

# Service provision during the Covid-19 pandemic: Impact on customer well-being and repurchase intention<sup>1</sup>



## Serviços na pandemia de Covid-19: Impacto no bem-estar do consumidor e na intenção de recompra

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<sup>1</sup> Data availability statement: The data that support the findings of this paper is available at: <https://figshare.com/s/bd5837e96b4768eeb4d7>



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## Abstract

**Purpose:** This research aims to explore how the maintenance of customers' relations with service providers during the Covid-19 pandemic affects customers' well-being and repurchase intentions for the post-pandemic period.

**Originality/value:** This paper uses empirical data collected during the Covid-19 pandemic to shed light on how individuals can improve their well-being during stressful life events through service provisions and how businesses can increase chances of recovery after stressful situations such as a pandemic.

**Design/methodology/approach:** Data were collected during the pandemic with Brazilian consumers. Structural equations models (SEM) techniques were used.

**Findings:** Results show that the stronger the customer's trust in the service provider before the stressful event, the higher the maintenance of the provider's relationship during this period. More importantly, this relationship maintenance with the service provider during the Covid-19 pandemic (even when the service is not being provided as previously agreed, e.g., online yoga classes) improved the individual's satisfaction with life and health (i.e., well-being). These positive effects on well-being are explained by perceptions of control and the feeling of helping the service provider during a crisis (i.e., a pandemic). Furthermore, maintaining the relationship with the service provider during this period increased customers' future repurchase intentions with the business.

**Keywords:** services, well-being, life satisfaction, stressful situations, trust



## Resumo

**Objetivo:** O propósito desta pesquisa é explorar como a manutenção do relacionamento com prestadores de serviço durante a pandemia da Covid-19 afeta o bem-estar do consumidor e sua intenção de compra no período pós-pandemia.

**Originalidade/valor:** Este artigo usa dados empíricos coletados durante a pandemia de Covid-19, para compreender como indivíduos podem melhorar seu bem-estar durante eventos estressantes por meio do uso de serviços e também como empresas podem aumentar suas possibilidades de recuperação durante essa situação.

**Design/metodologia/abordagem:** Dados foram coletados através de questionário no Brasil durante o período intermediário da pandemia de Covid-19. Para executar a análise, foram feitas modelagens de equações estruturais.

**Resultados:** Resultados mostram que quanto mais forte era a confiança no prestador de serviço antes do período estressante, maior será a manutenção do relacionamento com ele durante esse período. A manutenção do relacionamento entre consumidor e prestador de serviços durante a pandemia de Covid-19 melhora a satisfação com a vida e a saúde (i.e., bem-estar) do indivíduo (mesmo quando o serviço não é prestado da forma combinada previamente, e.g., aulas on-line de yoga). Os efeitos positivos no bem-estar são explicados por uma maior percepção de controle e sensação de estar ajudando o prestador de serviço durante um período de crise. Adicionalmente, a manutenção do relacionamento com o prestador de serviços durante esse período aumenta a intenção de recompra futura (i.e., após a pandemia) do consumidor junto a esse prestador de serviços.

**Palavras-chave:** serviços, bem-estar, satisfação com a vida, situações estressantes, confiança

## INTRODUCTION

The Covid-19 pandemic has affected people and businesses around the world. In addition to causing the death of over two million people, leading several companies to bankruptcy, and businesses to rethink the way they interact with consumers (Roggeveen & Sethuraman, 2020; Berry et al., 2020; Campbell et al., 2020), this crisis and the measures imposed by governments to reduce the virus's propagation led to social distancing and lockdowns. Despite having an important role in decreasing the effects of the virus, this situation negatively impacted people emotionally (Xiong et al., 2020) and economically (Pfefferbaum & North, 2020; Rettie & Daniels, 2020). A pandemic is a long-term situation involving traumatic stressors, which means we cannot compare this event with the stress that might occur in everyday situations (Gruber et al., 2020).

People experiencing a period of emotional stress usually have coping mechanisms to deal with the situation (Delorme et al., 2004). Among those mechanisms are: spending time where one feels safe (Rosenboim et al., 2012), and searching for social support from friends and family (Li et al., 2020). Considering that recommended behaviors to mitigate the pandemic (e.g., social distance and confinement) prevent, at least partially, individuals from adopting those mechanisms, how can individuals cope with the stress they are going through during this period? We believe that one way individuals could cope with the negative effects of the pandemic and enhance their well-being is to maintain their relationships with service providers they used before the pandemic.

