



CONSUMER VULNERABILITY AMONG U.S. MIGRANTS

An essay submitted in partial fulfillment of

the requirements for graduation from the

Honors College at the College of Charleston

with a Bachelor of Science in

International Business

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May 2014

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Literature Review

Introduction

This Bachelor's Essay focuses on service failure and recovery among minority migrant communities in and around Charleston, South Carolina in order to examine consumer vulnerability. In general terms, consumer vulnerability occurs when consumers have diminished capacity to function in the marketplace and experience a lack of control due to market imbalances. This can result from internal characteristics, as well as external influences that are possibly beyond the individual's control. Consumer vulnerability is of interest to both businesses and policymakers as there are economic, social, and legal consequences for failure to adequately address the issue. By not serving migrant consumers fully, businesses are losing potential revenues from an entire customer class. Furthermore, if migrant consumers cannot achieve their consumption goals, this could lead to negative repercussions in their self-image and self-confidence, as well as their ability to prosper in a multicultural society. Lastly, businesses could face lawsuits if their employees or policies discriminate against migrant consumers.

The purpose of this research is to see what service failures happen most frequently when migrant consumers frequent retail establishments, and how businesses can best recover these errors. There is a lack of research about how companies recover their service failures, and how satisfied consumers are with different types of recovery efforts. If businesses are aware of the major marketing failures, they can avoid similar mistakes in the future, by identifying them early on and responding to them in the most appropriate, effective manner. Conclusions drawn from this study are meant to benefit both businesses and consumers. First, businesses can use the results to identify the most

prevalent service failures, and develop the most cost effective strategies to use in their recovery performance. Thereafter, people belonging to migrant minority groups would benefit from better service overall and experience less consumer vulnerability. They also will not feel excluded from the marketplace or society.

This essay begins by presenting a brief literature review of consumer vulnerability by examining the following areas: a general definition of consumer vulnerability; different factors that affect consumer vulnerability; possible categorizations of consumer vulnerability; and lastly, consumer responses to vulnerability. Under these stated areas, evidence from various seminal articles will be given to explain consumer vulnerability fully as it is understood today in the marketplace. Following the literature review, there will be a description of the methodology, survey design and implementation used in this project; analysis of the survey results; and a conclusion of how businesses can implement procedures to successfully reduce consumer vulnerability.

Definition of Consumer Vulnerability

Consumer vulnerability has been defined by Baker, Gentry, and Rittenburg (2005) as “a state of powerlessness that arises from an imbalance in marketplace interactions or from the consumption of marketing messages and products. It occurs when control is not in the individual’s hands, creating a dependence on external factors (e.g., marketers) to create fairness in the marketplace. The actual vulnerability arises from the interaction of personal states, personal characteristics, and external conditions within a context where consumption goals may be hindered and the experience affects personal and social perceptions of self.” Essentially, an individual is hindered from achieving desired

consumer goals in the marketplace because of internal factors that interact with the external environment.

Consumer vulnerability occurs when there is unfairness or imbalance in the marketplace. An example of the “imbalance” that Baker et al (2005) describe could result from a consumer not understanding a written product description because it is not in his or her native language, and therefore buying a product that does not correctly satisfy his or her needs. Beyond the fact that inequity exists in the marketplace, it is important to understand from where the disadvantages that some consumers face arise.

Factors That Affect Consumer Vulnerability

Various factors can add to consumer vulnerability. Baker et al (2005) provide an excellent framework by separating consumer vulnerability into two categories: internal and external. Internal characteristics can be further divided into two groups: individual characteristics or individual states. On the one hand, individual characteristics include both biophysical and psychosocial traits. Examples of biophysical characteristics include addiction, age, disability, gender, race, and ethnicity. Psychosocial traits would include characteristics such as self-concept, socioeconomic status, and acculturation. On the other hand, individual states are the second important category of internal factors that affect consumer vulnerability. These would include grief, changes in family structures, or transition. Events that could cause these individual states could be the death of a loved one, a divorce, or moving houses (Baker et al 2005).

