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# How can customers cope with cognitive demands of professional services? The role of employee coping support

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## Abstract

Even though researchers are increasingly acknowledging the dark side of customer participation (i.e., behavioral customer engagement), particularly in professional services with high cognitive demands that cause customer participation stress (i.e., negative psychological state resulting from the customer's overextension by required customer participation efforts), insights on how firms can effectively mitigate customer participation stress remains limited. Building on transactional stress theory, we investigate whether customers can effectively cope with the expected cognitive demands of professional services. Moreover, by introducing an adapted coping construct (i.e., coping support), we examine whether employees can provide coping support to help decrease customer participation stress. The findings of a time-lagged field study with customers of a large German bank ( $N = 117$ ) suggest that customer coping before the encounter cannot mitigate the effect of anticipated cognitive demands on customer participation stress. Instead, the results of both the field study and a follow-up experimental study ( $N = 218$ ) show that a certain set of employee coping support during service encounters is crucial. While focusing on action coping support is not ideal in situations with high cognitive demands, firms should advise their professional service employees to offer emotional coping support to attenuate the unfavorable effect of cognitive demands on customer participation stress.

## KEYWORDS

cognitive demands, coping, customer engagement, customer participation stress, frontline employees, professional services, transactional stress theory

## 1 | INTRODUCTION

The concept of customer participation, that is, the extent to which customers become involved in decision-making and share their preferences, knowledge, or other inputs during the various stages of the service process, has been extensively studied in the services literature over the past two decades (e.g., Chan

et al., 2010; Dong & Sivakumar, 2017; Zhang et al., 2018). While many studies have highlighted its positive effects, for instance, on customer satisfaction (e.g., Choi et al., 2019; Dong et al., 2008) or loyalty intentions (e.g., Auh et al., 2007), research in the area increasingly acknowledges the potential negative effects of customer participation (e.g., Blut et al., 2020; Haager et al., 2022; see Table 1 for an overview).

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TABLE 1 Illustrative review of existing customer participation literature

Source	Purpose	Study type	Context	Outcomes	Theory	Perspective	Multistage	Investigation of coping	Key findings
<b>Studies focusing on positive effects of customer participation (CP) on customer outcomes</b>									
Bendapudi and Leone (2003)	Investigate customer's psychological response to CP.	Scenario-based experiment	Goods, hospitality, legal, and healthcare services	Customer satisfaction	Attribution theory, self-serving bias theory, equity theory	C	x	-	Customer satisfaction with a firm differs depending on whether a customer participates in production. Providing customers a choice in whether to participate mitigates the self-serving bias when the outcome is worse than expected.
Auh et al. (2007)	Investigate antecedents and consequences of CP.	Field survey	Financial services, medical services	Customer loyalty	Social exchange theory	C	x	-	CP has a positive influence on loyalty. Client-advisor communication, client expertise, client affective commitment and perceived interactional justice positively affect CP.
Dong et al. (2008)	Investigate CP in service recovery and its effect on customers' future co-creation behaviors.	Scenario-based experiment	Self-service technologies	Future intention of value co-creation	Self-enhancement; justice theory, customer socialization theory, product experience theory	C	x	-	Customers are more likely to report higher levels of role clarity, perceived value of future co-creation, satisfaction with the service recovery, and intention to co-create value in the future when co-creating service recovery.
Chan et al. (2010)	Analyze the effects of CP on value creation and satisfaction for customers and employees considering cultural value orientations.	Dyadic field survey	Financial services	Customer satisfaction	Agency theory, role theory, consumer culture theory	C&E	x	-	Results suggest a fully mediating effect of value creation on the effects of CP on customer satisfaction and identify individual cultural value orientations as a contingent variable.
Yim et al. (2012)	Examine how customers and employees derive enjoyment from CP considering their own	Dyadic field survey	Financial services	Satisfaction	Social cognitive theory, flow theory	C&E	x	-	Participation enjoyment mediates the impact of CP on participants' satisfaction evaluations, with SE

TABLE 1 (Continued)

Source	Purpose	Study type	Context	Outcomes	Theory	Perspective	Multistage	Investigation of coping	Key findings
Zhang et al. (2018)	and their partners self-efficacy (SE). Explain how goal intention, and behavioral appraisal processes influence CP behavior and customers' goal attainment.	Field survey	Financial services	Goal attainment	Goal-driven behavior theory	C	✓	-	positively moderating this effect.  Three appraisal factors (self-efficacy, instrumental belief, and affect toward CP behaviors) fully mediate the relationship between goal intention and CP, which in turn affects goal attainment.
Zeng and Mourali (2021)	Investigate the impact of expected effort level (low vs. high) on customers' inclination toward engagement in creative tasks.	Scenario-based experiments	Designing a pen, designing ads (creative tasks)	Customers willingness to engage in co-production	Expectancy value theory	C	x	-	Higher expected effort leads to lower intention to engage. This is mediated by perceived probability of success and perceived value of engagement and moderated by customer mindsets.
Wu et al. (2022)	Explore the relationships among CP, CP enjoyment, CP intensity, service effort, and job stress, and their effects on value co-creation, value co-destruction, and customer satisfaction.	Dyadic field survey	Financial services	Customer satisfaction; Value co-creation, Value co-destruction	Conservation of resources theory	C&E	x	-	CP influences CP enjoyment and intensity, service effort, and job stress. CP enjoyment and service effort increase value co-creation, whereas CP intensity and job stress increase value co-destruction. Value co-creation and value co-destruction have different effects on customer satisfaction.
<b>Studies focusing on negative effects of customer participation (CP) on customer outcomes</b>									
Haumann et al. (2015)	Examine the impact of CP intensity on the CP process and mitigating communication strategies.	Field experiment	Furniture	Satisfaction with the CP process	Equity theory	C	x	Support service	CP intensity negatively affects customers' satisfaction with the coproduction process.

(Continues)

TABLE 1 (Continued)

Source	Purpose	Study type	Context	Outcomes	Theory	Perspective	Multistage	Investigation of coping	Key findings
Heidenreich et al. (2015)	Examine the dark side of customer co-creation in service failures.	Lab experiments	Travel services, Apparel	Satisfaction	Attribution theory	C	x	-	In a failure case, services requiring high co-creation generate a greater negative disconfirmation with the expected service outcome than services low on co-creation.
Roy and Jain (2020)	Develop a scale to measure service-induced perceived stress for customers of personal services with a high level of intangibles.	Qualitative interviews and surveys	Several service contexts	Stress; satisfaction, WOM, attitude toward service provider	Transactional stress theory; theory of approach-avoidance; Big five model of personality	C	x	-	Results support a five-dimensional SERVSTRESS scale to measure service-induced stress for customers. Results reveal decreased satisfaction, WOM, and attitude toward service provider when customer stress is high.
Blut et al. (2020)	Investigate the effect of CP level on role stressors (i.e., conflict, overload, and ambiguity) and negative feelings as well as service outcomes.	Lab experiments and field study	Financial services	Role stress, satisfaction, perceived value of CP	Role theory	C	x	Firm support (flyer)	CP in service co-development can cause role stress and negative feelings, which may, in turn, reduce customer satisfaction and the perceived value of participation depending on the type of co-development and firm support.
Haager et al. (2022)	Investigate antecedents and consequences of stress induced by CP.	Field study	Financial services	Customer participation stress, customer participation behavior	Job demands resource model	C	x	-	Customer participation stress has a negative effect on CP resulting from increased demands and reduced participation resources; social support enhances the negative effects of participation demands on customer participation stress.
This study	Examine effective customer-initiated coping as well as	Field survey and scenario-	Financial services	Customer participation stress;	Transactional stress theory	C	✓	Customer action & emotional coping;	Findings suggest that customer coping before an encounter cannot mitigate the effect

TABLE 1 (Continued)

Source	Purpose	Study type	Context	Outcomes	Theory	Perspective	Multistage	Investigation of coping	Key findings
	employee-initiated coping support strategies to mitigate the negative effects of cognitive demands on customer participation stress.	based experiment		customer satisfaction; loyalty intentions				employee-initiated action and emotional coping support	of cognitive demands on customer participation stress, but emotional coping support by the employee during an encounter can (for both low and high levels of) action coping support by employees).

Abbreviations: C, customer; CP, customer participation; E, employee.

