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A model of consumer life-satisfaction amidst the COVID-19 pandemic: Evidence and policy implications

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Abstract

The COVID-19 pandemic has dramatically impacted the lives of consumers across the globe. What guidance can consumer researchers and policymakers provide consumers to elicit adaptive responses that contribute to their life-satisfaction under these adverse conditions? To this end, we develop and test an adaptive response model and demonstrate its impact on the life-satisfaction of the consumers experiencing the pandemic in Turkey. Our model suggests that amidst COVID-19, seeking emotional help triggers the positivity in people, which in turn increases life-satisfaction. Moreover, turning to religion to deal with the challenges of the pandemic leads to positivity and hope, which in turn positively affect life-satisfaction. Importantly, "escape" behaviors (such as excessive work or time spent in online shows/games) reduce positivity and hope in consumers, thus negatively impacting life-satisfaction. The paper discusses the conceptual and public policy implications of the results and offers recommendations for future research.

KEYWORDS
COVID-19 Pandemic, escape behavior, life satisfaction

1 | INTRODUCTION

Consumer researchers have investigated a variety of consumer well-being related concepts such as subjective well-being, life-satisfaction, and quality-of-life because understanding the processes that explain these concepts have important ramifications for the development of consumer policy (Baker et al., 2013; Iyer & Muncy, 2016; MacDonald & Douthitt, 1992). The *Journal of Consumer Affairs* devoted special issues to the topic (e.g., Anti-consumption and consumer well-being, Spring 2016) in an attempt to advance our knowledge on consumer well-being, guide policymakers, and thus improve the well-being of consumers across the globe.

Researchers have also investigated the impacts of personal and societal crisis on the well-being of consumers. Certain personal (e.g., diagnoses of a terminal illness) and societal (e.g., financial crisis, natural disasters) life-threatening and stressful events are reported to significantly threaten the well-being of consumers (De Mello et al., 2007). Nevertheless, when consumers employ adaptive strategies, they are less likely to be negatively affected by these crises. For example, research so far has shown that certain adaptive coping strategies (e.g., trying to look on the bright side) may help people to "integrate the stressful experience with existing cognitive schemas about the self and the world, which were linked to better psychological adjustment" (Ye et al., 2020, p. 4) and rebuild the meaning of life. Similarly, people living in highly insecure environments may still retain their self-worth and faith in the possibility of a better day by harnessing hope, which can eventually contribute to the maintaining of their well-being (Campbell et al., 2020).

The extant literature on psychology and consumer research also points out that when people engage in maladaptive behavior to cope with a stressful experience (e.g., when engaging in compulsive behavior such as excessive drinking or working to deal with the stress) they are more likely to experience dissatisfaction with life (Dörfel et al., 2008). Taken together, the existing literature offers ample evidence that employing adaptive attitudes and behaviors boost life-satisfaction and employing maladaptive behavior impedes life-satisfaction. However, whether and how both types of coping behavior simultaneously influence adaptive coping strategies and affect life-satisfaction remains an important yet under investigated question.

Maintaining life-satisfaction can be challenging in the presence of stressful life events (Gonza & Burger, 2017). However, positive psychological resources consumers possess (i.e., adaptive coping strategies such as positive outlook and hope) may have the potential to facilitate and promote well-being for individuals. Certain types of coping behavior can facilitate and activate these adaptive strategies, which in turn help consumers maintain satisfaction with their lives, even when they go through difficult times (Deniz, 2006).

The COVID-19 pandemic presents one such difficult time for consumers. The pandemic has introduced novel challenges for consumers as they try to cope and maintain their life-satisfaction. Policymakers have introduced a variety of strict measures to control the spread of the pandemic, which put consumers in previously unexperienced situations.

As argued by many scholars, certain distinct characteristics of the COVID-19 crisis distinguish it from other personal/societal crises and life-threatening experiences consumers might have previously endured. For example, as noted by Chodkiewicz et al. (2020), COVID-19 is not just an economic crisis or a dramatic one-off event, but rather a complex and multi-faceted phenomenon that affects billions of people in the domains of healthcare, politics, economy, religion, culture, and the civilization in general. As a result, it covers almost all areas in the lives of individuals and societies (Campbell et al., 2020). Unlike most other crises, the COVID-19 outbreak has resulted in widespread (at times nationwide) lockdowns and other restrictions that

force people to be confined within the borders of their homes without allowing them to benefit from the resources (such as social capital, economic gains, etc.) that they used to rely on to overcome the challenges of crises (Mandishekwa, 2020).

Therefore, even though the existing body of knowledge offers insights as to how certain coping strategies employed by consumers going through life-threatening experiences influence life-satisfaction, whether and how these strategies work while they go through the unique COVID-19 experience is largely unknown. As such, the objective of this paper is to present (develop) and test a model that demonstrates the relationships among certain adaptive and maladaptive behaviors, adaptive coping strategies, and consumers' life-satisfaction while living under the threat of COVID-19.

Coping strategies can be divided into two main categories. Adaptive coping, which generally influences the lives of those who use them positively (Folayan et al., 2016), includes cognitive and behavioral efforts to manage stressful conditions or associated emotional stress (Holahan et al., 2004). Adaptive coping increases a consumer's functioning while at the same time serves to decrease the perceived level of the stress (Pavia & Mason, 2004), and thus can contribute positively to how consumers feel about themselves and their lives. Behavioral examples of this category may include socialization and seeking social support (Feld & Shusterman, 2015), religious and spiritual activities including prayer and reading scriptures (Stoltzfus & Farkas, 2012), and exercise (Cairney et al., 2014).

Maladaptive coping, on the other hand, includes cognitive and behavioral efforts that often lead to adverse consequences for consumers' lives, including their life-satisfaction (Ekici et al., 2018; Harnish et al., 2018). Maladaptive coping can provide a temporary relief, but the stress maintains its strength or may become even more stressful for the consumer (Harnish & Roster, 2018). This type of coping includes a host of unbeneficial behaviors including overeating (Feld & Shusterman, 2015), and excessive working, drinking, and smoking (Woolman et al., 2015).

