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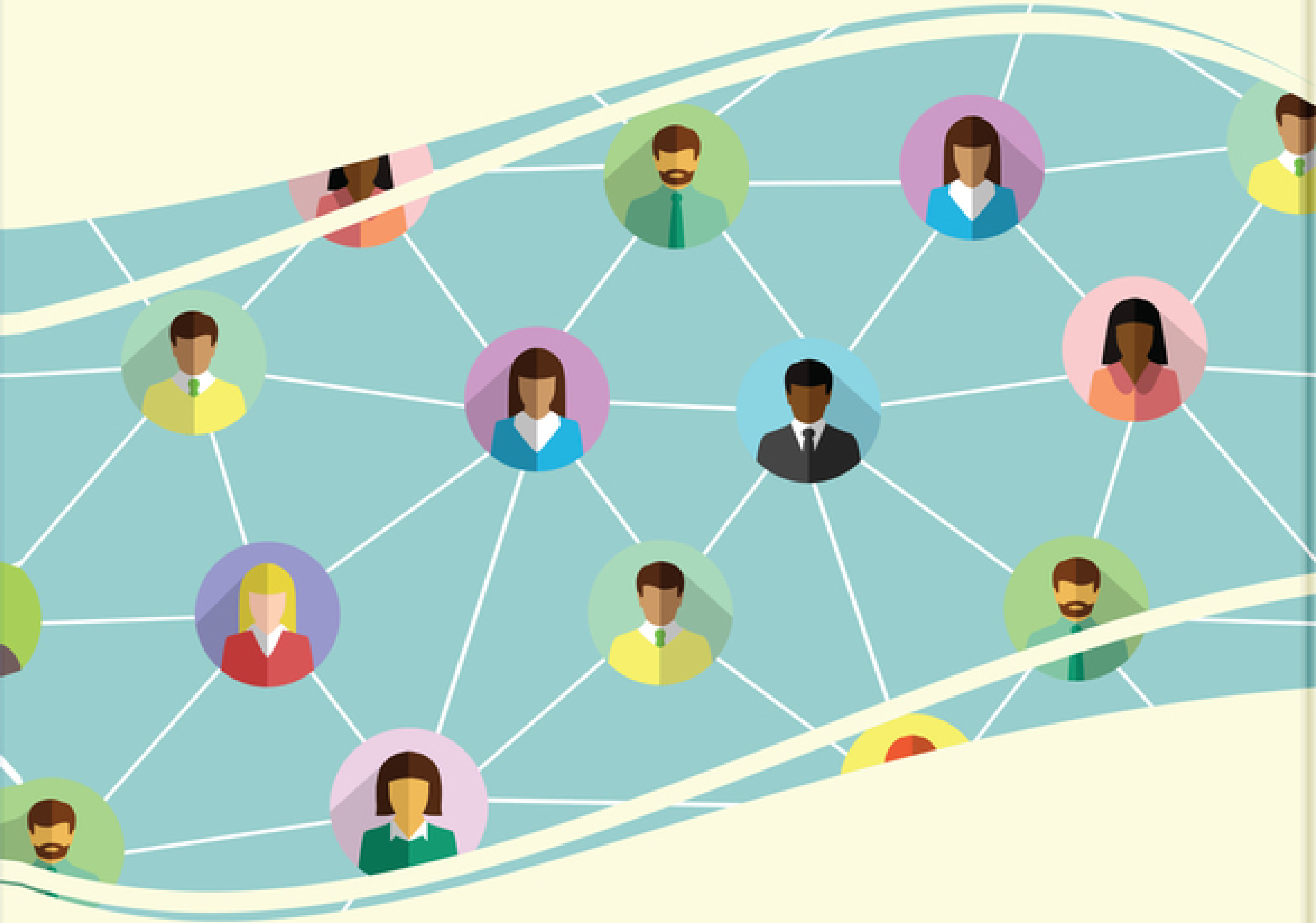

Ayantunji Gbadamosi

IGI Global
PUBLISHER of TIMELY KNOWLEDGE

Critical Perspectives on Diversity, Equity, and Inclusion in Marketing

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Detailed Table of Contents

Inequity is demonstrated in a plethora of ways. Although it varies in its manifestation from one society to another, the notoriety is global with lingering devastating impacts in many ramifications. Accordingly, it has attracted the attention of various stakeholders on the need to achieve diversity, equity, and inclusion in various walks of life. This chapter examines this in the marketing context. Attention is specifically focused on homelessness, poverty, the disproportionate representation of children in marketing, and gender-based discrimination in marketing to gauge the progress in the quest to bring normalcy and achieve an ethical, equity-based, diverse, and inclusive marketing system. The eclectic review of the extant literature suggests there are still several uncovered gaps in the marketplace in relation to this. The need for strategic direction to address this is highlighted in the chapter.

The phenomenon of migration makes our societies more plural and diverse. However, it can also be a potential source of inequalities, namely in the field of health communication. Cultural and language barriers, amongst others, can lead to difficulties in access to health information, resulting in disparities between migrant and native populations. In this context, it is legitimate to question whether translational activities can play a key role in the inclusion of migrant people. The aim of this work is to retrieve and analyze the existing literature on this topic so as to discuss the role of translational activities, namely transcreation, in the adaptation of healthcare materials as well as to analyze the adaptational processes that can be implemented in translational activities for the inclusion of migrant people.

This chapter challenges the ethnic identity understanding as a homogenic construct that group members share based on their position in the acculturation process. The authors claim this understanding is based on a false notion of individual identity. Taking a cue from Hall and Laclau and Mouffe, the authors claim that ethnic identity is not a reflection of a fixed, natural state of being, but a process of becoming. Therefore, drawing on components of identity as a means of market segmentation, beyond the level of the individual consumer within a given the moment, becomes a redundant exercise. To illustrate the argument, they share with the reader research with a second-generation British-South Asian and describe their identity negotiation and self-perception. They make a call to marketers to avoid the reliance on fixed concepts of identity and shift their focus to strategies that accommodate more complex and fluid understandings of identity construction.

Competing effectively in the contemporary marketplace is becoming increasingly challenging. For marketers, therefore, understanding consumer behaviour is a critical factor in achieving effective marketing strategy. Grounded in that behaviour viewpoint, this chapter seeks to contribute to the understanding of cultural identity and marketing implications. To achieve that target, three core steps are taken in this chapter. First, the motivation for this chapter is explained. Second, culture is explained and the central artefacts of culture relevant to this chapter highlighted. Thereafter, the consumer behaviour influence of cultural identity is discussed, and acculturation, driving factors, and consumer behaviour influence explained. In the final part of this chapter, recommendations for marketers are offered and directions for future research suggested.

Whether mobility, auditory, sensory, visual, cognitive, or other types, living with a disability is a challenging experience. The individual dimension of this phenomenon is complemented by the social experience. In fact, as compared to individual experiences, social and political structures are considered as the leading cause of disability perception in society. Meanwhile, people with disability constitute a meaningful consumer segment with considerable purchasing power. However, extant literature indicates that the marketplace strategies are not friendly with people with disability in many areas. Hence, this chapter presents a conceptual and robust synthesis of these challenges and strategic directions for addressing the imbalance in relation to the equity and inclusion of people with disability in the marketing system. By and large, the chapter presents a paradigm shift on this phenomenon.

The chapter introduces and elaborates the ritual construct as a vehicle for interpreting consumer behavioural patterns by illustrating multifaceted manipulation of an everyday product with the attendant generation of communal imaginaries. It draws on a mundane material (kola-nut) to elucidate the characters and meanings of the transactions among individuals, groups, and deities in the context of the Nigerian multi-ethnic society. The kola-nut, through its consumption, becomes ritualised and generates varied sensitivities that encapsulates forms of restrictions which prevent full inclusion in the society. The chapter employs frameworks of Foucault and Bourdieu to assist in highlighting how the social life might be ordered within multiple realities, how the realities are socially constructed through practises, and the reflexivity of interpretations of social settings, realities, and consumptions. Implications for marketing is revealed in how metaphysical relationships could be incorporated into consumption praxes.

In its general form, consumer behaviour is an enthralling phenomenon. It is even more fascinating when measured in the viewpoint of heterogeneity among consumer groups. One of the supporting ideologies in marketing is the theory of market segmentation, which emphasizes the fact that we are considerably constrained in our knowledge of consumer behaviour without recourse to the typically obvious factors that differentiates one consumer group from another. Using demography suggests that it is intelligible to distinguish the old consumer from the 21st century consumer. The 21st century consumer is considered a young consumer; however, there has been very little thinking about the concept of the consumer since the dawn of professional marketing.

This chapter argues that because Business Schools serve as a market for managerial talents for the markets and academic talents for Business Schools' faculty, a critical perspective on diversity, equity and inclusion in Marketing should also examine the state of affairs in Business Schools in general. With this argument the chapter focuses on the state of DEI in Business Schools in the United School and examines their makeup vis-à-vis the population of the US using longitudinal analysis. The results show that despite civil rights activities which called for equal rights for all Americans including African Americans, the affirmative action programs of the 1960s which were to ensure equal opportunity for all, and the fact that the minority group is projected to become the majority group in the US in approximately twenty years (i.e., by 2045), minority group members are still disproportionately represented (or included) at every level in the business academy. It is hoped that the current ground swirl for DEI would lead to a significant and permanent change that will include all Americans and ultimately improve the American society in general.

This chapter examined young consumer vulnerability by focusing on young consumers aged 11-17 to identify relevant issues associated with young consumer vulnerability from a marketing perspective. Young consumers are considered vulnerable when compared with adult consumers. Young consumers are commonly targeted by companies in the marketplace, from sectors such as beauty, luxury goods, alcohol, snack foods, e-sports, online gambling, or impulse purchases of other product categories. The authors discussed the potential issues of current marketing practices in targeting young consumers and the efforts that have been made so far by companies to address the issue of young consumer vulnerability by including five case company examples of young consumer inclusion. In addition, they discussed the ethical and marketing implications for brands in targeting young consumers, aiming for more equity and inclusion.

Christmas is a special period in most countries of the world for many consumers. It is often associated with consumption on a considerable scale. This is especially true for children who are driven by a high need for affiliation which prompts their requests for goods and services that will give them the opportunity to interact with other children. Achieving this is a great challenge for many children in various households due to their ongoing experience of deprivation which comes in various ways such as food security, fuel poverty, and presents or gifts. This chapter is an eclectic synthesis of these issues to highlight the imbalance in society as these children experience exclusion from the mainstream commercial system as a result of poverty. The specific relevance of consumer culture theory (CCT) is linked to the commercialization of Christmas and living in economically disadvantaged circumstances in relation to this consumer segment. The implications of the discourse in this chapter are far-reaching to many ramifications.

The purpose of this chapter is to explore some unique perspectives of young consumer misbehavior within the context of developing countries. The challenges of marketing to young consumers are explored by first deconstructing the needs of young consumers in developing countries. In doing so, the growing effect of technology and social media are considered. In particular, the chapter directs its attention on the meaning of consumer misbehavior within developing countries. Second, the triggers of consumer misbehavior are highlighted. Of these, multiculturalism and materialism have proved to be among the greatest triggers of young consumer misbehavior in emerging economies' markets. A major contribution of this chapter is that it brings to light the discourse of young consumer misbehavior from non-Western settings, which is largely underreported in the mainstream marketing literature.

Digital technologies have tremendously evolved and become a part of daily life. This constant evolution constitutes a major determinant of how consumers and organisations engage. For consumers, the evolvement intensifies their socialising capacity with customers of like mind, voice their dissatisfaction, and explore alternative options. Marketers leverage the digital evolvement to engage with customers, acquire marketing intelligence, and exploit customers' purchase behaviour emotions. Recognising the growing digital technologies trend and importance to marketing, this chapter highlights the need for more effort towards enhancing the technology-marketing interface. Given that movement restriction-induced consequences of COVID-19 have intensified the paradigm shift from physical to virtual marketing, this chapter forwards a theoretical framing that takes a technology-marketing viewpoint that focuses on customer engagement and ensuring implementation processes for effectively managing associated challenges. Finally, recommendations are offered and future research directions flagged.

The purpose of this chapter is to advance the knowledge about vulnerable consumers, especially in the context of developing countries. The chapter, therefore, maps out the various forms of vulnerabilities in financial markets in developing countries. Thereafter, a conceptual framework defining consumer vulnerability is presented. In conclusion, the chapter proposes some strategies to alleviate the challenges of consumer vulnerability. To advance these arguments, the chapter discusses the question of consumer vulnerability in the financial services markets in developing countries using South Africa as a case study.

Preface

The scope of the discourse of diversity, equity, and inclusion (DEI) is incredibly wide. Its relevance permeates virtually every aspect of life (Gbadamosi, 2015; 2021). By definition, diversity is explained as the extent to which a system such as an organisation, or work unit is heterogeneous in relation to demographic attributes (Pelled et al., 1999). Accordingly, embracing it is a crucial part of societal development and it occupies a focal part of the day-to-day discussion in many ramifications. For example, it has been shown that there are institutional legacies around discrimination which reflects in the form of societal oppression like sexism, homophobia, and racism which are becoming increasingly evident in Higher Education institutions in various ways (Bhopal, 2018; Mercer-Mapstone et al., 2021; Smith et al., 2021). Holding prejudicial and discriminatory attitudes towards others especially those that are historically marginalised social groups along the line of race, gender, religious affiliation, and many others continue in various ways which makes it one of the key challenges of this century (Lee et al., 2019; Brauer et al., 2021). The prevalence of inequity has also been highlighted I the heath sector. Ideally, offering equal access to sound and safe healthcare should be a focus of every government and society. Acknowledging the diversity of the market and maintaining diversity in staff to offer effective and efficient culturally competent and high-quality care should be the top priority for hospitals (Armada and Hubbard, 2010; Futrell and Clemons, 2017). Nonetheless, increasing evidence shows that in some cases, there are discrepancies in the experiences of health care consumers. The literature has indicated the incidence of people of colour getting lower-quality healthcare compare to their white counterparts (Armada and Hubbard, 2010; Lie et al, 2011). To an extent, the notoriety of this phenomenon also infiltrates the marketing system.

Conventionally, marketing is about identifying the needs and wants of the target market and satisfying them efficiently and effectively to ensure mutual benefits to both parties. So, it is about creating and delivering value to the consumers (Gbadamosi, et all., 2009; Gbadamosi, 2019 a,b,c). In fact, an extension of this perspective emphasises the notion of value co-creation between marketers and consumers which is about ensuring that the desired satisfaction and profitability are appropriately developed and delivered. This is the crux of the contemporary marketing thoughts and practice (Gbadamosi, 2019b). One of the primary challenges in marketing is the heterogeneity of the market. Consumers are different in many respects which explains why marketers use various criteria for segmentation such as demography, geography, consumption behavioural pattern, and psychography. This is ultimately aimed at ensuring that the target markets are clearly defined, well served with the appropriate marketing strategies, such that will result in high success rate.

Nevertheless, marketers have attracted criticisms from advocates of marketing ethics, for not giving equal attention to all consumers with the disadvantaged consumers being at the receiving end (Gbadamosi, 2018; 2019d). In other contexts, other nomenclatures such as 'less-privileged', or 'low-income consumers' are being used to describe these consumers. However, a critical view of the scope of the disadvantaged consumers will show that it is beyond having limited income and encapsulates all forms of limitations that prevent full inclusion in the marketplace opportunities. Hence, examples include people with disability, the homeless, the elderly, single parents, and the unemployed (Hamilton and Catterall, 2005; Gbadamosi, 2009b). For instance, there are claims corroborating the perspective that these consumers are not accorded the same opportunities in the marketplace as others. In some instances, they find it difficult to afford the purchase of large-sized products that will result in lower prices and do not have access to regular facilities due to the associated limitations. The literature suggests that the imbalance in the marketing systems especially concerning low-income consumers is due to some myths including the claim that these consumers lead miserable lives, are unprofitable to marketers, are responsible for their situations and passively accept their circumstances (Hamilton and Catterall, 2005).

Meanwhile, despite the plethora of scholarship efforts in marketing, there is a palpable gap in the literature that will unpack some crucial and relevant questions including the following. How engrained are the disadvantaged consumers in the marketing system, especially when compared to their counterparts? What efforts are being made or should be made to address the imbalance? What are the ethical and marketing implications of the dynamics of the consumption system involving this consumer group vis-à-vis others?

OBJECTIVES, IMPACT, AND VALUE

This comprehensive publication is intended as a compendium of research materials that will constitute an essential reference source, building on the extant literature in the field of Marketing, Ethics, and Diversity. It is hoped that this text will illuminate the field and provide the resources necessary for researchers, managers, and policymakers for insight into consumption practices, diversity, inclusion, limitations, and their theoretical and practical implications.

TARGET AUDIENCE AND POTENTIAL USERS

The primary target audience of this book comprises researchers, advanced-level students, and managers. Moreover, policymakers with an interest in diversity, equity, and inclusion will equally find it enlightening

STRUCTURE OF THE BOOK

This book has 16 chapters and focuses on exploring Diversity, Equity, and Inclusion (DIE) in marketing. By and large, it shows that the design of some products and the manner of offerings some services send messages to consumers that only certain ways of consumption are valid. The book also pinpoints that some businesses acknowledge their commitment to addressing disparities and creating a more inclusive system. It also shows that some stakeholders have become more vocal concerning multiculturalism, inclusion, and diversity. The content could serve as impetus by offering strategic direction for marketers to have a good diversity plan and ensure a more inclusive system in the marketplace. A brief overview of each of the chapters is given below.

Chapter 1 shows that while inequity varies in contexts, it is a global phenomenon. Consequently, it has attracted the attention of various stakeholders on the need to achieve diversity, equity, and inclusion in various walks of life. To critically discuss it in relation to marketing, four contexts which are homelessness, poverty, the disproportionate representation of children in marketing, and gender-based discrimination are examined. Overall, the chapter suggests that there are still several uncovered gaps in the marketplace in relation to bringing normalcy and achieving an ethical, equity-based, diverse, and inclusive marketing system. It presents a clear case for strategic direction to addressing this is the marketplace.

Jiménez-Castro et al. argue that migration makes our societies more plural and diverse but it can also be a potential source of inequalities like in the case of the field of health communication. In this second chapter of the book, the authors' aim is to retrieve and analyze the existing literature on this topic so as to discuss the role of translational activities, namely transcreation, in the adaptation of healthcare materials as well as to analyze the adaptational processes that can be implemented in translational activities for the inclusion of migrant people. According to them, cultural and language barriers, amongst others, can lead to difficulties in access to health information, resulting in disparities between migrant and native populations. Overall, it is a significant contribution to the theme of the book – Diversity, equity and inclusion in Marketing.

In Chapter 3, the authors present a critique of the ethnic identity understanding as a homogenic construct that group members share based on their position in the acculturation process. They claim this understanding is based on a false notion of individual identity. Taking cue from Hall (1996) and Laclau and Mouffe (1985) they contend that ethnic identity is not a reflection of a fixed, natural state of being, but a process of becoming. Hence, drawing on components of identity as a means of market segmentation, beyond the level of the individual consumer within a given the moment, becomes a redundant exercise. The chapter is based on research with second generation British -South Asian through recommendation is made that marketers should shift their focus on strategies that accommodate more complex and fluid understanding of identity construction

In Chapter 4, Opute et al. argue that competing effectively in the contemporary marketplace is becoming increasingly challenging. Hence, marketers are expected to take understanding consumers' behaviour as a critical factor in achieving effective marketing strategy. Essentially, the chapter involves three core steps. First, the motivation for this Chapter is explained. Second, culture is explained and the central artefacts of culture relevant to this chapter highlighted. Thereafter, the consumer behaviour influence of cultural identity is discussed, and acculturation, driving factors and consumer behaviour influence are explained. Apart from the recommendation for marketers, the chapter also presents directions for future research.

Chapter 5 focuses on the need for a paradigm shift in marketing in relation to people with disability on the inclusion of people with disability. The chapter acknowledges that irrespective of the type of disability involved, living with it is a challenging experience. As indicated in the chapter, the individual dimension of this phenomenon is complemented by the social experience. The chapter shows that people with disability constitute a meaningful and viable consumer segment with considerable purchasing power. Nonetheless, the marketplace strategies are not as friendly to them as one would expect. Hence, the chapter does not only highlight these challenges but also offers strategic directions for addressing the imbalance in relation to the equity and inclusion of people with disability in the marketing system.

In Chapter 6, Sanya Ojo introduces and elaborates the ritual construct as a vehicle for interpreting consumer behavioural pattern by illustrating multifaceted manipulation of an everyday product with the attendant generation of communal imaginaries. Through the discourse in the chaper, he draws on a mundane material (Kola-nut) to elucidate the characters and meanings of the transactions among individuals, groups, and deities in the context of the Nigerian multi-ethnic society. Using, frameworks of Foucault and Bourdieu, the chapter highlights how social life might be ordered within multiple realities, how the realities are socially constructed through practises and the reflexivity of interpretations of social settings, realities and consumptions.

In Chapter 7, the author acknowledges consumer behaviour as an enthralling phenomenon. As indicated in the chapter, one of the supporting ideologies in marketing is the theory of market segmentation, which emphasizes the fact that we are considerably constrained in our knowledge of consumer behaviour without recourse to the typically obvious factors that differentiate one consumer group from another (Gbadamosi, 2018). In view of this, the author explores the notion of Digital Self among the 21st Century African consumer. By and large, it provides some useful and critical details in relation to segmentation, targeting and positioning.

In Chapter 8, Sergius Koku examines the themes of this book from the education perspective. The chapter argues that since Business Schools serve as a market for managerial talents and Business School faculty, a critical perspective on diversity, equity, and inclusion (DEI) in Marketing should be also explored in that context. Essentially, the chapter focuses on the state of DEI in Business Schools in the United Schools and examines their makeup in relation to the population of the US using longitudinal analysis. The chapter indicates that in spite of the affirmative action programs fifty years ago, and the fact the minority group is projected to become the majority group in the US in twenty years, minority group members are still disproportionately included at every level in the business academy. It draws attention to the need to have an appropriate change in favour of diversity, equity, and inclusion (DEI) in the system.

The focus in Chapter 9 is on examining young consumers' vulnerability by focusing on those aged 11-17 to identify relevant issues associated with their vulnerability from a marketing standpoint. According to the authors, Young consumers are considered vulnerable when compared to adult consumers and they are commonly targeted by companies in the marketplace, from sectors such as beauty, luxury goods, alcohol, snack foods, e-sports, online gambling, or impulse purchases of other product categories. In this chapter, five case company examples of young consumer inclusion in the marketplace are discussed which lead to the discussion of the ethical and marketing implications for brands in targeting young consumers, aiming for more equity and inclusion.

Chapter 10 examines deprivation in society from the lens of children's consumption and how this is related to Christmas celebrations. As shown in this chapter, Christmas is a special period in most countries of the world for many consumers. Accordingly, it is linked to significant consumption activities including those involving children. This chapter shows how some children find this challenging to fulfil their need for affiliation during this period due to lack. As an eclectic synthesis of the literature, the chapter, with reference to Consumer Culture Theory (CCT) shows the imbalance in the society. It pinpoints the challenges of living in economically disadvantaged circumstance for these young consumers and highlight the implications including the need for a more inclusive marketing system.

The purpose of Chapter 11 is to explore some unique perspectives on young consumer misbehaviour within the context of developing countries. As presented by Shambare et al., there are challenges in marketing to young consumers in developing countries. The chapter also shows the growing effect of technology and social media and unpacks the issue of consumer misbehaviour within developing countries. Besides, the authors also discuss the triggers of consumer misbehaviour and indicates that multiculturalism and materialism have proved to be among the greatest of these triggers in emerging economies' markets. The chapter is quite telling in that it presents a non-Western context of young consumer misbehaviour.

Chapter 12 revolves around digital technologies and the experience during the COVID-19 pandemic period. The chapter highlights how technology enables consumers to socialize with customers of like mind, voice their dissatisfaction, and at choice explore alternative options. On their part, marketers leverage the digital evolvement to engage with customers, acquire marketing intelligence and exploit customers' purchase behaviour emotions. Recognising the growing digital technologies trend and marketing importance, this chapter echoes the need for more effort towards an enhanced technology-marketing interface.

In Chapter 13 of this book, Shambare et al. advance the knowledge about vulnerable consumers, especially, in the context of developing countries. They critically discuss various forms of vulnerabilities in financial markets in developing countries and present a conceptual framework defining consumer vulnerability. They also present some strategies amenable to alleviating the challenges of consumer vulnerability using the financial services market and South Africa as the contextual platforms for the discourse.

Neha Purushottam focuses on the old age population in Chapter 14 and ageism as a major challenge in the wellbeing of ageing population. As shown in the chapter ageism negatively impacts old age population by influencing their physical, mental, social, and financial health. The author links the discourse in the chapter to Sustainable Development Goals (SDGs). In specific terms, the chapter explores ageing, ageism, its drivers, and impacts. It stresses that old-age consumers are stereotyped, underrepresented, and their diversity is often ignored. The chapter is robustly linked to sustainability marketing.

In Chapter 15, Bamber et al. present discourse around consumers of over 50. The study reported in this chapter is based on a custom-designed questionnaire to assess the service needs of adults over 50 in the Northwest of the UK, before the covid 19 pandemic. Based on 266 respondents of age 50-70, The analysis showed that although this segment of consumers required a range of services, the majority are reluctant to pay directly for those services. Two case histories concerning consumption of local health, social, police and care services provided to them during the COVID 19 pandemic indicated mixed experiences of service provisions. The implications for Diversity, Equity, and Inclusion (DEI) are discussed accordingly.

Chapter 16 is the concluding chapter of this book and focuses on marketing ethics as a way of discussing diversity, equity, and inclusion in marketing. The chapter examines the theoretical bases of marketing ethics. It is argued in the chapter that equity, diversity and inclusion studies stressing ethics and moral value, and critically linking theories with practical issues is needed to promote good practices in marketing and business. The authors stress that ethics in business and marketing improve decision making and operations while creating credibility and satisfying stakeholders. Overall, the chapter shows that, for businesses, remaining ethical and having it entrenched in the culture of the organisation is a necessity to balance stakeholder interest.

Put together, as evident in the scope of the book, and the topics covered, the publication proposes a paradigm shift in favour of policies and strategies that espouse Diversity, Equity, and Inclusion (DEI) in marketing in relation to all stakeholders. It is hoped that readers will not only find the book very insightful but also stimulating.

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Chapter 1
Where Are We on Diversity, Equity, and Inclusion?
A Million-Dollar Question

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ABSTRACT

Inequity is demonstrated in a plethora of ways. Although it varies in its manifestation from one society to another, the notoriety is global with lingering devastating impacts in many ramifications. Accordingly, it has attracted the attention of various stakeholders on the need to achieve diversity, equity, and inclusion in various walks of life. This chapter examines this in the marketing context. Attention is specifically focused on homelessness, poverty, the disproportionate representation of children in marketing, and gender-based discrimination in marketing to gauge the progress in the quest to bring normalcy and achieve an ethical, equity-based, diverse, and inclusive marketing system. The eclectic review of the extant literature suggests there are still several uncovered gaps in the marketplace in relation to this. The need for strategic direction to address this is highlighted in the chapter.

INTRODUCTION

Diversity, Equity, and Inclusion' (DEI) is becoming increasingly popular in various aspects of life and serves as the hallmark of quality in issues such as governance, organisation management, training and development, marketing, and a host of others. Embracing it is widely acknowledged to be beneficial in many ramifications. Among many others, its focus is on ensuring that members of a particular system have a sense of belongingness and are fairly treated. In marketing parlance, the scope of equity, diversity, and inclusion is incredibly wide. The idea lies principally in how stakeholders like marketers, consumers, competitors, and society interact in a marketing system to forge productive and healthy exchange relationships. Even though there are several lenses through which the topic could be examined, this chapter focuses on four areas nameless poverty, gender, age, and homelessness as shown in Figure 1.

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This will allow for an in-depth and robust explication of the topic. Hence, the chapter presents an eclectic synthesis of the literature to unpack the subject and the extent to which the imbalance in the system has been addressed. Given, the wide relevance of income, the chapter begins with a focus on low-income consumers and deprivation in the society and is followed by gender discrimination in marketing. The experience of young consumers in the marketplace system and the imbalance depicted by homelessness are discussed in respective order before the conclusion of the paper. Overall, the chapter is very revealing in relation to the status quo, the anomalies in the marketing system, and the needed strategic direction.

Equity, Diversity and Inclusion of Low-income Consumers in the Marketing System

Strong evidence shows that consumption and income are clearly linked (Gbadamosi, 2009; 2010a). For example, when the prices of goods and services increase, consumers who earn fixed income experience a reduction in their real income as they will only be able to buy fewer items (Samuelson and Nordhaus, 1998). This implies that such low-income status would make the consumers buy fewer fresh vegetables, wholemeal bread, fruit juices, fresh fruits, and low-fat milk than those that will be bought by wealthy consumers (Anderson and Morris, 2000). This emphasises inequity in the marketplace system. Meanwhile, we need to ask a pertinent question. Who is a low-income consumer? Who can we say is really in poverty? One definition shows that we can define the poor as those people or families that earn below the poverty line which means an annual income that is needed to meet minimal material needs as well as social participation (Hill and Adrangi, 1999). This brings in the notion of the difference between absolute poverty and relative poverty (Matza and Miller, 1976; Giddens, 2006). Absolute poverty refers to a state of inability to meet the basic conditions needed to sustain a physically healthy existence irrespective of where one lives (Giddens, 2006). So, it is about achieving subsistence. Hence, in most cases, measuring absolute poverty is about establishing the amount and quality of food, clothing, and shelter considered necessary to have a healthy life (Haralambos et al., 2004). On the other hand, the main crux of the position on relative poverty is that poverty is culturally defined, hence measuring it should be based on the standard of living prevailing in a particular society (Giddens, 2006). The logical conclusion flowing from this is that poverty should be noted as relative deprivation in society. For example, a seminal study in the United Kingdom in the 1970s presented the following deprivation index which is applicable to the country (Townsend, 1979 in Haralambos, et al., 2004).

Table 1. Deprivation index

	Characteristics	Percentage of the population
1	Has not had a holiday away from home in last 12 months	53.6
2	Adults only: Has not had a relative or a friend to the home for a meal or snack in the last four weeks	33.4
3	Adults only: Has not been out in the last four weeks to a relative or friend for a meal or snack	45.1
4	Children only (under 15): Has not had a friend to play or to tea in the last four weeks	36.3
5	Children only: Did not have party on last birthday	56.6
6	Has not had an afternoon or evening out for entertainment in the last two weeks	47.0
7	Does not have fresh meat (including meals out) as many as four days a week	19.3
8	Has gone through one or more days in the past fortnight without a cooked meal	7.0
9	Has not had a cooked breakfast most days of the week	67.3
10	Household does not have a refrigerator	45.1
11	Household does not usually have a Sunday joint (three in four times)	25.9
12	Household does not have sole use of four amenities indoors (flush WC; sink or washbasin and cold-water tap; fixed bath or shower; and gas/electricity cooker).	21.4

Source: Townsend (1979: p.250)

As shown in this table, using income as the only measure of poverty is limiting in the explication of the phenomenon because deprivation felt in other resources can have a far-reaching impact on the life of individual. This indicates that resources are not equally available to consumers in this same measure which implies that the notion of total inclusion in marketing is questionable.

Classification of Low-income Consumers

Another interesting perspective on the issue of poverty is the distinction often made as to where lies the blame of poverty that characterises the life of the poor. The theoretical underpinning of this is presented by Giddens (2006) who identifies the classification of ‘blame the victim’ and ‘blame the system’ in terms of the causes of poverty. In this classification, the blame the system holds that poverty is caused and spread by structural forces engrained in the society. On the the hand, the ‘blame the victim’ explication holds the poor responsible for their poverty and lack of success as it is due to their lack of motivation and lack of skills. Irrespective of these divergent perspectives, there are some noteworthy characteristics of the poor which are significant to the discussion in this chapter. The financial resources available to low-income consumers put them in a state where they are unable to obtain the market offerings needed to have ‘adequate’ and ‘socially acceptable’ living standards (Darley and Johnson, 1985 cited in Hamilton and Catterall, 2005). Moreover, it is logical to hold that low-income consumers are not only those who have little income to live on from whatever sources but will also include the homeless, people with disability, the elderly, students, single-parents, and the unemployed (Fyfe, 1994). This explains why certain other terms are used to describe individuals in these conditions such as the ‘under-privileged’ (Coleman, 1960 in Williams, 2002) and ‘the disadvantaged’ (Andreason, 1993). Ultimately, the claim of Fyfe (1994) that low income consumers can be seen in two forms namely those who experience low-income as a lifetime experience and those whose condition of low-income arise because of change in life circumstances such as loss of job, retirement, family break-up, and ill-health, is logical.

In characterising the disadvantaged consumers, Andreason (1993) provides some useful points which seem to be in agreement with Fyfe (1994) to a great extent. He states that these consumers are often, unemployed and uneducated which puts them in a situation where they cannot afford to buy large-sized products that will be lower-priced, and they are quantitatively and qualitatively different from consumers in the middle class. As shown in Matza and Miller (1976) and Walker et al. (1995), consumers at the lower end of the income spectrum are at a disadvantage in relation to food and nutrition. A vivid example is painted in the publication of Killen (1994: p57) where it is shown that '..in order to stop feeling hungry and to have something 'tasty' to eat, low-income households will purchase higher proportions of foods which are high in fats, such as sausages, or in sugars, such as cheap biscuits and sweets…this is not because [they] are ignorant of ''healthy eating'' considerations but because they cannot afford to meet all their needs in a ''healthy'' way within their budget'. So, more often than not these consumers would have to settle with cheaper imitation of the regular diet instead of radically changing their diets (Walker et al., 1995). While the situation varies from society to society, the question of how far are these gaps being filled still remains not only in the marketplace but also in the society at large.

Gender-discrimination in Marketing

Gender has been a key factor in marketing with the discourse around the consumption dynamics of consumers of different gender categories (Gbadamosi, 2019a, b). The literature provides some form of clarification around the use of the terms gender and sex. In explaining differences between women and men, we can view it as biological in nature in which the term sex differences are emphasised while the social orientation of the differences is presented as gender differences (Meier-Pesti and Penz, 2008). So, this is linked to the explanation of Akinola (2005) who shows that gender roles are learned behaviour within a given society such that it indicates which tasks, responsibilities, and activities are regarded as masculine and feminine. So, the responsibilities of women and men vary in relation to the economic situation, environment, class structure, legal structure, occupation, religion, culture and history (Thomas-Slayer, 1993; Akinola, 2005). In a study on mobile banking services adoption, Glavee-Geo et al. (2017) clamour for a strategic reorientation of how women and men should be correctly segmented, targeted and communicated in relation to m-banking services.

While using gender as a segmentation criterion could be very valuable as it gives businesses focused attention on their strategic direction in the marketplace, the notoriety of discrimination in the marketplace around gender cannot be dismissed as inconsequential. Grohmann (2009) shows that the gender dimension of band personality has an impact on attitudinal, affective, and behavioural responses of consumers positively when they align with the sex role identity of the consumers, and this gives them the opportunity to express a key dimension of their gender perceptions. When linking sex and personality to sustainable consumer behaviour, Luchs and Mooradian (2012) indicate that women tend to be more involved in environmentally responsible consumption behaviour. Besides, it has been shown that this gender link to environmental behaviour about women begins at their young age (Zelezney et al., 2000; Mayer and Frantz, 2004; Luchs and Mooradian (2012). A review of the extant literature will show that there are a number of ways where the effort to maintain diversity, equity, and inclusion in gender and marketing has been noted as inadequate. This covers the key elements of the marketing mix. So, the focus revolves around whether some products are designed to put consumers of specific gender at a disadvantage or if the pricing is discriminatory around different gender types. The discussion also centers on whether some are preferentially served through specific distribution outlets directly or indirectly, or if the marketing communications messages such as advertising, sales promotion, and personal selling offer an undue advantage to specific gender types over others.

When discussing price and pricing, there are some interesting points around the dynamics of pricing, marketing, and consumer behaviour in general. For example, studies have shown that the amount consumers are willing to pay for a particular market offering is often far less than the one they are willing to accept when they are the one selling it (Kahneman et al, 1991; Dommer and Swaminathan, 2013). In the wider context of marketing, be it from the demand or supply side, issues on gender-based price discrimination continue to receive significant attention. In the world of Art, Cameron et al. (2019) note that there is gender inequality in auction prices as there is a bias by collectors and participants concerning the valuation of the work of women and those of men. This is one of the pointers to the need for action to address the imbalance.

In a study that revolves around conspicuous consumption and women's luxury products, Wang and Griskevicius (2014), note that women have a passion for pricey items. Besides, it is shown that while women love several gift items such as flowers, jewellery, and clothing, the most preferred gift of most women is a gift card to a luxury store (Fox, 2012; Wang and Griskevicius (2014). The interest of women in luxury items may be an opportunity for marketers to orchestrate appropriate marketing strategies on this. It has been noted that women spend more than men on personal care items like haircuts, dry cleaning, and deodorant (Duesterhaus et al., 2011). It is important to know that in situations where price discrimination against women is adopted, it potentially has implications for women's welfare (Grewel and Compeau, 1993; Ferrell et al., 2018).

As presented by Ferrell et al. (2018) and with reference to existing literature such as Liston-Heyes and Neokleous (2000) and Kaftal and Pal (2008), there are three commonly discussed price-discrimination types which are:

- First degree price-discrimination
- Second-degree price discrimination
- Third degree price-discrimination

First-degree price discrimination is about charging an amount that an individual consumer is willing to pay for a product or service. Unlike the first-degree price-discrimination, the second-degree price-discrimination is in place when consumers pay different prices based on the time of the purchase or quantity bought. So, when consumers are asking for special treatment such as requesting for express dry-cleaning services, or specific hairstyling that requires more effort, a second-degree discrimination is in operation. Third-degree price-discrimination is about charging differently in relation to consumers' demand elasticities. Thus, consumer segments that result from the use of criteria like age, gender, and geographical location might have different elasticities to the price which could result in inequalities.

In this segment of the book, our attention is focused on third-degree price discrimination around gender. Some key examples have been cited which include insurance agencies and salons that charge women more than men. Besides, it is important to note that apart from this three-tier typology, we can still conceptualise price differentiation as to whether it relates to an individual or group. As shown by Ferrell et al (2018), group price segmentation is often used by insurance companies by charging women higher premiums for life insurance than men and women still receive fewer benefits because if considered statistically, they tend to live longer (Thiery and Van Schoubroek, 2006). Moreover, in auto insurance, men tend to have more accidents and pay more than women as premiums are calculated on the basis of risk which tends to be relatively higher for men (Ferrell et al. (2018). For the individual-based price-discrimination, there is no noticeable pattern for what a specific gender pays but the focus of the service providers is on the individual customer.

Women representation and presentation in the marketing communication messages have raised some ethical concerns in various quarters. Essentially, authors and commentators have raised concerns about objectification of women in marketing. The portrayal in advertising messages is a clear example. This covers both the traditional and digital platforms. Postulations on gender theories have indicated that advertising promotes sexism and stereotype in which women are depicted as vulnerable societal members (Plakoyiannaki *et al.,* 2008; Tsichla and Zotos, 2016; Mensa and Bitner, 2020). There are many factors underpinning women's role stereotypes over the years. Traditionally, women are considered caretakers whose activities are mainly about caring for their families, dependent on men, and are mainly object of desire purely used to sell products (Plakoyiannaki *et al.,* 2008; Tsichla and Zotos, 2016; Mensa and Bitner, 2020). However, they show that in non-traditional context that are not sexist, women are professionals, independent of men and neutral who are side by side with the men ((Plakoyiannaki *et al.,* 2008; Tsichla and Zotos, 2016; Mensa and Bitner, 2020). In a study on Portraits of women in relation to Chileans and Mexican women, Mensa and Bitner (2020) note that women are still being depicted as decorative objects not only in press but also in television media and digital advertising. They are associated with hygiene and beauty products rather than automobile or technology. As far as digital marketing is concerned, there is still concern about businesses using women as sexual or dependent objects. This view is corroborated by Huang and Lowry (2015) whose study is focused on gender portrayal in Chinese Magazines. By and large, there are still gaps to fill in addressing gender discrimination in marketing.

Experiencing Homelessness and the Quest for Equity in the Marketplace

Having a home is a significant part of life just like having access to safe, clean water, and sanitation and is considered an essential part of public health globally (Hutton and Chase, 2017: Maroko et al., 2021). Hence, homelessness is a key factor that pinpoints deprivation in the society. It is not surprising that Mabhala et al (2017) argue that it is a rather complex social and public health issue beyond the lack of a place to live. The rate of homelessness varies from one society to another but has been at an alarming rate in many countries and communities and have implications for various aspects of life including consumption and marketing of goods and services. Balut et al (2021) give a detailed presentation of the case showing the low uptake of the vaccine among veterans experiencing homelessness. At a deeper level, the visible case of homelessness may be evident when the individuals concerned becomes an adult, but significant cases of homelessness are linked to traumatic experiences, and extreme social disadvantages that have been experienced during childhood such as physical, emotional and sexual abuse, disrupted schooling, and poverty (Fry et al., 2016; Reeve, 2017; Mabhala et al. 2017). The literature has even shown that around 22% of children who moved out of foster care as a result of their age end up becoming homeless within 12 months (Pecora et al., 2005; Piat, et. al, 2015). Given the link of homelessness to poor health, then it is logical to state that addressing homelessness could result in the reduction of infection and violence that the homeless people experience (Henwood et al., 2013).

The marketing implications of homelessness go beyond their lack of a place of abode but also covers other issues and their experience of the marketplace system. For instance, there is a link between homelessness and income or simply put poverty. In fact, it has been stated that the argument is no longer on the question of what proportion of poor people are in the state of homelessness but on what is it about poverty that causes people to be homeless (Bramley and Fitzpartick, 2018). The literature highlights seven distinct domains of deprivation to be employment, health and disability, income, crime, skills and training, living environment, income, and barriers to housing and social support services as the most social explanation of homelessness (Department for Communities and Local Government, 2016; Mabhala et al. 2017). In fact, Gerrard and Farrugia (2015) describe the image of homelessness as the most evident and public form of **inequality** and poverty. For clarity purposes, it will be useful to focus attention on the broad question of what actually causes homelessness. The literature presents this to be in two categories which are individualistic explanation and structural explanation (Benjaminsen and Bastholm Andrade, 2015; Bramley and Fitzpartick, 2018). From this perspective, the individualist explanation is on the personal vulnerability and behavioural pattern of people that are homeless including issues like drug addiction and mental illness. Conversely, the structuralist explanation of homelessness covers causes like unemployment, poverty, and housing market conditions (Johnson et al., 2015; Bramley and Fitzpartick, 2018). To a great extent, bringing two viewpoints together, it can be stated that these factors are closely linked to the contention that homelessness is caused by individual risk factors including substance abuse and mental illness as well as structural risk factors such as lack of affordable accommodation and discrimination (Toro, 2007; Nooe and Patterson, 2010; Piat et al. 2015). The notion of mental health seems very dominant in the phenomenon. The literature indicates that mental illness constitutes a risk factor for homeless while experiencing homelessness is also a risk factor for people to develop mental illness (Bhugra, 2007 in Piat et al., 2015). This shows their inextricable relationship.

Using the United Kingdom as the contextual platform, it is also relevant to acknowledge the claim in the literature that homelessness is not randomly distributed in the country but the possibility of experiencing it is rather systematically structured such that it is associated with identifiable people, and social/structural factors (Bramley and Fitzpartick, 2018). As explained by Hoolachan (2016), in the UK, people from low-income households are significantly disadvantaged through a reduction in security benefits and services. From a wider perspective, in the UK housing system, homelessness also comes to the fore when demand outstrips supply and the administrators or managers have to make decisions of addressing some requests and putting other people on the waiting list to be housed at a later stage. At this stage, it is reasonable to conclude that pathways to homelessness is multifaceted as it can be explained by the interplay of individual and structural factors (Piat et al., 2015).