Understanding the negative consequences of customer participation, which is a form of behavioral customer engagement (Hollebeek, 2011), is especially relevant in professional service industries such as legal, financial, and medical services, as they are knowledge-intensive, involve personal interactions, and their outcomes are usually of vital importance for customers (Mikolon et al., 2015). Moreover, service providers gradually shift responsibility for executing a professional service to individual customers (e.g., Mende et al., 2017). At the same time, there is growing evidence that customers are often not equipped to effectively manage the strains of customer participation during professional service encounters (Auh et al., 2007). The literature shows that high cognitive demands during such encounters (i.e., aspects of the participation that require sustained mental effort; van Ruysseveldt et al., 2011; like evaluating the pros and cons of different financial products) cause *customer participation stress*. Customer participation stress is defined as a negative psychological state resulting from the customer's over-extension by required customer participation efforts (Haager et al., 2022). Stress in general is known to negatively influence purchase decisions (e.g., Maier & Wilken, 2014), foster unhealthy food consumption (Lunardo et al., 2022) as well as detrimentally impact service-relevant outcomes, like perceived quality and value (Berry et al., 2015) or brand/firm engagement (e.g., Kumar et al., 2022). Customer participation stress in particular negatively impacts customer satisfaction (Blut et al., 2020). This notion is also supported by business press, which highlights the importance of managing customer stress for a business, as "[...] customers will remember (and share) that your service left them feeling overwhelmed, helpless, neglected or, even worse, frightened. Those notions don't exactly add up to top customer satisfaction scores" (Entrepreneur Europe, 2016).

In our research, we build on the transactional stress theory (Lazarus & Folkman, 1984), which proposes that individuals engage in a *primary* appraisal, in which they evaluate a stressor as threatening or challenging and a *secondary* appraisal, in which they assess their resources and coping options (i.e., a set of cognitive and behavioral processes) with the ultimate goal of reducing stress (e.g., Duhachek, 2005; LePine et al., 2004; Srivastava et al., 2015; Tarafdar et al., 2019). While coping has primarily been studied in the context of work stress (e.g., Koeske et al., 1993), it is increasingly being investigated in consumer behavior contexts (e.g., Duhachek, 2005; Echeverri & Salomonson, 2019; Nikolova, 2022). Coping can occur in various forms: for instance, one involves a focus on taking action to solve a problem (i.e., action coping), while another focuses on improving an individual's emotional state (i.e., emotional coping). Notably, existing literature focuses on coping behaviors that are *initiated by the affected individuals themselves*, for instance, employees (e.g., Boyd et al., 2009; Jung et al., 2022), customers (e.g., Duhachek, 2005; Kumar et al., 2022), or patients (e.g., Keeling et al., 2022), and that aim to *reduce their personal stress*. While individual coping is well established and evidenced to be effective in reducing stress (e.g., Koeske et al., 1993; Lewin & Sager, 2009), we propose that coping behaviors can also be *initiated by service*

employees to help customers reduce the stress resulting from cognitive demands. We denote this as *employee-initiated coping support*.

It is important to note that customer participation in professional service encounters often involves a two-stage process (Mende et al., 2017): First, customers often need to prepare documents or provide information for the creation of a service, which requires them to deal with an encounter (and its anticipated cognitive demands) before the service provision itself. Second, the actual service provision takes place, during which the service employees and customers jointly produce the desired outcome, that is, identifying and elaborating an appropriate solution for the specific customer problem. At this stage, employees can take an active role in reducing customer participation stress in professional services resulting from challenging cognitive demands for customers. The crucial role of employees in customer participation settings is further supported by existing engagement research (e.g., Kumar & Pansari, 2015; Pansari & Kumar, 2017). Building on transactional stress theory (Lazarus & Folkman, 1984), the purpose of this research is twofold: First, we aim to investigate whether *customers themselves* can effectively cope with the participation stress resulting from anticipated cognitive demands of an upcoming knowledge-intensive service encounter *before* it occurs. Second, by introducing an adapted coping construct (i.e., *employee-initiated coping support*), we examine whether service employees can provide support to customers *during* service encounters and thus mitigate the unfavorable impact of anticipated cognitive demands on customer participation stress.

To understand which coping strategies are effective in dealing with anticipated cognitive demands arising from professional service encounters, we conducted a time-lagged field study with customers of a large German bank ( $N = 117$ ) and a follow-up experiment ( $N = 218$ ). The findings of the field study suggest that *customer coping* cannot mitigate the effect of anticipated cognitive demands on customer participation stress. Instead, both the field study and the experimental study show that a certain set of *employee coping support* during service encounters is crucial: While focusing on action coping support is not ideal when dealing with high anticipated cognitive demands, offering additional emotional coping support attenuates the unfavorable effect of anticipated cognitive demands on customer participation stress.

With our research, we make four contributions to the literature. First, we contribute to research in the domain of customer participation (e.g., Blut et al., 2020; Dong & Sivakumar, 2017) by investigating how individual customers can deal with stressful customer participation during service encounters. While prior research has shown that customer participation in professional services can result in customer participation stress, which increases with high cognitive demands (Haager et al., 2022), there is a lack of research on effective coping strategies in such settings. Second, we introduce employee-initiated coping support as an important coping mechanism in addition to individual coping (e.g., Jung et al., 2022; Keeling et al., 2022; Koeske et al., 1993; Kumar et al., 2022). Employee-initiated coping support is especially relevant in service encounters where the service outcome is produced jointly by

customers and service employees (e.g., Kumar & Pansari, 2015) and that involve high cognitive demands for customers. Third, we distinguish between employee-initiated *action* coping support and *emotional* coping support. While prior literature has investigated social support as a universal strategy to deal with stressful situations in a workplace environment (e.g., Bakker et al., 2005), this paper acknowledges that coping support has different dimensions in line with the coping strategies of affected individuals (e.g., Duhachek, 2005). Notably, the results of the field study and follow-up experiment demonstrate that offering emotional coping support attenuates the unfavorable effect of cognitive demands on customer participation stress. Fourth and finally, we extend prior research by acknowledging that professional service encounters that incorporate customer participation are often multistaged.

## 2 | THEORETICAL BACKGROUND AND HYPOTHESES

### 2.1 | Customer participation and customer engagement

The active role played by customers in various marketing contexts has received considerable attention in recent years in numerous research streams. One of the broadest marketing concepts in this regard is customer engagement, which is predominantly conceptualized as a multidimensional construct comprising cognitive, emotional, and behavioral engagement aspects (Hollebeek, 2011). The concept of customer engagement has its theoretical roots in the service-dominant logic (e.g., Vargo & Lusch, 2004), reflecting “customers’ interactive, cocreative experiences” and is comparable to the notion of value co-creation (Brodie et al., 2011, p. 13). Depending on the specific context, different engagement dimensions have been emphasized in the literature, leading to different meanings being attributed to customer engagement (Brodie et al., 2011; Hollebeek et al., 2014, 2019; Kumar et al., 2019). It is widely recognized in most conceptualizations, however, that customer engagement arises from two-way interactions between engagement subjects and objects (Hollebeek, 2011). In the marketing literature, customers are usually regarded as the focal engagement subject, while key engagement objects are diverse (Kaur et al., 2020) and include brands, social networks, and firms. Hence, customer engagement usually goes beyond a transaction or purchase (van Doorn et al., 2010). In this paper, we focus on the behavioral dimension of customer engagement in the context of service offerings. To this end, we consider the element of “customer participation” as capturing the essence of customers’ engagement in creating core offerings (Dong & Sivakumar, 2017).

While most studies in this area focus on the benefits of customer participation, only a few consider its negative consequences. For instance, research finds reduced job satisfaction among service employees (Chan et al., 2010) and increased employee job stress (Wu et al., 2022). Moreover, customer participation can also have negative



consequences for customers (see Table 1). Existing research suggests that customer participation can lower customer satisfaction and brand/firm engagement, in situations that involve a service failure (e.g., Haumann et al., 2015; Heidenreich et al., 2015) or negative experiences (e.g., Kumar et al., 2022) and—more importantly—also in regular service encounters without service failures (Blut et al., 2020; Haager et al., 2022). Thus, customer participation—or customer engagement—is not always a positively valenced activity (Naumann et al., 2017).

## 2.2 | Customer participation stress

Customer participation stress is a very recent concept of customer stress in the service participation process and can be defined as a negative psychological state resulting from overextension by inevitable customer participation efforts (such as providing or sharing detailed information and participating in decision-making) (Blut et al., 2020; Haager et al., 2022). It arises when customers have no choice but to participate, such as in stating their personal goals or providing personal, financial, legal, or medical information, while the demands of the participation process exceed customers' capacities (Haager et al., 2022). Therefore, the emergence and extent of customer participation stress depend on each customer's personal perceptions of a customer participation process. Importantly, customer participation stress differs from other types of perceived service stress, as it is not caused by employees' misbehavior or by service failure; instead, customers can perceive this stress during a regularly delivered service experience (Blut et al., 2020; Haager et al., 2022). Overextending participation efforts especially applies to the context of knowledge-intensive professional services, as they are characterized by high complexity (Mikolon et al., 2015) and their advisories often result in information asymmetries between customers and the organization or its employees.

