

Consumer Personality and Coping: Testing Rival Theories of Process

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This research examines the effect of consumer dispositions on the relationships between stress-related appraisals, consumption emotions, and the coping process. We comparatively tested rival models of these relationships. Our data show that the consumer personality traits of consumer assertiveness and marketing maven and the general personality trait of extraversion interact with cognitive appraisals to influence consumers' choice of coping strategies. The research contributes to existing knowledge of how these consumer personality traits motivate consumer behavior, and it enriches existing models of the relationship between personality influences and coping.

Many consumption encounters are inherently stressful. From coping with poor service or product failure to making difficult purchase decisions, consumers frequently encounter stressful consumption episodes. As a result, consumer researchers have begun to direct their efforts toward an understanding of the multitude of ways consumers cope with stress. This stress can stem from adopting new technological innovations (Mick & Fournier, 1998), consumers' retail shopping experiences (Sujan, Sujan, Verhallen, & Bettman 1999), and difficult decision making (Dhar & Nowlis, 1999; Luce, Payne, & Bettman, 1999). Our research develops and evaluates hypotheses concerning the influence of consumer personality on coping appraisals and coping behaviors. In so doing, we comparatively tested competing process models found in the literature and postulated additional models based on an interactive view of coping. In particular, we demonstrate that the cognitive and personality-based trait precursors of coping work interactively and should be modeled accordingly.

Coping comprises a complex configuration of cognitions and behaviors that are enacted to reduce stress. *Coping* is defined as the "cognitive and behavioral efforts to manage specific external and/or internal demands that are appraised as

taxing or exceeding the resources of the person" (Lazarus & Folkman, 1984, p.141). Many conceptual models of coping assume that coping processes are influenced by both situation-specific elements (e.g., affective responses and cognitive appraisals) and more stable dispositional trait influences, thus being manifestations of Mischel's assertion (1973) that both state and trait impact behavior.

In contrast, researchers who examined the effect of personality-based traits on coping responses (cf. Bolger, 1990; McCrae & Costa, 1986) hold that individuals' coping responses are stable over time and across widely disparate types of stress, suggesting that enduring personality traits are the origin of such behaviors. Because this view posits that coping has a significant stable component, situation-dependent stress-induced emotions are not seen as reliable predictors of coping. These purely dispositional models predominantly examine direct links between personality factors and coping (McCrae & Costa, 1990).

Other scholars argued that personality traits influence coping at multiple stages of processing (Bolger & Zuckerman, 1995). For example, they proposed that neurotics are more likely to appraise transient events as stressful, therefore resulting in more exposures to stress and the initiation of more coping behaviors. Neuroticism might also affect the efficacy of selected coping behaviors in reducing subsequent distress. Although Bolger and Zuckerman (1995) found limited support for this conceptualization,

their research illustrates the potential complexity inherent in disentangling the causal role of personality in coping processes.

In Study 1, we hypothesized and tested several complex relationships between personality and coping. In so doing, we explicitly use consumer-related personality constructs, specifically assertiveness and marketing mavenism (expertise). This research reveals that an interactive model of coping appraisals best represents the influence of these traits on coping. In Study 2, we validated this model, testing its more general performance with the global trait of extraversion.

THEORETICAL BACKGROUND

Coping in the Literature

Coping strategies are often grouped into one of two categories (Lazarus & Folkman, 1984). *Problem-focused coping* behaviors are distinguished by direct attempts to change the conditions that are the perceived source of stress. To manage the stress that stems from an impending large purchase, for example, a consumer might proactively search for information that will assuage concerns about making a regrettable purchase decision. In contrast, *emotion-focused coping* involves attempts to reconstruct the significance of an external stressor by construing the source of stress in different, less psychologically distressing terms. Rather than directing efforts toward changing conditions that cause stress, emotion-focused coping involves a change in the subjective meaning and experiential conditions of stressful circumstances. For example, prospective homeowners might cope with the stress of purchase by discussing their feelings with a close friend.

In our research, we examined *active coping*, a form of problem-focused coping characterized by taking direct action toward attenuating stressful circumstances (Carver & Scheier, 1994). Various consumer behaviors that fall under the rubric of active coping could include the return of unwanted or defective merchandise, the activation of product warranties and service guarantees, and complaint behavior. We argue that specific consumer traits systematically impact this unique form of coping per se.

We also consider *social support coping*. This form of coping may be either problem focused or emotion focused, depending on the content of the support solicited by the consumer. Consumers might seek to improve their emotional state by asking a friend to cheer them up (emotion-focused social support). Or they might ask the assistance of someone with particular expertise in resolving the issue (problem-focused social support). This form of coping is of interest to consumer researchers, due to its similarity to word-of-mouth behavior, a focal construct linked to customer satisfaction (Ping, 1997; Richins, 1987). We argue that specific consumer traits also systematically impact this unique form of coping per se.

We describe a model of the emotional and cognitive antecedents of these coping behaviors. Then we integrate the role of personality traits into our analysis.

A Model of Personality and Contextual Influences on Stress and Coping

The most influential conceptualization of coping was proposed by Lazarus and Folkman (1984). They asserted that an individual's coping response to a perceived stressor in any particular instance is a result of a constellation of both personal and environmental influences. Individuals are assumed to have natural predilections toward coping, and their response in any particular stress situation is an interactive function of these predilections and situational factors. For instance, assertiveness might impact the strategies a consumer enacts in coping and also affect the consumer's perception of the effort required to cope effectively. Despite this widely accepted conceptualization, situational and personal influences on coping are rarely examined concomitantly (McCrae, 1984). We model both variables to investigate the complex relationships between traits and coping, with a particular focus on interactive relationships.

