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Mousumi Bose

Fairfield University, mbosegodbole@fairfield.edu

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The Role of Consumer Resilience on Situated Learning, Active Coping and Well-being While Dealing with Service Experiences: Psychological Flexibility as a Moderator

Mousumi Bose

AUTHOR INFORMATION

Mousumi Bose
Fairfield University
mbosegodbole@fairfield.edu

ABSTRACT

Extant research has discussed how consumers cope with numerous stressors and how coping can help with their well-being. Additionally, recent research has highlighted the importance of situated learning or learning that takes place in the same context in which it is applied, in the process of coping with stressful service encounters. This research relates to the effect consumer resilience can have on situated learning, active coping and well-being, especially when faced with stressful service situations. Results from an online survey of consumers demonstrated the positive effect of resilience on situated learning that affects active coping through partial mediation. Both situated learning and active coping also positively influences consumers' subjective well-being. Additionally, psychological flexibility moderates some of the pathways. While partial mediation of situated learning was effective only with participants with high psychological flexibility, resilience played a role helping consumers with low psychological flexibility to learn and cope.

Keywords: *Consumer resilience, situated learning, active coping, consumer well-being, psychological flexibility*

INTRODUCTION

As consumers, we are consistently dealing with new and unexpected circumstances, some of which may be inherently stressful. Whether it is about managing services related to appliance repair services or dealing with contractors managing home construction, consumers have to adapt, learn and cope with various stressors. For example, a consumer may experience stress when his/her car stops on a busy highway. He/she may need to deal with insurance and emergency services. His/her worries may be especially exacerbated when the insurance company informs that some of the services may not be covered under the current contract. Such new information may further create stressors leading to more questions that may necessitate further explanation. Extant research has discussed how consumers cope with numerous types of consumption stressors (Duhachek, 2005; Duhachek & Oakley, 2007) and how such coping can help their well-being (Ong & Moschis, 2009). Additionally, recent research has highlighted the importance of situated learning or learning that takes place in the same context in which it is applied, in the process of coping with stressful service encounters (Bose & Ye, 2013, 2015, 2020). One area that has received little attention relates to the effect consumer

resilience can have on situated learning, active coping and well-being, especially when they are faced with stressful service situations.

Consumer resilience has been defined as an individual's ability to bounce back from trauma and stress (Southwick & Charney, 2021). Reivich and Shatté (2003) suggest resilience as a mindset that enables individuals to try out new experiences and recognize that life is a work in progress. According to them, resilience helps create a positive attitude, confers confidence, helps seek experiences and challenges individuals to learn about themselves and connect more deeply with others. This research explores its impact on consumers' ability to learn on the go or situated learning, and coping and ultimately, its impact on consumers' well-being. Recently, there has been an emphasis on research related to resilience in psychology, ecology and sociology (Clauss-Ehlers, 2008; Mayordomo et al., 2016). Koos et al. (2017) have highlighted the importance of social resilience and consumption to help with coping in crises. Mayordomo et al. (2016) have determined that psychological well-being is positively predicted by resilience and negatively by emotional coping. Their research, however, was conducted in the educational intervention domain. In the field of marketing, Ball and Lamberton (2015) explored the importance of consumer resilience and determined their antecedents while Rew and Minor (2018) studied consumer resilience's role and its effect on the association between corporate social responsibility and consumer attitude. However, little research exists that investigates how resilience helps consumers learn more about the context of their interactions with service firms, the behavior of such firms in the face of difficult consumer-firm interactions and consumer's own understanding and knowledge accumulation when they are faced with difficult service situations.

The aim of this research is to explore the aforementioned gap and link it to consumer coping and well-being. While extant literature has investigated the positive impact of resilience on coping and well-being, recent research suggests that situated learning may better help understand the effect of consumer resilience on their active coping behavior (Bose & Ye, 2013, 2015). Therefore, this research contributes by:

- a. Establishing the positive relationships between consumer resilience and situated learning, active coping and well-being (both eudaimonic or well-being related to purposeful living and subjective or well-being related to the quality of life). Simply, the aim is to demonstrate the importance of establishing that consumer resilience plays a role in helping individuals in stressful situations learn better and cope. Such mechanisms also play a part in enhancing consumer well-being, which is important when they experience difficult service situations.
- b. Exploring whether situated learning mediates between consumer resilience and active coping and its effect on consumer well-being. Understandably, resilience, situated learning and coping are ongoing for consumers as they deal with service providers. Since situated learning and coping change as consumers gain new information with their interactions with firms and through the service context, research is incomplete if we do not understand how these constructs affect consumer eudaimonic and subjective well-being. In other words, the mediation explains the link between consumer resilience and coping. Specifically, consumer learning is key in coping and the greater the resilience, the greater the learning and coping.
- c. By understanding psychological flexibility as a moderator, this research explores the boundary condition that affects the relationship between consumer resilience and the aforementioned dependent variables. Psychological flexibility is the tendency to respond to situations in ways that facilitate valued goal pursuit (Doorley et al., 2020). It is particularly useful when challenges arise as a consumer interacts with a service provider in a stressful encounter. This research will help examine how the relationships amongst various constructs change with low vs. high psychological flexibility. In other words, this research will demonstrate that while high flexibility helps individuals use resilience to learn and cope, individuals who have low flexibility would require to bring forth even higher levels of resilience to sustain through a stressful service episode and cope.