So far, research on customer participation stress has focused on investigating its antecedents (Haager et al., 2022) and consequences for customer satisfaction (Blut et al., 2020). The aim of the current study is to extend previous research by investigating which coping strategies are effective in mitigating customer participation stress.

## 2.3 | The transactional stress theory in the context of customer participation stress

The transactional stress theory by Lazarus and Folkman (1984) describes individual, cognitive evaluation processes that explain and determine whether or not a person experiences stress. The decisive factor for the emergence of stress is how an event or situation is evaluated by the respective person within the process of primary and secondary appraisal.

When customers have to participate in professional services, which are complex and require specialized knowledge and cognitive capacities, they will likely face high cognitive demands, that is,

a stressor (Haager et al., 2022; Lazarus & Folkman, 1984; Mende & van Doorn, 2015; Mikolon et al., 2015). Based on the transactional stress theory (Lazarus & Folkman, 1984), individuals engage in a primary appraisal to evaluate whether a stressor is positively challenging (i.e., leading to a positive psychological state) or threatening (i.e., leading to a negative psychological state) (LePine et al., 2004, 2005; Srivastava et al., 2015; Tarafdar et al., 2019; Yazdanmehr et al., 2022). For instance, before a financial advisory appointment, customers are aware of the need to provide detailed information about their financial situation and risk preferences, understand the advantages and disadvantages of different financial products which are offered to them and finally have to make a decision with often far-reaching consequences (Mikolon et al., 2015). Hence, in the context of financial services, these anticipated cognitive demands could potentially be perceived as challenging as well as threatening.

During secondary appraisal, customers analyze their available capacities and information to evaluate if and how they can overcome potential strains resulting from the stressor (Lazarus & Folkman, 1984; Srivastava et al., 2015; Tarafdar et al., 2019; Yazdanmehr et al., 2022). In professional service contexts like financial advisories, there is growing evidence that many customers are not equipped to effectively manage the strains of customer participation, resulting from cognitive demands, that is, they have insufficient resources (Auh et al., 2007; Mende et al., 2017). As Lusardi and Mitchell (2008, 2014) pointed out, only 50% of U.S. respondents were able to answer two simple financial questions. Similarly, the European Commission refers to an OECD (2020) study and states that "[...] about half of the EU adult population does not have a good enough understanding of basic financial concepts." Accordingly, we assume that expected cognitive demands in the context of financial service encounters are perceived as threatening by most customers. In turn, this secondary appraisal of such a stressor may lead to anticipated stress.

According to transactional stress theory, people engage in different coping attempts to deal with stress (e.g., Duhachek, 2005; Srivastava et al., 2015; Tarafdar et al., 2019; Yazdanmehr et al., 2022) and finally re-evaluate their situation (i.e., stress reappraisal, which is in the focus of our research). Lazarus and Folkman (1984) present two main coping categories: (1) problem-focused and (2) emotion-focused coping. While problem-focused coping can be defined as an individual's attempt to manage a source of stress by taking directed action to assuage said source of stress, emotion-focused coping refers to an individual's support-seeking behaviors toward leveraging social resources that can lead to an improved emotional and/or mental state (e.g., Duhachek, 2005). Both problem-focused and emotion-focused coping can be used in combination to deal with stressful situations (Duhachek, 2005; Folkman & Lazarus, 1980, 1986). While existing research (e.g., Duhachek, 2005; Jung et al., 2022; Kumar et al., 2022) focused on individual coping by customers or employees, we suggest that employees can take an active role in *supporting* customer coping in the context of professional services as outcomes are produced jointly by customers and employees.



### 2.3.1 | Customer coping

In line with the transactional stress theory (Lazarus & Folkman, 1984), customers can make use of strategies from the two abovementioned coping categories to mitigate the strain resulting from customer participation demands before and during an encounter. For instance, they might engage in action coping by searching for information to handle the anticipated cognitive demands of a professional service encounter (i.e., problem-focused coping) or emotional coping by attempting to marshal social resources to make them feel better (i.e., emotion-focused coping) (Duhachek, 2005).

### 2.3.2 | Employee-initiated coping support

Extending the transactional stress theory, we posit that due to the co-production context and active role of service employees in managing professional service encounters (e.g., Kumar & Pansari, 2015), employees might serve as *coping assistants* who offer deliberate coping support for stressed customers during the encounter (e.g., Delcourt et al., 2017). In professional services that evoke customer participation stress due to high anticipated cognitive demands, we argue that employees can initiate problem-focused as well as emotion-focused coping support, extending the transactional stress theory by an additional coping construct (i.e., employee coping support). For instance, when customers are confronted with different, complex investment products during a financial advisory, employees may engage in (1) action coping support by proactively providing the customer with detailed information and clear recommendations based on the customer's needs or (2) emotional coping support by reassuring the customer that he/she is in good hands. As such, we posit that employee-initiated coping support as an adapted coping construct can be defined as service employees' attempts to support customers in coping with participation stress in service settings.

Ultimately, the success of both customer coping and employee coping support can be measured by the level of actually perceived customer participation stress in the reappraisal phase.

## 2.4 | Conceptual framework and hypotheses

### 2.4.1 | The moderating effect of customer coping before the service encounter

Following the transactional stress theory, customers may consider anticipated cognitive demands of professional services as threatening or challenging stressors (i.e., primary appraisal) (Folkman et al., 1986). When they assume to not have the capacity to deal with a threatening or challenging stressor (i.e., secondary appraisal) customers can make use of coping strategies to mitigate the strains resulting from the stressor. As outlined above, customers may perceive the anticipated cognitive demands that come with participation in

knowledge-intensive services as threatening. Hence, customers might cope to overcome this threat. Some research suggests that customers can engage in different coping strategies at the same time (Salo et al., 2020; Sarkar Sengupta et al., 2015) and that coping strategies can exist simultaneously (Fay et al., 1998). For example, Salo et al. (2020) revealed that customers engage in a combination of emotional coping and action coping to mitigate stress due to problems in using online services (e.g., online banking). Transferring these insights to the context of financial services that come with high cognitive demands, customers who face an upcoming financial advisory could seek support from family and friends (i.e., emotional coping) and try to inform themselves about different financial products (i.e., action coping) *before* the service encounter takes place.

However, various research points out that for stressors which are perceived as threatening, emotional coping responses should be more effective (e.g., Folkman et al., 1986; Lazarus & Folkman, 1984; Le Pine et al. 2004; Le Pine et al. 2005; Li et al., 2018; Webster et al., 2011). For example, Li et al. (2018) show that stress resulting from reward programs that are perceived as harming creativity can be relieved by individuals through emotion-focused coping. Similarly, we assume that for financial services that come with potentially threatening cognitive demands, the effect of anticipated cognitive demands on participation stress (i.e., reappraisal) should be reduced through emotional but not action coping. Accordingly, we hypothesize:

**H1:** *Customer (a) emotional coping reduces the effect of anticipated cognitive demands on customer participation stress while (b) action coping does not.*

### 2.4.2 | The moderating effect of employee-initiated coping support during the service encounter

Apart from customer coping *before* the service encounter, employees can provide customers with coping support to deal with stressors related to customer participation *during* the encounter. While the service outcome of professional services will be produced jointly during the service encounter (e.g., Mende et al., 2017), it heavily depends on the expert employee as a result of the asymmetry of expertise between the professional service employee and the customer (von Nordenflycht, 2010).

As outlined above, existing research has argued that emotional coping is particularly effectual for individuals to mitigate stress resulting from threatening stressors (Folkman et al., 1986; Lazarus & Folkman, 1984; LePine et al., 2005). Adapting the reasoning of self-induced coping, we postulate that emotion-focused coping *support provided by employees* during the encounter might be especially effective because emotional coping support provided by an expert might be perceived as even more trustworthy and credible (as compared to other nonexperts in the individual's private life). That is, because employees actually know if a customer's financial problem can be solved makes attempts of emotional coping support

(e.g., calming customers by assuring them that their problem at hand can be solved) more believable. Accordingly, we assume that employee-initiated emotional coping support is highly relevant to reduce the effect of cognitive demands on customer participation stress.

While we only expect a mitigating effect of employees' emotional coping support, we believe that—in the context of professional services—it is inevitably accompanied by action coping support. In complex, knowledge-intensive services, it is essential that employees are problem-focused to adequately address a customer's request (von Nordenflycht, 2010) (i.e., provide action coping support). That is, customers will need to be presented with actionable solutions to their issue at hand. However, the level of employees' action coping support might vary based on how they are trained by the firm, their individual predispositions or role identity (Selzer et al., 2021), or even the implementation of government regulations by professional service firms (e.g., regulations that obligate employees to provide customers with information on risks that come with different financial products [e.g., European Union, 2008]).