Haeran (2009) identifies linguistic isolation as an important individual characteristic that frequently adds to consumer vulnerability. Linguistic isolation occurs where consumers do not have anyone living in their house over the age of 14 years old

that can speak English fluently. Linguistically isolated consumers face risk, both financial and performance. Consumers may need to replace a product or service if it is not correct, thus costing them money. In terms of performance, if the product or service does not work correctly consumers may face physical or emotional harm. An additional problem that arises from linguistic isolation is employing coping strategies such as market avoidance, getting help from someone else, or only shopping at stores with employees that speak the consumers' native language (Haeran 2009).

Internal factors are also important to consider because they involve how intrinsic traits of an individual interact with the marketplace and potentially add to consumer vulnerability. It is important to identify that these internal factors could be more permanent as with individual characteristics, whereas individual states are more temporary. However, external conditions are also important to consider in the framework of consumer vulnerability. Baker et al (2005) define external conditions that can affect the likelihood of vulnerability to include stigmatization, repression, and discrimination, which can occur when groups are targeted based on characteristics such as gender, sexual orientation, ethnicity, or physical appearance. Similarly, Broderick et al (2011) divides the realm of consumer vulnerability into an internal and external typology. On the one hand, there are risk factors that can increase someone's chance of consumer vulnerability, as well as the consumer-specific context of vulnerability. On the other hand, there are community-context dynamics of consumer vulnerability, as well as external perceptions of vulnerability that could create conflict if they do not align with individuals' self-perception of their own vulnerability (Broderick et al 2011).

The difference with external conditions is that they do not arise from the individual; they are reactions from external parties unsolicited from the individual. Furthermore, the individual cannot control the reactions received from external parties and therefore has a lack of control over external conditions that add to consumer vulnerability. The external environment is important to consider in the domain of consumer vulnerability, because this is where the most room for change exists. If marketers can implement policies to be more sensitive to consumer vulnerability, this could help restructure asymmetric market exchange. Policymakers can affect the external environment where consumer vulnerability occurs, but do not have control of the intrinsic characteristics of an individual, which may be permanent and vary widely.

Although these factors are important in understanding from where consumer vulnerability originates, the effects of this phenomenon are important to analyze as well. Several effects of consumer vulnerability include: 1) buyers might not achieve their consumption goals, and 2) as a result their self-perception may be affected (Baker et al 2005). Also, Broderick et al (2011) highlight that cultural diversity can add to consumer vulnerability. Asymmetric market exchange could occur when consumers and marketers have different expectations in terms of consumption behavior, which can add to market imbalances with power. Consumers might not only have trouble psychologically adapting to the multicultural marketplace, but this market asymmetry could also impede their ability to thrive in a multicultural society. For instance, Peñaloza (1995) highlights that Mexican immigrant consumers in the United States marketplace are vulnerable based on cultural traits such as having a different language and set of values.

These potential negative effects make consumer vulnerability important from an economic standpoint. If some consumers are not able to buy desired products, than this is inefficiency in the marketplace that should be corrected. Second, consumer vulnerability is important from a social standpoint. If consumers are unable to purchase a product because of imbalances in the market, this could negatively affect their confidence and self-image. Furthermore, this could create a vicious cycle. If consumers face inequity in the marketplace and are unable to obtain the correct products or services they require, and subsequently have negative perceptions of themselves as a result of this marketplace interaction, they might be less likely to participate in marketplace consumption in the future. Not only does this harm the consumer who will have even less a chance of obtaining the goods or services he needs, but also harms the economy by detracting from potential business revenues.

Consumer vulnerability is a comprehensive phenomenon that encompasses all of the reasons why a consumer may not be able to obtain a product or service, as well as the reasons, such as discrimination or prejudice, of why they face a disadvantage in the marketplace. Specifically, Shultz and Holbrook (2009) point out that consumer vulnerability “occurs when control is not in an individual’s hands, creating a dependence on external factors.” The theme examines the marketplace imbalances that cause individuals to lose control in their consumption behavior, and this results from a variety of internal and external factors. This is what differentiates consumer vulnerability as a theme in marketing because it provides an overview of the causes and results of consumers lacking freedom of choice in an unfair marketplace.

