

Experience of the Consumer Vulnerability in High Contact Services Encounter

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ABSTRACT

The concept of vulnerability originated in the disaster/hazard literature and provides the theoretical underpinning to research in several other contexts too. Consumer researchers seem to have used vulnerability as a theoretical angle to explore the difficulties and challenges experienced by consumers in the marketplace. Later, in consumer literature, a clear distinction developed between studying the experience of pre-identified vulnerable groups (e.g. differently able individuals) and the experience of vulnerability of any consumer due to the contextual factors. While the former has received wider attention of scholars, the later still needs further research. Thus, the current study investigated consumer vulnerability in general rather than limiting the scope to predetermined vulnerable consumer groups. In this backdrop, the high contact service delivery context was chosen to explore as researchers argue that there is a high probability that consumers will become more vulnerable during high contact service encounters. Therefore, the main objective was to investigate the causes of consumer vulnerability in high-contact services in Sri Lanka. To this end, a qualitative inquiry was conducted to capture the consumer vulnerability as experienced in the high-contact service setting. In-depth interviews were conducted with 20 individuals who had experienced various challenges during high contact services encounters and, the participants were selected using snowball sampling and purposive techniques. . Though a ‘thematic analysis’ was conducted to analyze the narratives shared by participants three themes emerged as causes of vulnerability: (1) Lack of experience, (2) poor communication, and (3) unkind behaviour. This paper contributes to the consumer vulnerability literature by empirically drawing on new insights from consumers who experience vulnerability during their interactions in the market rather than the experience of consumers who are already identified as vulnerable. Furthermore, this study will assist service marketers and policymakers in developing strategies to provide better service to consumers.

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1. Introduction

Consumer research significantly contributes to identifying new consumer insights by providing theoretical foundations to understand complex consumer behavior in the marketplace and for practitioners to develop new marketing strategies. In recent decades, researchers have conducted marketing research in a variety of areas, including brand loyalty (Day, 1976; Chaudhuri & Holbrook, 2001), customer satisfaction (Churchill & Surprenant, 1982; Oliver, 2010), customer loyalty (Bowen & Chen, 2001; Leninkumar, 2017), purchasing intention (Rahim et al., 2016; Park et al., 2007), and so on by using quantitative, qualitative, and mixed methods. These are considered mainstream research areas. In addition to mainstream research, consumer research provides marketers and policymakers with deeper insights (Kirby et al., 2006). Consumer behavior is considered an important area in consumer research, which attempts to better critique consumer behavior in the marketplace (O'Neill, 2019). Furthermore, in the field of consumer research, researchers have recently identified new research areas such as neuromarketing (Fortunato, et al., 2014; Morin, 2011), consumer rights (Ariyaratna, 2018; Batagan et al., 2010), consumer ethical behavior (Kavaliauske & Ubartaite, 2014; Wiederhold and Martinez, 2018), consumer vulnerability (Hill & Sharma 2020; Echeverri & Salomonson 2019), and so on. Further, researchers have paid attention to understand the consumer responses and consumer behavior in challenging market situations such as; the substance market (Renwick, 2021), bottom of the pyramid market (Schuster & Holtbrügge, 2012), disadvantaged consumers (Hamilton, 2012) and consumer vulnerability (Hill & Sharma 2020; Baker et al. 2005). Consumer vulnerability is considered one of the emerging research areas for addressing difficulties and challenges consumers experience in the marketplace.

Consumers encountered difficulties and felt uneasy in various business contexts while purchasing and consuming high-risk goods and services (Jun, 2020). Among various service encounters, high contact service encounter is considered significant (Smith et al., 1999; Grove et al., 1998). The reason is that there is a high possibility for a consumer to be vulnerable during the service delivery process. High-contact services have direct contact between customers and the firm throughout the service delivery process (Kim & Lee, 2012; Grove et al., 1998). When customers visit the facility where the service is delivered, they enter a service "factory" (Jacobs, 2018). The marketing challenge is to make the experience appealing to customers in terms of the physical environment and their interactions with service personnel (Cook et al., 2002; Moore & Capella, 2005) to support the idea that high contact services can create a vulnerable situation. As a result, the current study intends to investigate the causes behind consumer vulnerability in high-contact services in Sri Lanka.

1.1. Research problem

It seems appropriate for the current study to investigate consumer vulnerability using consumers who have experienced vulnerability rather than limiting the scope to a predetermined vulnerable group. Due to the nature of high contact service, researchers discovered that there is a high probability that consumers will become more vulnerable during high contact service encounters. Therefore, the research problem is how do consumers experience vulnerability within high-contact service encounters in Sri Lanka?

