

Journal of Macromarketing

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Journal of Macromarketing 2008 28: 183
DOI: 10.1177/0276146708316049

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An Enlargement of the Notion of Consumer Vulnerability

Suraj Commuri and Ahmet Ekici

Consumer vulnerability has long been an important issue in public policy and macromarketing. The focus of a special issue of the *Journal of Macromarketing* (vol. 26, issue 1) underscores this importance. The articles in that special issue lend both conceptual and methodological clarity to the subject of consumer vulnerability, thus bringing to the fore the hitherto overlooked importance of this construct. The purpose of this article is to extend this renewed interest by introducing an integrative view of consumer vulnerability that is a sum of two components: a transient, state-based component dominant in some of the articles in the special issue, and a systemic, class-based component. The proposition is that such an integrative view provides a proactive tool for macromarketers and policy makers in their efforts to safeguard and to empower vulnerable consumers.

Keywords: *vulnerability; consumer empowerment*

In a special issue of the *Journal of Macromarketing* focusing on vulnerability, the editor of that issue noted that the articles aimed at providing “much needed clarity on the concept of what constitutes measurement of vulnerability and how it plays out in the marketplace” (Hill 2005, 127). Some articles dealt with specific types of consumer vulnerability, such as low literacy (Adkins and Ozanne 2005b; Ringold 2005) and functional illiteracy (Viswanathan and Gau 2005). Other articles dealt more directly with the measurement of consumer vulnerability (D’Rozario and Williams 2005; Walsh and Mitchell, 2005). In the lead article, Baker, Gentry, and Rittenburg (2005) presented a conceptual clarification that provided an inclusive review of vulnerability research and proposed a deductive, consumer-driven specification of consumer vulnerability.

In keeping with such a focus, the purpose of this commentary is to extend this dialogue by proposing that whereas a state-based view championed in the special issue of the *Journal* continues to bear relevance, macromarketers should embrace both state- and class-based views of consumer vulnerability.

STATE-BASED VIEW OF VULNERABILITY

The discussion by Baker, Gentry, and Rittenburg makes an important contribution at both a conceptual and a pragmatic level by bringing to the fore an emphasis on a state-based view of consumer vulnerability. This means that, rather than categorizing an entire class of consumers (e.g., illiterate consumers) as vulnerable, we must address vulnerability as and when a consumer experiences it. However, it is our contention that policy and macromarketing, because of their macro focus, may not be versatile enough to accommodate transient individual needs, as proposed by the state-based view. Therefore, macromarketers will benefit from paying attention to consumer vulnerability and vulnerable consumers, rather than merely examining the topic as occurring in transient episodes. We propose an enlargement of the notion of vulnerability advocated by Baker, Gentry, and Rittenburg by suggesting that conceptual and operational definitions benefit from an inclusion of both state- and class-based perspectives.

Baker, Gentry, and Rittenburg recommend that macromarketers should move away from viewing a class of consumers as vulnerable and should instead qualify consumers as vulnerable only when they experience or express vulnerability. Embedded in this recommendation is the notion that treating a class of consumers as vulnerable potentially leads to stigma and anxiety (i.e., anxiety the consumers will experience at being considered vulnerable when, in fact, they are not). Here, we propose that a debate over whether a class of consumers is vulnerable or whether vulnerability is a transient state that any consumer is likely to experience at one point or another conceals the option for a macromarketer to adopt an inclusive view of vulnerability—one that (1) recognizes one class of consumers as being more likely than others to be vulnerable at some point and (2) recognizes the

The authors would like to thank James W. Gentry and Stacey M. Baker for their valuable feedback.

Journal of Macromarketing, Vol. 28 No. 2, June 2008 183-186
DOI: 10.1177/0276146708316049
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additional deictic nature of such vulnerability when it occurs.

To start, there are some obvious benefits associated with the assumption that consumer experiences of vulnerability are idiosyncratic, and therefore, there is little need to classify an entire class of consumers as vulnerable. This is because, often, the key triggers of vulnerability are not factors intrinsic to the consumer but are external factors. Consumers do not experience vulnerability automatically whenever they are in a transient state; for example, everyone undergoing a divorce need not experience grief. People become vulnerable when and because there is a risk that someone (an agent) or something (an outcome) may cause them harm when they are in a particular state. If that which might cause harm is absent, then can it still be said that a person in that state is vulnerable? In the case of the product similarity problems discussed by Walsh and Mitchell (2005), if there is no risk of losing utility, then are the consumers who are incapable of making distinctions vulnerable? Clearly, the presence of an exploitative agent and/or a utility-reducing outcome is central to considerations of vulnerability. Baker, Gentry, and Rittenburg raise a similar contention and imply that, because it is the agent or the outcome that triggers vulnerability and not the consumer, there is no need to brand a class of consumers as vulnerable.