Categorizations of Consumer Vulnerability

There are several other approaches that have tried to use specific frameworks to further define and identify consumer vulnerability. Lee (1999), for example, applies Pierre Bourdieu's Theory of the Political Economy of Symbolic Power to consumer vulnerability. Bourdieu provides a framework that describes people as agents competing for capital in the marketplace. Specifically, Bourdieu identifies four different types of capital: economic, cultural, social, and symbolic cultural. Economic capital refers to any resources that are highly liquid. Cultural capital includes both the knowledge a consumer possesses from formal education and also the habitus of a consumer; habitus refers to entrenched behavior patterns that contribute to the existing social structure. Social capital refers to all the existing and possible resources that a consumer can obtain from his network of social connections. Lastly, symbolic cultural capital refers to the manipulation of symbols in labor and how they are used to influence people across cultures (Lee 1999).

Although Bourdieu's framework relates directly to political economy, by applying this theory, Lee (1999) brought the idea of resource sensitivity into the field of consumer vulnerability. Economic capital is important for consumers in respect to the ability to buy products or services. Cultural capital is also important because both formal and informal education, resulting on the one hand from educational institutions and the other from social structures and institutions, are necessary to fully understand how the marketplace functions and how to be a successful consumer within that context. Social capital likewise affects consumer vulnerability because a person can turn to their network with help obtaining or learning about products or services.

Symbolic cultural capital is not as relevant to consumer vulnerability in terms of individual power. Symbolic cultural capital involves people in positions of power using their influence by manipulating symbols to gain power, and thus could act as an external influence on consumer vulnerability but does not relate directly to the individual's characteristics or background. Development in the field of consumer vulnerability can be seen when Shultz and Holbrook (2009) change the way that capital is applied to consumer vulnerability. Shultz and Holbrook did not look at four types of capital as Bourdieu's framework provided, but instead two: cultural and economic capital. They also define these types of capital differently; cultural capital is defined as the "knowledge of beneficial means-ends relationships," while economic capital is defined as "access to beneficial means" (Shultz and Holbrook 2009).

Shultz and Holbrook (2009) then created a typology for consumer vulnerability based on how much cultural capital and economic capital consumers have. Accordingly, they broke consumer vulnerability into four categories: doubly vulnerable, economically vulnerable, culturally vulnerable, or invulnerable. Consumers who are doubly vulnerable have no cultural or economic capital; economically vulnerable means they only lack cultural capital; culturally vulnerable means they lack economic capital; and invulnerable means they have both cultural and economic capital (Shultz and Holbrook 2009).

In simpler terms, cultural capital can be seen as not only whom a consumer knows, but also how able a consumer is able to identify relationships that could be useful for the consumer in terms of acquiring more resources (be they social or economic). Economic capital can be seen as what resources a consumer has, and also how much the consumer identifies resources that are likewise useful to himself. The capital framework

does not take into regard intrinsic characteristics of the consumers. Cultural capital takes into account a person's social network, which is not directly reflective of the individual's internal characteristics. Looking at economic capital, the amount of wealth a person possesses does not represent an intrinsic characteristic or an individual state of motivation of the consumer. In the capital framework, the number of useful networking opportunities and material wealth are easier to quantify, as opposed to more subjective factors such as race or disability. It may be easier to track more measurable characteristics in relation to consumer vulnerability. Shultz and Holbrook (2009) provide a good starting point for trying to determine the amount of vulnerability a consumer faces based on objective factors.

Consumer Responses to Vulnerability

Consumer vulnerability not only involves why and how consumers are more likely to become vulnerable, but also how consumers respond to vulnerability. For instance, Baker et al (2005) describe that common responses to feeling vulnerable include both cognitive and emotional strategies, as well as consumer resistance. Examples of the first category include disattaching (sic) and fantasy, where consumers try and cope with their feelings of vulnerability through emotional regulation. In regard to the latter, consumer resistance involves responding to feelings of vulnerability by refusing to buy certain products or services (2005). Haeran (2009) also points out coping strategies that vulnerable consumers may implement, such as relying on others or avoiding consumption overall because of their inability to effectively communicate. Broderick et al (2011) also outline coping mechanisms to include loyalty or hyper-consumption. All of these coping strategies differ widely.