When people have a history of homelessness, it is imperative to look into the associated services. These services can be provider-driven approach or consumer-driven approach (Greenwood and Manning, 2017). As stated by these authors, homeless service delivery is conventionally known as ‘Treatment first’. By this, the focus is on ensuring that the homeless individuals will have to do away with drugs and alcohol first, after which housing and support services can be provided to them. This approach which is also known as the ‘Staircase model’ has been criticised as less effective because, the homeless who did not comply with the specified rules and regulation still returns to homelessness (Hopper et al, 1997). So, it is concluded in the study of Greenwood and Manning (2017) that consumer choice in housing and services is essential to the recovery experience of homeless services users. In other words, when the homeless still use substance and this is causing a problem, he or she should still be given a choice in relation to housing and services because it will more beneficial to them in the long run through the mastery of psychiatry functioning. This is the key focus in the consumer choice approach compared to the ‘staircase’ model. Ultimately, it is imperative for social policies and interventions put in place to address homelessness, to address not only structural issues but contexts that make people homeless for them to be effective (Piat et al., 2015). While some efforts are being made to address homelessness, there are still some taken-for-granted issues on housing markets and systems as well as the allocation of package of benefits for the homeless which still raise questions on diversity, equity and inclusion.

Young Consumers and the Dilemma of Inclusion in Marketing

Consumption is ubiquitous. We are all consumers irrespective of our education, geographical location, political affiliation, and age. Accordingly, it is logical to differentiate consumption between different age groups such as highlighting what is applicable to young consumers. A deep search of the literature shows that young consumers are defined in a number of ways. A common descriptor often used is the age to distinguish between young and other consumers. Interestingly, using age also shows some degree of variations in the definition because authors have different age ranges for their samples of children for various studies conducted depending on the objective of the study. For example, Gbadamosi (2012) and Gbadamosi et al (2012) used an age range of 5-12, Kerrane et al. (2015) sampled children aged between 7 and 14 while Thomas *et al.'s* (2021) study was focused on those in the 7-11 age range. Despite this, there seems to be a fairly good level of agreement to describe anyone under the age of 18 as children (Gbadamosi, 2018) both in the theoretical and managerial standpoints.

Meanwhile, the issue of equity, diversity, and inclusion of children in marketing has been an age-long argument in relation to household marketplace activities. It has been a fundamental claim that out of the key family buying roles of initiator, influencers, gatekeepers, deciders, users, buyers, children's roles are significantly around the usage of the products or services while they are not prominently involved in other key areas of family consumption dynamics. Essentially, it has been shown severally, that most of the key decisions in household consumption are taken by the couples who are the parents. This is fundamentally based on the argument that couples are the parents who control the financial resources in their homes based on the family budgets which constitute a key part of any marketing system (Garbinsky, & Gladstone, 2019).

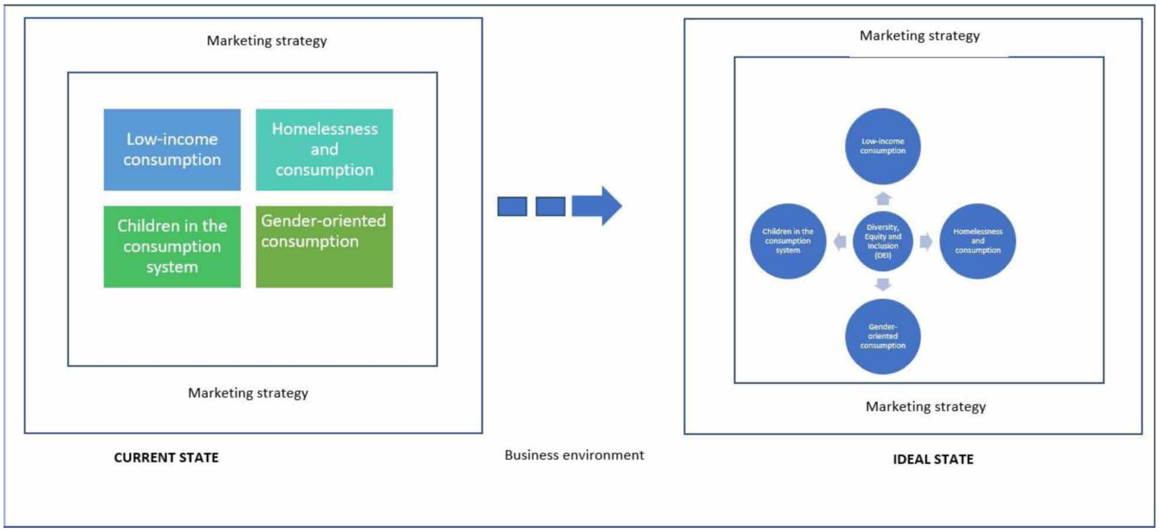
Generally, children have a plethora of needs around items such as foods, clothes, toys, hairdressing services, and entertainment. Providing these effectively will involve marketers conducting research towards having adequate knowledge of the intricacies associated with these purchases. One of the key relevant points underpinning these dynamics is the ethical standards maintained by marketers when conducting these studies. So, the issue of fairness on the extent to which marketers will go to tease out the data needed is of great interest and concern to consumers, societal members, and other stakeholders. There are issues around confidentiality, the necessity to ensure their safety during data collection, and the need for openness about the objective of the research. While these are common ethical issues that apply to virtually all consumer segments, the necessity to achieve these in the context of research being conducted concerning children is higher (Gbadamosi, 2019; Savard & Kilpatrick, 2022).

Conventionally, the distribution of goods and services covers a number of issues including the activities of channel members and how they create place, possession, and time utilities. The question still remains on whether marketers are effectively offerings these types of utility concerning children. Offering form utilities is about providing products in the form desired by the consumers covering the design, composition, packaging, size and several others. Even when products are presented in the specification desired by the consumers (in this case children), the question of whether it is made available to the target consumers in the right place is also of great importance. Similarly, the timeliness of the supply of the market offerings plays a key role in how satisfied the consumers are. So, the key points to ponder on are whether children are given equal access to the materials needed for their satisfaction in the marketplace and at the right time. Madichie and Opute (2019) report of the activities of some tobacco companies (Big tobacco) that are targeting children in developing countries. Another similar concern about businesses' unethical stance toward children has been raised in a special Television documentary. Channel 4, a British TV station presents a special programme, Dispatches, on child labour in which children as young as 10 years of age are being employed to work on cocoa farms in a developing country (The Northern Eco, 2022; Channel 4, 2022). In some cases, the children were deprived of going to school in order to participate in farming. This ultimately forms part of the supply chain system that feeds the multinational companies that benefit from these unethical practices in their chocolate transactions. Apart from the ethical question around engaging children in such tasks, the payments made for this employment are outrageously low. This is an unethical stance toward these vulnerable consumers and is an example of cases that show that marketplace system still needs further regulatory efforts in many ramifications.

The notion of price revolves around value. The issue of whether children understand the notion of value and if they use such skills in marketplace transactions has been discussed in the literature. (Webley, 2005; Gbadamosi, 2015; Mingazova and Gbadamosi, 2018). The belief that children lack this knowledge is one of the key reasons why their involvement in family consumption decisions is considered impaired. Indeed, the level of understanding of the value or lack of it varies with age group among children. It is reasonable to hold that the older children are much more likely to have a better understanding of value than their younger group counterparts. This is expected because 'negotiation' is one of the strategies often used by older children to get their parents to accede to their requests. So, the pertinent question here is whether children have the best experience of value in their transactions.

Perhaps, a very common aspect of children's marketplace activities revolves around marketing communications. While the scope of marketing communications is reasonably wide covering advertising, sales promotion, publicity and public relation, direct marketing, personal selling, and the new media, attention is often focused on advertising to children (Gbadamosi, 2010; Newman & Oates, 2014). While marketing communication is about making favourable mention of the products and services of the organisation to the target audience, the notion of how ethical this is being done by marketers is a common point of discussion. Given the vulnerability of children in the marketplace, several calls have been made to restrict the activities of marketers in relation to children. This is being addressed in a number of ways and varies from country to country as evident in the literature. For example, there are publications on advertising to children in Australia (Guay, 2003), in India (Vadehra, 2004), in Germany (Schotthöfer, 2002), in Spain (Volz *et al.*, 2005), In Nigeria (Gbadamosi, 2010b), in Mexico (Volz *et al.*, 2005), in Italy (Cassandro and Hofer, 2004), in the United States ((Koester, 2002), in the United Kingdom (Dresden and Barnard, 2003), and in several other countries. The core focus of these publications is for all the stakeholders including the government, marketers, and the community to work towards implementing a responsible marketing communication system such that there are no infringements on the rights of children in terms of the messages they are exposed to and how well to design such messages. While these are good publications designed to address this imbalance, increasing evidence still suggest that there are gaps in how well diversity, equity and inclusion are observed in the world of marketing.

Figure 1. Diversity, Equity, and Inclusion (DIE) gap in marketing



CONCLUSION

Marketing is essentially about creating, co-creating, and delivering value in the marketplace. It is about the satisfaction of customers through the provision of goods and services offered to them. Meanwhile, consumption is ubiquitous. It is one of the phenomena common to the human race. Irrespective of our level of wealth, political affiliation, marital status, educational level, and several other differences. Nonetheless, the differences indicate that our consumption patterns are heterogeneous and the opportunities available in the marketplace to satisfy needs are not equitably dispensed. This can be examined in numerous ways to know the causes of this inequity and how these anomalies can be addressed. While there is a plethora of factors that could be the underpinning sources of marketplace discrimination, income, age, gender, and access to housing seem very common among these. The prevalence of social classes in the society which stresses the hierarchical structuring of societal members indicates that it is not unreasonable to have the nomenclature of low-income consumers and high-income consumers. The deprivation experienced by low-income consumers means that they experience limitations in the marketplace that implies that they do not have the best of marketplace deals.

Gender segmentation is commonplace in the contemporary marketing system where it is used as a way of ensuring that the target segment receives focused attention through a specifically tailored appropriate marketing strategy. However, the existing literature shows several areas of imbalance cutting across various aspects of marketing mix such as product offerings, pricing, distribution dynamics, and marketing communications. The notion of equity and inclusiveness concerning children has been under scrutiny for a long time. It is not only in terms of the roles and participation in family consumption which is relatively limited but also in the strategic positioning of businesses to them as a consumer segment. There is mounting literature evidence that shows that despite the frantic effort of some of the stakeholders towards ensuring fairness, equity, and inclusion as well as ethical marketing practices towards children, the palpable gap is yet to be closed.

Meanwhile, the ugly scenes of homelessness all over the world are a clear case of the disproportional availability of marketplace opportunities. In the obvious lack of a home, explain the overarching nature of demand that outstrips the supply of accommodation. Nonetheless, in its big picture, it has a plethora of other related and in some cases subterraneous factors such as poverty, and ill-health. The wider ramification and implication stretches to food, shelter, and welfare services.

Overall, using the examples of age and gender discrimination, poverty, and homelessness, there are shifts away from equilibrium in the marketing systems as shown in Figure 1. Accordingly, there is a very compelling need to address these discrepancies in how marketers meet consumers' needs. This is sine qua non to having a healthy and ethical marketing system in which value co-creation, equity, diversity, and inclusion is given utmost attention among all marketplace actors.

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Chapter 2
Overview of Translational Activities to Promote the Inclusion of Migrant Population in Health Communication

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ABSTRACT

The phenomenon of migration makes our societies more plural and diverse. However, it can also be a potential source of inequalities, namely in the field of health communication. Cultural and language barriers, amongst others, can lead to difficulties in access to health information, resulting in disparities between migrant and native populations. In this context, it is legitimate to question whether translational activities can play a key role in the inclusion of migrant people. The aim of this work is to retrieve and analyze the existing literature on this topic so as to discuss the role of translational activities, namely transcreation, in the adaptation of healthcare materials as well as to analyze the adaptational processes that can be implemented in translational activities for the inclusion of migrant people.

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INTRODUCTION

The phenomenon of migration makes our societies more diverse and plural. However, this diversity does not necessarily place all individuals on an equal footing. On the contrary, migrant people find many difficulties and challenges when arriving in their countries of destination (Valero & Salvador, 2007). They have to face many barriers when they want to access the healthcare system in a new country, namely, language, cultural differences, administrative issues such as being in an irregular administrative situation, low level of education and health literacy in some cases, bureaucracy and socioeconomic problems (Serre-Delcor, 2021), leading to health disparities. Moreover, it is widely believed that the COVID-19 pandemic has exacerbated these inequalities (Knights et al., 2021). These factors can dissuade them from accessing healthcare services when needed, and the role of translation services becomes paramount for the quality of care and the inclusion of these populations (Gil-Salmerón et al., 2021). Access to healthcare information is essential to provide people with the necessary tools to learn to navigate the healthcare system (Serre-Delcor, 2021) and has the potential to reduce health disparities as they can improve patients' knowledge (Rivera et al., 2016). Thus, language and culture should not be an obstacle or vulnerability factor when it comes to protecting people's health and that of those around them (Aranda, 2020).

Translators can bridge the gap between cultures, promoting understanding between the people involved and their values (Valero & Salvador, 2007), therefore reducing inequalities. However, merely translating materials from one language to another without tailoring and adaptation can be insufficient to improve patients' knowledge (Gonçalves et al., 2019). When original content cannot be specifically created for the targeted population, the application of translational strategies (namely, transcreation and localization, which will be described in the following section) can be an appropriate solution. When appropriate translational strategies are implemented, the translated product or intervention resonates with the targeted community and is sensitive to its cultural and context-specific characteristics (Nápoles & Stewart, 2018). Transcreation in the health sector does not only involve the translation of the text of written materials into another language, but also the adaptation of culturally relevant context, photos, and themes (Simmons et al., 2011b).

Yet, today, there seems to be a scarcity of healthcare materials available in different languages for migrant populations (Simmons et al, 2011; Lázaro-Gutiérrez, 2016), be they leaflets, videos, booklets, apps… In this context, the role of translational activities is essential to make sure that migrant people who do not speak the language of their country of destination are not relegated to situations of misinformation and, therefore, of vulnerability (Aranda, 2020).

BACKGROUND

Brief History of Transcreation and Localization

Transcreation and localization are two translational activities which have greatly developed over the last decades. An explanation of how both terms originated and have developed until now will be provided to better understand what they mean and how they can be applied to different fields of specialization, namely health communication.

With the development of new technologies and the increasing use of the world wide web for communication purposes, the need to translate web products appeared. Localization, according to the now defunct Localisation Industry Standards Association (LISA, 2003), is defined as the process of adapting a product so that it becomes appropriate for a specific local market, known as *locale* (a specific language combination and country/region). It specifically applies to web products and software and translation is only one of the tasks of the whole process, which involves many other activities such as the conversion of translated documentation to other formats (Esselink, 2000). Although the localization industry emerged in the mid-1980s, it started to grow in the following decade as there was a higher need for companies to be present in other markets and, therefore, to localize their products (Esselink, 2000). At the beginning, companies would include an in-house translation department to meet their localization needs. However, outsourcing of localization became increasingly popular with the development of the industry (Esselink, 2003). One of its main features is that the translated content is multimodal (Gambier and Van Doorslaer, 2010), that is, it can include different file formats such as graphics, audio or video, amongst others. Nowadays, the projects that can be localized are very heterogeneous, varying from a SME's website aimed at a specific audience only requiring one language combination to a dynamic videogame translated to more than a hundred languages. Localization in the health sector describes adapting the language to the needs of the targeted community—a group of people who share norms and other language characteristics (Gany et al., 2014). Health information technology (IT) tools are increasingly being used in the health sector as they have proved to improve patient-provider communication (Ruvalcaba et al. 2019). Therefore, the localization of these IT tools is essential so as not to increase health disparities between migrant and native populations (Ruvalcaba et al., 2019).

The term transcreation is a merger of "translation" and "creation" and was originally used in the field of literary translation (Benetello, 2018) by the Indian translator and academic P. Lal (Pedersen, 2014) in the 1960s. According to Lal, the aim of transcreation is to preserve the original culture and to recreate the spirit of the original text in a different language (Lal, 1957). In this field, the translator would have greater freedom so as to preserve certain features of the original text or to recreate it to engage the reader. Therefore, it can be defined as a creative process where the translator not only translates a text or product but goes further and adapts it to generate the same emotional response in the target culture (Pedersen, 2014). More recent works have described transcreation as a translation-related activity, associated with communication, that culturally adapts texts to reach populations other than the original audience, that is present in industries requiring a high degree of creativity and that can contribute to internationalization processes of companies (Díaz-Millón & Olvera-Lobo, 2021). This translational activity later focused on the field of marketing, as it proved to be especially productive within the field of persuasive texts (Benetello, 2018), since products and services advertisements or campaigns need to be not only translated but also adapted to the target public. Some of the features of transcreation, such as breaking the rules of grammar or syntax, would be considered mistakes if we looked at it as simply a translation (Benetello, 2018), while they can be seen as useful transcreation strategies to convey the feeling of the original text in another language.

Some translators and scholars have argued that translation already involves a high degree of creativity and cultural awareness and adaptation, so creating a new term, i.e. transcreation, would not be necessary at all (Gaballo, 2012). However, transcreation is much more than just creative translation and it can be regarded as a reinterpretation of the original work so that it is suited to the target audience (Gaballo, 2012) and it generates the same effect as in the original audience, that is, it can be regarded as a whole new product or intervention. Moreover, International standards such as ISO:17100 (AENOR, 2016) recognize transcreation as an added-value service. Transcreation has developed and adapted to many different fields of specialization since its origins and is still developing today, so there is no unique definition for this term, but rather many different approaches to it, which is why one of the most recent and comprehensive definitions of this term has been provided. Therefore, although it has proved to be extremely useful in literature and marketing, it can be applied to many other fields of specialization, including health communication. In the health sector, transcreation can be defined as the process of planning and delivering interventions to reduce health disparities, making sure they resonate with the targeted community and achieve the same health outcomes as in the native population (Nápoles & Stewart, 2018).

In the light of the above, transcreation and localization are two of the most developed translational activities to face the challenge of adapting cultural elements in multilingual communication. As it has been explained, transcreation and localization have had a huge impact on many fields of specialization. They have proved to be especially fruitful in the adaptation of products, services and interventions to different audiences, making them more culturally relevant and improving the knowledge of the targeted audience (Rivera et al., 2016). This process of tailoring and adaptation takes into account knowledge regarding targeted populations, which is crucial to identify the needs and challenges these groups have to face and to develop responses that increase opportunities to improve equity in access to healthcare (Dias et al., 2021). Given its innovative character, its sensitivity to the target culture and its versatility, this work will focus primarily on the transcreation of healthcare materials.

METHODOLOGY

The methodology for this chapter is based on a systematic literature review (SLR). Works have rigorously been compiled, analyzed and summarized with the aim of responding to scientific research questions (Gough et al., 2012). This work aims to review scientific literature on translational activities, namely transcreation, to answer the following research questions:

1. What is the role of translational activities such as transcreation in the adaptation of healthcare materials?
2. What adaptation processes can be implemented in translational activities for the inclusion of migrant people?

This SLR will mainly focus on transcreation as it is a recent and innovative activity used to culturally adapt texts for populations other than the original audience. The main objective of this work is to provide an overview of the role of transcreation in the inclusion of migrant populations, more specifically in the access to healthcare information. It is divided in two specific objectives: SO1) To compile recent scientific works regarding translational activities in the healthcare sector and SO2) To rigorously analyze those works so as to answer the above mentioned questions.

Materials and Methods

So as to conduct the SLR, the following steps have been taken:

1. Keywords were identified (both in English and Spanish, as they are the authors' working languages), as well as possible synonyms.
2. The search query was constructed using boolean operators.

3. Online databases to look for scientific works were selected.
4. After constructing the string, it was applied to titles, abstracts or keywords.
5. Results were exported and analyzed.

Databases

Due to the volume of indexed items, the chosen databases were the following:

1. Web of Science (www.webofknowledge.com), a website maintained by Clarivate that provides access to multiple databases containing works from many academic disciplines.
2. Scopus (www.scopus.com), a database belonging to Elesvier which covers more than 36.000 titles reviewed for sufficiently high quality each year.
3. Google Scholar (scholar.google.com), a web search engine which indexes full texts or metadata from a wide range of disciplines and in different formats.

As research in this specific field is scarce and the aim of this work is to review all existing literature on this topic, no date restrictions were applied and all works fulfilling the authors' criteria were included in this SLR.

Keywords

Based on the study objectives as well as the research questions, the main keywords that best represented this study were identified (English and Spanish):

Table 1. Query keywords

Keywords (Spanish)	Keywords (English)
transcreación, traducción, salud, sanitario, migración, migrante, español, inglés	transcreation, translation, health, healthcare, migration, migrant, Spanish, English

A search string was created including these keywords. Regarding the terms "migrant" and "migration", some documents focusing on transcreation of healthcare materials not including them were also taken into account, as they focused on the adaptation of materials for the inclusion of different non-native populations even if they were not considered to be "migrants" as they had already lived for long in another country (i.e. Latinxs in the US). Each database has its peculiarities, so this initial string was adapted so as to meet the requirements of Scopus and Web of Science search engine.

Table 2. Search string

(''transcreation'' OR "transcreación") AND ("translation" OR ''traducción'') AND (health* OR "salud" OR sanit*) AND (migrant* OR migrat* OR migrant*) AND ((Spanish AND English) OR (español AND inglés))

Table 3. Documents recovered

Database	*N*
Web of Science	14
Scopus	15
Google Scholar	338

A total of 367 works were extracted: 14 from Web of Science, 15 from Scopus and 338 from Google Scholar. No date restrictions were applied, including all works published until 13th December 2021. To assure the quality and appropriateness of the collected works, a set of criteria was applied to screen the sample:

1. Conference proceedings were excluded.
2. For dissertations, only doctoral theses were included.
3. Any non-academic or non-scientific work was excluded.
4. If the abstract and the full version of a work was not available, it was excluded.
5. If the same work was found in two different databases, only one was kept.
6. If after reading the title and the abstract it was found that a work was not relevant for the research questions, it was excluded.

After applying this set of criteria to the documents recovered, a final sample of 32 works which met the standards described was obtained. The documents recovered were ordered alphabetically and identified by an ID composed by the word Item followed by its corresponding number, e.g. Item 13 (Appendix 1).

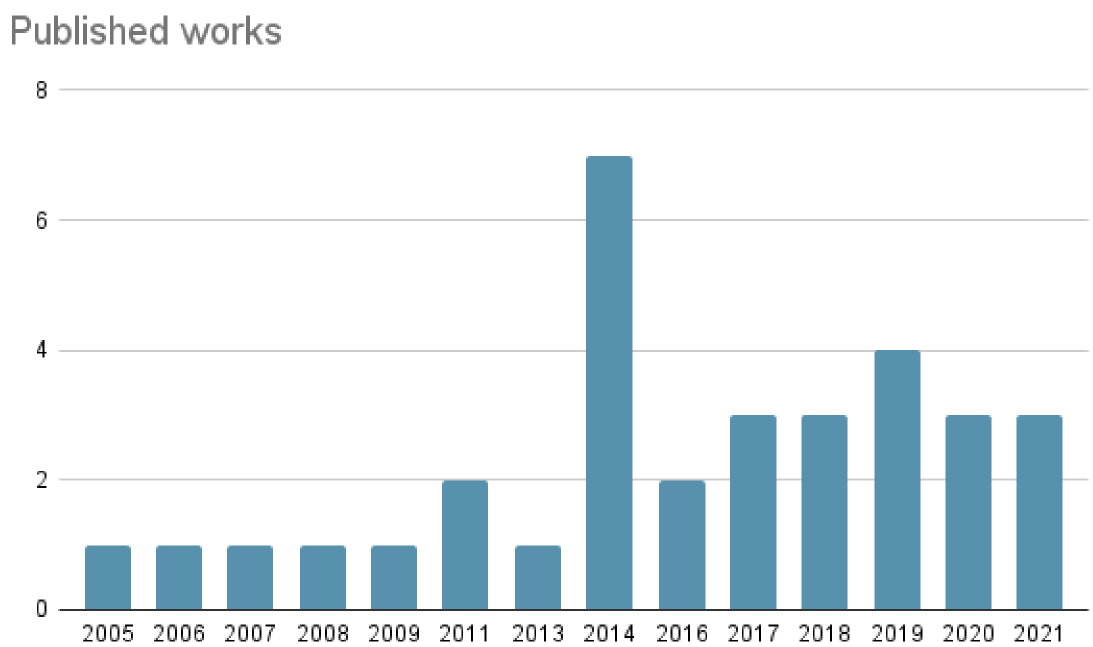
ANALYSIS

Descriptive Analysis

Frequency of Publication

After the first work in this specific field of research was published in 2005, publications have slightly increased. There was a notable peak in 2014, reaching 7 published works. Figures have remained stable throughout the last 5 years. A summary of the frequency of publication is available in Figure 1.

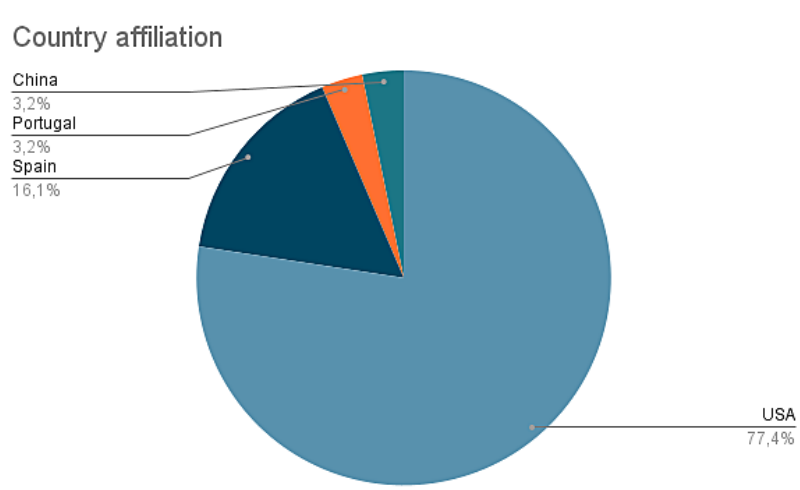
Figure 1. Published works



Author Country Affiliation

Papers from 4 different countries were retrieved. For those works with more than one author, only the country of affiliation of the first author was considered. The country where most researchers are producing work in this field of research is the United States, followed by Spain. A summary of the authors country affiliations is shown in Figure 2.

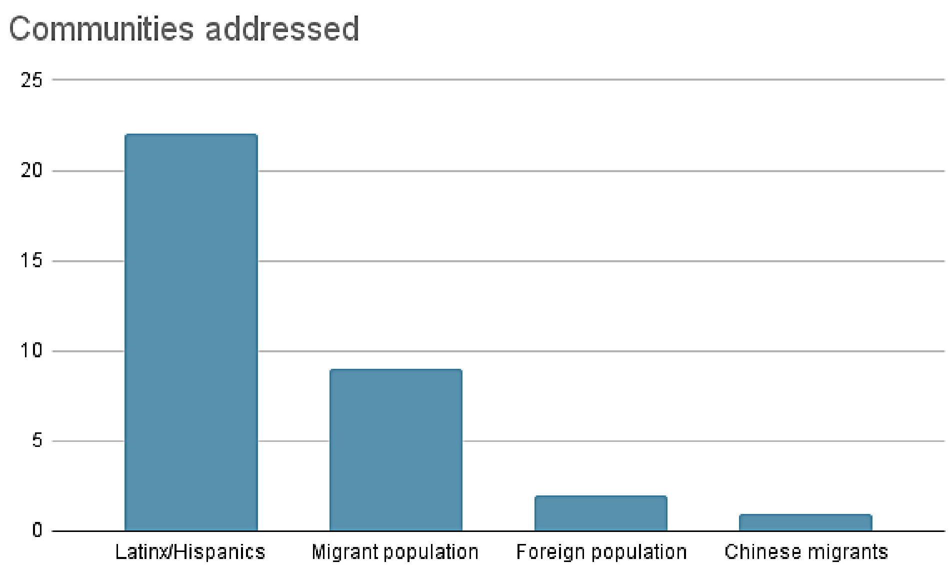
Figure 2. Author country affiliation



Communities Addressed

Works focused on different communities, ranging from Latinx/Hispanics to migrant populations in general. It is remarkable that most works focused on Latinx/Hispanics, especially those written by authors from the US. This might be due to the fact that Latinos are the fastest growing minority group in the United States, the majority of whom do not speak English at home (Macario & Boyte, 2008). The communities addressed are summarized in Figure 3.

Figure 3. Communities addressed



THEMATIC ANALYSIS

Target Language Choice

According to the analyzed works, language barriers have been associated with increased discrimination in healthcare provision (Gil-Salmerón et al., 2021; Serre-Delcor et al., 2021) raising fears amongst migrant populations and preventing them from accessing healthcare services. Translating materials into a majority language instead of considering minority languages can sometimes be inefficient, as many migrants do not speak the official language of their country of origin (e.g. standard Arabic in Morocco, French in many South-African countries), but rather a minority language (e.g. darija, wholof, peul…). Therefore, resources are invested in translating materials that in the end do not make them easy to read for their recipients (Marnpae, 2014) and yet, materials tend to be translated into majority languages. Producing materials in minority languages can be a solution to communication problems in healthcare (Valero-Garcés, 2007), as idiomatic and dialect differences should be taken into account when translating materials for populations coming from different countries who share a common language. However, when documents are aimed at a broad audience who share a common language, using a more standard language is advisable (Solomon et al., 2005).

Multi-Stage Transcreation Process

It has been observed in the analyzed papers that transcreation processes tend to be divided into different stages, resulting in a multi-stage process (Solomon et al., 2005; Simmons et al., 2011b; Ko et al., 2014; Corvin et al., 2017; Rodríguez et al., 2017; Brandon & Simmons 2018; Nápoles & Stewart, 2018; Piñeiro et al., 2018; Gonçalves et al., 2019; Medina-Ramírez et al., 2019; Ruvalcaba et al., 2019; Santoyo–Olsson et al., 2019; Byrne et al., 2021; Liu et al., 2021). Dividing the process into different stages reinforces the importance of conducting previous research and adjusting the methodology to the targeted population (Solomon et al., 2005) and, most importantly, it allows for transcreation professionals to involve different stakeholders throughout the process (Liu et al., 2021). Engaging members from the targeted community throughout focus groups prior to the translation process (Simmons et al., 2011b; Corvin et al., 2017; Brandon & Simmons 2018) provides valuable insights into their culture, values, health literacy level, socioeconomic situation, mother tongue and any other context-specific considerations that can be taken into account during the translation phase. These focus groups and interviews can also take place after an initial translation phase (Solomon et al., 2005; Ko et al., 2014; Rodríguez et al., 2017; Gonçalves et al., 2019; Medina-Ramírez et al., 2019; Byrne et al., 2021) so as to receive feedback and modify the intervention based on participants' suggestions to make it culturally responsive. Finally, the targeted community can validate the final transcreated materials after adaptations have been implemented (Gonçalves et al., 2019).

By including the target population at some stage of the transcreation process, characteristics specific to their culture, socioeconomic situation, values and context are known and can be taken into account in the translation and adaptation stage to ensure that the resulting materials or interventions will be relevant and appropriate as well as to validate the changes implemented after translation of materials or interventions. This was mainly carried out through focus groups with members of the targeted community that would give feedback on the resulting materials. As Valero & Salvador (2007, p.13) rightly point out, "majorities do not always know minorities", so the transcreation and localization processes should involve stakeholders from the beginning so as to deliver culturally sensitive materials.

Culture and Community Specific Considerations

Cultural differences have also been reported by the analyzed papers as one of the main barriers that migrant people have to face when accessing healthcare services and healthcare information, leading to health disparities (Corvin et al., 2017; Gil-Salmerón et al., 2021; Knights et al., 2021; Serre-Delcor et al., 2021). In general, culturally-appropriate materials are not available for migrant populations (Solomon et al., 2005; Simmons et al., 2011; Medina-Ramírez et al., 2019), leading to inequalities in access to healthcare information. To address these disparities, direct translation has been shown to be insufficient in many cases (Gonçalves et al., 2019) as it does not tailor health materials to the population they are aimed at. Infusing the text with culturally relevant context, photographs and themes can help reconstruct the original materials to meet the informational needs of the target audience (Torres, 2014; Simmons et al., 2011), as they will relate to the transcreated product. Therefore, culturally sensitive and linguistically diverse healthcare materials should be created to meet the needs of migrant population (Gil-Salmerón et al., 2021)

Even though people coming from different countries (e.g. Latin America, some South-African countries) can share a common language, there are some cultural and idiomatic differences that should be taken into account when translating materials. Although most documents analyzed in this SLR focus on Hispanic/Latinx population, they have implemented adaptation processes within the transcreation process of healthcare materials that can also be taken into account for the inclusion of other populations (Solomon et al., 2005; Ruvalcaba et al., 2019). These considerations include: representation in materials, perception of medicine, socio-economic status, values and taboo topics, and health literacy level.

Representation in Materials

According to the analyzed works, there are specific adaptations that can be implemented so that transcreated materials are context-appropriate and to increase their relevance and appeal. Including photos that represent typical foods and activities of the target culture (Solomon et al., 2005; Macario & Boyte, 2008 Piñeiro et al., 2018; Liu et al., 2021), members of the target audience or from different backgrounds (Piñeiro et al., 2018; Aranda, 2020; Rivera et al., 2016; Medina-Ramírez et al., 2019; Simmons et al., 2021b) can make them more appropriate. Even if some of these pictures and graphics do not appear in the original text, they can be added as a transcreational strategy to increase the cultural acceptability of the materials. Tailoring materials by modifying or adding situations, graphics, layouts and pictures can make the resulting materials resonate with targeted populations, as the content is more familiar to their communities and cultures (Jahnke, Siddiqui & Andrulis, 2014). So as to do so, a previous research process should be carried out to carefully consider the context and culture of the targeted population.

Perception of Medicine

Different cultures may see medicine from different perspectives, varying from complete confidence in modern medicine to a total distrust of it and a preference for traditional or alternative medicine. Cultural health beliefs are a key factor that can influence health disparities (Buki et al., 2009). Therefore, transcreated materials should be sensitive to the targeted populations' beliefs and feelings towards medicine so as not to be offensive (Solomon et al., 2005). Some of the works analyzed in this SLR have included reference to traditional medicine or folk healers (Solomon et al., 2005; Buki et al., 2009; Nápoles and Stewart, 2018; Liu et al., 2021) as it was especially relevant for the targeted populations. Religion may have a close link to illness for patients belonging to some cultures, e.g. faith is very important for some Christian communities to deal with diseases like cancer (Solomon et al., 2005; Piñeiro et al., 2018). Although the original materials or interventions might not take religion into account (or might reflect the original culture's one), this might not resonate with the target audience. Beliefs should be considered when adapting healthcare materials, as sometimes faith is key for patients as a coping mechanism to overcome a disease (Piñeiro et al., 2018). Finally, power distance between practitioners and patients also seems to be a common issue amongst some migrant groups (Gimeno, 2005; Valero & Salvador, 2007; Ko et al., 2014), potentially leading them to avoid medical appointments until they have a serious health condition (Gimeno, 2005). Therefore, one solution can be incorporating explanations and pictures stating it is important and appropriate to ask the doctor questions directly even though this can be seen as disrespectful by the targeted audience (Solomon et al., 2005).

Socio-Economic Situation

Patients' socioeconomic background can lead to health inequalities as it can be a barrier to accessing healthcare services and resources (Simmons et al., 2011). In addition the healthcare services to which migrant people have access can vary from one country to another (Serre-Delcor et al., 2021). Therefore, materials need to acknowledge that the targeted population might not be aware of their rights regarding healthcare access (Dias et al., 2021), might be uninsured (Solomont et al., 2005; Buki et al., 2009; Corvin et al., 2017) or might even fear accessing healthcare services due to their irregular administrative situation (Serre-Delcor et al., 2021). Therefore, adaptations have been implemented taking into account the socioeconomic situation of the targeted population (Solomon et al., 2005) or even to emphasize the financial benefits of a particular healthcare intervention (Piñeiro et al., 2018). If materials consider the context of the targeted population, they will provide patient-centered and culturally appropriate responses to their problems (Ashing et al., 2014).

Values and Taboo Topics

Direct translations might not be sensitive to values and taboo topics regarding the target culture, reproducing elements of the original text not resonating with the target population or even mentioning subjects which might be perceived as offensive (Valero & Salvador, 2007). Moreover, in many cases the migration experience entails specific stressors (Simmons et al., 2011b; Brandon & Simmons 2018; Piñeiro et al., 2018) that need to be taken into account as they can be especially sensitive. Therefore, using euphemisms or changing the vocabulary used in the original material may be a strategy so that the target population does not perceive this information with rejection (Lázaro-Gutiérrez, 2017).

Since most analyzed works focused on Hispanic/Latinx populations (Solomon et al., 2005; Buki et al., 2009; Ko et al., 2014; Murphy et al., 2014; Ruvalcaba et al., 2019; Simmons et al., 2021b) a set of shared values such as familism, personalism and faith were addressed to create materials that are culturally sensitive and relevant. There also seems to be stigma related to certain diseases among Hispanic/Latinx communities, such as mental health disorders, making them more reluctant to ask about these conditions (Ruvalcaba et al., 2019) and diseases such as cancer can be perceived as a punishment from God (Solomon et al., 2005). Even though these considerations only relate to a specific group, they highlight the importance of making materials responsive to cultural values and beliefs (Ashing et al., 2014; Muñiz et al., 2020). There might be members among the targeted population who are more attached to their traditional values and if materials are not tailored, they might be received with difficulty or discomfort (Lázaro-Gutiérrez, 2016).

Health Literacy Level

Considering the characteristics of targeted populations is essential to transcreate healthcare materials and interventions, with literacy level being one of the main determinants to be taken into account (Nápoles & Stewart, 2018). Many authors have recommended involving techniques to make information accessible for different literacy levels within the transcription process (Ko et al., 2014; Buki et al., 2009; Aranda, 2020; Santoyo-Olsson et al., 2019).

More specifically, health literacy is defined as the degree to which people can obtain, process and understand health information and services that they need to make appropriate decisions (Macario & Boyte, 2008). Low literacy levels can lead to medication and treatment errors, which can be life-threatening, and can prevent people from navigating the healthcare system effectively (Macario & Boyte, 2008). However, little is known about health literacy amongst migrant people in Europe (Dias et al., 2021), but frequently these populations are not familiar with host countries' healthcare systems (Knights et al., 2021). In the US, Latinxs/Hispanics have reported lower health literacy and levels of education (Macario & Boyte, 2018). Therefore, over the last few years many interventions started to involve a research process on the educational needs of the targeted population (Liu et al., 2021; Dias et al., 2021) prior to translation, so that transcreated materials are tailored to the specific needs of the target audience. Thus, it is important that the transcreation process takes into account these factors and adapts materials to the targeted population so as to improve equity in access to healthcare information (Dias et al., 2021), bridging the gap between native and migrant population.

Digital Literacy

The digitization of healthcare services is increasingly common, and although it can have many advantages for some sectors of the population, it can also be a potential source of inequalities for migrant populations (Knights et al., 2021). Digitalization can increase existing inequalities as some migrant populations might not have a high level of digital literacy (Knight et al., 2021) or might not have access to the internet or an electronic device (Liu et al., 2021)

Moreover, there is a growing presence of online health information and materials in many different fields (Marnpae, 2014; Gonçalves et al., 2019) and apps are being developed so as to make healthcare information more accessible (Liu et al., 2021). Even though many websites are available in different languages, it has not been proved whether they are fit for migrant people who might benefit from those resources (Liu et al., 2021). Thus, there is an increasing need to linguistically and culturally adapt these web products to the population they are aimed at (Díaz-Millón & Olvera-Lobo, 2021). This is the case of initiatives such as MyHealth project, a website that detected the context and health needs of the targeted migrant population so as to develop tools and strategies to meet them (Serre-Delcor et al., 2021).

Gender Perspective

According to the International Organization for Migration (IOM), migratory process and gender are considered to be social determinants for health (Serre-Delcor et al., 2021). Migrant women have reported higher vulnerability levels and experiencing higher discrimination within healthcare services (Gil-Salmerón et al.,). Yet, only one of the works analyzed in this SLR (Lázaro-Gutiérrez, 2017) takes into account this factor and implements a gender-based adaptation (i.e. creating different videos for men and women).

DISCUSSION

Overview of the Issue

Migrant people are met with many difficulties when arriving in a country of destination, namely when they want to access healthcare services (Serre-Delcor, 2021). They have to overcome barriers such as language, cultural differences, administrative issues and health literacy problems. These can lead to inequalities in access to healthcare information between native and migrant populations. In addition, materials available in other languages are scarce, and they often are just directly translated to another language without taking into account cultural and contextual differences of the targeted population (Simmons et al., 2011; Lázaro-Gutiérrez, 2016). Following the systematic review of the publications that make up our study sample, it is observed that transcreation and other transcreational activities can play an essential role in facilitating understanding and can ensure equal access to health education, as they take into account factors such as values, taboo subjects or different health literacy levels (Nápoles & Stewart, 2018). This work has analyzed literature on the transcreation of healthcare materials for the inclusion of migrant population and has summarized the main strategies and adaptations applied to make information more inclusive.

After making a brief quantitative analysis, it was observed that this specific field of research is relatively recent, as the first work retrieved for this SLR dates back to 2005 and, since then, publications have slightly increased. Most of them have been published by authors whose country affiliation is the US and focus mainly on Hispanic/Latinx populations. Thus, information retrieved can be too specific to this population group and further research regarding other migrant populations would be required so as to meet their communication needs.

After making the qualitative analysis, seven adaptation strategies were identified within the documents retrieved: target language choice, multi-stage transcreation process, culture and community specific considerations, digital literacy and gender perspective. In turn, the adaptations described in the culture and community specific considerations section were subdivided in five topics: representation in materials, perception of medicine, socio-economic situation, values and taboo topics, and health literacy level.

Target Language and Multi-stage Transcreation Process

Firstly, the target language choice seems to be key when translating for migrant populations, as language barriers are one of the main sources of discrimination in the healthcare system (Gil-Salmerón et al., 2021; Serre-Delcor et al., 2021). According to analyzed works, translating into majoritary languages can be inefficient and investing resources in translating materials into a minority language can make it easier for their recipients to read them and solve communication problems in healthcare (Valero-Garcés, 2007). Therefore, efforts should be made to translate into the target population's preferred language whenever resources are available.

Secondly, most analyzed works have divided the transcreation process into different stages, resulting in a multi-stage process. This allows professionals to include members of the targeted community as well as other stakeholders at some point of the project (Liu at al., 2021). Consequently, carrying out focus groups and interviews prior to the translation stage has been proved to provide insights that can be taken into account during the translation phase (Simmons et al., 2011b; Corvin et al., 2017; Brandon & Simmons 2018). Alternatively, these focus groups can also be carried out after an initial translation phase (Solomon et al., 2005; Ko et al., 2014; Rodríguez et al., 2017; Gonçalves et al., 2019; Medina-Ramírez et al., 2019; Byrne et al., 2021) or even at the end of the process (Gonçalves et al., 2019) so as to receive feedback from the targeted population that can be used to modify the translated materials and validate the resulting intervention. All in all, the participation of members of the target community seems to be highly valuable in transcreation processes and provides greater awareness of their culture and specific context.