In summary, we postulate that it is crucial for employees to focus on offering emotional coping support which is expected to decrease the undesired effect of cognitive demands on customer participation stress while at the same time accounting for different levels of action coping support (i.e., high or low). We thus hypothesize:

**H2:** *High (vs. low) employee-initiated emotional coping support is effective in attenuating the effect of anticipated cognitive demands on customer participation stress—for both low and high levels of employee-initiated action coping support.*

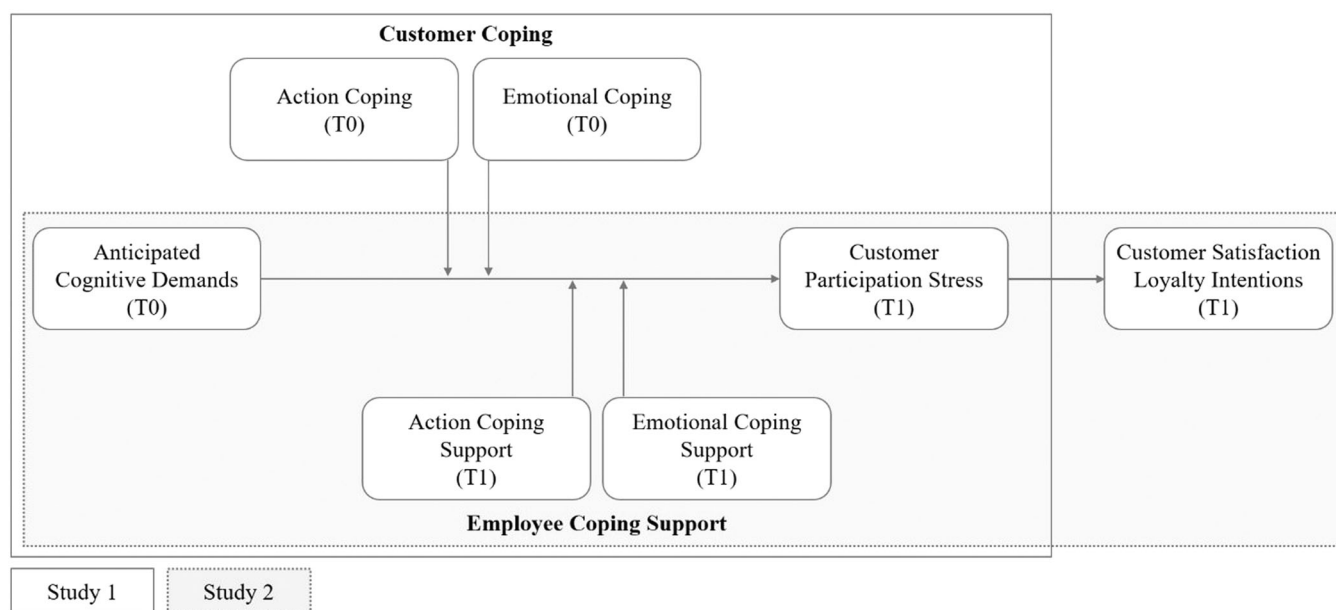
To test our hypotheses, we conducted a time-lagged field study and a scenario-based experiment. An overview of the research model is depicted in Figure 1.

### 3 | STUDY 1: TIME-LAGGED FIELD STUDY

#### 3.1 | Design, participants, and procedure

The purpose of Study 1 is twofold. First, we aim to investigate whether *customer coping* strategies are suitable for reducing the effect of anticipated cognitive demands on customer participation stress *before* a service encounter. Second, we examine whether *employee-initiated coping support* strategies can mitigate the effect of anticipated cognitive demands on customer participation stress *during* a service encounter. To test the conceptual framework (see Figure 1), we conducted a survey with customers of a German retail bank, who expected to face a financial advisory service (e.g., retirement planning, installment loans, insurances, etc.) in the near future. The context of financial services was suitable for this study for several reasons: Financial services are high-contact services (Auh et al., 2007) that require a high level of co-production because service outcomes are created collaboratively (Mende & van Doorn, 2015). Furthermore, offerings in the financial sector become increasingly complex and cognitively demanding (e.g., Mikolon et al., 2015) and place great responsibility on customers (Lusardi & Mitchell, 2008; Mende et al., 2017). Moreover, financial service outcomes are typically of vital importance to customers.

We implemented a two-wave, time-lagged online survey that was distributed by the bank's service center consultants. The first wave of the survey was conducted before an upcoming financial



**FIGURE 1** Research model

advisory, immediately after the customer scheduled the appointment. It was aimed at addressing customer perceptions *before* the financial advisory (T0). Customers' anticipated cognitive demands within the financial advisory were measured using three items from van Veldhoven and Meijman (1994). Moreover, we assessed customers' action coping and emotional coping using three items each (Duhachek, 2005). Additionally, participants' sociodemographic characteristics (e.g., age, gender, and monthly net household income) and reason for the financial advisory were recorded. The second survey was delivered within a week after the advisory occurred, capturing customers' perceptions *during* the service interaction as well as relevant outcomes (T1). In T1, we measured customers' actual participation stress using four items by Haager et al. (2022). Additionally, customers were asked to rate their perceptions of employee-initiated action and emotional coping support in three items each (adapted from Duhachek, 2005). Finally, a four-item scale was used to control for customers' liking of employees (Dormann & Zapf, 1999). All measures used 7-point Likert scales. See Appendix A for measurement items.

In line with existing literature (e.g., Yurek et al., 2008), we used self-reported identification codes to match the data. Two hundred forty-two customers completed the T0 survey, while 137 customers filled out the T1 questionnaire.<sup>1</sup> After matching the data, we obtained a final data set of 117 responses ( $M_{\text{age}} = 42.79$ ,  $SD_{\text{age}} = 16.91$ , 59% female). See Table 2 for detailed sample information.

## 3.2 | Nonresponse bias

To test for nonresponse bias, the six constructs of early and late respondents were compared using independent sample *t*-tests. Moreover, we compared age and gender of respondents and actual nonrespondents. No statistically significant differences were detected between the two groups ( $p > 0.05$  for all comparisons), indicating that nonresponse bias is not an issue in this study.

## 3.3 | Results

We used a two-step approach for the data analysis (e.g., Anderson & Gerbing, 1988). First, we analyzed the measurement model by assessing the reliability and validity of the measurements. Then, we tested our proposed model using PROCESS Model 2 (Hayes, 2017).

### 3.3.1 | Measurement model

To assess the measurement model, we ran a confirmatory factor analysis using AMOS to determine the convergent validity, reliability,

and discriminant validity. Convergent validity was assessed using two criteria (Fornell & Larcker, 1981): All item loadings and average variance extracted (AVE) values exceeded the recommended thresholds of 0.6 and 0.5, respectively. Reliability was assessed by examining the composite reliability (CR) values, which were above the recommended threshold of 0.6 (Bagozzi & Yi, 1988). To assess discriminant validity, the AVE of each construct was compared with the maximum variance shared (MVS) (Fornell & Larcker, 1981). AVE values were higher than the MVS values, confirming discriminant validity. Moreover, the variance inflation factors (VIFs) related to the main variables and covariates (excluding interaction effects) were examined to assess the degree of multicollinearity. The VIFs ranged from 1.208 to 1.824 and were below the recommended level of 3.3 (Diamantopoulos & Siguaw, 2006), indicating that multicollinearity was not a concern. See Appendix A for the descriptive statistics of means and standard deviations and Table 3 for the pairwise correlations, AVE, and CR of the constructs.

### 3.3.2 | Common method bias

Following Hulland et al. (2018), we implemented several *a priori* strategies to reduce the common method variance (CMV). First, anticipated cognitive demands and customer participation stress were temporally separated and measured using two different questionnaires. While anticipated cognitive demands were measured before the encounter took place (T0), customer participation stress was measured afterwards (T1). Action coping support, emotional coping support, and customer participation stress were measured in T1, but they were physically separated within the questionnaire. Further, we randomized the item order in each multi-item construct to prevent sequence effects (MacKenzie & Podsakoff, 2012). Moreover, the participants were told that their answers were collected anonymously and ensured that no assumptions about them could be formed. They were instructed to answer spontaneously and honestly to the questions and informed that there were no right or wrong answers. The measurement scales for the questionnaires were adapted from previously validated scales. In addition to these *a priori* strategies, we also conducted *post hoc* analyses to test for CMV. Specifically, the common latent factor method was used to detect the potential presence of CMV among the variables. CFA results after including the common latent factor revealed a CMV < 25% for all six variables, which was deemed acceptable. Finally, we examined pairwise correlations between the constructs (see Table 3) and found to be below 0.90 (Bagozzi et al., 1991). These results indicate that CMV was not a concern in this study.