The concept of life-satisfaction (one of the major indicators of well-being) generally refers to the overall assessment of feelings and attitudes about one's *life* at a particular point in time ranging from negative to positive (e.g., Diener, 2000) and has been well-studied in the extant social science and consumer literature (e.g., Sirgy, 2012). As noted, although the ways life-satisfaction is affected as consumers go through certain types of difficult times (such as personal disaster or economic/financial crises) has been studied, we still know little about life-satisfaction for consumers amidst a pandemic. Understanding the dynamics of life-satisfaction as consumers are going through a pandemic is important from a societal perspective. For example, although countries try to adopt policies to put the pandemic-impacted markets/economies back on track, these policies are not likely to bring the expected outcomes if consumers are unmotivated to participate in the economy. Life-satisfaction is a key indicator that helps us assess the likelihood of consumers' active participation in markets (Chang, 2017).

We conducted the study in the context of a large emerging country, Turkey. The current pandemic is expected to have significant impacts on all types of economies, however, as noted by Cakmaklı et al. (2020), the COVID-19 has the potential to be the biggest emerging market crisis ever recorded. In addition, as noted earlier, when consumers perceive their life-satisfaction more positively, they will become more motivated to contribute to the efforts of getting markets back on track. For example, the cost of COVID-19 to Turkey (where the data are collected for this study) has already reached about 6% of its GDP, which is approximately $50B (Cakmaklı et al., 2020). The economic damage can worsen or be reduced depending on how consumers react to policy interventions. Supporting the economy through monetary and

other financial incentives can bring about benefits, as consumers psychologically feel better about the outlook/future of the pandemic, which would affect their decisions to participate in economic activities. As such, modeling and testing an adaptive response model using the Turkish context can be informative to researchers and policymakers looking to find ways for an economically and socially less damaging and speedy recovery from the crisis.

2 | UNDERLYING LOGIC BEHIND THE PROPOSED MODEL OF COPING WITH COVID-19

Consumers rely on coping strategies as they go through difficult times (Pavia & Mason, 2004). Although the literature provides many definitions for coping, the "resource-view" of coping defines it as "an attempt to adapt the resources at one's disposal to a potential situation" (Horn, 2009, p. 112). The person uses what he/she has to counter the risks to which he/she is vulnerable. The deployment of the particular coping strategy (i.e., the applicability and usage of the strategies) may differ depending on the nature of the crisis one is experiencing (Parkes, 1986). The COVID-19 outbreak, due to its unique characteristics mentioned above, offers opportunities to study the role of pandemic-specific coping strategies. As Lazarus and Folkman (1984) argued, a strategy that may be effective in one situation may become inefficient in another. Therefore, it becomes important to identify the resources consumers utilize to activate adaptive coping in the event of a pandemic. In this way, both consumers and policymakers may be more informed about the impact/role of behaviors and strategies that enhance (and/or impede) life-satisfaction.

One such resource consumers utilize in difficult times is their social connections to seek emotional help (Drentea & Moren-Cross, 2011). Relying on social connections (i.e., social capital) helps consumers as they go through difficult times (Huang et al., 2019; Ozanne & Ozanne, 2021). Social capital, in a broad sense, refers to membership in a group and acts as a resource for individuals in everyday life. Its role in crisis or emergency situations has been recognized, for example, for displaced peoples such as refugees (Kiboro, 2017). In such situations, social connection and social capital help when people are able to move about to access the support. However, when movement and social interactions are severely restricted (like in the case of COVID-19), the use of social capital as a coping behavior changes its form, too. Restrictions such as quarantines, sheltering in place, travel restrictions, cancellations of cultural, sports and traditional education activities, social distancing, and various other hygiene practices have undermined the ways people normally benefit from their social connections. Yet, the need for emotional support and the sense of social connectedness remains crucial for coping with the negative impacts of the pandemic. Importantly, there is evidence that emotional support can function in an online context (Drentea & Moren-Cross, 2011).

Religion is another commonly utilized resource by consumers who are going through difficult times. The literature on the role of religion during and after a life-threatening event (e.g., a disaster) has generally pointed out its positive effects. When people experience stressful personal or societal life-threatening events, such as natural disasters, divorce, domestic violence, terminal illness, and so forth, they tend to turn to religion for comfort and meaning, and eventually for better mental and physical health (Meyer & Lobao, 2003). Religious beliefs almost function like counseling during the various phases of a crisis (Batniji et al., 2006). Early research on COVID-19 suggests religion can create a symbolic bond which provides an opportunity to achieve peace and leave stress behind (Kadir et al., 2020). In addition, a report by

Bentzen (2020) suggests that the COVID-19 crisis has increased Google searches for prayer (during the early days of the pandemic) to the highest level ever recorded since Google's records began, signaling peoples' increased interest in finding comfort in religion during the crisis. Even though the relationship between religion and well-being has been recognized in the consumer policy literature (e.g., Sarofim et al., 2020), the unique COVID-19 pandemic presents an opportunity to explore the role of religion (i.e., religious coping) in activating adaptive coping strategies, and in the well-being of consumers as they go through this life-threatening stressful event.

Certain anti-consumption (or consumption smoothing) activities have been used/recommended as coping behaviors in times of crises (Dutt & Padmanabhan, 2011). The extant research has generally studied the consumption practices of tangibles (e.g., reduced food consumption during economic and financial crises). However, the relationship between consumption of time (including leisure activities such as spending time for online games and shows) and coping with the crises has remained as an understudied area. In other words, despite the efforts made in this domain, we still do not know whether the time used in leisure activities or work during the crises (and particularly during a pandemic) helps consumers cope with the situation and maintain their life-satisfaction or actually leads to certain adverse consequences that eventually worsens individuals' life-satisfaction. We set out our research to shed light on this important question about the consumption of time as consumers spend unprecedented amount of time at home during the pandemic.

