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**Exploring the Resources Associated with Consumer Vulnerability: Designing Nuanced Retail
Hardship Programs**

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Abstract

Retailers across a variety of sectors offer hardship programs to assist consumers who are experiencing vulnerability. Hardship programs are typically designed as a ‘one-size-fits-all’ approach, viewing consumer recipients as one homogenous group. To investigate the resources associated with consumer vulnerability, we thematically analyzed reports from 20 government-funded projects in Australia which directly assisted 32,498 low-income households in the energy retail sector. Our findings reveal three resource ‘bundles’: connections-resource-bundle, convenience-resource-bundle and security-resource-bundle. We then provide recommendations for retailers and service providers on what they can do to alleviate hardship for consumers within each resource-bundle.

Keywords: consumer vulnerability, hardship, retail, resource-based view, motivation–opportunity–ability, consumer services

1. Introduction

One in seven Australian households have little or no savings and are unable to pay retail debts when they are due (Bourova et al., 2019). Further, the number of households in debt is relatively unchanged over the past 12 years, whereas the extent of their debt has almost doubled during this time (ABS, 2019). Despite this increase in debt, store-cards are on the rise. For example, one third of the top 100 US stores offer store-cards (Sarofim, Chatterjee and Rose 2020) and consumers are relying on credit to finance purchases, with credit-card usage steadily rising from 2016 to 2018 from 18% to 23% (Kumar and O'Brien, 2019). In Australia, the average credit-card debt is holding steady at \$3258 however, very high interest rates (15%+) place consumers in a 'loop of debt' (Bainbridge, 2019). In the UK, reports reveal a drop in credit-card debt, however, this has been after a seven-year steady rise (Partington, 2020). When customers cannot afford their bills, retailers typically undertake debt-collection strategies. However, some retailers provide hardship programs instead as a way of both recovering funds and demonstrating care for their customers (AER, 2020). Alarming, many consumers experience pressure to lower their consumption of essentials, such as food, as a way of managing bills (Victorian Council of Social Service, 2017). Consumers deliberately under-consume essentials to reduce costs. Disturbingly, this rationing behavior has become so frequent it has been coined the 'heat-or-eat' dilemma.

Governments intervene in the retail sector by setting policy that protects consumers, particularly for essential utilitarian retail purchases like petrol, energy, food and basic clothing. In Australia, energy retailers are required to offer hardship programs for people who struggle to pay their bills (AER, 2020). As such, energy retailers develop policies which offer consumers support via additional time to pay, installment plans, reduced bills, and referrals to government assistance programs.

Low-income households are particularly vulnerable to unanticipated expenses (Collins and Gjertson, 2013), and the number of consumers experiencing vulnerability is increasing. For instance, those living below the poverty-line include 12.5% of the Australians (Davidson et al., 2018); 12.3% of US residents (United States Census Bureau, 2018), and 7% of the UK populace (Cribb et al., 2018). These consumers are the most likely to suffer from rising retail prices, particularly in staple goods or utilities, and may require access to hardship programs to reduce their vulnerability. From a marketing perspective, Rosenbaum et al. (2017) explains two main sources of vulnerability: 1) Consumers may be unable to seek alternative service choices or lack experience with regard to the service, and thus become vulnerable; 2) the actions of service organizations, particularly retailers, can trigger vulnerability should the organization embark upon discriminatory or predatory behaviors. Even unknowingly, retailer behaviors can exacerbate vulnerability (see for example Elms and Tinson, 2012)

In the marketing and retail literature, a range of internal resources that affect consumer debt behavior have been identified, including impulsiveness (Kukar-Kinney, Ridgway and Monroe 2012; Celsi et al., 2017), self-control (Ayadi, Giraud and Gonzalez, 2013), lack of relevant knowledge, inability to pay bills (O'Connor et al., 2019) and self-efficacy (Celsi et al., 2017). Likewise, external resources such as adequacy of savings, access to credit, financial insecurity and income (O'Connor et al., 2019) have been identified as factors leading to financial vulnerability. Prior research on hardship and debt recovery programs has focused on single resource 'deficiencies' rather than resource-bundles. We adopt the view that resources associated with vulnerability do not equate with 'deficiencies', and that resources available to consumers in hardship may be 'strengths', though available and accessible resources may be limited. The resource integration literature poses that combinations of resources are deployed by consumers and involve resources owned by the consumer and by other actors (Bruce et al., 2019). While prior research (see Baker, 2006; Macintyre, 2007; Bartl, 2010; Piacentini et al., 2014)

acknowledges the types of internal and external resources associated with vulnerability, scant research identifies how resources in a utilitarian retail context might be bundled. If consumer vulnerability can be better understood by viewing resources as ‘bundles’, then retail hardship programs aiming to support/prevent consumer vulnerability need to recognize these resource differences.

Despite the interest in debt management and hardship programs and the managerial relevance of the topic, there is little in the marketing and retail literature regarding the retailer’s role in preventing the debt/hardship. In the energy retail sector, hardship programs typically adopt price and bill payment strategies, but mostly ignore other strategies that could assist consumers in avoiding debt in the first place. These key gaps in the literature lead to two research questions: 1) *how can the resources that are linked with consumer vulnerability be bundled in a utilitarian retail context?* 2) *how might retailers design services to alleviate hardship for different resource-bundles for consumers experiencing vulnerability?* To address these research questions, we draw upon two theoretical frameworks: the resource-based view (RBV) (Andreasen, 1975) and the motivation–opportunity–ability (MOA) framework (MacInnis and Jaworski, 1989) to examine the findings of a large scale project conducted in Australia with low-income households.

2. Consumer Vulnerability, Hardship Programs and Resources

The following section reviews research on consumer vulnerability in relation to resources and hardship programs. Thereafter, an explanation of the two theoretical frameworks that will be used to analyze the data is provided: the RBV and the MOA framework.

2.1. Consumers experiencing vulnerability

Broadly, vulnerability can be considered as the risk to one’s physical, emotional or psychological wellbeing due to exposure to shocks, hostile environments or adverse events (Briguglio

et al., 2008; Seery et al., 2010). It means that people are not resilient to coping with adverse environmental changes and thus struggle to recover should such adverse changes occur. In this way, vulnerability heightens one's sensitivity, and reduces ones coping capacities, to the adversity or risk (Turner 2010).