Managerially, this research contributes by suggesting the importance of businesses to understand that consumer resilience helps them learn better about firm behavior and cope when they face with uncertain and stressful firm behavior. Besides, firms can think of ways to help consumers increase the levels of their resilience, influencing consumers to change their mindsets and attitudes (Rew & Minor, 2018). It is understandable that consumer daily life is a continuous process of learning and decision making. When consumers are uncertain how firms will interact during stressful consumption situations, it affects their quality of life and well-being. To this end, consumers' inherent abilities, such as resilience helps them learn better about firm behaviors and cope better to enhance their own well-being. This research helps take a step in that direction.

The rest of the article is organized as follows: First, a brief literature review of consumer resilience, situated learning, coping and consumer well-being is provided. Simultaneously, the overall model and hypotheses are also suggested. Second, methodology for survey data collection in the U.S. is explained and findings discussed. Finally, the paper concludes with a discussion of results, theoretical and managerial implications, limitations of the study and future research directions.

LITERATURE REVIEW

Consumer Resilience

The phenomenon of resilience has been analyzed in various ways in academic research. In the social sciences, resilience was introduced as the ability of a socio-ecological system to return to equilibrium after a turbulence (Gunderson, 2000). Although the term resilience has been referred to the adaptive outcome following a trauma (Bonanno, 2004; Bonanno et al., 2006; Carver, 1998; Norris et al., 2009), it is more broadly defined as an individual's ability to bounce back from stress (Smith et al., 2010; Smith et al., 2008). According to Reivich and Shatté (2003), the concept of consumer resilience not only includes individual's physical ability to bounce back from stressful situations, but also their attitudes towards events that have happened to them. This is where the idea of resilience as an ongoing process and a mindset that influences learning and seeking out new information and experiences plays a role in consumer learning. Through the process of learning, adapting and dealing with stress, consumers optimize their consumption experiences. In the process, resilience enables consumers to overcome bad experiences and develop positive attitudes toward a firm (Glandon, 2015). Eisingerich et al. (2011) demonstrated that resilience can help consumers ascertain their relationships with firms and aid in overcoming undesirable information about the firm. Rew and Cha (2020) suggest that consumers with higher resilience can easily adapt and overcome negative experience with a brand or a firm and show higher level of loyalty to that brand or that firm. Therefore, consumer resilience plays a role in determining consumer attitude toward brands when consumers are exposed to certain types of information or stressors.

Situated Learning

Consumer situated learning relates to a dynamic view of learning that takes place when consumers interact with firms or service providers. Using Social Learning Theory (Bandura, 1977), this research posits that learning interactions take into consideration social relations amongst parties as well as the context, cultural histories and extant knowledge of the parties. In this perspective, learning is regarded as ongoing and evolving creation of identity, knowledge and social practices between consumers and firms as they interact during stressful consumer service encounters (Lave & Wenger, 1991). Consumers not only use extant information that they already possess but also add and modify existing schema as they draw new knowledge through their interactions with service providers. Therefore, situated learning is regarded as *in situ* learning to make sense of ongoing contexts, practices and exchanges. This view is different from the static view of learning that is regarded as consumer's enhancement of knowledge without the consideration of the context or the consumer-firm participation in a broader sense.

Extant research had considered learning as part of coping (Duhachek, 2005, Oakley & Duhachek, 2007, Pavia & Mason, 2010). However, recent research has demonstrated situated learning to be a construct that is independent of coping and that has positive effect on coping (Bose & Ye, 2015, 2020). Among factors of interest are need for control, need for closure and trust on service providers, and others that positively influence situated learning while consumers cope with stressful service episodes. Additionally, the authors also determined that psychological closeness mediated between situated learning and its antecedents amongst consumers in the United States of America. Although previous research has identified many factors affecting situated learning, no research has examined how resilience helps consumer learning and active coping when they are faced with stressful customer-firm interactions. Therefore, this research explores this gap in literature to help firms better understand how consumer resilience enhances their learning and coping abilities to tide over a difficult situation.

When consumers come across stressful firm interactions (whether bad firm behavior or long-winded interactions with firms), they can orient themselves to have a positive frame of mind to learn about the situation and find solutions. In this interaction, resilience helps consumers overcome negative information about the firm and the process (Eisingerich et al., 2011). While interacting with the firm, consumers can resist thinking about their past negative experiences, or any stress related to the process to acquire the services of the firm (Rew & Minor, 2018). This orientation helps consumers open their minds to learning about the firm and the service process and even look for ways to help provide

solutions to overcome stress; thus, maintaining their preference for the firm in an ongoing manner. Thus, it can be hypothesized that:

H1: Consumer resilience is positively related to situated learning.

Coping with Stressful Services

Coping has been defined as “the set of cognitive and behavioral processes initiated by consumers in response to emotionally arousing, stress inducing interactions with the environment aimed at bringing forth more desirable emotional states and reduced levels of stress” (Duhachek, 2005, p. 42). Although coping consists of various facets, in this research active coping is considered. Ebata and Moos (1991) demonstrated that higher levels of well-being was related to greater usage of active coping responses such as positive appraisal, guidance or support and problem solving. Additionally, Ogul and Gencoz (2003) noted that extended use of problem-focused coping resulted in lessening of depression. Their research also demonstrated that respondents used less of passive coping, namely avoidance, denial, rumination, or resignation.

As suggested in extant literature, learning has been considered to be part of coping (Endler & Parker, 1990, Pavia & Mason, 2004, Duhachek & Oakley, 2007). However, more recent research has identified situated learning as a construct that is independent of coping. Rather, situated learning positively impacts coping with stressful service encounters (Bose & Ye, 2015, 2020). Simply, when faced with stressful interactions with firms, consumers tend to invest in learning about the situation, the firm’s behavior, their interactions with the firms, etc. to better find ways to positively cope with the situation. Thus, situated learning helps consumers become more confident to actively cope with a stressful consumption situation. Such information transfer is a continuing process and thus, is situated in the process of learning and furthermore, active coping. Thus,

H2: Situated learning is positively related to active coping.

