

Essays on consumer vulnerability in transformative service contexts

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Research papers submitted as a part of this dissertation

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2. Rötzmeier-Keuper, J., & Wunderlich, N. V. (2020). Establishing life meaningfulness through meaning-making activities and practices related to the consumption of elderly care services. *Working Paper No. 66*. Paderborn University, Faculty of Business Administration and Economics. <https://EconPapers.repec.org/RePEc:pdn:dispap:66>
3. Rötzmeier-Keuper, J., Hendricks, J., Wunderlich, N. V., & Schmitz, G. (2018). Triadic relationships in the context of services for animal companions. *Journal of Business Research*, 85, 295–303. <https://doi.org/10.1016/j.jbusres.2018.01.003>
4. Wunderlich, N. V., Hogueve, J., Chowdhury I. N., Fleischer, H., Mousavi, S., Rötzmeier-Keuper, J., & Sousa, R. (2020). Overcoming Vulnerability: Channel Design Strategies to Alleviate Vulnerability Perceptions in Customer Journeys. *Journal of Business Research*, 116, 377–386. <https://doi.org/10.1016/j.jbusres.2019.07.027>

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1 Motivation

Consumers are said to be active co-creators of value through their use of goods and services and interactions within their social networks that utilize multiple resources (Vargo & Lusch, 2008). However, a lack of resources or a lack of ability to adequately integrate the available resources potentially causes dependence on certain external factors (Baker et al., 2005). Consumers who cannot realize desired values through their transactions and need to rely on those external factors are likely to experience themselves as vulnerable (Rosenbaum et al., 2017), which, in turn, has a high potential to negatively impact their well-being (Anderson et al., 2013; Rosenbaum et al., 2017). However, careful service design and practices can enable transformation in the form of “uplifting changes among individuals and collectives in the marketplace” (Blocker & Barrios, 2015, p. 265). For example, a consumer who is unable to read and understand contract terms and conditions of a telecommunication service offer may feel vulnerable to service provider practices, become disengaged from the market, not realize the desired value of the service, and finally experience diminished well-being. Thus, ensuring that information is presented in a salient and accessible way, facilitating market comparison, and increasing consumer awareness of market conditions are relevant for mitigating vulnerabilities (European Commission, 2016).

Consumer vulnerability is “a state in which consumers are subject to harm because their access to and control over resources are restricted in ways that significantly inhibit their ability to function in the marketplace” (Hill & Sharma, 2020, p. 1). This recent definition highlights that consumer vulnerability is a possible experience that pertains to every consumer and originates from the circumstances that they face in market interactions—thus, those not endogenous to the consumer. Moreover, consumer vulnerability indicates an individually perceived lack of control and powerlessness during marketplace interactions (Baker et al., 2005). Consumers can feel vulnerable in one situation but not in others; thereby, consumer vulnerability is situational and temporal (European Commission, 2016). Consumption episodes, in which individuals experience themselves as powerless, can be attributed to asymmetric distribution of information, the knowledge incline, or a lack of financial resources. They often occur in critical service contexts that address basic human needs, such as healthcare, social and public services, or banking. Moreover, these service interactions have a high potential to affect and transform the consumers’ well-being, defined as “... a state of flourishing that involves health, happiness, and prosperity” (Mick et al., 2012, p. 6). Thus, I define these as transformative service contexts for the sake of their potential impact on consumer well-being.

Recently there has been a renaissance of consumer researcher’s responsibility to dedicate more consumption related research into the serious problems as well as the opportunities that consumption bears for creatures (Mick, 2006). “There are many riddles, many stresses, and much suffering in our world. And so many of these conditions are instigated or aggravated by consumer behaviors, or could be alleviated by new and different consumer behaviors” (Mick, 2006, p. 1). Yet, it is not only researchers but also governments, organizations, and institutions worldwide that have identified protecting and empowering consumers to reduce their vulnerability as a key challenge that needs to be tackled. For example, a European Parliament resolution recognized reinforcing the rights of vulnerable consumers as a key priority (European Parliament, 2012), and a number of the United Nations’ (2017) Sustainable Development Goals

(SDGs) revolve around reducing potential harm to consumers. For instance, the aim of promoting well-being through healthy living and access to care services (SDG 3), designing inclusive communities (SDG 11), and fighting poverty with new technologies and services (SDG 1) are important goals that concern consumption behaviors and opportunities involving service systems as the key for social change (Alkire et al., 2019). These great challenges require rigorous research with emphasis on change in individuals, organizations, and societies toward positive future states (Gustafsson et al., 2015), as it is immanent to the accelerating transformative service research domain (Anderson et al., 2013).

There is a strong focus on well-being as an important outcome of service interactions in transformative service research (TSR; Ostrom et al., 2015). TSR is contextualized at the intersection of transformative consumer research and service research (Anderson et al., 2013). It “centers on creating uplifting changes and improvements in the well-being of consumer entities: individuals (consumers and employees), communities, and the ecosystem” (Anderson et al., 2013, p. 1204). Given the pervasiveness and ubiquity of service in consumers’ everyday lives, its potential impact on consumer well- and ill-being is undeniable. As services are an integral part of the human experience, relationships and service interactions are crucial to all parties involved in the service experience (Anderson & Ostrom, 2015). Emanating from the transformative consumer research movement (Mick, 2006; Ozanne et al., 2015), the integration of consumer and service research, with a focus on societal change and welfare, next to individual well-being constitutes the context for TSR (Anderson et al., 2013; Rosenbaum et al., 2011). With this research area still in its infancy, its applicability and relevance for improving the welfare of individuals and groups (Anderson et al., 2013), for relieving suffering (Nasr and Fisk, 2019), and for facilitating inclusion (Fisk et al., 2018; Alkire et al., 2019) on the social and ecosystems levels through service (Kuppelwieser & Finsterwalder, 2016) are imperative. In line with calls for service research to focus on “improving well-being through transformative service” (Ostrom et al., 2015, p. 129), TSR shifts the focus of service research to simultaneous benefits for consumer and service entities through delivering and designing services and changing structures (Davis & Pechmann, 2013).

Research has identified drivers of the vulnerability experience during consumption episodes that relate to individual consumer characteristics and states (such as age, cognitive or psychological health, or moods), market or firm characteristics (such as service design, offerings, and inclusiveness), and external conditions (such as natural disasters; Cheung et al., 2017; Rosenbaum et al., 2017). Consumer vulnerability experiences can also cause multiple adverse effects on the individual, provider, market, and societal levels and commonly have a negative impact on the well-being of the interacting entities (Rosenbaum et al., 2017). Regarding the complexity of the multiple forces that operate in the marketplace, exert influence on interacting entities (Baker & Mason, 2012), and form intersecting potential vulnerabilities (Corus & Saatcioglu, 2015), an integrative view of the dynamic system is needed (Vargo et al., 2017). Despite the research efforts already made in understanding consumer vulnerability from the public policy, service, (macro-)marketing, and consumer research angles, the fragmented body of literature leaves research gaps, especially in understanding consumer vulnerability on the systems level to acknowledge the complexity of marketplace interactions and involving the transformative potential of service design and practice (Alkire et al., 2019; Blocker & Barrios,

2015; Vargo et al., 2017). The transformative value of service relates to alleviating or buffering consumer vulnerability experiences on the individual and collective levels, foregrounding the interconnected nature of service and consumer entities during transformative value creation.

First, numerous articles concerned with conceptualizing and exploring consumer vulnerability have shared valuable insights into consumer vulnerability antecedents, manifestations, and consequences as well as into the transformative role of service in this context. However, the literature is dispersed, often context specific, and lacks integration as well as theoretical anchoring (Hill & Sharma, 2020). To narrow this research gap, a comprehensive understanding of the current state of research, through summarizing and integrating the literature, would provide future research with a holistic understanding and conceptualization (MacInnis, 2011) of consumer vulnerability processes.

Second, next to investigating the transformative power of service in consumption episodes involving potential vulnerabilities, the roles of individual resources, such as agency and network support, or psychological resources, such as resilience, (Baker & Mason, 2012) have been studied in the sense of reactive coping to mitigate future vulnerability experiences (Baker, 2009). However, research on the transformative impact of vulnerability itself on the consumer, in the sense of triggering processes for personal growth and (re-)gaining quality of life (Hamilton, 2015) especially during times of transition, has been largely overlooked by prior research. Still, consumption activities are considered viable for pursuing individual goals; the complex interplay of contradicting needs and goals, contextual constraints, and prevailing (service) structures require skillful navigation of consumption practices, which is not yet fully understood (Blocker & Barrios, 2015).

Third, researchers have just begun to explore consumer vulnerability from an intersectionality perspective (Corus & Saatcioglu, 2015), intending to acknowledge the multidimensional nature of consumer vulnerability, which has been widely overlooked in transformative services so far (Fisk et al., 2018). The complexity of interactions, relationships, and routines among the multiple service and consumer entities is critical for creating well-being in service consumption (Anderson et al., 2013) but is not yet fully understood. Thus, research that explores the interdependent and complex interplay of the multiple entities, as well as their relationships and behaviors in service interactions, is a first step to inform theory and practice on the effect of these interdependencies on the vulnerability experience and overall welfare of the involved entities.

Fourth, research that highlights the role of service design in assisting transformation has begun to conceptualize how unfair service systems and interactions can inherently be changed, especially regarding equal access and service provision (Fisk et al., 2018). Thus, propositions for research that provide interdisciplinary solutions in the form of practical concepts, tools, and methods are made for service organizations concerned with advancing multiple well-being outcomes and social change (Alkire et al., 2019). Despite that the critical role of service organizations in countering failures in service systems as well as in promoting well-being and social impact through innovation is well acknowledged (Aksoy et al., 2019), it remains uncharted how service organizations could strategically use service design to mitigate the emergence of consumer vulnerability experiences during their service journeys.

Given the priorities of transformative service-related research, this dissertation aims to contribute to this research stream by addressing the aforementioned research gaps. In this attempt, the present dissertation comprises four articles that contribute to the literature on the themes of consumer vulnerability, well-being, and the transformative value of services. The first study is dedicated to providing an overview of the current state of literature pertaining to the concept of consumer vulnerability and synthesizing the different research perspectives in a systematic literature review (Rötzmeier-Keuper, 2020). The second and third studies are empirical investigations situated in transformative service contexts, with a high potential for experiencing consumer vulnerability and affecting consumer well-being. The second article offers a qualitative interview study conducted in an elderly care service context to explore the role of care-service-related consumption practices and the activities of elderly consumers for their personal transformation in a disrupting life episode (Rötzmeier-Keuper & Wunderlich, 2020). In the third article, two qualitative interview datasets were used to describe triadic relationships in the context of services for animal companions, highlighting the interdependent and networked experience of consumer vulnerability and its relation to the well-being of multiple involved entities (Rötzmeier-Keuper et al., 2018). Finally, the fourth article conceptually integrates service design, especially channel design strategies, with research on consumer vulnerability in service contexts dedicated to using services to alleviate consumer vulnerability manifestations in everyday consumption activities (Wunderlich et al., 2020).