While the term 'consumer vulnerability' has been widely adopted within the services literature (see for example, Ringold, 2005; Rosenbaum et al., 2017; Parkinson et al., 2017), as explained by Baker et al. (2005, p. 125) "consumer vulnerability is often a misunderstood and/or misused concept, equated erroneously with demographic characteristics, stigmatization, unmet needs, discrimination, or disadvantage." As the authors explain, adopting demographic-type characteristics as the determinants of 'vulnerability' assumes that some groups of people are *always* vulnerable. This risks entrenching them in a vulnerability category, where they are defined by 'who they are' instead of 'what they face', which may be transient or imposed (Buckle et al., 2000). For example, simply because someone is 'a single parent', 'disabled' or 'Indigenous' does not mean they are vulnerable, but that importantly, it is the circumstance or situation that informs 'vulnerability' rather than the characteristics of the individual or group. The move away from regarding 'consumer vulnerability' in terms of personal characteristics, and towards regarding it in terms of circumstance, has gained momentum in recent times (e.g., Brennan, et al., 2017; Baker et al., 2005).

Notwithstanding this shift, we recognize that some groups of people may be more prone to experiencing vulnerability than others. For example, being of senior years does not make one vulnerable, however, being 'frail' is likely to heighten one's vulnerability. Similarly, being 'Indigenous' does not make one vulnerable, however, being discriminated against is likely to create or worsen vulnerability. Other researchers have previously identified several groups of people who may be more susceptible to experiencing vulnerability than others, such as: senior citizens; low-income

earners; the unemployed; those with a long term disability; those with lower educational attainment; ethnic minorities (CALD); Indigenous Peoples; socially and/or geographically isolated people; the very young; those with low coping strategies; people with inadequate accommodation (Brennan et al., 2017; Buckle et al., 2017; Littlefield and Littlefield, 2019). These characteristics alone do not make the person vulnerable but may heighten their risk of experiencing vulnerability if they also have less resilience and agency in the face of adversity (Buckle et al., 2000). Lower agency means that people have lower capability, capacity or opportunity to respond to, and overcome, any adverse conditions, which means they face unsolvable problems, and live in a context of “constraints rather than possibilities” (Dunnett et al., 2018, p.3). A summary of studies and their area of focus is provided in Table 1.

Table 1: Summary of previous studies investigating consumer vulnerability and resources

Previous Investigations	Internal Resources					External Resources				
	Personality (impulsiveness, temptation, risk-taking, identity)	Knowledge (awareness of resources, processes, alternatives, etc.)	Comprehension & Abilities (mathematical skills, literacy, etc.)	Disability	Perceptions of the external	Societal stigmatisation	Service provider discrimination	Geographic distance (infrastructure development)	Quality of housing	Low-income / high bills
Ringold, 2005		X	X				X			
Brennan et al., 2017		X	X	X		X		X		X
Dunnett et al., 2018			X							
Turner 2010; Littlefield and Littlefield, 2019).			X			X	X		X	X
Celsi, Nelson, Dellande and Gilly 2017	X									
O'Connor et. al., 2019		X	X			X	X			X
Ayadi, Giraud and Gonzalez 2013	X									
O'Connor et al., 2019						X				
Rosenbaum et al., 2017;		X	X	X		X	X	X		

Previous Investigations	Internal Resources					External Resources				
	Personality (impulsiveness, temptation, risk-taking, identity)	Knowledge (awareness of resources, processes, alternatives, etc.)	Comprehension & Abilities (mathematical skills, literacy, etc.)	Disability	Perceptions of the external	Societal stigmatization	Service provider discrimination	Geographic distance (infrastructure development)	Quality of housing	Low-income / high bills
Tuncay and Otnes (2008)	X	X	X							
Parkinson et al., 2017						X	X			
Baker et al., 2005		X	X	X	X	X	X			
Adkins and Ozanne, 2005		X	X		X	X				
(Lee et al., 1999).		X	X			X	X	X		

In recognizing that situations trigger vulnerability, it is important for service providers, especially retailers, to realize that their behaviors may create or exacerbate consumer vulnerability (Brennan et al 2017). Moreover, such organizations who regularly interface with consumers need to be mindful they also protect the dignity of those consumers whilst providing support (Banerjee and Dufflo, 2019). Retail consumers may, for example, experience structural barriers limiting their access to goods/services or supports; service failures which limit their options for redress; or personal situations which reduce their financial ability to cope with escalating bills or prices (e.g., poor quality housing which inflates energy bills) (Turner 2010; Littlefield and Littlefield, 2019). In this way, consumer vulnerability may ensue from a powerless dependency on marketers and retailers to create fair exchanges (Baker et al, 2005). Although consumers may experience various vulnerabilities, the main one that retailers might support is financially based, where consumers experience debt or difficulty in accessing or paying for consumables.

There are sound reasons for retailers to support consumers experiencing vulnerability. These carry both a moral and financial obligation - there are reputational risks associated with not responding well to the most vulnerable in society, which means that new frameworks, strategies, processes and policies are required to prevent profit loss and poor public perception (Brennan et al., 2017), whilst

providing appropriate support to alleviate consumer vulnerability. Evidence suggests that consumers are able to cope more effectively with vulnerability and key resource restrictions when there is an ability to draw upon resource strengths (Adkins and Ozanne, 2005) or when service providers adopt a 'resource-sensitive' approach (Lee et al., 1999).

2.2. Consumer resources in the retail sector

Previous research reveals that consumer resources are typically examined in isolation from each other. However, given that households are acknowledged as resource integrators (Vargo and Lusch, 2004; Arnould, 2006) it is likely that when resources are examined collectively, the effect may be different. For instance, studies often view internal and external resources in isolation across utilitarian and hedonic retail consumption contexts. An example is the study by Bartl (2010), who examined affordability as an external resource influencing consumer vulnerability in the utilitarian context of energy. Another example is the study by Piacentini et al. (2014), who contributed to an innovative understanding of resource interaction and consumption experiences by investigating the interplay between three different resources, namely social, cultural and physical. Although the authors disentangle different types of resources for alleviating marginalization, the study is limited in investigating different groupings of people who may experience specific types of resource constraints.

Whilst previous research has primarily focused on examining resources from utilitarian retail contexts (see Baker, 2006; Macintyre, 2007; Bartl, 2010; Piacentini et al., 2014), research in the area of hedonic goods and services reveals that consumer vulnerability is also evident in those contexts (e.g., Tuncay and Otnes, 2008; Laxy et al., 2015; Marashi-Pour et al., 2015). For instance, Tuncay and Otnes (2008) investigated persuasion management strategies and internal resources amongst a group of consumers experiencing vulnerability, namely urban male consumers of grooming and fashion

services/goods. While the study identified several internal resources, such as identity, experience and persuasive communication skills, the authors acknowledge that other external resource limitations may also influence consumption in a hedonic retail context. Of note, there are few studies that have investigated resources in retail from a consumer vulnerability perspective. In parallel, studies that examined resources did so by treating them singularly, which means there is a dearth of evidence of the collective effect of combined resources, with only one study examining resources collectively and in the health sector (see Table 2). Consequently, it is currently unknown as to how resources might be bundled for different types of consumer vulnerability. This gap in the literature led to the first research question: *how can the resources that are linked with consumer vulnerability be bundled in a utilitarian retail context?*

