



**Editorial: Solving problems for service consumers
experiencing vulnerabilities:
A marketplace challenge**

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3 **Editorial: Solving problems for service**
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5 **consumers experiencing vulnerabilities:**
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7 **A marketplace challenge**
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12 **Structured Abstract**
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14 *Purpose:* While there is burgeoning service literature identifying consumer vulnerabilities
15 and questioning the assumption that all consumers have the resources to co-create, limited
16 research addresses solutions for consumers experiencing vulnerabilities . Service systems can
17 provide support for consumers but can also create inequities and experienced vulnerabilities.
18 This paper identifies current and further research needed to explore this issue and addresses
19 marketplace problems for consumers experiencing vulnerabilities .
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31 *Design/methodology/approach:* This viewpoint discusses key issues relating to solving
32 marketplace problems for consumers experiencing vulnerabilities . A call for papers focused
33 on solving marketplace problems for consumers experiencing vulnerabilities resulted in a
34 large number of submissions. Nine papers are included in this special issue and each one is
35 discussed in this editorial according to five emergent themes.
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46 *Findings:* Vulnerabilities can be temporary, or permanent, and anyone can suddenly
47 experience vulnerabilities. Inequities and vulnerabilities can be due to individual
48 characteristics, environmental forces, or due to the structure of the marketplace itself.
49 Solutions include taking a strengths-based approach to addressing in equities and using a
50 multiple-actor network to provide support.
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3 *Originality:* Increasingly, service literature is identifying inequities, however very limited
4 research addresses solutions for solving marketplace problems for consumers experiencing
5 vulnerabilities . This paper suggests taking an approach focusing on strengths, rather than
6 weaknesses, to determine strategies, and using the support of other actors (Transformative
7 Service Mediators) where required.
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18 *Practical implications:* The recommendations addressed in this paper enable more positive
19 approaches to solving marketplace problems for consumers experiencing vulnerabilities .
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26 *Social implications:* Taking a solutions-focused lens to research relating to vulnerabilities
27 will contribute toward addressing inequities within the marketplace.
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34 **Keywords:** co-creation, transformative service research, mediation, vulnerability, solutions,
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Introduction

Despite considerable focus in the literature and in developing organisational and Government policies on reducing inequities and providing support for consumers experiencing vulnerabilities , there remains a number of marketplace challenges. This could be because of the increased reliance on agentic actor resources within service systems to facilitate co-creation. Consumers are increasingly being called upon to actively participate and to ‘self-serve’ in the service context, and yet some consumers may need support to undertake this value creation work. This was the issue we first discussed when the two editors of this special issue commenced collaborating and it led to our conceptualisation and research on the Transformative Service Mediator (see Johns and Davey, 2019). We identified that for consumers experiencing vulnerabilities, sometimes they may require support to create value. From there, we realised much of the extant literature focused on consumers experiencing vulnerabilities merely identified issues; however, we sought to understand solutions. Once Johns and Davey (2019) was published, we shared it with a woman who works with owners of social enterprises. Her first response was one of excitement – she felt seen for the first time. She sought to support organisations and people as they worked together to co-create value or achieve their mission – the very essence of a Transformative Service Mediator. We knew we were on the right track, but we still needed to understand more – in particular, we wanted solutions. This special issue was motivated by our questions around developing solutions to support consumers experiencing vulnerabilities .

The proliferation of scholarship on the notion of vulnerability is heartening since it reflects growing awareness of the myriad disruptive contexts and polarising issues of contemporary services (Hill and Sharma, 2020 review current definitions of vulnerability). The marketplace problems and challenges that are experienced by consumers experiencing vulnerabilities are