The remainder of this synopsis is organized as follows. Chapter 2 provides the conceptual basis and overall theoretical integration of the four articles into the TSR domain. The outline of the research gaps and the intended contributions of this dissertation follow in Chapter 3. An overview of the methodological approaches and critical reflection on the applied methods of the dissertation are presented in Chapter 4. Chapter 5 provides an overview of the four articles that I submitted as part of this dissertation. A brief summary of each article is included as well as tables that provide details concerning the co-author collaborations, my own contributions, related presentations, and the publication status for each article. Finally, Chapter 6 draws a brief conclusion and offers a reflection on the implications, limitations, and future research.

2 Conceptual basics and paradigmatic integration

This part describes the paradigmatic background against which the four articles of this dissertation build an epistemological unit. First, the transformative consumer (Mick, 2006) and the transformative service research paradigms (Anderson et al., 2013; Rosenbaum et al., 2017) will be introduced. Second, focus will be placed on the research subjects, namely consumers who are at risk of experiencing vulnerability in service interactions (Baker et al., 2005). After that, the special role of service as transformational power (Blocker & Barrios, 2015) for countering consumer vulnerability will be explicated. The conceptualizations made in this chapter may also overlap with the first article of this dissertation (Rötzmeier-Keuper, 2020).

2.1 Transformative research paradigms

Within the last decade, consumer research has become more dedicated to studying which “role consumption plays in the major social problems of our day” (Ozanne et al., 2011, p. 1). Despite the tradition of conducting socially relevant research in the consumer marketing field (Ozanne et al., 2015), with the advent of the Transformative Consumer Research (TCR) initiative (Mick,

2006), greater focus has been placed on the pressing research topics that stem from consumption patterns, which may bear adverse consequences (Ozanne et al., 2011). With the TCR paradigm, attention is paid to studies that “strive to respect, uphold, and improve life in relation to the myriad conditions, demands, potentialities, and effects of consumption” (Mick, 2006, p. 2). Among the goals of TCR is the improvement of well-being on the individual and collective levels, driving social justice and change (Mick et al., 2012). Within this growing research domain, fundamental problems that consumers may face in the marketplace are investigated (Ozanne et al., 2011). These pressing issues pertain, for example, to studying consumers’ suboptimal decision making (e.g., making poor consumption choices), consumption-related disorders (e.g., addiction or dependency), macrosocial realities (e.g., poverty or resource equity and access), and materialism (e.g., overconsumption). These are altogether dedicated to enhancing consumer welfare, defined “as the alignment of individual and societal needs (i.e. physical, psychological, economic, social) as they relate through consumption” (Burroughs & Rindfleisch, 2012, p. 253). Emphasis is thereby placed on how individual quality of life is affected through the marketplace, with individual consumer well-being as the central tenet of investigation (Andreasen et al., 2012); this needs to extend in scope into the collective and society levels through TCR (Burroughs & Rindfleisch, 2012; Mick et al., 2012).

In line with the TCR movement, service researchers began to emphasize the importance of widening the scope of service research beyond managerial relevance to exploring the role of service offerings, designs, and relationships for enhancing consumer welfare as well as societal and global well-being (Anderson et al., 2013; Rosenbaum et al., 2011; Rosenbaum, 2015). Introducing this transformative focus into service research acknowledges the diffusion of service into nearly any aspect of consumers’ everyday life and its effect on the consumers’ experiences, including vulnerability and well-being experiences (Anderson et al., 2013). Thus, the TSR tradition developed at the intercept of creating managerial relevance and enhancing the lives of individuals and communities through service (Gustafsson et al., 2015). Given the co-creative nature of service—meaning the joint value creation among the service consumer, service provider, and/or other involved entities (Vargo & Lusch, 2008)—pursuing individual and collective well-being through service becomes a complex, interactive, and relational endeavor (Rosenbaum et al., 2011). With services as “an integral part of human experience” (Anderson et al., 2013), relationships and service interactions are crucial for all parties involved in a service experience. For example, in healthcare contexts, co-creation and collaboration are important antecedents of patient satisfaction and well-being (Bitner et al., 1997; Gallan et al., 2013), and patients’ ways of integrating service and support from their personal network of professionals and peers impact their quality of life (McColl-Kennedy et al., 2012).

Anderson et al. (2013) originally formulated a conceptual framework and future research agenda for the emerging TSR initiative. With this first conceptualization, the interaction between service entities and consumer entities was described as a source of the well-being outcomes of either entity (Anderson et al., 2013). Based on this initial understanding, subsequent research and conceptualizations extended this framework to a certain degree. To synthesize the latest developments of the TSR paradigm, Figure 1 aims to provide an integrative perspective of the involved entities and outcomes, including TCR foci.

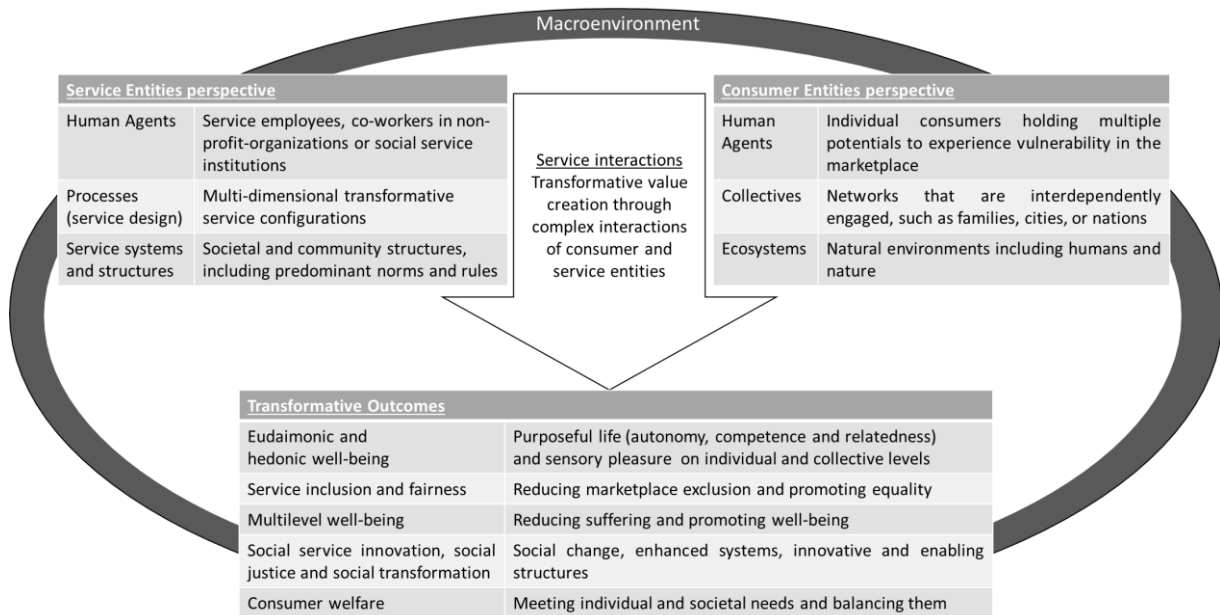


Figure 1: Integration of current conceptualizations of the transformative research domains (TCR and TSR)

Service entities perspective: Different service entities that are critical to impacting service-related consumer well-being can be human or non-human entities on micro or macro levels (such as service employees, service processes, service offerings, organizations, or service sectors; Anderson et al., 2013). With a special focus on service design as an amenable dimension of the TSR domain, Fisk et al. (2018) argued that by means of service designs that acknowledge and respond to human diversity, consumers can be enabled in their service interactions and gain improved access, adding to the fairness and inclusiveness of marketplaces. Service design includes configurations over the physical and experiential elements in a service system (Patricio et al., 2011). From the macro-perspective, service systems form crucial structures within societies as they form everyday realities and norms for individual consumers and communities (Rosenbaum et al., 2011). These service systems, such as schools, firms, or governments, have paramount influence on the experiences that the involved entities make and how these add to their well-being (Alkire et al., 2019). Thus, the structure of a service system is reproduced by organizations and human agents in their everyday actions and practices (Blocker & Barrios, 2015; Giddens, 1984), adding significantly to their experience of individual agency and power, two qualities that are vital to innovation and social change (Aksoy et al., 2019; Trischler & Charles, 2019).

Consumer entities perspective: Regarding the consumer entities, namely the individual human consumer, consumer collectives, and the ecosystem, TSR wishes to address their needs for well-being on the interdependent micro and macro levels (Anderson et al., 2013). The individual human consuming entity needs to be considered as holding multiple intersecting characteristics, identities, and resources (Corus & Saatcioglu, 2015; Fisk et al., 2018) that form an individual consumer profile with multiplex potential for experiencing consumer vulnerability, marginalization, and disadvantage in the marketplace (Corus & Saatcioglu, 2015). For example, an elder man with a critical health status and limited financial resources living in a deprived area with insufficient medical infrastructure and coming from a foreign cultural background

may experience vulnerability in multiple ways during consumption and subsequently general well-being outcomes. Given the understanding that individuals are always embedded into an environment and network of actors when they consume a service (Ostrom et al., 2015), the role of collectives, such as families, local communities, cities, or nations in the formation of well-being is considerably important (Anderson et al., 2013). Thus, consumer experiences are influenced on the macro level by the socioeconomic and structural forces (Giddens 1984). Moreover, TSR extends into ecosystems, which focus on humans and nature, to acknowledge the impact of service entities on the natural environment and mankind (Anderson et al., 2013).

Interactions of entities in the macroenvironment: Interactions among consumer and service entities occur when they are exposed to any aspect of each other during processes of value creation (Anderson et al., 2013), which represents the manifold ways of complex interdependent activities to impact well-being outcomes for multiple entities. Given the network character of service interactions during value co-creation among the multiple consumer and service entities, TSR emphasizes multilevel engagements among them. For example, a care service employee who engages in a care service process interacts with a care consumer, the family, and the wider ecosystem (Anderson et al., 2018). Thus, the interactions are made of multiple power relationships (Corus & Saatcioglu, 2015) among the service and consumer entities, who enter these interactions with different (possibly conflicting) needs, desires, and resources that have to be balanced to reach optimum well-being for multiple entities (Anderson et al., 2013). Given the inherent complexity of emergent structures, TSR needs to focus on macroenvironment aspects, such as public policy, cultural, technological, and economic environments, that are likely to impact the well-being of the different entities on a structural level (Anderson et al., 2013). Blocker and Barrios (2015) draw on structuration theory to offer the transformative value concept to distinguish transformative service experiences and outcomes that emerge from the interaction of structures, agents, and practices that function as catalysts for upward social change.