Lazarus (1994) delineated a process of cognitive appraisal in which individuals first assess the relevance of an external stressor to their well being. They then determine whether the stimulus has positive or negative implications. Positively appraised stressors induce *challenge emotions*, which are characterized by feelings of eagerness, hopefulness, and confidence (Carver & Scheier, 1994; McCrae, 1984). Previous research (Ben-Zur, 1999; Drach-Zahavy & Erez, 2002; Zeidner 1994) has linked challenge emotions to active coping, as shown in Figure 1. Conversely, negatively appraised stressors usually bring forth *threat emotions*, fostering characteristic feelings of anxiety, fear, and apprehension. Previous research (Ben-Zur, 1999; Raffety, Smith, & Ptacek, 1997) has demonstrated that threat emotions lead to the use of social support coping strategies. Given the extent of support among these links, Figure 1 serves as the base coping model in our study of dispositional coping influences.

Next, a person assesses his or her ability to cope with the impending stressor. These appraisals involve estimating the relevance of external events to a goal and the amount of

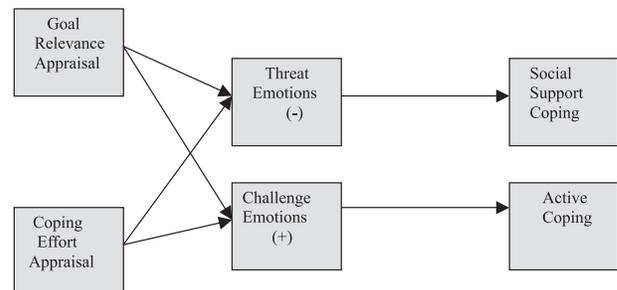


FIGURE 1 The general model of appraisals, emotions, and coping.

effort needed to confront and manage a stressor adequately (Lazarus & Folkman, 1984). These cognitive appraisals result in a set of stress-related affective and cognitive reactions. Individuals then select a coping response to assuage the stress. Cognitive appraisals are posited as conceptual antecedents of emotional and coping responses in the coping literature. However, the occurrence of cognitive appraisals, emotional reactions, and coping strategies unfold nearly instantaneously, engendering concomitant coping thoughts and behaviors and emotional reactions to stress that may in turn alter subsequent cognitive appraisals. Precise measurement of this complex, dynamic process has proven to be no easy task, yet numerous demonstrations have offered support for the relationships among appraisals, emotions, and coping as depicted in Figure 1 (cf. Folkman & Lazarus, 1988; Shewchuck Elliot, Semands-McNair, & Harkins, 1999).

The two coping strategies we described, and the emotional and cognitive appraisals that influence them provide a conceptual foundation for the basic coping model we propose. We now discuss the role of personality influences in the coping process.

PERSONALITY AND COPING

Among the most well-documented personality influences on coping is that of dispositional optimism–pessimism (McCrae & Costa, 1986) and neuroticism. Optimists have been shown to engage in more problem-focused coping behaviors than pessimists (e.g., in confronting perceived causes of stress directly; Carver et al., 1993). Neuroticism, on the other hand, is associated with the use of avoidance and distancing coping behaviors (e.g., making conscious efforts to avoid thinking about a source of stress in hopes that it will resolve itself; Vollrath, Torgersen, & Alnaes, 1995).

Coping research has established direct links between traits and coping, as illustrated in Figure 2, Model 1. For example, assertive consumers may be more likely to engage in active coping strategies. However, such models do not allow for individual differences in either the experience of the cognitive appraisals or the stress-induced emotions that precede coping (Folkman & Lazarus, 1985).

Researchers have occasionally advocated mediated personality-coping models (Bolger & Zuckerman, 1995; Kobasa, 1982). In this view, personality can affect stress-induced emotional reactions and appraisals, as well as subsequent coping choices. For example, Bolger and Zuckerman (1995) found neurotics experienced more intense emotional reactions to stressors, were more likely to ruminate about ways to ameliorate sources of stress, and engaged in significantly better planned problem solving. Chang (1998) similarly found differences in the ways that optimists and pessimists appraised stress situations.

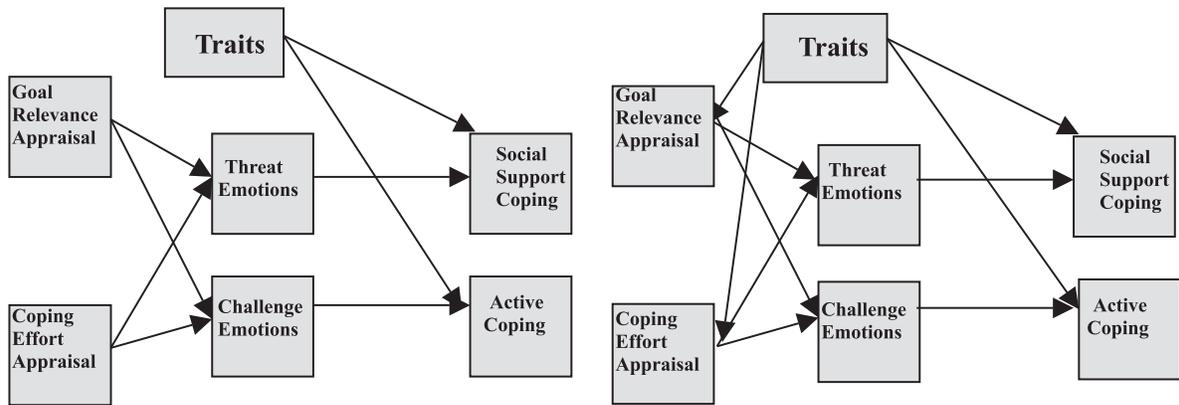
These findings seem to implicate trait influences at multiple stages of the coping process, as represented by Models 2 and 3 in Figure 2. In these models, traits affect cognitive appraisals, individual coping tendencies, and the subsequent affective reactions based on these perceptions.