We propose and investigate two explanations for the effect of maintaining a relationship with the service providers on well-being. The first explanation is that of helping others: we show that when customers maintain their relationship with service providers during this situation, they feel that they are helping the service company or professional to survive and care about others. This feeling helps them cope with negative emotions and improves well-being (Giebelhausen et al., 2016; Mathur et al., 2016). Secondly, the experience of the stressful situation depends on factors such as predictability, controllability, and duration (Schwarzer & Luszczynska, 2012). While in a stressful situation, those individuals who perceive they have more control over their circumstances report less event-specific distress (Frazier et al., 2011) and reduce negative effects like depression (Chou & Chi, 2001). Therefore, continuing the relationship with a service provider during the pandemic might increase perceptions of control and consequently customer well-being.

In our research, we empirically tested this rationale using the structural equations model (SEM) with a survey conducted in Brazil in 2020, during the Covid-19 pandemic, with consumers of different services (i.e., beauty salon, gym, therapist, and cleaning services) assessing the effect that maintaining a relationship with a service provider during the quarantine has on consumers' well-being and in their intention of repurchasing after this period. This effect is mediated by an increase in their perception of control and feelings of altruism.

The structure of this paper is the following: first, we present a theoretical background that supports our hypotheses and provides our theoretical model. Next, we present the empirical study and its results. Finally, we discuss our results, the limitations of the study, and paths for future research.

## THEORETICAL BACKGROUND AND HYPOTHESES

Consumer trust is a central concept in service relationships. It encompasses how the consumer sees the service provider in its ability to deliver its promises (Sirdeshmukh et al., 2002). The commitment-trust theory (Morgan & Hunt, 1994) points to trust as a key factor in developing and maintaining relationships. Trust is a stable cognition and has a future-oriented component that the person trusting must have confidence in the predictability of the trusted person's behavior (Schumann et al., 2010).

Trust between the consumer and the service provider tends to be increased over time as the transactions continue to occur (Ravald & Grönroos, 1996; Luo et al., 2018), and it is a central factor in the beginning and maintaining of long relationships between two parties (Yoon, 2002). Additionally, according to social exchange theory, individuals who have benefited from someone will feel an unspecified obligation for reciprocation (Blau, 1964). That means that when someone (i.e., customer) has benefited from a previous relationship with a counterpart (i.e., service provider), there will be an expectation of future return (Yi & Gong, 2009). Bagozzi (1995) proposes this reciprocity in a customer-firm relationship.

We expect the customer's trust in the service provider will have a powerful role in maintaining the service relationship in pandemic periods. This led us to develop the following hypothesis:

- H1: Higher levels of customer trust in the service provider will lead to maintaining the relationship with the service provider during the pandemic.

Previous experiences between the customer and the service provider influence the current and future customer experiences (Lemon & Verhoef, 2016; Verhoef et al., 2009). Just as current experiences affect future ones (Grewal & Roggeven, 2020), we expect that, during the pandemic, they will also affect customers' intentions and behaviors after this period, such as repurchase intentions.

Loyalty and willingness to revisit the service provider (i.e., repurchase intention) have also been found to occur when customers have a "good feeling" about the service (Zeithaml et al., 1996). In a similar vein, previous research has proved that customer relationship with the provider significantly influences repurchase intentions (Rose et al., 2012). Additionally, customers who recognize a relationship as being valuable are more likely to continue purchasing from the same company in the future (Gremmler et al., 2020). This value can be related to experience, influencing attitude, and behavioral responses such as loyalty (Srivastava & Kaul, 2016). Therefore, we further suggest that:

- H2: The relationship maintenance with the service provider during the Covid-19 pandemic will increase the consumer's intentions to repurchase from this company after the pandemic.

Beyond the effect on businesses, a situation like the Covid-19 pandemic impacts individual health. Since it is a long-term situation without an end date, it exacerbates economic disparities, fuels prejudicial beliefs, and increases feelings of emotional isolation and insecurity (Rettie & Daniels, 2020; Gruber et al., 2020). As a multidimensional stressor, it harms well-being (Laato et al., 2020; Xiong et al., 2020).

Subjective well-being is a broad concept that includes two dimensions: one involving emotional responses and one involving cognitive responses, such as global judgments of life (e.g., life satisfaction) (Pavot & Diener, 1993). Since the pandemic has a relevant impact on one's health and perceptions of life (Gruber et al., 2020), the focus of this research has been on the cognitive dimension of well-being. Thus, we investigated perceptions of the health domain (Anderson & Ostrom, 2015) and life satisfaction (Netemeyer et al., 2018).