Mediating Role of Situated Learning

It has long been documented that effective consumer learning is a critical mediator of consumption (Hutchinson & Alba, 1991, Lutz, 1975). Cognitive, affective and conative measures have been used to determine the ability of advertisement, physical product and services, or other marketing stimuli to help transfer knowledge to memory. Additionally, Torres and Augusto (2019) have highlighted the value of consumer resilience to negative information in an online brand experience context. According to them, brand attitude and electronic word-of-mouth act as mediators between consumer resilience to undesirable information and purchase intention. Although the context of that research is different, it offers insight into mediators that help transfer the effect of resilience on various dependent variables. It is suggested that situated learning may mediate the positive effect of customer resilience on active coping. Resilience helps consumers learn about their situation while interacting with service providers during stressful consumption experiences. This type of ongoing interaction and knowledge accumulation helps consumers actively cope with the stress. Thus,

H3: Situated learning mediates the relationship between consumer resilience and coping.

Consumer Well-being

Consumer well-being is considered a positive mindset (Argyle & Martin, 1991):

“a dynamic state in which consumers are able to develop their potential, work productively and creatively, build strong and positive relationships with others, and contribute to their community. It is enhanced when an individual is able to fulfil their personal and social goals and achieve a sense of purpose in society” (Government Office for Science, 2008, p. 11).

It is important to discuss well-being in consumer-firm interactions as it is linked to social qualities such as confidence, competence and optimism, especially in stressful encounters. Schoon and Bynner (2003) have suggested its importance involving consumer resilience needed to deal with difficult situations. Similarly, resilience is key to help harness resources to sustain well-being (Panter-Brick & Leckman, 2013).

Consumer well-being consists of two important subsets: the hedonic aspect of sensory pleasure and happiness that affects quality of life (Diener, 1984) or sometimes, referred to as subjective well-being. The other aspect pertains to the overall purpose of life and utilization of an individual's potential and is referred to as eudaimonic well-being (Ryan et al., 2008; Ryff, 1989).

Subjective Well-being

Diener et al. (1997) defined subjective well-being (SWB) in terms of how individuals evaluate their lives. It includes variables such as satisfaction with life, lack of depression and anxiety, positive moods, and emotions. This evaluation of an individual's life may be in the form of cognitions and affect. Thus, a person with high SWB tends to experience higher levels of joy and only occasionally experience displeasing emotions such as anger and sadness. Inversely, a person with low SWB tends to experience more dissatisfaction, less joy and warmth and often feels adverse emotions or apprehension.

One may question the need to evaluate SWB in relation to consumer resilience, situated learning and coping. First, SWB is considered to be an internal experience of an individual just like an individual's resilience, situated learning abilities and coping mechanisms. If a person thinks that his/her life is going well, then it is going well within his/her framework. This means that the frame of reference for an individual's SWB is internal, and thus, gives priority and respect to that individual's own perspective on his/her life. Second, while consumer resilience helps enhance an individual's learning and coping, it is important to understand how the individual is thinking and feeling as he/she is coping. Such an approach provides a more global perspective to the overall well-being of the individual while facing stressful situations. Here, it is posited that resilient consumers experiencing stressful consumption contexts tend to learn on the go that help them cope better, leading to greater levels of overall satisfaction. Using situated learning skills, such individuals may be able to control their thoughts better and attain their goals easily. Extant research suggests that learning helps with higher levels of SWB (Emmons, 1986, 1992). At the same time, there is research that suggests that coping helps with positive SWB. Miller Smedema et al. (2010) found positive relationship between positive coping and SWB by increasing feelings of positive self-worth. Together, it is posited that situated learning and active coping lead to better SWB.

H4: Situated learning leads to higher levels of SWB.

H5: Active coping leads to higher levels of SWB.

Eudaimonic Well-being

Eudaimonic well-being (EWB) relates to consumers' view of betterment if they experience utilization of their potential and a sense of purpose in life (Ryan et al., 2008; Ryff, 1989; Haybron, 2000). The idea that consumers feel that they are competent, useful and autonomous, capable of making decisions for their betterment or for the betterment of others is at the heart of eudaimonic well-being (see Ryan & Deci, 2001, Lambert et al., 2015, and Vitterso, 2016 for a comprehensive overview). Durgee and Agopian (2017) have suggested that there are existential benefits that certain services provide by enhancing a sense of self and well-being. In a stressful consumer-firm interaction, insofar as the customer enhances his/her active coping endeavors, it will ultimately lead to his/her self-efficacy, self-esteem and self-compassion that elevates his/her eudaimonic well-being. Thus, this research posits a positive effect between active coping and EWB. In similar vein, researchers have started to recognize broader social and cultural benefits from participating in learning, and there is also increasing indication of improvements in eudaimonic well-being for individuals. Field (2009) has discussed the evidence that learning promotes well-being. In the face of overwhelming amounts of stress consumers go through while negotiating complex situations with service providers, situated learning helps increase self-esteem and feelings of competency. Consumer behaviors directed towards this feeling of competence, ability and self enhancement will be important in enhancing consumer's eudaimonic well-being. Therefore, one can posit a better quality of life with greater situated learning.

H6: Situated learning leads to higher levels of EWB.

H7: Active coping leads to higher levels of EWB.

