

Guest editorial: Solving problems for service consumers experiencing vulnerabilities: a marketplace challenge

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Abstract

Purpose – While there is burgeoning service literature identifying consumer vulnerabilities and questioning the assumption that all consumers have the resources to co-create, limited research addresses solutions for consumers experiencing vulnerabilities. Service systems can provide support for consumers but can also create inequities and experienced vulnerabilities. This paper aims to identify current and further research needed to explore this issue and addresses marketplace problems for consumers experiencing vulnerabilities.

Design/methodology/approach – This viewpoint discusses key issues relating to solving marketplace problems for consumers experiencing vulnerabilities. A call for papers focused on solving marketplace problems for consumers experiencing vulnerabilities resulted in a large number of submissions. Nine papers are included in this special issue, and each one is discussed in this editorial according to five emergent themes.

Findings – Vulnerabilities can be temporary, or permanent, and anyone can suddenly experience vulnerabilities. Inequities and vulnerabilities can be due to individual characteristics, environmental forces, or due to the structure of the marketplace itself. Solutions include taking a strengths-based approach to addressing inequities and using a multiple-actor network to provide support.

Practical implications – The recommendations addressed in this paper enable more positive approaches to solving marketplace problems for consumers experiencing vulnerabilities.

Social implications – Taking a solutions-focused lens to research relating to vulnerabilities will contribute toward addressing inequities within the marketplace.

Originality/value – Increasingly, service literature is identifying inequities; however, very limited research addresses solutions for solving marketplace problems for consumers experiencing vulnerabilities. This paper suggests taking an approach focusing on strengths, rather than weaknesses, to determine strategies, and using the support of other actors (Transformative Service Mediators) where required.

Keywords Editorial, Co-creation, Transformative service research, Mediation, Vulnerability, Solutions, Strategies

Paper type Research paper

Introduction

Despite considerable focus in the literature and in developing organisational and Government policies on reducing inequities and providing support for consumers experiencing vulnerabilities, there remains a number of marketplace challenges. This could be because of the increased reliance on agentic actor resources within service systems to facilitate co-creation. Consumers are increasingly being called upon to actively participate and to “self-serve” in the service context, and yet some consumers may need support to undertake this value creation work. This was the issue we first discussed when the two editors of this special issue commenced collaborating, and it led to our conceptualisation and research on the Transformative

Service Mediator (TSM) (Johns and Davey, 2019). We identified that for consumers experiencing vulnerabilities; sometimes, they may require support to create value. From there, we realised much of the extant literature focused on consumers experiencing vulnerabilities merely identified issues; however, we sought to understand solutions. Once Johns and Davey (2019) was published, we shared it with a woman who works with owners of social enterprises. Her immediate response was one of excitement – she felt seen for the first time. She sought to support organisations and people as they worked together to co-create value or achieve their mission – the very essence of a TSM. We knew we were on the right track, but we still needed to understand more – in particular, we wanted solutions. This special issue was motivated by our questions around developing solutions to support consumers experiencing vulnerabilities.

The proliferation of scholarship on the notion of vulnerability is heartening since it reflects growing awareness of the myriad disruptive contexts and polarising issues of contemporary services (Hill and Sharma, 2020 review current definitions of

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vulnerability). The marketplace problems and challenges that are experienced by consumers experiencing vulnerabilities are complex and multidimensional. Yet, very few studies have actually offered solutions that foster inclusivity; that is, the notion that all consumers have equal opportunities for obtaining the same amount of value inherent in service interactions. Inherent in the understanding of value creation is individual actor agency in the service ecosystem (Grönroos, 2008; Lusch and Vargo, 2014). The customer is deemed to be capable, effortful, willing and enabled, to engage the resources from a network of actors within the service provider ecosystem and beyond (including other service providers, other customers, peers, family and friends) to create value. Nevertheless, some consumers may have diminished resources and skills to apply to their value generating processes and are consequently involved in the value co-creation processes in different ways (McCull-Kennedy *et al.*, 2012). Consequently, service processes, service design, support of intermediaries and TSMs, greater accessibility to network actors and service resources, may be used to support problem-solving in service exchanges (Johns and Davey, 2019; Patricio *et al.*, 2018; Rosenbaum *et al.*, 2017; Russell-Bennett *et al.*, 2019).