Table 2: Studies investigating resource bundling in services

Investigations	Context	Utilitarian Retail	Hedonic goods and services	Resource Bundling
Hunt, 2000	Company	X		Singularly
Vargo and Lusch, 2004	Services		X	Singularly
Arnould, 2006	Services		X	Singularly
Bartl (2010)	Energy affordability	X		Singularly
Piacentini et al., (2014)	Health	X		Collectively
Baker, 2006;	Shopping	X		Singularly
Macintyre, 2007	Grocery and exercise	X		Singularly
Tuncay and Otnes, 2008	FMCG	X		Singularly
Laxy et al., 2015	Fast food retail	X		Singularly
Marashi-Pour et al., 2015	Tobacco	X		Singularly

2.3. Consumer vulnerability and hardship programs

Hardship programs are offered by retailers in particular sectors to consumers experiencing financial hardship (which often reflects multiple sources of vulnerability), who are unable to pay their bills. Hardship programs often involve flexible payment options or other forms of support, such as access to a financial counsellor, and are typically offered in the financial sector (e.g., mortgages, credit cards and store loans), telecommunications sector (e.g., phone and internet bills), utilities sector (e.g., gas, electricity and water) and for some other services (Victoria State Government, 2019). Whilst

hardship programs were not traditionally encountered in a retail environment in instances where consumers paid on receipt of goods or services, the increasing use of credit cards and after-pay services in retail mean a rise in potential debt (Greenacre and Akbar, 2019; Harasim, 2016). Thus, hardship programs have increasing relevance for retail services where consumer circumstances may change, and particularly where there is a moral obligation to assist the consumer and maintain a positive corporate reputation (Brennan et al., 2017). Offering hardship programs may also contribute towards alleviating consumer animosity, which can arise in times of financial hardship, are invariably reinforced by peers, and negatively influences consumer purchasing decisions (Huang et al., 2010).

Supporting consumers in their time of need is just as important as loyalty programs for building lasting relationships; indeed, customers will likely remember a retailer's understanding over a late payment more than they will a free coffee, in part because of loss-aversion bias. This refers to the tendency for consumers to weigh avoiding losses – like fines – more heavily than rewards, like free coffees (Kahneman, 1970). Despite the clear need for, and benefits resulting from, hardship programs, there is scant research in this topic area. Current approaches to understanding what consumers need, and making it easy for them to access support during difficult times, are areas for further research (Ali et al., 2015). Thus, research is needed to guide retailers in developing service strategies that reduce the likelihood of customers suffering hardship. This leads to research question two: *how might retailers design services to alleviate hardship for different resource-bundles amongst consumers experiencing vulnerability?*

2.4 Theoretical frameworks

2.4.1. Resource-based view

The RBV approach implies that when unique resources are identified, they can be leveraged for success and that when there are resource constraints, the likelihood of success is reduced (Andreasen,

1975). Understanding how resources can be best used is critical to consumer vulnerability as resources largely determine consumers' resilience to adversity, and thus their level of vulnerability. Although there is a substantial body of literature investigating consumer vulnerability, considerable research has focused on economic constraints regarding consumption (see Andreasen, 1975). More recent research, however, shows that consumers can better manage hardship situations that result in resource constraints when they have the ability to draw upon resource strengths (Adkins and Ozanne, 2005) and when retailers adopt a resource-sensitive approach (Lee et al., 1999).

Marketing discourse has recently concentrated on consumer resources by recognizing consumers as resource 'integrators' (Lusch and Vargo, 2006; Arnould, 2008; Baron and Harris, 2008; Etgar, 2008; Madhavaram and Hunt, 2008; Piacentini et al., 2014). Resource integration refers to "the ability of consumers to employ... resources individually or collectively... to determine and enhance consumption experiences" (Baron and Harris, 2008, p. 115). Scholarship is now beginning to examine resource integration, seeking to understand how resources may 'activate' other resources to create value (Piacentini et al., 2014). In the current research, we draw upon the RBV, specifically a resource 'combinations' perspective, to examine the array of resources that are typically available to consumers experiencing vulnerability.

2.4.2 Motivation–opportunity–ability framework

The MOA framework is invariably used in the social marketing field to design preventative strategies to alleviate consumer vulnerability. In this framework, motivation is "viewed as a force that directs individuals toward specific goals" (Leung and Bai, 2013, p. 60) representing a willingness and desire to engage (MacInnis et al., 1991). Opportunity reflects the external or environmental conditions that counteract or enable engagement in a behavior (Morel et al., 1997), whilst ability encompasses the consumers' skills or capabilities needed to engage in certain behaviors (Hoyer and MacInnis, 1997;

Morel et al., 1997). As such, motivation and ability reflect internal resources, whilst opportunity reflects external resources that enable or prevent participation. The MOA framework has been developed into eight combinations of motivations, opportunity and ability, each resulting in a different set of strategies to elicit behavior change (Rothschild 1999). This link to strategy provides key insights to inform recommendations for retailers and other service providers.

3. Methodology

To examine the resources available for consumers experiencing vulnerability and to inform subsequent retail hardship programs, we used data from one of the most comprehensive programs conducted in Australia. The \$55m Commonwealth Government-funded Low-Income Energy Efficiency Program (LIEEP) was conducted from 2013–2016 and reached 32,498 households, involving almost 60,000 people. This program funded 20 consortia across Australia to trial and evaluate a series of initiatives to assist low-income households to reduce their energy consumption and lower their retail bills (Department of Industry, Innovation and Science, 2016). For some household participants, this also meant helping to reduce their retail debt as many were suffering long-term hardship regarding debt and bills. The data source used was the final report for each project, which collectively represented over 4000 pages, and reported on the findings of their project and the responses of household participants.

3.1. Thematic analysis techniques and data sources

All 20 LIEEP project reports were thematically analysed. Thematic analysis enables “identifying, analysing and reporting patterns (themes) within data” (Braun & Clarke, 2006, p.6). As a popular method it has been used in diverse contexts including men’s clothing practices (Frith & Gleeson, 2014), body hair removal (Toerien & Wilkinson, 2004), cyber stalking (Short, Linford,

Wheatcroft, & Maple (2014) and visual merchandising (Cant & Hefer, 2012). Unlike content analysis, the themes that emerge from conducting a thematic analysis are not typically quantified (Ryan & Bernard, 2000; Boyatzis, 1999). The thematic analysis method embraces a systematic process for theme development and elicitation.