Relation between Eudaimonic Well-being and Subjective Well-being

While a majority of extant literature discuss well-being in terms of eudaimonic and subjective ones, previous investigations have demonstrated significant positive correlation between the two constructs (Grant et al., 2009,

Waterman, 2007). However, Martela and Sheldon (2019) have demonstrated that eudaimonic conducive values, motivations, goals and practices lead to life satisfaction or subjective wellbeing. In short, doing well leads to feeling well. Thus,

H8: EWB positively influences SWB.

Moderating Role of Psychological Flexibility

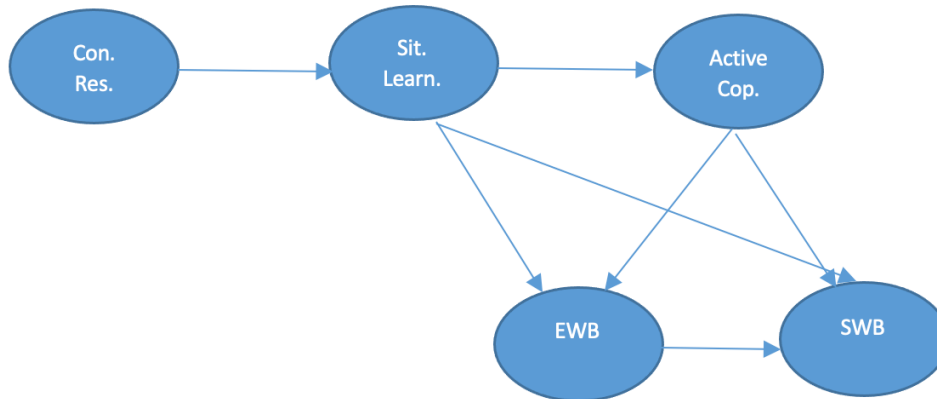
Psychological flexibility refers to a number of dynamic progressions that develop over time, which is reflected by an individual's adaptability to changing situational stressors by reconfiguring mental resources, changing perceptions and harmonizing different needs and desires (Kashdan & Rottenberg, 2010). It is considered a broad, all-encompassing psychological process and has been connected with improving quality of life and well-being (Biglan et al., 2008). Although Hayes et al. (2006, 2012) defined psychological flexibility as the willingness to fully experience the present moment without defense, this research uses the former definition of adaptability. Extant research has suggested the importance of psychological flexibility in enhancing well-being and quality of life, reduction of depressive symptoms, and effective coping (Hayes et al., 1999; Bonnano, 2004). Psychological flexibility is a fundamental resource associated with adaptation and the ability to adjust viewpoints (Kashdan & Rottenberg, 2010, Kashdan et al., 2020). In this research, it is hypothesized that individuals who face stressful service contexts need to learn to switch perspectives. That is where consumer resilience and situated learning play important roles.

Paskenham et al. (2020) have established the moderating role of psychological flexibility for daily stress as a predictor. Extant research has demonstrated that individuals with high flexibility tend to have greater physical, mental and well-being outcomes than those who are inflexible even if they report having more stress. Hussey and Barnes-Holmes (2012) suggest that flexibility helps individuals to practice mindfulness skills involving learning to hold off depressive thoughts. Of course, the effect on the individual depends on a person's ability to successfully adapt to changing contextual situations as the individual interacts with the firm. Similarly, Bond et al. (2008) found the moderating role of psychological flexibility on job design research. Specifically, people with higher levels of psychological flexibility felt that they had greater levels of job control. On a similar vein, it is posited that greater psychological flexibility will help enhance greater resilience and situated learning in enhancing individual's active coping skills. Thus, high psychological flexibility will help mitigate the negative effects of stressors as individuals deal with firms. Such efforts will help with enhanced situated learning, coping and well-being results.

Based on the above discussion, an interesting question relates to how individuals with low psychological flexibility practice situated learning, coping and how will their subjective and eudaimonic well-being be affected? Bond et al. (2008) suggest that individuals with low psychological flexibility may have difficulty in attaining their goals if they react to their thoughts, feelings, fears and doubts in an inflexible, critical or avoidant manner. Extant research in psychology has demonstrated that low psychological flexibility may be a significant component in the development of a wide range of stressors such as distress, anxiety, depression and psychological well-being (Kashdan & Breen, 2007, Kashdan et al., 2007, Masuda et al., 2009, Orcutt et al., 2005). It is hypothesized that low psychological flexibility hinders individuals to actively learn and cope (Leonidou et al., 2019). Such individuals may have difficulty practicing situated learning to help with coping that may affect their well-being. It may be posited that such individuals may have to demonstrate considerable resilience to learn and cope. They may have to practice resilience to actively seek out information about firms and engage interacting with these firms to work toward a sense of subjective and eudaimonic well-being. Thus,

H9: Psychological flexibility moderates the relationship of consumer resilience on situated learning, coping and consumer well-being such that: a. for highly flexible individuals, situated learning will mediate between resilience and active coping and well-being while, b. for less flexible individuals, situated learning will not mediate between resilience and coping and well-being.

Figure 1. Conceptual Model



Con. Res. = Consumer Resilience; Sit. Learn. = Situated Learning; Active Cop. = Active Coping; EWB = Eudaimonic Well-being; SWB = Subjective Well-being

METHODOLOGY

This study was conducted in an online setting using MTURK. A total of 306 customers from United States (64%/36%: male/female, average age 37 years) participated in the study. First, the questionnaire was pretested (using student sample) to ensure that the unidimensionality and reliability of constructs was maintained. Besides, pretest helped ascertain the most optimal context to be used. In the pretest (n=30), students were requested to provide examples of what they thought were the various constructs in question. The idea was to ensure that our definitions and understanding of the constructs matched theirs. Students were also requested to go through all measures related to various constructs and rate their understanding of the measures. Likert scale (1=Strongly Disagree; 7= Strongly Agree) was used to test the measures for each construct. The results of the pretests showed that most measures were strongly agreeable or agreeable and related to the constructs in question. All measures that were significantly different from the scale midpoint were considered for the main study.