### 3.3.3 | Effect of cognitive demands on customer participation stress

Analyzing the proposed research model, we first conducted a linear regression analysis to investigate whether higher

<sup>1</sup>Both data collection procedures were conducted before the COVID-19 pandemic.

**TABLE 2** Descriptive statistics of the sample (Studies 1 and 2)

	Frequency	Frequency (%)
<b>Study 1</b>		
Gender		
Female	69	59.0
Male	48	41.0
Age (years)		
18–24	22	18.8
25–34	27	23.1
35–44	12	10.3
45–54	17	14.5
55–64	23	19.7
65–75	14	12
75 years or older	2	1.7
Monthly net household income		
Less than €900	13	11.1
€900–1500	23	19.7
€1501–2600	40	34.2
€2601–4500	34	29.1
€4501 or more	7	6.0
Reason for the financial advisory (multiple answers possible)		
Services related to check accounts (e.g., online banking, credit cards)	28	23.9
Short-term financial investment	12	10.3
Retirement plans (e.g., building society savings, pension insurance, endowment life insurance)	16	13.7
Wealth accumulation (e.g., medium- and long-term investments, savings, securities, capital-forming benefits)	31	26.5
Protection against life risks (e.g., accident, liability, motor vehicle, health, term life insurance)	9	7.7
Installment loan	11	9.4
State subsidies	8	6.8
Other	28	23.9
I do not know the occasion yet	8	6.8
<b>Study 2</b>		
Gender		
Female	105	48.2
Male	113	51.8

**TABLE 2** (Continued)

	Frequency	Frequency (%)
Age (years)		
18–24	18	8.3
25–34	29	13.3
35–44	32	14.7
45–54	45	20.6
55–64	61	28.0
65–75	33	15.1
75 years or older	0	0.0
Monthly net individual income		
Less than €450	18	8.3
€450–less than €1100	24	11.0
€1100–less than €1500	22	10.1
€1500–less than €2000	40	18.3
€2000–less than €2600	40	18.3
€2600–less than €4000	43	19.7
€4000 or more	31	14.2

anticipated cognitive demands result in increased customer participation stress. Age and gender were covariates. Results show that anticipated cognitive demands indeed have a positive influence on perceived customer participation stress ( $b = 0.12$ ,  $t(113) = 2.29$ ,  $p < 0.05$ ). This is in line with existing research (Haager et al., 2022), suggesting that higher cognitive demands result in higher customer participation stress.

### 3.3.4 | Customer coping before the financial advisory

To test whether customer coping strategies (i.e., action coping and emotional coping) are effective in reducing the effect of anticipated cognitive demands on customer participation stress, we performed a moderation analysis with two moderators (PROCESS Model 2; 5000 resamples; Hayes, 2017). We analyzed perceived customer participation stress as a function of anticipated cognitive demands, customer action coping, and customer emotional coping, controlling for gender and age. The results show no significant interaction effect of anticipated cognitive demands  $\times$  customer action coping ( $b = -0.0171$ ,  $t(109) = -0.77$ ,  $p = 0.44$ ) or anticipated cognitive demands  $\times$  customer emotional coping ( $b = 0.0120$ ,  $t(109) = 0.29$ ,  $p = 0.77$ ), suggesting that neither customer coping strategy is effective in reducing the effect of anticipated cognitive demands on perceived customer participation stress during a financial advisory.

**TABLE 3** Correlations among constructs and the square roots of the average variance extracted (Study 1)

	(1)	(2)	(3)	(4)	(5)	(6)
(1) Customer participation stress	0.832					
(2) Anticipated cognitive demands	0.266*	0.792				
(3) Customer action coping	0.102	0.296*	0.831			
(4) Customer emotional coping	0.467***	0.308**	0.208°	0.825		
(5) Employee-initiated action coping support	-0.195°	0.102	0.105	-0.053	0.905	
(6) Employee-initiated emotional coping support	-0.162	0.180	0.256*	0.030	0.639***	0.780
AVE	0.692	0.627	0.691	0.681	0.819	0.608
CR	0.899	0.834	0.869	0.865	0.931	0.821

Note: Diagonal elements represent the square roots of the average variance extracted values. Values below the diagonal are correlation coefficients.

Abbreviations: AVE, average variance extracted; CR, composite reliability.

° $p < 0.10$ ; \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$ .

### 3.3.5 | Employee-initiated coping support during the financial advisory

Next, we investigated whether employee coping support strategies (i.e., action coping support and emotional coping support) effectively reduce the negative effect of anticipated cognitive demands on customer participation stress. To this end, we ran a moderation analysis (PROCESS Model 2; 5000 resamples; Hayes, 2017). Customer participation stress served as the dependent variable and anticipated cognitive demands as the independent variable, while employee-initiated action coping support and emotional coping support were considered as moderators. Moreover, we controlled for age, gender, customers' employee liking, and customers' action coping and emotional coping. The results show a nonsignificant interaction between anticipated cognitive demands and employee action coping support ( $b = 0.0434$ ,  $t(106) = 1.00$ ,  $p = 0.32$ ), suggesting that action coping support is not an effective strategy for mitigating the effect of anticipated cognitive demands on customer participation stress. Instead, the anticipated cognitive demands  $\times$  employee emotional coping interaction is significant ( $b = -0.0797$ ,  $t(106) = -2.08$ ,  $p < 0.05$ ).<sup>2</sup>

We conducted a spotlight analysis at the mean +1 standard deviation (SD) and -1 SD of anticipated cognitive demands, employee-initiated action coping support and employee-initiated emotional coping support, respectively, to further explore the two-way interactions. The results are depicted in Figure 2. We find that offering high (vs. low) emotional coping support in addition to (a) low or (b) high action coping support attenuates the unfavorable effect of anticipated cognitive demands on customer participation stress.

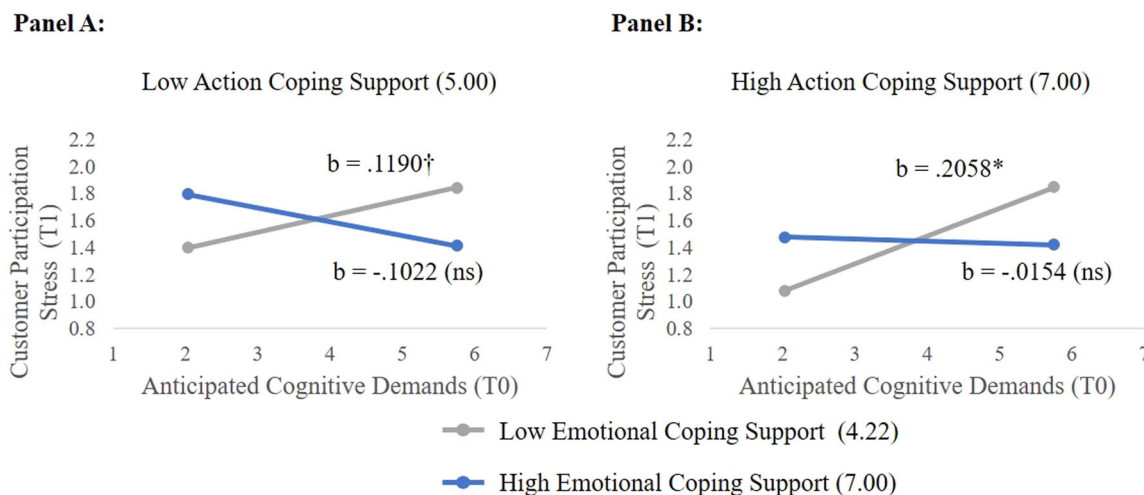
In encounters with low employee-initiated emotional coping support, customer participation stress rises with increasing anticipated cognitive demands (see gray lines of Panel A and Panel B in Figure 2). The effect of anticipated cognitive demands on customer participation stress is (marginally) significant with low employee-initiated emotional coping support in combination with both (a) low employee-initiated action coping support ( $b = 0.1190$ ,  $t(106) = 1.81$ ,  $p = 0.07$ ) and (b) high employee-initiated action coping support ( $b = 0.2058$ ,  $t(106) = 2.21$ ,  $p < 0.05$ ). In contrast, customer participation stress is relatively unaffected by anticipated cognitive demands when high employee-initiated emotional coping support is provided in combination with low ( $b = -0.1022$ ,  $t(106) = -0.97$ ,  $p = 0.34$ ) or high action coping support ( $b = -0.0154$ ,  $t(106) = -0.26$ ,  $p = 0.80$ ) (see blue lines of Panels A and B in Figure 2).