Culture and Community Specific Considerations

Thirdly, culture and community specific considerations are to be taken into account so as to make the materials meet the informational needs of the target audience (Torres, 2014; Simmons et al., 2011). Therefore, a set of subtopics which are relevant to the targeted community have been highlighted and taken into account for the inclusion of migrant populations: representation in materials, perception of medicine, socio-economic situation, values and taboo topics, and health literacy level.

According to analyzed works, representation of the targeted population in the resulting materials can increase their cultural acceptability and make them resonate with their communities and cultures (Jahnke, Siddiqui & Andrulis, 2014). This can be done by adding culturally relevant photos of foods, activities (Solomon et al., 2005; Macario & Boyte, 2008 Piñeiro et al., 2018; Liu et al., 2021) and members of the target audience (Piñeiro et al., 2018; Aranda, 2020; Rivera et al., 2016; Medina-Ramírez et al., 2019; Simmons et al., 2021b).

In addition, the perception of medicine can vary between different cultures, a factor that can influence health disparities (Buki et al., 2009). The transcreation process of analyzed works has taken into account the targeted populations' beliefs towards medicine (Solomon et al., 2005) so as not to be offensive and has included reference to traditional medicine or folk healers when considered to be appropriate (Solomon et al., 2005; Buki et al., 2009; Nápoles and Stewart, 2018; Liu et al., 2021). For example, some works have shown that religion can have a close link with disease for some cultures and should be addressed in those cases, even if this information is not found in the original materials (Piñeiro et al., 2018). It has also been shown that some migrant populations perceive a power distance between them and practitioners (Gimeno, 2005; Valero & Salvador, 2007; Ko et al., 2014), so one proposed solution was including explanations and pictures stating it is appropriate to ask questions to doctors. Thus, taking into account patients' perception of medicine —which will be different for each migrant population group— may improve the acceptability of transcreated materials. Another population specific consideration was taking into account patients' socioeconomic background, as it has been detected as one potential source of inequality amongst migrant populations (Simmons et al., 2011). Some strategies implemented included solutions that were not found in the original text specifically for those uninsured (Solomont et al., 2005; Buki et al., 2009; Corvin et al., 2017) or who find themselves in an irregular administrative situation (Serre-Delcor et al., 2021). This seems essential so as to provide tailored solutions to the targeted populations' context (Ashing et al., 2014).

Values and taboo topics are specific to each culture, and some issues addressed in medical information materials can be perceived as sensitive by certain population groups (Valero & Salvador, 2007). Using euphemisms was a strategy implemented in one of the works analyzed to prevent targeted populations from perceiving materials with rejection (Lázaro-Gutiérrez, 2017). As most works analyzed were aimed at Hispanic/Latinx populations, adaptations were carried out according to their values (e.g. familism, personalism) and cannot be applied to other migrant communities. However, the fact that values and taboo topics are taken into account in most works from this SLR highlights the importance of adapting materials to the values and beliefs of the targeted community (Ashing et al., 2014; Muñiz et al., 2020).

The last culture and context specific consideration was the adaptation of materials to different literacy levels, which seems to be a common strategy amongst the analyzed works to make them more accessible (Ko et al., 2014; Buki et al., 2009; Aranda, 2020; Santoyo-Olsson et al., 2019). There is not much research regarding migrant populations' health literacy levels in Europe (Dias et al., 2021) and frequently migrant people are not familiar with the healthcare system of countries of destination (Knights et al., 2021), so many interventions have decided to adapt materials to different health literacy levels so as to improve equity in access to healthcare information (Dias et al., 2021). Nevertheless, it is of note that the level of health literacy of the target population should be determined in order to decide to what extent the materials have to be adapted during the transcreation process.

Digital Literacy and Gender Perspective

Fourthly, digital literacy seems to be another potential source of discrimination amongst some migrant populations. Some of the works analyzed described the growing presence of online health information and the increasing importance of IT tools within healthcare systems (Marnpae, 2014; Gonçalves et al., 2019; Liu et al., 2021). A literature review on the localization of websites would be convenient so as to discuss whether strategies to foster the inclusion of migrant populations have been implemented, as these are essential to prevent digitalization from being a potential source of inequalities for migrant populations.

Finally, only one of the works analyzed (Lázaro-Gutiérrez, 2017) implemented a gender-based approach. As migrant women have reported higher vulnerability and discrimination levels within the healthcare system (Gil-Salmerón et al., 2021), further research on the application of a gender approach during transcreation processes could shed some light on its efficacy to make health materials more inclusive for migrant women.

CONCLUSION

It is important to point out the limitations of the results of this SLR. As mentioned in the quantitative analysis, most of the works reviewed focused on Hispanic/Latinx populations, so the results cannot be extrapolated to other migrant populations. Nevertheless, they can indicate the way forward and some of the considerations to be taken into account when translating healthcare materials for underserved populations. Moreover, only works focusing on transcreation have been analyzed, so literature on other translational activities such as localization could be reviewed in future works.

There is a growing research interest in the implementation of translational strategies to include migrant populations in countries of destination and to improve their access to healthcare information. Until now, most research has focused on Hispanic/Latinx communities in the US, so this SLR has mainly analyzed works which transcreated interventions for those population groups. Even though the adaptations implemented in healthcare materials can shed some light on the importance of cultural considerations in the transcreation process, further research with other migrant populations is needed. There is a certain tendency to generalize and to consider all migrants and foreigners as belonging to the same group (Lázaro-Gutiérrez, 2016), which might result in too vague transcreated products which do not meet the needs of the targeted population. Therefore, future research might delve into other migrant populations in other countries.

Moreover, there is an increasing online presence of healthcare information and websites. Therefore, since digitalisation should make access to health information easier and should not increase existing inequalities (Knight et al., 2021) it would be interesting to review existing literature on this field so as to discuss how to include migrant communities in access to online materials, apps and web products. As digitalisation should make access to health information easier and should not increase existing inequalities (Knight et al., 2021), it would be interesting to review existing literature on this field so as to discuss how to include migrant communities in access to online materials, apps and web products. Further research would also be convenient so as to test the effectiveness of implementing a gender approach in the transcreation process, as in the analyzed works in this SLR little effort has been put into the adaptation of materials to the specific needs of women.

Finally, to reduce health disparities in access to information and to foster the inclusion of migrant people in countries of destination, it is essential to implement translational strategies that take into account factors such as health literacy levels, values, taboo topics or socio-economic situation, amongst others. So as to do so, involving stakeholders in some stages of the transcreation process is a powerful tool to obtain insights about the targeted population and make sure that the transcreated product or intervention has the intended effect. Thus, it can be concluded that translational activities can play an essential role in the adaptation of healthcare materials aimed at migrant populations.

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KEY TERMS AND DEFINITIONS

Health Literacy: The degree to which people can obtain, process and understand health information and services that they need to make appropriate decisions (Macario & Boyte, 2008).

Localization: The process of adapting a product so that it becomes appropriate for a specific local market, known as *locale* (a specific language combination and country/region) (LISA, 2003).

Migrant: An umbrella term, not defined under international law, reflecting the common lay understanding of a person who moves away from his or her place of usual residence, whether within a country or across an international border, temporarily or permanently, and for a variety of reasons. The term includes a number of well-defined legal categories of people, such as migrant workers; persons whose particular types of movements are legally defined, such as smuggled migrants; as well as those whose status or means of movement are not specifically defined under international law, such as international students (IOM, 2019).

Transcreation: A translation-related activity, associated with communication, that culturally adapts texts to reach populations other than the original audience, that is present in industries that require a high degree of creativity and that can contribute to internationalization processes of companies (Macario & Boyte, 2008).

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Chapter 3
The Empty Signifier in Ethnic Identity Negotiation:
A Constructionist View of Identity

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ABSTRACT

This chapter challenges the ethnic identity understanding as a homogenic construct that group members share based on their position in the acculturation process. The authors claim this understanding is based on a false notion of individual identity. Taking a cue from Hall and Laclau and Mouffe, the authors claim that ethnic identity is not a reflection of a fixed, natural state of being, but a process of becoming. Therefore, drawing on components of identity as a means of market segmentation, beyond the level of the individual consumer within a given the moment, becomes a redundant exercise. To illustrate the argument, they share with the reader research with a second-generation British-South Asian and describe their identity negotiation and self-perception. They make a call to marketers to avoid the reliance on fixed concepts of identity and shift their focus to strategies that accommodate more complex and fluid understandings of identity construction.

INTRODUCTION

Marketing perceptions of consumer identity have changed substantively over the last 60 years. Early conceptualisations see identity types emerging from a relatively fixed framework of consumer characteristics (for example: gender, race, lifestyle or personality characteristics). Following this, founders of modern marketing e.g. Wrendl Smith's (1956) or Kotler (1972) claimed that it is possible and even recommended to categorise the heterogeneous collection of consumers in its entirety into smaller groups

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of supposed homogeneity on the basis of these distinct consumer characteristics. The benefits of this were identified thus:

"Through market segmentation the organisation can provide higher value to customers by creating a marketing mix that addresses the specific needs and concerns of the selected segment." (Kotler, 1972)

By the 1980s, the emergent post-modern turn in the social sciences gave rise to a more fluid and fractured understanding of what consumer identity looked like. With this, consumers were afforded far more agency than before, in terms of the fact that they themselves were defining their own identity through multiple group identities based on a whole variety of socio-cultural characteristics and traits. Important work emerged in the area of Intersectionality (e.g. Gopaldas and Fischer 2012; Epp and Price, 2010; Epp, Schau and Price, 2014; and Canniford and Shankar, 2013) that claims that individuals can "belong" in many different ways and to many different objects of attachments. These can vary from a particular person to the whole of the community, in a concrete or abstract way, to a stable, contested or transient way.

One problem with all previous understandings of marketing segmentation, both fixed and fluid and modern and postmodern, is that it presents a view of consumer markets in which social categories somehow become independent of their own members. It assumes that the self is required to adjust to identity categories surrounding her/him.

Instead, we claim that individual identity is the result of inter negotiations between multiple attachments and inter-negotiation of the meaning the individual attach to each category.

We take cue from writers such as Hall (1996) who claim that consumer identity is not a reflection of a fixed, natural state of being, but a process of becoming. The meaning of social signifiers such as economic class, Britishness, religion, masculinity and so forth, are subject to continual change. Identity then becomes every individual's unique and dynamic blend of unfolding meanings, which might vary across the different spaces and time snapshots of every separate consumption opportunity. Because of this, identity is entirely an individual project, any recognition of identity above the level of the individual is a socially constructed discourse of what a group or collective identity might look like.

In this sense, drawing on components of identity as a means of market segmentation, beyond the level of the individual consumer within a given the moment, becomes a redundant exercise, because such segmentation requires at least some stable underpinning framework of understanding or blueprint of meaning both for individuals and collections of individuals about what those components of identity are.

BACKGROUND

To illustrate this point, this chapter will focus on one cultural category – second and third generation British South Asian. Until now the dominant approach in marketing to discuss ethnicity describes the movements of these immigrants between the country or origin and the destination country as an 'Acculturation'. Discussion of this was significantly shaped by studies published in the Journal of Consumer Research and in Consumption Markets and Culture (Askegaard, Arnould, and Kjeldgaard 2005; Desphande, Hoyer, and Donthu 1986; Hirschman 1981; Lindridge, Hogg, and Shah 2004; Mehta and Belk 1991; O'Guinn, Lee, and Faber 1986; Oswald 1999; Pen˜aloza 1989, 1994; Pen˜aloza and Gilly 1999; Saegert, Hoover, and Hilger 1985; Thompson and Tambyah 1999; Ustuner and Holt 2007; Wallendorf and Reilly 1983). Key terms such as 'assimilation' and 'integration' have dominated this literature. They assume that the superiority of the host culture will, in the long term, pressurise ethnic minorities to conform, rebel or alienate from the host society's value system. Although acculturation suggests a variety of outcomes (e.g.Thompson and Troester 2002; Penaloza 1994 and Askegaard *et al.* 2005) ethnic minorities continue to be described as caught between one well-defined community of immigrants and another well-bounded community - the host culture (e.g. Greenlandic into Danish society in Askegaard et al., 2005; Mexicans into USA in Penaloza, 1994).

The authors challenge this notion and suggest that Immigrants' lives and identities are the result of complex dynamics of cultural influences and 'inherently eclectic' (Askegaard, Arnould and Kjeldgaard 2005). Furthermore, the argument is made that for migrants and their offspring the conversation with the host nation is only one among several conversations/negotiations, a conversation in which participation is optional, partial and not limited to any specific time or space. Therefore, this chapter claims that acculturation concepts that assume ethnic minorities negotiate in such a defined way between two, or three, sets of cultures offers an unrealistic description of the living reality of contemporary ethnic individuals.

The authors take social constructionist view and conceptualize self-identity as a 'Field of Discursivity' (Laclau and Mouffe, 1985) where self-identity can be viewed as a field in which no one discourse can fully master the others. Consequently, 'who one is' or 'one's ethnic identity' becomes an open question, with a shifting answer depending upon the positions available between one's own and others' discursive practices and within those practices. This understanding is the foundation of the claim that traditional marketing discussion in general and more specifically ethnic marketing, rests on a flawed assumption which renders segmentation strategy incompatible with contemporary consumers' lived reality.

We present here alternative view and offer a description of ethnic identity that considers the wider range of cultural experiences that make up the individuals' identities. In this fluent, juxtaposed and fragmented globalized reality, individuals who are born to ethnic minorities construct complex social identities based on the overlap of multiple groups they belong to. An immigrant can have many identities based on attributes such as community membership, profession, gender, ethnicity, religion, nation, family roles, global lifestyles and more. The following quote from Obama's speech in the National Constitution Centre (2009) illustrates this:

I am the son of a black man from Kenya and a white woman from Kansas. I was raised with the help of a white grandfather ... and a white grandmother .... I've gone to some of the best schools in America and lived in one of the world's poorest nations. I am married to a black American who carries within her the blood of slaves and slave-owners—an inheritance we pass on to our two precious daughters .... [This] story ... has seared into my genetic makeup the idea that this nation is more than the sum of its parts—that out of many, we are truly one. (Barack Obama, President, United States of America)

The primary research question is: how do consumers, born and living in Great Britain with South Asian origins perceive and manage their identity? The authors answer this question through data gathered during a 2-year participatory research study, involving respondents' collage creation as a form of self-visual narrative combined with subsequent repeat respondent interviews. In doing this the authors make three contributions to consumer research. First, the authors critique notions of consumer identity to arrive at a theorization of consumer identity as a palimpsest of empty signifiers. Second, the authors demonstrate the complex and way consumers negotiate their identity through a landscape of empty signifiers and how they internally resolve and repair the tensions that these create. Third, the authors identify the challenges the empty signifier presents for understanding consumer identity and suggest that organisations may need to consider carefully how they employ consumer marketing techniques such as segmentation.

Consumer Identity

Early Perspectives on Consumer Identity

Traditional marketing perceived consumer identity as a relatively fixed and well-defined phenomenon, brought to attention through a management process. For example, Smith (1956) and Kotler (1972) see marketing effort as involving the segmentation of a heterogeneous market of consumers into groups based on managerial perceptions of supposed consumer identity. The development of Consumer Culture Theory (hereinafter CCT) better argued for consumers' part in their identity formation. CCT identified that shared cultural meanings amongst consumers can form the basis for the creation of homogeneous market segments gathered around identity positions (McCracken, 1986). This early CCT perspective on marketing is rooted in a Saussureian view that this work's concept of reality is dependent upon 'the agreed use of verbal signs.' These signs are 'cuts made from the mass thought [which engender] a system of values' (Saussure, 1916, pp. 112-113). McCracken (1986, p.15) claims: 'This is the world of everyday experience in which the phenomenal world presents itself to the senses of the individual, fully shaped and constituted by the beliefs and assumptions of his/her culture'. This is similar to authors such as Markus and Nurius (1986, p.955), who say: 'an individual is free to create any variety of possible selves, yet the pool of possible selves derives from categories made salient by the individual's particular socio-cultural and historical context.

Such a view has been criticized (Thompson and Tian, 2008) as being deterministic, attributing primacy to social-cultural structures over individual agency in the shaping of consumer identity. Indeed, Elliott (1997) observes that 'the consumer is far from being a passive victim but is an active agent in the construction of meaning' (p. 285). To be able to conceptualize this reality, the authors must take account of an individual's self-awareness, and ability to read and interpret the meaning of surrounding social contexts and conditions. In this manner, the individual consumer has some power to negotiate self-identity construction.

Negotiating Identity Meanings

Ideas of negotiated consumer identity can be understood from Foucault's conceptualization of the individual and the power systems in society. Foucault says: "Where there is power, there is resistance." (p. 94) and that resistance is often at the level of individual agency. Thompson and Haytko (1997) and Thompson and Tian (2008) promote this perspective, seeing consumer identity as the result of negotiation between a dominant discourse in a given culture (typically reinforced through socialization practices and marketing effort) and a counter discourse coming from consumer practices and actions (lived experience), individually and collectively. In this sense they refuse to view consumers as passive receivers of "commercially staged histories" (Thompson and Tian, 2008, p.595) but, instead, as co-creators of meanings who selectively use and variously interpret commercialized representations of the past to position their identities between popular and counter memories

These works, which examine how identity is negotiated between *a* given dominant and counter discourse, arguably sidestep the fact that identity could be defined by multiple (not single) axes of differentiation, and thereby multiple dominant and counter discourses at one and the same time. For example, and with specific relevance to this study, there are typically differences between those defining themselves as having Indian ethnicity on a UK Census form and those who do not, but this is not the only axis of identity differentiation for either Indians or non-Indians. Indeed, the negotiated identities of such individuals can occur on many other axes of differentiation (e.g. age, sex, religion, social class etc.) simultaneously. This makes the recognition of any group of consumers based on their 'identity' problematic. Indeed, in this respect Ballard (1994) has argued that even talk of an Indian community is "to reinforce a fiction". Similarly, Sandikci and Ger (2010) discuss the veiling of female consumers in Turkey. They say: "this newly forming habitus is not homogenous and reflects countervailing interests of different religious orders, political factions, classes, and groups with different gender positions" (p.32).

Similarly, scholars such as Dholakia and Firat (2003 p.153) move the debate about identity formation beyond bi-polar negotiations, such as what it is to be Indian vs. non-Indian. They emphasise that cultural categories cut across one another and change all the time. This naturally leads to the work of Gopaldas and Fischer (2011) on intersectionality. They introduce the idea that "each and every person is positioned in society at the intersection of multiple social axes, such as race, class, and, of course, gender (e.g., poor White man)" (Gopaldas and Fischer 2011, P. 393).

Intersectionality

Gopaldas and Fischer (2011 p.393) explain that though specifically formulated to conjure an illusion of homogeneity, an identity category is often, if not always, a polysemic signifier and each meaning, or signifier, in turn has multiple implications. Accordingly, there is no primary source of meaning that can fix the relation between the signifiers and the signified in consumers' language. As Foucault explains: "The authors must not imagine a world of discourse divided between accepted discourse and excluded discourse, or between the dominant discourse and the dominated one; but as a multiplicity of discursive elements that can come into play in various strategies." [p. 100]

Consequently, in the contemporary marketplace, it is argued that identities are never structured by a single abstract semiotic system but by multiple and overlapping resources, from which the individual selects, combines and juxtaposes. Furthermore, even with the territory between two seemingly opposing discourses (male versus female, Indian versus non-Indian, gay versus straight) there are infinite semiotic relationships that result in multiple anti-essentialist identity formations. These can be colloquially referred to using the prefixes 'inter', 'trans', 'bi', as in 'intersex', 'transgender' or 'bisexual'; or combined identity constructs, as in 'British Asian' (Tolia-Kelly, 2004; Phillips, Davis and Ratcliffe, 2007). In terms of ethnic identity in particular, such identity formations have also been referred to as exhibiting 'hybridity' (Hall, 1992; Bhabba 1994), although some have criticized this anti-essentialist view of ethnic identity as theoretically self-defeating as it is necessarily built on the premise that there are recognized fixed and essential identity positions to hybridise (Caglar, 1997), and that everything between these points of reference is hybrid (see Modood, 1998 for a summary of these arguments). Such criticisms point the way towards intersectionality, a term which has not been commonly appeared in the CCT literature, although Gopaldas and Fischer (2011) identify four 'intersectionality-oriented' studies published in the Journal of Consumer Research: Crockett & Wallendorf, (2004); Fischer & Arnold (1990); Henry, (2005); and Holt & Thompson, (2004).

Similarly, Tarlo (2010) presents intersectional challenge to the cultural categorisation idea. In a study examining the fashion consumption amongst three Muslim women living in London, she notes "what is striking is how all three women resist slotting into pre-existing sartorial niches either by forging distinctive new 'Muslim look' or by bringing apparently familiar styles into new public spaces where their meaning is re-assessed and re-negotiated..." (ibid p.17). This leads us away from whole minefield of stereotypical discourse oppositions (religion vs. fashion, traditional vs. modern, Islam vs. Western) towards a focus on the complexity and transformative potential of personal experience in the creative and symbiotic relationship between people and their consumption.

In seeming to support the intersectionality thesis, Michael Rectenwald (2013) claims that identity is a trap, because it curtails human potential and bars individuals from participation in the social totality as fully developing individuals. Thus, he argues that "identities are reified social categories from which the authors should emerge, not within which the authors should be compelled to remain" (The North Star 02/12/2013). However, he claims that intersectionality is not the solution because it creates an illusion of identity freedom, as evident in the 'inter' and 'hybrid' identity prefixes discussed above. The point here is that intersectionality does not move far enough beyond the cultural deterministic ideas of Markus and Nurius (1986, p.955). The problem with intersectionality, therefore, is that it treats social categories, even if multiple, as an ontology, which somehow becomes independent of its own members. It assumes that the individual is required to adjust and move between categories but does not give the individual the power to define the category itself. Most intersectional research is situated at the level of the category (Race, geography, political views etc.) and focused on the conditions that promote the diffusion of meanings from multiple categories. Few studies have explored how individuals might cope with the continuing presence and demands of multiple identity categories, although Bardhi, Eckhardt and Arnould's (2012) work on Liquid Consumption practices, whilst not under discussion here, might be one such example.

Assemblage and Theorizing Empty Signifier in Consumer Identity

Ideas regarding intersectionality have arguably developed further into a recognition of the importance of assemblage theory in consumer identity development (Epp and Price, 2010; Epp, Schau and Price, 2014; Canniford and Shankar, 2013). Drawing on an interpretation of the work of Deleuze and Guattari (2008), this suggests that the various components that might make up a consumer's identity are relationally determined and contextualised. Put otherwise "… none of the components that make up assemblages are seen to exhibit fully predetermined or strictly fixed forms outside of contexts in which they become associated with other components" (Canniford and Bajde, 2016). In this manner, assemblage theory, as posited by the CCT school of thought, emphasises that the elements or components of consumer identity, as collections of things, are in constant flux because the relational context in which they are procedurally constituted changes over time and space, and according to the consumption context, both for a given individual, and between individuals. This echoes Deleuze and Guattari's (2008) perspective that identity is always an ongoing project - a state of perpetual becoming rather than arrival. One potential interpretation of this situation, from a CCT perspective, is that consumer identity is inherently unstable – an issue which Canniford and Bajde (2016) indicate the authors should be 'keeping an eye on' to ensure value is delivered in marketing exchange. A more radical interpretation is that any discussion of identity is an imposition upon the individual; a societal construct acting as a cage that subjugates and denies individual agency. As Deleuze and Guattari put it: “There is no identity without subjection, or without law” (ibid, 414).

The authors do not deny that individuals assume one, two or multiple identity positions, or that they constantly mix, match and blend identities in the ongoing development of their own harlequinned identity canvas, or indeed that this canvas may vary temporally and spatially for an individual consumer, both for the purposes of outward facing performance and the inward focused resolution of ego tensions. This paper’s initial point of argumentation is not with the consumer identity building process, or its inherent flux and instability. What the authors argue is that potential components of identity (for example, being Asian, being American, being British, being Goth, being Gay, being a man or woman, being old or young) have no sense of fixity, being or agreed discourse surrounding them, either for individuals or groups. As Laclau puts it: ‘*There is no ultimate substratum, no nature naturans, out of which social articulations could be explained. Articulations are not the superstructure of anything… This entails that they are essentially contingent, for they consist of relational ensembles that obey no inner logic other than that of their factually being together.*’ In this sense, drawing on components of identity as a means of market segmentation, beyond the level of the individual consumer within a given the moment, becomes a redundant exercise, because such segmentation requires at least some stable underpinning framework of understanding or blueprint of meaning both for individuals and collections of individuals about what those components of identity are.

Thus, this empirical study presents an anti-essentialist perspective of consumer identity. This is far more than simply saying that identity projects are never finished or completed as other have done (Holt, 2002). Instead, the authors describe vague and variable relationships between signifier and signified in consumer identity, the effect of which is to erode symbolic value. In this sense, an identity component such as Asianness, or Britishness, may have different meanings and interpretations to different consumers, and even to the same consumers, as the result of negotiation between available discourses. Any such component of identity therefore becomes akin to a vessel to be filled by the consumer with whatever meanings they wish and can access; and furthermore, a vessel with a hole in, similar to Deleuze and Guattari’s (1980/2004) notion of the ‘empty body without organs’ - a catatonic state allowing refill of multi-farious (or indeed similar) identity meanings and interpretations from time to time and/or space to space. Furthermore, every sign or category can be seen as a ‘field of discursivity’ (Laclau and Mouffe 1984) that is characterised by a multitude of meanings that every element in the discourse can take. This field conditions every object as discursively constituted, while at the same time it prevents attempts to fix their meaning.

The primacy of a specific discourse is always temporary; the privileged status of one subject position could always be interrupted by new articulations. This new articulation is the result of a battle between discourses for primacy. Most discourses in the participants’ lives are continuously organised and constructed around a complex constellation of multiple and shifting nodal points, therefore marketers cannot predict the outcome of this battle. Consequently, segmentation strategies that try to constrain consumers to a single identity or even the intersection of multiple identity categories as a consistent and stable way of behaving are misleading.

The authors recognise that contemporary CCT scholars have argued that current social and cultural reality renders consumers not as passive recipients of meanings, but as proactive negotiators who assemble signs and symbols as part of this process. This research takes this claim further and describes a reality where everyday consumers’ accounts are full of ontological claims. Therefore, shared consumer experiences do not necessarily lead to common meanings or similar decision-making processes regarding consumption. While the majority of CCT, traditional and contemporary, research has been focusing on how patterns and cultural order in markets should be studied and what their consequences are, there has been relatively little attention to the development of the argument that patterns and social order have been exaggerated or over-emphasised and that individual variations and variability need to be studied more.

In describing this development and making claims for its significance, the authors refer to 'anti- essentialist' ideas (for example Stuart Hall 1997). Pelto and Pelto (1975) have noted that since 1884, when Dorsey reported disagreements among Omaha Indians about their own culture, the observations of intra-community heterogeneity reported by many social scientists have, for the most part, been quickly set aside in order to 'get on with the job of describing "social structure" and "typical" cultural patterning' (Pelto and Pelto, 1975, p. 1). The contribution here is the attempt to go beyond acknowledging the existence of variations between types of groups of consumers. The authors embrace variations rather than the patterns as the focus of the study.

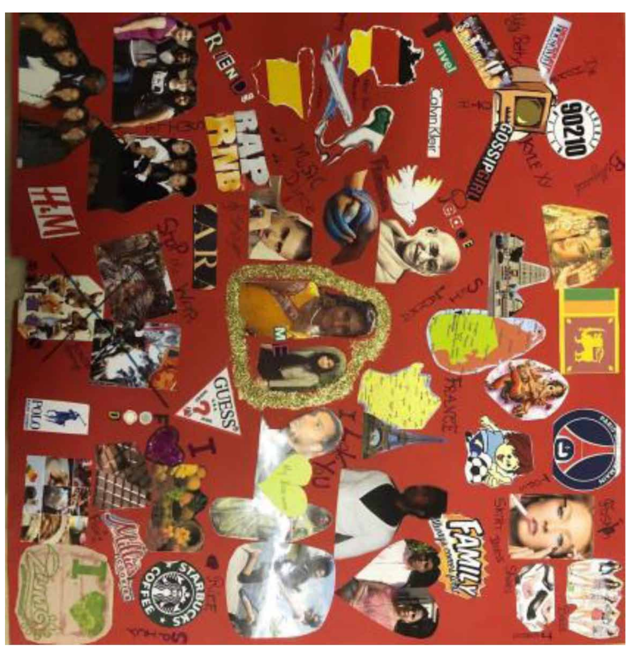
METHODOLOGY

The method is based on visual mapping of the self (Dekel 2018). The authors follow a research approach that is designed to help individuals to explore the landscape of their identity by eliciting life narratives through collage creation and subsequent semi-structured interview. The study participants (13 in total) were selected via a snowballing technique.

The aim was that this self-identity collage would enable the participants to identify the different, sometimes even contradictory, cultural influences on their self-identity and stimulate detailed conversation in the interview stage. The objective of this phase was to give the participants an opportunity to explore and map the different discursive influences in their lives.

See example of collage (Figure 1).

Figure 1. Example collage



The data analysed are reflections on the life experiences of the participants, not only in vocal text (transcripts) from the interviews but also in visual text (photos and images) from the collages. The authors analyse both these texts in tandem, taking the view that visual narratives are not complete without narrative support through dialogue and language.

BLENDING SELF-IDENTITY

Self-identity, according to the responses in the study, is a blended concept, which involves mixing and matching different identity components linked to various cultural capitals and manifested through consumption behaviour. For example, Summayah draws Henna tattoo art on herself and at their requests, on her friends. She divides credits for these designs to influence from Pakistani Muslim, British, and broader South Asian cultures. "It's all about how you put it together that will give the impact at the end… sometimes when you put in two different cultures together in the design, it just gives a better impact rather than just keeping it as one". Therefore, her Henna designs are a conspicuous expression of the blended identity position crafted and adopted by Summayah, even though such display is temporary based on the time the Henna takes to fade. Of critical importance to this point is Summayah's reference to 'how you put it together'. These words emphasise the importance of labour and the effort of self-identity construction and considers identity as something an individual actively 'does' rather than passively 'is' (CITE). Identity, therefore, is an ongoing journey rather than a destination. The act of drawing the Henna on her friends signals that blended self-identities can be shared, even on a temporary basis.

Blending identity is a necessary context in some cases to allow individuals to fit into multiple spaces. For Nisha, it is important for her to feel part of her Sikh family and wider community, yet she also wishes to be an equal member of her White circle of friends. In her collage (see Figure 2) she recognises this identity dichotomy as one of East versus West, whilst indicating that dress (e.g. a traditional Sari or a leather jacket and jeans) is a key consumption vehicle that allows her to blend such identity positions to the point at which she is able to conclude: '*I think I'm right on the line*' (149). Her use of the term 'line' emphasises the notion of an ideal balance or equilibrium in the process of blending identity. For Nisha, to be either side of that line would disrupt this.

Figure 2. Extract from Nisha's collage

Similar to Nisha, Anissa uses dress to help blend an identity balance. However, this is achieved by more than simply choosing between Asian and Western clothes, but mixing the two together.

"Yeah I do make an effort in like I wouldn't wear a different scarf, a hijab with a different like sort of clothes because I'd probably match my hijab with the shade of my clothes and stuff like that… with Asian clothes and with Western clothes… I try to match… I think that's the main thing just trying to match the hijab with the right clothes in the morning. That takes me longer.

I try to wear a hijab that actually matches or will suit the clothes that I am wearing. In a way actually I think that is something different… I do try to mix and match."

For Anissa, irrespective of how she blends her identity between Asian and Western cultures, the hijab remains a constant on how she expresses this blending through her consumption of dress, even though other aspects of her clothing may vary. This demonstrates that identity is manifested by a blend of consumption continuity and consumption variation. Some consumption practices can remain relatively fixed whilst others are open to constant change.

TEMPORAL AND SPATIAL AND CONSUMPTION CONTEXT PRESSURES IN IDENTITY NEGOTIATION (I.E. THE PRISM)

The identity paradoxes and inconsistencies in individuals are often brought to the foreground or at least heightened by temporal and spatial pressures. Simply put, fissures in self-identity are often illuminated through the contrast of different points in time or varying spatial contexts. These contexts include work versus home life or periodic and occasional activities such as weddings, going out with friends or going shopping. Individuals are often not aware of these fissures within themselves. For example, Nisha identifies the fact she has a Punjabi friend who is very un-Indian in her identity outlook:

"I've got one friend that went to sixth form with me and I've known in Punjabi school as well, but she's what they call a 'Greb' you know Greb when they wear black make up black clothes… she's a lot more English, she knows her religion and things like that but she is very English … basically she's an English person who's brown."

Yet whilst seemingly critical of her friend's identity position, Nisha is happy to embrace Christmas time celebrations with her family, which could equally be seen conform to Westernised perspectives on identity.

"Yeah, definitely and we obviously like things such as you know, cultural and religious kind of events we'd always go to my grandparents. Even like Christmas, even though we don't celebrate it for the religious purposes, we'll have a Christmas tree when my grandparents would put one up, so we'll go for a Christmas meal to their house and open presents and things, so that's nice."

Two observations are important in this narrative. Firstly, the concept of situational ethnicity emerges, which reflects specific spatial and temporal contexts in which choices are made and secondly the significance of evolving process where differing demands of the two cultures are balanced (Stayman and Deshpande, 1989). The writers identify situational contexts in which choices are made. Here, ethnicity is not seen just as a 'stable sociological trait of individuals that is manifested in the same way all the time, but also as a transitory psychological state manifested in different situations (Stayman and Deshpande, 1989, p.363).

As well as time, noted above, differing spatial contexts also foregrounds and heightens identity fissures within the self. A good example of this related to the paradoxical discourses some participants develop around alcohol consumption within the spatial contexts of being at university and being at home. In this case, participants were more self-aware of the identity fissures and stresses and how these impacted on them. For example, Nisha notes:

"Yeah, I have been clubbing, but my dad doesn't know I've been clubbing I'm sure he can, at the back of his mind he might guess but, I've said it's been on uni trips and things like that. I went with girls from here, which probably snuck out the same way, most of my friends obviously are Asian, from uni, they are Asian, Hindu, Muslim mixed kind of thing, but they have, even though we're different religions we've got the very same values and you know parents don't let you go out, they're strict and things like that so, you know they've snuck out and I've lied about being at work and things like that, it's not something

you want to do but you have to do it sometimes, it's horrible to think that you're doing it but, you know you don't get left with a choice."

An alternative discourse is also present within the analysis of the data. Alcohol and socialising became cultural metaphors for freedom from ethnic-cultural norms. It is an opportunity to express themselves without the perceived fear that such consumption would be relayed, by the South Asian community, back to their parents. Friendship groups then became more important than family considerations. Some of the participants went clubbing and drinking with their co-ethnic friends. For example, Nisha who describe how she and her friends went un-noticed out of their family homes to night clubs:

Nisha explains her choice to go clubbing and drinking only with her Asian friends: 'I tried to go out with my English friends but I've never really been out clubbing with my English friends because, never had a chance to. I think it's difficult for them as well. I don't know if they understand, because you're with all Asian girls, they understand that you've got to be home at a certain time, so you don't get caught, with English they might stay out a bit longer they're not really you know, too fussed'.

Geographical distance whilst in university often reduced the immediate importance of families and provided participants with the opportunity to express their individuality through alcohol consumption. However, this was not due to any cultural reasons or family conformity. Instead, participants viewed alcohol as synonymous with the personal freedom offered by university life.

"For me it's just more culturally. I mean I do drink. I go with my Asian friends, we go to the pub. When I was younger in university I probably drank more and go out to parties and this that and the other. But I don't think there is anything really badly wrong with it either. Unless you start doing silly things like if you get drunk and you cause fights and swear and hit people then it is stupid."

While the data suggests that identity is blended due to several considerations including temporal and special factors, many scholars warn that the description of second-generation ethnic minorities as caught in an empty space is misleading. For example Drury (1988, p.388) disagrees with the description of the second generation as: 'simply caught up in a vacuum, in some sort of no-man's cultural desert'. Bhachu (1991, p.172) also rejects the portrayal of second-generation British Asians as young people who lead 'between and betwixt styles, suffering their parents' imposition upon them of alien cultural values'. More recently, Lindridge *et al*. (2004, p.232) have offered an alternative description and portray these individuals as 'cultural navigators' who are enjoying the wider variety offered by their multiple worlds and are able to adapt behaviour and consumption practices through multiple identities.

Geographical distance of migratory sending area and current home can also cause tension. Nisha discusses this tension:

"Nowadays even Indian films are more revealing and I think even our parents look at it and think do girls really wear that India. But they are getting a lot more advanced in Bombay than the Asian girls here. I think it is because our parents have brought all that culture here and expect us to live like that so we've got to deal with that but they've got to deal with, in India they've got to deal with the new kind of habits that come along. They can afford to do that. But our parents still expect us to you know dress in a certain way."

Nisha describes a situation where she bought a dress for a wedding party that will take place in India, but her parents thought that the dress was too revealing and she had to get the support of her family members who live in India to convince her parents that the dress is fine in the new Indian cultural reality:

"Our parents are still living from what they left. Once, a year or so ago, for my uncles wedding in India I wouldn't get a suit and I've got a thing about a suit having no arms on it. You can either put the arms on the suit or take the arms off like have it sleeveless. And my mother was getting worried, she said: you can't have one without arms I don't know what my family are going to say. And my cousin in India was like: don't worry about it. Even my auntie in India rang up to say don't worry about it it's the fashion here. My mother was like, okay. I probably wouldn't have done this in the UK".

Identity sometimes has to be prioritised, when tension emerges through the separate time and space contexts of work and home. Within the study, participants experienced difficulty in focusing on rightful action and maintaining their modern lifestyle. They reported the negotiation between keeping their religious laws and leading their lives. Mirza narrates:

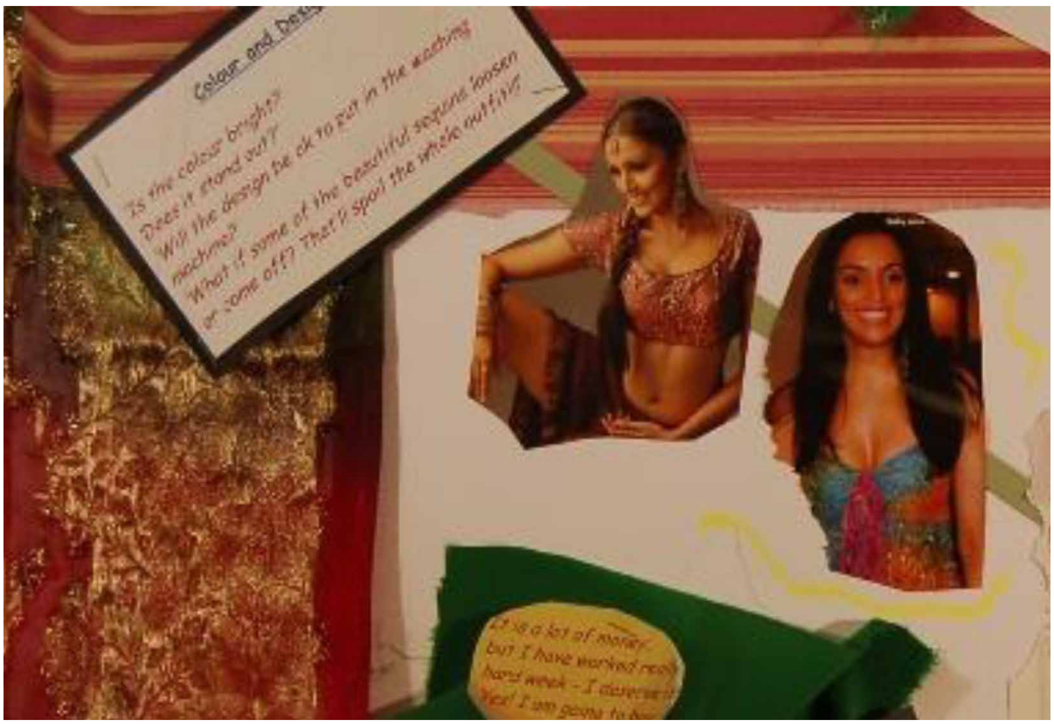
"If I've got a lecture at 2pm and I have to pray at 2pm, I will go to my lecture instead of praying. You know if I'm doing something important, you need to make priorities. I do make priorities. I know I shouldn't. I should go, but to be honest … As another example I see probably is the Friday prayer at 1.30pm. At every minute, I'm able to go to every Friday pray but I know that when it comes to work, full time work it might not come to that so I might have to sacrifice it for a little while to get by. I can't say and make an issue and say I have to go and pray on Friday even though I should. Yeah, I will try and go for the Friday prayer but if there is work or if I'm occupied or for example if I'm here and nearest mosque is 30 miles away and I've only got half an hour's break I will not go 30 miles."

IDENTITY FISSURES IN THE INDIVIDUAL DISPLAY IDENTITY POSITIONS AS EMPTY SIGNIFIERS

Some individual participants displayed a lack of stability in negotiating their identity and as a result, exhibit fissures and rifts in their identity positions. For example, Sanneta perceives White British culture as less intimidating and less judgmental than Indian Sikh culture. She says: "Most of my friends are White and not of my own religion. It just happens to be like that… So maybe it's a lack of trust and I tend to go towards people who are more appreciative of who you are as an individual. I think people within that [Indian Sikh] culture are quite judgmental". Later in the same interview she identifies herself based on her Sikh faith, noting: 'I think Sikh is more who I am…' only to note later: 'I'm not a strong religious person'.

These emergent fissures and rifts in respondents' identity positions are also evident in the tensions between what they say in interview and their collages. For example, Anu notes that "I have to, I think really carefully with what I am going to wear and how I am going to wear it. And I layer a lot of clothes as well. I don't know if that is my personality, I don't know if that comes from my security, but I find it very secure to dress in lots of layers." An extract from Anu's shopping experience collage suggests a different perspective through the visual discourse she develops around dress and identity. Not only does she portray forms of dress which are the antithesis of the 'layering' she talks of identifying with, she also recognises a need for clothes to 'stand out' in terms of colour and design, a seeming counterpoint to her suggested secure feeling that might be gained by layering. Her self-identity collage reflects these instabilities in her identity discourses and the resultant fissures merging from this.

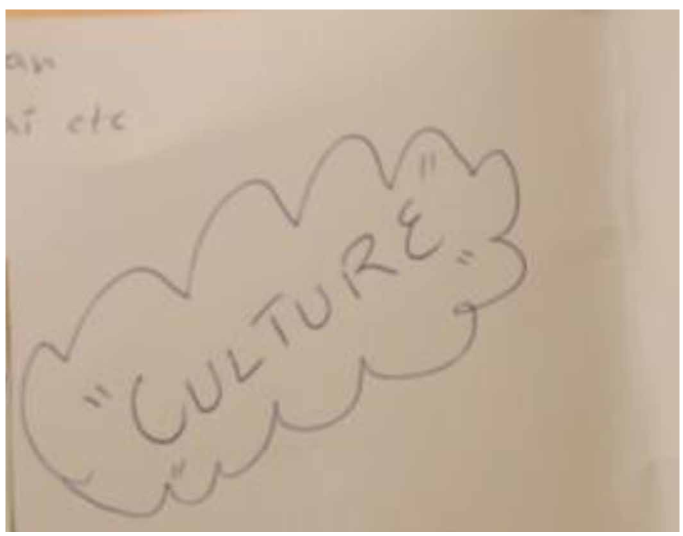
Figure 3. Anu's collage



Another example of the instability and fissures in identity discourses was concerned with the concept of community. For example, in interviews Jaz initially defines her community as 'Indian' and later she defines it as 'Asian'. Whereas Bally first defines his community as 'Asian', later as 'Punjabi', and eventually as 'Sikh' (see figures 4 and 5 below).