2. Review of the relevant literature

This section examines previous literature on consumer vulnerability and consumer experience with high-contact services in order to comprehend the research problem and gaps.

2.1. Vulnerable consumer and consumer vulnerability

Consumer vulnerability arises from the interaction of a person and all of their characteristics with a consumption situation (Baker et al. 2005; Hill & Sharma, 2020), and it has opened to discuss how consumers are vulnerable in different situations. According to the existing literature, most studies investigated consumer vulnerability by focusing on predetermined vulnerable groups such as disabled consumers, illiterate consumers, homeless consumers, vision-impaired consumers, and so on. (Falchetti et al., 2016; Hill 1991; Baker et al.2006; Childers & Kaufman-Scarborough 2009; Jayasundara 2020; Vishwakanth 2005). This can be considered a significant start for this research area. However, the researcher identified the consumer research using a predetermined vulnerable group as a drawback in the consumer vulnerability literature. Further previous studies revealed that a predetermined vulnerable group could not be vulnerable in a given situation (Echeverri & Salomonson 2019; Commuri & Ekici 2008). Therefore, recently scholars have argued that apart from studying consumer vulnerability using a predetermined vulnerable group, consumer vulnerability should be studied considering anyone who could be vulnerable in a given situation (Baker et al. 2005; Hill & Sharma 2020). Consequently, the current study investigates consumer vulnerability using consumers who have experienced vulnerability rather than limiting the scope to a predetermined vulnerable group.

2.2. High contact service setting

Customer contact belongs to the customer's physical presence in the system, whereas service creation refers to the work process involved in providing the service. In this case, the extent of contact can be roughly defined as the percentage of time the customer must be in the system concerning the total time required to perform the customer service (Wirtz & Lovelock 2021). In general, the greater the degree of contact time between the service system and the consumer, the greater the interaction between the two during the production and service delivery process. From this conceptualization, it follows that service systems with a high degree of customer contact are more difficult to control and difficult to rationalize than those with a low degree of customer contact (Voorhees et al., 2017). Using a high-contact service means direct contact between customers and the firm throughout the service delivery process. When customers visit the facility where the service is delivered, they enter a service "factory" (Kotler, 2000; Voorhees et al., 2017); viewed from this perspective, a motel is a lodging factory, an airline is a flying transportation factory, a hospital is a health treatment factory, and a restaurant is a food service factory. These industries focus on "processing" people rather than inanimate objects. The marketing challenge is to make the experience appealing to customers in terms of the physical environment and their interactions with service personnel. During the service delivery process, customers are usually exposed to many physical cues about the organization, such as the exterior and interior of its buildings, equipment and furnishings, appearance and behaviour of service personnel, and even other customers (Moore, M.L. & Capella, 2005). The encounter with core services involves various levels of contact with the service operation. Some of these encounters may be brief and consist of only a few steps. Others may last longer and involve multiple interactions of varying degrees of complexity. Because of the complexities of the service marketing industry, it is critical to investigate consumer vulnerability in high-contact services. There is a scarcity of literature investigating consumer vulnerability in high-contact

service settings. The current study will address a literature gap identified in service marketing and vulnerability literature.

3. Methods

There are various classifications of qualitative research methods, and the researcher determined that the basic interpretative qualitative approach is the most appropriate method for this study. Important to investigate how consumers experience vulnerability within high-contact service encounters in Sri Lanka. The reason is that there is a high possibility for a consumer to be vulnerable during the service delivery process. High-contact services have direct contact between customers and the firm throughout the service delivery process (Kim & Lee, 2012; Grove et al., 1998). When customers visit the facility where the service is delivered, they enter a service "factory" (Jacobs, 2018). Primary data was collected through semi-structured interviews and observations made by the researcher. The researcher conducted the initial discussion with 5 participants using the purposive sampling method. Then the researcher used the snowball sampling method to identify more suitable participants.

Further, initial discussion was had with 68 participants over the phone, with each conversation lasting 8 to 15 minutes. This aided in identifying a suitable sample for the interview. Based on the initial discussion, the researcher decided to interview 26 respondents for the first round of interviews. Finally, in total, 20 interviews were conducted with those who had experienced market vulnerability. Further, the researcher conducted a second round of interviews with some participants to gain a more in-depth understanding. The original interview protocol included questions organized under the heading: Context and experience of the consumer becoming vulnerable, Feelings and reactions of consumers in various high contact services.