## 3.4 | Discussion

The results of the time-lagged field study with actual customers indicate that customer coping strategies are ineffective in mitigating the effect of anticipated cognitive demands on customer participation stress before an upcoming knowledge-intensive service encounter. However, employee-initiated coping support during the service provision plays a major role in professional service encounters. Supporting H2, the findings suggest that high employee-initiated emotional coping support attenuates the effect of anticipated cognitive demands on customer participation stress for both low and high levels of action coping support. Taken together, both findings illustrate the crucial role of emotional coping support by professional services employees.

While Study 1 has high external validity and offers valuable insights from real customers on the situation before and during financial advisories in a variety of financial advisory contexts

<sup>2</sup>The main effect of employee-initiated emotional coping support is marginally significant ( $b = 0.3047$ ,  $t(106) = 1.71$ ,  $p < 0.10$ ), while the main effect of action coping support is nonsignificant ( $b = -0.2477$ ,  $t(106) = 1.40$ ,  $p = 0.16$ ).



**FIGURE 2** Results of Study 1. The effect of anticipated cognitive demands (T0) on customer participation stress (T1), depending on employee-initiated action coping support and emotional coping support (T1).

(e.g., short-term financial investments, medium- and long-term investments, life risk protection, installment loans), it lacks internal validity. Therefore, to substantiate the influence of employee-initiated coping support, an online follow-up experiment was conducted in Study 2, focusing on the situation *during* a financial advisory (T1). In addition, we also investigate the consequences of customer participation stress on marketing-related outcomes (i.e., customer satisfaction and loyalty intentions).

## 4 | STUDY 2: FOLLOW-UP EXPERIMENTAL STUDY

### 4.1 | Design, participants, and procedure

The online experiment employed a continuous (anticipated cognitive demands, measured)  $\times$  2(employee action coping support: low, high)  $\times$  2(employee emotional coping support: low, high) design. Anticipated cognitive demands were measured before the manipulations in line with our field study and the two employee coping support strategies were manipulated between subjects. Members of a professional online consumer panel provider were randomly assigned to one of the four conditions ( $N = 218$ ,  $M_{\text{age}} = 48.49$ , 48.2 % female). The basic context for this study was the same as that of Study 1 (i.e., financial advisory). However, while Study 1 included different financial advisory occasions, we specifically used a financial investment of medium importance in Study 2 (i.e., investment of a certain amount of money in securities).

The experiment followed a multistage process (see Supporting Information: Web Appendix A). In the first part of the experiment, participants were asked to imagine that they want to invest an amount equal to 10% of their net annual salary in securities (equity funds) and are thus attending a financial advisory at their local bank. The participants read that they are welcomed by a financial

consultant. The employee explains the purpose of the focal financial advisory and provides a brief overview of the advisory process. In the second part, participants had to convey their anticipated cognitive demands regarding the upcoming advisory using the questionnaire items employed in Study 1. Following this, the third part involved manipulations of employee-initiated (a) action coping support and (b) emotional coping support. In line with Duhachek (2005), employee-initiated *action coping support* was manipulated by taking action to mitigate sources of stress. In the *high* action coping support conditions, the employee explains the different investment products in detail, clearly addresses the advantages and disadvantages of the products in relation to the customer's concerns and recommends a specific product. In the *low* action coping support conditions, the employee roughly explains the investment products and does not clearly address the advantages and disadvantages of the products in relation to the customer's concern or recommend a specific product. In contrast, employee-initiated *emotional coping support* was manipulated by attempts to improve each customer's emotional state. In the *high* emotional coping support conditions, the bank employee was described as empathetic and caring, while in the *low* emotional coping support conditions, the employee was described as rather task-oriented and distant. See Supporting Information: Web Appendix B for the stimuli.

In the final part of the experiment, participants were asked to answer questions related to the described situation. To investigate marketing-related outcomes, customers were asked to assess their satisfaction with the bank (Bendapudi & Leone, 2003) on a 7-point semantic differential scale and their loyalty intentions with the bank (Auh et al., 2007) on a 7-point Likert scale. Customer participation stress was measured using the same items as in Study 1. To perform manipulation checks of action and emotional coping support, we used similar items as in Study 1. Finally, the participants provided their demographic details (i.e., gender, age, and monthly net income). See Appendix A for the measurement items and for the means and



standard deviations of anticipated cognitive demands and customer participation stress.

## 4.2 | Results

### 4.2.1 | Manipulation checks

A one-sample *t*-test on action coping support showed that participants had significantly higher perceptions of the employee's action coping support in the high (vs. low) action coping support condition ( $M_{\text{high}} = 5.06$  vs.  $M_{\text{low}} = 3.24$ ;  $t(216) = -8.80$ ,  $p < 0.001$ ). Similarly, a *t*-test on employee-initiated emotional coping support revealed that the customer's perception of employee's emotional coping support was indeed higher for high (vs. low) emotional coping support ( $M_{\text{high}} = 4.54$  vs.  $M_{\text{low}} = 2.70$ ;  $t(216) = -8.24$ ,  $p < 0.001$ ).

### 4.2.2 | Moderated mediation analyses

To replicate and extend our findings from the field study, we conducted a moderated mediation analysis (customized PROCESS Model<sup>3</sup>; 5000 resamples; Hayes, 2017) with customer satisfaction and loyalty intentions as dependent variables, respectively. Customer participation stress served as the mediator variable and anticipated cognitive demands was the independent variable, while employee-initiated action coping support and emotional coping support were considered as moderators. As the experiment was conducted during the pandemic and worries regarding the COVID-19 pandemic could substantially influence participants' assessments of their participation stress, in addition to age and gender, an index capturing COVID-19 stress and loneliness was controlled for.

#### *Customer participation stress*

Replicating the findings of the field study, the results revealed a nonsignificant interaction between anticipated cognitive demands and employee-initiated action coping support ( $b = 0.1920$ ,  $t(209) = 1.13$ ,  $p = 0.26$ ). This suggests that action coping support is not an effective strategy for mitigating the effect of anticipated cognitive demands on customer participation stress. Instead, the anticipated cognitive demands  $\times$  employee emotional coping support interaction is marginally significant ( $b = -0.2897$ ,  $t(209) = -1.70$ ,  $p < 0.10$ ). These results further corroborate the findings of the field study and suggest that customers tend to experience significantly more customer participation stress with rising cognitive demands in low emotional coping support conditions, with either a low or high action coping support (see gray lines of Panels A and B in Figure 3). In contrast, customer

participation stress is relatively unaffected by anticipated cognitive demands in *high emotional* coping support situations (with either low or high action coping support) (see blue lines of Panels A and B in Figure 3). Importantly, customer participation stress has a negative influence on both customer satisfaction ( $b = -0.1994$ ,  $t(212) = -2.71$ ,  $p < 0.01$ ) and loyalty intentions ( $b = -0.2137$ ,  $t(212) = -2.86$ ,  $p < 0.01$ ).

#### *Customer satisfaction*

Results of the moderated mediation analysis revealed a significant mediation via customer participation stress of the anticipated cognitive demands  $\times$  emotional coping support interaction on *customer satisfaction* (moderated mediation index = 0.0578, 90% confidence interval [CI] = [0.001, 0.1374]). We find a significant mediation under *low* emotional coping support for both low action coping support ( $a \times b = -0.0580$ , 90% CI = [-0.1367, -0.0056]) and high action coping support ( $a \times b = -0.0963$ , 90% CI = [-0.1868, -0.0204]). In line with our expectations, customer participation stress does not mediate under *high* emotional coping support (under both low and high action coping support).