3.2. Data analysis techniques

Analysis for the current project proceeded systematically, following coding procedures set out by Strauss and Corbin (1990) and Fereday and Muir-Cochrane (2006). This involved the use of a dedicated codebook to guide data analysis, whilst providing formalized operationalization of the codes (DeCuir-Gunby et al., 2011). A hybrid approach to qualitative analysis was adopted, incorporating both thematic analysis, and a set of *a priori* deductive codes (see Boyatzis, 1998). Synthesizing reports and then applying codes ensured robustness in the analysis. The pre-coding phase involved an in-depth immersion in each LIEEP report. Manual analysis techniques (i.e., manual coding of reports using highlighters to code relevant text line-by-line) were utilized. Following this, text analysis proceeded whereby analysis was completed on a line-by-line basis. Data were coded in line with the template of *a priori* codes and themes built around the RBV and MOA frameworks. Lastly, analysis was conducted to explore how codes and themes are connected which distilled the key findings (see Figure 1).

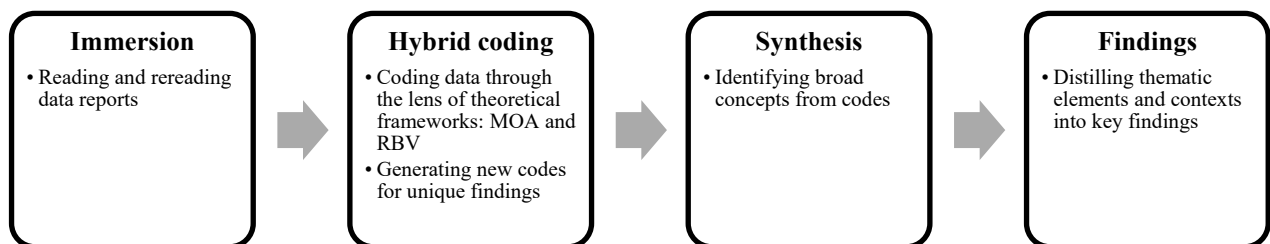


Figure 1: Methodological flow chart

4. Findings

The findings from the thematic analysis of data are presented below. Specifically, we outline the three key themes that emerged from our analysis, linking resources with consumer vulnerability. Included here are the common sub-themes that spanned three resource-bundles, as well as unique sub-themes that emerged within each bundle. We then present the findings that emerged regarding retail strategies associated with each resource-bundle in line with the MOA framework which inform recommendations. It should be noted that in the following sections where we present quotes from the data (20 reports), that these quotes are from the LIEEP reports, and may or may not reflect the words expressed by participants involved in those LIEEP projects. As such, no new primary data was collected for the current research.

4.1. Resource-bundles linked to consumer vulnerability

From the analysis of consumer resources, three broad themes emerged revealing distinct categories of resource ‘bundles’ associated with consumer vulnerability. We have termed these the: *connections-resource-bundle*; *convenience-resource-bundle*; *security-resource-bundle*. Common sub-themes emerged for all three bundles. For internal resources, these included: familiarity, trust, abstract interpretation, community connectivity, community minded, energy-related stress, non-energy related stress, digital savviness and agility. For external resources, these included: ownership, access to community-based support/social support/service provider support, credit rating, access to technology, access to employment, access to housing and control over surroundings. Aspects uniquely pursuant to each bundle are also provided, along with a delineation of whether the resource is at a low, moderate or high level (see Table 3).

4.1.1. Connections-resource-bundle

All resource-bundles reflect the relevant resources that consumers may draw upon to cope and manage themselves within the residential energy sector. Consumers utilizing the connections-resource-

bundle place high value on their connection and engagement with others, especially with those within their culture (*in-group*). Consumers in this bundle are predominantly unfamiliar with the sector and the practices within it (such as engagement processes, billing information, redressing issues, etc.). Further, they may be less familiar with the relationship between appliance use and energy billing. Most consumers reflected within this bundle are CALD or Indigenous people and are invariably experiencing financial hardship in relation to their energy bills.

Analysis revealed that participants' language, culture and previous experiences, together with social contexts have influenced their internal and external resource (see Table 3). Overall, the many internal resources suggests that consumers using this bundle are resourceful in coping with vulnerability, in that several internal resources are rated as high, such as community connectivity and being community minded, while high stress levels, being unfamiliar with the sector, and low trust for the *out-group* are likely to exacerbate vulnerability, especially when consumers are also exposed to discrimination from service providers. The following quote from the Koorie Energy Efficiency Project Report from a home energy auditor who worked on KEEP, describes the low levels of knowledge (familiarity) and confidence (self-efficacy), particularly regarding the reason behind high bills (relationship between appliance use and bills):

“A bit of knowledge goes a long way to getting a good outcome for someone who lacks the confidence to deal with the retailers themselves ... often Aboriginal families cannot work out why their electricity bills were so high ...” (Bedggood et al., 2016)

There were also several external resources that emerged within this bundle; however, they were mostly rated as low which reflects significant constraints for consumers in accessing the support they may need (see Table 4). Access was generally rated as low, including asset ownership, and together with experiences of discriminatory service provider practices (such as presenting barriers to consumers

entitled to hardship programs upon discovering the person is Indigenous or unable to speak English fluently) (see, for example the KEEP report), and most likely renting, the ability to redress energy related issues is very low. This suggests that this combination of resources at the current levels, would place considerable burden on people and understandably heighten their level of vulnerability.

4.1.2. Convenience-resource-bundle

Consumers who utilize the convenience-resource-bundle tend to be very time poor, largely due to having young families. They are also likely to be renting, which will limit the options available to them to make structural changes that might reduce bills (see Table 5). The findings suggest that internal and external resources collectively reinforce that consumers using this bundle are general time poor, require convenience (but do not find this available), are digitally savvy though experience social constraints (see Tables 3 and 4). This leads to instances where consumers can experience vulnerability partly due to having limited time available to engage adequately in information searches necessary for making informed decisions. That is, the analysis suggests that consumers in this bundle see time as a cost and must attempt to balance this against other costs and benefits – including the financial cost. The analysis also revealed that an ‘aggregate’ convenience lens is important as convenience itself should relate to consumers’ whole structure of living, rather than being focused on isolated purchase-related decisions (Cox, 1959). Indeed, as noted in the Environment Victoria – Future Powered Families Report:

“The introduction of a new baby to a family often brings with it a period of instability and adjustments to the household. This period is additionally associated with increased energy use resulting from more time spent at home and higher appliance use ... New parents commonly do not have the time or the motivation to access energy efficiency

information as learning parenting skills tends to dominate time and priorities” (Yang et al., 2016, p. 6).

4.1.3. Security-resource-bundle

Consumers using the security-resource-bundle tend to be senior citizens either retired or near retiring, and who have been on the age-pension for some time (see Table 5). They seek security though often suffer with insecurity due to varying vulnerabilities, including financial. They are more likely to be asset rich (own their own, older, home) and cash poor. Although there are many internal and external resources, only a few are rated as moderate or high, such as the internal resources of trust and being community-minded, and external resources of ownership and access to housing. Access to many other resources is low, and of concern, their ability to access the support they need to first trial, and then purchase, items can be very limited beyond their family.