In the main study, the context of the study was explained to the participants. Next, they were requested to describe the types of stressful services they experienced in the past and were also asked to rate their stress levels, what they learned from those service episodes and how they handled the situations. This step helped to ensure that by providing qualitative data, respondents were focused on the task at hand and that bots were not used to complete the survey. Following this, they were asked to remember the service episode that they perceived to be most stressful and respond to the subsequent questions. This was meant to create the context for ensuing construct measurements, following Bose and Ye (2020). The rationale behind applying consumer-based experience instead of using hypothetical situation was to allow real-life experiences to form the basis of data collection. Although it is difficult to gauge the quality of data from MTURK, in this research, data collection was restricted to those who had high reputation (above 95% approval ratings), following Peer et al. (2013). The response time was checked to ensure that respondents took time to complete the survey. Those responses that took less than thirty seconds were eliminated as a way to ensure that respondents took their time to complete the survey. Additionally, measures were taken to ensure that respondents could not repeat taking the survey (Simcox and Fiez, 2017). All measurements were based on extant literature and items were anchored on a seven-point Likert scale (1=Strongly Disagree and 7=Strongly Agree). The measurements were, however, modified to suit the context of the study and pretested as discussed earlier.

RESULTS

The research was designed to explain the impact of consumer resilience on situated learning, coping and consumer wellbeing (both subjective and eudaimonic). Psychological flexibility was used as a moderator. Before any analysis was undertaken, the data was examined for skewness and kurtosis to ensure that the assumptions for analysis were met (Bollen, 1989).

At the initial part of the survey, respondents were asked to offer responses to three questions reflecting the type of stressful service they experienced, how they dealt with the service provider and what respondents learned as they experienced stress from the service (see sample responses in Table 1). A majority of respondents referred to online shopping, dealing with insurance providers, financial companies, cell phone/internet/cable service providers, services with doctors, car dealership services and others. Some of the responses related to how respondents dealt with the stressors were about concrete steps they took to reduce the stressor. The responses to situated learning related to utilitarian actions as well as emotional steps such as to collect information and to stay calm.

Table 1. Examples of Stressful Service Experiences, Handling and Learning from Situations

Type of stressful service	How did you deal with service provider?	What did you learn as you experienced stress related to service?
Insurance	Spoke on phone	Don't stay on hold for over an hour.
I had bad service with COX internet service. My internet was down for days, and they refused to pro-rate me for the down time. It was their fault the service is down! So much for their 99% uptime.	I spoke with customer service on the phone.	I felt frustrated as if I should just change providers. However, there's no one to change to. It's a monopoly!
I have experienced employee apathy, ignorance and cruelty. It's almost bound to happen living in a society. This has ranged from poor technical support phone calls to my ISP, to in-person shopping for cosmetics.	I've always maintained a calm, collected and level-headed manner.	That it's better not to give in to or take on their emotions and give it back, unless absolutely necessary. If a task must be accomplished, the "killing them with kindness" technique, and use of correct tone and work choice makes all the difference when dealing with difficult issues.
I experienced stress with dealing with the cell phone service	I dealt with them by accepting their terms and agreements and they met my accommodations.	I learned that I need to do better, know more about the service and read all the fine lines in the terms of the agreement.
Dealing with people not holding up to what they promised in terms of service or dealing with someone who is not knowledgeable	By calling and calling and trying to see if there was someone else who I could talk to. I also kept a record of who I had spoken to	That it's difficult but necessary sometimes
I gave my mobile to the service center they did not give me the proper response and they did not tell me the fault.	I approach the manager and ask the details and raise the complaints	Before servicing we have to know what was happened and when will they repair and provide it
Shopping for Christmas on amazon	I just plowed through because i needed to finish it.	That I need to be calm
Recently my internet got cancelled while trying to cancel it. This resulted in three accounts being created at a higher price, internet being set up early for an address I am moving to later in the month and a four-hour conversation with Spectrum. Very stressful conversation and service.	Well I had to consistently keep telling the company that they messed up and explain everything that happened. Also, had to keep my cool because after so long I wanted to freak out.	That people don't do what they say and don't understand always. Always double check what you're asking someone to do.
Products purchased online with delayed delivery or product that is wrong and the company did not want to enter the return process, this occurred mainly with electronic products	I filed a complaint with the consumer protection service and my problem was resolved	That I need to research more about the experiences of other consumers in relation to the stores in which I am interested in shopping
I was having my laptop fixed by Radio Shack. They told me the wrong info, called the wrong customer about my laptop, underestimated an estimate by 300 dollars, and never called when it was finally fixed.	I called every couple of days to see what was going on if they didn't call me. I also asked every time what the cost would be. The employees were nice; they were just completely inept. I just tried to give them ultimatums on what I needed when based on the information they gave me.	I learned that you are in a very vulnerable position, but I also learned that you can walk away from it a lot of times and start new with some other company or service provider. Vowing that my bad experience would be my last with them helped to keep me calm.

Next, structural equation modeling was used to analyze data; a two-step approach was undertaken. First, the measurement model was tested, followed by the structural model (Anderson & Gerbing, 1988). Before testing the measurement model, an exploratory factor analysis (EFA using varimax rotation) was conducted using all the indicators representing the five latent constructs under study. A total of 42 indicators were considered in the confirmatory factor analysis (CFA). Factors with an Eigen value of greater than 1.0 and items with factor loadings above 0.5 were retained. Next, overall reliabilities of each of the constructs were measured using Cronbach’s alpha (Table 2). The reliabilities of all the items of each of the constructs exceeded 0.8.