#### *Loyalty intentions*

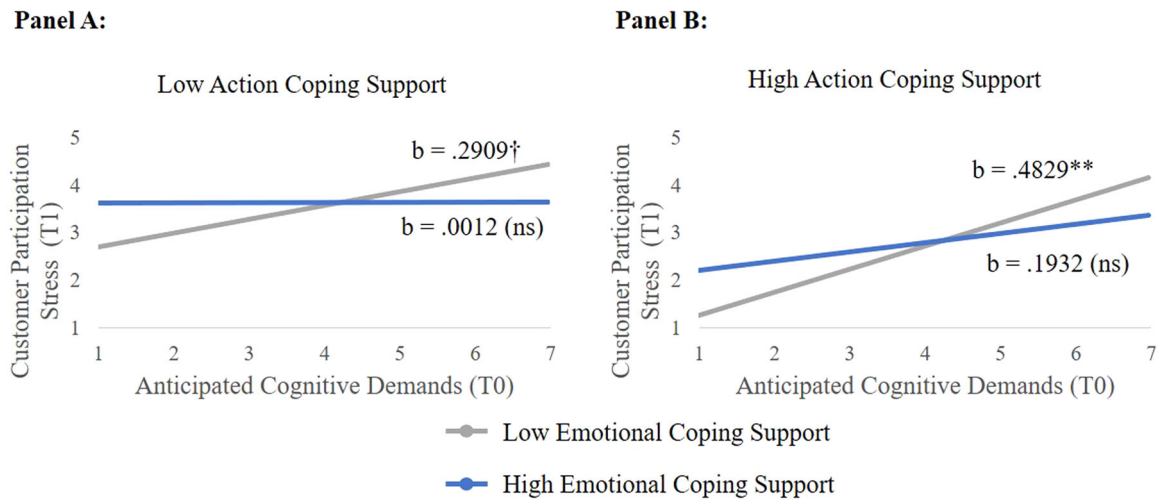
Moreover, we find a significant mediation via customer participation stress of the anticipated cognitive demands  $\times$  emotional coping support interaction on *loyalty intentions* (moderated mediation index = 0.0619, 90% CI = [0.008, 0.1411]). Customer participation stress mediates the anticipated cognitive demands  $\times$  emotional coping support interaction on loyalty intentions under *low* emotional coping support for both low action coping support ( $a \times b = -0.0622$ , 90% CI = [-0.1362, -0.0073]) and high action coping support ( $a \times b = -0.1032$ , 90% CI = [-0.1956, -0.0271]). As expected, customer participation stress does not mediate under *high* emotional coping support (under both low and high action coping support). See Table 4 for an overview of all indirect effects.

## 4.3 | Discussion

Supporting H2, the results of the follow-up experiment corroborate the findings of the field study and provide further empirical support for the moderating effect of employee-initiated coping support on the relationship between anticipated cognitive demands and customer participation stress. Taken together, the findings of the field study and follow-up experiment show that employee-initiated emotional coping support (for both low and high levels of action coping support) is important for attenuating customer participation stress in situations with high anticipated cognitive demands. Additionally, we provide evidence that customer participation stress has a detrimental effect on (a) customer satisfaction and (b) loyalty intentions.

<sup>3</sup>For the structure of the customized PROCESS model, please see the conceptual framework.





**FIGURE 3** Results of Study 2. The effect of anticipated cognitive demands on customer participation stress depending on employee-initiated action coping support and emotional coping support during the financial advisory.

**TABLE 4** Moderated mediation analyses results of Study 2

Customized PROCESS model DV: Customer satisfaction			
	Index of moderated mediation	LLCI	ULCI
W: Emotional coping support	0.0578	0.0001	0.1374
Z: Action coping support	-0.0383	-0.0994	0.0168
Indirect effects	$a \times b$	LLCI	ULCI
Emotional coping support: low Action coping support: low	-0.0580	-0.1367	-0.0056
Emotional coping support: low Action coping support: high	-0.0963	-0.1868	-0.0204
Emotional coping support: high Action coping support: low	-0.0002	-0.0568	0.0461
Emotional coping support: high Action coping support: high	-0.0385	-0.0939	0.0042
DV: Loyalty intentions			
	Index of moderated mediation	LLCI	ULCI
W: Emotional coping support	0.0619	0.0008	0.1411
Z: Action coping support	-0.0410	-0.1049	0.0177
Indirect effects	$a \times b$	LLCI	ULCI
Emotional coping support: low Action coping support: low	-0.0622	-0.1362	-0.0073
Emotional coping support: low Action coping support: high	-0.1032	-0.1956	-0.0271
Emotional coping support: high Action coping support: low	-0.0003	-0.0619	0.0479
Emotional coping support: high Action coping support: high	-0.0413	-0.1023	0.0034

Note: W and Z stand for the respective coping support moderator. Results of the moderated mediation analysis reveal a significant mediation under low emotional coping support for both low action coping support and high action coping support. In line with our expectations, customer participation stress does not mediate under high emotional coping support (irrespective of the level of action coping support).

## 5 | GENERAL DISCUSSION

The purpose of this research is to investigate the effectiveness of coping approaches in reducing the effect of (anticipated) cognitive demands on customer participation stress and, in turn, customer satisfaction and loyalty intentions. More precisely, we investigate *what* is suitable for decreasing customer participation stress in professional service settings with high anticipated cognitive demands (i.e., coping), *who* is the person or entity that might be successful in conducting or supporting coping strategies (i.e., customer vs. employee), and *how* coping can effectively be applied to customer participation stress settings (i.e., which coping strategy is most effective in mitigating the negative effect of anticipated cognitive demands on customer participation stress).

### 5.1 | Theoretical implications

**Reducing customer participation stress through coping.** While the majority of research has focused on positive outcomes of customer participation for various outcomes, including customer satisfaction (e.g., Chan et al., 2010; Yim et al., 2012) and loyalty (e.g., Auh et al., 2007; see Table 1), we contribute to a growing body of research acknowledging that customer participation can also have downside effects (e.g., Haumann et al., 2015; Kumar et al., 2022) and cause stress (e.g., Blut et al., 2020; Haager et al., 2022). Extant literature on the dark side of customer participation has built their work on different theories, including equity theory (Haumann et al., 2015), attribution theory (Heidenreich et al., 2015), or role theory (Blut et al., 2020). We examine negative effects of customer participation through a different theoretical lens. Building on transactional stress theory, our first contribution lies in investigating how individuals can deal with stressors in customer participation settings through coping. While prior research has shown that customer participation in professional services can result in customer participation stress, which increases with cognitive demands (Haager et al., 2022), research on effective coping strategies in employee–customer interactions is scarce. However, the increasing complexity of products in professional services (Mikolon et al., 2015) and the concomitant increase in customer participation stress call for an investigation of coping strategies in this context. Accordingly, we contribute to the growing research stream of customer participation stress by investigating coping mechanisms in a professional service setting with high anticipated cognitive demands building on the transactional stress theory.

**Introducing employee-initiated coping support.** Moreover, we contribute to existing coping research by introducing employee-initiated coping support as an important coping mechanism in addition to a customers' individual coping (e.g., Duhachek, 2005; Echeverri & Salomonson, 2019; Keeling et al., 2022; Kumar et al., 2022; Nikolova, 2022). While individual coping *before* a service encounter does not mitigate the negative effect of anticipated cognitive demands on customer participation stress, the study results

show that employee coping support *during* an encounter can attenuate the negative effects. Employee-initiated coping support would be especially relevant in service encounters that require customers' active participation to produce a service outcome and involve cognitive demands.

**Effective coping support strategies.** While prior research has investigated social support as a universal strategy for dealing with stressful situations in a workplace environment (e.g., Bakker et al., 2005), in line with coping strategies performed by individuals (e.g., Duhachek, 2005), we acknowledge that coping support has different dimensions. Specifically, we distinguish between action coping support and emotional coping support offered by employees. The findings of the field study and the follow-up experiment show that lending emotional coping support (for both low and high levels of action coping) is effective in attenuating the effect of anticipated cognitive demands on customer participation stress.<sup>4</sup> While prior research has focused on activities comparable to action coping as a way to handle negative consequences of customer participation (e.g., Blut et al., 2020; Haumann et al., 2015), our research highlights the importance of emotional coping provided by the employee, especially for customers that expect high cognitive demands during the service encounter. Thus, the results of our two studies contribute to the literature on coping (e.g., Duhachek, 2005; Keeling et al., 2022; Lazarus & Folkman, 1984), customer participation (e.g., Dong & Sivakumar, 2017; Haumann et al., 2015; Heidenreich et al., 2015), and particularly customer participation stress (Blut et al., 2020; Haager et al., 2022). To the best of our knowledge, this research is the first of its kind to show which combination of coping types initiated by which of the two value co-creators is effective in the context of professional services.

**Considering the multistaged nature of professional service encounters.** Finally, we extend prior research by acknowledging that professional service encounters that incorporate customer participation are often multistaged (Blut et al., 2020; Mende et al., 2017). Extant research on the negative consequences of customer participation focuses on cross-sectional data collections (e.g., Blut et al., 2020; Heidenreich et al., 2015). However, customer participation is often not limited to the actual service encounter, but begins even upfront (e.g., by compiling required documents, thinking about one's goals, etc.) and might influence customers' perceptions during the service encounter as well as subsequent behavior. Accordingly, our conceptual framework extends research by considering the time-lagged nature of professional service encounters (anticipated cognitive demands and customer coping strategies are measured before the service encounter (T0); customer participation stress, employee coping support, and marketing-related outcome variables are measured after the service encounter (T1)) in that we unfold different steps of customer

<sup>4</sup>As offering ways to solve a problem is an essential part of a professional service encounter, we do not recommend to eliminate action coping support—at least as long as employees also provide emotional support.

evaluation and responses to participation stressors, corresponding to the different phases of transactional stress model.