Taken together, a large body of existing knowledge supports the role of adaptive and non-adaptive coping behavior on the relationship between stressful life events and life-satisfaction. However, whether and how these factors play out in activating adaptive coping strategies, and in determining life-satisfaction of consumers in the event of a pandemic remain unknown. Understanding these impacts and relationships are important for various reasons. For one, they help future policy formation. The models like we present and test in this study can help policymakers decide how to react (i.e., educate consumers) so that consumers can maintain their life-satisfaction. Consumers may be advised to engage in (as well as refrain from) certain behaviors to achieve adaptive coping and eventually promote their well-being. Since it involves socialization and movement restrictions, COVID-19 introduces unique challenges for consumers and policymakers. Strategies consumers utilize to cope with the crisis and maintain their life-satisfaction may serve as a model for similar future crises.

3 | CONCEPTUAL MODEL AND HYPOTHESES DEVELOPMENT

In the following paragraphs, we present a model that depicts how certain resources consumers have and the behaviors they engage in can be used to cope with the challenges of the pandemic, which in turn helps them maintain their life-satisfaction. The model is based heavily on the emotional/psychological resources upon which consumers rely (e.g., emotional support, religion) and the adaptive strategies (positivity and hope) they exercise as they try to overcome the challenges introduced by this particular adverse life experience. On the basis of the following theoretical postulation, we developed the model presented in Figure 1. In this model, greater emotional support, religion, and choosing not to escape lead to improved coping strategies of positivity and hope. We propose that greater positivity and hope relate to improved life-satisfaction amidst COVID-19.
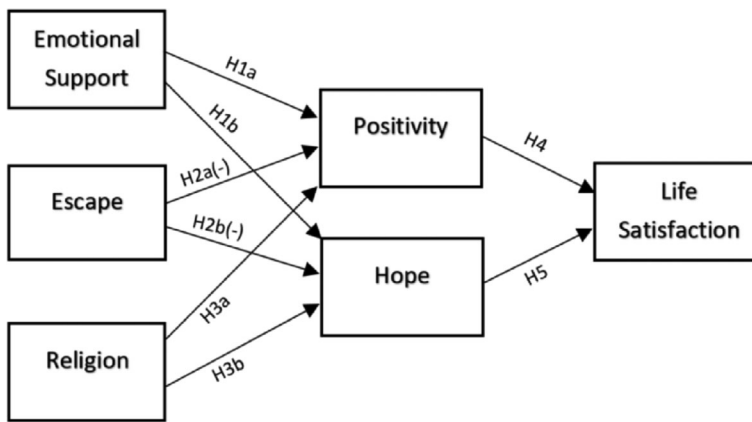
FIGURE 1 Conceptual model

3.1 | The role of emotional support, religion, and escape in coping with COVID-19 pandemic

3.1.1 | Emotional support, positivity, and hope

Positivity (a general propensity to evaluate life from a positive outlook) is a disposition that is boosted by social experiences (Bretherton, 1992). The degree of orderliness in a home environment, predictability of early relationships with parents, as well as parents' nurturing of the child's needs can be critical in the development of positivity propensities (Bowlby, 1965). Social and emotional support individuals receive from family members and/or friends contributes to their positivity dispositions. Although positivity is a disposition that is developed through life experiences, the activation of this disposition is more likely when individuals engage in behaviors that have led them to possess it in the first place. That is, when consumers actively seek and obtain emotional help during a particular life-threatening event, positivity is more likely to be activated to help people cope with the threat. Therefore, it is reasonable to expect that consumers who are seeking emotional help during the COVID-19 pandemic are more likely to activate their positive thinking or positivity.

The relationship between seeking emotional help and hope is less articulated in the extant literature. The scant evidence, for example, reported a positive link between social support and hope among rural school students (Lee & Hwang, 2016). In addition, Glass et al. (2009) studied the psychological distress among the Hurricane Katrina survivors and reported that social support was associated with low general stress, and hope moderated this relationship. There is also evidence that seeking spiritual and emotional help contributes positively to the presence of hope among the cancer patients going through palliative care (Kennedy & Lloyd-Williams, 2006).

Based on the preceding discussion we hypothesize that:

H1a. *Emotional support has a positive direct impact on positivity.*

H1b. *Emotional support has a positive direct impact on hope.*

3.1.2 | Escape, positivity, and hope

While some consumers deal with the challenges introduced by crises through seeking help (i.e., emotional support) from friends and family members and/or from God (i.e., religion), others may engage in "escape" and spend time in maladaptive behaviors such as excessive drinking, excessive working or spending increased amounts of time watching online shows or playing computer games. The extant research suggests that when people engage in such compulsive/maladaptive behavior, they are less likely to take life seriously. For example, research reported that excessive time spent on computer games causes adolescents to develop cynical attitudes toward studying in general and feel hopeless about the value of school/studying (Salmela-Aro et al., 2017). Another study notes that excessive video games/Internet use can trigger suicidal thoughts and attempts, and those who engage in such excessive behavior may become less hopeful about life in general (Messias et al., 2011).

In addition, excessive work results in burnout and the increasing possibility of a person giving up, rather than feeling hopeful about the future and holding on to his/her job (Alexander & Onwuegbuzie, 2007). Inversely, it is reasonable to believe that people who rely less on such excessive behaviors when they are going through difficult times are expected to demonstrate higher levels of hope. Donald et al. (2019) is among the research that specifically focuses on the relationship between compulsive Internet use/online gaming and hope. The authors argued that such compulsive activities will be problematic for people's hope because extensive online activity will limit a person's mastery opportunities in other domains such as in-person communication (Donald et al., 2019, p. 984). Taken together, it is reasonable to expect that turning to work and playing on the computer extensively during the COVID-19 pandemic is less likely to make consumers feel hopeful about the future of the crisis.