The analysis revealed the importance for consumers to be able to access trusted expert advice, from understanding energy efficiency, bills or dealing with providers. The complexity of the sector appears to have a compounding effect on consumers utilizing this bundle, where a lack of access to the best person and suitable information inhibits fuller engagement, and fosters a ‘thrift’ based lens, where consumers are willing to go without essentials so they feel secure in paying the bills they receive. For example, from the Get Bill Smart LIEEP project report (Alexander, et al., 2016), a senior citizen explained why the internal thermal readings inside his home were consistent with outside temperatures over winter (8C during the day), except for one day when the indoor temperature rose to 19C: he keeps the heater off because he cannot afford to pay the ensuing bill (financial instability), but turned it on the day he had a guest so the guest would not be cold (community minded). Overall, this combination of resources at their described level are likely to reduce feelings of security (see Tables 3 and 4). When

faced with this bundle of resources, consumers in this group may become easily stressed and confused, evident in the following quote from the GV Community Energy Powerdown Report:

“Confusion over billing, tariffs and charges is rampant, causing customers to feel disempowered and stressed.” (Button et al., 2016, p 64)

Table 3: Internal Resources for Each Resource-bundle

Connections-Resource-Bundle	Convenience-Resource-Bundle	Security-Resource-Bundle
Familiarity with Energy System: very low – low (mainly due to language/cultural differences and complexity of the sector)	Familiarity with Energy System: Low-Moderate (mainly due to a lack of time to engage in a complex energy sector)	Familiarity with Energy System: Low-Moderate (mainly due to a lack of confidence in engaging with a complex energy sector)
Trust: very high with <i>in</i> -group, very low with <i>out</i> -group (mainly due to discrimination experiences)	Trust: moderate	Trust: high with support services, very high with <i>in</i> -group, low with <i>out</i> -group
Abstract interpretation: moderate – high (interpretation of symbolism)	Abstract interpretation: low-moderate	Abstract interpretation: low
Community connectivity: high – very high	Community connectivity: low	Community connectivity: low – moderate
Community minded: very high (eager to help community members)	Community minded: low (lower connectivity and current demands reduce ‘bandwidth’ to help others)	Community minded: high (eager to help local community and family members)
Stress from energy related matters: moderate – high (knowledge of managing energy bills is low)	Stress from energy related matters: low-moderate (knowledge of managing energy bills is low)	Stress from energy related matters: moderate – high (knowledge of being thrifty to save money is high)
Stress from non-energy related matters: very high (dominated by experiences of discrimination and inequities, and cultural obligations, reduces ‘bandwidth’ to resolve energy-related issues)	Stress from non-energy related matters: moderate (dominated by juggling many things that compete for time)	Stress from non-energy related matters: low-moderate (dominated by health-related stressors)
Digital savviness: low – moderate	Digital savviness: high	Digital savviness: very low
Agility to changes: moderate	Agility to changes: high	Agility to changes: very low
Others: <ul style="list-style-type: none"> - Prefers face-to-face contact offsite - Low in self-efficacy to self-navigate better terms and conditions in complex settings - Agile in managing competing demands - Cultural respect and appreciation are high - General experience in the marketplace is limited 	Others: <ul style="list-style-type: none"> - Prefers digital engagement over face-to-face - Low in experience to self-navigate better terms and conditions in complex settings - Agile in managing competing demands - Distance from effort to benefit must be small (immediate gratification important) 	Others: <ul style="list-style-type: none"> - Prefers face-to-face contact in the home - Low in self-efficacy to self-navigate better terms and conditions in complex settings - Over complexity may confuse and trigger disorientation and distress - Mobility and health issues may challenge usual exchange encounters - Reluctant to adopt new products/services/behaviors

Table 4: External Resources for Each Resource-bundle

Connections-Resource-Bundle	Convenience-Resource-Bundle	Security-Resource-Bundle
Ownership: Likely to own limited assets, if any	Ownership: Likely to own limited assets, maybe a car	Ownership: Likely to own assets such as home and car
Access to community-based support: high	Access to community-based support: low	Access to community-based support: low-moderate (depends on social isolation)
Access to social support: low	Access to social support: low-moderate	Access to social support: low-moderate (requires trusted opinion-leader)
Access to service provider support: very low (discriminatory experiences with providers are off-putting)	Access to service support: moderate (can access, but prefers indirect encounters)	Access to service support: moderate (though lacks confidence due to complexity of the sector)
Credit rating: can be low if high debt accumulates – limited access to financial resources	Credit rating: can be low if high debt accumulates – limited access to loans	Credit rating: likely to be high, but willingness to utilize is low
Access to technology: low digital engagement beyond mobile phones (high turnover of mobile numbers), high social media receptiveness	Access to technology: high digital engagement and social media receptiveness	Access to technology: least likely group to have internet connections (dependent on family to build technology usage), low social media receptiveness
Access to employment: low	Access to employment: moderate	Access to employment: retired (mostly)
Access to housing: low	Access to housing: moderate	Access to housing: high
Control over surroundings: low	Control over surroundings: moderate	Control over surroundings: low-moderate (faced with frailty/mobility challenges)
Others: <ul style="list-style-type: none"> - High mobility in living arrangements - Uncertainty over financial security in future - Social networks are complex with the <i>in</i>-group 	Others: <ul style="list-style-type: none"> - Low accessibility to alternatives which increases time to locate these options - Strong appetite for increasing social networks with <i>in</i>-group - Difficulty in building networks or relationships with entities offline 	Others: <ul style="list-style-type: none"> - Unclear opinion-leaders within small social networks - Unclear how to gain assistance for service usage re sourcing/trialing new products that are overly complex - Financial instability (can be asset rich but cash poor)

Table 5: General Consumer Profile for Each Resource-bundle

Connections-Resource-Bundle	Convenience-Resource-Bundle	Security-Resource-Bundle
<ul style="list-style-type: none"> - Culturally and linguistically diverse (CALD) and Indigenous Peoples - Often living in larger households within tight-knit communities - More likely to be renting, many in poor quality social housing - Multi-lingual: English may be a 2nd or 3rd language - Highly apprehensive of service providers (developed from a history of inequitable service encounters) - Generally, experiences high levels of discrimination within the retail and 	<ul style="list-style-type: none"> - Young adults, many with young families - More likely to be renting - Maintains a confident, positivist outlook - Seeks convenient services - Favors digital communication - Preference is to have minimal interaction with service providers - Non-fearful of service providers - Seeks enjoyable and motivating service-encounters - Enthusiastic purchase intentions/behavior - Price-sensitive 	<ul style="list-style-type: none"> - Senior citizens, mature adults - Households usually have few people per dwelling - Price sensitive - Prefers to trial new products and services before buying - More likely to be renting or living in very old housing - Elevated tolerance for discomfort - Readily able to respond to ‘thrift’-based behaviors - Apprehensive of service providers - Unlikely to complain and/or blame service providers

services sectors, producing a reluctance to interact with providers - Can feel overwhelmed with many financial demands - Price-sensitive	- Experiences anxiety associated with new products and services - Prefers to make familiar purchase decisions - Highly price-sensitive
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4.2. Retail strategies for supporting consumers for each resource-bundle

Using the MOA framework, the reports were analyzed to distill overarching strategies for designing retail services to alleviate consumer hardship for each of the three resource-bundles. The strategies outlined in Table 6 are themed into a broad approach, tailored to support consumers in each of the three resource-bundles: integrate community connections (connections-resource-bundle), incentivize using digital platforms (convenience-resource-bundle), and leverage intermediary support (security-resource-bundle). Strategies to build motivation, create opportunities and strengthen abilities are provided within each resource-bundle.