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3 complex and multidimensional. Yet, very few studies have actually offered solutions that
4
5 foster inclusivity; that is, the notion that all consumers have equal opportunities for obtaining
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7 the same amount of value inherent in service interactions. Inherent in the understanding of
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9 value creation is individual actor agency in the service ecosystem (Grönroos, 2008; Lusch
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11 and Vargo, 2014). The customer is deemed to be capable, effortful, willing, and enabled, to
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13 engage the resources from a network of actors within the service provider ecosystem and
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15 beyond (including other service providers, other customers, peers, family and friends) to
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17 create value. Nevertheless, some consumers may have diminished resources and skills to
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19 apply to their value generating processes and are consequently involved in the value co-
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21 creation processes in different ways (McColl-Kennedy *et al.*, 2012). Consequently, service
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23 processes, service design, support of intermediaries and transformative service mediators,
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25 greater accessibility to network actors and service resources, may be utilised to support
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27 problem-solving in service exchanges (Johns and Davey, 2019; Patricio *et al.*, 2018;
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29 Rosenbaum *et al.*, 2017; Russell-Bennett *et al.*, 2019).
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38 Of growing interest among TSR scholars are avenues for overcoming challenges faced by
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40 service consumers experiencing and how access to resources for consumers experiencing
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42 vulnerabilities can be enhanced in service contexts. For example, scholars are working on:
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44 service inclusion in design and delivery (Fisk *et al.*, 2018); transformative service mediators
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46 (Johns and Davey, 2019); technology and assistive service robots (Čaić *et al.*, 2018; Huang
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48 and Rust, 2018; Kunz *et al.*, 2018; Wirtz *et al.*, 2018); complaint recovery processes
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50 (Brennan *et al.*, 2017); channel design strategies (Hogreve *et al.*, 2019) and co-design
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52 processes (Dietrich *et al.*, 2017) among others.
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3 Building on these service research initiatives, the main objective of this special issue is to
4 contribute to addressing some of the challenges around solving problems for consumers
5 experiencing vulnerabilities in service contexts. While recognising the complexity and
6 multidimensionality of this topic, our focus is nevertheless on thought leadership that
7 progresses practical solutions, rather than simply pondering issues. In this special issue, we
8 encouraged researchers to test, explore, ponder and discuss solutions, elusive though they
9 may be. It is an exciting time with a greater focus on inclusion, however, we encourage
10 service organisations and scholars to continue this dialogue to seek solutions (in terms of
11 people, systems, and policies at all levels of the service ecosystem) to marketplace problems
12 for consumers experiencing vulnerabilities .
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28 **Consumer experiences of vulnerability**

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30 There are numerous definitions of vulnerability. These definitions, regularly contested by
31 scholars (Andreasen and Manning, 1990; Halstead *et al.*, 2007; Spotswood and Nairn, 2016),
32 span multiple disciplines and are often misused (Baker *et al.*, 2005). The concept of
33 vulnerability itself is highly controversial in the social sciences (Burghardt, 2013; Hutcheon
34 & Lashewicz, 2014; Turner, 2006). Consumer vulnerability is a particular type of
35 vulnerability that focuses on marketplace interactions, equity, and the environment, and can
36 be defined as
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47 *“[...] a state of powerlessness that [...] occurs when control is not in an individual’s*
48 *hands, creating a dependence on external factors (e.g., marketers) to create fairness*
49 *in the marketplace [...] [and] where consumption goals may be hindered [...]”*
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52 (Baker, 2005, p. 134).
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56 Importantly, the previous deficit discourse that typically framed consumers as the objects of
57 attention due to deficiencies, risk, and failure is gradually being supplanted by a strengths-
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3 based approach whereby consumers have the potential to be active participants in the creation
4 of solutions. This changing mindset is progressing the field to better achieve goals of
5 transformative wellbeing (Mollard *et al.*, 2020; Rapp *et al.*, 2005), and ultimately contribute
6 toward finding solutions for marketplace problems for consumers experiencing
7 vulnerabilities . While experiences of vulnerability can be linked to marketplace impacts
8 (e.g., poor access, understanding of information, or being treated inequitably during the
9 service exchange, (Rosenbaum *et al.*, 2017), it can also relate to personal characteristics or
10 the environment around them.
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24 Depending on the experienced vulnerability-inducing conditions that contribute “to
25 imbalances of power in exchange relationships” (Beudaert, 2020, p. 364), the consumer may
26 not have the resources, capabilities or authority to exercise the resource integrating roles
27 deemed essential for transformative value outcomes. Arguably, this needs to be addressed in
28 both theory and practice, and was the impetus for this research, and our research on the
29 Transformative Service Mediator (Johns and Davey, 2019). This is an issue for all
30 organisations and all members of society, particularly as vulnerability can affect anyone at
31 any point in time. Vulnerability can be temporary, from grief, or a feeling of unease, or
32 liminality-induced vulnerability due to identity and roles in transition, (e.g., Beech, 2011;
33 Tonner, 2016), including temporary disability – for example, a high-risk pregnancy could
34 result in a consumer experiencing more vulnerabilities than usual, but this would change after
35 the pregnancy (Dickson *et al.*, 2016). On the other hand, some vulnerabilities can be
36 permanent, such as some life-long disabilities (Dickson *et al.*, 2016) and should be
37 considered in relation to the tensions between experiencing the vulnerability and attempts
38 (within the marketplace, society or individually) to reduce or minimise the impact of the
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3 vulnerability (Baker and Mason, 2016). This is particularly important when considering
4 solutions in marketplaces for supporting consumers experiencing vulnerabilities .
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10 Discriminatory behaviour in some service structures and processes can create greater service
11 inequality for consumers experiencing vulnerabilities (Crockett et al., 2013; Johns *et al.*,
12 2017), therefore it is essential to consider strategies to mitigate these issues, otherwise
13 barriers exist for genuinely transformative services. We believe that some customers are
14 disadvantaged during, and because of, the service process, while others experience
15 vulnerabilities for other reasons.
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26 **Complex service ecosystems**