To our knowledge, the relationship between "escape" behavior and positivity has not been established. One study, for example, examined the link between excessive time spent on the Internet and optimism, but the relationship was not found to be significant (Kilmartin, 2015). In another context, Weitz (2011) conceptually argued that the positivity in employees diminishes as a result of excessive work and toxic leadership. As such, although it is an underresearched area, we expect that when people rely more on work and/or playing with Internet/ games to cope with the stress introduced by the COVID-19 pandemic, their positivity tendencies are less likely to be activated. We therefore hypothesize that:

H2a. *Escape has a negative direct impact on positivity.*

H2b. *Escape has a negative direct impact on hope.*

3.1.3 | Religion, positivity, and hope

Hope (an expectation of good in the future) is an important outcome of religious beliefs and behaviors. Both religious scriptures (e.g., Quran and Old and New Testament) and academic research provide ample evidence for this relationship. For example, the ancient text of Lamentations in the Old Testament states, "It is good that a man should both hope and quietly wait for the salvation of the LORD" (Lamentations 3:26). Similarly, the Quran states, "Never give up hope of Allah's Soothing Mercy: truly no one despairs of Allah's Soothing Mercy, except those who have no faith" (Yusuf 12/87). In the Abrahamic faiths, there is the idea of lifting one's eyes

from the present circumstances to the hope of God's eternal plan. As St. Paul writes in the New Testament "we look not at the things which are seen, but at the things which are not seen: for the things which are seen are temporal; but the things which are not seen are eternal" (2 Corinthians 4:18). Especially in times of difficulty, it is vital that the believer exercise the behaviors (e.g., prayer) that will cause hope to rise.

The relationship between religion and hope is also supported in the academic literature. Research has found, on the whole, a positive relationship between the measures of religion (religiosity) and hope in various clinical and nonclinical settings (e.g., Francis, 2013; Froese & Jones, 2021; Richards, 1991; Yurdakul & Atik, 2016). When facing a stressful event like death, people who have a strong connection to God will usually view the future more hopefully and think they have a purpose (Kelley & Chan, 2012). In addition, the notion that religion promotes hope has been supported both quantitatively and qualitatively (Sarofim & Cabano, 2018). As reported by Johnson (2002, p. 14), "25 of 30 studies reviewed (83%) document that increases in religious involvement or commitment are associated with having hope and a sense of a purpose or meaning in life." In summary, although the relationship between religion and hope has been overlooked in the marketing and consumer literature (Sarofim & Cabano, 2018), both theoretical and empirical studies in the extant literature provide convincing support for the notion that religion enhances hope.

Although less prevalent, the link between religion and positivity has also been argued in the literature. For example, Salsman et al. (2005) report a positive link between intrinsic religiousness and positivity (in the form of optimism). A meta-analytic review of the role of religion in the home suggests a link between religiousness and parental/family warmth and positivity in the context of Christianity (Manohey et al., 2008). To our knowledge, this link has not been particularly studied in other religious contexts (such as in the context of Islam where the current study is conducted). Nevertheless, based on the research on the relationships between religion, hope, and positivity, it is reasonable to expect that turning to religion during the COVID-19 pandemic will activate consumers' hope and positivity. Therefore, we hypothesize that:

H3a. *Religion has a positive direct impact on positivity.*

H3b. *Religion has a positive direct impact on hope.*

3.2 | Positivity, hope, and life-satisfaction amidst COVID-19 pandemic

The existing body of research corroborates the idea that positivity is related with constructs such as self-esteem, dispositional optimism, and life-satisfaction (Caprara et al., 2012). The basic tenant of the developing theory of positivity is that when individuals view themselves, life, and the future from a positive outlook, they develop an important biological function of making themselves capable of coping with life under adverse situations and losses (Briley et al., 2017; Caprara et al., 2009; Labroo & Patrick, 2009). Similarly, Kozma et al. (2000) consider positivity as a general disposition that determines subjective well-being. They posit that positivity operates much like a trait, and thus accounts for the variation in happiness when an individual experiences environmental changes and challenges.

Diener et al. (2000, p. 161) also describe positivity as a propensity that influences satisfaction with life in general and demonstrate that "positivity is a good predictor of life-satisfaction above and beyond other variables that in the past studies have shown to correlate with SWB."

The authors believe that dispositional tendencies (such as positivity) are likely to have their impact on global judgments, "and this tendency is maximized for life-satisfaction measures" (Diener et al., 2000, p. 167). This is because positive affect (that is driven by positivity propensities) not only helps to maintain a state of optimal vigilance toward the life-threatening events, but also compensates for the influence of the negative affect, and thus results in more effective coping with uncertainties and threats (Roese & Olson, 2007). Positivity operates just like a cognitive evaluation structure, helps evaluate external reality with a more positive tendency, and thus contributes positively to the evaluations regarding life-satisfaction. Therefore, there is reason to believe that consumers who engage in coping through positivity (i.e., those who see the developments regarding COVID-19 pandemic from a more positive lens) are more likely to report higher satisfaction with life.

Hope differs from optimism and positivity as it concerns one's future, but similar to positivity, contributes positively to one's life-satisfaction (e.g., MacInnis & Chun, 2007). Hope can be broadly defined as "positive expectations for goal attainment" (Snyder, 2002, p. 4) or as beliefs about possibilities for the future (Yarcheski & Mahon, 2014). When hope is present, people are more likely to cope with difficulties of life, and harness resources for pursuing life outcomes including life-satisfaction (Beck et al., 1974). Hope is conceptualized as an emotional process of psychological buffer that enables individuals to be resilient and cope with disturbances (Fredrickson et al., 2003).