Transformative outcomes: Originally, TSR was concerned with well-being as the primary outcome focus (Ozanne et al., 2015). Anderson et al. (2013) described two perspectives on well-being: eudaimonic and hedonic well-being (Diener, 1984; Ryan & Deci, 2001). The eudaimonic well-being dimension refers to the experience of life as purposeful and living up to the individual's full potential (Ryff, 1989) through individual autonomy, competence, and relatedness (Ryan & Deci, 2001). Examples of eudaimonic well-being in the TSR domain are individual and collective health, being able and allowed to access desired services, being able to participate in the marketplace, etc. (Anderson et al. 2013). Concerning the hedonic well-being dimension, which refers to the concept of sensory pleasure and happiness (Diener, 1984), a focus on positive emotions is favored. An extended scope of the transformative outcomes of service interactions integrates multiple well-being outcomes (Alkire et al., 2019), including the aim to relieve suffering (Nasr & Fisk, 2019) and foster inclusion (Fisk et al., 2018) on the individual and collective levels. Moreover, fostering social change (Alkire et al., 2019; Blocker & Barrios, 2015) and social innovation for solving systemic societal problems (Aksoy et al., 2019) are also incorporated.

2.2 Consumer vulnerability and vulnerable consumers

The last decade has yielded research concerning consumers who experience vulnerability in service consumption contexts as well as consumers who are deemed vulnerable within service

interactions. Consumers who fail to realize desired outcomes in their market interactions are likely to sense vulnerability (Rosenbaum et al., 2017), which, in turn, has a high potential to reduce their well-being (Anderson et al., 2013; Rosenbaum et al., 2011).

Prior research draws on two different conceptual perspectives of consumer vulnerability. The initial conceptualization of vulnerable consumers as a class of individuals who differ from regular consumers in that they have characteristics that leave them more susceptible to harm (Smith & Cooper-Martin, 1997) deceives labeling consumers as vulnerable. Such a class-based understanding frames vulnerability as inherent to the consumer's self, contingent on his or her group belonging (Ringold, 2005). On the other side, the state-based view of vulnerability (Baker et al., 2005) conceptualizes vulnerability as transient and situational, contingent on the individual consumer's experience of powerlessness during the service interaction and as applicable to every consumer (Shultz & Holbrook, 2009). Thus, the potential to experience vulnerability is inherent to any consumption episode. In conclusion, consumer vulnerability refers to individually perceived lack of control and powerlessness in consumption episodes, while the label of the vulnerable consumer is associated with certain characteristics (e.g., the blind, the poor, the immigrant) of a consumer or a group of consumers.

Both the class-based and state-based perspectives are widely used and accepted in the current literature. Despite the risk of stigmatizing and marginalizing groups of consumers by using the vulnerable consumer label, building an understanding of homogenous groups is essential for researchers, policymakers, marketers, and social institutions to gain awareness of the potential harm that consumers carry on an aggregate level (Commuri & Ekici, 2008). Yet, on the individual level, actual consumer vulnerability is bound to the concrete experience of an individual consumer in a particular market situation (Baker et al., 2005). The concept of consumer vulnerability as well as the vulnerable consumer label are simultaneously used in service research (Rosenbaum et al., 2017). The same is true for this dissertation. Depending on the focus of the respective argument, we either refer to consumer vulnerability as a potential or experience in service consumption or to vulnerable consumers as individuals likely to experience vulnerability in transformative service contexts.

Consumer vulnerability is critical to service interactions in multiple regards. First, consumers with a high potential of experiencing vulnerability, for example, due to their individual characteristics like bad health or financial constraints, are often more reliant on various services, such as medical care, rehabilitation, social services, etc. (Rosenbaum et al., 2011). Second, they are more often accompanied by assisting or advocating agents with personal relationships when they enter service interactions (McCull-Kennedy et al., 2012). Third, consumers' potential sources of vulnerability in service interactions are often attributable to inadequately addressing the special needs of the consumers, who face various constraints in the marketplace (intersectionality; Corus & Saatcioglu, 2015).

Altogether, the role of service for consumers who experience the risks of vulnerability in the marketplace (Baker et al., 2005) is important to their well-being (Anderson et al., 2013). As such, consumer vulnerability is a research priority in TSR (Hill & Sharma, 2020) dedicated to "solv[ing] real problems" (Mick, 2006, p. 1) by means of transformative value creation (Blocker & Barrios, 2015).

2.3 The transformative value of service for greater well-being

Research has identified the transformative value of service (Blocker & Barrios, 2015), meaning its social potential for creating uplifting change to enhance well-being on individual and collective levels (Mick, 2006) and for reducing negative experiences of consumer vulnerability (Baker et al. 2005). With “transformative value as a social dimension of value creation that generates uplifting change for greater well-being among individuals and collectives” (Blocker & Barrios, 2015, p. 265), service experiences have the potential to counter episodes of consumer vulnerability and instigate “upward social transformation.” Hence, service providers all over the world are likely to face consumers with varying degrees of multiple intersecting vulnerabilities every day (Corus & Saatcioglu, 2015); countering these experiences requires complex reasoning for multi-level service provision and service relationships that affect well-being for individuals, communities, and societies alike (Anderson et al., 2013; Fisk et al., 2018). As Kuppelwieser and Finsterwalder (2016, p. 96) put it: “individual wellbeing contributes to societal wellbeing, while societal wellbeing enables individual wellbeing,” thereby raising the argument to focus on market systems for a holistic understanding of the social mechanisms interacting at micro, meso, and macro levels of the market (Aksoy et al., 2019; Vargo et al., 2017).

The co-creative nature of service, which takes place in a system of actors who integrate their resources to create value for themselves and others (Vargo & Lusch, 2008), requires focusing on value creation as interactional (Kuppelwieser & Finsterwalder, 2016). Given the understanding that the value of a service is experienced by the interacting entities while they co-create it (Vargo & Lusch, 2008), the subjective value that an entity receives may contain multiple dimensions, such as the well-being or vulnerability experience intertwined with the co-creation activity. Thus, the service and consumer entities, as described in the transformative research paradigms, co-create their experience of vulnerability as well as their well-being when entering service interactions.

Aligning to the TSR perspective on service as driving change for individual, collective, and societal well-being (Anderson et al., 2013), transformative service elements aim to alleviate or buffer consumer vulnerability experiences, improving consumer agency, creating fairness in the marketplace, and fostering multilevel inclusion (Fisk et al., 2018). Therefore, innovative service concepts and service designs, as well as social service offerings that are dedicated to enabling consumers’ functioning (alleviating vulnerability) in the marketplace, play a vital role in consumer well-being (Aksoy et al., 2019).

Service design aspects, such as the service scape, service relationships, and technologies, are vital elements of enabling transformative service value. With the design of the service system, meaning configuring the available resources (employees, technologies, space, etc.), the options for consumer choice and interactions are set (Patrício et al., 2011). In contrast to habitual value that reproduces existing social structures, transformative value can be understood as creatively and innovatively challenging dominant structures (Blocker & Barrios, 2015). Aksoy et al. (2019, p. 433) proposed a framework to guide “social innovation in service” to solve systemic societal problems through innovative and market-based service offerings that require an integrative view on systems comprising micro-, meso-, and macro-level actors and enablers.

These include, for example, psychological capital and risk taking on the individual (micro) level, organizational culture on the company (meso) level, and government regulations and technology on the macro level. Overall, the role of service entities as agents in transforming service systems using service design and innovation is gaining importance (Fisk et al., 2018). Despite the growing efforts in alleviating sources of consumer vulnerability, research highlights the importance of accounting for the lived realities of consumers who experience vulnerability in the marketplace to design services that fit with their idiosyncratic experiences and paths to well-being (Tanner & Su, 2019).

3 Research gaps and intended contributions

The following chapter outlines the research gaps that are identified and addressed in this dissertation and contextualized at the intersection of consumer vulnerability, transformative consumer, and transformative service research (see Figure 2). Transformative research provides a fertile field for studying a variety of socially relevant and pressing issues, including consumer vulnerability (Ostrom et al., 2013; Mick et al., 2012). Prior research has addressed consumer vulnerability from multiple perspectives, such as from public policy, macromarketing, and consumer and service research perspectives. A great number of studies are thereby concerned with the aspects leading to consumer vulnerability as well as its consequences on the individual consumer levels (Hill & Sharma, 2020). Despite the fact that TCR aims to improve lives on a larger scale, there is still little research on the communities and networks involving consumer vulnerability and their well-being implications (Baker & Mason, 2012).

Research at the nexus of consumer vulnerability and transformative service has focused on clarifying how consumer vulnerability can occur in different service contexts on the individual level (e.g., Beudaert et al., 2017) and how services are co-created, designed, and innovated to address consumer vulnerability for an enhanced collective well-being (e.g., Blocker & Barrios, 2015). Despite these initial insights into the transformative value of service consumption, it remains unclear which concrete practices, activities, and relationships expand from the market interaction level to the overall well-being of consumers and the wider networks. Moreover, understanding how to enhance service inclusion and market fairness by encouraging organizations to adopt more inclusive practices and taking on a role as agents of transformation (Fisk et al., 2016) requires more focus at the intersection of TSR and consumer vulnerability.

With a shifting focus on service fairness and inclusion next to well-being, the processual and multi-level interactional nature of vulnerability in service consumption is foregrounded (Fisk et al., 2018; Vargo et al., 2017). Thus, "... for true fairness to be realized service design needs to be inclusive at every level—individual, community and state. Such multilevel service systems can play a vital role in human well-being" (Fisk et al., 2018, p. 843). Consequently, research should include the intersectionality paradigm to inform and improve service design for better serving the needs of consumers with multiple vulnerabilities (Fisk et al., 2018).

Against the backdrop of these general trends, formulated as transformative research directions with implications for consumer vulnerability, the concrete research gaps for this dissertation are described next.