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28 The service ecosystem shapes and supports value co-creation (Edvardsson *et al.*, 2011),
29 however, consumers experiencing vulnerabilities “may lack the resources or access to
30 resources, to exercise these resource-integrating roles, leading to them facing service
31 inclusion issues” (Davey *et al.*, 2021, p. 3). Individual agency “enables actors to act upon
32 resources to create value” (Davey and Grönroos, 2019, p. 689) which in turn allows
33 individuals to flourish and their lives to be enhanced. There is an assumption in most of the
34 service literature that service encounters occur directly between the service recipient and
35 service provider (Klaus and Maklan, 2007; Prahalad and Ramaswamy, 2004), and that both
36 parties are engaged in value co-creation, however, in some transformative services and for
37 some consumers, service providers may need to not only provide services but also to
38 advocate for customers and mobilise community resources (Johns and Davey, 2019).
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56 Some consumers require more support in service delivery to realise wellbeing outcomes such
57 that value is not a dyadic interaction, but rather, requires the interaction of multiple actors,
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3 making service delivery increasingly complex (Johns and Davey, 2019; McColl-Kennedy *et*
4 *al.*, 2012). Thus, when considering solutions to support consumers experiencing
5
6 vulnerabilities , it is important to consider the role other actors play to provide support. Some
7
8 consumers experiencing vulnerabilities cannot always act for themselves (for example,
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10 children, people with some disabilities) and others are constrained in acting for themselves,
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12 yet support for these consumers can be empowering, providing motivation and building on
13
14 their capabilities to solve marketplace problems. Other actors and TSMs may serve as the
15
16 conduit to the resources and collaborative processes that enable desired future wellbeing
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18 outcomes from service encounters. Ostrom *et al.* (2015) call for further research to improve
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20 wellbeing through transformative service and to have a better understanding of a multi-actor
21
22 environment. Multi-actor service contexts are complex, but can provide considerable support
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24 for consumers experiencing vulnerabilities even in circumstances where they can act on their
25
26 own behalf. According to a service ecosystem perspective, adaptive value propositions that
27
28 empower consumers experiencing vulnerability require changed institutional arrangements
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30 along with changed mental models and logics of the service ecosystem actors (Vink *et al.*,
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32 2019).