Of growing interest among TSR scholars are avenues for overcoming challenges faced by service consumers and how access to resources for consumers experiencing vulnerabilities can be enhanced in service contexts. For example, scholars are working on: service inclusion in design and delivery (Fisk *et al.*, 2018); TSMs (Johns and Davey, 2019); technology and assistive service robots (Čaić *et al.*, 2018; Huang and Rust, 2018; Kunz *et al.*, 2018; Wirtz *et al.*, 2018); complaint recovery processes (Brennan *et al.*, 2017); channel design strategies (Hogreve *et al.*, 2019); and co-design processes (Dietrich *et al.*, 2017) among others.

Building on these service research initiatives, the main objective of this special issue is to contribute to addressing some of the challenges around solving problems for consumers experiencing vulnerabilities in service contexts. While recognising the complexity and multidimensionality of this topic, our focus is nevertheless on thought leadership that progresses practical solutions, rather than simply pondering issues. In this special issue, we encouraged researchers to test, explore, ponder and discuss solutions, elusive though they may be. It is an exciting time with a greater focus on inclusion; however, we encourage service organisations and scholars to continue this dialogue to seek solutions (in terms of people, systems and policies at all levels of the service ecosystem) to marketplace problems for consumers experiencing vulnerabilities.

Consumer experiences of vulnerability

There are numerous definitions of vulnerability. These definitions, regularly contested by scholars (Andreasen and Manning, 1990; Halstead *et al.*, 2007; Spotswood and Nairn, 2016), span multiple disciplines and are often misused (Baker *et al.*, 2005). The concept of vulnerability itself is highly controversial in the social sciences (Burghardt, 2013; Hutcheon and Lashewicz, 2014; Turner, 2006). Consumer vulnerability is a particular type of vulnerability that focuses on marketplace interactions, equity and the environment, and can be defined as:

“[...] a state of powerlessness that [...] occurs when control is not in an individual's hands, creating a dependence on external factors (e.g., marketers) to create fairness in the marketplace [...] [and] where consumption goals may be hindered [...]” (Baker, 2005, p. 134).

Importantly, the previous deficit discourse that typically framed consumers as the objects of attention due to deficiencies, risk and failure is gradually being supplanted by a strengths-based approach whereby consumers have the potential to be active participants in the creation of solutions. This changing mindset is progressing the field to better achieve goals of transformative well-being (Mollard *et al.*, 2020; Rapp *et al.*, 2005), and ultimately contribute toward finding solutions for marketplace problems for consumers experiencing vulnerabilities. While experiences of vulnerability can be linked to marketplace impacts e.g. poor access, understanding of information or being treated inequitably during the service exchange (Rosenbaum *et al.*, 2017), it can also relate to personal characteristics or the environment around them.

Depending on the experienced vulnerability-inducing conditions that contribute “to imbalances of power in exchange relationships” (Beudaert, 2020, p. 364), the consumer may not have the resources, capabilities or authority to exercise the resource integrating roles deemed essential for transformative value outcomes. Arguably, this needs to be addressed in both theory and practice, and was the impetus for this research, and our research on the TSM (Johns and Davey, 2019). This is an issue for all organisations and all members of society, particularly as vulnerability can affect anyone at any point in time. Vulnerability can be temporary, from grief, or a feeling of unease, or liminality-induced vulnerability due to identity and roles in transition (Beech, 2011; Tonner, 2016), including temporary disability – for example, a high-risk pregnancy could result in a consumer experiencing more vulnerabilities than usual, but this would change after the pregnancy (Dickson *et al.*, 2016). On the other hand, some vulnerabilities can be permanent, such as some life-long disabilities (Dickson *et al.*, 2016) and should be considered in relation to the tensions between experiencing the vulnerability and attempts (within the marketplace, society or individually) to reduce or minimise the impact of the vulnerability (Baker and Mason, 2012). This is particularly important when considering solutions in marketplaces for supporting consumers experiencing vulnerabilities.

Discriminatory behaviour in some service structures and processes can create greater service inequality for consumers experiencing vulnerabilities (Crockett *et al.*, 2013; Johns *et al.*, 2017); therefore, it is essential to consider strategies to mitigate these issues, otherwise barriers exist for genuinely transformative services. We believe that some customers are disadvantaged during, and because of, the service process, while others experience vulnerabilities for other reasons.

Complex service ecosystems

The service ecosystem shapes and supports value co-creation (Edvardsson *et al.*, 2011); however, consumers experiencing vulnerabilities “may lack the resources or access to resources, to exercise these resource-integrating roles, leading to them facing service inclusion issues” (Davey *et al.*, 2021, p. 3). Individual agency “enables actors to act upon resources to create value” (Davey and Grönroos, 2019, p. 689) which in turn allows individuals to flourish and their lives to be enhanced. There is an assumption in most of the service literature that service encounters occur directly between the service recipient and service provider (Klaus and Maklan, 2007; Prahalad and Ramaswamy, 2004), and that both parties are engaged in value

co-creation, however, in some transformative services and for some consumers, service providers may need not only to provide services but also to advocate for customers and mobilise community resources (Johns and Davey, 2019).