The extant research suggests that when hope is higher, stress and symptoms of depression will be lower, and daily functioning (Gelkopf et al., 2013) and quality-of-life (Hawro et al., 2014) will improve. Specifically, hope has been found to have significant direct effect on satisfaction with life (Muyan-Yılık & Demir, 2019). Individuals with higher levels of hope are more creative and demonstrate greater determination in seeking their goals, allowing people to cope better with stressful events (Werner, 2012) which in turn could lead them to experience greater levels of subjective well-being (Snyder, 2000). As such, it is reasonable to expect that consumers who report higher levels of hope (i.e., when they utilize the coping strategy hope) during the COVID-19 pandemic are more likely to experience higher levels of satisfaction with their lives. More specifically, based on the preceding discussion we hypothesize that:

H4. *Positivity has a positive direct impact on life-satisfaction amidst COVID-19.*

H5. *Hope has a positive impact on life-satisfaction amidst COVID-19.*

4 | METHOD

In this study, we tested our model based on online data collected in Turkey as part of a larger study of the impact of COVID-19 on consumers. The population of this study is consumers living in Turkey during the summer of 2020 amidst widespread concern about the pandemic. Respondents were asked questions regarding changes to their consumption habits since the onset of COVID-19. The questionnaire was administered in Turkish, and no compensation was offered for participation. The sampling method was convenience sampling beginning with the personal networks of the researchers and the families and friends of their students. A particular effort was made to encourage respondents to share the survey with those who live in locations outside of the two largest cities in Turkey in order to achieve more demographic diversity. The researchers sent an email invitation to respondents explaining the nature of the study,

its purpose, the ethical considerations, and a link to the online survey, which could also be forwarded to other contacts. Incomplete responses (one-third of the total number of people who clicked on the survey link) and 10 mindless (straightlining) responses were eliminated.

4.1 | Sample

The final sample consisted of 374 usable surveys. Respondents were predominantly female (79.3%), aged 36–50 (50.8%), highly educated (89.0% 4-year degree or higher), and resided in urban areas (65.0%). This sample is highly educated compared to the rest of Turkey (22% of adults have tertiary education) and even the OECD average (38%) (OECD, 2019). The sample was likely influenced by the online survey format which was more accessible to people with computers and high-speed internet connections. While the sample does not reflect the entire Turkish population, it is a highly informed sample that has similarity to other urban and white-collar populations living through the pandemic. We present descriptive statistics of the sample in Table 1.

4.2 | Measures

A seven-point Likert scale was used for all measures (1 = strongly disagree; 7 = strongly agree). Scales were adapted from the foundational work of Carver et al. (1989) on coping for the measurements of emotional support (the items they refer to as "Seeking social support for emotional reasons"), religion ("turning to religion"), escape ("mental disengagement") and positivity

TABLE 1 Sample demographics (N = 374)

Characteristic	Percentage
Gender	
Female	79.3
Age Cohort	
18–25	12.6
26–35	14.7
36–50	50.8
51–65	19.8
65+	2.1
Education	
4-year degree or higher	89.0
Marital status	
Married	64.2
Residence	
Urban	65.0
Suburban	29.0
Rural	5.4

("positive reinterpretation and growth"). Scales were adapted from Beck et al. (1974) for the measurement of hope.

For the measure of life-satisfaction, we used a domain satisfaction measure in lieu of a global life-satisfaction measure, expecting it would be more sensitive in capturing the effects of COVID-19 on life-satisfaction. We slightly modified the Cummins′ Personal Wellbeing Index to ask "How satisfied are you *today, amidst the ongoing COVID-19 pandemic*. Specifically..." with nine different domains (standard of living, health, achievement, personal relationships, safety, community, future security, religion/spirituality, life as a whole) (Yiengprugsawan et al., 2010).

4.3 | Analytic approach

We examined correlations between life-satisfaction and each of the potential predictors. First, confirmatory factor analysis (CFA) using SPSS Amos 26 was used to test the measurement model. Second, structural equation modeling (SEM) was used to test the series of simultaneous relationships among the key constructs and the effect on life-satisfaction. Unlike a regression analysis, the SEM approach allows us to model latent constructs that explicitly account for measurement error. This two-step approach provides a basis for making meaningful inferences about the constructs in the research models and the relationships between them (Hair et al., 2013).

5 | RESULTS

5.1 | Confirmatory factor analysis

A measurement model was developed to conduct a CFA among the six variables of the research model. The results confirm a good model fit ($\chi^2 = 192.603$, $df = 135$, $\chi^2/df = 1.427$ [$p < 0.01$]), (Comparative Fit Index [CFI] = 0.987, goodness-of-fit index [GFI] = 0.949, adjusted goodness-of-fit index [AGFI] = 0.929, and Root Mean Square Error of Approximation [RMSEA] = 0.034). Table 2 lists the estimates calculated for the key theoretical variables based on the data. All standardized factor loadings were above 0.50.

We also measured for common method bias since all measures in the survey were perceptual and were collected from the same source (i.e., self-report). Using the Harman′s single factor test in SPSS, the total variance explained is 25.31%, safely below the 50% threshold. We also used the common latent factor technique in Amos. The common variance when all items are loaded onto one factor is below 5% (0.048), again suggesting that there is no significant common method bias in this data (Eichhorn, 2014).

Table 3 shows that the Composite Reliability score values of emotional support, escape, religion, positivity, hope, and life-satisfaction demonstrate good reliability, above the recommended cut-off of 0.70 (Hair et al., 2013). Except for life-satisfaction, all constructs have an average variance extracted (AVE) of above 0.50 (Table 3), which in conjunction with composite reliabilities above 0.70, indicate convergent validity (Hair et al., 2013). Although the convergent validity of life-satisfaction is low, it is not surprising because it intentionally measures varied dimensions (e.g., standard of living, health, personal relationships) and is a well-established scale (Yiengprugsawan et al., 2010).