The initial discussion was held over the phone for approximately 8 to 12 minutes. Interviews ran for approximately 45 minutes to one hour. Interviews were conducted in Sinhala language as the language used to communicate among most local communities in Sri Lanka. For two reasons, a decision was made to conduct the data analysis using the original Sinhala transcripts, without translating them into English. First, as Marshall & Rossman (2014) suggest, language is crucial for expressing and conveying deeply held cultural meanings in qualitative data analysis. Transcribing interview recordings seems to be unproblematic. However, at times, judgments need to be made to ensure the accuracy of the text as expressed by respondents (Rossman & Rallis 2011). To ensure the accuracy of the translation, each translated quotation is double-checked by the researcher and a language expert.

4. Data analysis

In the data analysis, 20 audio-recorded interviews were transcribed verbatim into Sinhala and then translated into English. Braun & Clarke (2006) proposed using thematic analysis to analyze the data. Each author coded and analyzed a subset of the transcripts, which were then swapped and analyzed again until the entire transcripts were coded and analyzed. The codes were then reviewed and discussed to arrive at 98 initial codes. After another review process, these initial codes were merged into ten codes (e.g., Uncomfortable, less familiarity, unkind, unwelcome, outdated system, uncleanness, guilt, embarrassment, etc.). Following that, the authors combined these codes based on their relevance, as recommended by Braun and Clarke (2006), to form three themes: lack of experience, poor communication, and unkind staff behavior. To ensure accuracy, these codes and themes were frequently checked and compared with the primary data collected. To ensure the rigor and trustworthiness of the findings, the authors made provisions to facilitate their credibility, transferability, dependability, and

conformability (Lincoln & Guba, 1985; Wallendorf & Belk, 1989). Given the study's emphasis on eliciting participants' own "voices" and perspectives in understanding the vulnerability experienced, these provisions were required to ensure that the findings accurately reflected those voices. In this context, credibility is concerned with establishing the integrity of data interpretation by minimizing investigator bias. As a result, prolonged data collection and triangulation were used to ensure the findings' credibility and objectivity. Confirmability ensures the neutrality and accuracy of data interpretation, which necessitates minimizing the risk of interpretation bias. As a result, this was ensured by using a consistent data collection method and involving all three authors in the analysis. Transferability entails ensuring that findings are applicable in similar settings. A dependability audit was conducted to establish dependability, i.e., to ensure repeatability of findings should the study be replicated with similar respondents in a similar context. This involved reviewing and discussing both raw data and findings with academic peers.

The main goal is to investigate the causes of consumer vulnerability in high-contact services in Sri Lanka. Researchers discovered that consumers are vulnerable due to a lack of experience, poor communication, and unkind behavior of staff. The findings are comprehensively discussed below.

4.1. Lack of experience

The participants' experiences reveal how they experienced vulnerability in the marketplace due to the lack of experience. This was evident in Tharuka, a 24-year-old preschool teacher who was vulnerable due to a lack of experience. She was 18 years old when she first felt vulnerable at a bank. She had no prior experience visiting a bank on her own at the time. She went to the bank for the very first time to open an account. Tharuka stated,

".....They [Front line staff] handed me a large piece of paper. There [Application form] was certain information that just included technical words. The application form requested certain information, which I wasn't sure whether it was compulsory to fill or not...I was embarrassed....."

Finally, Tharuka has decided to fill out this form according to her knowledge. She added,

".....Then I tried to fill it [Form], but I couldn't (with a smile.....)..... My hands were trembling....It was the worst feeling.....really helpless due to the less confident."

It was evident how Tharuka became vulnerable due to a lack of knowledge and confidence. Nevertheless, she could have overcome such an instance by being prepared in advance through search and referring to a piece of information.

Rasika shared a similar experience once she visited a hotel for a wedding. Because of the unfamiliarity of the service setting, she felt vulnerable. Rasika was not much familiar with high-class parties and social events. One day her friend invited Rasika to a wedding with her family. Once they entered, they were welcomed with a glass of wine, which she thought was unusual. She looked around to see if anyone else was finding it undrinkable. She noticed that everyone was having their glass of wine. She added,

"It was a glass of wine...based on the way I've been brought up, drinking wine is considered as consuming alcohol, which did not make

me feel comfortable and appropriate. However, everyone else was having their glass of wine. I was in a dilemma; whether to drink or not.....I was helpless."