During stressful moments individuals usually adopt coping mechanisms to help them alleviate negative psychological effects. Some of the coping mechanisms suggested to relieve the negative impacts of the pandemic are: exercising regularly, maintaining a healthy diet, and searching for social support from friends and family (Xiong et al., 2020). These actions are related

to the perception of normality to reduce negative feelings, often used by people facing extreme situations (Delorme et al., 2004).

Previous research has shown that customers derive social benefits from relationships with service firms (Berry, 1995), such as a sense of familiarity and social support (Price & Arnould, 1999). These benefits might also help to handle the outcomes of a pandemic. Considering that customer experience with service providers can improve consumer life satisfaction (Choung et al., 2020) and happiness (Gong & Yi, 2018), we expect that by maintaining the relationship with service professionals during such a stressful time (even in different forms than previously agreed, i.e., online) would also lead to greater well-being. Hence, we propose the following hypothesis:

- H3a: The maintenance of the relationship with the service provider during the pandemic will improve consumer's satisfaction with life (well-being indicator);
- H3b: The maintenance of the relationship with the service provider during the pandemic will improve consumer's physical and mental health (well-being indicator)

In addition to helping create a sense of normality, providing social benefits, and increasing well-being (Zheng et al., 2020), maintaining the service usage and relationship can trigger other positive behaviors, like prosocial perceptions. Prosocial behavior is defined as generally beneficial actions to other people (Penner et al., 2005; Ackfeldt & Wong, 2006). It includes volunteering, donating money, or buying products or services that benefit a good cause (Cavanaugh et al., 2015).

In situations like the pandemic, which are a misfortune to all service providers, the experience from the customer's relationship with the provider may influence their attitude toward helping them.

Individuals are naturally predisposed to respond to the suffering of others and offer help (Xu et al., 2020). Still, there are also personal and contextual factors that might induce this kind of behavior. Personal distress can increase a person's focus on helping others (Verhaert & Van den Poel, 2011). It might also be a way to deal with stressful situations and relieve negative emotions such as sadness and anxiety (Cialdini et al., 1981). In addition, studies have shown that spending money on helping others promotes more happiness than spending the same amount on oneself (Dunn et al., 2008). Hence, people who engage in positive actions towards a third party experience reduced their emotional discomfort and sadness (Penner et al., 2005; Xu et al., 2020).

Considering these relations, we expect that when consumers maintain their relationship with service providers during a very stressful situation, they may feel that they are caring about it by helping the service company. This will trigger positive feelings and ultimately increase their well-being (Mathur et al., 2016) in life satisfaction and physical and mental health dimensions. Thus, we propose the following hypothesis:

- H4a: The effect of maintaining the relationship with the service provider on the consumer's satisfaction with life (well-being indicator) will be partially explained by the feelings of helping the service provider.
- H4b: The effect of maintaining the relationship with the service provider in the consumer's physical and mental health (well-being indicator) will be partially explained by the feelings of helping the service provider.

Another construct that might help explain the positive effects of the maintenance of the service relationship on well-being and health is perceived control (Cross et al., 2018), which relates to the capacity someone has to handle or prevent a certain event (Frazier et al., 2011). In extreme situations, when the individual cannot manage or influence events, perceived control is reduced (Mittal & Griskevicius, 2014). It might result in negative outcomes since unpredictable and uncontrollable events trigger fear and increase stress (Rosenboim et al., 2012).

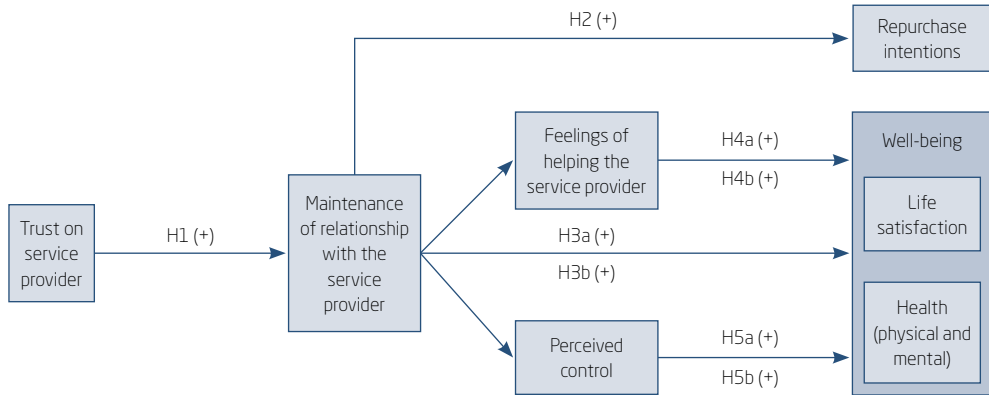
Individuals who perceive more control over a traumatic or stressful situation report less event-specific distress (Frazier et al., 2011). Moreover, recent studies about the Covid-19 pandemic have identified that perceived control may be a protective factor buffering the negative psychological impact on general health and life satisfaction (Zheng et al., 2020). Likewise, we suggest that by maintaining the relationship with the service provider, the individual will enhance perceptions of control, which, in turn, will have a positive impact on well-being. Therefore, we propose the following hypothesis:

- H5a: The effect of maintaining the relationship with the service provider in the consumer's satisfaction with life (well-being indicator) will be partially explained by perceptions of control of the situation.
- H5b: The effect of maintaining the relationship with the service provider in the consumer's physical and mental health (well-being indicator) will be partially explained by perceptions of control of the situation.

Figure 1 summarizes our proposed research model with the hypotheses previously mentioned.



**Figure 1**  
*Research model*



Source: Elaborated by the authors.

## METHODS

To test our hypotheses, we surveyed a sample of Brazilians in 2020, during the Covid-19 pandemic – when the country passed the milestone of 1,000 deaths. At this time, most people were in self-quarantine at home, and pressure from the public to reopen business and relax social distancing rules was beginning to increase. We used covariance-based SEM with AMOS software to test our hypotheses.

### Pre-testing

Before conducting the survey, we did a pre-testing to see what kind of services people were using during the pandemic and verify if these services were being provided differently (e.g., online gym classes instead of going to the gym in person). Participants who agreed to participate in the survey received a list of services (e.g., gym, cleaning services, beauty services) and were asked to select up to four of the services they were accustomed to using before the pandemic. They also reported how these services were provided during the pandemic (e.g., if they maintained the service regularly, online, or suspended it). The pre-test also assessed individuals' emotions such as stress levels, the conditions of social isolation, and demographic data.

## Results

A total sample of 446 subjects (81% female, mean age 37 years old) participated in this survey. The mean for social distancing on a 7-point scale (1 – “No isolation at all” and 7 – “Totally isolated”) was 5.89 (SD = 1.08). The participants’ average period of social distancing was 24 days, with most participants (61.9%) being isolated along with their spouses and/or children. The pre-test showed us that the services people were using more often during the pandemic were: gym (N = 260), housekeeping (N = 245), beauty services (N = 383), and therapy (N = 182). We used those four main services provisions to test our hypotheses in the main study.

### MAIN STUDY

The data collection took place between late July and early August 2020<sup>2</sup>. It was an online survey with participants recruited by social media and e-mail. They did not receive any payment for their participation<sup>3</sup>. Subjects were asked about the most cited services from the pre-test if they had used each service before the Coronavirus arrived in Brazil. If they answered “yes”, they assessed how much they trusted the service provider (4-item scale from Sirdeshmukh et al., 2002). We measured the kind of bond the customer maintained with the service provider during the period (i.e., whether the customer continued a regular service provision, an online service provision, or no provision at all).

Participants then reported their future repurchase intentions (three items, from Zeithaml et al., 1996) and feelings that they were helping the service providers during this stressful situation (four items – e.g., “I feel I am helping service providers during the pandemic period”) inspired by the “Attitude towards helping others” scale from Webb et al. (2000). We assessed well-being using the satisfaction with life scale (five items, adapted from Pavot & Diener, 1993) and physical and mental health scale (two items adapted from Martin & Hill, 2015). Participants also reported the perceived control related to this stressful life event (5 items from Frazier et al., 2011). Given the context that the study was conducted during, we collected a series

<sup>2</sup> The survey started on July 27th, 122 days after the first case of Covid-19 in Brazil. On this date, Brazil had a total of 1.314M confirmed cases and 87,618k deaths (Center for Systems Science and Engineering at Johns Hopkins University, retrieved from: <https://coronavirus.jhu.edu/map.html>).

<sup>3</sup> For each valid questionnaire we donated BRL 0.5 to a charity institution that helps poor children.

of covariates in our analysis, such as participant's stress levels (four items, Cohen et al., 1986), whether their family income had suffered any changes, social distancing conditions, and demographic data (e.g., gender, age) to control potential external variables that might act as confounders to the results.