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TABLE 2 Latent Variables' measurement model for the study ($N = 374$)

Construct/items	Factor loading (λ)	Item reliability (λ^2)	Delta ($1-\lambda^2$)	Item-total correlation
Emotional Support (*Please indicate how you are dealing with the current coronavirus situation by responding to the statements below.*)				
I talk to someone about how I feel.	0.85	0.72	0.28	0.79
I try to get emotional support from friends or relatives.	0.87	0.76	0.24	0.81
I discuss my feelings with someone.	0.90	0.81	0.19	0.84
Escape (*Please indicate how you are dealing with the current coronavirus situation ...*)				
I turn to work or other substitute activities to take my mind off things.	0.73	0.53	0.47	0.56
I play games or watch shows online to think about it less.	0.77	0.59	0.41	0.56
Religion (*Please indicate how you are dealing with the current coronavirus situation...*)				
I pray more than usual.	0.90	0.81	0.19	0.88
I seek God's help.	0.92	0.85	0.15	0.91
I try to find comfort in my religion.	0.96	0.92	0.08	0.87
Positivity (*Please indicate how you are dealing with the current coronavirus situation....*)				
I look for something good in what is happening.	0.94	0.88	0.12	0.73
I try to see it in a different light, to make it seem more positive.	0.78	0.61	0.39	0.73
Hope (*Please indicate the extent that you agree or disagree with the following statements about the future of the current COVID-19 crisis*).				
When I look ahead to the future, I expect I will be happier than I am now.	0.65	0.42	0.58	0.83
I can look forward to more good times than bad times.	0.73	0.53	0.47	0.85
I have great faith in the future.	0.96	0.92	0.08	0.78
I look forward to the future with hope and enthusiasm.	0.94	0.88	0.12	0.71
Life-satisfaction (*How satisfied are you *today, amidst the ongoing COVID-19 pandemic*. Specifically*)				
How satisfied are you with your standard of living?	0.75	0.56	0.44	0.65
How satisfied are you with your health?	0.56	0.31	0.69	0.52
How satisfied are you with what you achieved in life?	0.70	0.49	0.51	0.68

(Continues)

TABLE 2 (Continued)

Construct/items	Factor loading (λ)	Item reliability (λ^2)	Delta (1-λ^2)	Item-total correlation
How satisfied are you with your personal relationships?	0.65	0.42	0.58	0.62
How satisfied are you with your life as a whole?	0.80	0.64	0.36	0.68

Note: Model fit: $\chi^2/df = 1.427$; CFI = 0.987; TLI = 0.983; NFI = 0.958; RMSEA = 0.034.

TABLE 3 Construct validity criteria and the squared Interconstruct correlations ($N = 374$)

Factors	CA	CR	AVE	F1	F2	F3	F4	F5	F6
F1. Emotional support	0.904	0.906	0.763	1.000					
F2. Escape	0.717	0.720	0.563	0.120	1.000				
F3. Religion	0.946	0.948	0.859	0.033	0.029	1.000			
F4. Positivity	0.842	0.853	0.746	0.054	0.001	0.038	1.000		
F5. Hope	0.907	0.897	0.690	0.000	0.020	0.033	0.199	1.000	
F6. Life-satisfaction	0.832	0.823	0.486	0.003	0.073	0.007	0.080	0.147	1.000

Abbreviations: AVE, average variance extracted; CA, Cronbach's alpha; CR, composite reliability.

The AVE for each factor was greater than all the squared inter-construct correlations, verifying discriminant validity (Table 3). Taken together, there is evidence that the measurement model is appropriate for building a structural model and to test the hypothesized relationships (Hair et al., 2013).

5.2 | Model testing

We first tested different models using a SEM framework that explored different ways of predicting life-satisfaction. The first model included all of the links as shown previously in the conceptual model (Figure 1). The model provided an acceptable fit to the data ($\chi^2/df = 1.896$; CFI = 0.972; TLI = 0.965; RMSEA = 0.049).

The relationships were modeled and tested using Amos. Results revealed (see Table 4) that all hypotheses except H1b were accepted. Hypothesis 1 explains the role of emotional support in positivity and hope. The results indicate that emotional support has a positive effect on positivity ($\beta = 0.287$, $p < 0.001$), but does not have a significant positive effect on hope ($\beta = 0.037$), a point that will be discussed in the next section. Hypothesis 2 predicted a negative role of escape in positivity and hope. The results indicate that escape indeed has a negative effect on positivity ($\beta = -0.205$, $p < 0.01$) and hope ($\beta = -0.223$, $p < 0.01$), a point of great interest for consumer researchers that will be discussed in the next section. Hypothesis 3 explains the role of religion in positivity and hope. The results indicate that religion has a positive effect on positivity ($\beta = 0.180$, $p < 0.01$), and an even greater positive effect on hope ($\beta = 0.217$, $p < 0.001$). Hypotheses 4 and 5 were both accepted, indicating that positivity ($\beta = 0.190$, $p < 0.01$) and hope

TABLE 4 Path analysis ($N = 374$)

| Hypothesis	Estimate	Accepted/rejected
H1a: Emotional support has a positive direct impact on positivity.	0.287**	Accepted
H1b: Emotional support has a positive direct impact on hope.	0.037	Rejected
H2a: Escape has a negative direct impact on positivity.	−0.205**	Accepted
H2b: Escape has a negative direct impact on hope.	−0.223**	Accepted
H3a: Religion has a positive direct impact on positivity.	0.180**	Accepted
H3b: Religion has a positive direct impact on hope.	0.217**	Accepted
H4: Positivity has a positive direct impact on life-satisfaction amidst COVID-19.	0.190**	Accepted
H5: Hope has a positive impact on life-satisfaction amidst COVID-19.	0.323**	Accepted

**$p < 0.01$.
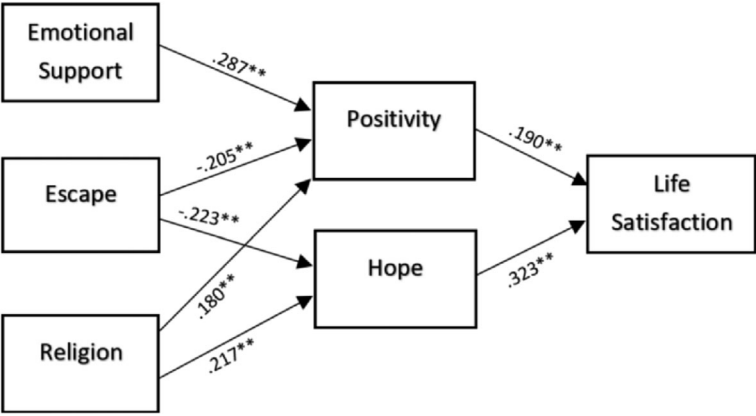
FIGURE 2 Final model. *$p < 0.05$; **$p < 0.01$

($\beta = 0.323$, $p < 0.001$) have a positive effect on life-satisfaction. The variance explained in life-satisfaction was 15%.

