CONSUMER COPING STRATEGIES WITH DISSATISFACTORY SERVICE ENCOUNTERS: A PRELIMINARY INVESTIGATION

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ABSTRACT

Understanding the mechanisms by which consumers cope with dissatisfactory service encounters is a key challenge for marketing scholars and service practitioners. Furthermore, it has significant implications for service recovery, design and quality control. Although several studies have addressed the issue of how consumers communicate their dissatisfaction, little is known about the actual coping process and the variables that influence this in relation to dissatisfactory (stressful) service encounters. To this end the research in social psychology on coping behavior in a range of situations can make a contribution. The model of emotion and coping developed by Folkman and Lazarus is particularly applicable to the post-encounter process. They identified that as a result of a stressful encounter individuals will make a cognitive appraisal of what is at stake for them, the resources they have available to deal with the situation, and as a consequence utilize various coping strategies. Our research involved an extensive review of the relevant social psychology and consumer complaining behavior literature and a series of qualitative (critical incident) interviews. Appraisals and coping strategies employed by dissatisfied consumers in a range of service contexts have been identified. Importantly it also sheds light on the psychological processes underlying consumers' coping behavior. This paper concludes with managerial implications and directions for future research.

INTRODUCTION

Understanding how consumers cope when their service expectations have not been met, is a key challenge for marketing scholars and practitioners. While backstage systems and other operational features can be designed into services to ensure quality, achieving customer satisfaction on a consistent basis at the point of delivery, i.e., during the complex social interaction in the dyad known as the service encounter, is considerably more problematic. The implications of this are far reaching for an organization through increased negative word of mouth, loss of consumers and prospective consumers as well as the ensuing damage to the firm's reputation (Bitner, et al. 1990; Grönroos 1990). Consequently it has become paramount for service providers to manage both the service encounter and the recovery process.

To be able to do this successfully it is important for service providers to have an understanding of consumers' post encounter psychological processes. The special characteristics of services, namely their intangibility, heterogeneity and inseparability, suggest that post-purchase evaluation is highly subjective which in itself creates unique issues. Furthermore, consumers are more likely to engage in additional post-purchase evaluation with services than with goods due to the experience and credence properties which can not be adequately assessed prior to purchase (Zeithaml 1981). The service encounter, for the consumer, "is the key element in the economic exchange in which functional and psycho social benefits are produced and delivered by the service provider" (Czepiel 1990). It is essentially a social interaction and viewing it as a subset of human behaviors enables researchers to use theories that focus on interpersonal interactions and the resulting emotions and behavior, to gain a better understanding of the service process from both a consumers and service providers perspective (Czepiel, et al. 1985). Therefore this research focuses on the consumer and applies the transactional theory of stress and coping from social psychology (Lazarus and Folkman 1984) to the post encounter process following a dissatisfactory interaction. While the service encounter has been the focus of research in the past (e.g., Bitner, et al. 1990), the theory of stress and coping has only recently been introduced into the consumer behavior literature (Godwin, et al. 1995; Luce 1998; Mick and Fournier 1998; Nyer 1997; Stephens and Gwinner 1998). This being

so, it is not surprising that no study, to date, has demonstrated how individuals cope with a dissatisfactory service encounter. This research begins to address this shortfall by providing insights into the post-encounter cognitive processes and identifying the various coping strategies service consumers use.