On the one side, most of the coping mechanisms are passive. For instance, cognitive and emotional strategies do not require consumers to take any action. When consumers avoid buying products or services, this is also passive behavior. Avoiding purchases could be a result of consumers who are wary of being unable to effectively communicate, or could be a sign of intentional resistance if the consumers are not buying a product or service to make a statement. Baker et al (2005) say an example of consumer resistance would be when immigrants refuse to buy certain products and services in order to fight stigmatization. On the other side, the strategies mentioned by Broderick et al (2005) that include sticking to a certain product or service, or overconsumption of them, are active strategies that involve the consumer participating. With these active strategies, the consumer is attempting to overcompensate for his or her feelings of vulnerability. Unfortunately, these consumer responses are not helpful for businesses or consumers trying to cope with marketplace imbalances.

Broderick et al (2011) propose a set of different coping mechanisms that consumers can exhibit to successfully cope with feelings of vulnerability that will also help alleviate these feelings in the future. These include product innovation, voiced complaints, reappraisal, and market familiarity. Reappraisal refers to consumers examining their own biases to see if what they thought was a threat to their identity really is viable, or just perceived. These are all positive responses to dealing with consumer vulnerability because they deal with consumers taking proactive solutions to feelings of vulnerability.

Lastly, consumer vulnerability can affect self-identity. As Baker et al (2005) note, consumer vulnerability can have negative effects on self-esteem. For instance, if

consumers see their image portrayed negatively in the mass media this could lead them to think that they are not accepted in society. This demonstrates why the theme of consumer vulnerability is so important for study. When consumers are vulnerable, they are not only hindered from obtaining necessary products and services. Their identity can also become compromised, having negative social effects for the consumer, and on society at large.

Methodology, Survey Design and Implementation

Methodology

The Critical Incidence Technique (CIT) has been used to analyze data for this study. CIT allows “for collecting direct observations of human behavior in such a way as to facilitate their potential usefulness in solving practical problems” (Flanagan 1954). With CIT, there are two basic steps. First, there needs to be a system of classification for the critical incidents. Second, an observer makes judgments based on the critical incidents to improve procedural performance in the future. To have these two components, five conditions are necessary in the Critical Incident Technique. These include having general aims for the research; plans and specifications with regard to the critical incidents, namely in the observation process and recording observations themselves; collecting data in a timely and detailed manner; analyzing the data efficiently; and consistent interpreting and reporting (Flanagan 1954).

The Critical Incident Technique was selected for this research for several reasons. First, the data set collected in this research was a series of observations and this technique was the best way to clearly analyze this data. The Critical Incident Technique strives to keep the research analysis process as unbiased and objective as possible, and this technique allowed for these observations to be classified in a simple manner. Second, the

Critical Incident Technique works well when there is a practical goal of improving a procedure. The aim of this research is to help businesses better serve migrant consumers by providing suggestions for how businesses can better respond to service failures among this constituency. As this research aims to improve this process of serving migrant consumers, the Critical Incident Technique is a suitable match for data analysis and interpretation.

Once the CIT identified incidents, the study employed interjudge reliability to reduce ambiguity and/or errors in the coding of respondent answers. Two researchers (including this author) familiar with consumer vulnerability theory came up with a coding scheme for incidents reported by the respondents. The researchers then independently coded the responses and compared the codes. The interjudge reliability index exceeded 90 percent. In the few instances where there were disagreements between raters, agreement on the coding was determined by an in-depth discussion of the respondent's answer.