Table 6: Strategies for alleviating hardship for consumers with different resource-bundles

	Connections-Resource-Bundle	Convenience-Resource-Bundle	Security-Resource-Bundle
Broad Strategy	Integrate Community Connections	Incentivize Using Digital Platforms	Leverage Intermediary Support
Motivation building strategies	<ul style="list-style-type: none"> - Judicious consideration must be provided to issues of interest, commitment, and willingness to engage - Previous experiences create a reluctance to engage with providers – motivation can be strengthened by ensuring non-discriminatory practices and pro-active efforts to build rapport by providers. - Consideration must be given to the wider community; benefits should be two-fold – to both the individual households and to the community – which will ultimately increase motivation. - Clearly communicate benefits via face-to-face interactions (high-touch 	<ul style="list-style-type: none"> - Motivation can be further encouraged by turning knowledge into action (i.e., <u>not</u> building knowledge) - Increasing motivation requires positive incentives which reward short-term behaviors - Engagement should be focused on pleasure, accessibility and entertainment - Motivation can be strengthened through satisfying digital appetites or preferences for digital engagement and communication (for instance there is a preference for information via websites and apps) 	<ul style="list-style-type: none"> - Price sensitivity sees purchases made through the lens of thrift and thus will be motivated by demonstrating the efficiency of the service/brand/product - Use credible and trustworthy spokespeople to engage and overcome attitudes around insecurity - Motivation can be encouraged by using exemplars and cases of ‘other people like me’ in similar situations - Pitch towards ‘helping others’ which also helps themselves - Support consumers through genuine face-to-face social interactions where key benefits can be clearly communicated (high touch approach)

	Connections-Resource-Bundle	Convenience-Resource-Bundle	Security-Resource-Bundle
Broad Strategy	Integrate Community Connections	Incentivize Using Digital Platforms	Leverage Intermediary Support
	approach) to increase engagement and motivation		
Opportunity creation strategies	<ul style="list-style-type: none"> - Marketing and communication efforts should be culturally orientated and presented in relevant languages - Use culturally appropriate abstraction or metaphors to engage and communicate - Provide access to culturally sensitive information and systems which allow access to social support services - Opportunities creation should target households and community, and be informed by community leaders within the culture - Provide materials for community disbursement to increase opportunity - Extreme climate zones require specific types of products, which should be made available to support consumers - Access to inexpensive comfort appliances that are energy efficient is vital 	<ul style="list-style-type: none"> - Engagement and interaction encounters should require a minimal time commitment - Enable opportunity through creating service encounters that are uncomplicated and straightforward - Build in proactive approaches such as ‘concierge services’ that anticipate consumer needs without prompting - Providing/facilitating access to inexpensive comfort appliances that are energy efficient is vital 	<ul style="list-style-type: none"> - Provide ease of entry to goods and services that clearly articulate ‘value for money’ - Focus on co-benefits, which can be attained through interaction with goods and services - Provide personalized support when there is a need to change existing behaviors or attitudes, especially with complex purchase decisions - Ensure access to volunteer services when they are required - Provide information gradually on an incremental basis - Providing/facilitating access to inexpensive comfort appliances that are energy efficient is vital
Ability strengthening strategies	<ul style="list-style-type: none"> - Leveraging trusted community leaders and individuals known to the community can encourage awareness of individual and community benefits, thus enhancing sector-related knowledge, skills and capabilities - Face-to-face contact in informal social settings is required to raise awareness of energy matters, how to address them, and to encourage trial and reinforcement behaviors (high-touch approach) - Build trust by providing information to build experience 	<ul style="list-style-type: none"> - Information should be readily available via digital platforms - Ensure that information searches required on behalf of the individual are not time consuming - Decision-making is focused on central household goals, thus utilize tools to support effortless, convenient conversations - Provide positive reinforcement with instant turnaround times 	<ul style="list-style-type: none"> - Focus on building trust to overcome insecurity and anxiety; trust can be built via myth busting, which should occur in a non-confrontational manner but address real or perceived fears - Encourage trial behavior – one method may include ‘piggy-backing’ onto pre-existing groups or social activities - Encourage consumers to communicate the ‘little wins’ with relationship networks - Reframe comfort as a health concern rather than a cost problem

4.2.1 Connections-resource-bundle: Integrate community connections

The analysis revealed that community organizations or ‘connectors’ that work towards creating deeply embedded relationships can serve as powerful resources for consumers within the connections resource-bundle. These consumers are best reached through trusted community-based organizations, or community opinion-leaders, as they provide social license and encourage engagement between key stakeholders. The Bright Actions LIEEP project report demonstrates the importance of adopting a community focus and soliciting the support of community leaders:

“Community leaders are often well respected and active within their communities. They attend many meetings with stakeholders in order to convey vital information to their community members ... Community leaders from ethnic communities with large refugee populations were also key stakeholders involved in recruiting for workshops. The aim was for community leaders to host and participate in a workshop at large community gatherings.” (Queensland Council of Social Service, 2016, p. 81).

Overall, the analysis shows that engagement is more likely if social outcomes are addressed from a community-based lens. Social inclusion can be enhanced by adopting a community-based approach, for instance, fostering belongingness and community empowerment (Lacy, 2010). Without support, the capacity of individuals in this resource-bundle to manage their retail debt is limited due to their ongoing struggle with vulnerability and marginalization.