These more sophisticated conceptualizations are a step in the right direction, but they still fail to consider the focal, more complex, interactive trait influences on coping that should almost necessarily, given the theorizing and literature, account more accurately for the dynamic processes underlying coping. As we elaborate here, for example, consumers high in assertiveness may exhibit a natural propensity to engage in active coping, but this natural tendency is likely to be tempered by pertinent situational beliefs regarding the amount of effort that such actions require. Coping behaviors would presumably be best modeled by accounting for the interaction between stable personality factors and situation-based cognitive appraisal factors. In this research, we tested models of these relationships explicitly using consumer relevant personality variables and hypothesizing their effect on cognitive appraisals, as well as unique coping behaviors.

To illustrate, Figure 2, Model 4 assumes that the influence of traits on appraisals is contingent on the effort required to address the stress situation effectively (Bolger & Zuckerman, 1995). Thus, consumer traits can affect consumers' choices for coping differentially depending on the perceptions that are generated by the cognitive appraisal process. Model 4 accounts only for this interaction effect alone, with no direct effects of personality predicted. Figure 2, Model 5 is not as parsimonious in that it also hypothesizes a direct link from trait to coping, in addition to the interaction. Model 5 thus allows for complex interrelations between cognitive antecedents of coping and personality, but it also posits that personality influences choices of coping directly, as predicted by the extant literature. From another point of view, Model 5 statistically controls for the direct effect of personality often reported in the literature in order to determine the relative impact of the interactive effect.

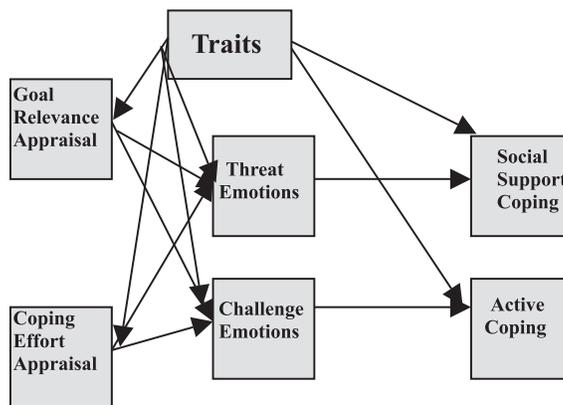
These interactions are not merely assertions regarding statistical forms. To reiterate, Lazarus and Folkman (1984) defined *coping* as a means of managing stressful demands “that are appraised as taxing or exceeding the resources of the person” (p. 141). One hypothesis is that in circumstances requiring even more effort toward resolution, the human coping system is so overwhelmed that natural predilections kick in so the person doesn't have to think about how to react, rather the system becomes nearly hard wired to facilitate stress reduction. The person retreats to familiar, comfortable, relied on, trait-like techniques to minimize the stress. If this conceptualization holds, we should see interactions of the synergistic form, wherein the trait influence on coping is exaggerated when coping effort is perceived to be high.

Thus, we propose a theoretical extension to the model explicating trait influences on coping. As effort appraisals are

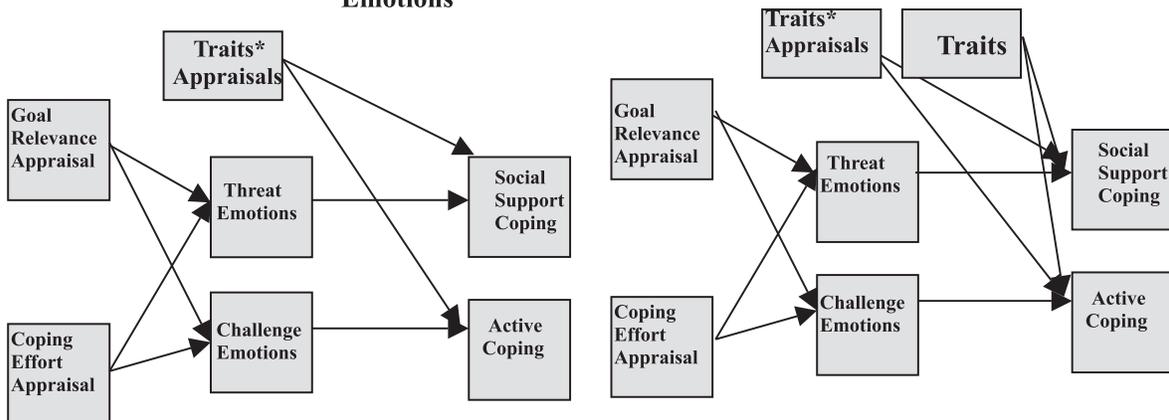


Model 1: Traits on Coping

Model 2: Traits on Coping and Appraisals



Model 3: Traits on Coping, Appraisals, Emotions



Model 4: Interactive Influence of Traits on Coping

Model 5: Direct and Interactive Influence of Traits on Coping

FIGURE 2 Rival models of traits, appraisals, emotions, and coping. When the trait is assertiveness, the hypothesis is that it is linked to active coping. When the trait is maven and extraversion, the hypothesis is that the trait is linked to social support and active coping.

conceived as central antecedents of coping, they are likely to be central to an interactive process model due to a moderating influence on personality influences. Also, it would seem that personality traits may be differentially related to these appraisal perceptions. Thus, the challenge is not only to iden-

tify specific traits that exert systematic influences on particular patterns of coping but also those that affect effort appraisals with more stability and in concordance with the general model depicted in Figure 1. We develop our discussion of these traits and the process model subsequently.