For the most parsimonious model, one nonsignificant pathway (H1b) was removed. The final model, which also provided a good fit to the data ($\chi^2/df = 1.885$; CFI = 0.972; TLI = 0.965; RMSEA = 0.049) is presented in Figure 2. Additionally, several control variables were tested to see if they confound the relationships in the final model. Age, gender, education, and employment status were insignificant, while only income has a significant relationship with life-satisfaction.

6 | DISCUSSION

The struggle against COVID-19 is a long and exhausting process for all. Breaking out of normal life routines and spending most time at home and in isolation has become a norm for most consumers. How people will maintain their life-satisfaction during these unprecedented times is a critical question. Our study provides strong evidence that certain types of behaviors affect the

adaptive coping of consumers, as well as their life-satisfaction, as they go through the COVID-19 pandemic. More specifically, as people turn to their family and friends to seek emotional help, they become more positive (i.e., more likely to see things from a positive outlook). Turning to religion also contributes to adaptive coping by making consumers more hopeful about the future of the pandemic as well as developing a more positive outlook, which in turn improve their life-satisfaction. However, certain "escape" behaviors negatively influence their views about the future of the pandemic (i.e., become less positive and hopeful), and therefore, contribute negatively to their life-satisfaction.

We believe that our model and the findings offer important insights to the literature as well as to current and future public policy efforts implemented to reduce the negative impacts of the COVID-19 pandemic on consumers. First, our model contributes to the literature on the relationships between positivity, hope, and life-satisfaction. The meta-analysis conducted by Alarcon et al. (2013) states that positivity and hope should be generally thought of as desirable characteristics that are associated positively with psychological well-being, life-satisfaction, and happiness, and therefore, their development should be encouraged. The authors, however, call for future research to examine specific processes and drivers through which these constructs contribute to life-satisfaction. They speculate that "optimistic and hopeful people may have a relative wealth of resources that benefit them both when times are good and when times are bad" (Alarcon et al., 2013, p. 824). Our results contribute to the literature by responding to this call. Specifically, we empirically demonstrated the role of certain resources (e.g., social/emotional support, religion) as drivers that activate positivity and hope in consumers as they go through the COVID-19 pandemic.

In various other domains (e.g., economic crises, natural disasters) the importance of social relations and connectedness in buffering the effects of disruptive events on well-being has been studied (see Fave, 2014 for a review). In addition, the relationships among social support, locus of control, and well-being have been explored within the general body of positive psychology, clinical psychology, health, and cultural studies (e.g., Elfström & Kreuter, 2006; García et al., 2002; Strong & Gore, 2020). Our study contributes to this important line of literature by empirically uncovering the relationship between seeking emotional help to develop adaptive coping strategies of positivity during a pandemic. The significant relationship between emotional support and positivity show that public policymakers should work to encourage emotional connectedness, especially in a time of crisis. Past literature has demonstrated that emotional support can be found in an online environment (Drentea & Moren-Cross, 2011), especially important in a global pandemic. Health care providers can provide more counseling services online. A social marketing campaign may also encourage people to connect socially, such as online hangouts or volunteers helping elderly people learn how to use video-call platforms.

It is noteworthy, however, that seeking emotional help was not significantly linked to hope (becoming hopeful about the future of the pandemic). As stated above, this relationship has been relatively less articulated, and the literature so far has generated very scant evidence for its existence. A possible explanation for this result may be that talking and discussing feelings, and/or getting emotional support from friends/family members about the pandemic help people to have a more positive outlook in general but do not affect their hope. Culturally, being hopeful about the future can be attributed more to a higher-level power (i.e., God) than to individuals (i.e., friends/family members). In fact, as we discuss next, religion has a significant and strong impact on Turkish consumers' hope for the future of the pandemic.

Although the literature on the role of religion in personal/societal crises is relatively established, the research investigating the role of religion during a global pandemic is quite scarce. We believe that our study provides an important empirical evidence for its role for consumers, and therefore, contributes to the literature. Obtaining an initial understanding about the relationship between religion and life-satisfaction during the pandemic may help inform public policy efforts for current and future similar outbreaks. Mosques and all places of worship in Turkey were closed throughout the holy month Ramadan and for months during the pandemic in order to prevent the spread of the virus. Although this still may very well be the right decision in such extreme circumstances, the evidence of the significant relationship of religion with positivity and hope, and therefore life-satisfaction, should factor into decisions about closing places of worship. Alternatively, greater use of online technologies to facilitate religious services may be able to meet many of the religious needs and result in higher levels of life-satisfaction. Religious and spiritual dimensions can be considered in pandemic relief efforts.

The activities on which people spend their time affect their expressed life-satisfaction (Hamermesh, 2020). Because of the novelty of remote work, establishing a healthy balance between time for work and time for other activities (that may improve one's life-satisfaction) has become a challenging yet important issue for consumers. Our study reports that turning to excessive work to forget COVID-19 reduces people's hope for the future of the pandemic as well as their perceived life-satisfaction. To this end, guidelines such as the one issued by University of California can help people to moderate their time spent in remote work, including confining a workspace to a specific area, sound/noise control, and ending the workday with clear boundaries (UCSF, 2020). The challenges and downsides of remote work during the pandemic can be mitigated through proper education programs targeting a healthy work-family life balance.