Table 2. Measurement Model Results

Construct/Indicator	SL ^a	SE	t-val	C. Rel ^b
<i>Consumer Resilience (adapted from Connor and Davidson 2003)</i>				0.82
I am able to adapt to change	0.67			
I can achieve goals despite obstacles	0.73	0.11	9.17	
I am not easily discouraged by failure	0.76	0.15	9.46	
I can handle unpleasant things	0.77	0.13	9.53	
<i>Situated Learning (Bose and Ye 2015)</i>				0.87
I felt in control when I learned that my problem will be solved soon	0.64			
Going through the process helped me better prepared to deal with service providers in future	0.710	0.1	8.82	
Going through the process increased my knowledge about service providers	0.710	0.09	8.77	
Learning more about service providers helped deal better with the situation	0.7	0.11	8.8	
I learned to control my frustration when dealing with the service provider	0.71	0.1	8.21	
Sometimes, I provided solutions to my service provider	0.65	0.11	8.03	
I made suggestions to my service provider to help solve problems	0.63	0.11	8.74	
Through my effort, I participated in getting my problem solved	0.69	0.12	8.65	
<i>Active Coping (Carver et al. 1989)</i>				0.88
Concentrate on ways the problem could be solved	0.69			
Try to make a plan of action	0.63	0.07	10.21	
Think of the best way to handle things	0.67	0.07	10.22	
Try to look at the bright side of things	0.77	0.07	11.38	
Try to make the best of the situation	0.78	0.08	11.56	
Focus on the positive aspects of the problem	0.67	0.09	9.88	
<i>Eudaimonic well-being (Waterman et al. 2010)</i>				0.92
I find I get intensely involved in things I do	0.85			
I can say that I have found purpose in life	0.83	0.06	14.94	
I feel capable of making my own decisions	0.88	0.06	16.63	
I feel fulfilled by the activities I engage in	0.82	0.07	14.77	
When I engage in activities, I gave this sense of really being alive	0.79	0.07	13.84	
<i>Subjective well-being (Oropesa 1995)</i>				0.81
I often wish for the good old days ®	0.62			
I wish I could do something differently ®	0.85	0.15	9.22	
I dread the future ®	0.53	0.15	6.49	
If I had my life to live over, I would surely do something differently ®	0.86	0.17	9.27	

The CFA was conducted using maximum likelihood method. First, CFA was conducted for individual latent constructs so that all constructs showed adequate model fit. Items were removed if they (1) showed several large (> 2.58) residuals with other indicators; (2) displayed nonsignificant loadings for the expected constructs; (3) shared large, unexplained error variances; or (4) shared common variance with indicators of other constructs (Kline, 2015). Four items from situated learning and four items from active coping were deleted based on the above criteria, which resulted in acceptable model fit. Once all individual constructs demonstrated model fit, an overall CFA with all constructs and their respective indicators was undertaken. CFA helped validate the measurement model that contained five constructs measured by 27 variables. The overall CFA demonstrated good fit ($\chi^2=668.99$, $df=316$, $p<.01$, $CFI=.88$,

RMSEA=.061). All variables loaded on their respective constructs. Composite reliability and average variance extracted (AVE) was used to estimate discriminant validity using $\phi^2 < AVEs$ of two constructs (Fornell & Larcker 1981a). All constructs demonstrated composite reliability exceeding .80 and AVE was above .50. Table 3 demonstrates discriminant validity since the squared correlations between constructs were less than AVEs. Subsequently, structural model demonstrated good fit ($\chi^2=712.48$, $df=316$, $p<.01$, $CFI=.87$, $RMSEA=.064$). Finally, the moderating role of psychological flexibility was tested on the original model.

Table 3. Correlations, Phi-squared and Average Variance Extracted of Constructs

	Constructs	1	2	3	4	5
1	Consumer Resilience	0.54	0.37	0.44	0.32	0.01
2	Situated Learning	0.61	0.50	0.48	0.12	0.12
3	Active Coping	0.66	0.69	0.51	0.23	0.02
4	Eudaimonic Well-being	0.57	0.34	0.48	0.70	0.37
5	Subjective Well-being	0.09	0.34	0.14	0.61	0.53

Notes:

Diagonal entries show the average variance extracted by the construct

Lower off-diagonal entries represent the shared correlation between constructs

Upper off-diagonal entries represent the shared variance between constructs

The overall structural model results revealed that consumer resilience positively influenced situated learning ($\beta=.60$, $p<.01$), which influenced coping ($\beta=.33$, $p<.01$). Therefore, H1 and H2 are supported. As regards the mediating role of situated learning, results demonstrated partial mediation; resilience also affected active coping ($\beta=.61$, $p<.01$), thus, H3 was partially supported. The relationship between active coping and subjective well-being was significant ($\beta=.61$, $p<.01$; H4 supported), and that between active coping and eudaimonic well-being was also significant ($\beta=.62$, $p<.01$; H6 supported). The influence of situated learning on subjective well-being was significant ($\beta=.55$, $p<.01$; H5 supported) though that between situated learning and eudaimonic well-being was not significant ($\beta=.05$, $p>.05$; H7 not supported). Finally, the results demonstrated a positive relationship between eudaimonic and subjective well-being ($\beta=.76$, $p<.01$; H8 supported).