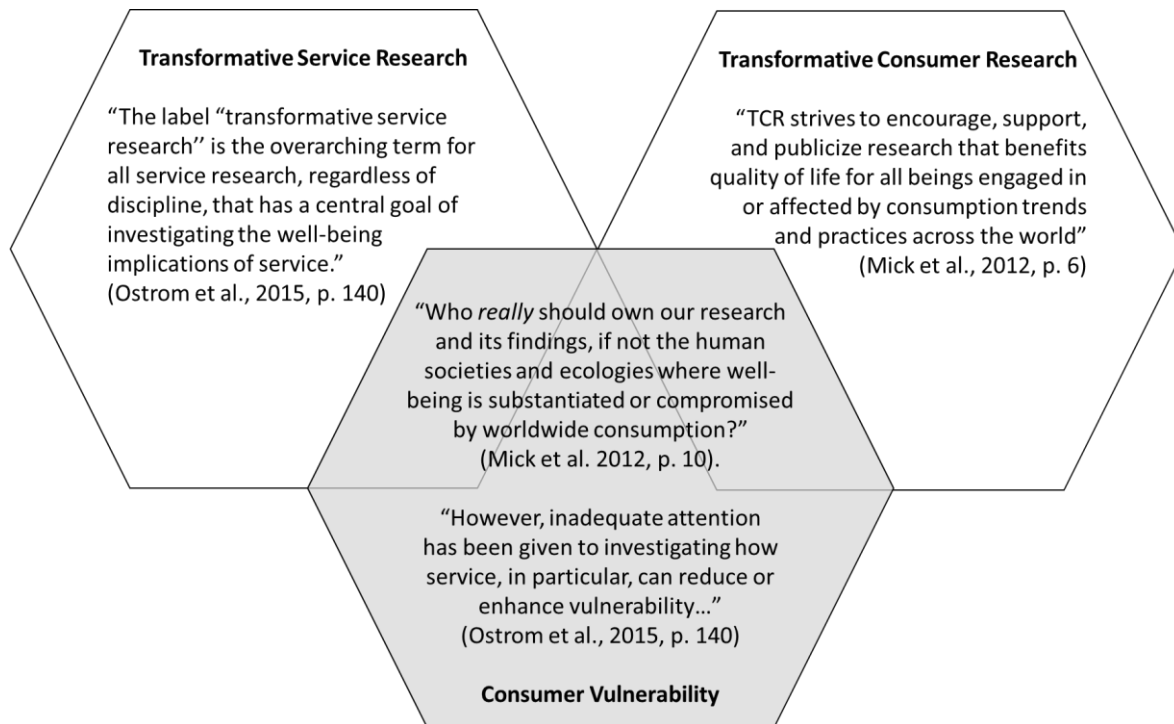


Figure 2: Dissertation research foci

Consumers who fail to realize desired outcomes in their market interactions are likely to experience the self as vulnerable (Rosenbaum et al., 2017), which, in turn, has a high potential to reduce consumer well-being (Anderson et al., 2013; Rosenbaum et al., 2011). A growing interest in the area of consumer vulnerability is observable in the increasing number of studies across a wide range of consumer research (Hill & Sharma, 2020). While there have been several attempts to define and conceptualize consumer vulnerability as a multidimensional construct (Baker et al., 2005), there is still a lack of consensus and theoretical underpinning of the notion. The body of literature is fragmented and dispersed across the subdomains of macromarketing, public policy marketing, consumer psychology, and social business research, to name a few. Moreover, a considerable overlap with constructs exists, where consumers are described as subject to harm (Smith & Cooper-Martin, 1997) as a consequence of stigmatization, marginalization, or adverse market influences, which impede a unified understanding of the phenomenon. There are numerous articles concerned with exploring consumer vulnerability antecedents, manifestations, and consequences as well as the transformative role of service in this context. However, the often context-specific studies lack integration and theoretical anchoring (Hill & Sharma, 2020). However, comprehensive mapping and integration of the state of knowledge on the concept of consumer vulnerability is helpful for informing future transformative research.

Gap 1: Limited integration of the literature on consumer vulnerability from different streams.

Research has identified the transformative value of consumption (Blocker & Barrios 2015), meaning its social potential for creating uplifting change to enhance well-being on the individual and collective levels (Mick 2006) and for reducing the negative experiences of consumer vulnerability (Baker et al. 2005). Moreover, the role of individual resources such as agency, network support, or psychological resources such as resilience (Baker & Mason, 2012)

has been studied in the sense of reactive coping to mitigate future vulnerability experiences (Baker, 2009). Noble and Walker (1997) demonstrated that consumers who experience a major life upheaval use possessions as symbols of the past to demonstrate achieved adaptation to a new role to increase their well-being. Voluntarily disposing of possessions also has symbolic importance for elderly consumers' reminiscence and life review, which is accompanied by extreme emotional associations (Price et al., 2000). In healthcare services, patients take on active roles in their care, apply a range of personal resources (i.e., information and knowledge), and engage themselves and others in activities to improve their health and well-being (McColl-Kennedy et al., 2012). Retirees use consumption as a means to create new identities that are self-expressive and affiliating in a life stage that values consumption over formal production and is triggered by entry into retirement (Schau et al. 2009). Despite this evidence that consumers engage in consumption activities and practices for personal growth, well-being, and self-worth maintenance, a detailed understanding of how consumption practices in a transformative service context foster the existential meaning-making processes in a phase of high consumer vulnerability potential is lacking. Moreover, the transformative impact of vulnerability itself, in the sense of triggering processes to personal growth and (re-) gaining quality of life (Hamilton, 2015), especially during times of transition, has been largely overlooked by prior research.

Gap 2: Limited understanding of the transformative potential of vulnerability and the use of consumption to navigate through episodes of vulnerability.

Research has just begun to explore consumer vulnerability from an intersectionality perspective (Corus & Saatcioglu, 2015) with the intent to acknowledge the multidimensional nature of consumer vulnerability, which has been widely overlooked in transformative services so far (Fisk et al., 2018). The complexity of interactions, relationships, and routines among multiple service and consumer entities is critical to create well-being in service consumption (Anderson et al., 2013); however, it is not yet fully understood. Triadic service interactions that involve a service provider, a vulnerable consumer, and a caregiving decision maker are characterized by their mixed professional-private relationship prerequisites (Rötzmeier-Keuper & Wunderlich, 2014). Research concerning consumer behavior, education, and healthcare has already acknowledged these mixed interdependent relationships (e.g., Flurry, 2007) and studied, for example, the impact of caregiver involvement in healthcare outcomes and well-being outcomes (e.g., McColl-Kennedy et al., 2012). However, there is no research on the dynamic interplay of the three dyadic relationships that accounts for the emotional, behavioral, and attitudinal outcomes of the involved service and consumer entities. Moreover, typical characteristics of service triads that involve potential consumer vulnerability and describe collaboration among network entities are missing (Ostrom et al., 2015).

Gap 3: Lack of knowledge of the emotional, attitudinal, and behavioral outcomes of interdependent, networked relationships in service consumption involving vulnerable consumers.

Within the multiple circumstances that can make consumers feel vulnerable in any market interaction (Baker et al., 2005), research has addressed how service interactions can affect consumer vulnerability experiences. For example, noisy service surroundings can cause

experiences of vulnerability for consumers with auditory sensitivity (Beudaert et al., 2017). Extent research has identified a multitude of situations that include consumer vulnerability and a number of individual characteristics and states as well as external conditions that cause it. However, this compartmented knowledge lacks a generalizable understanding of how consumer vulnerability can best be countered in service interaction. Hill & Sharma (2020, p. 17) formulate that “[t]he alleviation of consumer vulnerability may be better served by using more global enabling opportunities that can provide greater access to and control over resources and create more consumption opportunities for vulnerable individuals.” In this sense, the role of service design in transforming unfair, excluding service systems and interactions has just been identified as an important aspect for reducing suffering and enhancing well-being on the individual and community levels (Alkire et al., 2019; Fisk et al., 2018; Nasr & Fisk, 2019).

Research on how service design can enable consumers’ autonomy and access (Ostrom et al., 2015), how consumers can be enabled to gain resources and control over the resources to alleviate consumer vulnerability (Hill & Sharma, 2020), and which concepts, tools, and methods are useful for service organizations to enable change (Aksoy et al., 2019) is needed. With the concept of channel design as an element of service design strategies (Patricio et al., 2011), focus can be placed on serving customer needs and creating positive customer experiences through the use of multiple physical and virtual channels during service provision (Sousa & Voss, 2006). Despite this potential to individually address consumer needs through the combination of different channels along the customer journey, research lacks theorization of service design strategies, especially channel management strategies, as the means to alleviate consumer vulnerability.

Gap 4: Limited theorization of service design strategies for alleviating consumer vulnerability manifestations along the customer journey.

Table 1 provides a summary of the identified research gaps that I aim to address with this dissertation as well as the corresponding research questions, used methodologies, and intended contributions.

Synopsis

Table 1: Overview of the research gaps, research questions, methodologies, and intended contributions of the articles pertaining to this dissertation

Identified research gap	Research Questions	Methodology	Intended contributions
Limited integration of the literature on consumer vulnerability from different literature streams.	<ul style="list-style-type: none"> ▪ How is consumer vulnerability defined and conceptualized in the current literature, and how did it evolve over time? ▪ What knowledge does the existing literature provide on consumer vulnerability antecedents and consequences? ▪ What are the current findings on the role of service to counter consumer vulnerability in the TSR domain and avenues for future research? 	Semi-systematic literature review	<ul style="list-style-type: none"> ▪ Summarize and synthesize the literature on consumer vulnerability. ▪ Map the current state of knowledge on consumer vulnerability concepts and themes into a comprehensive framework. ▪ Generate a future research agenda from a TSR perspective.
Limited understanding of the transformative potential of vulnerability and the use of consumption to navigate through episodes of vulnerability.	<ul style="list-style-type: none"> ▪ In which activities and practices relating to care service consumption are consumers involved? ▪ How do these consumption activities and practices relate to meaning-making processes and foster establishing life meaningfulness? 	Semi-structured interviews and qualitative content analysis	<ul style="list-style-type: none"> ▪ Identify the role of consumption practices in a period of potentially high vulnerability to create life meaningfulness and existential well-being in the ‘care consumer life episode.’ ▪ Provide a framework for detailed insight into the meaning-making consumption practices in elderly care services.
Lack of knowledge of the emotional, attitudinal, and behavioral outcomes of interdependent, networked relationships in service consumption involving vulnerable consumers.	<ul style="list-style-type: none"> ▪ Which emotions, attitudes, and relational behaviors of each entity in the triad describe the nature of the dyadic relationships between owner and provider, owner and animal companion, and provider and animal companion? ▪ Which constellations and interdependencies between the three dyadic relationships represent typical triadic relationships in services for animal companions? 	Semi-structured interviews and qualitative content analysis	<ul style="list-style-type: none"> ▪ Map the relationships and their interdependencies in service interactions, including vulnerable consumers, their caregivers, and a service provider. ▪ Delineate how the well-being of the vulnerable consumer is affected by the three interdependent network relationships with private and professional prerogatives.
Limited theorization of service design strategies for alleviating consumer vulnerability manifestations along the customer journey.	<ul style="list-style-type: none"> ▪ What are generalized manifestations that result in perceptions of vulnerability during service consumption? ▪ How can channel design strategies be employed to alleviate and prevent perceptions of vulnerability? ▪ How can the perception of consumer vulnerability be practically integrated in service process design tools? 	Theoretical conceptualization	<ul style="list-style-type: none"> ▪ Identify strategies to alleviate the experience of consumer vulnerability in service encounters. ▪ Revise consumer vulnerability frameworks to integrate channel management strategies as potentialities to alleviate manifestations of consumer vulnerability.