Figure 4. Bally 1

Figure 5. Bally 2



These evident instabilities emphasise that identity position is continually being produced within the vector of similarity and difference. The ethnicity of the kids who bullied them, the friends, the celebrities they chose for inspiration and others are all multiple and proliferating points of difference around which participants' self-identities form. The meaning of 'appearance' was the result of a 'complex web of contradictory voices': a negotiation between religion, ethnicity, nationality and global culture, the meaning of their British South Asian identity is never finished or completed. Identity then becomes a 'cut' or a snapshot of unfolding meanings. It is a strategic positioning which makes contextualised meanings possible.

An individual emerges through the processes of social interaction, not as a relatively fixed end product but as one who is constituted and reconstituted through the various discursive practices in which they participate. Accordingly, the answer to the question who is Sanetta or Summayah will always remain open-ended and dependent upon the positions available within one's own and others' discursive practices. The stories through which these participants made sense of their own lives vary dramatically in terms of language used, the concepts, issues and moral judgments made relevant and the subject positions made available within them.

NEGOTIATING DISCOURSES IN SELF-IDENTITY FORMATION

At the primary level, the participants demonstrated that their identity emerges through the negotiation of a complex web of discourses, which included, *inter alia,* religion, ethnicity, nationality, lifestyle, occupational identity, sport, popular culture and related notions of community. However, between participants there was no consistency or pattern in which of these discourses was important or irrelevant in identity negotiation. Critical to the notion of the empty signifier in identity formation, there was inconsistency in how the potential discourses of identity negotiation were framed and interpreted between participants. Thus, supposedly shared identity positions do not necessarily lead to a common interpretation via identity-related actions and resultant shared consumption behaviour. For example, Summayah expresses her Islamic religious identity by buying meat only in Halal food shops, while for Asim observing the same laws means buying only fish burgers in McDonalds:

I mean we've kind of changed our McDonalds in Rochdale. They used to fry the bacon in the same oil as they used to fry the French fries but as they started recruiting more and more Pakistanis they started saying to the customers, this is not halal. Obviously, people started dropping off and so they have changed it. We have got a halal Subway. Halal Subway like everything is halal. You've got your steaks and your chicken and like it is full of Pakistanis and Asian people. We don't get that much, I mean I crave for Chinese food so much but I don't get it. I get it in London so most of the time. Before I mean when I was in school I didn't like going to McDonalds anyhow but I only been to McDonalds once or twice when I was finishing my GCSE. I would not go because I knew that all I could have bought was fillet of fish meal and that was like just a fish patty. It was nothing. I mean nowadays you've got your famous Wilmslow Road and people like Pizza Hut has bought a lot more vegetarian pizza.

Another clear source of inconsistency in framing and interpretation for identity discourses relates the concept of community. Anissa picked community as important in her identity formation. Community in her self-identity collage was represented as 'Islam' and 'Muslims' (see Figure 6), and in later interviews about this she clarified her discourse of community further as 'all the Muslims in the world'.

Figure 6. Anissa's discourse of community

By contrast, Ali equated notions of community to only a Shiite interpretation of Islam:

"It is different. I am Sayed Shiite… there is a problem with Mohabis. I would never think of associating myself with a Mohabi because it is different school of thought altogether".

Sonia, also a Muslim, chose to interpret and understand the discourse of community from a spoken language perspective, and the ability to speak Urdu or Punjabi. The fact that some Hindus from the Punjabi could communicate on this basis was not perceived as a barrier to inclusion in her sense of community because 'If they can speak the language, I have no problem'.

Anu demonstrated a pan-Asian discourse of community identity, incorporating notions of religion and nationality. Describing her circle of friends, for example, she noted:

"But it's not like they're all Sikh because this one's Sikh and this one's Sikh, this one's Muslim, this one's Hindu, this one's Indian. So, they're all like Asian, they don't have to be Sikh, they're just Asians.

REPAIR AND MAINTENANCE WORK ON SELF-IDENTITY DISCOURSES

Participants are resourceful in producing repairs to bridge fissures that may emerge in their self-identity discourses. For example, Ali equates his Pakistani Muslim identity with being against the war in Iraq:

'So basically, as soon as the death toll of civilians started rising up and soldiers being killed, I have said enough is enough'.

Parallel to this Muslim Pakistani political discourse he has a dream to become part of the British military. Ali says: 'I would like to be in the army… [and] I always wanted to go in the Air Force.' Asked about the contradiction between his political views and personal dreams, Ali links himself to the western/American discourse of air force pilots as popularised in Hollywood films such as 'Top Gun' or 'An Officer and a Gentleman (see segment of self-identity collage in figure 7).

Figure 7. Ali self-identity collage segment (Top Gun)

In another example, Asim spent some time scoping out the performative aspects of his Muslim identity, which were clearly important to him.

Asim: My religion is very close to me. I'd like to keep it that way. I go to pray every Friday. I'll pray at work. Our work is quite good because we like to pray on Fridays because there is a lot of Asian's there, so we do get our prayers in.

Interviewer: So, you've got a kind of space that you get together?

Asim: A room, we've got our own prayer room which is really good. We've got a little washing area as well. Not a lot of places do that. Big companies are now recognising that these are the needs. They are the employers and you have to provide these needs.

Asim's shopping experience collage had the 'glamour' and nude model Daniel Lloyd at its centre. When questioned on the reason for this, he identifies her as his ideal wife: '*nice blonde hair, nice figure, like Daniel Lloyd - she's pretty*'. Asim also recognised a potential identity fissure between having a wife like Daniel Lloyd who looked like a glamour model and potentially worked in the glamour industry and his religious identity but rationalised it thus:

'That would be the issue probably getting married because it would be religion as well. I think her lifestyle would be a lot different. I mean if she is willing, if I'm willing if we get to for example a part where both of us are happy, happy with the situation then why not. But it can be difficult and maybe she drinks and in our religion you can't drink so, but she might agree stop drinking. You know so it's hard, but I suppose that's with every religion isn't it.'

Here an act of potential repair work, a patch-up in which the fantasy wife stops drinking, could apparently repair or resolve any evident self-identity fissure between being a Muslim man and having a glamour model as a fantasy wife. The problem for Asim is that a pick and mix approach to available identity discourses results in internalised self-identity fissures. Yet Asim's creative and resourceful approach to identity negotiation allows him to successfully resolve, dismiss and explain away such problematic inconsistencies, thereby repairing fissures in his self-identity discourse.

Asim, it would seem, sees no inconsistencies in his self-identity negotiation. He is able to rationalise any apparent identity irrationality. With good repair and maintenance work it seems that anything goes, anything can by justified, anything can be made to make sense to the individual. In this context, aspects of identity, and overall identity positions are empty signifiers, therefore are open to interpretation and re-interpretation from one time space context to another so that they no longer have meaning, for meaning is grounded within some form of signified fixity. When the signified form is in such flux within and between individuals, market and consumer categorisation above the level of the individual becomes relatively illogical. Particularly, segmentation becomes a futile exercise.

For the participants in this study, a significant development of their religious identity occurred in response to crises - the events and aftermath of 11th of September 2001 and the 7th of July 2005. Murtaza Shibli a writer in the Guardian claimed (Guardian 6/7/2010) that on the 7th of July 2005 amid the pain and anguish of London bombing, one significant narrative was lost - that of British Muslims.

Ali (British Muslim), the son of a judge in the crown court of his hometown describes one of these experiences:

A. I went to Birmingham University my first semester I didn't have my driving licence, so I always had like, well one day I had a lot of bags with me I was placing my bag in you know where the bags are in the tray and the guy on the train, the train inspector he actually asked me to open my bags.

Q. Really?

A. Yeah, whereas someone else who placed a bigger bag than me wasn't asked. I wouldn't have minded had he have done that on the platform but for him to do it on the train in front of the people I could feel that I was getting red from like you know and that's something I didn't particularly enjoy. So, I spent six to seven hundred pounds on my driving test and my driving lessons.

Q. Just because of that?

A. It was one of the main reasons, it was. It was something alien to me you know to have that feeling of being, because if someone asked me I would say, I wouldn't call myself English but I would call myself British and then I'd use the word British Pakistani. I mean the Britishness is within my culture.

Ali identifies himself with the Muslim Pakistani discourse. He is very proud of his family origins in Iran. As he describes it, 'if someone asked me where are you from, I'll say well my dad's dad migrated from Iran'. As part of his Muslim identity, he did not support the war against Iraq.

He describes his plan to buy a motorbike: 'am trying to buy a motorbike. I am looking at a Honda, a Honda CR. It is a sports one. I don't want the normal one. I want the sports one. It is big, it is the look that attracts me … and the girls.

As for his British identity he understands it in terms of benefits and services. This instrumental discourse regards the notion of Britishness as more than just the right to reside in Britain. Being British was evaluated along the dimensions of meeting personal needs and interests. For Ali, the benefit of being British is the ownership of a British passport that gives him the key to all the places he wants to visit in the world.

CONCLUSION

This chapter extends the reconceptualization of identity began by researchers such as Hall (1996) and Laclau and Mouffe (1985). Previous delineations of consumer identity, once defined within a static framework, limited customer engagement and marketing practice by forcing homogeneity into a heterogeneous marketplace. The practice was designed to maximise the efficiency of marketing effort. To support the investigation into the changes within consumer identity development, this study focuses on individuals from South Asian backgrounds living in Britain and their identity management and self-perception. This focus of research was essential as there is a need to understand the role that changing nature of identity, away from fixed concepts of identity to more complex versions, is playing on the development of consumer identity.

A two-year qualitative study makes a valuable contribution along three main areas with practical and academic implications. Firstly, the authors evaluated previous definitions of consumer identity to create a new theorisation that holds traces of the older concepts but integrates how identity has evolved over time. Secondly, the authors demonstrate the complex way that consumers negotiate their identity and repair the tensions between competing elements of themselves. Thirdly, the authors speak about the empty signifiers and the challenges these present for understanding customer identity and how organisations need to consider these elements in their marketing practices, for example, segmentation.

The findings describe self-identity as a blended concept which is often manifested in an individual's consumption practices that may at times be relatively fixed and at other times open to constant change. Furthermore, the study examined the fissures that are present in individual's self-identity which might include work versus home life, events such as weddings, meeting friends and shopping and considered that respondents often were not aware of these tensions in their self-identity. The study showed that these tensions often also emerged when discussing the concept of community, which itself is constantly being renegotiated, revised and redefined in reaction to specific situations and circumstances of the individual and the community. These negotiations of self-identity and community are reflected in participants reflexivity on consumption practices.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

This study focuses on individuals from a South Asian background in Britain. While this segment is of growing importance, this may limit applicability of the research to other segments of the Britain or global marketplace. Therefore, further studies should be done on individuals from other backgrounds in Britain to examine the relevance of the theorisations within this chapter to their contexts or to create new theorisations based on their experience. This study also raises questions regarding the use of qualitative study as the basis of developing theories for applications within a practical context. While this study has supported the rigor of the investigation by triangulating methods and sources, further studies may wish to apply quantitative methods to researching the South Asian population and other target segments. Future research may want to focus on a specific industry to consider whether the theorisation applies either at high or low involvement consumption contexts or if there are differences based on sector or if the propositions being consumed are products or services.

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Chapter 4
Marketing:
Cultural Identity Implications and Inclusion Concept

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ABSTRACT

Competing effectively in the contemporary marketplace is becoming increasingly challenging. For marketers, therefore, understanding consumer behaviour is a critical factor in achieving effective marketing strategy. Grounded in that behaviour viewpoint, this chapter seeks to contribute to the understanding of cultural identity and marketing implications. To achieve that target, three core steps are taken in this chapter. First, the motivation for this chapter is explained. Second, culture is explained and the central artefacts of culture relevant to this chapter highlighted. Thereafter, the consumer behaviour influence of cultural identity is discussed, and acculturation, driving factors, and consumer behaviour influence explained. In the final part of this chapter, recommendations for marketers are offered and directions for future research suggested.

INTRODUCTION

Contemporary insights on consumer behaviour have reinforced the validity of the notion that the customer is king (e.g., Opute et al., 2020b; Opute, 2017; Gbadamosi, 2016). The plausibility of that notion has intensified due to digital evolution (Opute, 2021; Opute et al., 2020a) and globalisation anchored market (Opute, 2020b; Opute et al., 2020a), a consequence of which is market power shift from organisations to consumers (Opute, 2017; Enyinda et al., 2020). Because of this vintage power, consumers can easily

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compare prices, express their dissatisfaction and opt for the best sales deals. To thrive in the contemporary marketplace, organisations are increasingly recognising the strategic importance of the customer, and as a consequence too the pertinence for understanding the customer (Opute, 2020b; Gbadamosi, 2021; Gbadamosi et al., 2021) towards ensuring products (or services) that win their loyalty.

In response therefore, marketers are increasingly seeking strategies for adequately responding to consumers' stimuli towards staying competitive in their markets. Little wonder therefore that this research premise remains significant in the academic discourse (e.g., Gbadamosi, 2021; Opute, 2020b; Gbadamosi et al., 2021; Opute, 2017). Critical in this search for adequately responding to such stimuli is a psychological understanding of the mindset of the consumers (e.g., Gbadamosi, 2021; Opute, 2017; Gbadamosi et al., 2021). Marketers are interested in understanding what makes the consumer behave in particular ways from the point of how they process purchase decisions. In this regard, critical questions for marketers would be: What factors influence consumers preference formation? What factors influence post-purchase behaviour of customers? and how does consumer socialising influence consumer behaviour? According to psychological perspective on consumer behaviour, how consumers process purchase decision making and make judgements about what they buy is conditioned by the cultural artefacts that condition their mind construct (e.g., Opute, 2017; Wanki, 2018; Gbadamosi et al., 2021). In other words, cultural identity is a critical determinant of consumers preference formation. As a result, therefore, consumers preference formation patterns could be used to signal identity and attachment to a cultural group.

Recognising the importance of enhancing the understanding of consumers behaviour, this chapter focuses on cultural identity and influence on consumers behaviour. This chapter is organised in the following order. Taking into consideration the aforementioned critical questions for marketers, the conceptual framing of this chapter is organised in three main sections. First, we explain consumers behaviour and further showcase the importance from a marketing perspective. Following that, cultural identity is explained, highlighting the key artefacts of culture, as well as the association between cultural identity and consumers behaviour. Further explored in this section is the notion of acculturation and core factors that shape the acculturation capacity of individuals and therefore their propensity (or not) to display cultural (social) identity congruence behaviour in the preference formation. In the effort to enhance the understanding of the marketing implications of cultural identity and acculturation, due attention is given to the elements of equity, diversity and inclusion as core components in the contemporary marketplace. In the concluding section of this chapter, recommendations are offered towards helping marketers embrace appropriate marketing strategies that leverage the understanding of what motivates consumers behaviour, taking into consideration multiculturalism as a common feature of the contemporary marketplace. Towards stimulating future research in this domain, critical directions for knowledge development are also flagged.

Cultural Identity, Consumer Behaviour Influence, and Acculturation

Consumer behaviour discourse has reiterated the plausibility for further developing the understanding of what drives consumers' purchase behaviour (e.g., Gbadamosi, 2020; Opute, 2017; Gbadamosi, 2021). For marketers, understanding what motivates the purchase decision of consumers is of critical importance towards understanding the value perception of consumers for the products or services that they buy (e.g., McGowan et al., 2017; Opute et al., 2020a). Gbadamosi (2020) categorises factors that influence consumers behaviour as psychological and sociological. Gbadamosi (2020) conceptualises that the former includes attitudes, perceptions, self, personality and self-concept, and learning, while the latter which relates basically to "how consumers' decisions are underpinned by other people in one form or another" (p.7), includes reference groups, culture, social class, and family.

In this chapter, the focus is on enhancing the understanding of consumer behaviour from the point of how business organisations can utilise such marketing intelligence to optimise decision making and their competitiveness. In that regard, this chapter takes a psychologically grounded motivation viewpoint (e.g., Gbadamosi, 2020; Opute, 2017). In that viewpoint, this chapter draws from established notion on culture and conceptualises a psychological viewpoint that recognises culture as a critical factor that conditions the mindset of the individual (e.g., Hofstede, 2011; Opute et al., 2020c; Opute et al., 2021). Thus, this chapter's conceptualisation forwards a lens of consumer's behaviour motivation and how it impacts marketing outcomes, and embraces a broad culture viewpoint that includes personal and social elements (e.g., Gbadamosi, 2020; Wanki, 2018; Opute et al., 2021). The conceptual model for this chapter (see Figure 2) combines family-based culture elements and reference groups and social class elements.

Cultural Identity

To enable a better understanding of cultural identity, it is important to explain the term culture and highlight the culture artefacts that condition the mindset and how cultural identity is constructed.

According to cross cultural psychology literature (Shteynberg et al., 2009), to effectively demystify cultural influence, a broad range of psychological constructs should be utilised to illuminate theoretical accounts of cultural influence. Within psychology literature, the decision-making tendencies of individuals hinge on their psychological frame of mind, which feeds off their culture (Triandis et al., 2001; Opute et al., 2021; Opute et al., 2020c). Culture implies a shared pattern of categorisations, attitudes, beliefs, definitions, norms, values and other subjective culture elements (Triandis et al., 2001, p.74). In a viewpoint that shows conceptual proximity with Triandis et al (2001), Newman and Nollen (1996, p.754) describe culture as including the "values, beliefs, assumptions learned in early childhood that distinguish one group of people from another". More recently, religion has been recognised as a core culture element (e.g., Opute, 2017; Gbadamosi, 2021; Gbadamosi et al., 2021). The renowned Dutch scholar Geert Hofstede defined culture as "*the collective programming of the mind that distinguishes the members of one group or category of people from others*" (1991, p.5).

Understanding the collective programming impact of culture on the mindset and how that mind construction distinguishes members of one group (cultural enclave) from another is critical in understanding how culture may define consumption behaviour, and in the conceptual framing of this chapter, the culture artefacts of norms, attitudes, values, beliefs, assumptions learned in early childhood, and religion are considered. In the broad psychological perspective forwarded in this chapter, transformed culture that emerges from acculturation and consumer socialising, is also considered.

The pattern of behaviour that an individual shows is significantly contingent on his/her culture construct that is defined by **values** that exert important meanings, fundamental **beliefs**, standard **norms** and **attitudes** and **assumptions** that are formed and imbibed in the course of childhood training. Gbadamosi (2020) notes that **religion** is an enigma that is interlocked with, among others, culture and consumption, a viewpoint which aligns with the conceptual notion that religion is a core element of culture (e.g., Opute, 2017; Gbadamosi et al., 2021; Opute et al., 2020c) and a central consumption behaviour factor (e.g., Gbadamosi et al., 2021; Wanki, 2018).

The family and social group actors are significant influential factors in the way these culture artefacts manifest in the culture construct of individuals. From the subjective norm point, acculturation (induced by education-based cross-cultural interaction and inter-cultural marriage) and consumer socialising with other consumers of like mind, also shape the culture construct of individuals. The direct outcome of such subjective norm influence is the potential for culture transformation.

Consumer Behaviour Influence of Cultural Identity

Consumer behaviour theory focuses on how consumers process their decisions and make judgements on their preference formation (what they purchase). Businesses and marketers can leverage knowledge about consumers purchase behaviour to predict when and how consumers would make their purchase decisions. Understanding the when, where and how surrounding the purchase decisions of consumers has been of central interest and numerous consumer behaviour theories have been utilised in enhancing that understanding, for example, amongst others, motivation-needs theory (Maslow, 1953), attitude model (Rosenberg, 1956), human motivation theory (McClleland, 1961) and the planned behaviour theory (Ajzen, 1985).

Maslow's (1953) motivation-needs theory suggests that there is a hierarchy of needs and individuals' behaviour is driven by the priority level of these needs - physiological survival, safety, love, esteem, and self-actualisation, while Rosenberg (1956) associates individual's behaviour to attitude of the individual but also notes that attitude can be modified. On the other hand, the human motivation model (McClleland, 1961) argues that motivation is driven by needs for achievement, affiliation and power. Finally, the planned behaviour theory (Ajzen, 1985) contends that individuals' behaviour is driven by logic, reasoned decisions and therefore process available information to make decisions.

Obviously, the aforementioned theoretical perspectives depict contextual uniqueness but also commonalities. The purpose in this chapter is not to highlight the differences but to embrace a perspective that closely aligns with the psychological contextualisation for this chapter. In lieu of that psychological contextualisation, the theory of planned behaviour underpins the conceptual perspective for this chapter as it emphasises, amongst others, the criticality of attitude, an element that is incorporated in a number of other perspectives.

The importance of consumption as a central element to constructing the self has been reiterated in marketing discourse (e.g., Elliott, 2020; Belk, 2013; Opute, 2017). Firat and Dholakia (1998, p.2) note, "understanding ourselves as people who consume may explain much of what we are about as human beings, since [..], consumption is much of our life". The theory of planned behaviour (TPB) contends that behavioural intention is the most significant predictor of actual behaviour (Wang et al., 2020). Within the TPB, individuals' intention and behaviour hinge on the attitude towards that behaviour and the subjective norm that conditions the action under consideration.

The key determinants of one's intention and behaviour within this theory are attitude toward the behaviour and subjective norm concerning the action under consideration (Ajzen and Kruglanski, 2019; Ajzen, 2012; Moon, 2021). Thus, TPB model consists of three core elements of attitude, subjective norm, and perceived behavioural control that drive the cultural identity construction of individuals. At this point, it would make sense to explain the term identity. According to Ashforth et al (2011, p.2), identity implies 'the central, distinctive, and continuous characteristics of an entity', or the answer to the question: 'Who am I as an individual?'. In other words, identity implies the perception of oneness and characteristics that drive one's sensemaking.

Elaborated, cultural identity construction is shaped by attitude related factors that feed off the norms, values, beliefs, religion and assumptions rooted in individuals' upbringing, as well as by the subjective norm natured features such as perceived social pressure to display or not display a specific behaviour (Ajzen, 1991). In their view, Jacobson et al. (2011) describe perceived social pressure as the perceived social approval or disapproval for a particular behaviour. The subjective norm is a critical function of normative beliefs of important referents and the motivation and signalling impact associated with the referents (Meng et al., 2020; Moon, 2021). Normative beliefs indicate certain behavioural expectations of the crucial referents, while motivation to comply is how critical the referents' expectations are. Core referents include family/relatives, co-workers, or peers (co-workers peers) (Meng et al., 2020; Wanki, 2018), social groups-based peers (Wanki, 2018) and consumers socialising induced peers (Opute, 2017). These attitudinal and subjective norm factors feed into the cultural identity that condition consumption behaviour of individuals.

Acculturation

It has been noted in the literature that culture may not be stagnant (e.g., Opute *et al.,* 2020c; Opute *et al.,* 2021; Wanki, 2018). In today's world that is increasingly shaped by globalisation, cultural identities are not only eroding but also constantly evolving. Thus, acculturation may take place, and the implication is that specific culture identity behaviour congruent behaviour displayed by customers may be transformed as consumers seek to display a consumption behaviour that signals the newly acquired cultural identity.

Acculturation happens when two cultures come into contact (Berry, 2001). Acculturation is defined by Redfield *et al.,* (1936) as "...those phenomena which result when groups of individuals having different cultures come into continuous first-hand contact, with subsequent changes in the original cultural patterns of either or both groups" (p.149). Thus, acculturation can be described as a process involving a member (or members) of one culture engaging with a member (or members) of other cultures and in that process imbibing other cultural norms, values, principles, views, assumptions, attitudes and beliefs that influence their decision making, actions and response in ways that differ from their previously established values, assumptions, attitudes and beliefs. On their part, Schwartz et al (2010) conceptualise acculturation to imply changes that occur when culturally dissimilar groups come into contact, and the implication of that change is that one culture adopts the beliefs and behaviours of another culture (Ishak et al., 2013). Impliedly, when acculturation takes place, cultural identity transformation would be expected, and expectedly that would impact consumption behaviour.

According to behaviourists, acculturation is driven by a number of factors (see Figure 1), namely inter-cultural marriages (Wanki, 2018; Opute et al., 2021), educational training (e.g., Wanki, 2018), work-based interaction and consumer socialising (e.g., Opute, 2017). As captured in Figure 1 below, inter-cultural interactions in marriages between partners of different racial backgrounds, during educational training, at workplace and socialising with other consumers can drive acculturation.

Inter-cultural Marriage

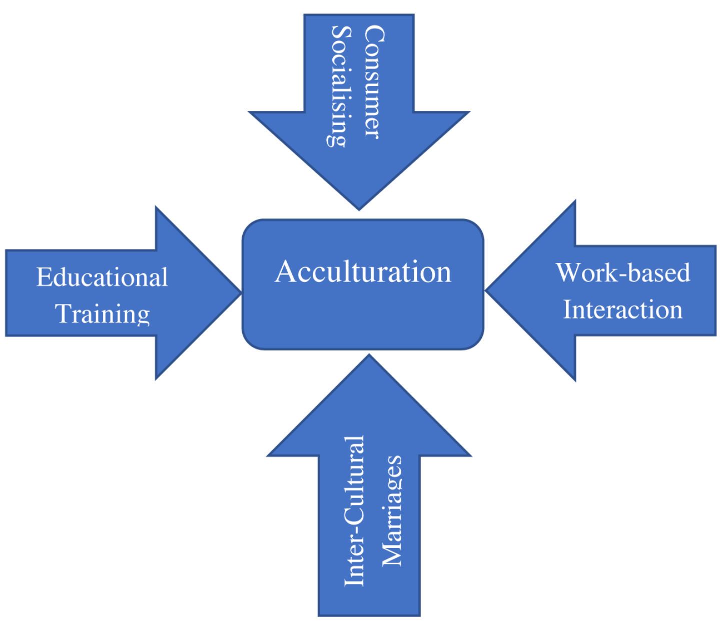
According to cross-cultural management literature (e.g., Opute, 2012; Opute, 2015; McIntyre et al., 2014), when people of diverse cultural affiliation interact, this would lead to cross-cultural understanding and bridge building. Insights from the consumer behaviour (e.g., Wanki, 2018) and entrepreneurship (e.g., Opute et al., 2021) domains lend credence to that foundation. The former suggests that people who are in inter-cultural marriages are likely to experience cultural transformation driven mainly by their regular contact and engagement with their partner's culture. Consequently therefore, they would not allow themselves to be held down in their original social identity, hence a shift in consumption behaviour would occur. Reinforcing the transformation substance, the latter suggests that inter-cultural marriage partners who genuinely cross-interact would exhibit entrepreneurial behaviour that reflects cultural transformation.

Educational Training

Another factor that has featured in the discourse of how identity impacts behaviour of individuals relates to educational training (e.g., Wanki, 2018, Opute et al., 2020c; Opute et al., 2021). Wanki (2018) found that when people who have undergone educational training and have been exposed to inter-racial interaction acquire cross-cultural values and norms and ways of doing things, cultural transformation would occur and as a result their social identity congruence consumption behaviour would be diluted. Offering insights from the entrepreneurship domain, Opute and his colleagues (2020c and 2021) contend that the entrepreneurship behaviour displayed by individuals who experienced education training-based inter-cultural interaction reflected cultural openness which implies that such individuals are not culture-blind driven. Thus, inter-cultural interaction during educational training impacts the mindset and leads to cultural transformation and acculturation.

Workplace: Workplace literature documents that the exposure that individuals get in their work domain influence their relationship propensity (e.g., Opute, 2012; Opute, 2015). According to these studies, cross-cultural interaction and inter-mingling of individuals of diverse cultural backgrounds at the workplace promotes cross cultural learning and training, and enables acculturation. Building on that substance, this chapter conceptualises that if consumers engage in cross-cultural interaction and inter-mingling, acculturation and cultural identity transformation would take place.

Figure 1. Factors that drive acculturation
Source: Authors



Consumer Socialising

A critical foundation that fits well into the frame of understanding acculturation as important identity factor, consumption behaviour influence and implications for marketers relates to consumer socialising. Digital evolution has significantly redefined daily life globally. Marketing practices, as well as consumer behaviour are without doubt impacted by this massive evolution (e.g., Opute et al., 2020b; Opute, 2022; Enyinda et al., 2020). For consumers, digital technologies offer them a means to interact with other consumers of like mind and social demographic. While such interaction is leveraged to process purchase decision making (where, when and how) including also decisions on whether to maintain or switch loyalty, it has the capacity to drive identity transformation. Through the process of interaction – sharing of information and images, a process described in marketing domain as consumer socialising (e.g., Opute, 2017), intercultural norms, values, beliefs and assumptions exchange may take place, culminating eventually in identity transformation. The implication of such identity transformation is that consumers may develop new actions (Swidler, 1986) leading ultimately to transformation in consumer preference formation.

Marketing: Equity, Diversity and Inclusion as Critical Elements

Equity, diversity and inclusion are three closely related elements that marketers must give due consideration to in the contemporary market landscape (e.g., Demangeot et al., 2019; Arsel et al., 2022; Köllen et al., 2021; Slater and Demangeot, 2021). Therefore, in trying to understand the implications of cultural identity and acculturation on marketing, it is important to also consider how both factors (cultural identity and acculturation) relate to equity, diversity and inclusion.

According to Arsel et al (2022), equity implies the fairness and impartiality in the treatment of everyone in terms of both opportunity and outcome by group policy and culture, while diversity implies the physical or socio-cultural differences that people perceive in the market space (Arsel et al., 2022). As elaborated in further literature (e.g., Köllen et al., 2018; Woodhill and Samuels, 2021; Berry, 2016), diversity, which is multi-dimensional, implies the differences between groups, for example, identities, personality, age, sexual orientation, gender, and nationality. Within a specific context, every individual would manifest at least one of every diversity dimension at a given time (Köllen et al., 2021).

It is often the case that some manifestation of certain dimensions would be valued highly than others, and the equality concept concerns how an individual or group that displays certain diversity dimension manifestation relates to that individual's or group's status or access to resources (Köllen et al., 2021). When unequal status or standing is the case, a notion of "hierarchy" or "marginalisation" is perceived (Köllen et al., 2021, p.439). Inclusion concept therefore refers to how differing manifestations are structured along hierarchies (societal, national, and organisational) (op. cit.). Inclusion could also imply the process of (de)hierarchizing these manifestations (Köllen et al., 2021) and aims at fostering a belongingness culture and accommodation of diverse groups (Arsel et al., 2022).

Cultural Identity, Acculturation and Marketing, and the Concepts of Equity, Diversity and Inclusion

Over time, cultural identity transformation may take place due to a number of factors. By implication therefore, consumers may not blindly endorse social identity behaviour in their consumption behaviour, due to, on the one hand private identity factors (e.g., Opute, 2017; Wanki, 2018), and newly acquired cultural identity. Thus, acculturation, induced by multiple factors, can change the identity signalling impact that is communicated through individual's consumption patterns. In other words, identity transformation may take place through acculturation induced new consumption habit.

As noted by Belk (1988, p.139), "that we are what we have [. . .] is perhaps the most basic and powerful fact of consumer behaviour". Thus, what we have signal our construct of self, which is shaped by cultural identity. Beside the acculturation factor, a further factor that moderates the extent cultural identity congruent consumption behaviour may be exhibited by individuals is consumer socialising (Opute, 2017). In this modern era of digital evolution, consumers are increasingly utilising digital technology not only to engage with organisations but also to interact with other consumers to enable them process purchase decisions. Through such socialising, consumers may adopt new values and norms from their socialising peers. Over time, such adopted norms, values and beliefs could lead to cultural identity transformation, an outcome that leads to a shift in consumption behaviour. For marketing, the implication of such acculturation and consumer socialising outcomes is that appropriate marketing measures must be embraced to respond effectively.

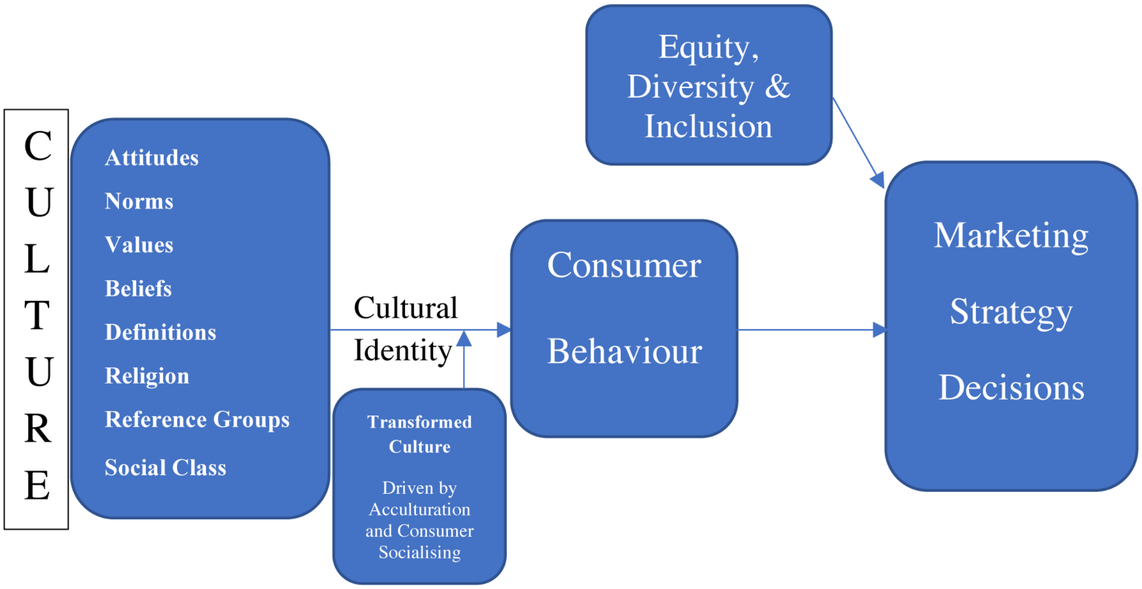
Equally important for marketers in the contemporary marketplace that is characterised by multiculturalism is the need to give due attention to the tripartite and closely related concepts of equity, diversity and inclusion. Thus, while ensuring adequate measures for responding effectively to cultural identity driven consumption, regardless of whether in-born or consumer socialising driven, marketers must recognise the diversity amongst consumers (e.g., national, cultural, sexual orientation, personality, etc.), and must ensure fairness and equity in terms of opportunity and outcome for everyone. Efforts must be made to ensure that all cultural and diverse groups are considered. It has been noted that high inclusion level would lead to high equality level (Köllen et al., 2021).

CONCLUSION

Marketing (and Managerial) Implications and Research Agenda

The conceptual configuration (see Figure 2) suggests cultural identity as a significant consumer behaviour factor. Individual behaviour is constrained by culture (Opute and Madichie, 2017; Opute et al., 2021). Culture propels identity. Figure 2 showcases a pool of attitudinal and subjective norm features that shape the cultural identity construct that conditions individuals' consumption decisions (when, how and where). Behaviour is rooted in the norms, values, beliefs, attitudes and assumptions that condition the mind construct. Further critical culture artefacts that shape behaviour include religion, family as reference factor and social reference factor (social groups and consumers socialising influence). Within this conceptual model, Figure 2 reinforces the notion that culture is not stagnant, and suggests acculturation (cross-cultural interaction – though educational training, employment exposure and inter-cultural marriage, and socialising) induced culture transformation. For marketing practitioners, understanding how these attitudinal and subjective norm features shape cultural identity and extended consumption behaviour impact offers significant marketing intelligence for optimising strategic decision making that drives organisational performance. Equally considered in the conceptual framework is the importance for marketers to give due attention to moral perspective of equity, diversity and inclusion.

Figure 2. The conceptual framework for this chapter
Source: Authors



To compete effectively in the market, organisations must endorse strategic initiatives for securing best customer experience and value for customer segments (Opute, 2020b). Critical in that strategic scheme is a marketing strategy that recognises the importance of understanding the underlying motivations of consumers. Marketers must focus on understanding the consumption behaviour of their customers and what motivates the consumption preference. To generate relevant marketing intelligence to drive effective marketing decisions, marketing initiatives to understand consumer behaviour should be focused at understanding the cultural identity of consumers and the core cultural artefacts that shape that identity.

A central notion underlined in this chapter relates to the substance that culture is not stagnant. As a result, therefore, culture and identity transformation induced either by multiple acculturation factors (e.g., Wanki, 2018; Opute et al., 2021) or consumer socialising (e.g., Opute 2017) may emerge. For marketers therefore, marketing intelligence gathering initiatives should focus not only on understanding the core cultural artefacts that feed into the mindset of individuals and their cultural identity and extendedly consumption behaviour influence, but also on the significant acculturation and consumers socialising-based identity transformation that may occur in the consumers' mindset. Understanding the central interaction contents that trigger the emotional change (identity) that lead to new consumption signals is critical to adopting relevant proactive marketing strategies in responding to the shift in consumption behaviour.

Overall, to compete effectively in today's market landscape, marketers must embrace a marketing strategy that recognises the need to ensure a digital marketing process that prioritises the need to engage intensively with customers and also embrace machine learning mechanisms to acquire marketing intelligence that would enable them respond effectively to consumers actions. Embracing such machine learning-based customer engagement would position organisations to understand better the cognitive zigzags of mind that condition the formation of beliefs and attachment and signalling consumption influence.

In addition to the aforementioned, a critical part of the marketing strategy that marketers should endorse relates to the moral obligation with regards to equity, diversity and inclusion. Marketers must effectively ensure equity and fairness to various diverse groups with regards to opportunities and outcomes. The individuals or groups should not feel marginalised but rather perceive themselves as belonging to the frame. Multiculturalism is a core feature of contemporary market landscape, and all-inclusive marketing strategy that looks into the needs all consumer groups should be implemented.

This chapter contributes to enhancing the understanding of consumers' behaviour from the point of cultural identity influence and marketing implications. Culture as a central mindset factor is a complex construct that significantly impacts behaviour (e.g., Opute, 2017; Gbadamosi, 2021). Contextually, culture has been defined as a construct that is shaped by conventional and non-conventional (Opute, 2017) factors. According to that contextualisation, while the conventional artefacts of culture as captured in mainstream literature (norms, values, beliefs, attitude, perceptions, assumptions and religion) (e.g., Gbadamosi, 2021; Wanki, 2018; Opute and Madichie, 2016) feed into the mindset and influence behaviour, more significant impact on mindset and behaviour influence is exerted by the non-conventional elements (such as colonisation and war history factors (e.g. Opute, 2017; Opute et al., 2020c; Hagos et al. 2019). Theoretically, given this duality evidence of factors that feed into culture and condition the mindset, the extent of influence of the conventional artefacts and cultural identity outcome would vary significantly across cultural domains. Secondly, the propensity for cultural identity transformation and extendedly shift in consumption behaviour, may be very narrow, as the non-conventional artefacts of culture exert deeply rooted mindset impact that may drive resistance to foreign culture (Opute, 2017; Opute et al., 2021; Hagos et al., 2019). More research is therefore necessary towards enhancing the understanding of cultural identity and consumer behaviour influence. In doing that, a closer empirical look at the complexities involved from the point of illuminating the conventional and non-conventional perspectives of culture and cultural identity and transformation propensity, should be undertaken. For that target, quantitative, qualitative and a combination of both approaches should be used.

Furthermore, on the point of cultural transformation propensity, the conceptual framing of this chapter suggests four core acculturation factors. Understanding the validity and societal features that may condition that validity are critical directions for further knowledge enhancement. Therefore, efforts to illuminate these points from different cultural domains are necessary.

Finally, research efforts should also seek to illuminate marketing strategies that organisations are utilising to enable them engage effectively with consumers to generate marketing intelligence for understanding and effectively responding to cultural identity induced consumer behaviour and potential cultural identity transformation and behaviour shift impact. Further in that regard of consumers engagement but not only from the point of generating marketing intelligence, a further direction for research relates to the moral perspective of equity, diversity and inclusion. Further research should illuminate the marketing processes that organisations are endorsing with regards to the tripartite moral value elements of equity, diversity and inclusion.

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Chapter 5
Inclusion of People With Disabilities in Marketing: A Paradigm Shift

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ABSTRACT

Whether mobility, auditory, sensory, visual, cognitive, or other types, living with a disability is a challenging experience. The individual dimension of this phenomenon is complemented by the social experience. In fact, as compared to individual experiences, social and political structures are considered as the leading cause of disability perception in society. Meanwhile, people with disability constitute a meaningful consumer segment with considerable purchasing power. However, extant literature indicates that the marketplace strategies are not friendly with people with disability in many areas. Hence, this chapter presents a conceptual and robust synthesis of these challenges and strategic directions for addressing the imbalance in relation to the equity and inclusion of people with disability in the marketing system. By and large, the chapter presents a paradigm shift on this phenomenon.

INTRODUCTION

In recent years, various governments have made considerable progress about the socio-economic inclusion of people with disabilities in the society. Scholars (e.g., Scott et al., 2017; Lindsay et al., 2018; González, 2021) have provided empirical justification on this by illustrating the benefits of the inclusion of people with disabilities for businesses. Some studies have shown that the global population of people with disabilities is between 9%-13% of the world population (Horgan-Jones & Ringaert, 2004). It indicates that approximately 650 million people live with disabilities globally (Domínguez et al., 2015). Similarly,

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Maciaszczyk and Maciaszczyk (2016) reaffirm that people with disabilities constitute about 10% of the world population, which means that around 650 million individuals live with disabilities globally. Such a growing number of consumers with disabilities have various social and economic implications in society. Domínguez et al. (2015) suggest that the figure could rise to approximately 1.2 billion by 2050. Kearney et al. (2019) conclude that people with disabilities (PwDs) constitute one of the largest minority groups, with one in five people worldwide having a disability. For example, it is estimated that 50 million people live with disabilities in the United States, and it is expected to double by 2030, which is a massive market for companies (Burnett and Baker, 2001). Higgins (2020) reports that about 80 million people live with disability in Europe, while 14 million live with disabilities in the United Kingdom and hold an estimated purchasing power of around £249bn. Despite their economic value, consumers living with disabilities are inadequately treated as a valuable segment in the marketplace. (Higgins, 2020). Despite the various justifications and proven evidence in the literature, it is observed that individuals with disabilities still face discrimination from businesses (González, 2021).

Many scholars argue that disability studies are fundamentally vital for understanding the group as a segment that should be given attention in marketing (Misener et al., 2018). However, disability studies began in the 1970s in Western societies as a scholarly discipline and professional education and are recently being discussed in the marketing discipline. The United Nations in 1981 introduced the International Year of Disabled People, which was the decisive year that disability challenges were prioritised as a human rights issue in the global community. Consequently, many disability studies were introduced. However, it was not until 2006 that the Conventions on the Rights of Persons with Disabilities (UNCRPD) was adopted. It shows that marketing practitioners have not been able to engage this market segment meaningfully to enhance their inclusion in marketing activities (Licsandru, 2018). Therefore, marketing scholars must extend their marketing research to explore this segment of consumers. So, there should be concerted efforts to consider people with disability when conducting marketing campaigns through any media advertising channels.