To study the moderating role of psychological flexibility, the items of the scale were summated (Cronbach's alpha > .80) and then a median split was undertaken. Next, a multi-group analysis was undertaken for low and high psychological flexibility individuals. Multi-group structural equation modeling analysis demonstrated good fit ($\chi^2=1289.7$, $df=633$, $p<.01$, $CFI=.80$, $RMSEA=.07$). For consumers with high flexibility, the effect of consumer resilience on situated learning was significant ($\beta=.48$, $p<.01$); the effect of situated learning on active coping was significant ($\beta=.34$, $p<.01$); the effect of consumer resilience on coping was also significant ($\beta=.62$, $p<.01$), suggesting partial mediation. The effect of coping on subjective well-being was not significant ($\beta=.10$, $p>.05$) though that on eudaimonic well-being was significant ($\beta=.74$, $p<.01$). The effect of situated learning on subjective well-being was significant ($\beta=.59$, $p<.01$) whereas that on eudaimonic well-being was not significant ($\beta=.08$, $p>.05$). Lastly, the effect of eudaimonic well-being on subjective well-being was not significant ($\beta=.13$, $p >.10$).

For consumers with low flexibility, the effect of consumer resilience on situated learning was significant ($\beta=.82$, $p <.01$); the effect of situated learning on active coping was not significant ($\beta=.26$, $p >.05$); the effect of consumer resilience on coping was also significant ($\beta=.62$, $p<.01$), suggesting lack of mediation. The effect of coping on subjective well-being was significant ($\beta=.67$, $p <.01$) though that on eudaimonic well-being was not significant ($\beta=.31$, $p >.10$). The effect of situated learning on subjective well-being was significant ($\beta=.36$, $p <.05$) while that on eudaimonic well-being was not significant ($\beta=.09$, $p >.05$). Finally, the effect of eudaimonic well-being on subjective well-being was significant ($\beta=.86$, $p <.01$) (Table 4).

Table 4. Structural Paths

Structural Paths	Hypotheses Number/Direction	Overall			Low flexibility			High flexibility		
		St. Estimates	S.E.	t value	St. Estimates	S.E.	t value	St. Estimates	S.E.	t value
Consumer Resilience → Situated Learning	H1/ +	0.6***	0.13	6.18	.82***	0.23	5.15	.48***	0.19	3.89
Situated Learning → Active Coping	H2/ +	0.33***	0.08	4.07	0.26	0.2	1.26	.34***	0.11	3.41
Consumer Resilience → Active Coping	H3/ +	0.61***	0.13	6.42	.62***	0.31	2.8	.62***	0.19	5.41
Active Coping → Eudaimonic Well-being	H4/ +	0.55***	0.13	4.77	0.31	0.31	1.36	.74***	0.1	5.23
Active Coping → Subjective Well-being	H5/ +	0.61***	0.11	4.55	.67***	0.22	3.59	0.1	0.12	0.48
Situated Learning → Eudaimonic Well-being	H6/ +	0.05	0.13	0.06	0.09	0.29	0.38	0.08	0.09	0.65
Situated Learning → Subjective Well-being	H7/ +	.51***	0.1	4.21	0.36*	0.19	2.23	.59***	0.13	3.1
Eudaimonic Well-being → Subjective Well-being	H8/ +	0.76***	0.08	6.94	.80***	0.12	5.29	0.13	0.15	0.81

*** p < .001; ** p < .01; * p < .05

GENERAL DISCUSSION, MANAGERIAL CONTRIBUTIONS AND FUTURE DIRECTIONS

Extant research on coping and well-being has discussed the significance of resilience in dealing with stress. This research contributes in three ways: a) the effect resilience has on situated learning and active coping when consumers are faced with stressful service-related encounters with firms. Thus, it offers a significant contribution to the consumer behavior literature as prior research has been silent on the role situated learning may play in mediating between consumer resilience and active coping. b) It also explores the effect of the aforementioned constructs on overall well-being of consumers. Although there are many aspects to consumer well-being, two important aspects related to eudaimonic and subjective well-being are explored here. c). Finally, by understanding psychological flexibility as a moderator, this research explores the boundary condition that affects the relationship between consumer resilience, situated learning, coping and consumer well-being. Do consumers with high psychological flexibility differ across constructs from those with low flexibility?

The results highlighted the positive influence of consumer resilience on situated learning, which in turn, positively impacted active coping. The results confirmed that found in previous literature related to the positive influence of situated learning on coping. This model demonstrated that consumer resilience also influenced active coping, suggesting that situated learning offered partial mediation between consumer resilience and active coping. As regards the effect of situated learning and active coping on consumer well-being, the findings underscored the positive effect of active coping on eudaimonic and subjective well-being. Interestingly, situated learning positively affected subjective well-being but not eudaimonic well-being. One reason for such a result may be interpreted by an observation made by Bauer et al. (2006). The authors observe a more comprehensive view of eudaimonic well-being; that which extends beyond “just how good one feels about the self in a world of others to incorporate how integratively one thinks about the self and others” (Bauer et al., 2008, p.84). If eudaimonic well-being offers a more complex and wider appraisal of human capacities and experiences, then situated learning of an individual contextual experience may not have a significant effect on eudaimonic well-being. Bauer et al. (2008) also suggest ego development as an important part of eudaimonic well-being to measure individual’s happiness and maturity (King, 2001). Future research may need to study ego-development along with pleasure and meaningfulness measures of happiness and maturity (in terms of meaning-making complexity and perspective-taking).