Moreover, she kept explaining further how she became vulnerable due to her lack of experience. For dining, the wedding tables were set up with cutlery. Rasika and her family members had no prior experience in using cutlery. As a result, they exchanged glances. It's the same as asking, "what should I do?" Rasika looked around and noticed no one was using their hands to eat. Finally, they decided to eat with a spoon and a fork. According to Rasika,

"I felt like we are in a plot where all my family members were actors. It was uncomfortable..... They were fraught with anxiety. Looking around, I realized that she was erroneously holding her fork and spoon. She was extremely unsettled."

Furthermore, she always tried to act normal, but inside, she was filled with embarrassment. So, lack of experience has made her vulnerable in the marketplace.

4.2. Poor communication

Oshan is a sales manager (45 years old) who works at a leading multinational company. He was also vulnerable due to a lack of understanding of the consumer's needs. Oshan spoke about his experience. He always tries to maintain his appearance professionally. He used to go to one of the leading salons in town. Oshan visited the salon for a haircut. He stated,

"I requested a "Pompadour" haircut whereas; the hairdresser did a haircut that made me look like a "Rasta type" ("ፊሽዮን type"). Looking at the new hairdo, I was thoroughly disappointed. It was not suitable for my profession. Finally, I decided to cut my hair too short, leaving me with no options.....It was the bad experience I had..... Frustrated."

A staff is required to promptly identify the customers' needs and communicate better with their clients. If the staff has any doubts, they should always clarify and continue. Further, he was vulnerable because of the mistake made by the hairdresser when cutting his hair. He was disappointed.

Kasuni (30) and Malithi (27) were vulnerable due to poor communication among bank employees. Kasuni visited a bank to apply for a loan. Two security guards were standing inside and outside of the bank to provide security and manage the queue. She was in the queue and waited for her turn. The security officer who was standing outside told her to go inside as soon as she went inside, the security officer started scolding Kasuni harshly. She spoke.

"They need to talk to each other about what is going on and what will happen next. Because of their miscommunication, we are the ones who are getting embarrassed at the end...."

According to Kasuni, the two security guards did not have proper communication from their end. As a result, consumers felt embarrassed and uncomfortable in the marketplace.

4.3. Unkind behavior of staff

The findings of the study reveal that the staff has played a significant role in high-contact services settings. Consumer and front-line staff encounter each other while delivering high-contact services like banking, healthcare, salon, etc.

Oshini (30) is a development officer who came across a similar experience due to the rude and impolite behavior of staff at the dental. She went to the dentist to get a denture palate. Oshini found him as a very pleasant and nice human being. On the other hand, a nurse was there to assist the dentist, whom Oshani referred to as a "devil" ("Yakshaniyak"). The nurse was impolite to customers. Oshani's facial expressions conveyed her feelings of anger. Further, she added,

".....I am not a child, I am a matured person.....her actions deflated me. At the same time, She was very rude and disrespectful to the customer"

Anosha (28) also came across a similar experience when she took her mother to the doctor. The doctor inquired about the reports. Being an ordinary person, Anosha was not much aware or had a piece of adequate knowledge of her mother's medical reports. As a result, she took the time to think and respond. The doctor started yelling at Anosha without giving her proper time to respond. She added: *"He didn't even give me a proper chance to explain.....He was yelling as if he was out of his mind"*. Further, Anosha explained that she had never experienced such an embarrassment in her entire life. She added,

"It was the worst experience I have come across in my life.....I had mixed feelings, irritated, embarrassed and sad.....my mind was surrounded with so many negative feelings, As on one side my ill mother was lying on the bed and the other hand, the doctor was screaming at me.....I was feeling helpless as it was not my fault at all".

Her facial expressions and voice tone clearly expressed how bitter that experience was. Oshini was helpless as her mother was not well, and at the same time, the doctor was screaming at her without even giving her a good chance to explain. The doctor was very rude and unkind, making Oshani feel embarrassed, sad, and terrible.

According to the research findings, customers were vulnerable as a result of a lack of preparedness of consumers in high-contact services, which explain that consumer how far prepared to get service from relevant service. Further, investigation researchers found that consumers are vulnerable due to a lack of experience, poor communication, and unkind behaviour of staff.