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42 Research must, therefore, continue to explore contextualised vulnerabilities through the
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44 different layers of service experience (micro, meso and macro) in order to facilitate
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46 wellbeing, a key priority for transformative service research (Anderson and Ostrom 2015;
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48 Rosenbaum *et al.*, 2011). Acknowledging the essential role of context in a value co-creative
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50 collective endeavour (Ng and Vargo, 2018) and shifting mind-sets to strengths-based
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52 approaches to consumers experiencing vulnerabilities, a body of literature now explores
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54 service design as a way of improving consumer and societal well-being (Karpen, Gemser, &
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56 Calabretta, 2017; Rosenbaum *et al.*, 2011; Yu & Sangiorgi, 2018). Where the service design
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3 includes engagement and participation of multiple actors embedded within a community,
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5 capability building has been shown to be more meaningful and empowering – namely the
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7 transformative service (Alkire *et al.*, 2019; Ansari *et al.*, 2012).
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11 12 **Introducing the papers in this special issue**

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14 A number of interesting papers were submitted for this special issue. The nine selected were
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16 chosen due to their focus on solving problems, and come from a variety of contexts. Some of
17
18 the papers explore temporary vulnerabilities, for example, grief (Azzari, *et al.*), undergoing
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20 fertility treatment (Robertson, *et al.*), and service captivity (Yu Kerguignas, *et al.*, and
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22 Stavros, *et al.*). In contrast, other papers explored more permanent vulnerabilities, for
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24 example, living with celiac disease (Fuentes-Moraleda *et al.*), ageing (Zainuddin, *et al.*) and
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26 vision impairment (Yakut and Celik), while others explore contexts resulting in
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28 vulnerabilities, for example, problem gambling (De Vos, *et al.*).
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35 All papers were empirical, with the majority qualitative (Zainuddin, *et al.*; Azzari, *et al.*;
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37 Stavros, *et al.*; De Vos, *et al.*, and Leino, *et al.*). Others were quantitative (Yakut and Celik,
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39 and Robertson, *et al.*) or mixed methods (Fuentes-Moraleda *et al.*, and Yu Kerguignas, *et al.*)
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41 and all proposed strategies for solving marketplace problems for consumers experiencing
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43 vulnerabilities .
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49 Each of the papers considers the issue of solving marketplace problems for consumers
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51 experiencing vulnerabilities in a novel way. Rather than summarising each paper in turn we
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53 instead present five interrelated themes that encompass commonalities across the special
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55 issue papers. albeit acknowledging the complex social reality that belies these issues.
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58 Typified as solutions, these themes are: embed humane service systems and processes,
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3 prioritise resilience and strengths-based solutions, incorporate and expand TSM roles and
4 responsibilities, facilitate service design principles (holistic, human centred) into organisation
5 processes and innovations, enable consumers to be agentic by understanding well-defined
6 needs.
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15 *1. Embed humane service systems and processes*

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

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3 All the papers emphasise strengths-based solutions in different ways and in diverse service
4 contexts: for example, De Vos *et al.* investigate campaigns aimed at reducing problem
5 gambling, Leino *et al.* propose different strategies for primary and secondary customers,
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7 Azzari *et al.* and Robertson *et al.* outline adaptive and flexible strategies for service providers
8 dealing with temporary vulnerability associated with grief and fertility services, Yu
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10 Kerguignas, *et al.*, propose strategies for service providers to reduce inequities and financial
11 captivity-induced vulnerabilities, Yakut and Celik recommend multisensory environments
12 and audible technologies for the vision impaired consumer, Fuentes-Moraleda *et al.*, suggest
13 managers and institutions offer proactive support through interaction initiation and
14 clarification of information to reduce experienced vulnerability for travellers with coeliac
15 disease, and Zainuddin *et al.*, recommend value re-creation for ageing consumers
16 experiencing vulnerabilities . Corroborating earlier research (e.g., Beudaert, 2020; Pavia and
17 Mason, 2014) strengths-based solutions and resilience priorities for service providers
18 recognise the time challenges often faced by consumers experiencing vulnerabilities who
19 inevitably invest more time in service experiences (planning routines and schedules,
20 information search), to reduce sense of powerlessness or reduced agency. Zainuddin *et al.*,
21 propose that the notion of value re-creation should be adopted in resilience and strengths-
22 based solutions. In their study of aging consumers where driving retirement destroys certain
23 valued outcome for consumers (e.g., enjoyment and convenience), new components of value
24 can provide solutions to reduce feelings of powerlessness by re-aligning resources in effect,
25 recovering value lost. Whether service provision or self-service (as in Zainuddin *et al.*), these
26 solutions emphasise a collaborative and inclusive approach that brings in multiple other
27 actors within each service system to achieve transformative outcomes. Importantly, the
28 authors in this special issue discuss solutions spanning the micro (e.g., information searching
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3 and awareness of services), meso (service design and delivery at the organisation level or
4 public infrastructure level), and macro levels of the ecosystem (policy and systemic aspects).
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10 11 *3. Incorporate and expand TSM roles and responsibilities*