CONSUMER ASSERTIVENESS AND MARKETING EXPERTISE: PERSONALITY-BASED DETERMINANTS OF COPING

In our research, we tested hypotheses related to two prominent consumer-related personality dimensions: consumer assertiveness (Richins, 1983) and market expertise, known as *marketing mavenism* (Feick & Price, 1987). Previous research has established that these traits influence a number of market-related behaviors, underscoring their importance to consumer researchers who seek to integrate effects of personality influences (cf. Kassirjian, 1971). Toward this end, we generated theoretical predictions relating these constructs to consumer coping behaviors in systematic, theoretically supported ways.

Assertiveness

Consumer assertiveness is defined as a tendency for consumers to “stand up for their legitimate rights without violating the rights of others” (Richins, 1983, p. 74). Assertive consumers may be more likely to engage in complaint behavior (Bearden & Mason, 1984) and less likely to respond to the persuasive purchase appeals of salespersons (Galassi & Galassi, 1977). Note that the characteristics of assertive consumers do not necessarily imply that these consumers cope in more prosocial ways. In fact, we might expect to find that assertive consumers are more individualistic, relying on intrinsic active coping mechanisms rather than seeking the support of others. Despite the documented effects of assertiveness on important theoretical and practical consumer variables, investigations of its influence on consumer behavior have not taken into account fundamental differences in the processes through which assertive consumers react to market encounters. Consumers high in assertiveness may also differ in the ways they appraise stressful consumption episodes. Specifically, the process that assertive consumers undertake in coping with a stressful encounter might be qualitatively different from that of other consumers, affecting not only the coping strategies toward which they gravitate but also how their stress-related cognitive appraisals influence their decision to engage in these strategies. Therefore, we posited that the effect of assertiveness on coping depends on the level of effort required to cope, such that the effect of assertiveness will have a greater impact when coping effort is appraised as high (low-effort coping situations likely produce similar coping responses regardless of trait influences). Thus, given that the trait of assertiveness has been related to more aggressive general behavior, we predicted an interactive influence on coping of the following form:

H1: Consumer assertiveness will be positively related to the use of active coping strategies, and this effect will be greater when coping effort is perceived to be high.

Marketing Mavenism (Consumer Expertise)

Marketing mavens are defined as “individuals who have information about many kinds of products, places to shop, and other facets of markets, and initiate discussions with consumers and respond to requests from consumers for market information” (Feick & Price, 1987, p. 85). Marketing mavenism has been correlated with higher levels of product awareness, increased word-of-mouth behavior, and greater information seeking behaviors (Price, Feick, & Guskey-Federouch, 1988). Given that mavenism has strong established links to both prosocial and proactive market behaviors, we posited that mavenism will systematically influence coping patterns, leading mavens toward these strategies for coping. Specifically, the process that mavens undertake in coping with a stressful encounter might be qualitatively different from that of other consumers, affecting not only the coping strategies toward which they gravitate but also how their stress-related cognitive appraisals influence their decision to engage in these strategies. Therefore, we posit that the effect of mavenism on coping depends on the level of effort required to cope, such that the effect of mavenism is particularly impactful when coping effort is appraised as high (low-effort coping situations likely produce similar coping responses regardless of trait influences). Because we predicted that mavenism will affect both appraisal perceptions and coping, thus we posited these theoretical extensions:

H2a: Marketing mavenism will be positively related to the use of active coping strategies, and this effect will be greater when coping effort is perceived to be high.

H2b: Marketing mavenism will be positively related to the use of social support coping strategies and this effect will be greater when coping effort is perceived to be high.

Next, we tested these hypotheses.

STUDY 1

Two hundred eighty-eight undergraduate marketing students from a west coast university participating for class credit took part in this study, which was administered in a single session. Participants first responded to the full battery of disposition items extracted from the original trait scales. Next, participants were asked to follow these instructions:

Imagine that you just had a stressful encounter with a service company. It could be a distressing event related to your bank, phone/cellular service, hotel, airlines, car/appliance repair, medical care provider, and so on. The event could be related to poor handling of a complaint, a lapse in service, rude or negligent treatment by a service employee, or any other event that caused you to become stressed. Try to imagine as vividly as you

can what this situation is like: Think about your emotions and thoughts and how you would cope with this situation.

After reading the scenario, respondents were first asked to rate emotion items on a 7-point scale (Bolger, 1990) that represent possible positive (challenge, eagerness, and hopefulness) and negative emotional reactions (threat, anxiety, and fear) to the imagined stress scenario; then, they rated four cognitive appraisal items (e.g., the relevance of a stressor to a perceived goal and the ability to cope with a stressor; Folkman & Lazarus, 1985). Finally, participants answered a set of 12 coping items representing our two focal distinct coping behaviors—active coping and seeking social support. Participants were thanked for their participation, debriefed, and dismissed.

Results

The measurement properties of the items are included in Table 1. Unidimensional scales representing the traits, appraisals, emotions, and coping items were constructed on the basis of exploratory factor analyses using promax rotation, as well as confirmatory factor analyses. Emotions and appraisal items, conceptually congruous constructs, were factored together and these items loaded on the unique factors, consistent with initial theorizing. The trait and coping items were also factor analyzed jointly; similarly, clean factor analyses resulted. Composite scales were then created for the purposes of examining the structural relationships between these constructs. The correlations among these factors are displayed in Table 2.