However, there has been a growing body of research since the 1990s by notable scholars (e.g., Navarro et al., 2014; Ginder and Byun, 2015; Hearn and Hein, 2015; Beudaert et al., 2016, 2017; Beudaert, 2018; Licsandru, 2018; Nölke, 2018; Echeverri and Salomonson, 2019; Kearney et al., 2019; Higgins, 2020; Södergren and Vallström, 2020) examining disability inclusion in the marketplaces. These various studies have evolved around disability theory, adopting a social model perspective. The studies emphasise understanding structural and material inequalities impact disabled consumers (Baker et al., 2007; Navarro et al., 2014). Nevertheless, recent research is beginning to focus on the personal understandings of people with disability and the challenges they face in their daily lives (Pavia and Mason, 2012, 2014; Echeverri and Salomonson, 2019). Thus, these recent studies have contributed significantly to understanding consumer disability discourse, their challenges and stigmatisation, without much consideration from the business sector and the marketing practitioners (Pavia and Mason, 2012). Yet, individuals with disabilities are usually involved in the daily retail shopping activities as they try to meet their daily needs. However, such a shopping experience might be a challenge for them, as they encounter different types of challenges (e.g., discriminations) when trying to buy goods and services to satisfy their immediate needs (Taylor et al., 2019). Domínguez et al. (2015) posit that people with disabilities often encounter specific purchase and consumption barriers, affecting their family members' consumption. It also changes the identity of their family members, including the parents and siblings (Goodrich and Ramsey, 2012). Therefore, to ensure the social inclusion of people with disabilities and their support needs in a broader sense, the practice of equality of opportunity and equitable opportunity for people with disabilities should be vigorously pursued and encouraged in every society across the globe.

So, it is essential for marketing practitioners and other businesses in society to understand the various disability types to offer products and services and other supports that would satisfy their individual needs (Licsandru, 2018). This is because the current studies on people with disabilities are inadequate and must be comprehensively understood as an important market segment (Chang et al., 2013). Therefore, marketing researchers and practitioners must create opportunities to include consumers with disabilities in their marketing campaigns, as the market has grown exponentially in popularity over the last few years (Södergren and Vallström, 2020). Thus, this chapter analyses the complexities of people with disabilities. According to Kearney et al. (2019), this segment constitutes one of the largest minority groups and a source of a potential stream of income to businesses. The chapter further provides a comprehensive justification of the impact of disabilities inclusion on companies and why marketers should reach out to consumers. Hence, proven business justification for disability inclusion in marketing practices is vital to ending discrimination and increasing the organisations' income (González, 2021).

THE DIMENSIONS OF DISABILITY

Disability is a phenomenon that has mainly been in the circle of interest of the medics and physiotherapists for decades. However, it is beginning to attract scholars from other fields of studies, including marketing, because of its multidimensional nature and the series of manifestation, which impacts businesses and the larger economy in society (Taylor et al., 2019). Higgins (2020) Defines disability as "those who have long-term, physical, mental, intellectual, or sensory impairments, which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others". This definition supports the social model of disability (Goodley, 2017). Baker et al. (2005) argue that consumer disability is a state of helplessness stemming from a lack of individual control and reliance on outside influences.

Although individuals with disabilities are often regarded as a particular population segment, they are not homogenous, as varied disabilities exist in every society. Some disability types include cognitive difficulties (caused by a physical, mental, or emotional problem; having difficulty remembering, concentrating, or making decisions). Another type is ambulatory difficulties (e.g., having severe difficulty walking or climbing stairs) while others are vision difficulties (e.g., blindness or having serious difficulty seeing, even when wearing glasses). Lastly, hearing challenges (e.g., deaf or having severe hearing challenges); and self-care difficulties (e.g., having bathing or dressing challenges). Apart from the effect of these six categories of disability mentioned above on consumption behaviours, the study discovered that two people with similar disability types could also be affected differently. Yet, there are indications that more than half of disabilities are hidden or not easy to observe. Therefore, it is imperative to understand its essence and dimensions in society (Maciaszczyk and Maciaszczyk, 2016). Taylor et al. (2019) broadly categorise conceptual approaches to disability into individualistic and social practices.

Individualistic Approach

The individualistic approach views disability as an individual condition that triggers an unfavourable civil, economic, and personal condition (Taylor et al., 2019). Thus, some common disability types include:

- **Physical:** (individuals with physical disabilities that limit their mobility).
- **Mobility (**Difficulty in maintaining and changing body postures and rising, lying down, standing, sitting, or relocating, which may require the use of technical support).
- **Sensory Visual** (total/partial): (limited capacity to receive any image, perform synthetic or detailed visual tasks or other disabilities of vision).
- **Auditory** (total/partial): (Disability or limited capacity to hear any sound, hear loud sounds, or listen to speech).
- **Communication or speech** (total/partial): (Disability or limited ability to communicate through speech, alternative languages, gestures that are not signed or through conventional writing and reading).
- **Cognitive (intellectual or mental**): (Disability or limited capacity based on difficulty in recognising people or objects, orienting oneself in space and time, remembering past events or understanding and executing simple or somewhat complex orders) (intellectual). The mental disability may derive from disorders caused by mental illnesses or deficiencies in intellectual capacities.

Social Approach

The social approach perceives disability due to repressive material compositions or the overall cultural values, ideas, attitudes, and language that influence human reality (Vehmas, 2004). Therefore, these two main dimensions of disability (individual and social approaches) permeate different aspects of the everyday operation of an individual with a disability. These include social, cultural, economic, demographic, psychological and biological perspectives. They are interwoven and cannot be separated as they mutually link and shape the individual's everyday reality (Taylor et al., 2019). For example, the biological dimension denotes the medical aspect of human life, like damage of organs, which affects the operations of an individual with such challenges. In contrast, the social dimension of disability acknowledges a person's function in society. Therefore, linking the two dimensions indicate that the despaired person cannot fulfil the usual responsibilities and commitments because of the mental or physical state (Jackson, Irvine 2013). The same applies to the cultural context, centred on societal stereotypes and is very hard to adjust to. For example, the first signs of pushing disabled persons back to the margin of society are dated to the 7th century B.C. However, it was recently in the 20th century that scholars' attention was drawn to the issue of disability (Guffey, 2018). That has increased the desire to provide opportunities for their full participation in society and rehabilitate them in a medical sense (Maciaszczyk and Maciaszczyk, 2016).

Furthermore, the economic dimension is interlinked with disability in several ways as consumers with disabilities face challenging situations in the marketplace. In comparison, the demographic dimension of disability is related to the population advancing the ageing process in society. In the 1950s, the ageing population of 60years and above is estimated to be 205million but increased tremendously to 606 million 50 years later. According to Maciaszczyk and Maciaszczyk (2016), the ageing population of individuals above 60 years of age will reach around 2 billion in the middle of the 21st century. So, as human ageing increases, also is the issue of disability (World Population Ageing 2013). The psychological dimension of disability is mainly related to the quality of life being one of the special conditions of human happiness. Sompolska-Rzechula (2013) infer that the quality of life entails numerous perspectives. It is an inclusive means of measuring health, emotional state, self-reliance in everyday life, the degree of independence from a third party, and personal beliefs and convictions. Therefore, it can be concluded that the dimensions of disability are mutually permeating in our society. So, it is necessary to acknowledge the daily challenges faced by people with disabilities to present a more comprehensive insight into how these various aspects impact negatively on consumers with disability and the more significant implications on society (Maciaszczyk and Maciaszczyk, 2016). This includes exploring the discourse in the marketing context.

Apart from Taylor' et al.'s (2019) two dimensions mentioned above, there are a lot of debates in the literature around a rights-based approach and a citizenship approach. Quinn et al. (2002) describe a rights-based approach as "predicated on locating problems outside the person and is directly connected to larger debates about society's difference". Misener et al. (2018) explain that the "citizenship approach emphasises autonomy and self-determination of individuals with a disability, regardless of other societal differences". Although the concepts of participation and autonomy are complex, as cultural factors influence them in an environment, they constitute significant elements that provide conducive participatory support to people with disabilities without constraints (Misener et al., 2018). Thus, cultural norms impact the ways participation and autonomy constrain people's experiences and conceptions of autonomy towards people with disabilities. Therefore, this approach emphasises access to fundamental rights according to an endorsed set of guidelines. However, both systems are considered significant but did not fundamentally examine the structures which inhibit access to the rules of citizenship or the more significant debates about the difference. These discussions are likened to how individuals are considered legitimate in many communities at the margin in the neo-liberalisation era of societies (Misener et al., 2018).

MAINSTREAM DISABILITY MODELS

There have been various debates in the literature about the role and value of the embodied experience of disability in society (Misener et al., 2018). Meekosha (2004) observes that these several disability studies have been most dominant in the arena of both interdisciplinary and multidisciplinary fields. Accordingly, several models have been propounded in the literature to provide more insights into the studies of disability in society. Consequently, scholars have been arguing for or against the importance of these various models. The idea is to profoundly understand different social devices that interact with individuals with disabilities in society. So, considering the divergence views regarding disability studies, scholars (e.g., Hughes, 2009; Misener et al., 2018) argue that it is imperative to shift the focus away from the dual understandings of the social versus medical model and look at other disability theories and their relevance to disability studies. According to Chouinard et al. (2010), people with disabilities are being rendered invisible in society. Therefore, there is a need to develop a mechanism to enhance disability visibility in the marketplace through multiple engagement perspectives. Thus, this section of the chapter discusses some notable disability models found in the literature to improve the understanding of a struggle for an autonomous and participatory society for all, especially for people with disability (Misener et al., 2018). Therefore, the following sub-sections present some of the models of disability in the literature:

Medical Model of Disability

For many decades, the conventional orientations toward disability were based on the medical model (e.g., Boorse, 1977). The medical model of disability assumes that it is the medical conditions of an individual that causes impairment and therefore recognise impairment as a personal, private issue (Oliver, 1990). The model emphasises individual impairment and loss in functional ability, prioritising providing treatment or cure for people with disabilities. The medical model of disability thus views disability as a personal misfortune that must be accepted and handled like an illness (Goodrich and Ramsey, 2012). Consequently, persons with disabilities are often "ignored, pitied, patronised, objectified, hated, mocked and fetishised" (Goodley, 2017). This shows that earlier disability research closely related to the medical model and focused on achieving normalisation (e.g., Darling, 1979), emphasising accepting the more significant societal norms and embracing "adaptive" treatment efforts. Baker (2006) views normalisation as correlated to consumer normalcy, a yearning to exist and be recognised like other consumers. Goodrich and Ramsey (2012) argue that medical attitudes traditionally view disability as an unwelcome, defamed status, with a principal aim of attaining "normalisation. However, Darling and Heckert (2010a) recognise variants of normalisation in which people with disabilities view themselves as not severely disabled.

Despite the contributions of the medical model of disability to knowledge, several shortcomings of medical and individual pathology models of disability have been identified and presented in the literature. As a result, scholars have offered alternative paradigms in the social sciences, humanities, and businesses studies. Thus, recent disability studies have been driven by the idea of seeing disability from other perspectives, especially as a social construct rather than a medical condition. As a result, scholars are beginning to shift their attention to people with disabilities, from stigma-based identity to social-political activism or disability pride perspectives (e.g., Goodrich and Ramsey, 2012). It has given birth to the social model of disability, which shifts attention from the individual perspective to the larger society (e.g., Oliver, 1990) and has been associated with social-political action.

Social Model of Disability

The perspective of the social model of disability is unveiled as a response to the medical model (e.g., Humphrey, 2000). It views disability as a form of social construct, which scholars like Oliver (1990) categorically describe as a "sophisticated form of social oppression". The social model assumes that environmental and socio-political structures are the leading causes of disability perception in society, not one's medical impairment. Kuppelwieser and Klaus (2020) argue that the social construction of disability is an act of marginalisation, underlining social issues as a possible barrier rather than physical traits. Four primary considerations that incorporate the main principles of the social model of disability have been identified in the literature. They include attitudes, social support, communication, information, and physical structures. Therefore, it is imperative to address and negotiate these various considerations to understand the challenges of persons with disabilities (Misener et al., 2018).

Accordingly, the social model of disability (Oliver, 1983; 1990) stresses that even though individuals' impairments may be lasting, socially imposed constraints can be altered (Oliver and Barnes, 2012). It indicates that social model assertion is that society requires fixing and not individuals with disabilities. The model assumes that those disabilities are socially triggered due to the stigmatisation of people with disabilities in the community and creates physical and social impediments to partaking (Goodrich and Ramsey, 2012). The social model argues that it is not their impairment that disables the individual but the society context. Hence, there is a need for a social solution to ease the barriers and increase their participation in marketing and consumption activities in the community. The social model thus affirms that a contemporary perspective of disability acknowledges and understands the diversity and multiplicity of disability (Park, 2017). This is because disability in some people may be a lifetime experience, whether in a temporary or permanent capacity, and whether it affects people directly or indirectly through their family and friends considered close to them (Gillovic and McIntosh, 2020). Thus, contrary to the medical model of disability, the social model of disability perceives the environment and socio-political structures as the leading causes of individual impairment, not the medical impairment (Higgins, 2020)). Consequently, the social model shifted the issue of disability from the individual to the public domain, providing insight into the various societal and social inequalities that consumers with disabilities are subjected to in their everyday activities (Goodley, 2017).

Nevertheless, the social model strong point is its ability to provide insight into the "material barriers" and "material inequalities" that consumers with disabilities and with impairment are facing daily (Goodley, 2017). Gleeson (1999) explains the the pective of materialist geography which involves the "historical and geographical organisation of cultural-material life that shapes all social experiences, including disability". Thus, the author states that the issue of disablement is "deeply inscribed in the discursive, institutional and material dimensions of cities". These discursive, institutional, and material dimensions, including the accessibility of the environment to individuals with disabilities and other diverse needs of persons with disabilities, are essential to creating a conducive environment for people with disabilities in society. Thus, policies and systems should be put in place to ensure that people with disabilities can seamlessly enjoy infrastructural facilities that would support them, as various activities, including transport, urban cityscapes, education, or even sport, can be disabling. Thus, the solution requires material changes to political practice, social roles, work, welfare, and a supportive environment (Misener et al., 2018).

Despite the social model of disability's contributions, the theory has been criticised for not having a genuine identity (Swain and French, 2000) and generating antimony between those with and without disabilities (Humphrey, 2000). Another criticism of the model is its refusal to address the rejection of a tragic view, which sees disability as a detriment. Shakespeare (2004) also criticises the social model for creating a philosophy of essentialism, whereby all disabilities are alleged to be the same. For example, using wheelchair symbol established in 1968 as a signifier for disability is an obvious case of essentialism, in which disability is theoretically abridged to relating exclusively to movement impairment, resulting in the development of derogatory misrepresentations (Guffey, 2018) and "unfavourable societal stereotyping" (Hutchinson et al., 2018). Similarly, the model fails to acknowledge that consumers living with disabilities can live complete, satisfying lives (Swain and French, 2000); instead, it presumes that they wish to be able-bodied (Shakespeare, 2004). The assumption that consumers with disabilities prefer to be able-bodied has resulted in the design of services, architecture, and cityscapes for the dominant non-disabled, which prevents consumers living with disabilities from full participation in socio-cultural structures, such as consumer culture (Higgins, 2020).

Thus, this assumption also highlights how inequalities in retail and service design structurally disable consumers with disabilities, creating imbalances during marketplace encounters. Kaufman-Scarborough (2015) asserts that the predominant focus on non-disabled consumers has failed to understand disability challenges within marketplaces. For example, in earlier work, Kaufman-Scarborough (1999) explains that retail spaces such as supermarkets always ignore height appropriate displays for consumers living with disabilities. Similarly, Yu et al. (2015) argue that some retail and service designs are disabling to consumers with disabilities. For example, people with visual impairment are not usually considered when installing bright lighting, signage colour and font in retail outlets (Guffey, 2018). It is illustrative of retailers' myopic views of taking an essentialist approach by perceiving all disabilities as the same (Higgins, 2020). Furthermore, the social model of disability also ignores the psycho-emotional barriers and psychological inequalities experienced by consumers living with disabilities (Higgins, 2020). Higgins (2020) urges marketing practitioners to shift from this approach that is considered oppressive against people with disabilities in the marketplace. They should find a lasting solution to the issues of disability instead of making it the consumer's responsibility to devise a means and strategies to cope, negotiate, and adapt to society and the marketplace. This unfriendly social model approach infuses people with disabilities with the notion that they are abnormal, unwelcome, at fault, and need adaptation to fit the environment and marketplace norms. Thus, placing such responsibility on consumers living with disabilities to adapt echoes disability in the marketplace with the concept of internalised oppression offered within the psycho-emotional model of disability (Reeve, 2002).

Psycho-emotional Model of Disability

Another notable disability theory is the psycho-emotional disability model. Reeve (2002) introduces this psycho-emotional disability model to respond to the social disability model. The author criticises the social disability model as oppressive and unfriendly, placing the disability burden on individuals with disabilities. Some scholars (e.g., Thomas, 1999, 2007; Reeve, 2002, 2004, 2012a, 2012b; 2018) also criticise the social model of disability for its inability to consider the psycho-emotional barriers and psychological inequalities experienced by consumers with disabilities in the society. Thomas (2007) defines psycho-emotional disability as a "form of social oppression involving the social imposition of activity restrictions on people with impairments and the socially engendered undermining of their psycho-emotional wellbeing". The psycho-emotional model argues that "barriers to doing" as well as "barriers to being" are imposed on people with disability through the limitations in societal structures as well as social interactions (Reeve, 2012a; 2018). Consequently, psycho-emotional disability theory offers a more comprehensive understanding of personal and psychological experiences of people with disability, through what is coined the psycho-emotional model of disability (Thomas, 1999, 2007; Reeve, 2002, 2004, 2012a, 2012b).

The psycho-emotional disability model complements the social model by extending the understanding of the impact of the material and normative structures on people with disabilities. The structural barriers to disability include, for example, lack of ramps, while socially normative structures include things like symbols, signs (Guffey, 2018). The model demonstrates that such practices can internally oppress and psychologically disable consumers with disabilities, making them feel abnormal and inadequate in society. Nevertheless, Reeve (2002) did not present the psycho-emotional perspective as an alternative or replacement to the social model, but, rather, as an epistemological improvement that enhances the understanding of the complex issues of disability. Reeve (2004) presents three aspects of psycho-emotional disability. These include structural barriers, social interaction, and internalised oppression. The following subsections further discuss the three facets to provide more insights (Higgins, 2020).

Structural Barriers

Structural barrier describes how consumers living with disabilities are psychologically disabled through social and physical exclusion and unwelcoming attitudes of the society (Higgins, 2020). For example, just like the societal exclusion, marketplace exclusions is evident by the typical retail display height (Kaufman-Scarborough, 1999), inadequate training of service employees and non-availability of specific online information on disability access (Navarro et al., 2014) as well as concerns about lighting and signage (Yu et al., 2015). So, from the above examples, it is evident that the marketplace stimulates psycho-emotional disability for consumers living with disabilities through certain structural barriers.

Reeve (2004) also suggests that this can make individuals with disabilities feel alienated as "second class citizens". Beudaert (2020) notes that such a scenario will bolster class divisions between the disabled and non-disabled individuals, which increases the disabled individuals' emotions of "inadequacy" and the adverse psychological effects on their wellbeing.

Social Interactions

The aspect of social interaction explains that people with disabilities are frequently subjected to various negative experiences such as social gazes, verbal abuses and other ill-treatment during their interactions with society (Reeve, 2002). Reeve (2004) buttresses this that the nature of social interaction in many environments can discourage people with disability, making them feel inferior, especially in an able-bodied dominated society, resulting in feelings of shame, vulnerability, and invalidation (Reeve, 2018; Echeverri and Salomonson, 2019). Higgins's (2020) studies affirm this and suggest such psycho-emotional disability, highlighting the negative implications for disabled consumers' sense of self-worth, integrity, and capabilities as they interact with the marketplace.

Internalised Oppressions

The last aspect of Reeve's (2002) psycho-emotional disability model is internalised oppression. According to Reeve (2002), Internalised oppression stems from the internalisation of the "prejudices and stereotypes held by the non-disabled majority". Reeve (2004) sees internalised oppression as the most alarming indication of psycho-emotional disability due to its "unconscious and insidious" impacts on the psychological wellbeing of people with disabilities, most especially as it directly constrains their sense of self. Pavia and Mason's (2012) findings suggest that families and even parents of people with disabilities always try to dodge the public views in the marketplace to avoid stigmatisation. The reason is that they do not want to be seen as sources of disturbances within marketplace settings. Furthermore, some family members do not wish to be associated with people in their families with disabilities, thereby finding it difficult to negotiate and adapt to the market. These are all clear evidence of marketplace-induced internalised oppression. Meanwhile, Higgins (2020) argues that a psycho-emotional interpretation is evident in the ways people with disability are surviving and adapting to the daily challenges they face. These have unconsciously yet oppressively internalised consumers living with disabilities, family members, and other associates. Therefore, the psycho-emotional model of disability provides a lens of analysis to extend consumer research knowledge on disability by revealing that marketplace practices, interactions and services internally oppress and psycho-emotionally disabled consumers with disabilities in every society.

SOCIETAL ATTITUDE TOWARDS PEOPLE WITH DISABILITIES

Every society has people with different forms of disabilities, so the societal attitude towards individuals with disabilities and how they engage with them and incorporate them into the various social activities play a more significant role in their wellbeing. Thus, attitude is envisioned as an underlying psychological process hidden within the 'self' and induced by particular referents (Rao, 2004). Katz's (1960) functional theory assumes that attitude performs four psychological functions: utilitarian, ego-defensive, value expressive, and knowledge. It permits an unrestrictive and multidimensional understanding of the functions of attitude (Adam, 2019). The theory states that specific attitudinal values should be upheld primarily to protect people with disabilities. For example, Adam (2019) says that frontline employees must not discriminate against people with disabilities. Instead, special attention with maximum support should be given to them during market interactions. Thus, the utilitarian function maximises rewards and minimises punishment by conforming or completing endorsed tasks (Katz, 1960). Adam (2019) argues that attitude is mostly a product of the socialisation process, and it tends to define a person's relationship with other objects, symbols, or even world views. Findler et al. (2007) demonstrate that the concept is tripartite, comprising the cognitive, affective, and behavioural components. The cognitive element has to do with the individual's beliefs about a referent. The affective factor evaluates an individual's emotional reaction or feeling towards a referent, and while the behavioural dimension is the individual's exhibition of overt conduct towards a referent. Katz (1960) posits that these three elements are correlated such that the cognitive influences the affective, which ultimately affects behaviour. Thus, attitude can be regarded as a complex psychological concept and must be evaluated and propelled to support people with disabilities (PwDs) in society.

The general discussions in the literature have reiterated that people with disabilities (PwDs) usually experience negative attitudes in societies (Buhalis et al., 2012; Domínguez et al., 2013; Bowtell, 2015). Houtenville and Kalargyrou (2015) suggest that the negative attitude towards people with disabilities (PwDs) is prevalent in every society and across every sector, whether political, economic, social and business, including marketing. Houtenville and Kalargyrou (2012) assert that the economic life of people with disabilities (PwDs) is shrouded with challenges as most of them lack the necessary skills and ability to engage economically in society and are thus perceived as being unproductive. Evidence in the literature (e.g., Buhalis et al., 2012; Kim and Lehto, 2013; Adam, 2019) suggests that people with disabilities (PwDs) are generally marginalised and not experiencing the right attitudes or getting the necessary supports and inclusiveness in society. Examples of the unfavourable attitudes commonly experienced by people with disabilities (PwDs) include negative stereotypes, the reluctance of the society to relate with them, the belief and feeling of inferiority. Others are unwilling to serve them, serving them in belittling ways, using derogatory words on them and complete refusal to help them in some situations.

Nevertheless, recent studies (Buhalis et al., 2012; Adam, 2018a) have shown that there has been a gradual change of attitude towards people with disabilities (PwDs) from a judgemental and non-inclusive view to less judgemental, more progressive, and inclusive ideas. Meanwhile, it is important to state that, this observed inclusion is prevalent mainly among societies in developed countries, whereas; such inclusiveness of people with disabilities is still lacking in most communities of developing countries. Kassah et al. (2012) argue that such favourable attitudes of western societies' inclusiveness of people with disabilities are not entirely inclusive. Still, they are doing better than societies in developing regions of Africa and Asia (Kassah et al., 2012). Adam (2018a; 2018b) demonstrates that such a favourable attitude in western societies is constructed mainly around the social model of disability.

On the contrary, the developing nations' approach is predominantly centred around the moral and medical models of disability. According to Adam (2018b), the moral model of disability views disability as a socio-cultural issue and categorise people with disabilities (PwDs) as individuals with moral decadence, which causes disaffection among people with disabilities (PwDs) in society. While Darcy (2010) explains that the medical model disagrees with the honest explanation of a disability, he argues that disability is a medical anomaly that makes a person or people with such impairment dysfunctional members of society. Adam (2019) asserts that the medical model's view on people with impairment necessitates a less inclusive attitude towards people with disabilities (PwDs). It is contrary to the social model of disability, which is based on the notion that individuals are not disabled by their impairments but rather; they are disabled by the negative societal perceptions of disability (Adam, 2019).

Thus, the social model renounces the medical emphasis on impairment. Instead, it emphasised negative social perceptions of impairment as the bane of disability, fostering a positive attitude towards people with disabilities (PwDs). However, the social model of disability has also been criticised for its passive treatment of people with disabilities (PwDs) as 'victims' of non-inclusiveness and social neglect (Zajadacz, 2015). Zajadacz (2015) affirms that the social model also ignores the notion that disability extends beyond social issues in that it is a rather complicated concept overlapping with various aspects of life. The author argues that even if all the necessary social enabling environment is provided, some people with disabilities (PwDs) may still be subjected to physical or mental conditions that will continue to exist in their lives. Thus, Zajadacz (2015) suggests that it is best to recognise disability as a complex bio-psycho-social issue requiring multidimensional attitude and action.

Discrimination Against Persons with Disabilities

History has shown that humanity has always considered people with disabilities as weak and inferior compared to those without disabilities, unable to adapt to societal norms. This societal approach has led to discriminatory structures, especially in capitalistic and industrial societies (Abulhul, 2020). For example, several human physical infrastructural facilities invented after the Industrial Revolution assumed that everyone in the community was similar. As such, the facilities were to be used by people with non-disabilities. It led to the emergence of various environmental challenges for people with disabilities, establishing the current reality that individuals living with disabilities find it challenging to use the existing structure of the social environment.

Discrimination arises when people with disabilities experience "differential treatment" that is considered "unreasonable" (Banton, 1994). Therefore, Lim (2020) explains that discrimination against customers with disabilities in marketing relates to the act of giving unfavourable attention that is considered unreasonable to consumers living with disabilities than to customers with non-disabilities. However, being physically disabled is not the leading cause of perceived discrimination. Still, actual discrimination exists when individuals with disabilities are barred from adequate access to social and material opportunities like any other normal human being (Lim, 2020). Numerous factors are responsible for the discrimination of people with disabilities in society, and prejudice is the most symbolic. Prejudice is the generalisation that all members of a particular group have similar characteristics complemented by certain beliefs, including negative and hostile attitudes (Lim, 2020). So, societies that consider specific standard images like beautiful bodies, healthy looks, productive forces, and strong power are likely to disregard individuals with disabilities and relegate them to the level of an onlooker. This is when the stigma occurs (Susman, 1994).

Similarly, a society that stresses personal accomplishment and economic achievement perceive physical disability as a hindrance, thus, creating discrimination against individuals with disabilities (Oliver, 1996). Furthermore, a society that builds its social environment based on people without disabilities, who are considered the larger group in the community, are most likely to ignore the plight of people with disabilities, who are in the minority group (Abulhul, 2020). These minority groups (such as people with disabilities) are left with no other choice but to experience inconveniences because of the structural nature of the environments (Lim, 2020). Hence, it is concluded that such a flawed society impedes the social adaptation of people with disabilities (Hahn, 1988; Barnes, 1991). From the above discussion, it is evident that the community is unfair to individuals with disabilities. This segment of the population faces daily challenges in conducting their everyday activities. Therefore, they need compassion, help and adequate support from people around them in society. The reason is that those with disabilities are often neglected by society, including their families and friends. This is because of the assumption that the government and society had already made provisions for them. So, they are seen as being protected by the community and not community members, thereby instigating another source of discrimination (Lim, 2020).

However, scholars in different fields of study, including pedagogy, women's studies, and labour studies, are beginning to look back and reflect on this kind of history and process of discrimination against persons with disabilities (Lim, 2020). Moreover, it has given birth to the new campaign for the "inclusion" of people with disabilities in society, with a growing positive and significant impact on this perception (Oliver and Barnes, 2010). In conclusion, both the individuals with disabilities and those without disabilities insist on normalisation to recognise their differences on the principle that they can become part of society and have equity in rights, duties, and possibilities to others (e.g., Winance, 2007; Fisk et al., 2018). Therefore, organisations can improve the social welfare of consumers with disabilities by eliminating exclusion tendencies and enhancing inclusion that would promote their wellbeing by creating equal opportunities for them in the marketplace (Kuppelwieser and Klaus, 2020).

Consumers with Disabilities

Human beings worldwide consume different products and services to meet their needs. These daily consumption behaviour involve various human activities as they interact with the material world around them (Marina and Leticia, 2019). Therefore, consumption environments are regarded as a spot for meanings and connections where everyone gets material needs for their survival. However, it is observed that some groups of consumers have been finding it challenging to perform these primary consumptions right, as marketing activities have created exclusion, inequalities, and psychosocial conflicts. Those marginalised socially by different marketing programmes due to their disabilities are vulnerable consumers (Gopaldas, 2015). Marina and Leticia (2019) infer that many marketing initiatives do not consider people with disabilities. The challenges concerning this consumer segment relate to consumer lack of access and acceptance by the market, despite the importance of consumption in society. According to Mason and Baker (2014), consumption vulnerability is an existential situation evidenced by inability and lack of self-control in the face of social, cultural and economic conditions required by the market. Yet, Irving et al. (2008) assert that consumers' disabilities may be a long-term condition, with many consequences, such as physical fragility or burden. The result is difficulty navigating market environments, reduced access to goods and services, and the inability to properly realise fraudulent advertising or communication messages.

Meanwhile, people with disabilities are a segment of the market and constitute 15% of the global population **(i.e., about 1 billion people).** There are indications that when their family members and carers are included, the number of people directly or indirectly affected by disability could even increase to 30% of the global population, estimated at 2 billion people (Beudaert, 2020). Gillovic and McIntosh (2020) affirm that 15 to 20% of the developed nations' population live with disabilities, and it is discovered to be even more prevalent among less developed populations. Leeson (2018) estimates that people living with disabilities will likely rise to 1.2 billion by 2050. Fisk et al. (2018) observe that such a rise in the population of disabilities could be because of the ageing population, the increase in chronic health challenges, including non-communicable diseases. Other attributable issues to the likely rise in the population of disabilities are the increasing life expectancies, decreasing rates of child mortality (Lim & Lee, 2014), and better tools for identifying and measuring disability (Ray & Ryder, 2003). Therefore, disabled consumers require the attention of public policymakers, researchers, and marketing practitioners (Beudeaert et al., 2016; Marina and Leticia, 2019). Therefore, there is a need for marketing scholars to explore this segment of the population further to enhance their inclusion in marketing activities (Martins et al., 2017).

Marina and Leticia (2019) refer to disabilities as the state of conditions that negatively impact how people evaluate, interpret, and react to the market, including markets' responses to these demands. A disability may be temporary or permanent, especially in the case of people with physical or intellectual disabilities (Baker et al., 2005, 2015; Hamilton et al., 2015). Conceptual debates regarding consumers with disabilities are confirmed mainly by their systemic ableism in global media (Gopaldas and Siebert, 2018). Marina and Leticia (2019) warn about the persistent association of disability with economic, racial and gender inequalities or those experienced in the consumption environment. Recently, marketing scholars (e.g., Balabanis et al., 2012; Faria et al., 2012; Marina and Leticia, 2019) are beginning to focus on people with disabilities and the stigma they get in the market. Although arguments are within the marketing literature that citizens are granted freedom of choice in a consumer society, that is not the case for people with disabilities as they face many challenges during purchases and consumption activities. The various restrictions make it difficult for an individual with a disability from having unlimited access to products and services (McClimens and Hyde, 2012). Besides stigma, people with disabilities can face other problems as consumers. For example, sales personnel are rarely trained to cater for a consumer with a disability (Marina and Leticia, 2019).

Perspectives on Disability in Consumer Research

In the last decade, consumer product advertisers have incorporated portrayals of people with disabilities in their product advertising (Wong, 2020). As a result, there have been growing debates in the literature on consumer research on people with disabilities (Baker, 2006). Baker's (2006) studies demonstrate how consumers with disabilities struggle to participate in shopping activities in the marketplace to achieve consumer normalcy. According to Baker (2006), consumer normalcy "reflects how identity is constructed and maintained in part through shopping and is defined as a desire to live like other consumers, be accepted as other consumers are, and be acceptable to oneself in consumption contexts." Goffman (1963) observes that the yearning to be recognised as equal in the marketplace is a fundamental dimension of consumer normalcy, consistent with an essential need for individuals to feel a sense of belonging in society. Similarly, the studies of Baker et al. (2007) offer additional insights and cues on how consumers with disabilities used to make judgements as to whether they are accepted and feel welcome when shopping. The findings indicate that consumers with disabilities prefer to be treated as regular consumers and would be happy to be treated with respect just like any other non-disabled consumers. It thus suggests that service personnel need to consider them as regular consumers where the interaction of servicescape elements, with particular attention, to avoid biases that generate discrimination.

Moreover, Kaufman-Scarborough (2015) argues that such biases or discriminations against people with disability can prevent disabled consumer participation and form a basis for marketplace exclusion. Such adverse experiences often exclude consumers with disabilities from the marketplaces they seek to experience. This has attracted scholars (e.g., Saatcioglu and Ozanne, 2013) to study disability in consumer research. Accordingly, many disability studies have explored issues around commercial venues accessibility, public transportation improvements, and positive public attitudes towards people with disability. Therefore, the study of disability in consumer research is considered vital as it is estimated that about 13.9 million people with disabilities are currently living in the U.K., with around £249 billion worth of purchasing power yearly, indicating that people with disabilities now consist of 22% of the U.K. population (Södergren and Vallström, 2020). Similar pattern exist in other countries, yet there is no extensive research on consumers with disabilities in the marketplace. So, more effort to address this is needed.

THE DISABILITY MARKET

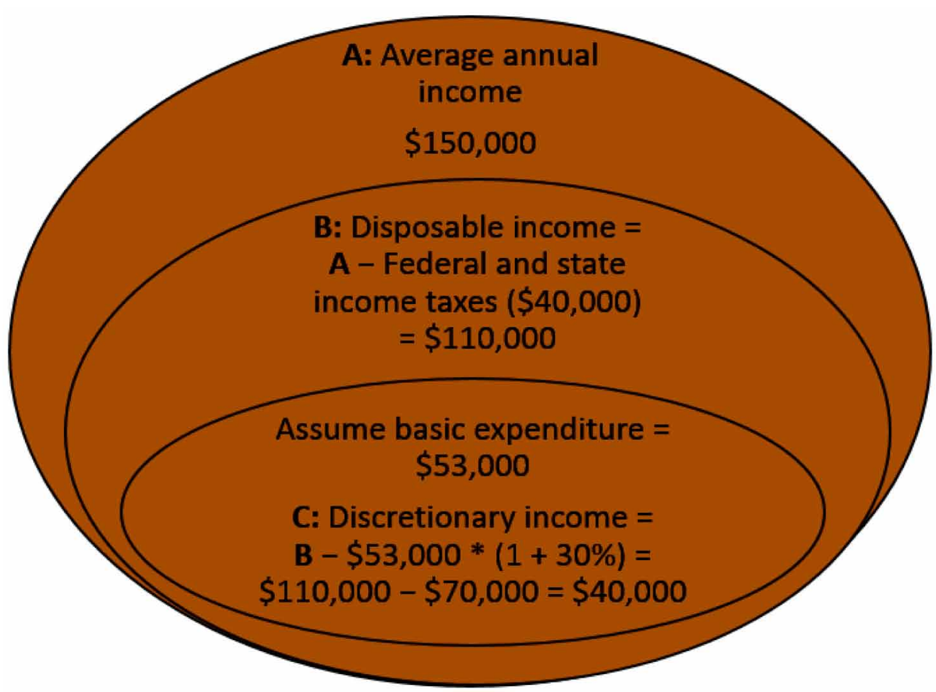
It has been confirmed that disabilities are prevalent globally. People with disabilities vary from children and youth to adults and the elderly and are essential to the market population. Over 650 million people live with disabilities, equating to about 10% of humanity (Dwyer and Darcy, 2010). For example, it is estimated that approximately one in five people in the United States, or 64 million people, have a disability (Yin et al., 2018). It is logical to indicate that this figure has not reduced significantly in recent times. Hence, this is a massive market for businesses. Therefore, marketing practitioners need to take cognisance of this fact and pay attention to their needs in the market environment. Available research focuses on how the disabilities group constitutes a significant market population (González, 2021). Therefore, it is essential to understand how disability inclusion impacts organisations' profitability. So, organisations must improve the inclusion of people with disabilities in their marketing plans to maximise their market value and profitability (Dorfleitner et al., 2018; Khan (2019). González (2021) opines that positive information about organisations' inclusion or discriminatory practices towards people with disabilities has severe impacts on such organisations.

Empirical evidence has shown that people with disability constitute a large market (Harrison and Klein, 2007). However, there is a claim that despite this evidence of consumers with disabilities needs and their participation in the marketplace, it is difficult to establish a positive relationship between disability participation and profitability (Herring, 2009). This indicates that diversity's impacts on business performances vary, depending on the circumstances (Garnero et al., 2014) and entails substantial time and dedication by an organisation to make tangible profits (Ohunakin et al., 2019). Furthermore, Lindsay et al. (2018) argue that the benefits of incorporating people with disabilities are dependent on the form of disability type, degree of disability and other situational factors in the organisation and the job itself. Therefore, it can be concluded that the connection between disability inclusion and organisations' profitability is much more complex than initially implied in the diversity literature. Thus, scholars and practitioners should explore other approaches to determine the benefits of such inclusion in the marketplace.

An Undervalued Market: The Purchasing Power of People with Disabilities

There is no doubt that people living with disabilities vary in disability types, demographic variables, and even their purchasing power (Yin et al., 2018). So, people with disabilities are like adults without disabilities in terms of population and earnings. Thus, an individual with a disability earns disposable income like those without disabilities; such payments mostly come through employment, other government benefits, or family support. It determines their purchasing power, and it is referred to as the amount of money available to them for spendings and savings after tax deductions. Yin et al. (2018) note that when individuals with disabilities spend on necessary items like food, clothing, housing, transport, health and other necessities, some percentages are usually left as discretionary income after spending on those basic needs. Like any other individual, people with disabilities also make financial decisions, deciding on investments, savings and retirement accounts. They also have needs and buy products and services such as homes, cars, furniture, and services like access to technology, hairstylists, banking, education, care services and a host of others. Therefore, there are great prospects for businesses if adequate attention is focused on people with disabilities.

Figure 1. Example of average disposable and discretionary incomes of a person with a disability in the USA
Source: Yin et al. (2018: p.22)



Furthermore, research has been conducted to ascertain the disposable and discretionary incomes of people with disabilities compared to people without disabilities. It is considered imperative to have profound information and understanding of the spending abilities of individuals with disabilities. The essence is to identify the potential market for businesses and industries. Yin et al.'s (2018), in their studies, analyse that the total disposable income for people with disabilities who are within the working age is about $490 billion. It shows that the disposable income of people with disabilities is only 7.2% of the total disposable income of people without disabilities, but it continues to be a substantial sum. According to Yin et al.'s (2018), this represents almost the total disposable income of some segments of the American market, such as African Americans ($501 billion) and Hispanics ($582 billion).

The authors demonstrate that the average disposable income (income after taxes) of an individual with a disability is $23,300 and 35% less than a person without a disability. Similarly, the discretionary income of individuals with disabilities is $21 billion, which is higher than the combined discretionary income of African-American ($3 billion) and Hispanic populations ($16 billion) (Yin et al., 2018). This is quite telling.

Nevertheless, Yin et al.'s (2018) conclude that disposable income varies according to disability type, as shown in Figure 2. For example, the authors assert that people with disabilities in the United States mostly earn an estimated sum of $25 billion more than the second level of income (persons with ambulatory difficulties), which is the highest income level. It is also estimated that people with self-care difficulty earn approximately $4 billion in disposable income, regarded as the lowest purchasing power. Similarly, the discretionary income differs according to the type of disability, as shown in Figure 3. Thus, people with challenges of hearing represent a segment of disabilities with the highest discretionary income, with 1.59% having discretionary income close to $25,737 per person and equalling nearly $9 billion. It is approximately $6 billion more than the aggregate of people with vision and ambulatory challenges. Although persons with living with difficulties were found to have a higher disposable income, their discretionary income is lower. In the same way, the purchasing power of people with self-care difficulty is less than $1 billion in discretionary income, which is the lowest.

Figure 2. Aggregated disposable income by disability type
Source: Yin et al. (2018: p.8)

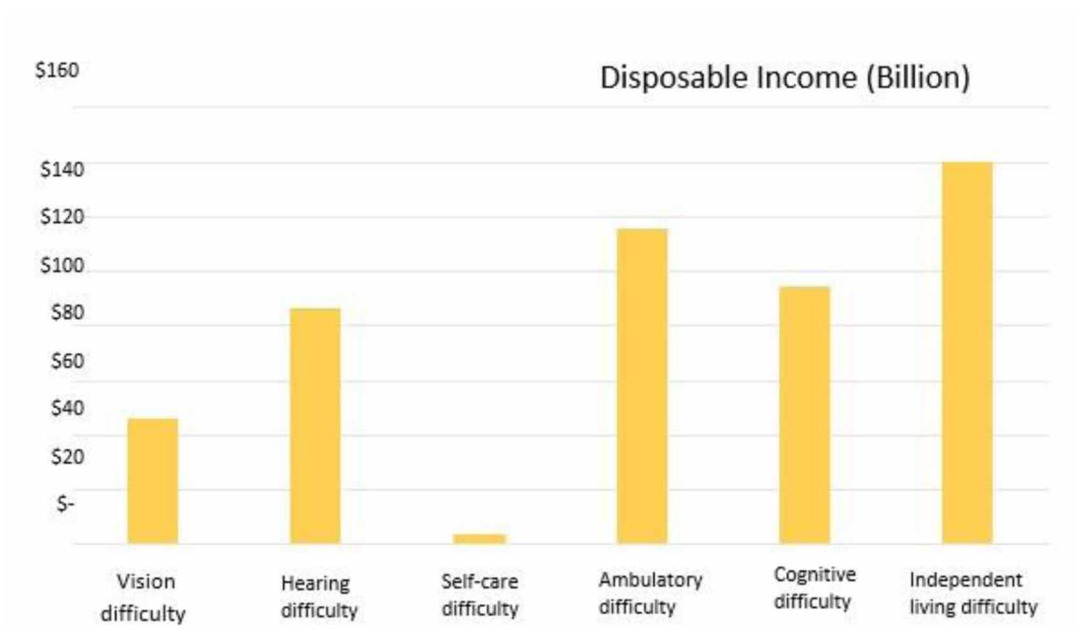
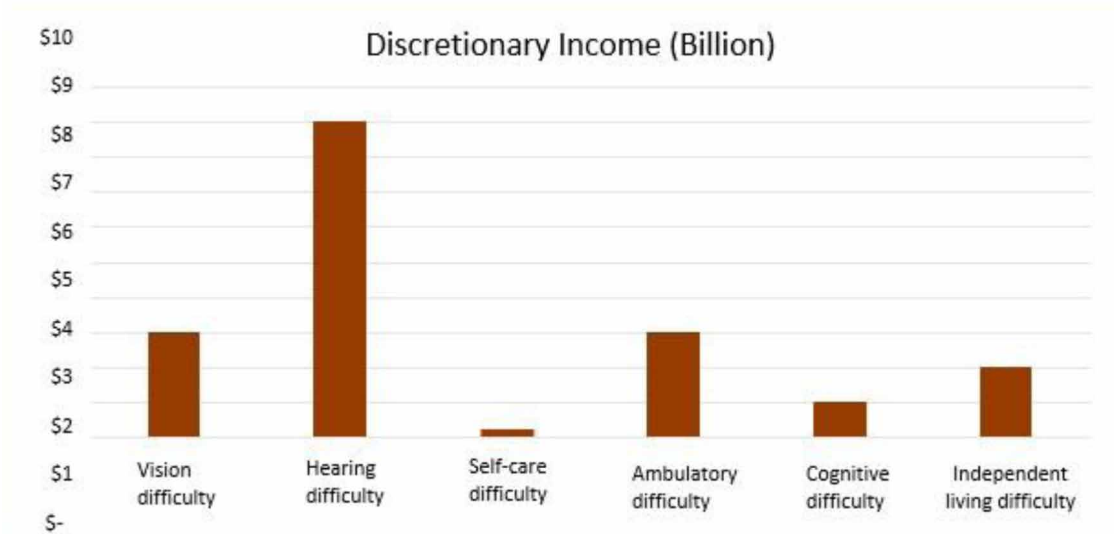


Figure 3. Aggregated discretionary income by disability type
Source: Yin et al. (2018: p.8)



CONCLUSION

Inequity in marketing comes in a variety of ways. One of those that seem to have been overlooked over the years is that related to people with disability in the society. Perhaps, one of the key issues associated with this is lack of understanding of diversity that charaterise disabilities. For instance, the understanding of the differences between individualistic and social dimensions of disabilities is not widespread. The collective impacts of these two dimensions of disabilities permeate various aspect of life of people with disability. One of the key defining impact of this exclusion from marketplace opportuniites such as making no provision for easy access to commercial centres or alternative arrangements for people with various impairments. Historically, people with disabilities are considered to be inferior and weak because they are not able to follow societal norms. This gives room for discrimation in various ways. Ironically, increasing evidence shows a considerable level of purchasing power of individuals with disability in various societies which have not been adequately explored. Clearly, there is a compelling need for a paradigm shift on the status quo concerning people's perception of the contribution of the people with disability to the marketing system. This applies not only to marketers and societal members but also to goverments and other stakeholders to ensure that adequate provisions are made to remediate these taken-for granted oversights on full integration of people with disabilities into the mainstream marketing agenda and activities.