Next, an important aspect of this research unfolded when results demonstrated how psychological flexibility moderated most paths in the model. First, while partial mediation of situated learning was effective only with participants with high flexibility, such was not the case with those having low flexibility. In fact, consumer resilience played an important role helping individuals with low psychological flexibility to learn and actively cope. This is understandable since highly flexible individuals may employ various mechanisms to cope. However, individuals with

low psychological flexibility may struggle to use situated learning as a tool to cope. Rather, their resilience may play the part in helping them cope actively. Second, across both types of flexibilities, situated learning has positive impact on subjective well-being but not on eudaimonic well-being. Such a result implies that situated learning provides individuals with a general sense of well-being, but it may not be enough to provide a purposeful sense of well-being. Third, the results show difference in terms of how active coping affects consumer well-being: while active coping affects eudaimonic well-being for high flexibility individuals, it is subjective well-being that is positively influenced in case of low flexibility individuals. This result means that active coping provides a sense of purposeful well-being rather than a global sense of happiness. Future research would need to delve deeper in understanding the differences in these results. There may be factors and mediators that would help add greater meaning to the results.

Managerial Contributions

It is well-known that marketers need to understand customer psyche to serve them well. First, this research identifies that customer resilience plays an important role in coping with stressful service consumption situations. Customers also learn on the go as they cope. Encouraging customers to continue to demonstrate resilience may be a great way not only to help them cope actively but also to help them learn about the situation. Besides, boosting resilience would help customers keep an open mind about the service provider and continue to learn, modify, and interact with them. For example, businesses can be proactive in highlighting to a customer that a particular service may be stressful, and the service provider should request the customers to become more resilient than usual. Some of the ways that a customer may be resilient would be to not to feel discouraged with a failed service, that there will be ways to handle unpleasant situations and that customers may need to adapt to the new scenario. The business can also give tips to remain resilient: maintain a specific outlook, practice thought awareness, keep focus on his/her goals and others. At the same time, businesses should also provide ways for customers to learn about the service, its processes, how past customers have learned that had helped them cope better, share ways for customers to stay calm. Companies can even provide a one-page write-up, booklet or point to a website with knowledge about the service and its process to improve consumer learning and coping. Understanding customers and helping them proactively, especially when they are in stressful situations shows that they are cared for. Such endeavors help consumers develop methods to stay in control of their emotions and cope better. Additionally, such an approach to delve into consumer psyche may also help customers understand the problems faced by companies; customers may even help with providing solutions to difficult situations.

A second aspect of the research explored consumer well-being in the face of stressful customer service experience. At the heart of marketing is the idea of building long term relationships with customers. Customers may face stressful service experiences; it could be in terms of service failures, or it could relate to services that are inherently difficult to deal with or long winded (such as going through a divorce proceeding with the help of a lawyer). Such stressful service experiences may affect their long-term relationship with a provider. In such a case, marketers may benefit by understanding customers' sense of well-being (both eudaimonic and subjective). The result from this research demonstrates that situated learning and coping influences subjective well-being. This suggests that marketers need to think about overall well-being of customers by providing tips to do things differently and by providing optimism and hope under stressful situations. Similarly, by providing tools and resources to engage with the firm, customers would gain greater purpose to solve service-related issues and thus, feel purposeful, active and engaged, important for long term relationship management.

Although the above suggestions are general, different customers may behave differently when faced with stressful service episodes. This research demonstrates that marketers should handle customers with low psychological flexibility differently compared to those with high psychological flexibility. The importance of encouraging customers to be more resilient increases for those with low psychological flexibility. Such customers would need greater encouragement to learn about the situation and cope; just learning does not help them develop internal mechanisms to actively cope. For example, marketers may feel the need to stay in touch with these customers more often and provide step by step instructions and information regarding service remediation process. While marketers may not be able to enhance customer's eudaimonic well-being, they can definitely provide resources to help customers learn better about the situation and enhance their subjective well-being.

LIMITATION AND FUTURE RESEARCH

The current research offers some limitations. First, the data was collected using a Mechanical Turk, therefore, not guaranteeing complete data transparency. Although one may argue that psychological processes work fairly similarly

across respondents and although checks and balances were optimized, a replication of data collection using a different format or platform may serve to enhance generalizability of the results. One manner of replication and extension of this research would be to utilize consumer panel data. Such a method would help understand how the relationship amongst consumer resilience, situated learning and coping may change over time as types of stressors change. Besides, future research may also explore how consumer wellbeing changes as the aforementioned constructs change over time.

Second, the model operated differently for consumers with low versus high psychological flexibility. Since understanding the boundary conditions was not the central focus of this research, there are many questions regarding why consumers with low psychological flexibility behaved differently from those with higher levels of flexibility. Are there certain conditions that are enhancing or hindering resilience, situated learning, coping and wellbeing of these different types of individuals? Future research would help understand these nuances better.

A third area of future research relates to various other boundary conditions that have remained unexplored. Factors such as risk propensity, uncertainty management, and optimism may attenuate results. Besides, this research did not delve into the fact that males may react differently to stressors compared to females and situated learning and coping may vary based on gender. Extant research has suggested that gender differences exist in resilience (Erdogan et al., 2015) and coping (Anshel & Kaissidis, 1997). Therefore, businesses may benefit understanding the nuances when dealing with males versus females.

With tremendous changes in contextual buying patterns and consumer stressors, there is a growing need for understanding consumer psyche in terms of how resilience helps consumers learn to interact with businesses on an ongoing basis. Businesses need to proactively understand how consumers learn on the go and cope with stressors. Marketers will gain significantly when they can meaningfully engage with their consumers and help in ways that enhance consumer wellbeing. This research is an attempt to demystify the complex processes that work as firms and consumers interact.

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ABOUT THE AUTHOR

Mousumi Bose is affiliated with Fairfield University, Connecticut. Her teaching interests are consumer behavior, marketing research and brand management. Her research interests are shopping behavior, situated learning and creativity.