Survey Design

A survey consisting of 17 questions was used to measure consumer vulnerability among the participants. For the majority of questions, a five point Likert Scale was used to statistically analyze the data. Furthermore, a combination of open ended and closed ended questions were asked to obtain qualitative in addition to quantitative data. The survey was designed with three parts; an introduction to the research, eight questions pertaining to consumer vulnerability, and nine questions pertaining to demographics. In the introduction, consumers were provided with an explanation of why the survey was being distributed. Migrant communities represent an important market segment for

businesses, and the purpose of this research is to provide businesses with ways that they can positively respond to and reduce consumer vulnerability, thus providing better service to migrant consumers. The introduction included a basic definition of consumer vulnerability, as well as a definition of service recovery and failure. Participants were also assured that the survey is completely anonymous.

The questions regarding consumer vulnerability were designed to identify the level of consumer vulnerability experienced by the participant in general, a specific incident of consumer vulnerability that occurred at a retail establishment, and how the retail establishment responded to this incident. The purpose of recording the businesses' response to the consumer vulnerability was to assess the degree of service failure on part of the business, and if they were able to recover this failure. Questions using the Likert Scale were asked to fully assess the individual participant's experience with vulnerability. Beyond rating their answers, participants had the ability to share their experiences in several open ended questions to add more detail about their personal experiences with consumer vulnerability.

The last part of the survey administered relates to demographics. Participants were asked to supply information regarding gender, educational level, age, national identity, number of children, as well as English language speaking and reading comprehension. It is important to note in analyzing this population that there were 20 participants, although we had 21 recorded instances of consumer vulnerability. This is because 1 instance was coded under 2 separate categories. The population surveyed was entirely female, due to the nature of the organization in which the participants were involved. Another demographic variable we surveyed was education level. Five

participants completed elementary school, one participant completed some high school, ten participants were high school graduates, and two participants completed some college (two participants did not respond with their educational level). There were no college graduates.

The age range of the participants was 26 to 45 years old. When asked for their national identity, 17 participants provided an answer while three did not. 12 participants listed identified as Mexican, two as Peruvian, two as Hispanic, and one as Guatemalan. When asked for their country of birth, 16 participants said they were born in Mexico, three in Peru, and one in Guatemala. The average number of years that participants had been living in the United States at the time of survey distribution was nine years. The average number of children participants had was two.

The last demographic variable considered was the level of spoken English and the level of English literacy. In terms of level of spoken English, eight of the participants spoke no English, while the remaining 12 participants could speak basic English. In terms of literacy, five participants were illiterate in English; seven participants were able to read and write on a basic level; and seven participants were able to read and write on a medium level. One participant did not answer as to level of English literacy. None of the participants were fluent in English or highly literate, indicating that this could have been a serious characteristic that could have added to the participants' experiences of consumer vulnerability.

Implementation

The population chosen for this program was 21 participants of the *Abrazos* program, which is an organization in Charleston, South Carolina. *Abrazos* provides a

family literacy curriculum for Spanish-speaking mothers and their children living in the Charleston area. The program helps children with school readiness in general, while helping the mothers learn English and also focus on their health (MUSC 2012). Health initiatives for the mothers include learning about themes such as reproductive health and cancer. The program also measures the developmental progress of the children, who are three or four years old, and provides daycare for any younger siblings. The funding for *Abrazos* comes mainly from the Charleston County School District Department of Federal Programs, and also from the Medical University of South Carolina and Midland Park Primary School, two institutions located in the Charleston area (CCSD 2014).

Abrazos was chosen as the population for this program because all of the members speak Spanish as their first language, and most are still in the process of learning English. In addition, all of the members of the group are migrants to the U.S. Their legal status was not asked as one of the questions because this is a sensitive topic. However, seeing as none of the participants were born in the U.S., and most of them lacked a proper form of U.S. identification (this will come up with the survey results in the following “Analysis” section) this leads to the conclusion that many were probably illegal migrant workers.

The survey was implemented at weekly *Abrazos* meetings, which were held at Midland Park Primary School in Charleston, South Carolina. The proctor read the introduction of the survey out loud verbally. Then, participants read and answered all questions in writing. Participants were allowed to ask for clarification if there was a question they did not understand.