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Chapter 6
The Legend of the Kola-Nut: A Case of Ritualisation, Association, and Marginalisation

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ABSTRACT

The chapter introduces and elaborates the ritual construct as a vehicle for interpreting consumer behavioural patterns by illustrating multifaceted manipulation of an everyday product with the attendant generation of communal imaginaries. It draws on a mundane material (kola-nut) to elucidate the characters and meanings of the transactions among individuals, groups, and deities in the context of the Nigerian multi-ethnic society. The kola-nut, through its consumption, becomes ritualised and generates varied sensitivities that encapsulates forms of restrictions which prevent full inclusion in the society. The chapter employs frameworks of Foucault and Bourdieu to assist in highlighting how the social life might be ordered within multiple realities, how the realities are socially constructed through practises, and the reflexivity of interpretations of social settings, realities, and consumptions. Implications for marketing is revealed in how metaphysical relationships could be incorporated into consumption praxes.

INTRODUCTION

This chapter is interested in meaning formation and the power dynamics embedded in consumption. This interest is informed by the understanding that consumers' exchange relationships are constructed through meaning and identity formations (e.g., Thompson & Hirschman, 1995; Murray, 2002). Some objects possess the ability to symbolise and signify meanings, identities, values, mythologies, and relationships (Ojo, 2017; Holt, 2004; Bonsu & Belk, 2003; Belk, 1988; Solomon, 1983). Anthropologists of consumption (e.g., Miller, 1987; Appadurai, 1986) recognise that objects and artefacts represent taken-for-granted part of our environment, and as such the consumption of Kola-nut (a caffeine-containing fruit of the Kola tree) is consciously chosen to generate meaning and a particular self-identity. It was

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Levy (1959) who originally emphasised the significance of the consumer's self-concept in marketing literature by suggesting that the enactment of consumption as symbolic behaviour is more valuable to the consumer than the functional benefits derived from the product. Also documented in consumer research is the idea that several products have symbolic attributes (Goffman, 1951; Hall & Trager, 1953) and that consumption of products could vary based on their social meaning rather than their functional utility (Zaltman & Wallendorf, 1979). Invariably, it is suggested that product symbolism is often consumed by the social actor for the purpose of describing and explaining behaviour patterns linked to social roles. For example, Solomon (1983: 326) argues that 'the symbolism embedded in many products is the primary reason for their purchase and use'.

This chapter taps into the problematic of how consumer society is constituted and sustained along the tradition pioneered by studies of the processes by which consumption choices and behaviours are moulded by ethnicity (e.g., Belk, 1992); gender (e.g., Dobscha & Ozanne, 2001); social class hierarchies (e.g., Allen, 2002); families, households, and other formal groups (e.g., Moore-Shay, Wilkie, & Lutz, 2002; Wallendorf & Arnould, 1991). Moreover, erstwhile researches have recognised that "structures of feeling" (Williams, 1977: 133) and shared emotional dispositions (Gopaldas, 2014) affect consumption choices and practices and produce the basis of consumption communities (Thompson, 2005). This study elaborates on how such structures are formulated and dispersed among different groups and entities. Thus, it combines the ritualistic (e.g., Belk, Ger, & Askegaard 2003; Fournier, 1998), disposition (e.g., Bonsu & Belk, 2003; Price, Arnould, & Curasi, 2000), and relationships (Hinde, 1995; Kelly, 1986) dimensions of consumption and possession practices. Besides, the articulation of power relations between and among people could be unpicked from consumption patterns of everyday products. This will enable the illumination of the sociocultural dynamics that drive the consumption cycle and advance a theoretical conversation that has arisen around the complexities of interrelated research domains of sociocultural exchange behaviours and relationships (Belk, Sherry, & Wallendorf, 1988).

In essence, the chapter examines some of the sociocultural dynamics that support the construction of meaning and identities in Nigeria, a West African multi-ethnic society through symbolic consumption. Studies of material culture have copiously concentrated awareness to interlink of meanings, subjectivities, symbols, and relationships with the artifactual quality of objects (e.g., Craig, 2011; Douny, 2011; Borgerson, 2009). Hence, belonging to groups such as ethnic (Avieli, 2009), literary (Craig, 2011), religious (Tarlo, 2007), as well as familial socialisation and interaction (Holttinen, 2014; Madianou & Miller, 2011) are perceived to be objectified and mediated by objects (such as clothes, accessories, food, and cars) that are routinely enmeshed in peoples' lives. Another aspect of examination is the exploration of how consumers manage various aspects of cultural relations through consumption in order to demonstrate the elements of power and social relations through consumptions that link various distinctive physical/human and psychic/non-human entities. A subordinate objective is to highlight the utility of a consumptive practice as unifier in a multi-ethnic environment. This incidental goal sets to interrogate whether the idea of cultural artefact is an essential mechanism for the advancement of ethnic cohesion and ethnic cultural heritage, or whether it propagates a diversity of inequality inherent in cultural traditions.

These objectives are located in the sociocultural dynamics of tribal customs and practices of native cultures. In pursuit of these objectives, the adequacy of Foucault and Bourdieu's theoretical frameworks of power relationship are considered in explaining sociocultural consumption praxes in a heterogeneous non-Western context. This study follows in the footpath of others (e.g., Arnould, 1989) who demonstrate that existing conceptual frameworks can be challenged and expanded based on evidence found in complex multi-cultural contexts. Consequently, the research questions are: (1) In what ways do the consumption of cultural artefact influences power and exchange relationships among human in a multi-ethnic society? (2) To what extent are the cultural and emotional attachments dictate consumption and exchange relationships in a society? The chapter is organised into five sections: Contextual analysis, theoretical framework, methodology, data analysis, and discussions.

CONTEXTUAL ANALYSIS

Nigeria: Kola-nut Consumption and Religious and Cultural Practices

Nigeria is a heterogeneous, multi-ethnic society in West Africa with a large population of about 200 million inhabitants (CIA, 2018). The country has over 500 ethnic groups; prominent among which are: Hausa and Fulani 29%, Yoruba 21%, Igbo (Ibo) 18%, Ijaw 10%, Kanuri 4%, Ibibio 3.5%, Tiv 2.5% (CIA Factbook). Generally, and according to the CIA Factbook, about 50% of Nigeria's population are Muslim, 40% are Christians and 10% practice local religions (CIA, 2014).

Kola-nut: A Nigerian Odyssey

Kola-nut is a cultural object of great sociocultural value so much it is part of Nigerians' common heritage, and an important part of their traditional spiritual practice of culture and religion (Adewale-Somadhi, 2004). Widely consumed, Kola-nut has particular importance in the sociocultural life and religious customs of peoples in Nigeria comparable to other icons of sociocultural rituals (e.g., bitter-kola, alligator-pepper, palm-wine). Hence, Kola-nut is an important economic cash crop for a significant proportion of Nigerian population who are involved in its farming, trading and industrial utilisation. It has for centuries serves as an important article of trade between Nigeria and the famous trans-Saharan trade locations (Nzekwu, 1961; Egbe & Sobamiwa, 1989). Aside from generating cash income for a variety of individuals and groups, Kola-nut is greatly valued for other reasons including its perceived medicinal qualities, for example, in the treatment of cough and fibroid (Anegbeh et al., 2004); traditional significance, and recreational utility (Opeke, 2005). Traditionalists rely on its iconic functionalities as it found several usages in social, religious, ritual and ceremonial events such as marriage, child naming, installation of chiefs, funeral and sacrifices made to the various gods of African mythology (Nzekwu, 1961; Daramola, 1978; Opeke, 2005). Recreationally, it is celebrated as a valuable masticatory stimulant by adherents (Leakey, 2001). Further applications include, according to other research reports (e.g., Beattie, 1970; Famuyiwa, 1987), the production of various cola drinks, wines, chocolates, medicinal and animal feed products.

Of the over 125 species of Kola-nut native to the African tropical rainforests, the two most popular and predominant in Nigeria are *Cola Nitida* (known as "Gbanja" or "Gworo" to the Yoruba and Hausas respectively) and *Cola Acuminata* (Yoruba call it "Abata"). The prevalence of consumption of Kola-nut in Northern Nigeria has been reported widely in the literature (e.g., Lovejoy, 1973; Bovil, 1964). Additionally, the commonality in practices of its exchange and consumption accompanied by a shared sensitivity and experiential repertoire among the various Southern Nigeria's ethnic groups (despite the diversity of cultures) regarding the Kola-nut has been demonstrated in the literature (e.g., Ihenacho, 2004; Epega, 2003; Ubesie, 1975). Whilst the ethnic groups in the Northern part of Nigeria largely favour *cola nitida*, the southern ethnic groups predominantly prefer *cola acuminata*. *Cola acuminata* type is linked mostly with traditional rites and customs, while cola *nitida* has less traditional value.

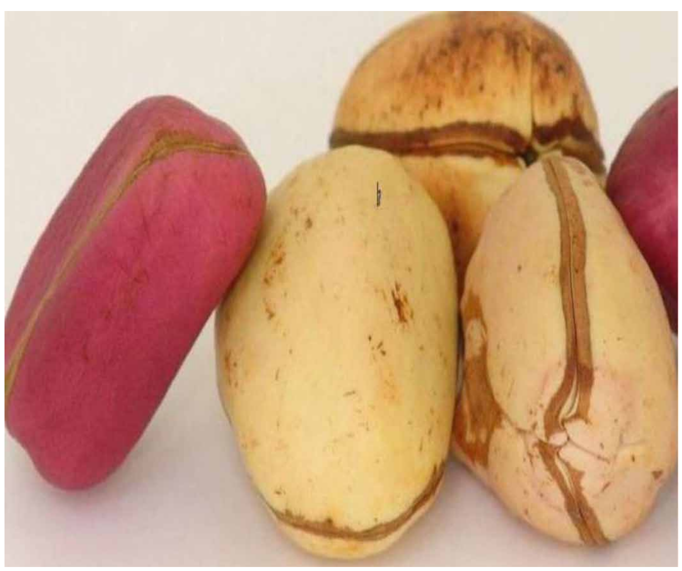
Thus, the Kola-nut is naturally separated into the sacred and secular binary through its consumption pattern. Kola-nut (cola *acuminata*) as the sacred is separated physically from the secular type, that is, cola *nitida* (Ihenacho, 2004). However, depending on the occasion, consumption of *cola nitida* is also widespread in the South. Among the Igbos, Kola-nut (i.e., *acuminata*) is generally believed to be sacred to the extent that certain ceremonies and taboos are woven around it, and aspect of communalism are celebrated with Kola-nut - representing both spiritual and physical symbols of unity (Ihenacho, 2004). It is such that no ceremonies are commenced without the ceremonial breaking of Kola-nut with everyone present partaking in Igboland (Ubesie, 1975). Hence, its emotionally loaded metaphor is indicative of a shared emotional vocabulary (Burkitt, 2002) developed to express similar feelings generated by such practices (i.e., Kola-nut breaking ritual).

Taboos and Conventions Around the Kola-nut

Kola-nut is deeply ensconced in the Nigerian's psyche and has become a by-word for inducement in many sociocultural settings. It is common for people to demand ‘kola’ either as a form of bribe or incentive before rendering service (Nwachukwu, 2012). Whereas Kola-nut has all sort of religion and cultural connotations for ethnic groups in Nigeria, the Northern ethnic groups are known to consume it (i.e., *cola nitida*) most (Nwanchukwu, 2012). Apart from the meaning and cultural ascriptions underpinning forms of its consumption, so also are taboos and conventions attached to its usage in the Southern part of Nigeria. For instance, due to some cosmological beliefs, Kola-nuts are selectively consumed; for example, whilst some Igbo groups may eat Kola-nuts with six lobes (denoting signifier of good fortune), others may consider it an abomination as it may be regarded as harbinger of misfortune. Generally, Igbos are wary of eaten Kola-nut that has no lobes as it represents deformity in their worldview. The symbolism they attached to the number of Kola-nut's lobes is significant as numbers like 3, 6, 5, and 4 are very emblematic in their cosmological beliefs. Moreover, whilst the Yoruba perceived a three-lobed Kola-nut as indicating bad luck, the Igbos consider it a sign of strength (Nwanchukwu, 2012). Taboos and traditional conventions may also affect handling of Kola-nut, for instance, the Igbos forbid individual to break Kola-nut in his/her maternal home, and women are not permitted to bless and break Kola-nut in mixed gatherings. The convention surrounding Kola-nut is also a signifier of culturally defined order of seniority, as the oldest person in a gathering is allowed to bless and break it. Furthermore, the Kola-nut tree has a symbolic connotation, for example, it is planted in Nigeria's Southern regions to indicate important milestones such as birth and deaths, or to delineate land boundaries (Nwanchukwu, 2012). Essentially, conventions around Kola-nut rituals in Nigeria reveal a number of taboos that illustrate different forms of meanings and relationships.

Figure 1. Cola Acuminata (multiple lobes)
Source: Fieldwork

Figure 2. Cola Nitida (two lobes)
Source: Fieldwork



THEORETICAL FRAMEWORK

Two theoretical frameworks (Foucauldian and Bordieuan) are employed in the attempt to engender interpretive insight into the ways in which meaning is implicated in people's daily mundane lives and activities (Miller, 1998) and the dynamics of power in relationships. Foucault and Bourdieu's concepts of power provide a strong inventive in contemporary social thought to unravel the increasingly elusive character of power in the society. The two frameworks are used to complement one another. Although Foucault's evaluation of power is very radical, it is difficult to identify any determinate social location of the exercise of power or of resistance to its operations from its application (Cronin, 1996). However, Bourdieu's theory of practice overcome this problem by connecting relations of domination to identifiable social agents through the symbolically mediated interaction between the habitus and social structure (Cronin, 1996). Whilst Bourdieu's focus is on the questions: "Who has power and how they get it and use it?", Foucault focused rather on: "How does power function in society?" (Sarup, 1993). Together, both approaches will assist in the analysis of power, i.e., the more or less invisible (indirect and symbolic) character of power inherent in ritualised consumer product and relations. Both approaches, discuss below, offer a broader perspective using fresh research constructs.

The Foucauldian Perspective

The application of the Foucauldian framework is informed by its assumption that "social life is established on forms of collective activity or praxis" (Prior, 1998: 64). Foucault (1972) suggests that the social world is structured and regulated in particular ways within discursive practices through which knowledge could be determined, amassed, and presented. This in turn bestows legitimacy on the researcher of any given subject (Prior, 1998). Essentially, Foucault discursive formation connects with the researcher's aspiration to understand ritualised consumption from a number of meaning conceptions such as observed by Foucault: "Whenever one can describe, between a number of statements, such a system of dispersion, whenever, between objects, types of statement, concepts, or thematic choices, one can define a regularity (an order, correlations, positions and functionings, transformations), we will say, for the sake of convenience, that we are dealing with a discursive formation" (Foucault, 1972: 38).

Essentially, the Foucauldian analytical concept is chosen to analyse narratives of individuals from different ethnic groups in Nigeria. The Foucauldian devices informed both a careful interrogation of the discourses of the individuals/groups and their narratives through which they made sense of their lives, and the surrounding discourses (Tamboukou, 2000). Kola-nut as an economic empowerment cash crop has been established in literature (e.g., Nzekwu, 1961), also confirmed is its psychological properties (e.g., Ihenacho, 2004). The combination of these insights was employed to unpack Kola-nut consumption configurations of Nigerian ethnic groups to produce conceptual knowledge of exchanges and relationships between consumers and among factors of consumption.

Bourdieu Approach

Within Bourdieu's approach are the troika concepts of habitus, field and capital. Bourdieu's habitus is the system of understanding and ordering the world, as well as the systematic dispositions for behaviour (Bourdieu, 1984). In the case of cultural products (e.g., Kola-nut), habitus also contains the consumer's ascription, which is crucial for the choices being made between products from the different subfields

(Bourdieu, 1984; 2005). The habitus itself is influenced by the social conditions of a person, particularly his/her class location, and hence consumers from different class backgrounds differ in their tastes for products (Bourdieu, 1984; 2005). Explicitly, consumers differ in terms of what they consume, the way they consume it, and in the quality of the experience that is associated with the act of consumption (Rössel, 2011). The Habitus generates a coherent and systematic way of evaluating the symbolic qualities of Kola-nut that adds up to a detectable tradition. Since the habitus is linked to the social position of the consumer, other agents can infer the traditions/habits of individuals and their position in the social space by observing their consumption behaviour. In this sense, the consumption of certain type of Kola-nut is a signifier for the traditions and class position of individuals (Bourdieu, 1984).

Field refers to network of relations, between positions are relations of power, reflecting various kinds of capital (social, economic, cultural, and symbolic) within which social agents manage to obtain measures of control (Bourdieu & Wacquant, 1992). The objective network of relations between such positions explains agents' strategies, and thus, the interactions between them (Bourdieu, 1985). Products and services from the subfield of controlled production largely reflect the history of the field and therefore are filled with prerequisites for understanding. For example, the two common types of Kola-nut could be categorised into two subfields (*acuminata* and *nitida*). Only consumers who are accustomed with the history and musts of a particular subfield are able to appreciate and enjoy its products. The ability to appreciate and enjoy a product is grounded in the consumer's habitus. Kola-nut, as object, acts as abstract representations of its environments, and it possesses symbolic and cultural capitals. These capitals seem to be embedded in the Nigerians' sociocultural environments in which the Kola-nut is a symbolic representation of the country's cultural value. Thus, Kola-nut possesses symbolic and cultural values and utility. In short, Bourdieu's theory explicates the types of different resources (capital) that persons draw on so as to improve their power and influence in a given field (Karatas-Ozkan, 2011). Essentially, this approach defines the process through which social structures and the use of capital generate and reproduces social norms, to investigate how a local delicacy (i.e., Kola-nut) is conceptualised and problematised (Bourdieu, 1986) within the normative testament discourse in Nigeria.

METHODOLOGY

The methodology is qualitative as the dimensions of issues focussed are experiential and sociocultural, which are not normally accessible through experiments, surveys, or database modelling (Sherry, 1991). Such issues include product symbolism, ritual practices, consumers' narratives in meanings attached to products, and the symbolic boundaries that structure personal and communal consumers' identities (Arnould &Thompson, 2005). In this regard, the narratives presented here are illuminative and offer the possibilities for analytical interpretation derived from a specific theoretical stance.

Broadly, this study's methodology adopts a flexible research design and an iterative cyclical approach to sampling, data collection, analysis and interpretation. Contingent to the researcher's experience, the types and number of respondents to be selected become apparent at the pilot stage of study. The pilot is a feasibility study acting as "small scale version(s), or trial run(s), done in preparation for the major study" (Polit, Beck, & Hungler, 2001: 467). During pilot, sixty-seven preparatory interviews and observations were carried out with several categories of individuals in Abuja (Nigeria's political capital) and Lagos (Nigeria's commercial capital). Insights from this exercise helped in identifying requisite respondents and questions templates. Subsequently, substantive data were gathered through in-depth interviews and observations involving unstructured receptiveness to consumers (Briggs, 1986) as well as the development of rapport between researcher and respondents (Wallendorf, 1987). The choice of respondents is purposive, as they are selected from a field standpoint to represent multiple stakeholders' perspectives. From these perspectives, markets are regarded as composed of a set of agents, including producers, sellers, experts, journalists, industry associations, specialists, regulatory agencies, and consumers (Bourdieu, 1996). Consequently, the most effective individuals to answer the research question were actively selected. This involves developing a framework of variables that might influence an individual's contribution and was based on, apart from the researcher's practical knowledge of the research area (and piloting), the available literature and evidence from the study itself (Marshall, 1996). The final respondents' list represents a broad range of people who have specific experiences (critical case sample) and agents with special expertise (key informant sample) (Bradley, 1992).

Invariably, these agents are positioned in relation to each other, and they are all active in the construction of Kola-nut's consumption characteristics. Ten respondents were selected (based on insights from the pilot), and they include; one herbalist, one native doctor, one farmer, one Kola-nut trader, one medical doctor, one pastor, one imam, one extension worker, one researcher, and one traditional chieftain. The respondents belong to different ethnic/tribal extractions, diverse religious leaning, and assorted attribution orientations. Although selected to reflect Nigeria's six geo-political zones, they all reside in Lagos (see Table 1). In essence, the field is enhanced by the presence of multiple conversations. The interviews were performed informally at homes, cafes, parks or shops, lasting up to one and a half hours with notes taken. At first, interviews are largely non-directive (Briggs, 1986), but later blend into more directed, semi-structured ones. Data saturation was reached as new categories, themes or explanations stop emerging from the data (Marshall, 1996).

Table 1. Respondents' list

S/N	Respondent	Location	Age	Attribution/Capacity	Gender	Religion	Tribe
1	Traditional chieftain	South-West	76	Cultural, religion, social	Male	Traditional	Yoruba
2	Herbalist	South-East	69	Cultural, medical, social	Male	Traditional	Igbo
3	Native Doctor	South-West	80	Religion, cultural, social	Male	Traditional	Yoruba
4	Farmer	South-West	56	Economic, social, cultural	Male	Christian	Egun
5	Pastor	South-South	55	Social, religion	Female	Christian	Ijaw
6	Trader	North-West	45	Economic, social	Female	Islam	Hausa
7	Imam	North-East	49	Religion, social	Male	Islam	Kanuri
8	Extension Worker	North-Central	48	Administrative, social	Female	Islam	Tiv
9	Researcher	North-Central	55	Research, social	Female	Agnostic	Igala
10	Medical Doctor	South-East	39	Medical, social	Female	Christian	Igbo

Source: Fieldwork

Before and during fieldwork, and throughout post-field coding and further analysis, the researcher is immersed in the literatures that address the semiotic around totems. To understand the significance and attribution of Kola-nut in a diverse society (such as Nigeria), Marcus (1995) technique of followings (i.e., follow, the people, the product, and the metaphor) was adopted. This is a credible and conventional means of researching in a multi-sited ethnography. In following the thing, which according to Marcus (1995) involves tracking the circulation of object of study (e.g., commodities, money, gifts, artefacts, etc.) through different contexts (Marcus, 1995), the researcher attended a number of sociocultural events in Abuja (North) and Lagos (West) at which the concept of Kola-nut is ontologically communicated. This is a form of a multi-sited approach in a typical Marcusian fashion triggered by the awareness that research on Kola-nut has to be multi-sited as it morphed in various representations and in different sites/venues. Ceremonies at which the Kola-nut plays a central role were observed, and these observations, together with the relevant literature, informed data interpretations. This approach complemented the interview process as insights gathered from 'observer as participant' (Tedlock, 1991) sources were utilised to corroborate respondents' narratives. Valuable insights were gathered from personal interactions with a broad range of people through cultural resources and ritualised events and ceremonies. According to Ham (2009) such ceremonies are central to strengthening social structures, celebration of important rites of passage (e.g., baptism/naming ceremonies, weddings, funerals, house-warming) and usually provide an opportunity for merriment (Waldinger, Aldrich, & Ward, 1990).

Lastly, in following the metaphor, this study conforms to Marcus (1995: 92) position that: "When the thing traced is within the realm of discourse and modes of thought, then the circulation of signs, symbols, and metaphors guides the design of ethnography". This conformity is within the Glaserian context "that man was a meaning making animal" (Glaser 1998: 32). Accordingly, the methodology is designed to follow the meaning of Kola-nut in various social contexts to discover its socio-cultural significance.

DATA PRESENTATION AND ANALYSIS

Analysis and fieldwork intersected substantially. Initially, respondents were interested in providing lengthy responses, sometimes interlinking their answers with events from their life experiences, as well as their personal analyses of cultural and social episodes. The researcher deliberately decided to follow the respondents down this route (Riessman, 2008). This interlink with life experiences became quite effective in the understanding of how Kola-nut shaped the respondents' relationships, lives and their emotional understandings of who they are. Shuffling back and forth between inter and intra-textual approaches, numerous iterations of reading the data, coding, identifying narratives, and engaging with theory were conducted (Miles & Huberman, 1994). For instance, firstly, each interview was transcribed and coded, and other textual (archives of published materials, field logs/diaries) data were also coded. At this first stage, common themes of consumption facilitated by the materiality of Kola-nuts as well as the socio-culturally charged nature of these accounts were identified, and thus linked with theoretical literature on culture, community, and consumption. The subsequent reiterations involved going back to individual accounts, working with portions of each text, in order to understand nuances around the consumption and exchange protocols of Kola-nuts, and how the sensitivity and cultural attachment toward Kola-nut consumption is perpetuated within accounts. This was followed by a re-engagement with the theoretical foundations, and refining the study's theoretical contributions. Perhaps more importantly, member check (Creswell, 1994) protocol was carried out during interpretation of data. This informant feedback technique assists to improve the study's accuracy and credibility. The accounts of respondents who support emerging explanations and those who disagree (confirming and disconfirming samples) were considered and adjustments made as appropriate. These processes enabled the researcher to perform reflective analysis (Bryman, 2001) with an initial problem focus that facilitates detection of some emergent issues.

To improve objectivity and credibility of emergent issues, two colleagues helped to reappraise interview transcripts and interpretive outlines in a peer review process. This process triggered reanalysis of the data on many occasions until mutual agreement is reached in interpretation (Fournier, 1998). Credibility is further enhanced through triangulation of multiple stories from the same individual, of interviews conducted with the same persons at multiple points in time, and of concepts reflected in alternate Kola-nut related experiences also add confidence to the credibility of results (Fournier, 1998). Consequently, the construction of interpretations from direct experience, perceptions and beliefs of participants by the researcher was facilitated. From the initial twelve categories, three distinct themes are clearly detectable through data interrogation which applied the connected narrative protocol (Misler, 1995); cultural artefacts and consumption; relationships; consumption, power relations, and identity formation. These issues are discussed below.

Findings and Analysis

Cultural Artefacts and Consumption

Various applications (consumptive practices) of Kola-nut as a cultural artefact are extensively communicated by the respondents. The data reveal that as a cultural artefact, Kola-nut serves as source of information on people's cultural disposition, social conduct, and emotional habitus. According to Bourdieu, cultural artefact is enclosed within the notion of cultural capital. A notion covering 'all the goods material and symbolic, without distinction, that present themselves as rare and worthy of being sought after in a particular social formation (Harker, 1990: 13). Such social formation is discussed by respondent 1 when highlighting the cultural importance of Kola-nut:

Kola-nut is an important object in the Yoruba spiritual being. It is used to seal covenant between individuals and groups, for instance, two friends entering into an ordinary spoken agreement would share Kola-nut to seal the accord. The Yoruba consider it a taboo to share Kola-nut with a person and then behave detrimentally against such person. Any person betraying the term(s) of covenant is certainly attracting death, diseases and misfortune on his/her person.

According to respondent 3:

The Yoruba considered Kola-nut ('obi abata') the desired food of 'Ifa' the divination deity, and an important ingredient in the worship of gods/ancestors in our culture.

The metaphors employed in these descriptions indicate that Kola-nut is a sacred object. As suggested by Abaka (2005), Kola-nut achieved significant cultural importance as it was transmuted into a system of symbolic social meaning undergirded by cultural practices that embrace both the profane and the sacred. Respondents' accounts show that ritual experience is built around episodic string of events. For example, a sacred ritual might commence with a procession, followed by an invocation, singing, an oration, an offering, and feasting. A ritual tends to be performed in the same way each time it is observed, so ritual events function as mnemonic devices that elicit specific thoughts and sentiments from the individual (Mead, 1956). Respondent 10 describes common Kola-nut's process and symbolic social usages:

Symbolically, Kola-nut is used by the Igbos to grace social rituals of hospitality as welcome offerings to guests; as sacred offering in religious rites and prayers; in ancestor veneration; and in important life events such as weddings, naming ceremonies, funerals and memorials. As a mark of respect Kola-nut is broken with knife. Prayer follows its presentation immediately, which in traditional pattern is libations. In the prayer, our forefathers are beseeched to come and participate in the eating of the Kola-nut and to guide and protect in the mission that brings the people together. After the prayer, Kola-nut is broken, shared, everybody eats and the ceremony begins. In fact, the so-called Kola-nut communion is actually the only time "Ndi-Igbo" (Igbo people) pray together.

Respondent 2 argues that:

Kola-nut is normally offered to guest as presentation to visitors indicating acceptance and welcome among all ethnic groups in Nigeria. Also, medicinally, Kola-nut tree has a multi-purpose pharmaceutical usefulness. For example, its leaves, bark, twigs, fruit and flowers are effective as coughs mixture, chest problems, dysentery, diarrhoea, vomiting, and asthma.

In effect, Kola-nut is both a ritual artefact and consumer product that complement or is consumed in ritual settings. When consumed in a ritual context it transmits distinctive symbolic messages that are crucial to the meaning of the total experience (Rook, 1985). Kola-nut consumption in social rituals expresses and dramatizes social relationships. Yet, the passion for Kola-nut is hardly concealed, for instance, the popular expression: 'He who brings kola brings life' (Achebe, 1958: 5) is an emotionally loaded term that aptly serves as a trope for the emotional habitus that is constitutive of an Igbo lifeworld, and explains the emotional attachment to the Kola-nut. Hence, it is part of a shared vocabulary expressing nostalgic feelings, sentiments, and also proud emotional orientation that accompanies a communal sensibility. The Kola-nut is the object that brings these experiences to life and makes these shared repertoires of emotions possible – and thus, it plays a vital role in socialising individuals into the "structure." For example, respondent 9 affirms that:

Kola-nut acts as a cultural vehicle that communicates the people's world-view in Nigeria. Emotional and cultural attachments to Kola-nut confers on it a cult-status with adherents cutting across the divides of religious beliefs, gender and caste.

Whilst Kola-nut is consumed as ordinary mundane object/product, it seems that, among certain group, the Kola-nut is revered, dreaded, and treated with the utmost respect. Even among the same group, the handling or treatment of Kola-nut differs. Some consumers treat it as sacred icon, some swear by its medicinal attributes, and others regard it as social item good for recreational consumption. This shows that the exchange of Kola-nut materialises relationships that are beyond transactional but are embedded in the sacred realm of communality. Thus, Kola-nut transcends its mundanity, and develops as a product that excites a ritualised market. Consequently, the analysis suggests that more dimension to materiality could still be further explored as admitted by Kuruoğlu and Ger (2014: 24): '…. the entwinement of iconization and signification with materialization…. has been documented'.

Relationships and Associations

The data unveils different forms of relationships, which inform genuine partnerships between parties. Kola-nut as object of communications and exchanges with gods and ancestors is conspicuously established in respondents' narratives. This could be credited with aligning relational dynamics, such as physical and psychical relationships. For instance, it emerges strongly that both Yoruba and Igbo groups have strong ritualistic employment of Kola-nut (i.e., *acuminata*) as totem of communicating with gods and ancestors. Respondent 1, detailed divination rites that are practiced in many parts of South-West Nigeria, according to him:

These (rites) are forms of worship or communion and communication between individuals and the gods. Kola-nut is a principal object of worship on such occasions.

Likewise, respondents 2 and 10 observe respectively:

Prayers to be said on the Kola-nut presented must be in Igbo language since Kola-nut understands only the Igbo language.

In Igboland, the traditional Kola-nut is the king of all seeds and is considered sacred as it is used in talking with the Gods.

The emotional outbursts in such statements seem to underline "the talismanic relationships consumers form with that which is consumed'' (Belk, Wallendorf, & Sherry, 1989: 31). In this sense, the Kola-nut is infused with emotions as it fosters shared emotional repertoires, and orients collectives and individuals into common emotional dispositions. In Ahmed's (2004) terms, the Kola-nut becomes sticky with emotion, and by virtue of this stickiness, plays a part in bonding the community. Also, respondents discuss the application of Kola-nut in a special form of divination in which the diviner is able to send/receive messages from the ancestral spirits by tossing four pieces/lobes of a Kola-nut on the ground. The way the lobes land/spread is decoded by the diviner as response from the spirits. Respondent 3 confirms this:

Yoruba are very sensitive to their natural and social environments, and this sensitivity alerts them of looming dangers. Often times, dangers are averted through recourse to the ancestor who instruct on what to do via divination, which has rules and conventions about how to express and interpret meaning.

Furthermore, Kola-nut is used as symbol in implicit communication between individuals and groups. The symbolism attached by groups to the Kola-nut conveys all sort of meanings, nuances and implications. For instance, the expression: "bring kola" or "where is my kola" could denote bribe or enticement in transactions between individuals. Still, all the respondents assert that Kola-nut is used to communicate amongst traditional cult members in various form of non-verbal system of communication. For example, respondents 3 and 8 views expressed below illustrate Kola-nut's utility as communication object:

The Yoruba traditional system of conveying messages/information is encased in the notion of "Aroko", which involves sending an article (e.g., Kola-nut) packaged in a particular fashion to a person who will then decipher the underlining message from it.

People who have the skills of encoding and decoding material objects find the Kola-nut a useful object in communicating meanings and thoughts among themselves.

In essence, meanings are developed for Kola-nut as artefact in everyday consumption enactment. Generating meanings for objects/artefacts is increasingly explored in cultural studies. In these studies, culture is perceived, according to Williams (1988; 1990), as a way of life that represents certain meanings and values. For example, du Gay et al (1997: 3) use the "circuit of culture" to explore the meaning-making process of cultural artefacts. In this circuit, meanings are constructed through a dynamic process that involves five key concepts: representation, identity, production, consumption, and regulation. These concepts are inextricably linked in a dynamic and interchangeable relationship that enables artefacts to acquire meanings and therefore be part of a cultural industry. For instance, as a communication medium/object Kola-nut becomes a sacred object through which interaction is established between parties (e.g., groups, gods, deities, ancestral spirits and other ethereal entities). Hence, the sacred is solidified through representation in Kola-nut. This enables a mundane object to assume greater meaning than is evident in its regular form and function. This facet of the sacred is then particularly important in understanding the sacredness of some contemporary consumption. As suggested by Belk, Wallendorf, and Sherry (1989: 13); "consumers construe meaning in various fashions and in different degrees of ontological intensity". Through such activities/ceremonies, the sacredness of Kola-nut is maintained. Explicit recognition of the sacred status accorded to Kola-nut consumption in parts of Nigeria illuminates aspects of contemporary Nigerian consumer behaviour that, while basic and pervasive, have not been explained by prior theory and research. Moreover, due to its widespread consumption, Kola-nut appears to be iconic representation of Nigerian unity. Respondent 7 poignantly put this in perspective by declaring:

Kola-nut is eaten all over Nigeria, and as far as I am concern, it is a product, more than any other, that best articulates successful integration of the Nigerian peoples.

In essence, Hinde's (1995) four basic conditions that qualify relationships in the interpersonal domain (Fournier, 1998: 344) became evidence in the study:

1. "Relationships involve reciprocal exchange between active and interdependent relationship partners"; for instance, in exchange for perceived blessings individuals/groups offer prayers (with Kola-nut) to ancestors/gods.
2. "Relationships are purposive, involving at their core the provision of meanings to the persons who engage them"; for instance, morphing bribe/inducement as Kola-nut.
3. "Relationships are multiplex phenomena: they range across several dimensions and take many forms, providing a range of possible benefits for their participants"; for instance, exchanges with the ethereal realm and the associated perceived benefits.
4. "Relationships are process phenomena: they evolve and change over a series of interactions and in response to fluctuations in the contextual environment", for instance, physical exchange rela-

tionships between parents and children tends to change upon the death of the former to psychical/psychological exchange relationships (e.g., through divination).

Consumption, Power Relations, and Identity Formation

The theme of power relations as demonstrated in the data involves the articulation of power among various agents through the consumption of Kola-nut. Foucault's (1998: 63) buzzword; 'power is everywhere' and 'comes from everywhere' is employed to interrogate the data. This process helps to exemplify a type of 'power' or 'regime of truth' that exists within the Kola-nut consumption practises, and this is opened to continuous negotiation and renegotiation. Ritualised consumption seems the manifestation of this negotiation and renegotiation. For example, the rituals/ceremonies around "breaking" of the Kola-nut among the Igbos exhibit array of power mediations between individuals and group. Respondent 10 claims that:

Among the "Ndi-Igbo" the art of breaking Kola-nut is highly regarded indeed, and the practice foreshadows all other rituals in any event/occasion. Men have the prerogative to Kola-nut in any gathering (the eldest man in some part and the youngest in others), and only the oldest person in the gathering is allowed to bless and break it. However, the eldest woman can do this in the absence of a male.

In his account, respondent 2 further illustrates the power structure in the Kola-nut "breaking" protocol:

To begin with, Kola-nut used for traditional rites must be multi-cotyledon. Every Kola-nut has meaning, and as such the eldest man present must check each Kola-nut and interpret their meanings before they are finally broken. Kola-nut with one or two lobes are considered unfit or defective for human consumption as they are regarded as Kola-nut of the spirits. Kola-nut with three lobes is celebrated as "Kola-nut of the brave" - to be eaten by warriors and consecrated individuals. However, four-lobe Kola-nut represents perfection as it signifies the sacred four market days in Igbo folklore. This type of Kola-nut is used for peace and blessing. Whilst, Kola-nut with five lobes is symbolically attached to increase in procreation, protection and good luck, Kola-nut with six lobes indicates communion with the ancestors/gods.

Respondent 1 Yoruba's proverbial proclamation; "*Enu agba l'obi ti gbo"* (translating literally to: "The mouths of the elders decree the maturity of the Kola-nut) also alludes to the gerontocratic power/privilege of elders. Invariably, these accounts are symptomatic of the structure of rites, or a habitus: one that is reinforced through practices of "breaking" and consuming, as well as the narratives that continued to venerate, and buttress differential power displays. In these narratives, the 'Foucauldian triangle' of truth, power, self (Flynn, 1988) is interrogated as they relate to the processes, procedures and apparatuses, by which truth, power, and knowledge are integrated in the consumption of Kola-nut among groups in Nigeria. Consumptive practices can then be deemed to be establishing "power rules" as systems of truth and regulation and act on individuals/groups' customs and sensitivities.

Furthermore, buried in the narratives, alongside the notion of power, is the concept of status. The different status groups with their specific characteristics constitute the social order (Weber, 1958). Status as social honour or prestige (Weber, 1958) is typically distributed unequally between groups in the study, for example, the hierarchical order involved in the "breaking of Kola-nut" or the reservation of particular form of Kola-nut for gods/ethereal entities' consumption. Status, in this sense, seems to draw on tradition to facilitate the development and use of socio-cultural justifications or legitimisation for domination that build on the notion of natural entitlement.

Bourdieu's (1982) insights as captured in the concept of cultural capital and its involvement in power relations is also relevant here. The operation of the concept is exposed in the social relation within a system of exchange that includes the collective cultural knowledge that bestows power and status (Barker, 2004) among the groups. Consequently, it is necessary to understand how consumption constitutes people's subjectivities, institutes and naturalises customary control.

As a consumption apparatus Kola-nut also appears to converge identity formation. For instance, respondent 10 asserts:

Consumption of Kola-nut is often an indicator of sort. For example, one assumes it is exams' time when a student (or group of students) suddenly develops the habit of eating Kola-nut. Kola-nut contains high amounts of caffeine, and many people testify that it helps them to fight fatigue. However, Kola-nut's high level of nicotine can affect some people's body chemistry adversely. It could cause insomnia, high blood pressure, or high-level toxicity in some individual.

Respondent 7 claims that:

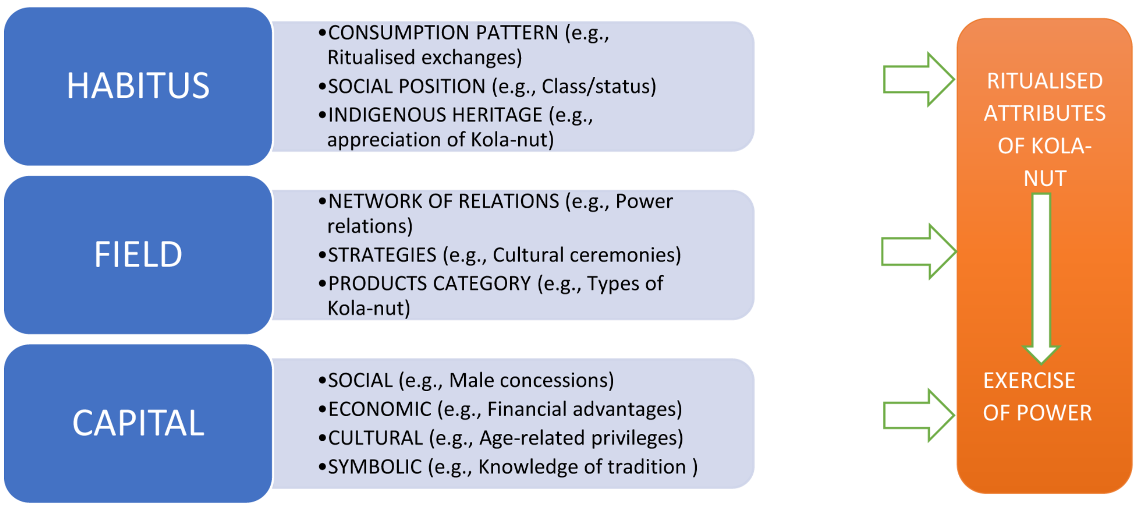
Stained teeth from excessive Kola-nut consumption are a sure give-away of the people from the Northern part of Nigeria since they are renowned for intense chewing of "goro" (cola nitida).

Respondent 5 goes further to illustrate the dichotomy in Kola-nut identity along tribal/regional affiliations:

The Hausa/Fulani of the North largely prefer "goro", while the Igbo and the Yoruba of the South attach higher premium to "native kola" (cola accuminata).