BACKGROUND

While some researchers (e.g., Singh 1990) have addressed the issue of how consumers communicate their dissatisfaction, and others such as Oliver (1997) have begun to unravel the complexities of how consumers form satisfaction and dissatisfaction judgements, little research has been carried out on the psychological processes that result from these cognitive and affective assessments. Researchers such as Oliver (1997) and Schneider and Bowen, (1995, p.56) have begun to realize that, "consumers are people first and consumers second." Thus it is intrinsically more important to consumers to satisfy their fundamental human needs before they are driven to satisfy their conscious expectations, or consumption needs. In the "means-end chain" terminology (Gutman 1982), expectations of product attribute performance are the **means** by which the product/service provides the desired **ends**, i.e., fulfillment of fundamental needs or personal values. With every service encounter, irrespective of the purpose for the interaction, a consumer's basic human needs must be met, over and above any other expectations. They will react to the violation of or threat to these basic needs far more intensely, with anger, outrage, and in some situations physical hostility, because this type of situation threatens who they are, i.e., their self identity, their sense of belonging, their "heart and soul" (Schneider and Bowen 1995; Spencer, et al. 1993). For example when ATM machines were first introduced consumers resisted using them for fear of making a mistake. They did not want to be seen as incompetent, which would threaten their self esteem. A consumer who enters a retail establishment and is ignored in favor of other consumers would likely view this as a violation of their need to feel they belong.

A consumer experiencing such a violation or threat to their fundamental needs would be experiencing stress, as there would be a discrepancy between their perceived and desired state (Edwards and Baglioni 1993). This stress would then be creating a sense of unease that would trigger some effort on the part of the individual to manage this in order to bring their perceived and desired states back into equilibrium. As a consequence this situation creates additional demands on a person's resources, both internal and external (Folkman, et al. 1986). This in turn triggers cognitive appraisal and coping which are seen as "critical mediators of stressful person-environment relations and their immediate and long-range outcomes" (Folkman, et al. 1986 p992).

Cognitive appraisal is the process of "categorizing an encounter, and its various facets with respect to its significance to well-being" (Lazarus and Folkman 1984 p31). It takes place on a continuous basis during waking time, and is evaluative as it focuses on the meaning and significance of events or encounters with the environment. There are two different types of appraisal in the coping process. The first is **primary appraisal**. Lazarus (1991) distinguished between three different types of primary appraisal. (1) **Goal relevance** refers to whether there is any implication for a person's well-being in an encounter. (2) **Goal congruence or incongruence** refers to the degree to which the encounter facilitates or thwarts a person's personal goals. Satisfactory service encounters would be said to be goal congruent whereas dissatisfactory ones would be incongruent. (3) **Ego involvement** refers to the aspects of ego-identify or personal commitments that are involved in the encounter. Hence for an dissatisfactory service encounter to be judged as such by a consumer it must be relevant to their personal well-being. It must also be incongruent to their personal goals and in some way challenge, threaten, or harm their ego-identity or personal commitments. For example, a hungry consumer entered McDonald's wanting a burger only to find the one they wanted had gone up in price. The consumer then realized they did not have enough money with them, and as a consequence became angry. This encounter was relevant to their personal well-being, as they were hungry and unable to satiate this. It was also incongruent with their goal of purchasing a burger. Their self-

esteem was also threatened as they did not want to be in a situation with not enough money and be seen by both themselves, and the McDonald's attendant as being inadequate (Lovelock, et al. 1997).

Having appraised the situation for what is at stake, a consumer then must decide what they can do about it, if anything. This is called **secondary appraisal** (Lazarus and Folkman 1984). Secondary appraisal is a complex process whereby a consumer not only evaluates what can be done, but what the possible outcomes will be of any particular action. They take into account what coping options are available to them and whether they feel they will be able to successfully execute a particular strategy or strategies to produce their desired outcome. There are three components of secondary appraisal: (1) **blame and credit** which are derived from knowing who is responsible or accountable for the situation (Lazarus 1991); (2) **coping potential** which involves the evaluation by the person as to how they can manage the demands put on them in the particular encounter (Folkman, et al. 1986); and (3) **future expectancy** which entails whether the situation is likely to become more goal congruent (Lazarus, 1991).

The primary and secondary appraisals interact with each other to determine the degree of stress and the strength and content of the emotional reaction (Lazarus and Folkman, 1984). What a person can actually do about the situation involves coping (Lazarus, et al. 1980; Pearlin and Schooler 1978). How an individual copes will either prolong, attenuate, end or change the emotional episode. Therefore coping involves actual attempts by the person to change the stressful transactions within their environment or to regulate the negative emotions that result from the transactions (Lazarus, et al. 1980).