However, there is danger that a state-based view, if taken literally, may reduce the role of a policy maker to a responsive agent rather than one who plans for consumer welfare and foresees and preempts threats to that welfare. This is an important limitation of the state-based view because the usefulness of a construct such as consumer vulnerability to macromarketers and other policy makers lies in its capacity as a preemptive tool as much as, if not more than, its usefulness in redress. We propose that the justification offered above validating the state-based view is also the precise reason why a class-based perspective should not be abandoned. Consider one type of vulnerability that children face online: threat of exploitation by pedophiles. If there are no pedophiles (the exploitative agent), are children still vulnerable online? It is not being online or being a child that causes vulnerability but rather the presence of pedophiles. Therefore, it is easy to challenge the label of vulnerability attached to children, because it has nothing to do with what children do. Nevertheless, because a policy maker does not know who the pedophiles are but knows who the pedophiles are looking for, there is clearly some usefulness in treating all children as vulnerable—in other words, adopting a class-based view of consumer vulnerability. It is possible that some children may not be vulnerable and may feel stigmatized by the protective measures that parents and the law impose. Yet when a society classifies its children as vulnerable, it is not doing so because it regards its children as inept. As we can see here, one does not classify a group as vulnerable on the basis of what members of that group can

or cannot do but on the basis of the extent of damage an unscrupulous exploiter may inflict. Therefore, there is usefulness in a class-based view of consumer vulnerability, and macromarketers should not always be defensive about using it. Ringold (2005) points out that over a period of time, consumers will learn from their mistakes and become less prone to encountering negative outcomes. This is certainly true. Yet a policy maker may not be able to dynamically calibrate individual consumers' vulnerabilities and include or exclude individual consumers from a class-based classification, as it is neither feasible nor likely to be effective. Therefore, policy makers and macromarketers should not abandon a class-based view of consumer vulnerability in favor of an exclusively state-based view; instead, they must embrace both. In the following section, we discuss an integrative framework of consumer vulnerability that synchronizes these two views.

AN INTEGRATIVE VIEW OF CONSUMER VULNERABILITY

Consumer vulnerability may be hypothesized as a sum of two components: a systemic class-based component and a transient state-based component. Consider the equation below where V_T represents total vulnerability; V_S , the systemic vulnerability that is true for a whole class of consumers; and V_p , the transient component that varies from one consumer to another and from one situation to another.

$$V_T = \Sigma(V_S, V_p).$$

Consumers experiencing vulnerability will share some similarities on the systemic dimension, while at the same time differing markedly on the idiosyncratic transient attributes. Therefore, their vulnerability can be conceptualized as the sum of

1. the vulnerability they are likely to experience by virtue of certain abiding characteristics that are either demographic in nature or socioculturally enforced.
2. the vulnerability specific only to the current episode of consumption (and therefore not accounted for by 1. above).

As will be demonstrated below, conceptualizing vulnerability only as V_i because of the danger that state-based classifications may represent a stigma runs the risk of robbing the macro out of macromarketing. There are many benefits in embracing the integrative view of vulnerability, and they will be discussed below.

While total vulnerability is a sum of systemic and transient vulnerabilities, the relationship between V_S and V_i is such that although not all consumers experiencing V_S will experience the same degree of V_p , no consumer will likely experience V_i without experiencing V_S (this issue is

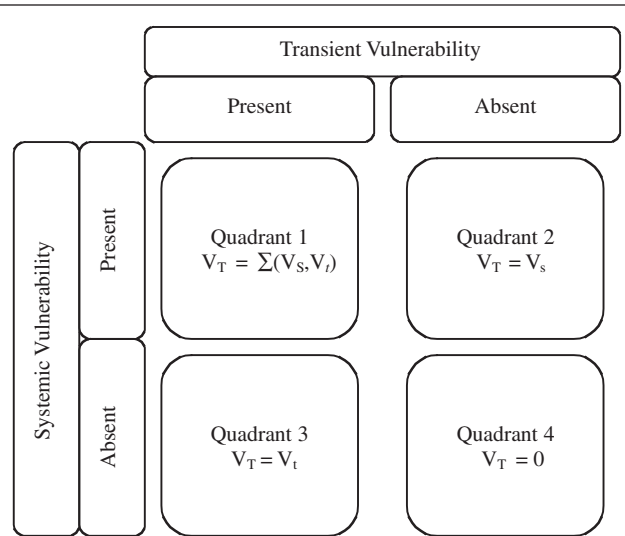


FIGURE 1 INTEGRATIVE VIEW OF CONSUMER VULNERABILITY

explained further below). In computing total vulnerability at a given point in time, macromarketers must regard V_S as the lower threshold and the sum of V_S and V_I the upper threshold of vulnerability. The inclusion of V_S implies that vulnerability is not a random occurrence that could catch a policy maker unaware. This is like classifying seaside homes as carrying a higher risk of flood damage. Construction idiosyncrasies may result in two homes experiencing dissimilar damage, whereas both houses carry a high risk of flood damage because they are both by the sea.