5. Results and discussion

Consumers can be vulnerable due to their characteristics (Baker et al.2005; Hill and Sharma 2020). Research findings revealed that lack of experience also be critical point consumers become vulnerable (Berry & Seltman, 2008). Deep analysis of the research findings indicated that consumers seem more vulnerable in the marketplace when having their first service experience in a given situation. Fuchs & Reichel (2011) also support this finding and explain that first-time visitors face perceived risks, including; human-induced and socio-psychological risks during their first experience of the high-contact services (tourism). Due to this perceived risk, consumers seem vulnerable in the given situation (Yeung et al., 2010). The experience of the research participants reveals that customers are vulnerable in certain situations due to a poor communication system, an untrustworthy information system, and strict rules and regulations. Customers may encounter difficulties receiving services if the system is not ready to support them. Staff must properly identify the needs of their customers and communicate

with them more effectively (Sparks et al.,1997). At the same time, effective marketing performance necessitates good interpersonal communication, effective relational style, the sound development of a relational atmosphere, and the provision of quality friendly interaction to improve productivity and gain a competitive edge (Peter 2014). If there are any droughts, the staff should always clarify and continue. Otherwise, poor communication (staff to the customer; staff to staff) made consumers helpless in the marketplace. Research findings reveal that a lack of interpersonal and communication skills among staff as well as customers and staff make customers feel uneasy in the marketplace. The relationship between the customer and the staff is critical when providing high-touch services such as healthcare, beauty care, and restaurants (Gilje, 2004; Severt et al., 2008; Aiello, 2013). While staff can deliver proper service, consumers are very satisfied; however, when staff fails to deliver promised service properly, consumers face difficulties in the service setting (Zeithaml et al., 1990). Further, research reveals that staff misbehavior, impoliteness, carelessness, and poor behavior make customers vulnerable (Aiello 2013). Current research found that due to staff misbehavior, all consumers are not vulnerable. But there is a high possibility of female customers being more vulnerable than males (Viswanathan et al., 2010). Riedel et al., (2021) conducted a systematic literature review and discovered that only 0.6 percent of research papers on the gender influence of consumer vulnerability are available. Furthermore, it reveals that in the given situation, the female consumer may be vulnerable due to the misbehavior of staff.

6. Conclusion

The study contributed to research and practice on consumer vulnerability in service settings in various ways. It focuses on the factors contributing to different types of vulnerability during service interactions. The importance of conducting this research is both theoretical and practical. In theory, it uncovers different forms and causes of vulnerability in the high-contact service setting. According to the research findings, customers were vulnerable due to a lack of preparedness for consumers in high-contact services. This explains to the consumer how far they should be prepared to receive service from the relevant service. Researchers discovered that consumers are vulnerable due to a lack of experience, poor communication, and unkind staff behavior. Further, this research shows that mainstream consumers would also be vulnerable in the given situation. These insights equip service providers with conceptual tools to better understand how to adapt to or comply with consumers.

7. Implications and future research

The primary goal of a business organization is to satisfy the needs and desires of the consumer while maximizing profits (Kotler et al., 2000). Marketers are responsible for providing valuable services to consumers drawn to the business organization. Unlike product sales, service delivery relies on face-to-face interactions between consumers and front-line staff. As a result, marketers must pay close attention to create an excellent service consumption experience during the service encounters (Fuste, 2015). As suggested in previous studies and demonstrated in the current study, an unpleasant environment would be another reason consumers become vulnerable in the marketplace. The organization's layout and blueprint should be considered when designing the service environment for the consumer's comfort (Alkire et al., 2020). Color, noise, aroma, and lighting should be considered by marketers when designing the service environment (Ariffin et al., 2012; Nilsson & Ballantyne, 2014).

Furthermore, the service environment should be properly maintained (Ling, 2015). An unpleasant environment, as suggested in previous studies and as demonstrated in the current study, would be another reason consumers become vulnerable in the marketplace (Hill & Sharma, 2020; Baker et al., 2005). The layout and blueprint of the organization should be

considered for the comfort of the consumer when designing the service environment. According to the current research, established systems are not properly used during the service delivery process, and unutilized systems have made consumers vulnerable in the marketplace, especially in service organizations, such as hospitals or medical centers (Wickramasinghe, N., 2007; Raghupathi & Umar, 2009). Therefore, a continuous monitoring process should be in place to see if the system is updated and implemented properly, which will assure consumers trust the system of the organization.

The current study focused on the high contact service context, to explore consumer vulnerability. This approach can capture only data that is in the high-contact services. The researcher's interest in exploring the consumer vulnerability in the low-contact service setting in future studies is recommended. Further, the current study explores the causes of consumer vulnerability and the researcher's interest in exploring the coping mechanisms and market support in future studies is recommended.

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