COPING STRATEGIES

The coping strategies a consumer may use come under two broad categories. The first is **problem focused**, where a consumer believes they have control over the situation and will use strategies to alter the situation to relieve the stress. The other is **emotion focused**, where they have little control over the situation, so will use strategies to reduce the emotion, and therefore

lower the levels of stress (Folkman 1992). Given a particular stressful encounter a consumer is likely to use a number of different strategies, both emotion and problem focused (Billings and Moos 1985). Research by Folkman and Lazarus (1980; 1985), on two separate occasions, provided strong support for this as they found that both problem and emotion focused strategies were used by 98 and 96 percent of respondents when coping with a particular person-environment encounter that was perceived as stressful.

While there are several different perspectives on coping (see Latack and Havlovic 1992), it is viewed in this paper as process oriented and contextual (Folkman, et al. 1986) rather than a trait or disposition (see Krohne 1996 for more detail). In line with this perspective, coping strategies will be used rather than coping styles. The latter refers to a trait or dispositional way of coping (Pearlin and Schooler 1978), whereas the former refers to cognitions and behavioral strategies that an individual uses in response to a stressful person-environment encounter (Fleming, et al. 1984). It has also been argued that coping styles are too broad and are unrelated to the context in which they occur (Conway and Terry 1992), and thus have little use as a unit of analysis in coping research. Carver et al. (1994), also found there was no strong evidence to support that coping predispositions reflected a persons actual coping behavior.

Along with the need to examine specific contexts in which the coping occurs, goes the need to identify coping strategies that are distinct to the context in which they are used. As researchers such as Dewe and Guest (1990), and Maes, et al. (1996) have suggested, using broad categories of coping strategies may not actually capture the full range of coping responses made in a particular context. For example the categories developed to cope with a situation such as the death of a loved one may not be appropriate for use in a dissatisfactory service setting.

Therefore the purpose of this research was to identify the particular primary and secondary appraisals and the coping strategies used by consumers in a service encounter context. Hence the single dissatisfactory service encounter is the focus of analysis in this research. In order to accomplish this purpose our research draws on the

social psychology literature on coping behavior, together with exploratory research, to fulfil two objectives: first, to identify the nature of primary and secondary appraisals and second, to identify the coping strategies utilized by consumers following a dissatisfactory service encounter.

METHOD

To meet these objectives qualitative research was undertaken using a critical incident technique (CIT) (Flanagan 1954; Bitner, et al. 1994; Bitner, et al. 1990). This technique is an exploratory method which has enjoyed a revival in services research (Nyquist, et al. 1985), as well as in psychology (Woolsey 1986). It allows for a more "holistic approach to gathering data which is very context dependent" (Walker and Truly 1992 p 272). Thus the CIT is particularly well suited as a means of data gathering for this research. It allows the researcher to see some of the dynamics of the cognitive and coping processes involved within the specific context of the service encounter.

Respondents were recruited using a snowball technique (Churchill 1995; Dawes 1987). This is a judgement sampling technique whereby the researcher's ability to locate an initial set of respondents with the desired characteristics is utilized. These individuals are then used as informants to identify other potential respondents with the desired characteristics. While this type of sampling technique should not be used in descriptive or causal studies, it is considered appropriate for the initial stages of research "when ideas or insights are sought" (Churchill 1995 p 583). In this manner the initial respondents were identified through the researchers' network of friends and associates. They were then asked if they could recruit respondents on the researchers behalf, and likewise with these respondents, and so on. Those who had a dissatisfactory service encounter within the four weeks prior to being approached were interviewed face to face. They were asked to give a detailed description of the incident concerned and of their immediate post purchase behavior, thoughts and feelings. Probes such as "who else was involved?", "how did you feel when the situation first arose?", and "what was it about the situation that made you feel angry,

disgusted, etc.?", were used (Oakland and Ostell 1996). In accordance with Lazarus and Folkman's (1984) recommendations, no direct questions were asked about coping mechanisms. These interviews were audio taped and transcribed for later analysis. In this manner, thirty two in-depth interviews were carried out. Each interview was approximately 1.0 to 1.5 hours in duration. The incidents involved a variety of service settings including, doctors, dentists, watch makers, retailers, real-estate sales people, and car mechanics.