4.2.2 Convenience-resource-bundle: Incentivize using digital platforms

Technology operates in several ways: by providing a service; triggering behavior change; and facilitating communication. The analysis indicates that consumers within the convenience resource-bundle have a strong preference for all things digital. Subsequently, to support consumers in the resource convenience bundle, it is vital to communicate in the language of the consumer, which in this

case may be a digital language. Technology provides another benefit through the immediacy it offers, so that consumers can seek the outcomes of their choices instantly. The analysis suggests that consumers with this resource-bundle need engagement efforts to be immediate and responsive. Technology can offer the instant gratification and agile communication required by consumers in this resource-bundle. There are also opportunities for low-cost digital engagement mechanisms to be embedded within programs. For example, the Reduce Your Juice report (Swinton et al., 2016) indicates the power of digital platforms in reaching consumers and delivering a program that is both convenient and digitally engaging:

“Reduce Your Juice has transformed traditional energy efficiency programs into a model that effectively connects with today’s digitally connected consumer. In stark contrast to traditional energy efficiency approaches ... The program was delivered in a non-conventional manner using digital games, entertainment and social media to engage participants in an apparently simple yet highly relevant experience.” (Swinton et al., 2016, p. 5-6).

To accommodate the busy lives of consumers in this resource-bundle, programs should ensure that communications are real-time, convenient and responsive.

4.2.3 Security-resource-bundle: Leverage intermediary support

Developing rapport with consumers in the security-resource-bundle is vitally important given these individuals prefer ‘high-touch’ communication, requiring a ‘boots-on-the-ground’ approach to build feelings of security. The analysis revealed that embedding opportunities for socialization and trust-building are key to reaching and engaging consumers in this resource-bundle, especially given that these consumers demonstrate high levels of motivation. Further, projects which embedded intermediary support through trusted social services (i.e., via the Home and Community Care Network) were more likely to achieve favorable responses. Such a ‘high-touch’ approach is resource-

intensive given the ongoing nature of personalized assistance. However, such support services can be a powerful stress buffer for consumers. The literature highlights that social ‘intermediary’ support can offer benefits because social networks offer people positive experiences, a sense of belonging and having a role within the community (Cohen and Wills, 1985). Intermediary support can also assist people to avoid negative experiences that could adversely affect their health. Previous research highlights that the deleterious effects of life stress are less likely to impact individuals with strong social support systems (Krause, 1987).

Consumers within the security-resource-bundle can be highly stressed and tend to exhibit high levels of anxiety around making decisions. Established intermediary organizations such as local councils can, therefore, facilitate communication between project proponents and participants, assuming a high enough level of trust exists. The Glenelg Saves report (Lynch et al., 2016) highlights the need for intermediary support with high-touch, face-to-face communication methods as the mechanism for support as consumers utilizing this bundle were wary of phone calls in general. During visits, providing digestible ‘chunks’ of information at relevant intervals are a key part of the strategy.

5. Discussion and conclusion

The findings of this paper identified key resource-bundles and developed retail strategies in response with a view to further our understanding of consumer vulnerability and the resources available to them, and to develop strategies to alleviate hardship. Specifically, we uncovered three resource-bundles that are associated with consumer vulnerability: connections-resource-bundle, convenience-resource-bundle and security-resource-bundle. Second, in response to each resource-bundle, we developed suitable strategies that retailers could adopt to support consumers experiencing vulnerability that are aligned to each resource-bundle. This unique approach extends previous work

that identified single internal or external resources associated with vulnerability (Baker, 2006; MacIntyre, 2007; Bartly, 2010; Piacentini, 2014) by showing how unique bundles of resources, and their respective level (low, medium or high) are reflective of heterogenous groups of consumers experiencing vulnerability. Further, we extend the RBV by adding combined bundles to an understanding that previously took a singular perspective (see Piacentini, 2014), and which neglected how different resource combinations are available to nuanced vulnerabilities.

In presenting aligned retail strategies per resource-bundle, we highlight that current retail strategies are generic and could attend to the variances described here. This alignment provides a significant extension to other studies which have predominately focused on debt management (Celsi, Nelson, Dellande and Gilly 2017; Sarofim et al 2020; Sell, 2013) rather than hardship programs. By adopting a strengths-based approach to resources, we encourage a shift in mindset, from a retailer-centered perspective (debt recovery) to a social perspective of providing needed and nuanced support to consumers who are most in need. Overall, we provide important contributions to the theoretical understanding and practical implications of vulnerability, discussed further in the following sections.

5.1. Theoretical implications

Retailers have both a financial and social obligation to support consumers experiencing vulnerability through hardship programs to achieve profit and social outcomes. Research in consumer vulnerability has progressed over the past 20 years, though much more is needed before we truly understand the concept, its antecedents and consequences, and importantly, what role corporations have in triggering, amplifying and ameliorating vulnerability for consumers. However, one issue is clear: consumers experiencing vulnerability often endure less-than-favorable outcomes from their service encounters (Bone et al., 2014), which can have a negative effect on them in terms of stress or exacerbating their hardship, as well as negatively impacting a retailer's bottom line. In this research,

we suggest that situations faced by consumers that trigger vulnerability, also affect the resources they have at their disposal, wherein some resources diminish ‘agency’, while others provide strong coping strategies for consumers. While prior research (see Baker, 2006; Macintyre, 2007; Bartl, 2010; Piacentini et al., 2014) identified the internal and external factors associated with consumer vulnerability, a limited pool of research has investigated how consumer resources within a utilitarian retail context might be bundled together to identify that consumers experience vulnerability in different ways, and thus they cope differently and need different types of support.

While previous research on consumer vulnerability has identified *how* consumers combine resources proactively into bundles (see Piacentini et al., 2014), our research has identified that consumer resources, in the context of vulnerability, can be grouped into three bundles which give rise to three categories of vulnerability. First, the connections-resource-bundle reflects consumers who seek social connections and engagement, and who are not familiar with the sector or retail processes and, due to cultural and language differences, are neither experienced nor knowledgeable with how things work, or how to redress issues. This negatively impacts their confidence and impedes goal setting to resolve issues. Past research suggests that consumers with limited experience may rely on salient, familiar or easy-to-understand service attributes (Alba and Hutchinson, 1987; Dagger and O’Brien, 2010) which together, can inform retailer strategies and help foster positive consumer relationships (Dagger and O’Brien, 2010).

Second, the convenience-resource-bundle reflects consumers who seek fast and convenient retail service options as they experience a range of time pressures elsewhere in their lives. While extant empirical research indicates that convenience influences how customers decide to purchase or make evaluations (see Rust et al., 2004; Seiders et al., 2005), there has been limited research investigating how a lack of time and effort affect resources and thus the coping strategies of consumers

experiencing vulnerability. The findings of this component of our research align with two of the five service convenience scale dimensions, namely decision convenience (i.e., time) and access convenience (i.e., service delivery) (Seiders et al., 2007). Further, these findings suggest that an ‘aggregate’ convenience lens is important. This supports Cox (1959) who explains that the notion of convenience should relate to consumers’ whole structure of living and not only on a consideration of isolated purchases.