Analysis

For this analysis, the survey results will be described with basic statistics for the numerical answers, and verbal descriptions for qualitative responses. The alpha level used is .05. In addition, the analysis takes into account the results of all 20 participants surveyed, with 21 total instances of consumer vulnerability. Therefore, most statistical questions are based off 20 survey results, but in the coding analysis there are 21 recorded instances of consumer vulnerability. Anonymity was an important part of this survey and the proctor of the survey did not gather participants' names. Therefore, participants will not be referred to by their legal names.

Vulnerability in General

First, consumers were asked to describe how vulnerable they felt in general on a Likert Scale of 1 to 5, with 1 being NOT vulnerable and 5 being VERY vulnerable. The mean was 4.14, the median was 5, and the mode was 5. In terms of frequency, vulnerability of 1 was counted 1 time, vulnerability of 2 was counted 0 times, vulnerability of 3 was counted 6 times, vulnerability of 4 was counted 2 times, and vulnerability of 5 was counted 11 times. The data also had a skewness of -1.09, indicating the set is left-skewed. These descriptive statistics indicate that in general participants felt more vulnerable in their general lives than not vulnerable. In addition, the standard deviation of this data set is 1.15 that is small, and indicates there is not a lot of variation within the data as the values are close to the mean of the data set on average.

Coding and Specific Instances of Vulnerability

After being asked about their vulnerability in general, participants were asked to describe a specific incident where they felt vulnerable as a consumer. These incidents

were subsequently grouped into seven categories: differential treatment, overcharge, identification, different product, language, poor service, and other. Of the 21 counts of consumer vulnerability, differential treatment had 6 counts (29%), overcharge had 4 counts (19%), identification had 4 counts (19%), different product had 3 counts (14%), language had 2 counts (10%), poor service had 1 count (5%), and other had 1 count (5%).

Coding Results

Category	Differential Treatment	Overcharge	Identification	Different Product	Language	Poor Service	Other
Percentage	29%	19%	19%	14%	10%	5%	5%

The category with the most counts, differential treatment, represents 29% of the recorded instances of consumer vulnerability and refers to consumers who were treated in ways they perceived as abnormal. For instance, one participant perceived cashiers as being unfriendly towards her. A second example included a participant having a Caucasian woman in line asking to go ahead of the participant, just as the participant was about to pay for her goods. Another participant felt differential treatment when she was at Home Depot and the employees would not fulfill her request to order a new product. One participant also described differential treatment when she was in a store with her child, and the employee yelled at the child to not look at the toys. Lastly, some participants described differential treatment as feeling vulnerable in general.

Several of the incidents of consumer vulnerability can be classified as overcharge, with this category representing 19% of the data set. Overcharge occurred either when

participants paid in cash and were given an incorrect amount of change, or participants were charged for more goods than they actually purchased.

Identification also represented 19% of the data set as a reason for consumer vulnerability. Frequently when participants went to make a return or exchange, the employee asked for identification. Some of these results could have occurred because of store policy. For instance, one participant could not buy medicine because she did not have a U.S. license and this was the store policy to ask for identification. However, an alarming example is that one employee did not want to give a participant a refund because she did not have identification specifically from South Carolina. The participant did have legal identification, her passport from Peru (her country of birth). However, the store refused to accept this as a legal form of identification.

Different product accounted for 14% of the instances of consumer vulnerability and occurred when a participant received a different product than she intended to buy, or when the participant had difficulty obtaining a different product during a return.

Language accounted for 10% of the vulnerability instances, and happened when a consumer felt vulnerable due to a language barrier. For instance, one participant was trying to order at Burger King and had extreme difficulty placing her order because the employee could not understand her accent.

The last two categories of consumer vulnerability in this survey, poor service and other, each represented 5% of the data set. Poor service was recorded when participant received a lack of service when visiting a retail establishment routinely. The single instance of other occurred when a participant had a physical fall in Walmart and the employees made her sign a liability waiver without her knowing what the document was.

The employees were not friendly to the participant, who had to pay all of the ambulance expenses and associated medical costs. In addition, the participant made it clear that she did not understand or speak English well but she was forced to sign the paperwork anyway.