As is evident in Figure 1, it is possible to envision three scenarios of interplay between V_S and V_I . Consider a consumer's first-time in-store decision scenario. Furthermore, assume that the consumer is illiterate and thus is likely to experience anxiety in trying to use label information to make the purchase decision. We may further assume that the store has no other aids available to facilitate the decision. In this scenario, it is easy to see that this consumer is vulnerable. In Figure 1, he could be represented in quadrant 1 since both V_S and V_I are present. That he is illiterate constitutes V_S and that, alone, he faces an abundance of choices in a complex decision constitutes V_I . Here, the total vulnerability will be the sum of his systemic vulnerability and his transient vulnerability. Thus,

$$V_T = \Sigma(V_S, V_I).$$

Now let us consider the same consumer in the same decision context. But let us also consider that he is now in the company of another consumer who is literate. This scenario is captured in the second quadrant in Figure 1, where V_S is present (the consumer is illiterate) but V_I does not occur, as the consumer is not alone in the decision; since V_I is absent,

$$V_T = V_S.$$

Now consider a consumer who is not likely to be vulnerable in the same decision context (for example, she is literate, so V_S is absent). Consider further that she nevertheless experiences uncertainty and anxiety and finds the decision task too complex to handle. This case is represented in the third quadrant; while the consumer may be temporarily rescued from the vulnerable situation, it is not easy to know why she found the task complex and thus it is not feasible to minimize the chance of recurrence. What the consumer experienced in this quadrant is an ad hoc vulnerability that may not recur or one that will recur with such regularity that hitherto disguised V_S can now be uncovered. Therefore, it is being proposed that V_I will always occur in addition to V_S and seldom in isolation. Examining V_I in isolation is not an indication of a new approach to understanding vulnerability, as it most likely only means that persistent and enduring V_S has been overlooked.

Several classificatory variables such as sex, education, and race have been discounted as markers of vulnerability (Moschis 1992; Ringold 1995), although more recent evidence of their relevance is also available (see Baker, Gentry, and Rittenburg 2005; Viswanathan, Rosa, and Harris 2005; Walsh and Mitchell, 2005). Baker, Gentry, and Rittenburg rightly propose that the ongoing use of such variables is a stigma and a shame. However, that is not a call to shun systemic variables altogether. It should only be interpreted as a call to reexamine what we use as the relevant systemic variables. Adkins and Ozanne (2005a, 2005b) offer an instructive illustration of how to do this. It is easy to see that their classes of low-literate consumers span the entire breadth of education and reading levels. Therefore, they propose an alternate classification based on a consumer's inclination to resist or accept the label associated with the overall level of literacy. In other words, while one classification variable (literacy) has been discounted, an alternative (inclination to resist or accept the label) has been proposed; the key, therefore, is to rethink our classification system and capture the relevant classificatory variables but not to abandon a class-based perspective altogether. As is evident from the examples above, effective classificatory variables are often composites of various attributes and not simplistic one-item measures of a consumer characteristic.

DISCUSSION

The use of V_S or a class-based approach has its due place in understanding and managing consumer vulnerability. A state-based reactive stance toward vulnerability may not always be effective as a long-term solution because systemwide synergistic response measures are difficult to develop without any a priori assumptions about V_S . We are suggesting that a strategy to address vulnerability should not be built on a platform of reaction. Systemic variables need to be taken into account. Certain classes should be identified as

more likely to experience V_r , and such knowledge should be used to develop a fitting response to V_r , when and if it occurs. Adkins and Ozanne have treated “shame management” as a systemic variable that can be experienced by a whole class of low-literate consumers. This class-based approach, in turn, has helped them successfully discover certain identity management strategies. This, we believe, illustrates one method of integrating class-based and state-based views of vulnerability for proactive policy development.

In considering whether to include a class-based perspective in an analysis of consumer vulnerability, macromarketers are faced with two possible scenarios:

Scenario I: Include V_s , but many consumers in V_s do not experience V_r .

Scenario II: Do not include V_s , but many consumers in V_s experience V_r .

Under most conditions, policy should aim to avoid Scenario II; greater danger lies in the inadequacy of policy to address as many vulnerable consumers as possible. Including a class-based analysis in considerations of consumer vulnerability is important and should not be overlooked. Much of this is not entirely inconsistent with the framework proposed by Baker, Gentry, and Rittenburg and others in the aforementioned special issue of the *Journal of Macromarketing*. For example, Baker, Gentry, and Rittenburg include items such as “individual characteristics” and “external conditions” in their conceptual model. Yet the implication is that an individual’s characteristics and her contextually relevant external conditions have an impact on her unique experience of vulnerability. We propose that if a characteristic or an external condition persists across many individuals (as is often the case), then that is reason enough for macromarketers and policy makers to adopt a respective class-based view of consumer vulnerability. The fundamental difference between these two treatments (state-based view only versus state- and class-based integrative view) is the corresponding location of policy intervention. If we tag all characteristics to the individual, then, as Baker, Gentry, and Rittenburg propose in their model, policy takes on a reactive role, much like firefighting. On the other hand, if we sort groups of

individuals into classes that are more or less likely to experience a set of individual variables or external conditions, then marketing and policy have the potential to influence or mitigate the experience of vulnerability, rather than merely respond to it. We consider this a critical distinction, because macromarketers and policy makers are often preoccupied with classes, societies, and nations but do not always plan interventions based on models of individual behavior.

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