The second dimension of the "escape" behavior concerns the excessive time spent on online shows and games. Leisure activities such as playing online games can have important roles in people's lives because they meet many needs, such as releasing stress, increasing learning efficiency, and attaining a healthy balance of mind and body (Wang et al., 2008). As consumers go through stressful life events such as COVID-19, watching online shows or playing games online can help people reduce their anxiety and stress. However, as our research suggests, when consumers rely heavily on these activities to deal with the stress and challenges associated with the pandemic, they become less hopeful about the future. This finding provides a direction to policymakers in terms of the efforts (e.g., education program on the use of leisure time) needed to encourage consumers to engage in adaptive coping. However, as noted earlier, the COVID-19 pandemic is more challenging for policymakers due to its unique restrictive characteristics. Many of the leisure activities usually recommended to consumers to reduce their stress level (including dining out, physical exercise in gyms, going to movie-theaters or plays) (see for example Yarnal et al., 2013) are either completely banned or severely restricted during the pandemic. Although previous literature has shown the detriments of escape behavior, this is an important finding given the peculiarities of the pandemic, such as a much narrower set of alternatives available for leisure activities. To add to the complexity of the problem, many of the consumer education activities would be online, increasing the time people spend on online platforms.

As Campbell et al. (2020, p. 312) recently argued "how do consumers respond and adapt to sudden and widespread threats such as COVID-19" ...and whether "responses and adaptations are ephemeral...or enduring adaptations to threats" should be important questions for consumer researchers and policymakers. Our research reports that counter-productive "escape" behaviors are likely to deplete consumers' life-satisfaction. Following from the above questions Campbell et al. (2020) raised, we argue that a problematic situation for consumers may arise if

these behaviors are not ephemeral but become enduring. Therefore, timely interventions by policymakers (in the form of consumer education programs) during the COVID-19 pandemic that focus on the perils of such maladaptive behaviors, and ways in which people may consume time more properly, are crucial steps toward improving consumers' life-satisfaction, both during this particular pandemic and future threats.

The extant literature has associated positivity with achievement in education, business, sports, and elections (Catalino et al., 2014). Similarly, in this study, positivity has been conceptualized as a construct that contributes favorably to life-satisfaction. While this may be the case, it should be recognized that excessive positivity can also be harmful. For example, underestimating the risk (through over-positivity) may indeed reduce precautionary behaviors such as buying insurance, attending to medical care, and so forth. Therefore, it is possible to argue that positivity may also cloud consumers' risk perceptions and in the long run may work against consumers' life-satisfaction. The literature suggests that the extent of over-positivity should increase with uncertainty. That is, people are likely to demonstrate the largest positivity bias in situations with the greatest unknowns (Johnson & Fowler, 2011). As we demonstrated, positivity clearly contributes to the consumers' life-satisfaction. Nevertheless, in order to prevent its potential dark sides, the public should be provided clear and transparent information regarding the developments of the COVID-19 pandemic. As the unknowns about the pandemic are reduced, over-positivity bias (and its potential negative personal and/or societal consequences) would also diminish.

6.1 | Study limitations and future research

As with any research, this study is not without limitations. Due to the current nature of the COVID-19 pandemic, this study used a cross-sectional data set. Future research could track changes to life-satisfaction throughout the stages of a pandemic and ongoing effects after. The data were also nonexperimental, and we therefore recognize the tentative nature of inferring causality between estimated effects. In utilizing a convenience sample there is a possibility of a sampling bias. The people who were willing to respond to the survey may be people who are doing better amidst the pandemic and there may be an under-representation of people who are doing very poorly. The highly educated sample is not representative of all of Turkey and future research could aim for broader sampling, although the time-sensitivity and the risks of a pandemic make face-to-face data collection difficult. Future research could also use more robust measures of escape and positivity, both of which consisted of two items. There is a pressing need for understanding how the pandemic affects consumers, but as with all research on COVID-19, it needs to be kept in the perspective of its dynamic nature, and ongoing research will test the ongoing effects.

Our findings also open up paths for additional future research. Future studies may benefit from using additional data collection in other (cultural/religious) contexts to examine the varying relationships between religion and life-satisfaction. Future research could explore the drivers of excessive work behaviors and more generally the reasons people engage in maladaptive/excessive behaviors that prevent them from developing adaptive strategies to deal with a pandemic. Our results reveal that certain types of leisure activities (e.g., playing games online) diminish consumers' hope for the future of the pandemic and negatively impact their life-satisfaction, but our data do not distinguish whether these leisure activities are done alone or with others. Future research can examine the role of "joint leisure activities (e.g., ...watching Netflix together)" (Campbell et al., 2020, p. 312).

7 | CONCLUSION

Post-pandemic recovery is likely to be heavily influenced by how consumers view their current and future life-satisfaction. Identifying and exploring potential adaptive coping strategies and resilience factors/behaviors that affect these strategies can help us understand the consumers' perceived life-satisfaction, which in turn, inform broader strategies and policies aimed at national/global economic and social recovery.

Through this paper, we develop and test a model to explain the relationships between the adaptive/maladaptive behaviors (seeking help versus escape), coping strategies (positivity and hope), and life-satisfaction. The results show that while some consumers employ adaptive/approach behaviors (i.e., seeking help) that contribute positively to their life-satisfaction, others turn to maladaptive/avoidance (i.e., "escape") behaviors, and therefore, experience lower levels of life-satisfaction. In a time of widespread consumer vulnerability, researchers and policymakers need to guide consumers regarding the proper approach and avoidance behaviors that will help them maintain life-satisfaction for themselves as well as for the societal level resilience to speed social and economic recovery.

We hope that our study will provide ideas for policymakers to enhance well-being amidst COVID-19 and in the event of future pandemics. We also desire for other researchers to replicate and advance this model in other country/cultural contexts to increase our understanding of the critical conceptual drivers of coping with the pandemics and provide practical implications for policymakers across the globe to increase life-satisfaction for all.

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