Understanding Shopping Stress Using Perceived Risk and Cognitive Appraisal Theory: a Synthesis, Elaboration and Application

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This research synthesizes the literature on cognitive appraisal with the perceived risk literature and suggests that such a synthesis is invaluable not only in increasing our understanding of shopping stress but is an important step in the development of a unified theory of shopping behaviour. It provides directions for future research including placing more emphasis on understanding how the emotions caused by uncertainty affect the shopping experience. It also suggests that the notion of optimal challenge would be useful in understanding how too little and too much uncertainty affects performance.

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It is important to identify not only shopping stressors but to understand why some events are perceived as stressful if we are to provide sound advice to retailers and consumers to reduce the stress associated with shopping. Unfortunately, stress has been a neglected area of enquiry in the field of consumer behaviour. Our research into shopping stress uncovered two concepts, previously studied independently, that shed light on this area: perceived risk and cognitive appraisal theory (CAT). The overlap between these conceptual schemes is striking and their synthesis provides a potentially powerful theoretical tool with which to study shopping stress. In providing this synthesis we propose two extensions that further our understanding of stress: the role of emotion and optimal challenge. Finally, we apply the conceptualization, emerging from a grounded theory approach, in an iterative fashion to the study of men who tell us they hate shopping. Consistent with this year’s conference theme of Port of Call, we wish to reflect on where we have been and suggest a new direction for where we might go.

Raymond Bauer introduced the concept of perceived risk at the 43rd conference of the AMA in 1960, the same year in which Magda Arnold (1960) introduced the concept of appraisal into the stress literature. Over the years, the two research traditions have grown up quite independently, risk taking primarily studied in the field of marketing and CAT research primarily studied in the domain of psychology. Yet the conceptual overlap is astonishing. We propose that the integration of these concepts is useful to understanding stress, in particular the differences among people not only in what shopping events they consider stressful but why these events are stressful.

In synthesizing the literature on these concepts we considered the following categories: definitions, processes, and consequences. According to Cox (1967) the amount of perceived risk involved in any behavioral act is assumed to be a function of (1) what is at stake and (2) the individual’s subjective feeling of certainty that the consequences will be unfavorable (Cox 1967, p. 37). Similarly, in CAT Lazarus suggested that “we must consider our chances of mastering the transaction and having a positive outcome, what we have to do to attain the goal, and what price we must pay for success and failure” (Lazarus 1999, p. 71). Cognitive appraisal results in a subjective emotional experience that helps to orient a person to the relevance of an object or event. Both perceived risk and cognitive appraisal theories draw attention to how persons evaluate and cope with stressors. The definitions of perceived risk and cognitive appraisal both emphasize the subjectiveness of the experience and the interaction of person-specific and situational factors. Experiences such as risk and stress are not viewed as objective properties of situations, therefore reactions differ greatly person to person. Perceived risk and CAT also share similarities in terms of the way people define what is at stake, including the potential cost of wasted time (Roselius1971), physical wellbeing, financial resources, and threats to self-esteem (Jacoby and Kaplan 1972). Decision making is perhaps the key outcome in both theories. Coping with stress is a function of resources available, including spending more time or money and accessing knowledgeable others for support. Both theories also highlight goals as motivational supports. Cox (1967) proposed that “…whereas certainty and consequences determine the amount of perceived risk, the nature of the perceived risk should be a function of the nature of the buying goals involved” (Cox 1967 p.38). Similarly, stress occurs as a function of the strength of one’s goal commitment and the degree to which the goal is endangered (Lazarus 1999). Sujan, Bettman and Verhallen (1999) identified the largest categories of stressors as choice-related...