Invariably, the Kola-nut, through its types (*accuminata* and *nitida*), provides a platform for social groups to cohere based on system of aesthetic tastes. Bourdieu (2005) defines taste as the 'acquired dispositions to differentiate among the various cultural objects of aesthetic enjoyment and to appreciate them differentially' (Wolfreys, Robbins, & Womack, 2006: 49). Shared tastes bond people together into social groupings, while dissimilar tastes facilitate segregation between groupings. Some groups strive to be exclusive and limiting in their acceptance of new members by encouraging or discouraging association with certain objects. There may be a deliberate effort to determine what may be associated with the grouping, for instance, certain attributions are attached and directed to specific group's place, culture, and artefacts. Groups are stratified and ranked as penchants for particular foods, cars, and clothing are linked with different social groupings. This is a demonstration of association with different social economic groups of people. Bourdieu contends that it is these sorts of dispositions that shape the unconscious unity of a class, but concludes that taste is not pure because the meanings and values of culture are subject to the context and on the social conditioning of producers and consumers (Bourdieu, 2005). By and large, consumption and markets research have revealed that objects in their materiality, participate in the social construction of identities, relationships, and collectivities (Kuruoğlu & Ger, 2014). It is the case that emotions provoked during (Kola-nut) consumption encounters play a part in creating and recreating collective imaginaries (Chronis, Arnould, & Hampton, 2012; Kuruoğlu & Ger, 2014). Furthermore, Kola-nut represents an identity article that facilitates collaborative and sharing economy since people share it commonly. Sharing thus reinforces common values which support mundane existence in a multi-cultured society such as Nigeria. Figure 1 articulates the relationship between Foucault and Bourdieu notions of power as analysed from the data/findings.

Figure 3. Schematics of Foucault (R) and Bourdieu (L) Ideas
Source: Fieldwork Analysis



DISCUSSION

Cultural Articulation and Meaning Making

Within the analysis, one is able to observe how "particular manifestations of consumer culture are constituted, sustained, transformed, and shaped by broader historical forces (such as cultural narratives, myths, and ideologies) and grounded in specific socioeconomic circumstances and marketplace systems" (Arnould & Thompson, 2005: 869). Kola-nut conjures a sense of belonging, unity, and togetherness that stem from issues connected with the production and reproduction of the social world people are engaged in. The underlining basic relationship principles inherent in Kola-nut extend to an integrative framework to explain and explore the forms and dynamics of those attachments/interactions in everyday life. For instance, its presentation at sociocultural settings/meetings complements most events in Nigeria as it indicates establishment of love and trust; serving as a communion food that expresses care and togetherness. Kola-nut, in its materiality, seems more than mere masticatory object, and its circulation across space and time appears to possess a performative and materialising characteristic that acts to constitute the substantive communities within which it circulates. From the perspective that things, aside from representing and communicating, do objectify identities, relationships, symbols, values, meanings, power, and tensions (Borgerson, 2009; Chitakunye & Maclaran, 2014; Craig, 2011; Douny, 2011; Holttinen, 2014); the narrative mediated by Kola-nut negotiated a number of cultural rhetoric and activism. Such rhetoric and activism relate to the validation of the entwinement of materiality, rites, symbols and emotions, and examine how this entwinement generates ritualised structures that shape and perpetuate the imagining of community as well as the enactment of power and identity.

As analysed, the social, historical, and material properties regarding the manner in which Kola-nut is ritualised, consumed, and exchanged, within the Nigerian context potentiate the Kola-nut with emotional density. As a possession, some people become very emotionally attached to Kola-nut, thereby, creating and expressing identity to self and others. Furthermore, result shows the experiential and evocative aspect of Kola-nut consumption and practices coupled with the impact of emotions in galvanising consumption practices, bonding individuals, and building communities at differing levels of permanence. Emotions are perceived as motivating consumption choices and decision-making processes (e.g., Kuruoğlu & Ger, 2014). Through creating affect and articulating emotions, Kola-nut facilitates the formation of networks and communities inside which the Bourdieuan's power dynamics between in-group and out-group simultaneously took shape amidst different forms of Kola-nut consumption. The very idea of an "other" is formulated as a coherent entity (e.g., gender differentiator) through encounters and experiences that also generate an emotional structure. Such coherence and boundary shaping dynamics characterised experiences of Kola-nut ritualisation. Hence, research on Kola-nut practices signifies how identities, power and gendered roles are constructed and re-constructed around the icon and idiom of Kola-nut. But its consumption in various sociocultural settings contributes to the sense of construction and reconstruction of Nigerian identity and belonging. Consequently, the consumption of Kola-nut and the rituals surrounding it provided the means for socialisation (Thompson, 2005) into an emergent "structure of feelings" (Williams, 1977: 132).

Analysis from the Foucauldian standpoints enhances our understanding of power and identity as experienced through ritualised consumption of Kola-nut. Foucault contends that power serves to foist identities on its subjects, but the power structure is amenable to negotiation "in social realms where all voices do not have the same opportunities to be heard" (Markula & Pringle, 2006: 33). Hitherto, the Bordieuan perspectives reveal Kola-nut's symbolic capital as constituted by attributes such as prestige, status, and authority (Bourdieu, 1990) in sociocultural rituals context. Reflected in these sociocultural rituals processing is, duty role, position, and rank in the patriarchal hierarchy. It is the case that Kola-nut (i.e., *acuminata*) receives special treatment unlike other masticatory substances (e.g., bitter-kola). Like most sacred objects, it is revered and consecrated, used in prayer, sung about, and utilised to trigger inspiration and ecstasy in sociocultural activities. The collective execution of these activities often leads to shared heightened emotional states analogous to Durkheimian "collective effervescence," (Durkheim, 1965: 250) and Turner's (1969) communitas, which represents a sense of togetherness. Invariably, Kola-nut's symbolic capital explains accumulation of power and privilege in sociocultural nexuses. Meanwhile, Kola-nut's cultural capital associated with attributes relating to taste and consumption patterns, has three forms: embodied; objectified; and institutionalised (Bourdieu & Wacquant, 1992). The embodied cultural capital of Kola-nut signifies attitudes and way of thinking that are effects of socialisation practices (e.g., divination practices), while its objectified cultural capital denotes special cultural sensitivities in taste (e.g., between *acuminata/nitida* types), consumption (e.g., in taboos/conventions), appreciation (e.g., social significance) and so on. Lastly, Kola-nut's institutionalised cultural capital could include skills and experience in social convention around its consumption (e.g., in presentation and rituals).

Taken together, the study's data support the argument that consumer research scholarship would benefit from exploring the ways in which consumption objects, through their distribution of different forms of capital, dictate relationships and create intersecting inequalities and privilege in the community. The salience of such analysis resides in research into the exploration of the structure and pattern of exchanges between physical and psychical parties in consumption relationships. This will potentially enable the possibility of extending the frontiers of marketing processes, for example, in designing and working with products imbued with symbolic and cultural capitals. The potency of such marketing processes/ activities in culture sensitive societies where ancestors' veneration is an important ritual practice (e.g., China) cannot be overrated. Besides, it has been argued that an understanding of consumer symbolism and lifestyle orientations is essential to successful marketing strategies (Levy, 1959).

CONCLUSION

The concept of Kola-nut provides a number of challenges to conventional ways of thinking about cultural products/artefacts. Some implications arise from this, firstly, the character of a cultural artefact is not simply given, but fluctuates according to the context in which they are perceived - and other ways in which they may be ascribed and creatively deployed. Secondly, the significance of agency is revealed in that it is people and their understanding of their needs and what they desire to accomplish in the situation they encounter, that circumscribes how products/cultural artefacts are comprehended. Thirdly, it indicates the significance of social identities and power relations for both the capacity to consume cultural products and the consequences of that consumption. Lastly, the indeterminate nature of social practice is signified. Instead of perceiving cultural artefacts as stable, and fixed categories of products, the study has shown that what institutes a cultural artefact in any given environment varies largely on the intentions of the people involved. Cultural artefacts provide means to an end. Both the ends people relate to and the perceptions of artefacts available are formed in and through culture and social relations.

Likewise, the implication runs through investigation of various consumption and exchange protocols around Kola-nut as a cultural artefact, the movement from privatised to collective consumption as it affects notions of emotional consumption. Such that the point at which the consumption chains in ethnic cultures in a multiplex system become symbolic objects and therefore venerated while also appraising the social, economic, and cultural considerations for such transformations. Finally, implication extends the power and influence of the relationship theme beyond the inter-personal domain to the world of branded goods. To the extent that the relationship themes revealed in this study reflect a culturally entrenched psychological ideology toward brands, researchers may be well advised to attend to ethereal-directed brand relationships for the insights into contemporary consumer culture they reveal.

In summary, the paper focuses on the practices that impel Kola-nut into circulation; the emotions it elicits during encounters with subjects; the relationships, geniality, and communality it objectifies, and the boundaries it solidifies, as it navigates its paths of circulation. By exploring the emotionality of the Kola-nut material practices and illustrating how the practices simultaneously facilitate unity around a shared identity, the study illuminates process in which heterogeneous communities engage with consumption in the making of a collective group identity.

The study strives to etch out the notion of consumption-as-experience, which underlined consumers' subjective, emotional reactions to consumption objects (e.g., Holbrook & Hirschman, 1982). Also outlined was the idea of consumption-as-integration: a metaphor describing how consumers obtain and manipulate object meanings through multiple consumption practices (e.g., Rook, 1985; Belk, 1988). This enables consumers to integrate self and object, thus facilitating their access to the object's symbolic properties. Further embedded in the study is the concept of consumption-as-classification - a metaphor explaining consuming as a process in which objects, regarded as crucibles of cultural and personal meanings, act to specify the classificatory facets of consumption (Holt, 2004). Hence, with the help of spatial semiotics, described as "the study of culture which links symbols to objects" (Gottdiener, 1994: 15-16) the study illuminates how consumers actively modify and transform symbolic meanings encoded in a product to manifest their specific personal and social situations and expand their identity and lifestyle aspirations (Grayson & Martinec, 2004; Holt, 1995).

Additionally, the study examines not only the changing character of the Kola-nut consumptions, but also its ideological foundations and sacredness. Thus, it interrogates the processes by which particular consumption becomes and remains sacralised, and addresses issues of power dynamics surrounding it. Essentially, as timely investigation of the power of a cultural artefact concept, it offers a fresh perspective on contemporary cultural transformation as well as an exploration of resilient of culture in the face of globalisation events, which may be subtly, even invisibly, changing indigenous culture and how we relate to it.

Lastly, the paper highlights groups/tribal differentiators in the conduct of rituals surrounding consumption within the general commodification of Kola-nut, in which acts of consumption are ascribed cultural, social and moral significance. It seeks to identify how the 'imageries' conjure by Kola-nut is related to normalising and unifying functions of ethnic relations discourse in a heterogeneous society like Nigeria. In this process certain metaphors become either legitimised or problematised. While highlighting various paradoxes constructed within this consumption's narrative, it suggests that Kola-nut consumption in Nigeria, reflecting the habitus of the Kola-nut, could be increasingly adapted to reconfigure the sociocultural engagements of different regions of Nigeria.

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Chapter 7
Exploring Digital Self Among the 21st Century African Consumer

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ABSTRACT

In its general form, consumer behaviour is an enthralling phenomenon. It is even more fascinating when measured in the viewpoint of heterogeneity among consumer groups. One of the supporting ideologies in marketing is the theory of market segmentation, which emphasizes the fact that we are considerably constrained in our knowledge of consumer behaviour without recourse to the typically obvious factors that differentiates one consumer group from another. Using demography suggests that it is intelligible to distinguish the old consumer from the 21st century consumer. The 21st century consumer is considered a young consumer; however, there has been very little thinking about the concept of the consumer since the dawn of professional marketing.

INTRODUCTION

In its general form, consumer behaviour is an enthralling phenomenon. It is even more fascinating when measured in the viewpoint of heterogeneity among consumer groups. One of the supporting ideologies in marketing is the theory of market segmentation, which emphasizes the fact that we are considerably constrained in our knowledge of consumer behaviour without recourse to the typically obvious factors that differentiates one consumer group from another (Gbadamosi, 2018). Using demography suggests that it is intelligible to distinguish the old consumer from the 21^{st} century consumer. The 21^{st} century consumer is considered a young consumer, however, there has been very little thinking about the concept of the consumer since the dawn of professional marketing (Valentine and Gordon, 2000). The word is used automatically without reference to the fact that the world has changed around it and therefore its meaning must have been altered. Today it does not mean what it used to immediately after the war in 1945. It does not mean the same thing in Nigeria or Lithuania as it does in the UK. It does not mean the

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same thing in the discourse of the internet as it does in the discourse of fast-moving consumer goods. While consumers are end users of products, consumption is viewed by some scholars as the process in which consumers use a product. Its role has been driven into a position of distinction in human lifestyle in a way that is historically extraordinary (Fine and Leopold, 1993). Clarke et al. (2003) note that consumer research has received an intensification of interest in the study of consumption. The reason for this is that many researchers have studied this subject extensively (Fine and Leopold, 1993; Mackay, 1997; Clarke et al., 2003). Although many researchers have discussed this topic, it is vital to understand that consumption theory is a difficult subject because there has been an explosion of writing and research on this subject, and because many people feel saturated with knowledge of the topic (Fine and Leopold, 1993; Mackay, 1997; Clarke et al., 2003).

With regards to motives and consumers, many angles have been explored. This chapter focuses on the 21st century consumer, who is also considered to be a young consumer. These two terms are used interchangeably in this chapter. McCarthy (2010) conceptualises childhood as based on age and considers that those slightly above the age of 18 can be considered young consumers. Invariably also seen as the 21st century consumer due to their peculiarities and impact in buying pattern.

This buying pattern changes at a faster rate due to technology and the internet (Loureiro and Roschk, 2014). It is not only dependent on the ethnicity or cultural background of the consumer. It differs when it comes to the product, price, features, quality, packaging, status, generation as well as age of the customer (Turkle, 1995). However, the youth is the most intricate group to correspond with (Dorman, 2000). As an intricate group, their changing preferences affects the buying pattern because they mostly follow the rhythm of fashion, the taste according to the changing time and the impact of internet (Turkle, 1997). The internet age has posed many challenges both to the marketer and the consumer as study shows that the present generation is more fascinated with the online than the conventional (Postmes et. al., 1998). As a result, marketers spend millions, invest so much time on market research every year to identify and predict the changing youth behaviour (Riva and Galimberti,1998). Hence, the discussion in this chapter focuses on two broad areas. First, the digital environment provides a new virtual space in which persons interact almost exclusively via their computer terminals. What are the effects of this new space on self-identity? Second, to explore how the young African consumer uses digital self to achieve inclusion into the mainstream consumption pattern.

Conceptualization of Consumer Buying Patterns

Research has established the importance of understanding consumer buying patterns for marketers. Schiffman et al. (2013) define consumer behaviour as consumers' behaviours when searching for, purchasing, evaluating, and disposing of a product. Solomon (2013) extends this theory and states that consumer behaviour concerns the products individuals consume and how they fit their lives. Although many factors can influence consumer behaviour, age is a recurring theme. Hervé and Mullet (2009) found through a correlation study that age is a crucial influence on consumer buying patterns. Another study finds age as a determining factor (Loureiro and Roschk, 2014; San-Martín and Jiménez, 2015; Tsarenko and Strizhakova, 2015). On the other hand, although an intervention study by Massicotte et al. (2011) tested age as a moderating factor, the study found that consumer buying pattern was the same for both gender. Nevertheless, consumer behaviour is an important topic to examine as factors impacting buying patterns are relative. According to Naami et al. (2017) customers consistently buy a product or service that they believe has the maximum value, suggesting that brands' value is significant in influencing consumer-buying habits.

A study by Rocha et al. (2005) supports this since it found that it is advantageous for brands to identify and communicate the benefits and attributes of a product because if a consumer is made aware of these factors, brands add value which is advantageous to gain a competitive advantage over other retailers. However, the basis of the study was mature consumers, which is a problem since age influences consumer behaviour. Conversely, a study by Michaelidou and Dibb (2006) uses a diverse respondent pool and found that the value of a product is down to the individual's internal value creation, not just the value the brand delivers and is vital for influencing buying. Goldsmith et al. (1993) strengthens this and adds the role of social and personal values as the crucial motivator for consumers to make purchases. However, the findings of this study might not be relevant to a contemporary context since consumer behaviour is constantly changing. Accordingly, Hourigan and Bougoure (2012) found that Generation Y's values include clothing as part of the consumer self-image and personal identity. Ritu (2020) adds that female Generation Y consumers view their fashion consumption as symbolic rather than functional. There is consistent evidence that there is a difference between mature consumers and Generation Y consumers throughout the literature. Nevertheless, Goldsmith et al. (1999) introduces the importance of value in all women's consumer buying behaviour since the study expresses self-concept as the collection of attitudes people hold toward themselves and includes the value with which they view themself as well as self-esteem, self-image, or the perceptions people have of themselves. Accordingly, the theory of self-concept is good to research further.

IDENTITY THEORIES: SELF CONCEPT, SOCIAL CONCEPT, DEFINITION, AND TYPOLOGY

A standard description of identity as given by the Oxford English Dictionary (2010) shows that it represents the uniformity of an individual every time and in all cases, and the condition of being one's self and not someone else, individuality and personality. Hence, it could be described as 'self-identity or self-concept' (Epstein, 1973; Smith, 1992; Leary and Tangney, 2003). According to James (1890, p. 299), self-identity is shaped by memories, behaviours and independent events. Hence, self-awareness is significant in creating self-identity. Whatever belongs to a person can be categorised either as self-identity or as the 'empirical self,' as James called it (p. 291). This category includes 'I', 'me', and 'my'. This concept originates from 'I think' or 'I feel', where it is not the thoughts or feelings that are significant, but the 'I' ('my' thoughts or 'my' feelings) (James, 1890, p. 291). Without the 'I', thoughts and feelings can be devoid of self-identity. Thus, he acknowledged three categories of self-identities, namely the material self, the social self, and the spiritual self (James, 1980, p.292-296). The material looks into the extended self, which comprises of a person's own body, possessions, interpersonal relationship and family. Brown (1998, p.22) argues that 'these possessions are not valued simply for their functions but valued because they are a part of the self'. The social self, on the other hand, contains the opinions others hold of the individual. Invariably, how an individual is viewed and known by others depends on what social roles he plays (Roberts and Donahue 1994, p. 214). These social roles include personal relationships, ethnic backgrounds, religious beliefs, political affiliation, stigmatised groups and professions (Deaux et al. 1995, p.287). The third, which is the spiritual self, refers to the individual's inner being (James 1890, p.296) – the psychological self – and comprises the intangible belongings of the individual. These belongings include the individual's perceived abilities, attitudes, emotions, interests, motives, opinions and desires (Brown 1998, p.25).

Taking a broader view, self-identity is a person's opinion of himself (Kinch 1963, p.481; Shavelson et al., 1976, p.411), created from social interaction (Mischel and Morf 2003, p. 25) with significant experience and feelings (Epstein 1973, p.407). It involves qualities that the person assigns to himself. These features comprise both terms that the individual uses to define himself, as well as the roles in which he sees himself. These qualities can be created, modified, or maintained by self-presentation behaviour (Schlenker 1975, p.1030; Brown 1998, p.160). The self-concept was first expressed in marketing literature almost thirty years ago (Abdallat, 2012). It combines both the 'cognitive and affective understanding of who and what we are' (p. 1). Some self-concepts have been suggested: these include actual, ideal, social, ideal social, expected, situational (Higgins 1987, p.320), as well as extended and possible (Markus and Nurius 1986). Researchers have focussed mainly on the ideal and actual self-concept (Abdallat, 2012). In consumer behaviour, the self-concept theory is muddled with vagueness and misperceptions regarding the exact formulation of self-concept.

Situational self-concept is the self a person wishes others to perceive of him/her (Baumeister, 1998). Thus, self-image is controlled by the status quo (Abdallat, 2012). In several self-developed practices, self-concept has been theorised as having two or more facets. Some contend that self-concept must be evaluated as having two mechanisms: the actual self-concept and the ideal self-concept (Markus and Nurius 1986). Abdallat (2012) holds that the actual self-concept in this manner has been categorised as 'extant self', 'actual self', 'real self', 'basic self', or simply 'self', which makes the whole concept difficult to understand. The ideal self is considered a psychological element of the self (Higgins, 1989; Baumeister, 1998) and is also known as the as desired social self (Abdallat, 2012). It can be partially conscious or partially unconscious; this varies from person to person (Boyatzia and Akrivou, 2006). It is both privately formed and socially shaped (Nasby, 1997). The old psychoanalytic therapeutic model sees idealism as a self-justifying function of the self and hence as needing corrective interference (Schecter, 1974). On the other hand, from the standpoint of positive psychology, the ideal-self is not measured as a protective function; it is rather the core mechanism for self-regulation and intrinsic motivation (Boyatzis and Akrivou, 2006). It is visible as a personal vision, or an image of what kind of person one wishes to be, and of what the person hopes to accomplish in life and work.

The social self-concept also known as 'looking-glass self' or 'presenting self' (Abdallat, 2012) is described as the kind of image one feels others have of himself (Hughes and Guerrero, 1971). Thus, self-identity is considered to be both a cognitive-affective-active system and a social-interactive-self-constructive system (Mischel and Morf 2003, p.28). Identity can also be adopted in a normative sense, and while having an identity is considered good and desirable, the situation of 'no identity' is evaluated negatively. Very fairly, we all have right to our identity (Verkuyen, 2005). Accordingly, it is an interesting theoretical template upon which our understanding of how the 21st century African consumer use digital self to achieve inclusion into the mainstream consumption patterns could be advanced.

Identity in the Digital Age

Identity theory delineates a structure of the self, details the process of identity verification, and predicts the outcomes of identity verification processes (Davies, 2016; Stets and Burke 2014; Burke and Stets 2009; Stryker and Burke 2000; Stryker 1987). Rooted in structural symbolic interactionism, identity theory assumes that persons construct identities through social interaction and that these interactions are always structurally embedded (Davis, 1992). That is, drawing on Mead (1934), society shapes the self, which drives behaviour. Identity theory originally focused on role identities, but has since expanded to include social or group identities as well as person identities and the digital space (Stets and Burke 2014a). Neil Postman writes about how technology has entered our language and formed our world view (Postman 1993), thereby shaping our idea of self. The impact on identity formation and retention is not novel in academic literature (Ponterotto and Pederson, 1993), Steve Matthews looks at how the digital domain saliently affect identity (Matthews, 2018) and its impact on buying behaviour of youth. The worldwide web evolved from a space for information retrieval into a network that facilitates collaboration, connection and interaction (Maheshwari et al., 2018). These three elements work together to shape a person's self-image, concept or identity (Opute, 2018). How we see ourselves is affected by a lot of factors including interaction in the internet (Rogers, 1959). Internet usage was theorised as actual hands-on time in front of the computer as well as the effects of perceived experiences in the cyberspace environment (Long and Chen, 2007). While identity development was conceptualized as the internet user's degree of commitment to a specific conception of self (Erickson, 1968). The concept of identity development has been widely studied by scholars from different disciplines, including the social psychological (e.g., Adler, 1974; Cote and Levine, 2002; Erikson, 1963, 1968; Tajfel, 1978; Waterman, 1992), communication (e.g. Brewer and Gardner, 1996; Martin and Nakayama, 1997), and critical studies (e.g. Althusser, 1971; Katz, 1995). Presently, research on identity is expanding to consider influences from the realm of the internet (Mantovani, 1995; McKenna and Bargh, 1999; Riva and Glimberti, 1998; Turkle, 1984) but little is known about how self and digital impact the buying pattern of the 21st century African consumer. This chapter aims to explore self and digital identity with regards to the young African consumer and how this is used to achieve mainstream consumption patterns.

The Role of Online Communities on Identity Creation and Consumption Patterns

The web has become an irreplaceable source for identity creation and consumption, and online communities have turned out to be the new form of socialization platforms for fulfilling certain needs such as providing or acquiring information, sharing experiences, creating identity (Seraj, 2012). Online community is one of the buzzwords in the age of Web 2.0. Within this chapter, online community is referred to as a voluntary group of users who partake actively in a certain computer-mediated service (Kindsmüller et al., 2015). It is reported that about half of the internet population have used online community (CNNIC, 2010). A real community in the sense that community members know that they are a part of their community. An early and most influencing characterization which utilizes the term virtual community was coined by Howard Rheingold (1993). He defines it as a cultural aggregation that emerge when enough people bump into each other often enough in cyberspace (Rheingold, 1994, p. 57). It involves a group of people who exchange words and ideas through the mediation of computer bulletin boards and networks" (ibid). A more elaborate and technical definition of online community is given by Jenny Preece (2000), which acts as a benchmark for developers since then. She states that an online community consists of four basic constituents (Preece, 2000, p. 3): socially interacting people striving to satisfy their own needs, a shared purpose like an interest or need that provides a reason to cooperate; policies in the form of tacit assumptions, rituals, or rules that guide the community members' behaviour and a technical system that works as a carrier that mediates social interaction (Kindsmüller et al., 2015).

The question that often arises is how this community impact on one's identity. A report suggest that the diffusion of online communities has changed how online users construct, view, and define their identity (Arfini et al., 2020). The question that often arise, arises from two intuitive assumptions amply accepted by the philosophical community: one's personal identity is contextually framed, and online Communities are a new context to which personal identity is adjusting (Ess, 2012). The characterization question (Schechtman, 1996), Who am I? brings forward a description of identity as reliant and temporary since it refers to those characteristics that one occasionally takes to define herself as a person or to distinguish herself from others (Olson, 2019). According to Code and Zaparynuik (2010) all human identities are social identities (Jenkins, 2004). Social identity concerns how we identify our similarities and differences to other known groups of individuals. Social identity is an ongoing interplay between how we identify (Code and Zaparynuik, 2010) ourselves and how others identify us. To identify with any given group of people, whether it is an ethnic group or an online organization, we look for similarities between the group members and ourselves. According to social identity theory individuals enhance their self-esteem by associating with individuals and groups that reflect their desired identity (Tajfel and Turner, 1979). Social identity expresses the strength of the social relationships that a customer has with other members of the community through a shared collective identity (Dholakia et al., 2009). This process is observed to impact on consumption patterns. Both identity and online communities can influence every stage in the buying decision making process. Participation in online communities and social networks is increasing (Valck et al., 2009), their relevance to the understanding of consumer behaviour also grows (Dholakia et al., 2004; Kaplan and Haenlein, 2010; Pitta and Fowler, 2005). Online communities, particularly those associated with social networks, make it easier for consumers to chat about mutual interests, help one another with questions, voice complaints, share experiences and information about brands, and collaborate in the development of new products (Kozinets et al., 2008). These online platforms of interaction have affected several aspects of consumer behaviour and identity formation, however, little is known about how the 21st century African consumer relates within online communities, frame identity through their interactions as well as, how these activities impact their consumption choices.

Social Inclusion, Internet use, and Consumption Patterns of the 21st Century Consumer

As generation changes, consumption patterns and inclusion have also changed due to the impact of technology vis a vis internet. What in previous generations was understood as luxury goods and wants, for instance, a bicycle is today better understood as a need, something necessary for social inclusion (Lodziak, 2002; Rysst, 2008, Pugh, 2009, Rysst, 2012). This tendency is not peculiar to a specific region particularly commodification of childhood reported worldwide (Lodziak, 2002). Generally, consumption includes activities of buying goods, social relations connected to the provision, allocation and use of goods and services and can also be viewed as part of the social space in which people participate in creating and reproducing meanings about the occurrences of everyday life (Luckmann, 1989). In developed nations, consumption is increasingly viewed as one way that individuals and groups express themselves and their values (Katz-Gerro, 2004), but little is written about such issues in developing or underdeveloped and emerging nations (Stolle and Micheletti, 2013). How goods are used, what motives and what goods mean to a 21st century African consumer. According to Douglas and Isherwood (1996), goods are neutral, their uses are social, they can also be used as fences or bridges. The need to also belong and feel included is increasing. Products now serve as more than just an instrument or medium for bonding with other people. Research suggests that products themselves can be the targets for relationship building, and that consumers can establish relationships with products or brands in similar ways to which they form interpersonal relationships (Fournier, 1998). Recently, consumer researchers have begun to investigate the impact of social exclusion on consumers' judgments and choice of products and brands. This line of research mainly focuses on how socially excluded individuals choose products to signal their intention and interest in building social connections with desired persons or groups (Mead et al., 2011; Wan et al., 2014). The concepts of social inclusion and exclusion are closely related, and it is difficult to discuss social inclusion without also discussing social exclusion. In this chapter, the discussion switches between social exclusion and inclusion as two ends of a single dimension (Alan et al., 2008).

The concept of social inclusion from the perspective of sociology and complementing the work of historians, economists, psychologists, and natural scientists to better understand the origins of the social inclusion concept. It argues that action and efforts to include or exclude individuals and social groups are fundamental to society as forces that govern through the oppressive or liberating effects such inclusionary or exclusionary actions promote. Social inclusion means participating as a full member of society and the capacity to realise the conditions of social citizenship (Lodziak, 2002). It is considered the right as well as the goal for community-based services and support (Wan et al., 2014). Yet, there is a lack of consensus as to what constitutes social inclusion (), which means there is no real way to measure or determine its effectiveness. On the other hand, information and communications technologies (ICT) and literacy are increasingly necessary to engage in everyday social activities - to access public information, communicate with social networks and secure employment (). The notion that the internet is best understood both technologically and metaphorically as a "network of networks" has been long established (Dutton, 1996, p. 392). Since the beginning of the World Wide Web, users have been connecting to the internet to communicate with one another, to buy and sell resources, to learn and teach, and to play and entertain (Katz-Gerro, 2004). Additionally, connecting to the internet has also informed consumption patterns. Even though this pattern of consumption is particularly linked to food, energy, clothing etc and much less on internet use consumption especially uses associated with underdeveloped countries and continents (Dixon and Banwell, 2004)

THE 21ST CENTURY AFRICAN CONSUMER

Conceptualization, Characteristics, and Consumption Patterns

In literature, the significance of the 21st century consumer has often been underlined (Opute, 2018; Mau et. al, 2016; Cody, 2014). Before examining the 21st century African consumer as the premise of this chapter and typically the characteristics of this consumer domain, it is vital to define who a consumer is. Lee (2009) defines consumers as those with distinctive personality. Extant research on young consumers show that the term young consumer has been defined. According to Chan and Prendergast (2007) young consumers are those between the ages of 11 and 20 years while Davis and Lang (2013) conceptualise young consumers as those who are under 25 years old (Opute, 2018). The Sunday Times' 'Generation Next' Survey classified youth as "all individuals between the ages of 8 and 23 years. Research shows that young consumers are playing an important role in online buying patterns due to the increasing use of the internet by these cohorts (Alan et al., 2008). Wolowik et al., (2019) categorises young consumers into two distinct generations; the Generation Y and Z. Generation Y are also known as the 'Millennial generation', 'next generation', 'digital generation' and the 'flip-flops generation. This group was born in the years 1980-2000, though some extend this to include 1976-2006 (Beyhan Acar, 2014, pp. 12-13), majority of writers agree with the timeframe. While the Generation Z, considered as the 'born circa the new millennium' and 'Digital Natives' as they were born in the digital world. Representatives of this cohort are members of the global world (Wolowik et al.,2019). They create movements and trends in marketing (Giunta, 2017, pp. 90-91). Young consumers have a natural talent for cooperation and building social networks, enjoy teamwork and easily find themselves in a multicultural environment. They prefer to be members of social groups that are systematized, cohesive and development-oriented. They set goals in the short-term perspective and are open to receiving constant feedback. In general, they are also self-confident (Rutecka, Bednarz, 2017, pp. 1-18). Representatives of the Y and Z generations are characterized by striving for individual development, their ability to express themselves, and the way they manifest their own emotions, feelings, preferences, and views (Wolowik et al.,2019).. Their expectations are becoming more and more compound and individualized. The globalization and technological advancement is believed to affect most young people designated Generations Y and Z, and they exhibit more global homogenization of cultural values and attitudes than previous cohorts (Wolowik et al.,2019). Technological progress and increasing accessibility of internet cause significant changes in consumers behaviour (Kowalska, 2012). New informatics technologies have impacted mostly on young generation, which uses it in everyday life (Kowalska, 2012). Young consumers vary from other buyers by making conscious actions, changing indicators of social status and needs creation (Badzińska, 2011, p. 67). Social and economic changes led to creation of specific type of consumer, who is characterized by (Mazurek-Łopińska, 2003, p.28-29): – greater awareness of their rights and more reasonable attitude to the market offers, – constant need to make social networks, which can be satisfied by making friends, families and other relationships, that helps to find their way in society, – strategic ability to manage their own budget, – multiculturalism as a result of globalization, – social mobility, which encourages the development of different forms of communication, – participation in various forms of interpersonal integration. Present trends of young consumers behaviour are strongly conditioned by development of new technologies and opportunities offered by the Internet's availability. Nowadays young people use new technologies to assist in the process of consumption, identification of needs, search for information and purchase of products and services. All those transformations had impact on formation of new trends in young consumers behaviour, among which may be mentioned: spread of technology consumption, granting mass consumption and homogenization of consumption. Study shows that the young African consumer is no different especially those within the same generation. Even though the African consumer market is still being deliberated because of its complexity and the fact that the available research is often contractually mandated and kept confidential (Kowalska, 2012). This market is evolving and fast-changing and procuring information on these consumers' characteristics and their inclinations, influences and consumption trends and patterns is crucial since anticipating and meeting their needs is a key to success (Lotter, 2016) for any business concern.

A report by Deliotte indicates that at the time when many emerging economies are slowing, Africa is now the second fastest- growing economic region behind Asia and it is becoming a magnet for international capital (The Deliotte Consumer Review, 2021). In this report, Deliotte notes that Africa remains a complex and challenging market, however, there is a rising consumer demand. This demand aligns to the annual growth of around eight percent, which is predicted to add around $1.1 trillion to African GDP as at 2019, with Ethiopia, Uganda and Mozambique among the fastest expanding markets, large economies such as Nigeria, South Africa and Egypt continuing to perform strongly (The Deliotte Consumer Review, 2021). To measure consumer segment, Deloitte surveyed young Africans across four of the fastest growing consumer markets in Africa of Egypt, Kenya, Nigeria and South Africa. The research shows that young consumers in the fastest growing markets of Kenya and Nigeria are more optimistic about their personal financial situation, more than in wealthier South Africa and Egypt. Despite low income levels, young consumers surveyed attach more importance to the quality of products than price. Additionally, across the four markets researched, quality ranks higher than value for money when it comes to deciding where to shop. These cohorts are also brand conscious and more tailored to going after trending internet brands. (The Deliotte Consumer Review, 2021).

A South African research on the youth market in South Africa (Young, 2012), shows that half of the population of South Africa forms part of the youth market with an annual spend of R111 billion (US$1.00 = ZAR12.62). Thi growth is linked to significant advancements in digital connectivity and the need for inclusion (Young, 2012).

Significant advancements in digital connectivity over the past decade in Sub-Saharan Africa has run in parallel to evolving living standards, rising wages and heightened consumption levels (Nielsen, 2021). At the same time, young African consumers have generally become increasingly savvy in the ways they admit brands and messages into their live, making the marketing efforts even more challenging. To help businesses navigate the Sub Sahara Africa opportunities, Nielsen surveyed over 8,100 urban and peri-urban consumers across 15 countries. Based on these survey results, Nielsen identified seven consumer segments, using variables such as lifestyle, attitudes, demographics, and purchasing behaviour, to offer insights into the minds of the diverse consumers of Africa. Further, by observing broad patterns in media engagement Nielsen has been able to delineate key patterns to classify countries into three groups of media consumers: Savvy, Selective and Simple. World Bank 2021 data shows that the consumption expenditure of Africans is rising (World Bank 2021) and that Africa is the fastest urbanizing continent in the world (African Development Bank Group, 2014). With Africa's population expanding rapidly, from around 1 billion today to an estimated 2.5 billion by 2060, we will have a young and increasingly urbanized workforce, which presents an opportunity to reap a 'demographic dividend (African Development Bank Group, 2014) due to the embrace of technology. Technology, the Internet, and corresponding access to information are the biggest drivers of change for this generation relative to previous ones, especially over the past ten years. These drivers serve as a clear enabler of young African consumers (). Mobile technology is enabling the continent to overcome its lack of infrastructure; it also has changed the game by enhancing consumers' access to information and knowledge. Many young African consumers are prolific users of computers, smartphones, the Internet, and social media; in fact, mobile phone and Internet usage and penetration are disproportionately high in Africa and growing rapidly (BCG, 2013). Studies show that some young Africans skip meals so that they can afford their mobile airtime which connects them to the rest of the world. The need for belongingness and social inclusion is rising as social networks are now important, and the use of Facebook, Twitter, LinkedIn, and other sites is on the rise (BCG, 2013). Young African consumers are more aware now of who they want to be because of technological advancement and connectivity. People seeking to define themselves, share this identity to others and at the same time, pick up identities that will help them fit into the mainstream digital world. Consumption

CONCLUSION

Significance of Study, Theoretical, and Practical Implications

Identity in modern times have evolved simultaneously with technology, and more recently the internet, causing a shift in how we understand and perceive ourselves today in contrast to how they were regarded and seen in the past (Robson and Robson, 1998). This mean that due to the impact of the internet, 21st century consumers may perceive themselves slightly different from other generations. Current understanding of self-identity development by the youth is primarily based on knowledge of traditional offline constructions and experiences. These influences focus on peer and parental/adult interactions and perceptions of self-esteem (McLuhan, 1964). Yet, study show that more than 7 hours of a youth's day is spent interacting with some form of media (Harrison et al., 2000). These interactions affect the interior state of the user and McLuhan (1964) went so far as to say that the medium itself "controls the scale and form of human association" (p.9).

Buying behaviour of an individual plays a predominant role in general and among the 21st century consumer in particular (Katz-Gerro, 2004). Buying behaviour marketing focuses on establishing relationships between products offered in the market and targeted buying behaviour groups. It involves segmenting the market on the basis of buying behaviour dimensions, positioning the product in a way that appeals to the activities, interests and opinions of the targeted market and undertaking specific promotional campaigns. However, buying behaviour studies with regards to the African youth, self and digital self-identity is limited and this chapter aims to address the gap. The 21st century African consumer is a segment that requires academic discourse with regards to self and the digital self.

This study has several implications for theory and research on what the impact of self and digital identity on the 21st century African consumer. Theoretically, this study addresses the existing gap on the 21st century African consumer. Practically, this chapter is aimed at capturing a developing segment and this could have impact on managerial strategies. Considering the proliferation of digital and social media use, understanding how consumers are influenced by and engaging with an increasing digital world is exceedingly important. As with actual, real-world actions and behaviours, consumers can use digital and social media to express their identities (Belk 2013). Nothing is as fundamental to human beings as identity. Our identity is, literally, who we are: a combination of personal history, innate and learnt beliefs and behaviours, and a bundle of cultural, family, national, team, gender or other identities including digital. However, we understand it, identity always matters. Our identity is important because it exists in relation to others. Research shows that young adults often visit digital platforms like Instagram or YouTube for product reviews before making a purchase, and frequently purchase items solely because influencers recommend them on social media. While another study shows that people often associate themselves with certain groups, brand communities, or even celebrities; this so-called social identification is common in current life. Tajfel (1972) defined social identity as 'the individual's knowledge that he (or she) belongs to certain groups together with some emotional and value significance to him (or her) of the group membership

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Chapter 8
Critical Perspectives on Diversity, Equity, and Inclusion in Marketing:
The Case of Business Schools in the United States

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ABSTRACT

This chapter argues that because Business Schools serve as a market for managerial talents for the markets and academic talents for Business Schools' faculty, a critical perspective on diversity, equity and inclusion in Marketing should also examine the state of affairs in Business Schools in general. With this argument the chapter focuses on the state of DEI in Business Schools in the United School and examines their makeup vis-à-vis the population of the US using longitudinal analysis. The results show that despite civil rights activities which called for equal rights for all Americans including African Americans, the affirmative action programs of the 1960s which were to ensure equal opportunity for all, and the fact that the minority group is projected to become the majority group in the US in approximately twenty years (i.e., by 2045), minority group members are still disproportionately represented (or included) at every level in the business academy. It is hoped that the current ground swirl for DEI would lead to a significant and permanent change that will include all Americans and ultimately improve the American society in general.

INTRODUCTION

The objective of this chapter is to critically examine the issue of diversity, equity and inclusion (DEI) in marketing, specifically in Business Schools in the United States by interrogating the concept and the relevant literature. We argue that Business Schools are a market of sorts for managerial and academic

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talents where future faculty of Business Schools and business managers are "incubated", as such, it is relevant to examine the policies, practices, and make-up of Business Schools in the discussions on diversity, equity, and inclusion in marketing. To achieve the chapter's objectives, we first examine the background, intent and purpose of policies of DEI using extant literature. Next, we examine the history of DEI policies in the U.S., and then discuss the market of Business Schools. We conclude by making some prognostications based on the facts.

BACKGROUND

What does it mean to have a policy on diversity, equity and inclusion, and what does it mean have a workforce that is diverse, equitable and inclusive? Posing these questions in 2021 and 2022 may elicit comments such as "Diversity, equity, and inclusion again? Or, "Where are these coming from now?" To be frank, these reactions may be not be wrongly placed, because to many people, these questions may sound like questions rephrased from old questions that were asked in the 1960s when affirmative action programs in the United States were vigorously debated and grappled with. We must, however, note that affirmative action programs are not unique to the United States alone. Similar programs, but with some variations are practiced in such countries as the United Kingdom, Israel, South Africa, India, Indonesia, Malaysia to mention only a few (Sowell, 2004).

Affirmative Action in the United States

Because the refrains of reactions to DEI that one hears these days (in 2021/2022) sound eerily similar to reactions to affirmative action (AA) that one heard in the 1960s, a contextual look at AA in the United States would be germane to a discussion of DEI. An array of definitions of AA that differ only by a word or two exists, however, in essence, affirmative action program is a set of policies and practices that is implemented by a government or an organization to ensure representation in employment and education of groups that are underrepresented in these spheres based on their gender (note that in the US, gender was added in 1968), race, sexuality, creed or nationality (MacLaury, 2010). Historically, in United States' politics, the term was first used by President John F. Kennedy in 1961 in a signed executive order (executive order # 10925) which included the provision that government contractors "take **affirmative action** (emphasis mine) to ensure that applicants are employed, and employees are treated [fairly] during employment, without regard to their race, creed, color, or national origin" (MacLaury, 2010). The order implementing affirmative action programs (order number 11246), however, was signed by President Lyndon B. Johnson (1963–69) in 1965 (MacLaury, 2010).

President Johnson's order required government employers to "hire without regard to race, religion and national origin" and "take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex or national origin" (MacLaury, 2010). Noteworthy is the fact that nothing in the order required that preference in employment or education be given to any group members, and affirmative action, in the United States, was not as such intended. However, because AA programs were in the most part implemented vis-à-vis Civil Rights Acts of 1964 which were designed to improve opportunities for African Americans and dismantle institutional and structural discrimination, deliberate actions were taken in some instances to right those historic wrongs by employing African Americans. In retrospect, such actions however, seemed to have made it easy for critics to portray AA programs as "quota programs" which favored one group or race over the other or as reverse discrimination. This unfortunate mischaracterization of AA may have directly or indirectly led to "otherization" which roused the antipathy of many against the very groups that affirmative action programs were intended to protect.

