*(3), 193-203.

CONSUMPTION, STRESS, AND WELL-BEING

- Mathur, A., Moschis, G.P. & Lee, E. (2008). A longitudinal study of the effects of life status changes on changes in consumer preferences. *Journal of the Academy of Marketing Science*, 36(2), 234-246.
- Mick, D.G. & Fournier, S. (1998). Paradoxes of technology: Consumer cognizance, emotions, and copying strategies. *Journal of Consumer Research*, 25, 123-143.
- Miller, E.G., Kahn, B.E. & Luce, M.F. (2008). Consumer wait management strategies for negative service events: A coping approach. *Journal of Consumer Research*, 34(5), 635-648.
- Moorman, C. (2002). Consumer health under the scope. *Journal of Consumer Research*, 29(1), 152-8.
- Morris, J.A., & Feldman, D.C. (1996.) The dimensions, antecedents, and consequences of emotional labor. *Academy of Management Review*, 21, 986-1010
- Moschis, G.P. (2007). Stress and consumer behavior. *Journal of the Academy of Marketing Science*, 35(3), 430-44.
- Netemeyer, R.G., Maxham, J.G., III, & Lichtenstein, D.R. (2010). Store manager performance and satisfaction: Effects on store employee performance and satisfaction, store customer satisfaction, and store customer spending growth. *Journal of Applied Psychology*, 95, 530–545.
- Netemeyer, R.G., Maxham, J.G. III & Pullig, C. (2005). Conflicts in the work-family interface: Links to job stress, customer service employee performance, and customer purchase intent. *Journal of Marketing*, 69(2), 130-43.

CONSUMPTION, STRESS, AND WELL-BEING

- Nielsen, K., Nielsen, M.B., Ogbonnaya, C., Käsälä, M., Saari, E., and Isaksson, K. (2017). Workplace resources to improve both employee well-being and performance: A systematic review and meta-analysis. *Work Stress*, 31(2), 101-120.
- Ong, F.S. & Moschis, G.P. (2009). Stress, coping, and well-being: A study of ethnic differences among older adults. *Journal of International Consumer Marketing*, 21(3), 219-229.
- Parker, C.P., Baltes, B.B., Young, S.A., Huff, J.W., Altmann, R.A., Lacost, H.A., and Roberts, J. E. (2003). Relationships between psychological climate perceptions and work outcomes: a meta-analytic review. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, 24(4), 389-416.
- Parker, S.K., and Sprigg, C.A. (1999). Minimizing strain and maximizing learning: the role of job demands, job control, and proactive personality. *Journal of Applied Psychology*, 84(6), 925-939.
- Parsons, T. (1956). Suggestions for a Sociological Approach to the Theory of Organizations-I. *Administrative Science Quarterly*, 1, 63-85.
- Pavia, T.M. & Mason, M.J. (2004). The reflexive relationship between consumer behavior and adaptive coping. *Journal of Consumer Research*, 31(2), 441-454.
- Podsakoff, N.P., LePine, J.A., and LePine, M.A. (2007). Differential challenge stressor-hindrance stressor relationships with job attitudes, turnover intentions, turnover, and withdrawal behavior: a meta-analysis. *Journal of Applied Psychology*, 92(2), 438-454.
- Ragunathan, R., Pham, M.T., & Corfman, K.P. (2006). Informational properties of anxiety and sadness, and displaced coping. *Journal of Consumer Research*, 32(4), 596-601.

CONSUMPTION, STRESS, AND WELL-BEING

- Ragunathan, R. & Pham, M.T. (1999). All negative moods are not equal: Motivational influences of anxiety and sadness on decision making. *Organizational Behavior and Human Decision Processes*, 79(1), 56-77.
- Reis, H.T., Sheldon, K.M., Gable, S.L., Roscoe, J., & Ryan, R.M. (2000). Daily well-being: The role of autonomy, competence, and relatedness. *Personality and Social Psychology Bulletin*, 26(4), 419-435.
- Richins, M.L. (1991). Social comparison and the idealized images of advertising. *Journal of Consumer Research*, 18(1), 71-83.
- Richins, M.L. (1983). Negative word-of-mouth by dissatisfied consumers: A pilot study. *Journal of Marketing*, 47, 68-78.
- Rindfleisch, A., Burroughs, J.E. & Denton, F. (1997). Family structure, materialism, and compulsive consumption. *Journal of Consumer Research*, 23(4), 312-325.
- Rucker, D.D. and Galinsky, A.D. (2013). Compensatory consumption. In *The Routledge Companion to Identity and Consumption*, 2017-215. Ed. R. Belk and Al Ruvio, New York: Routledge.
- Rucker, D.D. & Galinsky, A.D. (2008). Desire to acquire: Powerlessness and compensatory consumption. *Journal of Consumer Research*, 35(2), 257-267.
- Ryan, R.M., and Deci, E.L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55, 68–78.
- Samson, A. & Voyer, B.G. (2014). Emergency purchasing situations: Implications for consumer decision-making. *Journal of Economic Psychology*, 44, 21-33.
- Sasser, W.E., Schlesinger, L.A., & Heskett, J.L. (1997). *The service profit chain: How leading companies link profit and growth to loyalty, satisfaction and value*. NY: Free Press.