4 Applied approaches to theorization and methodology reflection

In addressing the research gaps described above, the four articles in this dissertation aim to build theory and therefore are conceptual in nature (MacInnis, 2011). As Yadav (2010) described, “A conceptual article is defined as one that focuses primarily on theory development and does not present data and/or analyses for purposes of theory testing” (p. 2). Given the distinction put forth by Yadav (2010, p. 2) between “theory development,” which aims to generate new ideas and takes place in the “context of discovery,” and “theory assessment and enhancement,” which takes place in the “context of justification,” MacInnis (2011) adds that conceptual work for knowledge generation can contribute in both the discovery and the justification contexts. Additionally, conceptual and empirical approaches may be combined in the pursuit of theory building. Thus, purely thought-based conceptual articles comprise outputs such as “conceptual frameworks,” “integrative models,” and “state-of-the-art reviews,” while others may start with data to build conceptual ideas and vice versa (MacInnis, 2011, p. 141).

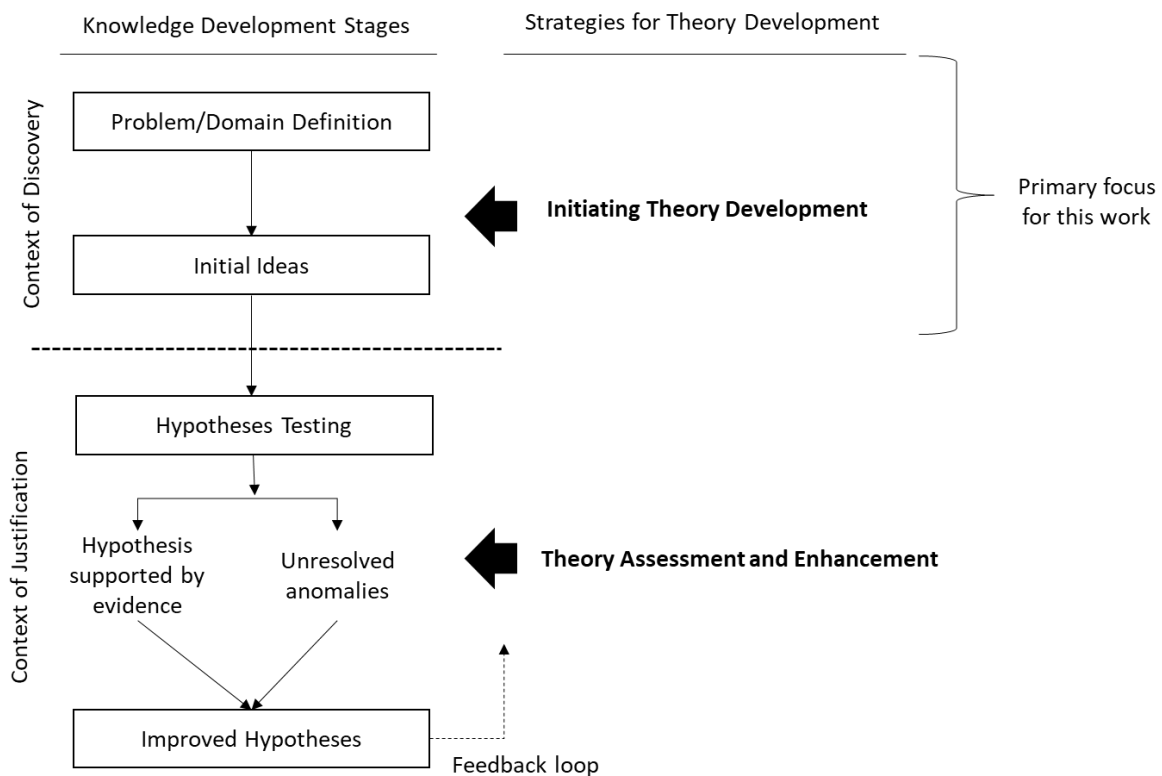


Figure 3: Contextualizing this dissertation within the knowledge development stages and strategies for theory development (adapted from Yadav, 2010, p. 3).

Beginning with knowledge development at the problem or domain definition stage (Yadav, 2010), the mapping out of real-world consumer phenomena takes center stage in foundational, descriptive research endeavors (MacInnis et al., 2020). Descriptive research is concerned with structuring complex, not fully understood issues, articulating relevant actors and their focal actions, and describing when, where, and how the actors engage in these actions (MacInnis et al., 2020). Conceptual work is required to add structure to real-world phenomena (MacInnis, 2011). The observation of relevant, complex real-world phenomena is followed by identification of constructs and relationships that are suitable to explain the phenomena. To

delve deep into social phenomena and unveil hidden mechanisms that spur social problems is imperative to improving well-being and is labeled ‘revelatory research’ (Mick et al., 2012). In this pursuit, qualitative research approaches tend to be most suitable to achieve a holistic view of a phenomenon (MacInnis et al., 2020).

According to the classifications that Yadav (2010) and MacInnis (2011) described, the four articles of this dissertation are contextualized at the intersection of discovery, representing descriptive and revelatory elements; two articles are purely conceptual (Rötzmeier-Keuper, 2020; Wunderlich et al., 2020), and two articles blend conceptualization with empirical data (Rötzmeier-Keuper et al., 2018; Rötzmeier-Keuper & Wunderlich, 2020).

The holistic and in-depth understanding of real-world phenomena that matter to consumers in their everyday realities is paramount to TCR (Mick et al., 2012). Examining consumer behavior in its full complexity within the given sociocultural contexts is required to gain relevant results in the TCR domain because factors like ethnicity or family background are important parts of consumer well-being (Ozanne et al., 2015). Referring to one of the commitments of TCR, employing rigorous theory and methods, Mick et al. (2012) argued that rigor and relevance needs to go hand in hand in a dual goal to achieve societal welfare implications. This is also true and attainable for TSR (Gustafsson et al., 2015). Despite any methodological approach suitable to conducting transformative research, qualitative methods are commonly applied for comprehending multifaceted and complex issues (Ozanne et al., 2015). Meeting methodological demands and making meaningful contributions to complex problems leads researchers to reflect on the transformative research process with a special focus on conducting research that is relevant on a global level (Azzari & Baker, 2020; Crockett et al., 2013; Mick et al., 2012; Ozanne et al., 2011, 2015).

For example, Crockett et al. (2013) formulated some advice for the transformative research process comprising the following aspects: problem identification, selecting research teams, sampling, recruitment, data gathering techniques, analytical processes, and translating and disseminating results, which I briefly reflect on next. First, the research problem needs to be relevant to consumer well-being and identified in its complexity as a significant social problem. Second, cooperation in large transdisciplinary and cross-cultural research teams with varying skills, interests, and backgrounds is superior for generating knowledge that is relevant from multiple perspectives. Third, an important aspect is the sampling procedure, which potentially faces some obstacles given the fact that transformative research is usually concerned with sensitive topics of consumers who are difficult to reach, are marginalized, or are unwilling to participate. Therefore, sampling requires flexibility, creativity, and openness. Fourth, the recruitment of research participants needs to be based on ethical considerations, offering transparency and based on informed consent. Fifth, studying the lived realities of consumers in their full spectrum of experiences requires different data-gathering techniques, innovating methods and seeking contextual grounding. Sixth, for the usefulness of research results for the relevant community, it is argued that the analytical process should be conducted in a collaborative way, meaning partnership with communities in data analysis. Finally, translating and disseminating results to relevant audiences beyond scientific communities is crucial for pursuing the desired transformative impact on affected communities and societies.

Given the above mentioned need for rigorous research that is relevant to humanity at large, “[a]n artful balancing is needed to do research that is meaningful and useful for consumers while still maintaining enough methodological control to generate reliable results” (Ozanne et al., 2015, p. 2). With this in mind, I freely reflect on the methodological background of this dissertation and on how far the corresponding research processes adhere to the recommendations made for transformative research by Crockett et al. (2013). Moreover, I briefly summarize the methodological details of the four articles pertaining to this dissertation in Table 2.

With the primary focus of this dissertation being consumer vulnerability, we faced some challenges in the empirical research processes that are partly attributable to the sensitivity of the research topic and the high emotional involvement of those researched and the researcher concerning the respective theme. This is especially true for sensitive topics that require interpretive ethnographic description (Geertz, 1973; Liamputtong, 2007) and yield methods that involve close researcher–researched relationships (Jafari et al., 2013). Especially in exploring and describing the meaning making consumption practices of elderly care service consumers (Rötzmeier-Keuper & Wunderlich, 2020), an in-depth understanding of the realities of the care consumers, their social embeddedness, and their deeply held assumptions about life and their anxieties requires some effort in building rapport and self-reflection (Arsel, 2017; Jafari, 2013). To meet these challenges, a face-to-face interview study was designed with the sensitivity of the themes in mind. For example, care personnel assisted in approaching elderly care consumers and their family members; additionally, we provided information about the research project, the interviewer, and the use of the acquired data during a colloquial meeting or a telephone call with most of the participants prior to the actual interviews. We also gave the participants the opportunity to do the interview together with a third person for their own comfort. Furthermore, we met the participants in their preferred location to mitigate discomfort. Regarding the research reflexivity (Jafari et al., 2013), we entered a parallel process of data collection and data analysis, adapted the interview focus and questions throughout the extended data collection process based on new emerging themes (Arsel, 2017), and critically discussed the impact of the research on the entities involved. In this regard, some participants gave feedback on the positive impact the interview had on them. For example, an emotionally involved family member mentioned the interview had a ‘therapeutic effect’ for her and that reflecting on her relationships and care service-related decisions helped her to feel better. Thus, the research activities themselves may have a transformative impact.