Some consumers require more support in service delivery to realise well-being outcomes such that value is not a dyadic interaction, but rather, requires the interaction of multiple actors, making service delivery increasingly complex (Johns and Davey, 2019; McColl-Kennedy *et al.*, 2012). Thus, when considering solutions to support consumers experiencing vulnerabilities, it is important to consider the role other actors play to provide support. Some consumers experiencing vulnerabilities cannot always act for themselves (for example, children, people with some disabilities) and others are constrained in acting for themselves, yet support for these consumers can be empowering, providing motivation and building on their capabilities to solve marketplace problems. Other actors and TSMs may serve as the conduit to the resources and collaborative processes that enable desired future well-being outcomes from service encounters. Ostrom *et al.* (2015) call for further research to improve well-being through transformative service and to have a better understanding of a multi-actor environment. Multi-actor service contexts are complex, but can provide considerable support for consumers experiencing vulnerabilities even in circumstances where they can act on their own behalf. According to a service ecosystem perspective, adaptive value propositions that empower consumers experiencing vulnerability require changed institutional arrangements along with changed mental models and logics of the service ecosystem actors (Vink *et al.*, 2019).

Research must, therefore, continue to explore contextualised vulnerabilities through the different layers of service experience (micro, meso and macro) to facilitate well-being, a key priority for transformative service research (Anderson and Ostrom, 2015; Rosenbaum *et al.*, 2011). Acknowledging the essential role of context in a value co-creative collective endeavour (Ng and Vargo, 2018) and shifting mind-sets to strengths-based approaches to consumers experiencing vulnerabilities, a body of literature now explores service design as a way of improving consumer and societal well-being (Karpen *et al.*, 2017; Rosenbaum *et al.*, 2011; Yu and Sangiorgi, 2018). Where the service design includes engagement and participation of multiple actors embedded within a community, capability building has been shown to be more meaningful and empowering –the transformative service (Alkire *et al.*, 2019; Ansari *et al.*, 2012).

Introducing the papers in this special issue

A number of interesting papers were submitted for this special issue. The nine selected were chosen due to their focus on solving problems, and come from a variety of contexts. Some of the papers explore temporary vulnerabilities, for example, grief (Azzari *et al.*), undergoing fertility treatment (Robertson *et al.*) and service captivity (Yu Kerguignas *et al.* and Stavros *et al.*). In contrast, other papers explored more permanent vulnerabilities, for example, living with celiac disease (Fuentes-Moraleda *et al.*), ageing (Zainuddin *et al.*) and vision impairment (Yakut and Celik), while others explore contexts

resulting in vulnerabilities, for example, problem gambling (De Vos *et al.*).

All papers were empirical, with the majority qualitative (Zainuddin *et al.*; Azzari *et al.*; Stavros *et al.*; De Vos *et al.*; Leino *et al.*). Others were quantitative (Yakut and Celik; Robertson *et al.*) or mixed methods (Fuentes-Moraleda *et al.*; Yu Kerguignas *et al.*) and all proposed strategies for solving marketplace problems for consumers experiencing vulnerabilities.

Each of the papers considers the issue of solving marketplace problems for consumers experiencing vulnerabilities in a novel way. Rather than summarising each paper, we instead present five interrelated themes that encompass commonalities across the special issue papers. albeit acknowledging the complex social reality that belies these issues. Typified as solutions, these themes are: embed humane service systems and processes; prioritise resilience and strengths-based solutions; incorporate and expand TSM roles and responsibilities; facilitate service design principles (holistic, human centred) into organisation processes and innovations; and enable consumers to be agentic by understanding well-defined needs.