12 Aspects of social structures can enable transformative services enabling humans to flourish.
13 increased advocacy for consumers experiencing vulnerability and better voicing these
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15 consumers' needs within the institution's systems improve transformative value outcomes.
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18 For example, consumers experiencing vulnerabilities draw on the support of other actors –
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20 secondary consumers (Leino, *et al*) or Transformative Service Mediators (Azzari, *et al*).
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23 Thus, capability becomes a resource in the relationship with the TSMs and others. Without a
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25 relationship, however, resources are irrelevant (De Gregori, 1987), therefore trust needs to be
26
27 established and continually strengthened and individual capabilities valued. Azzari *et al.*,
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29 explore the processes of service providers who work closely with families to co-create
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31 service experiences; these families desire to be actively involved in creating a funeral service
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33 and the funeral service providers act as a focal touch point and intermediary among many
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35 actors within the service ecosystem for their chronically-traumatised clients.
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4. Facilitate service design principles (holistic, human centred) into organization processes and innovations

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

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3 (Davey and Gronroos, 2019, p. 690). For example, Azzari *et al.* demonstrate how the
4 tailoring of service processes and human-centred design results in mutually beneficial
5 outcomes for all the actors in the funerary service ecosystem. However, in the paper by Yu
6 and Kerguignas, service design in their study context of alternative financial services
7 paradoxically amplifies service captivity leading to experiences of vulnerability and
8 diminished consumer wellbeing. In their study, developing solutions that counter service
9 processes that engender such captivity is difficult. Here the authors suggest macro-level
10 interventions to require service design and processes responsive to the financial precarity of
11 consumers; in other words, regulation for service design and administrative practices that do
12 not encourage such consumers to over-extend. Stavros *et al.* also explore service captivity,
13 and they recommend a more segmented approach to create a positive service context even
14 when held captive. They suggest the importance of empowering the consumer, and making
15 them feel valued as a loyal consumer. With recommendations at the micro, macro and meso
16 levels of the service ecosystem, this paper warns that changing environmental forces – such
17 as the COVID-19 pandemic – can create even greater vulnerability for consumers. They
18 recommend that consumers should be able to regularly participate and feedback into the
19 service design process. In the paper by De Vos *et al.*, taking a solutions-based co-creation
20 model is also recommended, to create promotional messages to reduce problem gambling. In
21 this paper, a careful approach to segmentation is recommended, to ensure that consumers are
22 not alienated through the process of trying to connect with them and build support.
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51 *5. Enable consumers to be agentic by understanding well-defined needs and understanding*
52 *the congruence between people and environments*
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54 In their study of chronically-traumatised consumers of a funeral service in a New Orleans
55 community, Azzari *et al.* demonstrate how service providers who permit flexibility, freedom,
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3 and reduced structure are more capable of meeting the unique needs of their clients. In the
4
5 funerary context, vulnerability is heightened given the confluence of dimensions of grief,
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7 time constraints, service planning, and financial obligations. Azzari *et al.* explain how the
8
9 service provider understands and adapts to their consumers' needs, is diligent in paying
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11 attention, and stands ready to intervene. Through this caring and careful planning of service
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13 processes this service provider engenders a sense of agency among their clients who have
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15 experienced loss, poverty, trauma, and other painful experiences over which they had little to
16
17 no control, thereby reducing consumers experienced vulnerability. Findings from the other
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19 papers also consistently suggest that greater research regarding services was required to seek
20
21 solutions for consumers experiencing vulnerabilities (e.g., Fuentes-Moraleda *et al.*). In the
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23 context of nursing homes, the work of Leino *et al.* on customer entities particularly highlights
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25 this theme for seeking solutions to experienced vulnerability. Leino *et al.* describe how
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27 secondary customers, influenced by the service provided to their close other, may also
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29 experience vulnerability but who may often be overlooked by service providers' focus on
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31 their relationship to primary customer entities. Considering customer entities' experienced
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33 vulnerability adds further complexity to solutions, since secondary customers' experiences of
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35 vulnerability can arise from their other-related vulnerabilities as well as self-related needs
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37 (emotional support and the adequacy of information). In such contexts, service providers are
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39 challenged to understand and adapt their services for secondary customers who have
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41 intertwined (or sometimes discrepant) needs with the primary customers. Robertson's *et al.*
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43 research has identified the sense of powerlessness for women who are unable to conceive.
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45 While participating in IVF increases a sense of vulnerability, for some women it can also be
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47 perceived as a way of taking control, however, Robertson *et al.* Indicate that IVF clinics have
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49 been reported to provide 'over-service' or exert pressure due to the consumer's vulnerability.
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51 This research suggests that enabling, or empowering consumers to participate in co-creation
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3 is more likely to lead to greater success and customer satisfaction during an emotionally
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5 difficult service experience, and reduce vulnerable states.
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10 **Further research**