Retail Establishment Awareness

In all of these instances of consumer vulnerability, participants were asked if the retail establishment was aware of its mistake or service failure. Out of the 21 instances, 3 participants were unsure of the businesses’ awareness. The remaining 18 instances were split evenly, with 50% saying the business was aware and 50% saying the business was unaware. This is significant because it means that half of the time businesses are not even aware that this consumer market is feeling vulnerable. A business cannot begin to solve a problem it does not know exists.

Businesses’ Awareness

Businesses’ Awareness of Consumer Vulnerability	Aware	Unaware
Percentage	50%	50%

Of the 9 instances of consumer vulnerability where participants responded that the business was aware it had made a service failure, only in 2 of these instances did the business do anything to correct the error. In one instance that was coded in the different product category, the participant went to complain because the employee gave her the wrong product. Then, the employee corrected the service failure by providing the correct product as a replacement. In the second instance, which was coded in the language

category, the employees could not understand the participant because of her accent. However, the employees persevered until they finally understood the participant at the end of their conversation.

The fact that 78% of the businesses who were aware of their service error did nothing to correct their mistake highlights a problem area. Businesses should be motivated to provide proper customer service, and encourage their employees to make sure that all consumer groups are served equally.

Consumer Reaction

After examining to see if the retail establishment had awareness of the incidents, it is important to look at consumer reaction to the instances of vulnerability. First, consumers were asked to rate the degree of the service failure using a Likert Scale of 1 to 5, with 1 being a MINOR MISTAKE and 5 being a MAJOR MISTAKE. The mean was 3.71, the median was 4, and the mode was 5. In terms of frequency, degree of 1 was counted 0 times, degree of 2 was counted 3 times, degree of 3 was counted 5 times, degree of 4 was counted 3 times, and degree of 5 was counted 9 times. There was instance that did not have a degree. The data also had a skewness of -0.88, indicating the set is left-skewed. These descriptive statistics indicate that in general participants felt that the mistakes made were major as opposed to minor errors. In addition, the standard deviation of this data set is 1.42 that is small, and indicates there is not a lot of variation within the data as the values are close to the mean of the data set on average.

Second, consumers were asked to describe how they would rate the efforts of the retail establishment regarding the correction of the mistake on a Likert Scale of 1 to 5, with 1 being VERY POOR and 5 being VERY GOOD. The mean was 2.71, the median

was 3, and the mode was 3. In terms of frequency, rating of 1 was counted 3 times, rating of 2 was counted 1 time, rating of 3 was counted 6 times, rating of 4 was counted 2 times, and rating of 5 was counted 5 times. There were 3 instances that did not have a rating. The data also had a skewness of -0.15, indicating the set is slightly left-skewed. These descriptive statistics indicate that in general participants felt medium about the retail establishment's efforts to correct the mistake, because the results are between the efforts being very poor and very good. In addition, the standard deviation of this data set is 1.79 that is small, and indicates there is not a lot of variation within the data as the values are close to the mean of the data set on average.

Thereafter, participants were asked if the retail establishment did anything to correct their service failure. Of these responses, 8 stores did something to correct the service failure, while 8 did not. 4 of the total recorded instances did not have a response. From the recorded responses, 47% of stores did not take any action to correct their error in service. When asked if they would visit the retail establishment again if they were in the area, 10 participants said yes while 5 said no. 5 instances did not have a response. Of those who answered, 67% of participants would visit the establishment again. This number seems a little large given that overall the mistakes made as service errors were rated as major mistakes as opposed to minor mistakes. However, in several cases the establishment where the participants experienced the service failure is the only store nearby where they can buy the products and services they need.

Conclusion

Looking at these results, consumer vulnerability among migrant workers in Charleston continues to be a problem. Based on the quantitative analysis, participants in general felt more vulnerable than invulnerable. They also believed that service errors on the part of businesses tended to be major as opposed to minor errors, and felt that retail establishments did a mediocre job of correcting mistakes. This conclusion will serve to summarize the main problems witnessed in this research, and then provide viable solutions for businesses to help them better serve consumers.