Embed humane service systems and processes

Aspects of service systems and delivery not only influence interactions (e.g. in Azzari *et al.*'s exploration of end-of-life service interactions and Leino *et al.*'s study of secondary customers' and primary customers' inclusion) but also shape servicescapes impacting experienced vulnerabilities. Importantly, these aspects can have restorative and transformative potential that diminish a sense of vulnerability (Rosenbaum *et al.*, 2016). For example, in Yakut and Celik's study of visually impaired and legally blind consumers, symbolic messages about social inclusion and their acceptance in the marketplace that are sent by the retailer via its service quality, store accessibility and store ambience are related to customer's perceived vulnerability. Service consumption in an inclusive retail servicescape plays a beneficial role for these consumers' self-image, and Yakut and Celik emphasise how humane service systems and processes such as multisensory environments for the blind consumer, audible technologies and inclusive attitudes and behaviors of service personnel, improve satisfaction, loyalty and importantly, help these consumers to develop their own solutions and adaptive coping skills often lessening their sense of vulnerability. Azzari *et al.*, in their study of chronically traumatised consumers, emphasise consolation, empathy and enabling agency as essential soft skills and services, much more than might "appear on the price list of available services".

Prioritise resilience and strengths-based solutions

All the papers emphasise strengths-based solutions in different ways and in diverse service contexts: for example, De Vos *et al.* investigate campaigns aimed at reducing problem gambling, Leino *et al.* propose different strategies for primary and secondary customers, Azzari *et al.* and Robertson *et al.* outline adaptive and flexible strategies for service providers dealing with temporary vulnerability associated with grief and fertility services. Yu Kerguignas *et al.* propose strategies for service providers to reduce inequities and financial captivity-induced vulnerabilities; Yakut and Celik recommend multisensory environments and audible technologies for the vision impaired

consumer; Fuentes-Moraleda *et al.* suggest managers and institutions offer proactive support through interaction initiation and clarification of information to reduce experienced vulnerability for travellers with coeliac disease; and Zainuddin *et al.* recommend value re-creation for ageing consumers experiencing vulnerabilities. Corroborating earlier research (Beudaert, 2020; Pavia and Mason, 2014) strengths-based solutions and resilience priorities for service providers recognise the time challenges often faced by consumers experiencing vulnerabilities who inevitably invest more time in service experiences (planning routines and schedules, information search), to reduce sense of powerlessness or reduced agency. Zainuddin *et al.* propose that the notion of value re-creation should be adopted in resilience and strengths-based solutions. In their study of aging consumers where driving retirement destroys certain valued outcome for consumers (e.g. enjoyment and convenience), new components of value can provide solutions to reduce feelings of powerlessness by re-aligning resources in effect, recovering value lost. Whether service provision or self-service (as in Zainuddin *et al.*), these solutions emphasise a collaborative and inclusive approach that brings in multiple other actors within each service system to achieve transformative outcomes. Importantly, the authors in this special issue discuss solutions spanning the micro (e.g. information searching and awareness of services), meso (service design and delivery at the organisation level or public infrastructure level), and macro levels of the ecosystem (policy and systemic aspects).

Incorporate and expand transformative service mediator roles and responsibilities

Aspects of social structures can enable transformative services enabling humans to flourish. Increased advocacy for consumers experiencing vulnerability and better voicing these consumers' needs within the institution's systems improve transformative value outcomes. For example, consumers experiencing vulnerabilities draw on the support of other actors – secondary consumers (Leino *et al.*) or TSMs (Azzari *et al.*). Thus, capability becomes a resource in the relationship with the TSMs and others. Without a relationship, however, resources are irrelevant (De Gregori, 1987); therefore, trust needs to be established and continually strengthened and individual capabilities valued. Azzari *et al.* explore the processes of service providers who work closely with families to co-create service experiences; these families desire to be actively involved in creating a funeral service and the funeral service providers act as a focal touch point and intermediary among many actors within the service ecosystem for their chronically traumatised clients.

Facilitate service design principles (holistic, human centred) into organisation processes and innovations

As demonstrated in these special issue papers, service design principles (e.g. De Vos *et al.*; Fuentes-Moraleda *et al.*; Stavros *et al.*) as examples of mutual development of value propositions improve (or hinder) transformative value outcomes for consumers experiencing vulnerabilities. As resources only have value when they are deployed in resource integration through service interactions and processes, “their potential can be realised or negated by either supportive or competing actors’