CONSUMPTION, STRESS, AND WELL-BEING

- Scheier, M.F., & Carver, C.S. (1985). Optimism, coping, and health: assessment and implications of generalized outcome expectancies. *Health Psychology, 4*(3), 219-247.
- Sheth, J., Sethia, N. & Srinivas, S. (2011). Mindful consumption: A customer-centric approach to sustainability. *Journal of the Academy of Marketing Science, 39*, 21-39.
- Sneath, J. & Kennett, P. (1998). The impact of stress on male and female impulsive and compulsive buying behaviors: a life event perspective. In Eileen Fischer (ed) *GCB - Gender and Consumer Behavior* (Vol 4), 81 - 98, San Francisco, CA: Association for Consumer Research.
- Sproesser, G., Schupp, H.T., & Renner, B. (2014). The bright side of stress-induced eating: Eating more when stressed but less when pleased. *Psychological Science 25*(1), 58-65.
- Statistics Canada. (2014). *Perceived life stress*. Retrieved from <https://www150.statcan.gc.ca/n1/pub/82-625-x/2015001/article/14188-eng.htm>.
- Stephens, N. & Gwinner, K.P. (1998). Why don't some people complain? A cognitive-emotive process model of consumer complaint behavior. *Journal of the Academy of Marketing Science, 26*(3), 172-189.
- Stone, A., & Brownell, K. (1994). The stress-eating paradox: Multiple daily measurements in adult males and females. *Psychology & Health, 9*(6), 425-36.
- Subramony, M., Krause, N., Norton, J., & Burns, G.N. (2008). The relationship between human resource investments and organizational performance: A firm-level examination of equilibrium theory. *Journal of Applied Psychology, 93*, 778-788.
- Sujan, M., Sujan H., Bettman, J. & Verhallen T. (1999). Sources of consumers' stress and their coping strategies. *European Advances in Consumer Research, 4*, 182-87.
- Tausig, M. (1982). Measuring life events. *Journal of Health and Social Behavior, 23*(1), 52-64.

CONSUMPTION, STRESS, AND WELL-BEING

- Tepper, B.J. (2000). Consequences of abusive supervision. *Academy of management journal*, 43(2), 178-190.
- Tokuyama, S. & Greenwell, T.C. (2011). Examining similarities and differences in consumer motivation for playing and watching soccer. *Sport Marketing Quarterly*, 20, 148-156.
- Trope, Y. & Liberman, N. (2003). Temporal construal. *Psychological Review*, 110(3) 403-421.
- Van Boven, L. & Gilovich, T. (2003). To do or to have? That is the question. *Journal of Personality and Social Psychology*, 85(6), 1193-1202.
- Vanman, E., Baker, R. & Tobin, S. (2018). The burden of online friends: The effects of giving up Facebook on stress and well-being. *The Journal of Social Psychology*, 158(4), 496-507.
- Viswanathan, M., Rosa, J.A. & Harris, J.E. (2005). Decision-making and coping of functionally illiterate consumers and some implications for marketing management. *Journal of Marketing*, 69(1), 15-31.
- Walker, D.D., van Jaarsveld, D.D., & Skarlicki, D.P. (2014). Exploring the effects of individual customer incivility encounters on employee incivility: The moderating roles of entity (in) civility and negative affectivity. *Journal of Applied Psychology*, 99(1), 151-166.
- Wang, Z., Singh, S. N., Li, Y. J., Mishra, S., Ambrose, M., & Biernat, M. (2017). Effects of employees' positive affective displays on customer loyalty intentions: An emotions-as-social-information perspective. *Academy of Management Journal*, 60(1), 109-129.
- Weinstein, N. & Ryan, R. M. (2010). When helping helps: Autonomous motivation for prosocial behavior and its influence on well-being for the helper and recipient. *Journal of Personality and Social Psychology*, 98(2), 222-44.