To compare directly the rivaling models depicted in Figure 2, we first assessed the base coping model fit for the general model relationships between appraisals, emotions, and coping derived from extant literature and shown in Figure 1. The results of this exercise largely confirm the a priori relationships specified by coping theory. Of particular note are the effects of challenge on active coping and of threat on social support seeking, consistent with extant theorizing relating consumers' emotional states to selection of these specific coping strategies (shown embedded in the models in Figures 3 and 4). In contrast, the effects of threat on active coping and of challenge on social support coping are not supported theoretically, and our model confirms that they were not significant. Two of the appraisal→emotions linkages were not significant but were in the right direction. This model represents the base nomological network.

Testing trait models using consumer assertiveness.

The results of the comparative structural equations model fits are displayed in Table 3, and the coefficients for Model 5 are presented in Figure 3. The comparative fit index (CFI = .36), chi-square, $\chi^2(11) = 69.66$, and the standardized root mean residual index (SRMR = .093) indicate that the direct model most often tested in the literature (i.e., Model 1) provides a

poor fit to the data. Model fits improve only marginally (SRMRs decrease slightly, whereas CFIs increase) with the addition of direct links between traits and effort appraisals (Model 2). Similarly, the results also indicate poor model fit for the model linking traits and emotions (Model 3).¹ Taken together, the results of these three models suggest that these simplistic conceptualizations interrelating traits, appraisals, emotions, and coping directly, per the literature, are insufficient to explain adequately consumers' coping processes. As we discussed in our Theoretical Background, we posited that the role traits play is moderated by the situational appraisal assessment.

Table 3, Model 4 shows the results of this joint effect on coping, and the fit statistics suggest that this model exhibits significantly better fits than any previous model specification tested (CFI = .78 and SRMR = .075), $\chi^2(11) = 57.49$. The model supports a significant link between the assertiveness-appraisal interaction term and active coping, providing evidence for the role of consumer assertiveness in the coping process (supporting H1). In Figure 3, Model 5, we show the model specifying both an interactive influence and a direct influence of assertiveness on active coping. This model does not find evidence of a direct link between assertiveness and active coping, but it replicates the significant interaction term finding and possesses significantly superior overall model fits (CFI = .95 and SRMR = .08), $\chi^2(13) = 47.56$.² In terms of our a priori hypotheses, Models 4 and 5 provide support for the interactive model, as postulated in H1. These findings are a conceptual extension of the direct effect models prevalent in the personality and coping literature (the main effect models, per the literature). From another point of view, Model 5 can be seen as statistically controlling for the direct effect of personality often reported in the literature to determine the relative impact of the interactive effect. The results suggest that an interactive model is a more veridical representation of coping phenomenon.

To better understand this interaction, we dichotomized participants as high and low (above and below the median) in both effect perceptions and assertiveness, and we analyzed active coping as a function of these variables.³ Table 4 (Panel 1) suggests the interaction is attributable to the influence of assertiveness on active coping being greater in coping episodes that are appraised as effortful. It appears consumers experiencing such taxing situations behave more trait like; therefore, trait-influenced behaviors become more observable in such circumstances.

¹We thank an anonymous reviewer for the suggestion to fit another alternative form of trait main effects on coping model in which the appraisals could have direct effects on coping, but these models also did not fit the data (e.g., CFIs < .60, SRMRs > .09, etc.).

²Chi-square difference tests confirm the superiority of the interactive models for both assertiveness and mavenism.

³Note that these median split results should not be interpreted as tantamount to the statistically more appropriate LISREL results given the data are continuous.

TABLE 1
Factor Loadings of Trait, Appraisal, Emotion, and Coping Items in Study 1

	<i>Factor Loading</i>
Trait items rated on 7-point scales ranging from 1 (<i>strongly disagree</i>) to 7 (<i>strongly agree</i>)	
Assertiveness ($\alpha = .73$)	
I have no trouble getting off the phone with a salesperson.	.35
I really don't know how to deal with aggressive salespeople.	.74
I sometimes don't get all the information I need about a product because I don't bother salespeople with questions.	.68
<i>Marketing Maven</i> ($\alpha = .89$)	
I like introducing new brands and products to my friends.	.71
I like helping people by providing them with information about many kinds of products.	.27
People ask me for information about products, places to shop or sales.	.82
If someone asked where to get the best buy on several types of products, I could tell him or her where to shop.	.78
My friends think of me as a good source of information when it comes to new products.	.86
Emotions items rated on 7 point scales ranging from 1 (<i>not at all</i>) to 7 (<i>very</i>)	
Threat ($\alpha = .73$)	
Anxious	.41
Threatened	.87
Upset	.80
Challenge ($\alpha = .67$)	
Confident	.58
Hopeful	.62
Eager	.28
Appraisal items rated on 7 point scales ranging from 1 (<i>not at all</i>) to 7 (<i>very</i>)	
Goal relevance appraisal ($\alpha = .68$)	
How pleasant or unpleasant is this situation?	.63
How enjoyable is it to be in this situation?	.63
Coping effort appraisal ($\alpha = .70$)	
To what extent would you have to exert yourself to cope with this situation?	.64
How much effort (mental or physical) would coping with this situation require of you?	.64
Coping items rated on 7 point scales ranging from 1 (<i>not do at all</i>) to 7 (<i>do a lot</i>)	
Active coping ($\alpha = .81$)	
Concentrate on ways the problem could be solved.	.77
Try to make a plan of action.	.81
Generate potential solutions.	.85
Think about the best way to handle the problem.	.75
Follow a plan to make things better.	.24
Social support ($\alpha = .88$)	
Seek out others for comfort.	.74
Tell others how I feel.	.71
I would rely on others to make me feel better.	.71
I would share my feelings with others I trusted and respected.	.78
Ask someone I think can help me.	.83
Ask someone I think can make me feel better.	.54
Have a friend assist me in fixing the problem.	.67
Positive thinking ($\alpha = .88$)	
Try to look at the bright side of things.	.81
Focus on the positive aspects of the problem.	.86
Try to minimize the problem's effects.	.62
Look for the good in what happened.	.78
Try to make the best of the situation.	.72

Note. The factor loadings presented are from the exploratory analyses.