Third, the security-resource-bundle reflects consumers who are usually more senior in years, and due to the life challenges, they have experienced, are quite adept at being thrifty and tolerant of higher levels of discomfort. At the same time, consumers can become easily stressed and feel unsure of how to improve their situation. Complex market offerings from service and retail organizations can trigger stress and create unwarranted confusion (e.g., complex billing structures or processes). When one feels stressed and lacks self-efficacy, being faced with complex information may be overwhelming, and thus negatively impact the capacity of an individual to manage and cope (Smock, 1955). Stressors that are particularly salient for consumers within this bundle include feelings of insecurity, social isolation, not being able to access information or support services easily and being easily intimidated by service providers especially if conversing over the phone. Further, as some are faced with mobility constraints, limited access to service providers can trigger anxiety.

Whilst the findings show differences in resource bundling overall, the three types of resource-bundles contain more internally based resources than externally based resources. This distinction captures an important finding: that consumers experiencing vulnerability are more inclined, perhaps due to a lack of choice, to rely upon themselves, rather than others, in coping with the vulnerabilities they face. This finding is consistent with others who have highlighted that many consumers experiencing vulnerability do not access key support services (Lawson, Robertson and Wooliscroft,

2016). In some cases, consumers have little choice but to be self-reliant because such services are not available to them. In other cases, services are not accessed because consumers do not see themselves as ‘vulnerable’ and therefore do not seek or pursue services targeted towards ‘vulnerable consumers’ (Commission for Customers in Vulnerable Circumstances, 2019; Labaste, 2019; Competition and Markets Authority, 2019; O’Neill 2020). This suggests that, when providing support, message framing of the support is important to protect the dignity of consumers, as stressed by Banerjee and Dufflo (2019).

In taking a resource-bundling approach, the findings of research question one theoretically extends the RBV to include consumers experiencing vulnerability. While previous research has examined resource vulnerability in retail literature (see Park and Kim, 2003; Chen and Dibb, 2010; Echeverri and Salomonson, 2019), the focus has been on the impact of singular factors rather than the combined nature of resources, wherein the latter provides greater insight into the coping options available, thus grouping consumers according to the strengths they may draw upon to cope with, or mitigate, their vulnerability. Thus, our findings contribute to extant research (see Lusch and Vargo, 2006; Baron and Harris, 2008; Piacentini et al., 2014) by adopting a resource-integration approach to identify how resources are holistically associated with different types of consumer vulnerability. This is in contrast with previous research (see Arnould, 2008; Etgar, 2008; Madhavaram and Hunt, 2008) which has traditionally focused on resources singularly.

This research has also addressed research question two: *how might retailers design services to alleviate hardship for different resource-bundles amongst consumers experiencing vulnerability?* Our findings indicate that retailers can alleviate hardship by providing personalized support in line with a ‘resource-sensitive’ approach (Lee et al., 1999), which better enables consumers to cope effectively with vulnerability and key resource restrictions (Adkins and Ozanne, 2005) (see Tables 3 and 4). This

finding contributes to the literature in several ways. First, they extend current knowledge (see Baker, 2006; Macintyre, 2007; Bartl, 2010; Piacentini et al., 2014) by taking into consideration consumers' available resources that are linked with vulnerability, suggesting that there are varied options available to consumers and thus these consumers can be grouped according to those bundles which better informs strategic options available to retailers to support them. This finding suggests that the 'one-size-fits-all' approach is the least optimal and impactful, which is alarming as this has dominated current practice.

Second, we extend the literature by showing not only that consumer vulnerability varies, but we demonstrate *how* they vary and what retail strategies are needed to support each group. Specifically, we outline the motivations, opportunities and abilities underpinning the three resource-bundles. For the connections-resource-bundle, we found that community organizations or 'connectors' that work towards creating deeply embedded relationships serve as powerful intermediaries in overcoming low levels of motivation, opportunity and ability, and in building trust. For the convenience- resource-bundle, there is a strong preference for agile and responsive digital communication which attend to their high convenience needs; therefore, engagement mechanisms should be built around technology to increase motivation. Next, for the security-resource-bundle, we found that developing rapport through high-touch forms of communication is vitally important for building opportunity and strengthening ability. The findings discussed here point towards several strategies that can be adopted by retailers to alleviate hardship for consumers experiencing vulnerability, which are outlined next.

5.2 Managerial implications

For retailers and other service providers, the findings of this research inform several strategies which may serve to prevent or ameliorate consumer vulnerability (see Table 6). The strategies

emanating from application of the MOA framework are aimed to assist retailers in designing inclusive services, founded on a supportive approach, which will provide more dignity for consumers experiencing vulnerability than a problem treatment approach. Such strategies are targeted towards building motivation, creating opportunities and strengthen the abilities of consumers, pursuant to the resources those consumers have at their disposal. By so doing, a pro-active, targeted approach can be adopted by retailers and services to support those in hardship, and which will, in turn, help providers move away from current practices which are homogenous, and sometimes actively disadvantageous or discriminating towards consumers. An first response could involve adjusting some of the practices and terminology used (e.g., tariffs, peaks, demands, loads, grids etc.) are not well considered and present a higher level of confusion and complexity that is difficult for any consumer to engage with – and for those already facing much adversity – there is little time or option to engage with the complexity in the energy sector. Simplifying things such as these is expected to help all consumers.

Importantly, our findings provide two incentives for service and retail management to consider:

1) how to provide the best exchange with consumers that will minimize or eliminate triggering vulnerability; 2) how to provide support to consumers who are in hardship and having difficulty paying bills or debt. By highlighting that consumer vulnerability is a multidimensional construct in that different consumers will have different sets of resources, and that different business strategies can be used to support them, allows management to take a stronger lead on preventing and alleviating hardship for their consumers, and for society in general.

5.3 Limitations and directions for future research

The findings of this study should be considered along with several key limitations and opportunities for further research. For instance, while the research reveals promising outcomes towards identifying strategies for how retailers might design services to alleviate hardship for

consumers experiencing vulnerability, this research is only one of a limited number of studies that take a resource-based approach. In doing so, we recognize that consumers who experience vulnerability are not one homogenous group, and therefore resources (or lack thereof) and their coping strategies, will differ accordingly. While this research lays the foundations by differentiating between the resource-bundles available to consumers experiencing vulnerability, further research is needed to verify such resource bundling. Future research could seek to use primary data collection techniques to test and validate consumer and retailer reactions to the strategies presented here. In addition, our study is context-specific; that is, the energy retail sector in a single country. Future research may seek to extend this study in additional contexts.

Overall, the findings provide a foundation for future investigations seeking to examine how services can be re-designed to better support consumers who face adversity by helping to strengthen their resources. Reducing the hardship experienced by the most vulnerable in society should be part of the objectives of any organization, at the least it would legitimize their corporate citizenship, and at best enhance their reputation and profits whilst also playing an active role in alleviating hardship for those most in need.

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