Data collection in the other studies has been less critical; for example, in the context of services for animal companions (Rötzmeier-Keuper et al., 2018), owners enjoyed talking about their animal companions and their joint service experiences for the most part. For the channel design article (Wunderlich et al., 2020), the information flow was even institutionalized in a predefined researcher–practitioner cooperation setting, with preselected research topics, and cocreated practitioner challenges. In a two-day interactive research workshop on the theme of customer experience, research teams and practitioner representatives from UK-based companies jointly developed concrete research problems that they faced and that research could address (Burton et al. [2020] provide detailed insights on the institutionalized format and the involved actors). As part of this workshop, our international and diverse research team focused on the

conceptualization of how service design and channel management can help to overcome consumer vulnerability to enhance the overall customer experience. With the aim of fostering research collaboration among academics and practitioners, the workshop itself has a transformative potential in addressing real-world problems that practitioners report. In this case, one of the practitioner companies wanted to learn what the best channels are to provide vulnerable customer groups with accessibility and flexibility to interact with organizations. During the workshop discussions, practitioners gave valuable insights into the everyday problems consumers face when using their services and which barriers exist. Thus, our derived research focus addressed a topic relevant to consumer well-being. Moreover, our research team consisted of a team of seven researchers, from different national and cultural backgrounds, diverse in gender and age, with different prior research foci and professional backgrounds; thus, multiple perspectives were involved in the conceptualization process.

Synopsis

Table 2: Research methodology overview

	(Rötzmeier-Keuper, 2020)	(Rötzmeier-Keuper and Wunderlich, 2020)	(Rötzmeier-Keuper et al., 2018)	(Wunderlich et al., 2020)
Documentation of used methodologies for theorization				
Methodological approach	Mixed, qualitative and quantitative, semi-systematic literature review (Snyder, 2019)	Qualitative exploration using semi-structured in-depth face-to-face interviews (Arsel, 2017)	Qualitative exploration using semi-structured in-depth face-to-face interviews (Patton, 2005)	Conceptual reasoning induced from ‘real-world’ practitioner challenges (Burton et al., 2020)
Available data sets	A subset of 148 research articles was selected from an initial set of 333 articles	24 interviews revealing four perspectives: care recipients, family caregivers, expert caregivers, and other care professionals	2 interview sets reflecting provider ($n = 38$) and customer perspectives ($n = 16$), 28.3 hours of conversation converted in a 507-page transcript	Practitioner textual problem formulation and conversational probes (4 audio records)
Sampling procedures	<ul style="list-style-type: none"> ▪ Articles extracted from two data bases: EBSCO and Business Source in April 2020 ▪ based on a-priori defined keywords and selection criteria 	<ul style="list-style-type: none"> ▪ Managers of 3 elderly care facilities permitted to approach participants at their care homes ▪ Purposeful sampling during a two-year period (2018–2020) ▪ 2 interviewers collected the material 	<ul style="list-style-type: none"> ▪ Purposeful sampling in two data collection phases (first in 2013; second in 2014) ▪ 10 interviewers collected the material 	<ul style="list-style-type: none"> ▪ Representatives from five companies held presentations to outline the issues they face ▪ Co-author team met with the company representatives to discuss details and gain deeper insight into the research issue
Data analysis procedures	<ul style="list-style-type: none"> ▪ Qualitative content analysis ▪ Thematic analysis ▪ Quantitative documentation 	<ul style="list-style-type: none"> ▪ Qualitative content analysis ▪ Inductive coding (1,117 codes) ▪ Qualitative data analysis software MAXQDA used 	<ul style="list-style-type: none"> ▪ Qualitative content analysis ▪ Inductive coding (1,511 codes) ▪ 2 independent coders ▪ Qualitative data analysis software MAXQDA used 	<ul style="list-style-type: none"> ▪ Conceptual thinking ▪ 2 conceptual model iterations
Applied quality criteria	<ul style="list-style-type: none"> ▪ Following predefined steps for systematic reviews (Palmatier et al., 2018) ▪ Documentation of keywords and selection criteria ▪ Reporting of key measures, such as the number of selected and de-selected articles 	<ul style="list-style-type: none"> ▪ Data triangulation (collect data at different times and spaces and from different persons; Jick, 1979) ▪ Investigator triangulation (use of multiple observers; Jick, 1979) ▪ Discursive agreement among co-authors on explorative model throughout the iterative sampling and analysis process 	<ul style="list-style-type: none"> ▪ Inter-coder rating at the acceptable rate of 0.8 (Rust and Cooil, 1994) ▪ Data triangulation (collect data at different times and spaces and from different persons; Jick, 1979) ▪ Investigator triangulation (use of multiple observers; Jick, 1979) ▪ Peer-review (feedback from two unknown reviewers) 	<ul style="list-style-type: none"> ▪ Investigator triangulation (use of multiple observers; Jick, 1979) ▪ Peer-review (feedback from two unknown reviewers) ▪ Discursive agreement among co-authors

5 Overview of the research papers submitted as part of this dissertation

The following chapter is intended to provide an overview of how this dissertation aims to address the aforementioned research gaps. The present dissertation consists of four research articles that aim to improve understanding of the transformative value of service interactions in resolving consumer vulnerability at the individual and collective levels. In the following sections, I present a brief summary of each of the four articles as well as information on the respective co-authors' contributions, the publication process, and prior presentations to the scientific community.

5.1 Rötzmeier-Keuper (2020)

The paper aimed to provide a comprehensive overview of the consumer vulnerability literature. Therefore, I conducted a semi-structured literature review on the concept of consumer vulnerability and related research findings. A review of 145 articles led to a comprehensive understanding of the micro- and macro-level perspectives of consumer vulnerability emergence, manifestations, and consequences. I organized the literature into a framework that highlights the interplay of individual antecedents, macro-market forces, and market interactions as sources for generalized consumer vulnerability potentials and concrete experiences of vulnerability in consumption episodes. Research emphasizing the consequences of consumer vulnerability in terms of individual, market interaction, and macro market effects and reactions was subsumed into the framework as well. Further analysis of the literature concerning the relevance of service interactions to counter consumer vulnerability and enhance consumer well-being led to the identification of the transformative value of service as (1) not harmful or (2) helpful. Based on these two analytical foci, I proposed a future research agenda.

Table 3: Publication 1 Overview

Single authored publication—Overview of joint work, presentations, and publication status	
Publication details	Rötzmeier-Keuper, J. (2020). Consumer vulnerability: overview and synthesis of the current state of knowledge and future service related research directions. <i>Working Paper</i> , Paderborn University.
Joint work and own contribution to the publication	<ul style="list-style-type: none"> ▪ Conceptualizing the positioning and research questions ▪ Conducting the literature review ▪ Analysis and organization of the literature into a comprehensive framework ▪ Drafting and writing the manuscript ▪ Feedback and comments from M. Purrmann, A. Haff, I. Tessmer, and M. Kaspar ▪ Incorporation of feedback from N. Wunderlich
Publication process and status	<ul style="list-style-type: none"> ▪ The work on this paper began in April 2020. ▪ The present version was published as a working paper at Paderborn University.

5.2 Rötzeier-Keuper & Wunderlich (2020)

This article provides an empirical exploration of the consumption practices of elderly consumers in a care service context and their use of consumption in pursuit of individual life meaningfulness. Our research combined psychological theories of existential meaning with theories of consumption practices exploring the elderly consumer's powerful strategies of crafting existential meaning as an important outcome in the TCR area. We highlighted the complex interplay of self-directed and other-directed consumption practices that individuals use to craft their sense of meaningfulness in their life episode as care consumers. Despite evidence that consumers engage in consumption for personal growth, maintaining well-being and self-worth in response to upheaval, a detailed understanding of the consumption activities and practices in the existential meaning-making processes in the 'care recipient life episode' is lacking. With our in-depth interview study, we explored how elderly consumers adapt in the aftermath of major life upheaval that is instigated by the need to utilize care services, which meaningful goals and experiences they formulate to uphold personal well-being, and how they pursue their goals by means of different consumption practices. We utilized a social practices lens to expand the understanding of elderly consumers' individual pursuits in adapting to the care service culture. Furthermore, we contributed to research on the consumption of aging populations and added to the knowledge of consumption practices in the care service context. Globally, a growing need for long-term care is expected, which puts pressure on aligning the existing care systems and improving quality of care. Concerning these goals, this research advances the understanding of the transformative impact of consumption practices in care services that pose an integral part of everyday life for many people.

Table 4: Publication 2 Overview

Co-authored publication 1—Overview of joint work, presentations, and publication status	
Publication details	Rötzmeier-Keuper, J., & Wunderlich, N. V. (2020). Establishing life meaningfulness through meaning-making activities and practices related to the consumption of elderly care services. <i>Working Paper</i> , Paderborn University.
Co-author parts	Julia Rötzmeier-Keuper (90%), Prof. Nancy V. Wunderlich (10%)
Joint work and own contribution to the publication	<p>Rötzmeier-Keuper (90%):</p> <ul style="list-style-type: none"> ▪ Conceptualization of the positioning and research questions together with N. Wunderlich ▪ Acquisition of interview partners and data collection supported by A. Buchholz (student assistant) ▪ Analysis of qualitative interview material ▪ Drafting and writing the manuscript ▪ Integration of extensive manuscript revisions and refinements from N. Wunderlich ▪ Integration of feedback from two reviewers on an early version of the manuscript sent in as a proposal to the Academy of Consumer Research (ACR) Sheth Dissertation Competition ▪ Re-writing and incorporating feedback from N. Wunderlich
Presentations at conferences and workshops	<p>Work on this topic was presented at the following occasions:</p> <ul style="list-style-type: none"> ▪ Rötzmeier-Keuper, Julia & Wunderlich, Nancy V. (2017): Dilemmas in Complex Service Encounters—Exploring Relationship Interdependencies. Presentation at the 2nd EMAC Junior Faculty & Doctoral Student Research Camp, Vienna, Austria, August 2017. ▪ Rötzmeier-Keuper, Julia & Wunderlich, Nancy V. (2017): Exploring Dilemmas in Triadic Service Relationships. Presentation at the International Conference on Service and Technology Marketing, Zurich, Switzerland, August 2017. ▪ Rötzmeier-Keuper, Julia & Wunderlich, Nancy V. (2017): How to Handle Dilemmas in Triadic Service Relationships—An Exploratory Study. In: Proceedings of the 2017 Frontiers in Service Conference, New York City, USA, June 2017. ▪ Rötzmeier-Keuper, Julia & Wunderlich, Nancy V. (2014): Customer collectives in healthcare: The transformative potential of service to overcome consumer vulnerability. In: Proceedings of the 39th Annual Macromarketing Conference, London, Great Britain, July 2014.
Publication process and status	<ul style="list-style-type: none"> ▪ The work on this paper began in May 2018. ▪ The present version is published as a working paper at Paderborn University.