## Results

A total sample of 837 consumers (71% female, M age = 36 years) participated in this survey. The social distancing on a 7-point scale was 5.3 (SD = 1.45), and most people (59%) were isolated along with their spouses and children. The monthly family income was between US\$ 926.00 and US\$ 2778.00 (47% of the respondents). Concerning the financial impact of this context, 64% said there had already been an impact on their income or that their financial returns would reduce in the near future.

All constructs exhibited an acceptable level of reliability ( $\alpha > 0.70$ , Nunnally & Bernstein, 1994), and the average variance extracted (AVE) for each construct exceeded 0.50 (Table 1).

**Table 1**  
*Scales summary and convergent validity*

Variable	Items	Factor loading	Cronbach's alpha	CR	AVE
Trust in service provider	What is your opinion about the professional that provided this service to you before the pandemic? <i>Very unreliable / Very reliable</i>	.91	.94	.96	.85
	What is your opinion about the professional that provided this service to you before the pandemic? <i>Very incompetent / Very competent</i>	.93			
	What is your opinion about the professional that provided this service to you before the pandemic? <i>Very low integrity / Very high integrity</i>	.94			
	What is your opinion about the professional that provided this service to you before the pandemic? <i>Very low response capability to the needs of the customer / Very high response capability to the needs of the customer</i>	.91			

(continue)

**Table 1 (continuation)**  
**Scales summary and convergent validity**

Variable	Items	Factor loading	Cronbach's alpha	CR	AVE
Feelings of helping the service provider	I feel that I'm helping the companies/service providers during the pandemic period.	.92	.95	.96	.88
	I feel that I'm doing my part so that companies/service providers survive during the pandemic period.	.95			
	I feel that I'm contributing so that the companies/services providers keep operational during the pandemic period.	.95			
	I feel that, somehow, I am helping people to maintain their jobs.	.93			
Well-being (life satisfaction)	In most ways, my life is close to my ideal.	.87	.88	.91	.68
	In a lot of senses, the conditions of my life are excellent.	.85			
	I am satisfied with life.	.87			
	So far, I have gotten the important things I want in life.	.78			
	If I could live my life over, I would change almost nothing.	.75			
Well-being (mental and physical health)	In general, how would you describe your mental health state nowadays? <i>Bad / Regular / Good / Very good</i>	.85	r = .49; p < .001*	.84	.73
	In general, how would you describe your physical health state nowadays? <i>Bad / Regular / Good / Very good</i>	.85			
Repurchase intention	After the pandemic, what's the probability of using the services of this services provider again?	.89	.92	.95	.86
	After the pandemic, what's the probability of preferring this service provider when you need this kind of service in the future?	.94			
	After the pandemic, what's the probability of considering this service provider as your first choice for this kind of service in the future?	.94			

(continue)

**Table 1 (conclusion)****Scales summary and convergent validity**

Variable	Items	Factor loading	Cronbach's alpha	CR	AVE
Stress	During the pandemic, how often do you feel out of control about important things in your life?	.64	.69	.81	.52
	During the pandemic, how often do you feel confident about your ability to deal with personal problems? (R)	.76			
	During the pandemic, how often do you feel that things are going the way you would like? (R)	.68			
	During the pandemic, how often do you experience difficulties building up so much that you feel you cannot overcome them?	.77			
Perceived control	How I deal with the pandemic, at this point, is under my control.	.79	.77	.85	.54
	I don't have so much control over my emotional reactions to this moment of the pandemic. (R)	.76			
	When I am upset because of the pandemic, I can find a way to make myself feel better.	.68			
	I have control over my reactions in day-by-day during this moment of the pandemic.	.78			
	My reaction to this moment of the pandemic is not under my control. (R)	.63			

*Source:* Elaborated by the authors.

\* This construct was measured with two items; hence instead of using Cronbach's Alpha, we ran a correlation analysis (Sainfort & Booske, 2000; Verhoef, 2003).

All factor loadings were within the range of .63-.95, which represents an acceptable fit. The internal consistency of the measurement items was also examined using composite reliability (CR). Results indicated a CR of between .81-.96, which is acceptable as it is above the threshold value of 0.70 (Fornell & Larcker, 1981). Health measures had a significant correlation ( $r = .49$ ;  $p < .01$ ). Tables 1 and 2 show convergent and discriminant validity for the constructs used in the study.