CONSUMPTION, STRESS, AND WELL-BEING

- Westbrook, R.A. & Oliver, R.L. (1991). The dimensionality of consumption emotion patterns and consumer satisfaction. *Journal of Consumer Research*, 18(1), 84-91.
- Wetzels, M., de Ruyter, K. & Bloemer, J. (2000). Antecedents and consequences of role stress of retail sales persons. *Journal of Retailing and Consumer Services*, 7(2), 65-75.
- White, K., Argo, J.J. & Sengupta, J. (2012). Dissociative versus associative responses to social identity threat: The role of consumer self-construal. *Journal of Consumer Research*, 39(4), 704-19.
- White, K. & Argo, J.J. (2009). Social identity threat and consumer preferences. *Journal of Consumer Psychology*, 19(3), 313-25.
- White, K., Stackhouse, M. & Argo, J.J. (2018). When social identity threat leads to the selection of identity-reinforcing options: The role of public self-awareness. *Organizational Behavior and Human Decision Processes*, 144, 60-73.
- Wieseke, J., Geigenmüller, A., & Kraus, F. (2012). On the role of empathy in customer-employee interactions. *Journal of Service Research*, 15(3), 316-331.
- Wilcox, K. & Stephen, A.T. (2013). Are close friends the enemy? Online social networks, self-esteem, and self-control. *Journal of Consumer Research*, 40(1), 90-103.
- Wild, B., Erb, M., & Bartels, M. (2001). Are emotions contagious? Evoked emotions while viewing emotionally expressive faces: quality, quantity, time course and gender differences. *Psychiatry Research*, 102(2), 109-124.
- Williams, J.M.G. & Kabat-Zinn J. (2013). Mindfulness: Diverse perspectives on its meaning, origins, and multiple applications at the intersection of science and Dharma. In, J.M G. Williams & J. Kabat-Zinn (ed) *Mindfulness: Diverse Perspectives on its Meaning, Origins, and Applications*, 1-17, New York: Routledge.

CONSUMPTION, STRESS, AND WELL-BEING

- Wood, W. & Neal, D.T. (2009). The habitual consumer. *Journal of Consumer Psychology, 19*(4), 579-592.
- Yang, L.Q., Caughlin, D.E., Gazica, M.W., Truxillo, D.M., and Spector, P.E. (2014). Workplace mistreatment climate and potential employee and organizational outcomes: A meta-analytic review from the target's perspective. *Journal of Occupational Health Psychology, 19*(3), 315.
- Yi, S. & Baumgartner, H. (2004). Coping with negative emotions in purchase-related decisions. *Journal of Consumer Psychology, 14*(3), 303-317.
- Zablah, A.R., Carlson, B.D., Donovan, D.T., Maxham III, J.G., & Brown, T J. (2016). A cross-lagged test of the association between customer satisfaction and employee job satisfaction in a relational context. *Journal of Applied Psychology, 101*(5), 743-755.
- Zablah, A.R., Franke, G.R., Brown, T.J., and Bartholomew, D.E. (2012). How and when does customer orientation influence frontline employee job outcomes? A meta-analytic evaluation. *Journal of Marketing, 76*(3), 21-40.
- Zhang, M. & Li, Z. (2012). From physical weight to psychological significance: The contribution of semantic activations. *Journal of Consumer Research, 38*(6), 1063-1075.