5.3 Rötzmeier-Keuper, Hendricks, Wunderlich, & Schmitz (2018)

This paper provides an empirical investigation of the relationship interdependencies in triadic service settings. In the context of services for animal companions, next to the vulnerable customer (e.g., animal companion) and provider (e.g., veterinarian), there are typically third persons with caregiving relationships (e.g., owner) involved in the service provision. Our study aimed to identify typical constellations of balanced or unbalanced states in these triadic constellations as well as to explore the networked relationships in terms of emotional, attitudinal, and behavioral consequences for the involved actors. Therefore, we applied qualitative content analysis to two sets of in-depth interviews—one with providers of services for animal companions ($n = 38$) and the other with animal companion owners ($n = 16$). Based on balance theory, we identified four types of triadic relationship constellations in animal-companion-related service contexts. First, the harmonious triad described a balanced state of three well-functioning dyadic relationships with positive emotional and behavioral outcomes. All other types, the dysfunctional, the challenging, and the doubtful triad, demonstrated less positive outcomes for at least one of the three involved actors. Tensions and conflicts among the three actors were present in the unbalanced states of dysfunctional and challenging triads; however, these did not predict the dissolution of the service relationships. Our study revealed that other constraints, such as pity for the animal or preference for service convenience, led to these negative service relationships enduring. In contrast, the balanced type of the doubtful triad was easily resolved by owners because of a fragile provider-owner relationship. Thus, our study highlights potential strategies that providers of services for animal companions can use to address the vulnerable customer and the caregiving owner contingent in the triad type they build together.

Table 5: Publication 3 Overview

Co-authored publication 2—Overview of joint work, presentations, and publication status	
Publication details	Rötzmeier-Keuper, J., Hendricks, J., Wunderlich, N. V., & Schmitz, G. (2018). Triadic relationships in the context of services for animal companions. <i>Journal of Business Research</i> , 85, 295–303. https://doi.org/10.1016/j.jbusres.2018.01.003 (VHB JOURQAL 3 Rating: B)
Co-author parts	Julia Rötzmeier-Keuper (40%), Dr. Jennifer Hendricks (40%), Prof. Nancy V. Wunderlich (10%), Prof. Gertrud Schmitz (10%)
Joint work and own contribution to the publication	J. Rötzmeier-Keuper (40%): <ul style="list-style-type: none"> ▪ Conceptualizing the positioning and research questions with all co-authors ▪ Analyzing qualitative interview material together with J. Hendricks and K. Dapper ▪ Coordination and instruction of inter-coder ratings together with J. Hendricks ▪ Drafting the methodology, results, and discussion chapters ▪ Compiling and synthesizing all co-author parts together with N. Wunderlich ▪ Set-up of the manuscript and correspondence for the initial submission ▪ Re-working the methodology, results, and discussion chapters based on feedback from the reviewers and discussion within the co-author team (3 revisions) ▪ Drafting responses to reviewers and editors together with J. Hendricks ▪ Finalizing response letters with feedback and corrections from N. Wunderlich and G. Schmitz
Presentations at conferences and workshops	Work on this topic was presented at the following occasions: <ul style="list-style-type: none"> ▪ Rötzmeier-Keuper, Julia & Wunderlich, Nancy V. (2015): Services for animal companions: A typology of service relationship styles. Presentation at the 2015 Conference on Service and Technology Marketing, Paderborn, Germany, November 2015. ▪ Schmitz, G., Dapper, K., Wunderlich, N. V., & Rötzmeier-Keuper, J. (2015): Tierdienstleistungen: Stand der Forschung und explorative Befunde. Presentation at Workshop Dienstleistungsmarketing, Berlin, Germany, February 2015. ▪ Rötzmeier-Keuper, Julia (2013). Beziehungsqualität in Dienstleistungstriaden—Untersucht am Beispiel des Marktes für Tierdienstleistungen. Poster Presentation at the 2013 Conference on Service and Technology Marketing, Zurich, Switzerland, November 2013. ▪ Rötzmeier-Keuper, Julia, & Wunderlich, Nancy V. (2014): Exploring relationship interdependencies in the service encounter. Qualitative Insights from the Pet-Services Sector. Presentation at the 2014 Conference on Service and Technology Marketing, Passau, Germany, November 2014. ▪ Rötzmeier-Keuper, Julia, & Wunderlich, Nancy V. (2014): Interdependent Relationships Between and Among Service Providers and Customer Collectives. In: Proceedings of the AMA SERVSIG International Service Research Conference, Thessaloniki, Greece, June 2014.
Publication process and status	<ul style="list-style-type: none"> ▪ The work on this paper began in August 2013. ▪ The paper was initially submitted to the <i>Journal of Business Research</i> in January 2016 and was accepted for publication in January 2018 after three rounds of revision.

5.4 Wunderlich, Hogleve, Chowdhury, Fleischer, Mousavi, Rötzeier-Keuper, & Sousa (2020)

This conceptual paper combined research on consumer vulnerability and service design, particularly channel design strategies, to delineate a conceptual framework that highlights the potential of the service design to mitigate vulnerability experiences. In this paper, we argued that the perceptions of consumer vulnerability in service interactions manifest in two distinct ways, namely in problems of accessing resources or processing resources. For example, being unable to access the information necessary for decision making or being unable to understand (process) this information may hinder consumers from realizing their optimal levels of value in service interactions. Thus, enabling access and processing the capacities of consumers is imperative to overcome perceived vulnerability in service interactions. Therefore, we introduce channel design strategies that service providers can utilize in this pursuit. Offering flexibility through multiple channel paths (strategy 1) enables consumers to maximize control by selecting the individually most suitable channel at any touchpoint. The second strategy involves providers offering guidance through constrained channel paths, which may relieve customers from the complexity and difficulty of choosing the optimal path. Finally, strategy three, offering proactive support through interaction initiation, can mitigate the inactivity of customers at any touchpoint through the appropriate approach. Additionally, ideas for implementing the strategies in managerial service practice are described based on the systematic mapping of customer touchpoints, perceptions, and emotions along their journey. The paper concludes with future research questions pertaining to the two conceptual areas of consumer vulnerability and channel design strategies.

Table 6: Publication 4 Overview

Co-authored publication 3—Overview of joint work, presentations, and publication status	
Publication details	Wunderlich, N. V., Hogleve, J., Chowdhury I. N., Fleischer, H., Mousavi, S., Rötzeimer-Keuper, J., & Sousa, R. (2020). Overcoming Vulnerability: Channel Design Strategies to Alleviate Vulnerability Perceptions in Customer Journeys. <i>Journal of Business Research</i> , 116, 377–386. https://doi.org/10.1016/j.jbusres.2019.07.027 (VHB JOURQAL 3 Rating: B)
Co-author parts	Prof. Jens Hogleve (14%), Prof. Nancy V. Wunderlich (14%), Prof. Ilma Nur Chowdhury (14%), Dr. Hannes Fleischer (14%), Prof. Sahar Mousavi (14%), Julia Rötzeimer-Keuper (14%), Prof. Rui Sousa (14%)
Joint work and own contribution to the publication	<p>J. Rötzeimer-Keuper (14%):</p> <ul style="list-style-type: none"> ▪ Participation in roundtable discussions with co-authors to generate the principle focus of the paper and the research framework ▪ Drafting Chapter 4.4 “Channel Design Strategies to Alleviate Perceptions of Vulnerability” and Chapter 5 “Opportunities for Implementation in Managerial Practice” together with H. Fleischer and receiving feedback from N. Wunderlich and J. Hogleve ▪ Idea generation for the exemplary customer journey (maps) ▪ Compiling and synthesizing all co-author parts together with N. Wunderlich, J. Hogleve, and H. Fleischer ▪ Setting up the manuscript and correspondence for the initial submission ▪ Integration of reviewer feedback into a revised manuscript together with N. Wunderlich, J. Hogleve, and H. Fleischer ▪ Drafting responses to reviewers and editors together with H. Fleischer
Presentations at conferences and workshops	<ul style="list-style-type: none"> ▪ The paper’s idea was developed prior to and during the 2nd Academic-Practitioner Research with Impact Workshop entitled “Design and Decision Making for Customer Experience” that took place at the Alliance Manchester Business School in June 2018. ▪ I applied and was accepted to participate in the workshop on the theme “Channel structure design for customer experience: Optimum organizational channel structures for segmented customer journeys and the customer experience” under the leadership of Prof. Nancy Wunderlich and Prof. Jens Hogleve. ▪ The initial paper idea was presented by the academic leads, N. Wunderlich and J. Hogleve, during the 2nd Academic-Practitioner Research with Impact Workshop on June 19th, 2018.
Publication process and status	<ul style="list-style-type: none"> ▪ The work on this paper began in July 2018. ▪ The paper was initially submitted to a special issue of the <i>Journal of Business Research</i> dedicated to the research output from the 2nd Academic-Practitioner Research with Impact Workshop in January 2019 and was accepted in July 2019 after one round of revision.

6 Conclusion

Research interest on well-being as a central outcome of market interactions (Rosenbaum et al. 2011; Ostrom et al., 2015) as well as negative influences of marketing activities and relationships, such as consumer vulnerability, is rising mirrored in research initiatives like “transformative consumer research” (Mick, 2006), “better marketing for a better world” (Moorman, 2018), or calls for research relating to “real-world phenomena” (MacInnis et al.,

2020) are gaining popularity, claiming practical relevance of marketing and consumer research for the welfare of mankind.

Research found that services' transformative potential lies in either helping consumers to alleviate their vulnerability experiences during consumption episodes or in preventing them from harm in service interactions. This dissertation provides insights on both ways of service transformative value creation and highlights how greater well-being for individual consumers, their networks, and wider collectives can be realized. This dissertation adds to the understanding of a widely used but not fully understood concept in transformative research, namely the consumer vulnerability concept. By integrating relevant literature, the processual and intersectional nature of consumer vulnerability emergence during market interactions became salient (Rötzmeier-Keuper, 2020). Empirical evidence highlights the importance of these interactions in service contexts for the well-being of consumers and their wider networks (Rötzmeier-Keueper et al., 2018). Moreover, the role of the service entities to balance vulnerability experiences in personal interactions (Rötzmeier-Keuper et al., 2018), to advocate for vulnerable consumers (Rötzmeier-Keuper & Wunderlich, 2020), as well as to design services to mitigate the emergence of vulnerability experiences in multiple interactions (Wunderlich et al., 2020), are insights from this dissertation. Finally, this dissertation adds to an improved understanding of the interdependent practices of consumer entities in transformative service settings and the role of consumption in pursuing well-being outcomes (Rötzmeier-Keuper & Wunderlich, 2020; Rötzmeier-Keuper et al., 2018).