**Table 2**  
*Discriminant validity for the constructs*

Variables	Trust in service provider	Feelings of helping the service provider	Well-being (life satisfaction)	Repurchase intention	Stress	Control sense
Trust in service provider	<b>.92</b>					
Feelings of helping the service provider	.06**	<b>.94</b>				
Well being (life satisfaction)	.11**	.25**	<b>.83</b>			
Repurchase intention	.38**	.09**	.10**	<b>.93</b>		
Stress	-.07**	-.20**	-.51**	-.05*	<b>.72</b>	
Perceived control	.05*	.23**	.41**	.04	-.63**	<b>.73</b>

*Source:* Elaborated by the authors.

Values in bold represent the square root of eEach AVE. Values off-diagonal represent the correlation between variables.

\*\* Correlation is significant at the 0.01 level; \* correlation is significant at the 0.05 level.

As for the structural model, the fit indices suggest that the measurement model was a good fit for the data,  $\chi^2/\text{gl} = 9.14$ ,  $\text{TLI} = .86$ ,  $\text{CFI} = .88$ ,  $\text{RMSEA} = .06$ . The results indicated that trust is positively related to maintenance of the service relationship ( $H1_{\text{TR} \rightarrow \text{MSR}} = \beta = .70$ ,  $z = 4.11$ ,  $p < .01$ ). Moreover, the maintenance of the service relationship is associated with an increase in repurchase intentions ( $H2_{\text{MSR} \rightarrow \text{RI}} = \beta = .27$ ,  $z = 8.09$ ,  $p < .01$ ). As for the relationship between maintenance of the service bond and the feeling of helping the service providers, results showed a positive effect, in which stronger bonding with the service provider will result in a greater feeling of helping the service providers ( $\beta = .51$ ,  $z = 10.0$ ,  $p < .01$ ). As control variables, the results showed that educational background and the home environment affect both individuals' health and satisfaction with life. Age also had a control effect on satisfaction with life. Home environment, the income of individuals, and gender affected repurchase intentions. For complete results, see Table 3.

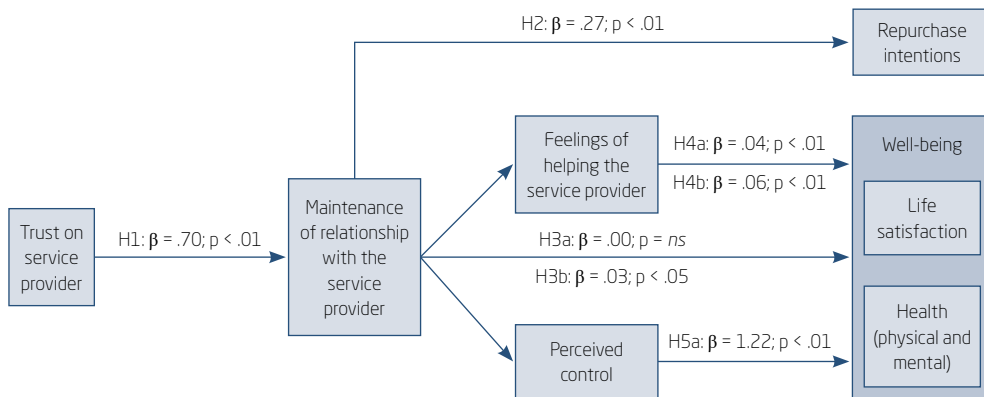
Our findings also suggest that the feelings of helping the service provider play a mediation role between the service relationship maintenance and satisfaction with life ( $H4a_{\text{MSR} \rightarrow \text{HLP} \rightarrow \text{SWL}} = \beta = .04$ ,  $z = 2.59$ ,  $p < .01$ ), which is in line with Hypothesis 4a, and also between the service relation-

ship maintenance and health (H4b  $_{MSR \rightarrow HLP \rightarrow HEALTH} = \beta = .06$   $z = 8.30$ ,  $p < .01$ ), which is in line with Hypothesis 4b. Results also suggest that perceived control plays a role in mediating service relationship maintenance and satisfaction with life (H5a  $_{MSR \rightarrow CTRL \rightarrow SWL} = \beta = 1.22$   $z = 10.84$ ,  $p < .01$ ), and also between service relationship maintenance and health (H5b  $_{MSR \rightarrow CTRL \rightarrow HEALTH} = \beta = 1.27$   $z = 14.23$ ,  $p < .01$ ) thus confirming hypotheses 5a and 5b. Figure 2 shows all the coefficients and paths for the proposed model.