One of the main problems witnessed was that a lack of English language skills severely contributed to consumers' vulnerability. For example, in one instance a consumer was initially unable to complete an order at Burger King because the employees could not understand her spoken English. The consumer persisted and the employees listened until finally the participant was able to convey her order. Another incident where language was a significant barrier occurred in Walmart. Out of the 21 recorded instances of consumer vulnerability, 13 happened at Walmart. This could be because the participants in this survey simply use Walmart more based on its low prices. However, the fact that 62% of the incidents occurred there could indicate that Walmart employees need to be trained about sensitivity to consumer vulnerability.

One particular instance at Walmart involves a participant who had a physical incident in the store where she fell. Thereafter, the employees forced her to sign liability waivers. The participant expressed that she could barely speak or read English, but the employees forced her to sign anyway. The participant had to incur all medical and ambulance fees on her own. This is an example of a consumer being vulnerable to

linguistic isolation because her inability to speak English fluently impeded her ability to participate fully in the marketplace. Haeran (2009) proposes several solutions for businesses that serve linguistically isolated consumers, such as placing multiple languages on product packages, hiring employees who speak the native language, or using visual aids.

In terms of this research, having employees available who speak the native language would be most helpful to alleviate consumer vulnerability. This would have helped in both the instances of ordering at a restaurant, and the medical accident documented in this survey. However, it is not feasible to ask every employee at retail establishments to be bilingual. As this would be costly for businesses, the easiest alternative is being patient. In our research, the employees at Burger King waited until they could understand the participant's order. Even if consumers have broken English, a patient, calm employee will be more helpful than one who gets irritated with a customer's linguistic isolation. Therefore, a practical solution to this problem would be having managers remind employees to be courteous and respectful to all consumers, especially those who may have language barriers.

Another important factor raised by this research is actual versus perceived vulnerability. For instance, many of the incidents recorded fell under the category of differential treatment. Examples of this included cashiers being unfriendly to participants, other customers asking to cut participants in line, or participants' family members receiving different treatment in the store such as their children being scolded by employees. However, it is difficult to differentiate when the participants are in actuality vulnerable or if this is just a perceived vulnerability because the consumers are sensitive

to being treated in a different way. For instance, many of the participants in this study were sensitive to the topic of an identification card. Frequently they were asked to show identification when making a store return. This is a policy at some stores, such as Walmart, and consumers could be interpreting store policy as consumer vulnerability. Another instance of perceived vulnerability could be when the participant says the employee was unfriendly; it is plausible that the employee was unfriendly to all customers who passed through the store that day. In this way, participants may perceive themselves as vulnerable even if others do not. A practical solution to this problem is making sure that employees treat all consumers equally, assuming that the vulnerability felt by participants was real. In the case of perceived vulnerability, the solution to this is working to remove market imbalances for migrant consumers.

However, to arrive at these proposed solutions businesses may need to be incentivized. Shultz and Holbrook (2009) note that without a payoff, marketers are less likely to implement procedures that would alleviate consumer vulnerability. Furthermore, marketers might not even change their action unless they are financially penalized for having policies that make the marketplace inequitable (Shultz & Holbrook 2009). However, this research shows that many businesses are not even aware that their consumers are vulnerable. The first overall step for businesses in the Charleston area that serve migrant workers is to increase awareness that these consumers feel vulnerable. Reasons for this vulnerability may be related to receiving differential treatment, being overcharged, issues with identification, receiving different products, language barriers, or poor service.

Once businesses are fully aware that market imbalances still exist, the next step is for them to implement some of the simple procedures suggested in this research, such as hiring employees who speak another language, or encouraging equal treatment of all employees. Being able to capture more revenue from migrant consumers can be seen as an incentive in itself, and therefore businesses might not need intervention from the government or outside policymakers. Businesses have not yet realized the full potential of profits from the migrant consumer class, and this is an opportunity for them to gain more revenue while alleviating market imbalances. In implementing procedures to better serve migrant consumers, businesses can reduce consumer vulnerability by ensuring that all of their customers can fully participate in a fair marketplace. Successful market involvement for all consumers helps them to be confident, contributing members of a multicultural society.

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doi:10.1509/jppm.28.1.124