11 We call on researchers to explore some of these issues in detail, just as the authors of the 9
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13 papers in this special issue do. While each paper identifies specific further research themes
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15 and implications for theory around their individual contexts, we also encourage researchers to
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17 explore broad issues such as:
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- 21 - Practical solutions regarding accessibility, and ensuring greater equitability
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- 23 - Practical solutions for reducing inequities in the marketplace
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- 26 - Acknowledgement of equity issues, and that ‘same’ does not always mean equal
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- 28 - Ways to involve Transformative Service Mediators to support value creation for
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30 consumers experiencing vulnerabilities
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- 33 - Value co-creation with consumers experiencing vulnerabilities , based on enabling all
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35 consumers to participate
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- 38 - Assess strengths-based measures and resources among consumers experiencing
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40 vulnerability
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42 Although this special issue does not focus on COVID-19, it has become particularly apparent
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44 that consumers experiencing vulnerabilities have been particularly impacted in the pandemic.
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46 Researchers should, therefore, consider the impact of environmental forces on consumers
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48 experiencing vulnerabilities, and solutions for marketplace problems that arise due to the
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50 rapidly changing global landscape.
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56 **Conclusion**

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3 Shifting perspectives on experiences of vulnerability in services and consumption now
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5 position experiences of vulnerability in a social context that acknowledge: subjective
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7 individual experiences of vulnerability; the social and service systems challenges in
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9 providing services; and strengths-based framing rather than deficit-based models that
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11 recognise individuals experiencing vulnerability as agentic subjects with well-defined needs.
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14 Vulnerability-induced service exclusion takes many forms. While the papers selected for this
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16 special issue are not exhaustive of these forms and causes, they are thought provoking and
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18 help deepen our understanding of the experiences of consumers experiencing vulnerabilities
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20 and how as service marketers we can better address these issues. We continue to challenge
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22 ourselves and other service scholars to conduct service research and develop service solutions
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24 from a strengths-based perspective. In particular, we encourage researchers to focus on
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26 sources of strength among individuals and communities that service providers can better
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28 understand to enhance choices in the marketplace for consumers experiencing vulnerabilities.
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