Testing trait models using marketing mavenism. Marketing mavenism was expected to influence both active and social support coping. Table 3 contains the model fits for these models. The direct models (Models 1, 2, and 3) do not provide acceptable fits to these data.

In testing our interactive hypothesis, Models 4 and 5 provide excellent fits to the data (SRMRs < .055, CFIs > .95). Model 4 is the more parsimonious specification, and

note that the significant paths between mavenism and active and social support coping are no longer significant in the presence of the interaction effect (Model 5). Figure 4 shows the significant positive coefficient between the interactive terms and their respective theoretically related coping behaviors, offering stronger support for our interactive hypotheses, H2a and H2b in Model 5 (over the main effect predictions of the literature). This result provides further

TABLE 2
Correlation Matrix of Traits, Appraisal, Emotions, and Coping Factors

	<i>Assertiveness</i>	<i>Mavenism</i>	<i>Goal Relevance</i>	<i>Goal Effort</i>	<i>Threat</i>	<i>Challenge</i>	<i>Active Coping</i>	<i>Social Support Coping</i>
Assertiveness	1.00							
Mavenism	0.15	1.00						
Goal relevance	-0.07	-0.17	1.00					
Goal effort	0.3	0.13	-0.13	1.00				
Threat	-0.26	-0.03	-0.03	0.14	1.00			
Challenge	-0.06	0.02	0.29	-0.06	0.08	1.00		
Active coping	0.11	0.2	-0.06	0.23	-0.06	0.11	1.00	
Social support coping	-0.11	0.18	-0.08	0.21	0.16	-0.03	0.13	1.00

Note. Correlations of .11 and greater are significant at $p < .05$ level.

corroboration of a significant interactive trait influence on coping.

To examine these relationships more closely, we again performed a median split on both effort perceptions and mavenism and analyzed each type of coping as a function of these variables. Data relevant to these effects (Table 4, Panels 2 and 3) confirm our expectations that the influence of expertise on both types of coping are particularly strong when coping episodes are perceived as requiring high levels of effort.

Discussion

The results of Study 1 provide evidence for personality-based differences in consumer coping processes. They indicate that the effects are contingent on coping appraisals. However, the possibility remains open that the results are either a by-product of the particular consumer traits selected or an artifact of the particular sample. To provide more conclusive evidence of the interactive view of trait influences and address other potential alternative explanations, we conducted a second study to examine these competing models of coping with regard to a trait well-established in the personality literature, extraversion.

STUDY 2

Extraversion is characterized by “liking people and preferring large groups and gatherings ...[extroverts] like excitement and stimulation and tend to be cheerful in disposition” (Costa & McCrae, 1993, pp. 14–16). Extraversion is thought to be a global trait, and evidence of its stability has been observed over periods as long as 30 years (Costa & McCrae, 1993). In contrast to the consumer-context specific traits of assertiveness and mavenism, significant evidence exists supporting its role as one of the basic elemental properties of human personality.

Extraversion has also been investigated for its potential influence in coping decisions. Fundamental differences unique to extraverts, such as their predilections for social interactions and stimulation, appear to have a systematical impact on the choices they make for coping. For instance, extraversion has been correlated with reliance on social support coping and planful problem-solving coping (analogous to active coping) across a variety of interpersonal and work-related stressors (O’Brien & DeLongis, 1996). Thus, we believe that extraversion likely systematically influences consumers’ selection of coping strategies and that this effect

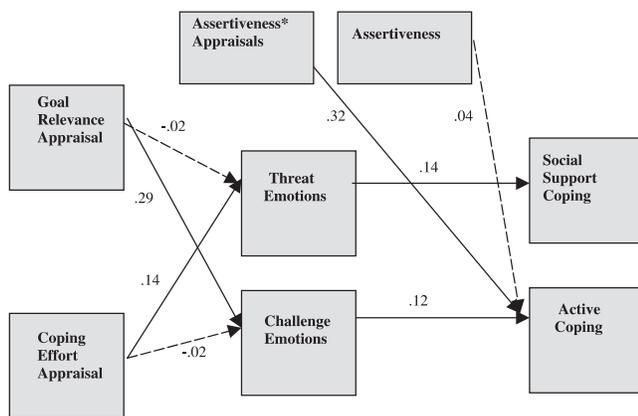


FIGURE 3 Model 5 for assertiveness, appraisals, emotions, and coping. Dashed lines represent nonsignificant paths.