activities, service systems and role expectations.” (Davey and Grönroos, 2019, p. 690). For example, Azzari *et al.* demonstrate how the tailoring of service processes and human-centred design results in mutually beneficial outcomes for all the actors in the funerary service ecosystem. However, in the paper by Yu and Kerguignas, service design in their study context of alternative financial services paradoxically amplifies service captivity leading to experiences of vulnerability and diminished consumer well-being. In their study, developing solutions that counter service processes that engender such captivity is difficult. Here the authors suggest macro-level interventions to require service design and processes responsive to the financial precarity of consumers; in other words, regulation for service design and administrative practices that do not encourage such consumers to over-extend. Stavros *et al.* also explore service captivity, and they recommend a more segmented approach to create a positive service context even when held captive. They suggest the importance of empowering the consumer, and making them feel valued as a loyal consumer. With recommendations at the micro, macro and meso levels of the service ecosystem, this paper warns that changing environmental forces – such as the COVID-19 pandemic – can create even greater vulnerability for consumers. They recommend that consumers should be able to regularly participate and feedback into the service design process. In the paper by De Vos *et al.*, taking a solutions-based co-creation model is also recommended, to create promotional messages to reduce problem gambling. In this paper, a careful approach to segmentation is recommended, to ensure that consumers are not alienated through the process of trying to connect with them and build support.

Enable consumers to be agentic by understanding well-defined needs and understanding the congruence between people and environments

In their study of chronically traumatised consumers of a funeral service in a New Orleans community, Azzari *et al.* demonstrate how service providers who permit flexibility, freedom, and reduced structure are more capable of meeting the unique needs of their clients. In the funerary context, vulnerability is heightened given the confluence of dimensions of grief, time constraints, service planning and financial obligations. Azzari *et al.* explain how the service provider understands and adapts to their consumers' needs, is diligent in paying attention, and stands ready to intervene. Through this caring and careful planning of service processes this service provider engenders a sense of agency among their clients who have experienced loss, poverty, trauma and other painful experiences over which they had little to no control, thereby reducing consumers experienced vulnerability. Findings from the other papers also consistently suggest that greater research regarding services was required to seek solutions for consumers experiencing vulnerabilities (e.g. Fuentes-Moraleda *et al.*). In the context of nursing homes, the work of Leino *et al.* on customer entities particularly highlights this theme for seeking solutions to experienced vulnerability. Leino *et al.* describe how secondary customers, influenced by the service provided to their close other, may also experience vulnerability but who may often be overlooked by service providers' focus on their relationship to primary customer entities. Considering customer entities'

experienced vulnerability adds further complexity to solutions, as secondary customers' experiences of vulnerability can arise from their other-related vulnerabilities as well as self-related needs (emotional support and the adequacy of information). In such contexts, service providers are challenged to understand and adapt their services for secondary customers who have intertwined (or sometimes discrepant) needs with the primary customers. Robertson's *et al.* research has identified the sense of powerlessness for women who are unable to conceive. While participating in IVF increases a sense of vulnerability, for some women it can also be perceived as a way of taking control; however, Robertson *et al.* indicate that IVF clinics have been reported to provide "over-service" or exert pressure due to the consumer's vulnerability. This research suggests that enabling, or empowering consumers to participate in co-creation is more likely to lead to greater success and customer satisfaction during an emotionally difficult service experience, and reduce vulnerable states.

Further research

We call on researchers to explore some of these issues in detail, just as the authors of the nine papers in this special issue do. While each paper identifies specific further research themes and implications for theory around their individual contexts, we also encourage researchers to explore broad issues such as:

- practical solutions regarding accessibility, and ensuring greater equitability;
- practical solutions for reducing inequities in the marketplace;
- acknowledgement of equity issues, and that "same" does not always mean equal;
- ways to involve TSMs to support value creation for consumers experiencing vulnerabilities;
- value co-creation with consumers experiencing vulnerabilities, based on enabling all consumers to participate; and
- assess strengths-based measures and resources among consumers experiencing vulnerability.

Although this special issue does not focus on COVID-19, it has become particularly apparent that consumers experiencing vulnerabilities have been particularly impacted in the pandemic. Researchers should, therefore, consider the impact of environmental forces on consumers experiencing vulnerabilities, and solutions for marketplace problems that arise due to the rapidly changing global landscape.

Conclusion

Shifting perspectives on experiences of vulnerability in services and consumption now position experiences of vulnerability in a social context that acknowledge: subjective individual experiences of vulnerability; the social and service systems challenges in providing services; and strengths-based framing rather than deficit-based models that recognise individuals experiencing vulnerability as agentic subjects with well-defined needs. Vulnerability-induced service exclusion takes many forms. While the papers selected for this special issue are not exhaustive of these forms and causes, they are thought provoking and help deepen our understanding of the

experiences of consumers experiencing vulnerabilities and how as service marketers we can better address these issues. We continue to challenge ourselves and other service scholars to conduct service research and develop service solutions from a strengths-based perspective. In particular, we encourage researchers to focus on sources of strength among individuals and communities that service providers can better understand to enhance choices in the marketplace for consumers experiencing vulnerabilities.

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