## 5.2 | Managerial implications

This research provides managers of professional services with important insights into how the negative effect of cognitive demands on customer participation stress can be managed. First, it highlights the importance of employee-initiated coping support during service provision. While we find that customer coping before the professional service encounter is not effective in reducing the influence of anticipated cognitive demands on customer participation stress (which, in turn, reduces customer satisfaction and their loyalty intentions), employee-initiated coping support during the service provision can help. Second, and more importantly, not all coping support strategies are equally effective. Exclusively providing one type of coping support—that is focusing on either *action* coping support by being problem-focused (e.g., doing everything necessary to resolve a customer's request) or *emotional* coping support, that is ways to improve customers' emotional and/or mental states (e.g., by comforting customers)—can fail to have the desired effect. Instead, this research suggests that offering emotional coping support attenuates the unfavorable effect of cognitive demands on customer participation stress (for both low and high levels of action coping support). Therefore, we do not recommend eliminating action coping support because problem solving is an essential part of a service encounter in the context of professional services, but we urge professional service firm managers to raise awareness and train their employees to provide emotional support in combination with action coping support, especially in situations with high cognitive demands.

## 5.3 | Limitations and future research

The limitations of the present research provide promising directions for future research. First, this study examined two central coping mechanisms: the problem-focused coping strategy of action coping and the emotion-focused coping strategy of emotional coping (Duhachek, 2005; Lazarus & Folkman, 1984). However, there are a variety of other coping strategies (e.g., rational thinking, instrumental support; Duhachek, 2005) that customers could use to cope with customer participation stress or that employees could use to support customer coping. Thus, it is recommended that future research examines whether other strategies are likewise or even more effective. Second, in our research, we focus on the threatening appraisal of cognitive demands. However, individual predispositions and resources (e.g., resilience, learning orientation, etc.) might influence consumers' primary appraisal of a stressor as a threat or motivational challenge (e.g., Bakker et al., 2014; Srivastava et al., 2015). Therefore, the challenge appraisal of anticipated cognitive demands could be investigated by future research. On a

related note, employees' individual predispositions to provide emotional coping support might influence its effectiveness. Prior research shows that an employee's perception and understanding of customer emotions (i.e., employee emotional competence) is of vital importance for successful service provision especially in emotionally charged situations (e.g., Delcourt et al., 2016; Matute et al., 2018). It is likely that employees with higher emotional competence are better equipped to provide effective and individual emotional coping support to customers. Hence, future research could investigate the role of employees' individual emotional competence when investigating the mitigating effect of emotional coping support on customer participation stress. Third, the present research focused on investigating whether customer coping *before* a financial advisory can help reduce customer participation stress during financial encounters; future research could investigate whether customer coping *during* the financial encounter effectively mitigates the negative impact of high cognitive demands on customer participation stress. Fourth, within our research, we conceptualized customer participation stress during a service encounter as a stress reappraisal (after applying coping (support) strategies); however, we did not measure customer participation stress that emerges *before* the service encounter. Hence, future research could run a longitudinal study across all stages of the service and consider both customers and employees to investigate (a) preservice customer participation stress and its consequences for customer participation stress during the service encounter and (b) employees' preservice coping support. Finally, various financial advisory occasions were considered for the field study, and both short- and long-term banking transactions were included. We encourage future research to further investigate whether there are differences in customer participation stress, considering that different occasions as well as other professional service contexts (e.g., medical services) may elicit varying levels of anticipated cognitive demands. Ultimately, this might also affect the need for employee-initiated coping support.

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## DATA AVAILABILITY STATEMENT

Research data are not shared.

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## SUPPORTING INFORMATION

Additional supporting information can be found online in the Supporting Information section at the end of this article.

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## APPENDIX A: CONSTRUCTS, DEFINITIONS, MEASUREMENT ITEMS, AND DESCRIPTIVE STATISTICS

Construct and origin	Definition	Measurement items <sup>a,b</sup>	Cronbach's $\alpha$ ; Means, SDs <sup>c</sup>
Customer participation stress (Haager et al., 2022)	Negative psychological state resulting from overextension by inevitable customer participation efforts (such as providing or sharing detailed information and participating in decision-making) (Haager et al., 2022)	I experienced/experience stress when participating in the consultation. During the consultation, I had/have to fulfill requirements that overtax my skills and abilities. I felt/feel unwell when I had/have to participate in the consultation. Participating in the consultation was/is a strain for me.	$\alpha_1 = 0.89$ , $M_1 = 1.49$ , $SD_1 = 0.97$ ; $\alpha_2 = 0.92$ , $M_2 = 3.55$ , $SD_2 = 1.72$
Anticipated cognitive demands (van Veldhoven & Meijman, 1994)	Aspects of the participation that are expected to require sustained mental effort and involve psychological costs (van Ruysseveldt et al., 2011)	I think that I have to... concentrate a lot during the consultation. pay attention to several things at the same time during the consultation. think constantly during the consultation.	$\alpha_1 = 0.83$ , $M_1 = 3.89$ , $SD_1 = 1.86$ ; $\alpha_2 = 0.88$ , $M_2 = 5.66$ , $SD_2 = 1.31$
Customer action coping (adapted from Duhachek, 2005)	An individual customer's attempt to take action or develop strategies for possible actions in response to a stressor (Duhachek, 2005)	I think about how best to handle challenges in the consultation. I want to follow a plan to arrive at a satisfactory solution in the consultation. I think about how I will approach the consultation.	$\alpha_1 = 0.86$ , $M_1 = 3.72$ , $SD_1 = 2.03$
Customer emotional coping (adapted from Duhachek, 2005)	An individual customer's attempt to activate social resources to improve one's emotional state in response to a stressor (Duhachek, 2005)	Before the consultation... I let others reassure me. I tell someone how I feel about the consultation. I seek comfort from others to make me feel better.	$\alpha_1 = 0.84$ , $M_1 = 1.53$ , $SD_1 = 1.20$
Employee action coping support (adapted from Duhachek, 2005)	An employee's attempt to take action or develop strategies for possible actions in response to a stressor for customers (developed based on Duhachek, 2005)	The consultant... helped me find potential solutions for my concerns. showed me ways to best handle my concerns. supported me in doing everything necessary to resolve my concerns.	$\alpha_1 = 0.93$ , $M_1 = 6.23$ , $SD_1 = 1.23$ (manipulated in S2)
Employee emotional coping support (adapted from Duhachek, 2005)	An employee's attempt to activate social resources to improve a customer's emotional state in response to a stressor (developed based on Duhachek, 2005)	The consultant... made me feel that I was in good hands. gave me the opportunity to confide in him about how I felt. comforted me.	$\alpha_1 = 0.80$ , $M_1 = 5.63$ , $SD_1 = 1.41$ (manipulated in S2)

Construct and origin	Definition	Measurement items <sup>a,b</sup>	Cronbach's $\alpha$ ; Means, SDs <sup>c</sup>
Customer satisfaction (Bendapudi & Leone, 2003)	Customer satisfaction is an important co-production-related outcome variable indicating a firms' ability to meet or exceed expectations (Blut et al., 2020)	I am dissatisfied/satisfied with the bank (7-point semantic differential scale).	$\alpha_2$ = NA, $M_2$ = 4.16, $SD_2$ = 1.78
Loyalty intentions (adapted from Auh et al., 2007)	Loyalty intentions are an important co-production-related outcome variable and measure consumers' commitment and intentions to stay with a firm (Auh et al., 2007)	How likely is it that you will... use the bank for most of your future financial transactions? take out your next loan at the bank? make your next financial investment at the bank? (1 = not at all likely, 7 = very likely)	$\alpha_2$ = 0.95, $M_2$ = 3.46, $SD_2$ = 1.83
COVID-19 index	Negative psychological state resulting from the COVID-19 outbreak	Currently, the COVID-19 outbreak has me feeling... (1 = not at all, 7 = very much): worried concerned stressed lonely depressed alone	$\alpha_2$ = 0.87, $M_2$ = 3.72, $SD_2$ = 2.03

<sup>a</sup>Unless otherwise indicated, the measures are based on 7-point Likert scales (ranging from 1 = strongly disagree to 7 = strongly agree).

<sup>b</sup>We used the past tense in the field study survey, as it was filled out after the financial advisory, and present tense in the lab experiment questionnaire.

<sup>c</sup>Indices stand for the respective study.