Each encounter was analyzed as set out by Strauss and Corbin (1990). Through this process the situations which gave rise to the need for coping were identified. How respondents interpreted these was also identified, i.e., what was at stake in these situations for each respondent, for a particular incident. Their options for coping and how they appraised these along with the resultant coping strategies or behavior were also ascertained. The coding of the interviews was undertaken by the principle researcher and an associate, with an inter-coder reliability of 95 percent. Those instances where there was some discrepancy between coders, were not included in the final analysis.

RESULTS AND DISCUSSION

As previously stated, primary appraisal involves determining the goal relevance, congruence or incongruence, and ego involvement of the stressful situation. Since the respondent can recall the incident, this would imply that it has some relevance to them (Lazarus 1991). The research required that only dissatisfactory incidents be discussed, implying goal incongruence. The degree of relevance and incongruence were not the focus of this research so were not taken into account as such.

Six categories of primary appraisal were identified as outlined in Table 1. **Self esteem, physical well-being** and **well-being of a significant other** are in line with Folkman, et al's (1986) categories of "self esteem," "harm to your own health ...or well-being" and "harm to a loved one's health, safety or physical well-being," respectively. Folkman, et al. (1986) also included safety in their category "harm to your health, safety or well-being," however in this research it

Table 1
Categories of Primary Appraisal and Associated Examples

Primary Appraisal (What is at Stake)	Examples from Dissatisfactory Service Incidents
Physical well-being	"I was worried about the results [of the X-ray]...I wanted to know what was going on." "I was getting hungry and really tired"
Self-esteem	"...they couldn't be bothered with me" "I didn't feel like they were really interested in me"
Security	"I felt really exposed" "I felt really vulnerable"
Justice	"I felt we had been cheated..." "I had paid for a room with a shower and I wanted the shower working" "It was the dishonesty of the whole thing...."
Belonging	"I felt like I didn't belong here...I felt really uncomfortable" "We were completely ignored..."
Well-being of a significant other	"...they gave alcoholic drinks to my ten year old step son and his two friends"

has been incorporated in the security category. Consumers who have had a stressful service encounter may not only feel that their personal safety is at stake but their security in other areas such as financial, social, and psychological (Murray and Schlacter 1990). This was evidenced by comments such as: "She was just kind of glaring over me...she was such a big woman ..." The respondent was clearly feeling intimidated psychologically and to some extent physically by the service provider. Thus their **security** was at stake. Another respondent when talking about a repair to their lawn mower was obviously having their financial security threatened by the cost of the repair: "They were viewing it ...[as if] something had gone wrong with it so they fixed it...how it was paid for was not their concern...a thousand dollars is quite a big job in anyone's language."

Justice (equity or sense of fairness) has been demonstrated to be an issue at stake for consumers in customer dissatisfaction research (Blodgett 1994; Blodgett and Tax 1993; Friend and Rummel 1995), so it was not surprising that it is a category of primary appraisal in this research. Respondents appraised the situation as being a justice issue on several occasions. "...I got the feeling she thought I might be a shop lifter, and I'm not sure why...but I was really interested in the kind of products that were there..." This comment illustrates this, as does the following: "What was her purpose for doing that? I haven't done anything [wrong]."