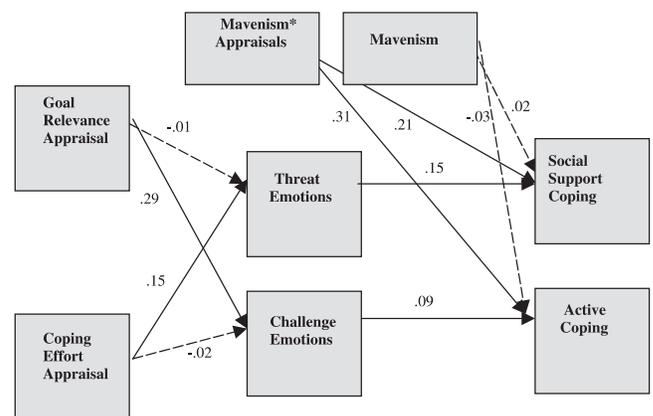


FIGURE 4 Model 5 for mavenism, appraisals, emotions, and coping. Dashed lines represent nonsignificant paths.

TABLE 3
Study 1: Performance of Consumer Traits (Assertiveness and Marketing Maven) Influence Models on Consumer Coping

<i>Model Tested</i>	<i>Hypotheses</i>	χ^2	<i>df</i>	<i>SRMR^a</i>	<i>CFI</i>
Assertiveness trait					
Traits on coping	Assertive → Coping	69.66	11	.093	.36
Traits on coping and appraisal	Assertive → Coping, Appraisal	79.23	13	.096	.35
Traits on coping, appraisals, and emotions	Assertive → Coping, appraisal, and emotions	67.44	11	.089	.62
Interactive influence of traits	Assertive × Appraisal → Coping	57.49	11	.075	.78
Direct and interactive influence of traits on coping	Assertive, Assert × Appraisal → Coping	47.56	13	.080	.95
Marketing maven trait					
Traits on coping	Maven → Coping	55.10	10	.072	.63
Traits on coping and appraisal	Maven → Coping, Appraisal	66.72	12	.080	.54
Traits on coping, appraisals, and emotions	Maven → Coping, Appraisal, and Emotions	65.14	10	.081	.55
Interactive influence of traits on coping	Maven × Appraisal → Coping	34.54	10	.055	.95
Direct and interactive influence of traits on coping	Maven, Maven × Appraisal → Coping	38.47	12	.051	.98

^aSRMRs should not exceed .08 and CFIs should be at least .95 (Hu & Bentler, 1999).

TABLE 4
Median Split Analyses to Understand Significant Regression Interaction Terms

<i>Panel</i>	<i>Low Effort</i>	<i>High Effort</i>
1: Assertiveness × Appraisal Interaction on Active Coping in Study 1		
Low assertiveness	3.94	4.06
High assertiveness	4.27	4.49
2: Maven × Appraisal Interactions on Active Coping in Study 1		
Low maven	3.92	4.15
High maven	4.19	4.56
3: Maven × Appraisal Interactions on Social Support Coping in Study 1		
Low maven	3.38	3.39
High maven	3.41	3.57
4: Extraversion × Appraisal Interactions on Active Coping in Study 2		
Low extraversion	3.21	3.40
High extraversion	3.27	3.67
5: Extraversion × Appraisal Interactions on Social Support Coping in Study 2		
Low extraversion	3.06	3.31
High extraversion	3.24	3.64

will be moderated by consumers' effort appraisals such that its influence is greater when effort appraisals are high. (Low-effort coping situations likely produce similar coping responses regardless of trait influences.) Thus, we formed these interactive hypotheses:

H3a: Extraversion will be positively related to the use of active coping strategies, and this effect will be greater when coping effort is perceived to be high.

H3b: Extraversion will be positively related to the use of social support coping strategies, and this effect will be greater when coping effort is perceived to be high.

Method

The procedure for Study 2 mirrored the design of Study 1 with the addition of the extraversion items. Two hundred seventy-three undergraduate respondents read a vignette to prime the stress scenario and completed the battery of items

corresponding to the emotions, appraisals, and coping factors. They then completed 11 additional items corresponding to the Extraversion factor adapted from a widely used personality inventory (Costa & McCrae, 1992). Upon completion, respondents were thanked for their participation, debriefed, and dismissed.

Results and Discussion

Table 5 displays the comparative model fits for each of the competing models, and Figure 5 displays the significant path estimates for the direct and interactive Model 5. The path estimates for the extraversion→active coping and extraversion→social support coping relationships hypothesized in Model 1 are significant, but the model fit is poor. Models 2 and 3 also fit poorly.

In contrast, Model 4 provides a better fit overall of the data, as evinced by the steep increase in the CFI index and the reductions in both SRMR and chi-square. The extraversion→

TABLE 5
Study 2: Performance of General Trait (Extraversion) Influence Models on Consumer Coping

Model Tested	Hypotheses	χ^2	df	SRMR	CFI
Traits on coping	Extraversion → Coping	45.53	10	.073	.67
Traits on coping and appraisal	Extraversion → Coping, Appraisal	56.84	12	.085	.58
Traits on coping, appraisals, and emotions	Extraversion → Emotions	49.69	10	.079	.63
Interactive influence of traits on coping	Extraversion × Appraisal → Coping	35.92	10	.044	.93
Direct and Interactive influence of traits on coping	Extraversion, Extraversion × Appraisal → Coping	32.08	12	.045	.95

effort appraisal path estimates to coping are positive and highly significant, thus offering support for H3a and H3b. To examine the specification of the interactive model while accounting for the direct effect of trait on coping, we observed the results of Model 5. The overall model fits evince a modest increase in CFI, whereas the SRMR and chi-square are virtually unchanged. The path estimates for the interactive term remain significant, whereas only the path from extraversion→social support coping is significant of the direct paths. Thus, it appears that the direct and interactive model provides the best fit to the data.