6.1 Contributions

Each article pertaining to this dissertation provides contributions that will be briefly summarized here. The first contribution to consumer vulnerability research lies in the thorough mapping of the conceptual and empirical state of knowledge of consumer vulnerability from prior literature (Rötzmeier-Keuper, 2020). The article aimed to synthesize the dispersed body of literature that provides micro, meso, and macro perspectives on the concept stemming from different research streams. Therefore, the article integrates the different research streams and dominant conceptualizations of consumer vulnerability into a holistic framework at a higher level of aggregation (Vargo et al., 2017). Thereby, it yields insights into important conceptual basics (MacInnis, 2011) for understanding consumer vulnerability as a phenomenon emerging from multiple intersecting factors (Corus & Saatcioglu, 2015) on the individual and collective levels (Anderson et al., 2013). It also adds a theoretical view on "how micro phenomena bring forth macro phenomena in markets and vice versa" (Vargo et al., 2017, p.5) using the example of understanding vulnerability emergence at different levels but interdepending in the market.

Moreover, this study adds to TSR by focusing on the existing research pertaining to service as helping mitigate consumer vulnerability and designing service to be not harmful. Based on the existing literature, it became evident that while service providers can pursue service designs that react to certain problems and innovate them, they can also decide to proactively design services to counter vulnerability in the first place. Based on this reading of the prior literature, a future research agenda pertaining to consumer vulnerability is conceptualized.

The second contribution relates to the transformative potential of consumption practices (Rötzmeier-Keuper & Wunderlich, 2020) by offering a framework that highlights the meaning-

making consumption practices and meaningful goals of elderly consumers in care service consumption. The meaning-making consumption practices comprise positioning, signification, and resistance practices. These practices are directed to reach existential meaning (i.e., experiencing generativity, belongingness, freedom, and life purpose) in the care consumer life episode but are constrained by the contextual, cultural, and regulatory surroundings of the care service as well as by the relational interdependencies of the consumer's care network. Integrating the view of existential life meaning and consumption into active meaning-making practices was an overlooked aspect of consumer health and well-being (Park, 2013). Our study thus adds to a more nuanced view of the well-being outcomes that TSR asked for (Alkire et al., 2019). Adding existential well-being as a dimension of well-being that can be addressed by service consumption during times of major upheaval and high vulnerability potential, this study widens the scope for transformative outcomes.

Moreover, the study adds to the literature on consumer vulnerability and describes the transformative value of meaning-making consumption practices for consumers who cope with their potential vulnerability in resilient ways (Baker & Mason, 2012). By examining resilience as a valuable resource to counter consumer vulnerability (Hill & Sharma, 2020), we add a more nuanced understanding of how it results from meaning-making processes. The descriptions of consumption practice interdependencies among formal care practices, personal relationships, and interactions with peer consumers contribute to research on elderly consumer networks (Barnhart & Peñalosa, 2013). Furthermore, the findings of this study can be used by professional care providers and family members to enable better assistance in meaning-making consumption practices.

The third study of triadic relationships in the context of services for non-human vulnerable consumers (Rötzmeier-Keuper et al., 2018) contributes to research on service triads (Wynstra et al., 2015) involving a vulnerable consumer. It enhances the understanding of how relationship interdependencies in service settings with more than two involved parties affect the welfare of the emergent service consumption network. In extending research beyond professional service triads (e.g., Choi & Wu, 2009) to the level of mixed (professional and personal) triadic service constellations, this empirical study maps dynamic relationship constellations and the interconnectedness of the transformative value creation (Vargo et al., 2017). A systematic approach was applied to characterize triads that involve three dyadic relationship prerequisites, namely the intimate owner–animal companion dyad, the professional provider–owner dyad, and the service-accomplishing provider–animal companion dyad. The three interdependent dyadic relationships were classified based on typical emotions, attitudes, and relational behaviors that allowed us to delineate typical constellations of positive and negative relationships that form balanced or unbalanced service triads. The derived typology of service triads provides an enhanced understanding of owners', providers', and animal companions' interdependent experiences in service interactions, of the mutual relationship influence and the related challenges, and the implications for their well-being, service, and economic outcomes. We thereby add to TSR by explaining how well-being collectively emerges (Anderson et al., 2013).

The fourth article (Wunderlich et al., 2020) contributes a conceptual framework that integrates service provider channel design strategies to provide an alleviating effect for consumer

vulnerability states and perceptions about the existing model of consumer vulnerability (Baker et al., 2005). This conceptualization highlights the transformative potential of service design (Fisk et al., 2018). Another contribution to TSR lies in the three proposed channel design strategies that service providers can implement to alleviate vulnerability experiences among their customers. These intend to ‘offer flexibility through multiple channel paths,’ to ‘offer guidance through constrained channel paths,’ and to ‘offer proactive support through interaction initiation.’ These strategies can mitigate several individual and collective outcomes that result from vulnerability experiences, such as social discomfort or exclusion. The channel strategies can be tailored to address specific consumer problems that are linked to two manifestations of consumer vulnerability, namely problems in accessing and processing resources.

Hill and Sharma (2020) critique prior consumer vulnerability studies that often pertain to context-specific idiosyncratic symptoms of vulnerability arising from problems or characteristics like poverty, gender, or race. They argue for a more global perspective on the commonalities of consumer vulnerability, such as restricted access or control of resources. Similarly, the framework proposed in this article describes customer vulnerability manifesting in the difficulties of accessing or processing resources and thereby addresses the request for providing a more global perspective on potential vulnerabilities in service contexts.

Moreover, the article suggests how service organizations can effectively detect vulnerability perceptions and manifestation in the customer’s journey by applying customer journey maps that use two additional layers for vulnerability perceptions and vulnerability manifestations in accessing and processing resources. This contributes an enhanced tool that can be used to understand the experience of key actors, enabling not only individual well-being but also social well-being (Alkire et al., 2019). Fisk et al. (2018, p. 841) call for service inclusion as an “overarching moral norm for service provision.” Toward this end, this article contributes a conceptual understanding of how service providers can use concrete channel management strategies to design service systems in more inclusive ways. Service providers can implement the described channel architectures to facilitate consumer empowerment, which might also become a competitive edge for their services per se.

6.2 Limitations and future research

This dissertation has limitations that point to paths for future research, which are described as follows. For the most part, the limitations were methodological or inherent to the research processes. The four articles relied on qualitative information and interpretation. Qualitative data interpretations are biased to subjectivity and bound to the specific context of the researcher and the research subject (Arnold & Fischer, 1994). The in-depth insights gained have limited potential for making generalizable statements; thus, the study results need further validation and application. Described as crucial for transformative research processes, the translation of research results in the form of application and testing in real-world settings (Crockett et al., 2013), for example, could be a future endeavor that works toward this end.

Additionally, the dissemination of findings as another important aspect of transformative research (Crockett et al., 2013) cannot be reported for this dissertation. There were some attempts to communicate results to the participants, interested stakeholders, and management of the involved organizations in the elderly care service study (Rötzmeier-Keuper &

Wunderlich, 2020); however, systematic planning for the dissemination of the results, identification of relevant audiences, and adequate communication to them should be next steps. The creative dissemination of findings beyond publication or presentation to academics requires researchers to take on the additional responsibility of effective communication and the application of research findings (Ozanne et al., 2015). Thus, engaging in public relations, publishing results in outlets that are more engaging for the public, and communicating findings to key decision-makers or gatekeepers who can apply the findings (e.g., policy-maker) are inevitable steps for realizing the transformative impact of this research (Ozanne et al., 2015).

Moreover, the implementation of social innovative services for the good of societies, nations, and the wider ecosystem is a noble goal that requires reaching out to stakeholders who multiply findings within relevant communities. Viswanthan (2012) described how to proceed from results to transformative impact through the implementation of research insights in education programs as a force for change. The next steps that might follow from this dissertation could thereby be investigating how integrating findings into education programs and everyday practices of service providers could be implemented, how large audiences could best be addressed, and what makes results compelling to instigate change.

The role of service research in driving social change through the “creation of novel, scalable and sustainable market-based service offerings that solve systemic societal problems” (Aksoy et al., 2019, p. 429) is highly desired in contemporary TSR. Implementing strategies to alleviate consumer vulnerability (Wunderlich et al., 2020) will especially require future research that can focus on the use of big data to improve the customer experience and customer–firm relationships to implement analytical tools that can assist in the ad-hoc personalization of the customer journey and for optimized decision making based on the available customer information concerning potential vulnerability. Identification of critical touchpoints and potential paths to perceptions of vulnerability matched with critical customer information may be used to alleviate actual vulnerability experiences in customer–firm interactions, but simultaneously, it requires consideration of wresting away their responsibility as a consumer, thereby creating a different vulnerability experience. Thus, ethical considerations will be critical to this approach.

Another limitation of the qualitative studies in this dissertation concerns the samples acquired for exploration. In the animal companions service context, we gained a high variance in the data. However, our data lacks information from a greater variety of cultural backgrounds or nationalities. Similarly, our study in the elderly care context could benefit from a greater variance of participant demographics. Especially given the sensitivity of the care context, it became salient during the sampling procedure that many pressures exist in the care system, which prohibits participants from freely articulating their thoughts. These problems need to be addressed through different, creative, future research designs (Crockett et al., 2013). Moreover, future research needs to focus even more on interdisciplinary work to address consumer vulnerability in the sense of creating transformative and innovative service systems (Alkire et al., 2019; Aksoy et al., 2019).

Finally, this dissertation explored topics in the transformative research area that opened interesting perspectives for exploration in future research. The initial understanding of

relationship networks and the importance of relational balancing raises further questions as to deal with conflicting vulnerabilities among consumer and service entities. How can services be designed and what ethical considerations need to be included? Which dilemmas occur in this regard? Future research also needs to address hierarchies of vulnerability experiences and balance among multiple vulnerabilities within an individual consumer in addition to among networks of consumers. Moreover, we propose that non-human entities, like animal companions, should be examined more closely in future research as a distinct consumer entity. Furthermore, the role of technology as a service and/or consumer entity of other non-human entities (e.g., nature) is still widely overlooked and needs further exploration. Here, it is necessary to think about the moral status of these entities, as the well-being of all entities in the wider ecosystem is at the heart of transformative research.

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