CONSUMPTION, STRESS, AND WELL-BEING

FIGURE 1

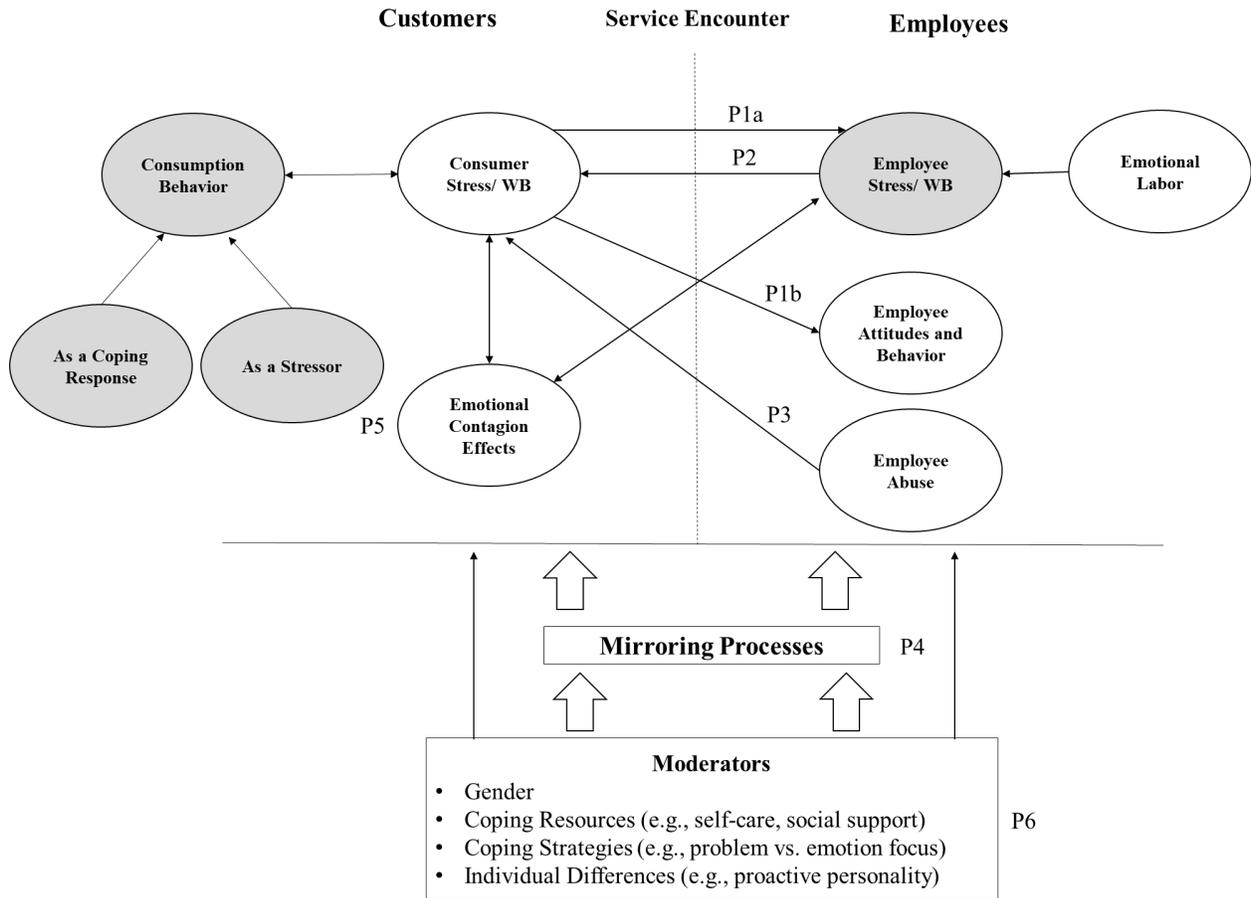


Figure 1. Model of the stress and well-being customer-employee mirror process. Grey boxes depict conceptual predictions, while additional boxes (P) represent future research propositions.

CONSUMPTION, STRESS, AND WELL-BEING

FIGURE 2

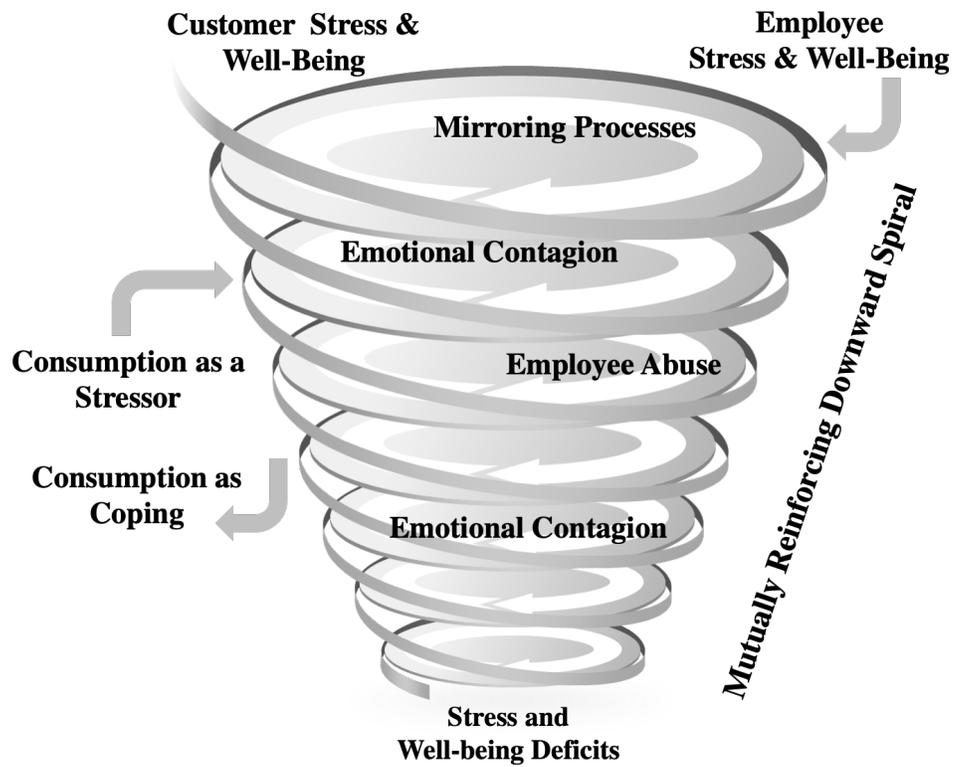


Figure 2. Conceptual model of the customer-employee stress mirroring downward spiral.