The median splits (Table 4, Panels 4 and 5) indicate that the effect of extraversion on active and social support coping is particularly influential when participants perceive high-coping effort to be required. This interactive interpretation is congenial with the view that trait influences on consumer coping behavior are more pronounced in high effort conditions.

GENERAL DISCUSSION

To summarize, we examined the underlying processes linking personality traits to the selection of coping strategies. A significant contribution of this research is in linking two important consumer personality traits to unique coping choices. Even more important, we comparatively tested competing theories of the processes underlying coping. We synthesized

existing personality and coping literatures, producing competing models of the nature of trait influences on coping. The study findings support a novel interactive view of these processes.

The results of the studies are unambiguous with regard to the superiority of the interactive view of trait influences on coping, yet they provoke additional questions about the exact process through which these effects are obtained. One possibility is that the influence of relevant appraisal perceptions moderate trait influences on coping (i.e., consumers possessing coping relevant traits, e.g., assertiveness) would be more inclined to engage in trait-related coping strategies contingent on the perceived effort appraisal within the stress situation. This interpretation is also congenial with our finding that the direct influence of traits on coping was significantly attenuated in the presence of the interactive paths. Another possibility is that consumer traits such as assertiveness moderate the effect of effort appraisals on coping; for example, perhaps assertive consumers are more inclined to engage in active coping because they perceive stress situations as requiring significant effort. Although these interpretations are made possible by our research, a key contribution is that, prior to this investigation, the extant literature had considered only direct influences on coping.

These findings also raise additional questions regarding the pervasiveness of the interactive process model of coping. Our selection of consumer-relevant traits for exploring the interactive model was strategic—we had the goal of contributing to extant understanding of these important constructs. We also were careful to represent the general appraisal model of coping veridically by explicitly considering effort appraisals. However, future studies should replicate and extend these findings to other traits that influence effort appraisals or explore the possibility that certain personality traits may interact with other appraisal dimensions.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

This research was intended to advance the literature of consumer coping processes, as well as to investigate the potential influence of the unique consumer personality dimensions of consumer assertiveness and marketing mavenism. We had to

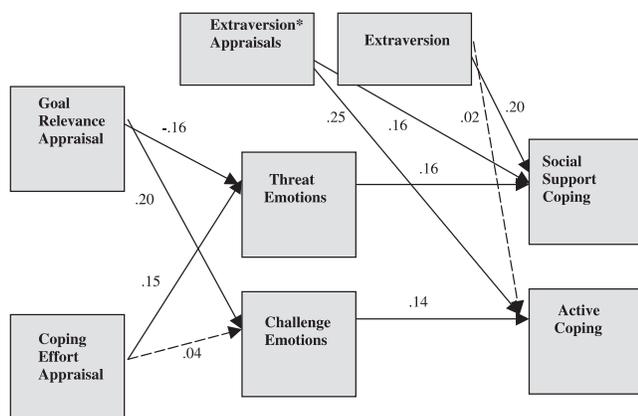


FIGURE 5 Model 5 for extraversion, appraisals, emotions, and coping. Dashed lines represent nonsignificant paths.

make choices in measurement, and our findings may well be limited in their generalizability to the three traits and two coping behaviors at the crux of these studies. Future research could easily extend our investigation by including other consumer traits (e.g., variety-seeking behavior and need for cognition), other emotions (anger and sadness), and other coping strategies (avoidance and emotional expression). In addition, these constructs were all measured via self-report, so they presumably share method variance, as is true in many studies. It might be an improvement to, say, run a study in which traits are measured on one occasion, and measure the coping process independently as a follow up. In addition, future coping research should explore coping processes using alternative methodologies to assess whether the relationships reported in this research are representative of actual coping behavior (i.e., unobtrusive measures) because self-reports of coping episodes may be prone to certain biases.

A contingent view of trait influences holds great promise for personality researchers and consumer behavior researchers. As our research suggests, the effects of personality on coping may be more complex than previously conceived. Researchers should exhaustively explore rivaling theoretical structures before concluding that any single structure adequately explains their data. Research in the development of an overarching contingency framework could delineate the conditions or facets of traits that would produce interactive influences on behavior and those where interactive effects would not be expected.

We documented reliable interactive influences, and we proposed that the nature of the interaction is that the added stress of greater effort required to reduce the stress further taxes the human coping system, so that natural traits dominate in determining the selection of coping strategies. The interactions posit a cognitive appraisal (effort) and a trait (assertiveness, maven, or extraversion), both as precursors jointly facilitating coping. The interaction term of course is statistically agnostic as to whether the appraisal is first assessed and then the reliant trait is determined, or the trait is brought to the scenario and determines the assessment of the effort required. Trying to ascertain the temporal or causal distinctions would involve delicate research with highly sensitive measures. Further, in our selection of traits to measure, we sought consumer-related traits, as well as a global trait to test the robustness of the phenomenon. We are not suggesting that our three traits are somehow similar and that interactive results would be found only for these or related constructs. However, we also realize that with a demonstration on only three traits, as diverse as they may be, we are not in the position to induct that the high-effort scenario would always trigger a trait-based response. Future research should examine the possibility that these three traits all reflect a single superordinate trait such as confidence, and it is this superordinate influence that is responsible for our results. This possibility may be more unlikely given that we examined domain-specific and global traits.

Finally, our research makes several important contributions to the current coping literature, yet it also underscores the need for further research into consumer stress. Foremost, research is needed to examine whether the interactive coping relationships impact subsequent levels of consumer distress or drive subsequent attitudinal and behavioral measures, such as customer satisfaction and brand loyalty.

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