The final category of primary appraisal that came out of this research was that of **belonging**. Previous research (Friend 1996) has revealed that consumers need to feel they belong in a service environment. Violation or threats to their sense of belonging can lead to dissatisfaction. This was also supported by this research. Respondents often made comments about feeling like they did not belong (see Table 1). Other comments which reflected a violation of the need to belong included, "[service provider was on the phone

Table 2
Categories of Secondary Appraisal and Associated Examples

Secondary Appraisal (Options for Coping)	Examples from Dissatisfactory Service Incidents
Situation could be changed or something could be done about it	"I said to...we've got to do something about it" "I decided to go and talk to the manager about it"
Situation just had to be accepted	"I have to live with it...there's nothing I can do about it" "I've heard they're doing really well so what motivation have they got to listen to me?" "It was just one of those things that occurs"
Needed to know more before acting	"So I got out the contract...I needed to know some more...I didn't really know was she trying to rub me up the wrong way or did she really have a problem?" "I wondered what was her purpose for doing that [staring at her]"
Needed to restrain oneself from doing what one wanted to do	"I was almost too angry to do it because I felt I would have been abusive" "I felt like screaming in there and screaming at them, but I didn't"
Action may make the situation worse	"I didn't want to take any action...I didn't want to have anything more to do with them"

talking to a friend] I just thought if you can't be bothered then that's fine...and I walked out...if it's a hassle for anybody to provide me with the service then it's a hassle for me to shop with them."

The secondary appraisal (options for coping) categories are outlined in Table 2. Five categories were identified in this research. The categories of "situation could be changed or something could be done about it," "situation had to be accepted," "needed to know more before acting," and "needed to restrain oneself from doing what one wanted to do," are similar to those identified by Folkman and Lazarus (1980) in their research on coping in a middle-aged community. Other researchers such as Dewe (1991; 1992) and Carver, et al. (1989) have also found support for these categories in their research on primary and secondary appraisal in coping. In this research a fifth category was identified, "action may make the situation worse."

This is in line with a category identified by Dewe (1992), in his research on stressful work encounters, where respondents felt that if they dealt with the situation the way they wanted to it would make things difficult for them. The fundamental difference between this fifth category and the one prior, that of restraining oneself from doing what one wanted to do, was apparent in the comments respondents made. Those who felt the need to use restraint had a very clear course of action set out in their mind but for various reasons chose not to carry them out. Those who felt action would make the situation worse had not got to the stage of thinking about any actions, rather they had chosen **no action**, as can be seen in the examples given in Table 2.

The coping strategies used by consumers fell into ten categories. **Confrontive coping** involves some sort of aggressive, (e.g., "I asked what was going on with an angry voice") or hostile efforts to

alter the situation, (e.g., "shouted at the dentist to stop"). It can also involve some type of risk taking behavior, (e.g.,"I talked to the woman behind the counter but I didn't think it would do any good, but at least I was doing something").

Efforts to detach oneself from the situation or put it to the back of one's mind come under the category of **distancing**. Respondents made comments such as, "it was only a lawn mower after all," when referring to lawn mower repair, and "it's something I have to put to the back of my mind." While Folkman, et al. (1986) also included creating a positive outlook in this category, this was included in with **positive reappraisal**. In this research it appeared that the behaviors exhibited by people who were creating a positive outlook were engaging in strategies similar to those who were positively reappraising the situation and could not be said to be distancing themselves from it. By creating a positive outlook, or positively reappraising the situation they were preparing the way for a possible return to the service provider on another occasion by comments such as "we will be more careful next time." Therefore they were likely to re-enter a very similar encounter to the one that had triggered the coping process.

When people acknowledge their role in the encounter and endeavor to put things right, this is termed **accepting responsibility**. Statements such as: "realized I had bought the problem on myself" and "I apologized" are typical of this category of coping strategy.

Escape or avoidance strategies typically involved people "wishing the situation would go away" or engaging in behavior whereby they did not have to think about the situation, such as drinking or sleeping. This type of strategy is often associated with psychological distress (Holahan, et al. 1996). Consumers who feel powerless or who experience extreme personal embarrassment in the situation, often use this coping strategy, such as the respondent who had a hair cut that was not to her liking. She described behavior such as drinking and sleeping to try and escape the distress she was feeling over her "awful" hair cut. Another commented how "the anger got switched from them [the service provider] to my husband."

Self controlling or symptom reduction was a category that was used by many of the

respondents in this research. Several comments implied that they did not want to "act too hastily," or "burn their bridges." This type of behavior is characteristic of self controlling strategies (Folkman, et al. 1986).