**Figure 2**  
*Coefficients and paths for the proposed model*

Controls:

- Income maintenance
- Stress
- Home environment
- Educational background
- Income
- Income change
- Age
- Gender



Source: Elaborated by the authors.

These results demonstrate that maintaining a strong relationship during periods of crisis can increase the likelihood of retaining the customer after this period. The feelings of helping the service providers and the perceived control played an important role, acting as full mediators for satisfaction with life and partial mediators between relationship maintenance and health.

One explanation for the partial mediation could be due to some responses about experiences with services like gym and mental therapy, and these

kinds of services can have an impact on psychological and physical health. Hence, we still have a direct effect, even with both mediators included in the model. These effects are important because they show how the maintenance of services increases the individual's well-being during a stressful situation.

**Table 3**  
*Summary of results*

Hypotheses	Path	β	SE	p	H
H1	Previous relationship → Maintenance of relationship with service provider	.70	.01	p < 0.01	Supported
H2	Maintenance of relationship with service provider → Repurchase intention	.27	.03	p < 0.01	Supported
H3a	Maintenance of relationship with service provider → Satisfaction with life	.00	.03	p = 0.88	Supported*
H3b	Maintenance of relationship with service provider → Health	.03	.01	p < 0.05	Supported
H4a	Feelings of helping the service provider → Satisfaction with life	.04	.01	p < 0.01	Supported
H4b	Feelings of helping the service provider → Health	.06	.01	p < 0.01	Supported
H5a	Perceived control → Satisfaction with life	1.22	.11	p < 0.01	Supported
H5b	Perceived control → Health	1.27	.09	p < 0.01	Supported

*Source:* Elaborated by the authors.

**Table 4**  
*Summary of results for the control variables*

Control variable	Income maintenance	→	Repurchase intentions	.24	.01	p < 0.05	-
Control variable	Stress	→	Satisfaction with life	-.25	.02	p < 0.01	-
Control variable	Home environment	→	Satisfaction with life	.13	0.02	p < 0.01	-
Control variable	Home environment	→	Health	.04	0.01	p < 0.01	-

(continue)



**Table 4 (conclusion)****Summary of results for the control variables**

Control variable	Home environment	→	Repurchase intention	.08	0.02	p < 0.01	-
Control variable	Educational background	→	Health	.05	.01	p < 0.01	-
Control variable	Educational background	→	Satisfaction with life	.14	.02	p < 0.01	-
Control variable	Income	→	Repurchase intention	.10	.02	p < 0.01	-
Control variable	Income change	→	Health	.04	.005	p < 0.01	-
Control variable	Age	→	Satisfaction with life	.01	.002	p < 0.01	-
Control variable	Gender	→	Health	.15	.02	p < 0.05	-
Control variable	Gender	→	Repurchase intention	-.16	.06	p < 0.01	-

*Source:* Elaborated by the authors.

## DISCUSSION

There has been much discussion about how the Covid-19 pandemic has affected the population (Gruber et al., 2020), businesses, and consumers (Berry et al., 2020; Eger et al., 2021). This is a stressful event that increases fear and stress levels and, as such, harms the individual's well-being (Campbell et al., 2020; Bridgland et al., 2021). To reduce these negative impacts, supportive relationships have a relevant role in reducing stress and increasing well-being (Morelli et al., 2017).

This research demonstrates that interacting with service providers during stressful situations, such as the Covid-19 pandemic, can work as a coping mechanism that improves the individual's well-being. Therefore, our findings contribute to Transformative Service Research (TSR) (Anderson & Ostrom, 2015), which has already shown that service organizations can act as vectors to promote well-being among individuals (Anderson et al., 2013) and that customers may find social support in some specific services contexts (e.g., health care clinic) (Rosebaum et al., 2021). Some studies have already

analyzed the impacts of Covid-19 from the perspective of TSR (Barnes et al., 2020; Henkel et al., 2020). However, as far as we know, this is the first study with empirical data to address the impacts of the consumer's service experience during a stressful situation with the magnitude of a pandemic instead of a specific service encounter.

Our findings also reveal that preserving the relationship with the service provider will be positive for both the consumer and the service provider during a stressful situation such as a pandemic. By maintaining a relationship with the provider during difficult times, consumers feel that they are helping the company. Ultimately, this feeling of helping the other party will benefit consumers with positive impacts on well-being (i.e., health and life satisfaction).