Other types of coping strategies commonly used by respondents in this research came under the category of **seeking social support**. Here people seek tangible, emotional or informational support from a person or persons. The following comments from respondents were typical of this category of coping behavior: [when talking to friends about the incident] "...like they're angry too just listening to me." and "People would say it [haircut] looks OK honest" This finding is not unexpected in this research, as word of mouth is a behavior frequently engaged in by service consumers (Lovelock, et al. 1997) and is an integral part of their post purchase behavior (Zeithaml 1981).

Planful problem solving strategies tended to be the type of strategy used by respondents who felt they had some control over the situation. Typically people made plans of action (e.g., "I decided to tell everyone I knew about the jeweler and not to go back again") or knew what had to be done and did it, such as writing letters of complaint (e.g., "that night we sat down, got all the details together and wrote a letter [to the service provider concerned]"), and gathering all the information together and then approaching the service provider seeking a solution to their problem. This is consistent with the research carried out by several researchers including Folkman, et al. (1986) and Dewe (1992).

The final two categories, while not included by Folkman et al. (1986) in their taxonomy of coping strategies, were advocated by Edwards (1988). The first of these is **devaluation**. Strategies used in this category mainly tended to include cognitions where people tried to convince themselves that things were not that bad (e.g., "with the passage of time these things fade away"), or the situation was unimportant, or insignificant. The final coping category identified through the course of this research was **accommodation**. Here people would try to adapt or accept the situation, or change their expectations (Edwards and Baglioni, 1993). Consumers will often readjust their expectations after the service encounter,

especially in instances where they have had little or no prior experience (Patterson and Johnson 1995). Therefore it is not surprising strategies in this category were often used by respondents. Comments such as "I think all pharmacists are like that," "maybe it's just their [waitresses] lack of maturity," and "there is little point in doing anything about it once you've been," were typical responses.

CONCLUSION

It appears from this exploratory study that the coping process does have some application in the service setting. As a consequence some important issues for service management have been identified. The most important of these is that service providers need to understand the psycho social benefits of the exchange as well as the functional aspects. To do this the service provider must be able to appreciate exactly what is at stake for the consumer during the encounter, such as self-esteem, a need to belong, and/or a need for security or justice. This also has important implications for service recovery. For the service provider to make amends to the complaining customer they need to address the violation of the customer's needs as well as providing compensation for the failure of the functional aspects of the service. Smith and Bolton (1998) identified that both cumulative satisfaction and repatronage intentions decrease not only after service failure but also after recovery, unless the consumer is **very satisfied** with the recovery process and outcome. Therefore it is imperative that the service provider gets it **exactly right** the second time, i.e., during recovery.

These issues also have important implications for the recruitment and training of service providers. They must be adept at understanding human needs and how these affect behavior during an interaction, as well as being competent at delivering the core service. They also need to be able to comprehend what is at stake when these needs have been violated and what would be the most beneficial way to rectify the situation.

There are also some specific issues that became apparent through the course of this study that warrant further research. The incidence of various coping strategies and the particular

appraisal processes that accompany them could well be the focus of future research. To examine the effects of different problems within the service encounter, across various service types and situations, and the effects of these on the appraisal and coping process could also be a fruitful avenue for further research. For example, under what conditions do consumers use a confrontive verses an escape/avoidance strategy or planned problem solving? Is it a function of service type (high verses low contact) and situational characteristics (criticality of service encounter, amount of perceived power the consumer possesses, involvement, degree of commitment to the service provider and length of patronage) or the characteristics of the individual consumer? The effect of the degree of goal relevance and incongruence on coping strategies could also provide some interesting results.

Hence this study has laid the ground work, and to some extent set the scene for research in the area of how service consumers cope with a dissatisfactory encounter. The managerial implications of this study, along with future research in this area, will not only aid in the design and implementation of service recovery, it will also provide a better appreciation of how consumers react to various incidents within the encounter. This enhanced understanding of the post encounter process must ultimately lead to a more rewarding experience for both the provider and the service consumer.

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