Additionally, maintaining service relationships also contribute to perceived control from the customer perspective. Perceptions of control reduce stress (Cross et al., 2018) and increase well-being (Lachman & Weaver, 1998). Therefore, this can be a coping mechanism used in stressful and traumatic events (Frazier et al., 2011; Bridgland et al., 2021), which proved useful during the pandemic. It has positively affected an individual's physical and mental health and influenced life satisfaction. Perceived control has a temporal perspective because when people can control what happens during the event, this may suggest that it can also influence outcomes after this period.

This research also provides insight into the effect of the previous relationship with the service provider in an extreme and stressful situation. A strong relationship influences the propensity to maintain this bond during the crisis, which, in turn, increases the likelihood of repurchasing from the same company. (i.e., post-pandemic period). This finding confirms that continuing to provide services during an atypical moment, even if not as previously agreed (e.g., online yoga classes), results in positive outcomes, not only for the consumer but also for the company; it results in sales after the crisis and possibly in a reinforcement of the previously constructed relationship.

## Managerial implications

The results of this research highlight some possible courses of action for public policy. The continuity of close relationships with companies and routines positively influences well-being. Therefore, governments and policy-makers might encourage the continuation of some services, even in different formats, to help improve citizens' physical and mental health. Moreover, the most vulnerable populations have suffered the hardest impacts because of

the effects on jobs and income and the increase in inequalities and vulnerabilities of these social groups (Hill, 2020). Our results further confirm that people who were socially isolated in more comfortable locations had higher levels of well-being.

These outcomes are relevant for businesses, especially because they demonstrate that offering some service, even if it is different than previously agreed (i.e., online), is better than not offering any. Considering that the experience with the service provider during such a stressful moment is a coping mechanism that brings positive outcomes, not only for consumers' mental health but also improving their future intentions to purchase from the same provider, businesses should try to find ways of maintaining the relationship. Strategies such as keeping in touch with clients using digital channels, interacting, and building rapport, might be good practices that could increase customers' sense of control and are also easy for the company to implement. With businesses being unable to operate due to lockdown restrictions, being resilient during this period might prove positive in the future because it increases repurchase intentions.

Even though this research focused on a pandemic situation, the results might be applied to other unprecedented episodes that involve traumatic stressors (Gruber et al., 2020). Likewise, it is worth noting that while the Covid-19 pandemic attracted global attention in 2020, pandemic outbreaks are becoming increasingly frequent over the last recent decades (Chin et al., 2020). Human activities such as the loss of forests, which favors the cohabitation of humans and animals, has facilitated the emergence of pandemic events (Zhou et al., 2020), and the increase in globalized trade and travel helps to spread viruses across the globe (Chin et al., 2020). As a result, society has frequently faced global pandemics like Sars (2002), the Avian Flu (2003), Swine Flu (2009), Mers (2012), Ebola (2014), Zika (2015), and now Covid-19 (2019) (Chin et al., 2020). Unless drastic changes occur in our society, the chances are that pandemic outbreaks will emerge more frequently with the potential to affect our lives. Therefore, it is important to understand how people and businesses cope with episodes that provoke increased stress, anxiety, depression, and a consequent decrease in overall well-being.

## Limitations and future research

We collected data in Brazil, the country with the second-highest number of deaths caused by Covid-19. Collectivistic societies, like Brazil, emphasize norms for behavioral conformity, interdependence, and the well-being of

their in-group, whereas, for individualists, goals emphasizing individual accomplishment, autonomy, internal *locus* of control, and equity in exchange are salient aspects (Triandis, 1995). Therefore, perceptions of helping the third party in Brazil could be a stronger mechanism for explaining the effect of service experience on well-being. At the same time, in individualistic societies, perceived control may play that role. Hence, cultural factors, such as individualism/collectivism, may play a role in our conceptual model. Future studies should focus on different populations and countries.

All services we explored are essentially presential, face-to-face services (i.e., they demand a certain physical interaction between customer and service provider). Despite these services being the most cited in our pretest and representing different types of service in terms of the focus of the service provision (i.e., thing, body, mind) and the *locus* of provision (i.e., a home or service environment) (Lovelock, 1983), future research could address other types of service (e.g., streaming services).

Future studies could offer more insight into the post-pandemic effects of service provision during social distancing. Further research could examine if the future repurchase intentions reported in our studies become actual behaviors. They could also explore if customers' level of trust in these service firms is enhanced.

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