Many white Americans by 1997 believed that America had attained a color-blind status in which one's desires to live at any location, get any job or enter any academic institution was determined solely by one's ability. Such sentiments have been reflected in several surveys (see for example Gallup 1997), writings (see D'Souza, 1995; Shipler, 1998), and court decisions (see for example, Bakke, 1978; Gratz v. *Bollinger*). They even fueled constitutional amendment initiatives to change the constitution in some states. Proposition 209, constitutional amendment generated by such initiatives in California, for example, was passed in 1996 to essentially dismantle affirmative action programs (Allswang, 2000; Chávez, 1998).

Diversity, Equity and Inclusion

One can hardly read any organizational report (be it for-profit and non-profit organization, colleges and universities) these days without encountering a section on DEI. However, what DEI really means is unclear. Does DEI mean how diverse an organization's workforce is? If so, then why add inclusion? Or does equity mean equal or fair representation? If so, then why add diversity and inclusion? It is easy to see how one can get confused with the phrase when a clear definition is not provided, but where can one get a clear definition? Similar sentiments have been expressed elsewhere in other articles (see for example Arsel et al., 2021).

While some organizations use the terms interchangeably, others use it as a catchall phrase to refer to a workforce of different backgrounds. Still some organizations provide clarity by defining each term in DEI. For example, the University of Michigan besides defining each term separately and clearly, its Chief Diversity Officer (Robert Sellers) summarizes and illustrates them as follows:

- Diversity is where everyone is invited to the party
- Inclusion means that everyone gets to contribute to the playlist
- Equity means that everyone has the opportunity to dance (University of Michigan, 2015)

A succinct definition offered by Johnson & Chichiran states that DEI are "concepts that refer to strategies and processes that enable organizations to become more reflective of and responsive to the identities, values, and experiences of important stakeholder groups" (Johnson & Chichiran, 2020).

It has been argued that organizations achieve their missions better and improve the well-being of their stakeholder groups and of society at large by pursuing DEI (Johnson & Chichiran, 2020). Studies conducted by ILO (International Labor Organization) suggest that *companies with more inclusive business cultures and policies achieve a 59% increase in innovation and 37% better assessment of consumer interest and demand (ILO, 2019). Similarly, a study by the McKinsey & Co consulting group* found that organizations with gender-diverse executive teams are 25% more likely to outperform on profitability, and those with ethnically and culturally diverse executive teams are 36% more likely to achieve above-average profitability (Dixon-Fyle et al., 2020). *The question is if these are the hard facts, then why are organizations and other institutions not rushing to embrace DEI and implement DEI policies? While this study is not intended to find answers to such vexing questions, we suspect the answer may partly lie in organizations' as well as people's resistance to change, even if it is for the better. This explanation* *may bring us closer to the situation in Business Schools in the US. Does the composition of Business Schools reflect proportion of minority groups in the country's population?*

The refrains of DEI in institutions (organizations and academic institutions) in the United States can be traced to programs in the mid-1960s that were implemented to right the wrongs of the past where institutional barriers that prevented primarily people of African descent from benefiting from opportunities that the country offered, and from integrating completely in the society in which they lived. Thus, it can be said that some aspects of DEI are meant to address the needs and concerns of "underrepresented, underserved, and marginalized populations, by enhancing social welfare and pursuing broader goals of **social justice** (emphasis mine)" (Johnson & Chichiran, 2020). In fact, "DEI represents a collection of methods and tools for use by organizations as well as a subject of scholarly inquiry" (Johnson & Chichiran, 2020).

Social Justice

To the extent that perceived social justice or lack thereof can serve as a galvanizing force, the modern trust towards DEI, at least in the US, could be partly attributed to the Black Lives Matter (BLM) movement which has not only drawn the attention of the world to injustices that are still being visited on people of color in the United States in the twenty-first century, but also to the persistent lack of opportunities to people of color.

The BLM was started in 2013 by three female Black organizers (Alicia Garza, Patrisse Cullors, and Opal Tometi) after the acquittal of George Zimmerman in the shooting death of Trayvon Martin (a black teenager in Florida in 2012) (Lebron, 2017). The movement was to create a Black-centered political will to eradicate white supremacy and build local power to intervene in violence inflicted on Black communities by the state and vigilantes (Howard University, 2020). The movement grew nationally in 2014 after the death of other Black men - Michael Brown in Missouri and Eric Garner in New York, and has established itself as a worldwide movement with chapters in Canada and the U.K, particularly after the death of George Floyd at the hands of police in Minneapolis, MN.

With the success of BLM in refocusing the world's attention on injustices visited on marginalized groups, organizations and academic institutions are publicly re-examining their performance, and recalibrating their efforts as comments and viewpoints are being made openly on DEI. Similarly, studies are being conducted in such disciplines as mathematics (Hagman, 2021), medicine (Grubb, 2020; Ware et al 2020; Rosenkranz et al. 2021), neuroscience (Choudhury & Aggarwal, 2020), geoscience (Chen et al., 2021) and geochemistry (Pourret et al, 2021), to mention only a few, to draw attention to the issues implicated in DEI in various academic disciplines. It is in this process of re-examination that we train our attention on one of the major schools in many universities in the United States, the Business Schools, where both would be academics and managerial talents are trained. We examine the make-up and policies (if any) of Business schools vis-a-vis marginalized groups.

DEI and Business Schools in the United States

Universities like many other institutions/organizations in the United States are vocal in calling for DEI programs to be implemented, and some academics in Business Schools are leading the charge by including DEI in their research agendas. Some of these agendas a more inclusive and in addition to race and gender include groups of people who are "fat-shamed" (Scaraboto & Fischer, 2013) as well as those who are non-celebrants of dominant consumption rituals (Weinberger, 2015) who have hitherto not been included in mainstream diversity groups or studies. Similarly, business disciplines such as Operations Management (Johnson & Chichiran, 2020), Management Science (Simchi-Levi, 2020) and Consumer Behavior (Arsel et al., 2021) are leading the way by either conducting tutorials on DEI and/or curating papers on DEI research in their respective fields so that they can serve as examples for future research on DEI.

While all these may sound interesting and progressive, other observers think that pronouncements coming from the heads of many academic institutions are "all talk, and no real action," and these sentiments are not limited to the US alone. For example, drawing on their collective experiences, recollections, and anecdotal stories synthesized with the literature in Australia, Dobele et al (2021) argued that gendered constraints still shape the careers of female academics, including those in marketing discipline, "resulting in disrupted or obstacle-heavy career journeys and the underrepresentation of women in senior positions". The authors noted further that progress toward gender equity is hampered by institutional resistance to change, which, of course, favors the status quo.

Turning back to the United States, Grubb (2020) suggests in her commentary that seriously addressing DEI in the academia seems far too often to start and end with the appointment of a titular diversity-equity-inclusion chief by which institutions tout their bona fides as being committed to DEI without mentioning that only the janitorial and food services are where the real racial and ethnic diversity reside. They say little or nothing about the fact that the "historically underrepresented groups remain largely absent on the path to full professorship and division chiefdom".

Based on the observations above, we assert that in matters of DEI, it is important to examine Business Schools in the US more closely for a number of reasons. First, as indicated at the beginning of this chapter, Business Schools prepare talents at two levels. On one level, they prepare future business leaders, particularly in the MBA programs, hence, if their composition of these programs is not reflective of the population of US, particularly if they do not have representation of minority groups, then in the future, as it is currently, the leadership of American businesses would not have many minorities. On the other level, the majority of future Business School faculty are prepared in Business Doctoral Programs, so if these programs do not currently have proportionate number of minority students, then, as now, there would not be proportionate number of minority group members as faculty of Business Schools in the future. Second, the rest of the world seems to take cues from the US as far as how Business Education ought to be organized and conducted, hence what the US Business Education does has ripple effects around the globe, and majority-minority issues are not limited to the US alone. Hence the steps taken in the US Business Schools to address DEI issues will more likely serve as an example to Business Schools in the rest of the world.

Facts on the Ground

For completeness, we would look at the makeup (composition) of US Business Schools at three levels. First, we will look at the makeup of the elite MBA programs – market for managerial talents. Next, we will look at the composition of Business Schools faculty, and thirdly, we will look at enrollment in US Business Schools in general.

Because the majority, if not all of the Fortune 500 companies in the US, recruit from Business Schools that are consistently ranked in the top 25 (the so-called elite Business Schools) by such publications as Poets & Quants, The Economist, Forbes, US News, Business Financial Times, and News Week that rank Business Schools (a widely accepted, but still controversial practice). Table 1 below has been adapted from *Poets & Quants* and *Bloomberg's Diversity Index* (*w*e merged both). Bloomberg's Diversity Index was launched in September 2021 and covered 2021/2022 academic year. One-half of the index's score is based on ethnicity while the other half is based on gender. The BDR (is the ranking of the Business School based on Bloomberg's Diversity Index).

Table 1. The Top 25 Consistently Ranked Business Schools in the US

Rank	School	% of Whites	% of Blacks	% of Hispanics	%of Asians	% of Males	% of Females	BDR
1	Stanford	52	7	5	23	53	47	16
2	Chicago (Booth)	55	5	11	22	62	38	43
3	Pennsylvania (Wharton)	48	11	8	26	59	41	24
4	Harvard Business Sch.	53	11	9	19	56	44	17
5	Northwestern (Kellogg)	64	6	9	17	58	42	38
6	MIT (Sloan)	60	8	11	18	62	38	41
7	Columbia Bus. School	63	5	8	22	59	41	44
8	UC-Berkeley (Haas)	60	9	12	30	61	39	30
9	Dartmouth (Tuck)	70	8	6	17	51	49	17
10	Yale SOM	60	5	9	30	61	39	40
11	Virginia (Darden)	82	5	6	8	62	38	54
12	Cornell (Johnson)	61	7	9	19	69	21	63
13	Michigan (Ross)	63	11	7	14	57	43	25
14	Duke (Fuqua)	58	11	9	14	54	46	15
15	New York (Stern)	49	4	9	25	57	43	29
16	UCLA (Anderson)	55	8	7	29	59	41	38
17	Carnegie Mellon (Tepper)	51	6	13	31	75	25	72
18	Southern California (Marshall)	53	6	14	19	59	39	27
19	North Carolina Kenan-Flagler)	76	7	4	9	69	31	73
20	Texas-Austin (McCombs)	64	7	12	14	66	34	47
21	Washington (Foster)	67	5	1	25	63	37	69
22	Emory (Goizueta)	59	16	7	20	69	30	55
23	Indiana (Kelley)	61	10	3	27	65	35	58
24	Georgetown McDonough)	59	7	10	16	68	32	57
25	Georgia Tech (Scheller)	66	16	5	11	66	33	50
	US population	61	14	18	7	49	51	
	Ave of all Bus Sch	60	8	8	20	62	38	

The Table shows the makeup of schools by race and ranking on Bloomberg's Diversity Index (BDR). Even though people of color demographically constitute 39 percent of the US population, less than one-quarter of them were admitted to the top 25 MBA programs in the country. More surprising is the fact that an average of less than 10 percent of those MBA enrollments were Black even though 14% of the population of the US is Black. In contrast, an average of 60% of those students were White while Whites make up 61% of the population. It does not bode well for the future when a disproportionate number of minority group members are currently enrolled in Business Schools that constitute the "market for managerial talents" for Fortune 500 and more companies. It is interesting to note that the highest listed, amongst the top 25 Business Schools, came in at 14 on the BDR. Would it be less surprising then that only 4 Black American are currently CEOs of Fortune 500 companies?

The sadness that these statistics bring lies in the fact that these statistics were not suddenly discovered, and that the death of George Floyd did not miraculously make them available as a revelation from God. These statistics have been around for decades and are known by those who wanted to know them. Some of the studies that yielded those statistics were conducted by scholars of the same universities whose leadership suddenly discovered DEI on 25 May 2020 (the day George Floyd was murdered). With these facts, we can only be guardedly optimistic that the future might be different this time around. If the leadership of academic institutions knew these dismal statistics, why wait until the launching of BLM movement to take a stance on DEI?

Our next level of analyses is the faculty that teach in these top Business Schools and in Business Schools in general. How diverse are they? Unfortunately, the AACSB (The Association to Advance Collegiate Schools of Business) the premier accrediting association of Business Schools and a founding member of "The Ph.D. Project" says it does not keep such data. The Bloomberg Businessweek reported that its attempts to get such data from the universities directly did not yield any meaningful results either (Boyle, 2021). Our question is what could they be hiding, or what could they be running from? If the AACSB could keep records on the number of minority students in the top-ranked Business Schools (the so-called elite programs) why can't it keep records on the minority faculty who teach in those elite programs, or in all Business Schools to which it gives accreditation?

Interestingly, Bloomberg Businessweek (a business news reporter, which is not in the business of giving accreditation) is able to compile a report on faculty in Business Schools in general (all business schools) in the US. This report showed that the presence of minorities in the ranks of full-time faculty in Business Schools has not changed much in a decade. It increased by merely 1.8%; from 5.4% to 7.2% in a decade with Asians making the most dramatic progress, an increase by 5%; from 14% to 19% within the decade. Minority Business School faculty (in general) increased from 294 in 1994 to approximately 1,387 currently (2021) out of about 30,000 faculty, and 277 minority doctoral students are currently enrolled in Business doctoral programs compared to 7,000 Business doctoral students (Boyle, 2021).

No discussion on the presence of minority Business School faculty in the US, post-1997 or thereabout, would be complete without a word or two on "The PhD Project". So, what is "The PhD Project", and which roles does it play in the number of minority faculty in Business Schools? In short, "The Ph.D. Project" is a New Jersey-based non-profit organization that was started in 1993 by a group of academics and corporations that were concerned about the lack of diversity in Business School faculty and in corporate hiring pools. The founding members of the Project are The KPMG Foundation, The Association to Advance Collegiate Schools of Business (AACSB), Citigroup, and the Graduate Management Admission Council (GMAC). The KPMG Foundation administers the Project and serves as the principal source of the project's annual funding (see The Ph.D. Project at http://www.phdproject.org).

The project addresses the lack of diversity in the faculty of Business Schools in several ways including but not limited to recruiting promising minority students who have the capacity for doctoral work, educating the recruited potential minority students on the value and need for them to pursue a doctoral degree in business, linking them into a network of mentors, and helping them remain on task to complete the degree once they have enrolled in a Ph.D. program. Many observers credit the project for the gains made in the number of minority Business School faculty during the past two and half decades.

We next examine the composition of US Business Schools in general. Even though they are not enrolled in the elite Business Schools, the enrollment of Blacks in Business Schools in the US in general has improved during the past ten years, according to Bloomberg Businessweek's report (see Table 2).

Table 2. The Presence of Blacks and Hispanics in US Business Schools. (In Percentages over a Decade - 2011/2012 and 2020/2021)

Share of Students										
	Blacks					Hispanics				
Year	UG	MBA	SM	Doc	Fac	UG	MBA	SM	Doc	Fac
2011- 2012	8%	6%	7%	6%	3%	10%	5%	6%	6%	2%
2020-2021	8%	10%	9%	11%	4%	15%	10%	12%	6%	3%
Change	0	+4%	+2%	+5%	1%	+5%	+5%	+6%	0%	1%

*Adapted from Bloomberg Reports
UG = Undergraduate programs
MBA = Master's in Business Administration
SM = Specialized Master's
Doc = Doctorate
Fac = Faculty

The undergraduate enrollment held steady in a decade, 8% in 2010/2011 and 8% in 2020/2021. The enrollment in the MBA programs rose from 6% in 2010/2011 to 10% in 2020/2021. The enrollment in the specialized Business Masters Programs (e.g. master's degree program in accounting, master's degree program in taxation, master's degree program in marketing, etc.,) in rose tepidly from 7% in 2010/2011 to 9% in 2020/2021, but the enrollment in the Business PhD programs rose from 6% in 2010/2011 to 11% in 2020/2021 underscoring the success of the PhD Project. Black faculty in Business Schools also rose tepidly from 3% in 2010/2011 to 4% in 2020/2021. It is, however, important to note that notwithstanding these gains, Blacks are still disproportionately represented (or included, if you may) in Business Schools because the various enrollment figures (as shown Table 2) still fall far below the 14% which is the proportion of Blacks in the total US population.

The enrollment numbers of Hispanics pretty much tracked the enrollment numbers of Black students even though more Hispanic students enrolled in the undergraduate Business programs, 10% in 2010/2011 and 15% in 2020/2021 (see Table 2). The enrollment numbers of Hispanics in the MBA programs rose from 5% in 2010/2011 to 10% in 2020/2021. Their enrollment in the specialized Business Masters doubled in a decade - from 6% in 2010/2011 to 12% in 2020/2021, however, their enrollment in the Business PhD programs did not change, 6% in 2010/2011 to 6% in 2020/2021. The presence of Hispanics on the faculty of Business Schools rose by 1%, from 2% in 2010/2011 to 3% in 2020/2021. The question is what can we expect a decade from now when everyone seems to be on board as far as DEI goes?

Changes

The series of unjustifiable killings of African-Americans including George Floyd in 2020, once again brought societal injustices to the foreground. It has led many academic institutions to reexamine themselves, and this time, significant visible actions are taking place on campuses around the country. Schools such as the Darden School of Business at the University of Virginia by last summer had convened two groups to assess and confront the issues surrounding social justice and equity on the Darden campus, and a number of initiatives have resulted from these groups. For example, student acting troupes from the University went to "classrooms to recreate and work through uncomfortable dynamics that may arise in diverse spaces" and the school is exploring ways to attach inclusion-based accountability in faculty performance. Furthermore, the university has started its "Climate Index Project" which has brought together "students and faculty to identify metrics to really measure how Darden's "campus climate" is changing, and hopefully improving, over time" (Bleizeffer, 2021).

Stanford University has launched Action Plan for Racial Equity, which is intended to increase representation of Blacks and underrepresented minority faculty and staff, improve recruitment of Black graduate students, and strengthen the university's outreach to historically Black colleges and universities and other national groups. Stanford also plans to introduce the Stanford BOLD Fellowship (Building Opportunities for Leadership Diversity) to offer financial support to MBA students who are confronted with financial hardships (see Roman-Cohen, 2020).

Stanford is not the only top 25 Business School that is planning to recruit more students from underrepresented groups. An article by Roman-Cohen also reported some other notable movements, for example, Stephen M. Ross and Jeff T. Blau, alums of the University of Michigan, have committed $6 million to help the Ross School of Business realize its diversity, equity and inclusion goals, while The University of Washington's Foster School of Business has launched its "Fostering Inclusion and Diversity" fund, which is intended to raise money to support diversity initiatives amongst which is Foster School's efforts to diversify faculty and increase access to students from underrepresented populations. Columbia Business School has also launched a DEI initiative that is rededicated to anti-racism, furthermore the school also announced plans to recruit a faculty member from a minority group whose areas of expertise will include reducing racial disparities across industries. Whether the forces behind these actions will maintain the momentum, and whether these actions will lead to real and permanent changes with regard to DEI are yet to be seen. Perhaps, it is too early to tell.

CONCLUSION

Change is hard, and relinquishing one's position of privilege voluntarily can be even harder, however, giving everyone access to the proverbial dinner table should not be an action that any group must consider as its prerogative. For us it is participative justice (an expression we have coined) to best describe DEI.

Generally, there are four recognized different types of justice, namely distributive justice which addresses the issue of who gets what, procedural justice which addresses how fairly people are treated, retributive justice which addresses punishment for wrong-doing, and restorative justice which addresses restoring relationships (Deutsch, 2011; Jenkins, 2011). While DEI to some extent can be explained by strands of distributive justice and procedural justice, we believe that the real issue at stake in DEI is sufficiently different, if not altogether unique, to be well explained by strands of distributive and procedural justice. The issues embodied in DEI are not one's perceptions of fairness or justice, rather they are real and lived experiences.

Because DEI is really not an issue of one's perception of how fairly the pie is distributed (distributive justice), or perception of how minority group members are, per se, treated in the US (procedural justice) and by extension excluded from the academic business markets (i.e., Business Schools), but rather a de facto exclusion of minority group members from the markets that count, we chose to coined the term *participative justice* which we use to imply the structural marginalization or exclusion from participating in what one should be participating in. The structural exclusion of minority group members from Business Schools therefore falls in that type of justice or injustice.

The leadership of organizations and academic institutions should not invoke the tenets of DEI only during periods of social unrest, but DEI must be a part of our daily lives and lived experience. If majority of American consumers are going to be people of minority groups in 20 years from now, then giving minority groups members access to high quality business education now to prepare them to be business managers and Business School faculty in the future would not only be a strategic thing to do, but it may also be a self-interested decision to make because, after all, we will all be together in 2045 and thereafter.

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Chapter 9
Young Consumer Vulnerability

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ABSTRACT

This chapter examined young consumer vulnerability by focusing on young consumers aged 11-17 to identify relevant issues associated with young consumer vulnerability from a marketing perspective. Young consumers are considered vulnerable when compared with adult consumers. Young consumers are commonly targeted by companies in the marketplace, from sectors such as beauty, luxury goods, alcohol, snack foods, e-sports, online gambling, or impulse purchases of other product categories. The authors discussed the potential issues of current marketing practices in targeting young consumers and the efforts that have been made so far by companies to address the issue of young consumer vulnerability by including five case company examples of young consumer inclusion. In addition, they discussed the ethical and marketing implications for brands in targeting young consumers, aiming for more equity and inclusion.

INTRODUCTION

This chapter focuses on young consumers, aged 11-17, with the aim of identifying relevant issues associated with young consumer vulnerability from a marketing perspective. Traditionally youth was viewed primarily as a time of preparation for adulthood (Cook, 2000; Swauger, Castro & Harger, 2017). The adult/youth binary has dominated, with youth seen as "becomings" – that is, as in the process of becoming fully human (Moran-Ellis, 2010), while adults are seen as "beings", who are more stable and complete as human beings (Lee, 2001). A paradigm shift, mainly from the perspective of new sociology of childhood, has however questioned the above notion, suggesting that both youth and adults are in a

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shared state of both being and becoming (Cassidy and Mohr Lone, 2020; Hanson, 2017; Prout, 2011), recognizing the strong impact coming from society, culture, and media on all individuals living in an modern era (Buckingham, 2007; Nairn, Griffin, & Gaya Wicks, 2008).

Young consumers' consumption behaviour has received relatively limited attention when compared with adult consumers (notable exceptions include Buckingham, 2007; Martens, Southerton, & Scott, 2004; Nairn, Griffin, & Gaya Wicks, 2008). Earlier research started in 1910 on youth has focused more on the family influences on the youth, while studies since 1990 have argued that many young consumers are sophisticated, autonomous, actively knowledgeable about products, able to influence household decisions and make purchasing decisions independently (Cook, 2008; Nairn, Griffin, & Gaya Wicks, 2008).

Some scholars describe young consumers more as passive victims of marketing techniques and consumer culture (Batat, 2016; Mick & Fournier, 1998; Pechmann et al., 2005), while others perceive young consumers as much more active, competent and empowered (Cook, 2004; Nairn, Griffin, & Gaya Wicks, 2008), considering the strong impact of social media on the consumption choices of young consumers (Buckingham, 2007). The debates in this area and their implications will be discussed further in this chapter.

Young consumers aged 11-17 are becoming increasingly important and influential as consumers in marketing research, partly due to their strong purchasing power (Jürgensen & Guesalaga, 2018). In comparison with consumers below the age of 10, young consumers aged 11-17 have higher levels of spending power, financed either by pocket money given by parents or from part-time earnings for those above the age of 14. Young consumers are different from adult consumers as they are affected by external factors, such as the influence of the Internet and online communities, and lack consumption experiential knowledge, leading to a higher degree of vulnerability towards the advertising and marketing of brands (Batat & Tanner, 2021; Commuri & Ekici, 2018). Moreover, young consumers deal with more personal factors in the marketplace than adult consumers, such as the impact of self-concept on consumption, the lack of consumer self-confidence, and higher peer pressure on purchase behaviour.

This chapter will examine young consumer vulnerability and will answer the following research questions:

1. Why are young consumers aged 11-17 considered vulnerable when compared with adult consumers?
2. What are the potential issues in respect of current marketing practices in targeting young consumers aged 11-17?
3. What efforts have been made so far by companies to address the issue of young consumer vulnerability? We will discuss five case studies of companies as examples of young consumer inclusion.
4. What are the ethical and marketing implications for marketers in targeting young consumers when aiming for more equity and inclusion?

LITERATURE REVIEW

This literature review section contains three parts, discussing in turn, topics related to young consumer vulnerability, targeting young consumers in the marketplace, and efforts made by brands to address young consumer vulnerability.

Part 1: Young Consumer Vulnerability

Definition of Consumer Vulnerability

The term 'consumer vulnerability' is often used to characterize consumers based on their demographic profiles, the disadvantaged situations they are in, either temporarily or permanently, or discrimination they may experience. In a non-exhaustive list, Shultz and Holbrook (2009) defined some vulnerable consumer groups, such as homeless people, refugees, people who are elderly and infirm, those who are uneducated or mentally ill, and citizens of impoverished developing world countries. There are consumers who experience continuing and long-lasting vulnerability (e.g., people with a permanent disability). In addition, one of the consumer groups that have been considered vulnerable in the marketplace is that of adolescents (Batat & Tanner, 2021).

Despite numerous studies on consumer vulnerability (e.g., Baker et al., 2005; Batat, 2016; Commuri & Ekici, 2018), there is no universal agreement among researchers on its definition. This is not only due to the intrinsic complexity of the concept itself, but also because each study examines the subject from a different perspective. However, one study, conducted with the sole purpose of providing understanding of consumer vulnerability, conceptualized a definition that is widely accepted by scholars in the field of marketing:

Consumer vulnerability is a state of powerlessness that arises from an imbalance in marketplace interactions or from the consumption of marketing messages and products. It occurs when control is not in an individual's hands, creating a dependence on external factors (e.g., marketers) to create fairness in the marketplace. The actual vulnerability arises from the interaction of individual states, individual characteristics, and external conditions within a context where consumption goals may be hindered and the experience affects personal and social perceptions of self. (Baker et al., 2005, p. 134)

The above definition highlights that external factors have a strong impact on customer vulnerabilities. There are imbalances in power in the relationship between marketers and customers, with marketers sometimes being the dominant party and able to exploit consumers' vulnerabilities. When there are imbalances in power in the consumer-marketer relationship and marketers are the dominant party that strongly influences consumer behaviours or purchase decisions, it is not in the best interest of the consumers themselves, although it might be favoured by marketers (Nairn, Griffin, & Gaya Wicks, 2008). Almost all consumers run the risk, at some point in their lives, of being in certain situations or under specific conditions of having less power in the process of their decision making, and this is a situation in which consumers become vulnerable. However, consumers are not a homogeneous group, so this relationship-power dynamic might vary and the degrees of consumers' power may fluctuate. It is argued that there is value in focusing on some consumer groups who might be more vulnerable than others (Commuri & Ekici, 2008), with the hope of being more inclusive and to reduce the vulnerability of those consumers.

Consumer vulnerability can be "multidimensional, context-specific, and does not have to be enduring" (Baker, 2005, p. 128). In the relationship between customers and marketers, power imbalances can exist from the start, or power struggles and changes in power dynamics may develop over time. Consumer vulnerability could, however, be situational and temporary, because individuals respond to the negative implications of vulnerability by developing coping mechanisms or because the circumstances and factors that put consumers into that disadvantaged position have changed over time. In the context of this research, adolescent consumers' vulnerability is not permanent. When young consumers reach adulthood, most of the factors that contributed to their vulnerability could have become obsolete. Although adolescent consumers' vulnerability is not permanent, it lasts several years, which differentiates them from adults. Moreover, socioeconomic background, cultural conditions, or other factors, either internal or external, could affect the degree of consumer vulnerability (Commuri & Ekici, 2018), influencing the consumer relationship and interactions in the marketplace with brands or marketers, and how consumers perceive marketing messages, products or services. It is worth examining the characteristics of consumer vulnerability and how these are shaped by various factors in order to develop better understanding of how to target young consumers ethically.

Dimensions of Young Consumer Vulnerability

Studies on youth vulnerability have focused on different elements that contribute to placing young people in a disadvantaged position in the context of consumerism (Batat, 2016; Mick & Fournier, 1998; Pechmann et al., 2005). The literature suggests that there are several possible factors that contribute to the vulnerability of young consumers (Batat, 2016; Pechmann et al., 2005). Batat (2016) took a different perspective in order to understand adolescent consumers' vulnerability, investigating this subject from the standpoint of adolescents themselves. The findings of her study partially overlap with those of previous research, such as Pechmann et al. (2005), but also enhance and present other dimensions of the term to add to the existing understanding of young consumer vulnerability. For example, two types of vulnerability were identified by Batat (2016): imposed and deliberate. Elements of imposed vulnerability are: a) Incapacity for making independent and confident decisions; b) Incapacity for resisting peer group pressure; c) Lack of consumption knowledge and experience; and d) The paradoxes of the digital society. Elements of deliberate vulnerability include: a) Impulsivity and self-consciousness and b) Risky social and online behaviours. These elements are not single dimensions, as they work in synergy to construct adolescent vulnerability. We will discuss important dimensions of young consumer vulnerability in the following sections.

Making Purchase Decisions

Some studies have argued that the 'media literate'' young consumers are empowered by social media, which makes them more aware of new products and services than adults, who are normally less engaged in social media than young consumers (Cook, 2004; Martens, Southerton, & Scott, 2004). However, Batat's (2016) study demonstrated that young consumers feel vulnerable because they are not confident enough to make independent purchase decisions (both online and offline). Adolescent consumers also often have difficulties in interacting with salespeople and understanding the different processes of actual purchasing transactions (e.g., product return policies or stages). Adolescent consumers are often aware of their lack of consumer knowledge and experience and feel that they lack sufficient facts or information within the online and offline marketplace in comparison with adults (Batat, 2016). Therefore, adolescent consumers may depend on help, in the form of seeking opinions from their parents or peers, and are more easily influenced by external marketing messages. Marketers can sometimes have a dominant influence on consumer behaviours or purchase decisions and are able to exploit young consumers as adolescents may lack the confidence to make decisions independently (Batat, 2016).

Paradoxes of the Digital Society

Within the online purchasing environment in particular, adolescents' vulnerability derives from experiencing paradoxes in technology (Batat & Tanner, 2021; Mick & Fournier, 1998). Technology is paradoxical in the sense that users experience diametrically opposite advantages and disadvantages that derive from exactly the same technology.

The youth of today are considered by adults to be 'digital natives'. Using the Internet can allow adolescents to collect information on goods and services and to develop consumption knowledge and skills, therefore indicating that they should feel less vulnerable in making their consumption choices (Luczak & Younkin, 2012). Some researchers suggested that the popular use of social media has empowered young consumers to be more active and competent (Cook, 2004; Nairn, Griffin, & Gaya Wicks, 2008), arguing that young consumers should not be seen as passive victims of marketing techniques or consumer culture, as was the case previously (Batat, 2016; Mick & Fournier, 1998; Pechmann et al., 2005). Paradoxically, when it comes to using the online environment as consumers, Batat's (2016) study showed that young consumers find themselves overwhelmed by the abundance of information and often feel that they are unable to navigate an enormous amount of misinformation in order to find and purchase what they need or what is good for them. In particular, young consumers do not feel confident in using the Internet as consumers and, therefore, rely on the opinions of their peers for making purchase decisions (Mick & Fournier, 1998).

Risk-taking and Peer Pressure

When compared with adult consumers, "adolescents are prone to risky, impulsive decisions and behaviours" (Pechmann et al. 2005, p. 212). Adolescents' attitude to risk increases their vulnerability (Mason et al., 2013). Typically, risky behaviour compromises health, quality of life or even life itself (Jessor, 1991, as cited in Mason et al., 2013), and many of the risky behaviours that have been extensively studied in the context of youth consumption are the consuming of alcohol, tobacco and drugs, or unprotected sex. Some studies have also examined adolescents' risky behaviours online, such as their interest in virtual communities and websites based on worrying themes, such as pornography, suicide and anorexia, which are apparently very popular among both male and female teenagers (Batat, 2016).

What exacerbates the vulnerability of adolescents in their risk-taking attitude is peer pressure in combination with the feelings of increased self-consciousness and self-doubt that they experience during puberty. There are several factors that make the role of peers significant during adolescence. Peers are needed for socialization, identity construction and providing a sense of belongingness, as young individuals are often in a constant battle to construct their identity and become independent of their parents. During that developmental process, young consumers become highly self-conscious and are worried about how others evaluate them, leading to seeking acceptance by peers (Erikson, 1968). Young consumers want to feel secure by belonging to a group, while at the same time they want to break free from the previous unity (the family) that provided them with a sense of security. Research by Steinberg and Scott (2003, as cited in Pechmann et al., 2005) showed that a predisposition to peer influence is at its peak in early adolescence and then declines in the later years of puberty.

When considering the strong peer influence, the vulnerability of adolescent consumers also differs from that of adults in the way they are introduced to addictive products (e.g., cigarettes, alcohol and drugs) by peers that might harm their health (Pechmann et al., 2005). Those addictive products pose immediate and long-term risks for adolescents, particularly as a result of the structural changes that are happening in their brain during puberty. The developmental phase of their brain makes adolescents more vulnerable to the toxic and addictive properties of those products. Young consumers might take risks by consuming substances that are illegal for them as ways to boost their self-confidence, especially when their peers are present (Tian et al., 2020). Some might use those acts of transgression as 'rites of passage' from adolescence to adulthood, since they are crossing the legal boundaries that were set for them. Transgressions are viewed by teenagers as 'badges of honour' and give them a sense of pride (Mason et al., 2013). When they are in front of their peers, teenagers tend to show 'bravery' against adults, authority and the law. Those are normal ways that adolescents use to gain respect from peers and boost their self-confidence, as well as self-esteem.

Other common ways that adolescents are involved in risky behaviours or actions are by consuming dangerous online content, for example, by surfing through pornographic websites or looking for advice in online communities on subjects related to suicide or anorexia. Online communities can satisfy adolescents' strong need to belong, whereas sometimes their participation is the result of their need to conform and follow activities that are common among their peers (Mason et al., 2013).

Impulsivity and Self-consciousness

Adolescents tend to be more self-conscious and insecure than adult consumers, due to the radical transformational changes that are happening to their body (physical and mental). As a consequence, adolescents might rely more on consumption symbols than adult consumers to define themselves and increase their self-worth. Consumption that is practised as an antidote to these problems can increase tendencies for materialism. In particular, material possessions provide a way to cope with insecurity, anxiety and feelings of low self-esteem (Solberg et al., 2004). This period of insecurity and self-consciousness can be explained by the fact that in adolescence the ability to think in abstract terms is developing, which increases social awareness and social anxiety.

Adolescents may behave impulsively when they experience feelings of self-consciousness and social anxiety driven by preoccupations with their self-image, physical appearance and peer judgements (Keles et al., 2020). From the perspective of neurobiology, psychology and marketing, adolescents are prone to risky, impulsive decisions and behaviours, which are heightened by their susceptibility to intense, negative mood swings (Pechmann et al., 2005). The neurobiological explanation for this is that adolescents experience strong urges and negative emotions due to brain and hormonal changes that happen during puberty. At the same time, while adolescents experience these strong emotions, the inhibitory system that could control such urges (the cortical inhibitory control system) is not yet fully developed, as the development of this part of the brain is not complete until adulthood. As a result, adolescents are prone to making more impulsive decisions compared with adults, which places them in a vulnerable position in a consumption context (Mick & Fournier, 1998).

Adolescents with low self-esteem often have a need for self-identification and self-expression, increasing young consumer vulnerability in the online and offline marketplace in the form of the symbolic consumption of goods. Young people learn the symbolic meaning of goods from their peers (Churchill & Moschis, 1979) and symbolic goods consumption (Solomon, 1983) is associated with an effort to project positive social roles and attributes with the ultimate goal of achieving a perception of higher self-worth and increased self-esteem. The lower their self-esteem, the higher the possibility that adolescents will be influenced by peer pressure (Tian et al., 2020). According to Pechmann et al. (2005), *Brand consciousness also seems to increase in adolescence, consistent with the notion that adolescents rely on brands to project a positive image to others and to bolster feelings of self-worth. It appears that adolescents with low self-esteem are especially attracted to image advertisements and status brands and that they manifest other signs of materialism. (pp. 210-211)*

As Batat and Tanner (2021) highlight, adolescents' consumption functions to reinforce their social identity, such as by wearing clothes of a particular style in order to express collectively with their peer group. It might be argued that it is not unlikely that adolescents will spend more than they can afford on expensive brands, taking financial risks as a means of dealing with their low self-esteem and self-related insecurities through conspicuous and symbolic consumption. Chaplin and John (2005) found that the lower the self-esteem of adolescents, the higher their level of materialism.

It is apparent from the above that it is not one single factor that makes young consumers vulnerable, but a wide range of factors working in synergy, such as low self-esteem/peer pressure, lack of experience/impulsivity, and the need for acceptance/self-consciousness. Those factors make adolescents' position in the marketplace rather precarious against the marketers' arsenal of knowledge and methods used in highly sophisticated and subtle ways to persuade adolescents to buy their products and services.

The above perspectives in respect of the neurobiological, psychological, socio-cultural and technological factors discussed above weaken young consumers' abilities to operate confidently, safely and beneficially in the marketplace in general, and in the online consumption environment in particular. In considering the above characteristics of their behaviour, young consumers are more vulnerable than adult consumers and seem to be easier targets to be exploited by brands than other segments of consumers. Therefore, policy makers and marketers must consider ways to protect and empower vulnerable young consumers.

Part 2: Targeting Young Consumers in the Marketplace

This section on targeting young consumers in the marketplace will address Research Objective 2, which is to identify the potential issues in respect of current marketing practices in targeting young consumers aged 11-17. We will examine the issue by looking at the following marketing practices that marketers currently use to target young customers and critically evaluate potential issues of current marketing practices concerning the vulnerability of young consumers:

- the creation of an unrealistic self-image;
- buzz marketing, which is the use of viral marketing techniques focused on maximizing online word of mouth among young consumers; and
- the pervasiveness of online adverts targeting teens.

Creation of an Unrealistic Self-image

Beauty brands may set unrealistic self-image standards when targeting teens in their adverts. For example, beauty brands commonly use actors or models, influencers with a skinny figure or flawless skin. Those models would have been pre-selected by a beauty team and layers of make-up applied in advance of acting in the advert, in addition to photoshop filtering technology being used to create a perfect digital image. Thus, those adverts set unrealistic beauty expectations for teens in their everyday lives. In order to encourage teens to purchase their products, brands often intend to have an impact on consumers' perception of an ideal self. The way to achieve consumers' ideal self, the brands often suggest, is through purchasing particular products from certain brands. Indeed, just as they do for adults, products hold symbolic meanings for adolescents. Teens may decide to purchase certain items in order to enhance their self-identity (Batat, 2010). For example, brands exaggerate how the role of materialist products, such as make-up, can help teens improve low self-esteem.

Unrealistic adverts encompass not only the brands that are directly from the beauty industry, but all adverts that surround a teen's existence growing up and which make use of models with seemingly perfect skin, body shape and hair. Adolescents are likely to feel self-conscious and anxious about their physical appearance and self-image (Keles et al., 2020) and advertising based on unrealistic standards exacerbates this. Advertising to teens is also likely to draw on gendered advertising. For example, 'toxic masculinity', referring to harmful and rigid expectations around boys and men (e.g., to be aggressive and dominant) can result in the use of gender stereotypes in adverts for teens. As teens are still in the process of shaping a self-concept, those toxic expectations and unrealistic appearance standards can have a negative impact on their self-esteem and how they value the world. Some argue that brands are taking advantage of adolescents' vulnerabilities, as those with low self-esteem are likely to be more vulnerable and less able to control their spending (Barat, 2010). Adolescents are more susceptible to feelings of self-consciousness and how others perceive them, which they respond to through impulsivity (Pechmann et al., 2005). Unfortunately, we observe that many brands do not sufficiently consider adolescents' well-being or their vulnerabilities to impulsivity or the social consequences of their marketing techniques and focus instead on the short-term profit that can be gained.

Buzz Marketing

Marketing to young consumers is not a new phenomenon. Yet, through the rising importance of social media, marketing to young consumers is now occurring on a different scale, as marketers enthusiastically target them not only as a means of reaching adults, but also as a significant market in their own right (Buckingham, 2007). Buzz marketing refers to a growing type of word-of-mouth marketing that is commercialized with a purposive component (Ahuja et al., 2007). Today, Internet technology takes buzz marketing further to the virtual context to spread word of mouth for particular brands virally (Mohr, 2017). Although everyday word-of-mouth conversations may be spontaneous or unpredictable, buzz marketing is a targeted form of marketing communication, relating more closely to advertising and market research. Companies often hire 'buzz agents', such as teen consumers, to spread the word about a brand to their peers. The primary role of the buzz agent is to be enthusiastic in influencing and persuading potential customers to purchase a brand's product, sometimes through free samples or promotional material. Companies often use a refer-a-friend marketing technique on their website or at the end of an advergame to recruit teens as unpaid buzz agents.

Instead of utilizing conventional advertising, brands reach young consumers with strategies such as peer-to-peer marketing, viral marketing and virtual brands (Buckingham, 2007). Those tactics rely on the active participation of the peer group of young consumers, and are therefore more subtle, less overt and visible than conventional advertising. Brands employ inventive, catchy and attention-grabbing content to spread the message of a brand, using digital media, for example, to create hashtags or memes. Teens view such content as entertaining, and so the content fosters further sharing or brand discussions within teens' networks (Ferguson, 2011). Teens can take on different kinds of marketing roles as buzz agents, whether as advertisers, distributors, researchers or influencers (Ahuja et al., 2007). Companies such as

Buzzfeed adopt buzz marketing by supporting and sponsoring teen creators on their popular app, which is a low-cost and engaging technique. Many teens are already content creators or are keen to become content creators on different social media platforms, such as TikTok. The fact that buzz marketing is not an overt, direct form of marketing has advantages for firms that seek to access the teen market. However, buzz marketing raises issues of disclosure for teens, whereby there are concerns debating if teen customers are being misled by endorsers who have not disclosed their real selling intentions (Tripathi, 2016). Young consumers are likely to be marketed unintentionally by buzz marketing techniques to make unnecessary purchases due to peer influence and lack of consumption knowledge.

Pervasiveness of Online Adverts

Adolescents are immersed in a digital age, in which the Internet plays a critical role in offering channels for communication, learning and entertainment (Lwin et al., 2012). Today's adolescents are growing up in an environment of diverse brand choices, with an explosion of marketing content and campaigns. Given the current cradle-to-grave marketing practice by brands in the marketplace and the inundation of many young consumers' surrounding environments with social media, brands, and icons from their first breaths, young consumers are argued to be agentive social actors in the here and now and not merely beings in the making who will become 'complete' persons at some point in the future (Cook, 2004; Nairn, Griffin, & Gaya Wicks, 2008).

Brands have the ability to influence adolescents' consumption goals through online advertising and social media interactions. In particular, brands engage with adolescents through their participation in immersive advergames and other kinds of online entertainment or social media adverts (Buckingham, 2007). Marketing content is often blurred with entertainment, such as games in the online context, meaning that adolescents share branded content with each other via social media, unaware that it might actually be an advert that focuses on brand promotion or selling (Kennedy et al., 2019). For instance, advergames may often include subtle marketing cues.

Thus, brands interact with adolescents on multiple online platforms and spaces and might disrupt teens' original social or entertainment goals. Some brands also seek to build online brand communities specifically for children and adolescents, such as Minecraft Earth and Lego, whereby adolescents are encouraged to engage with their peers on the platforms. It is suggested that Minecraft used in-app purchases on brand community platforms to gain short-term profit, whereas Lego attempted to build more of a relationship with its customers on the platform as part of a long-term strategy (Hook & Kulczynski, 2021).

The pervasiveness of brand adverts online (Hill, 2011) means that adolescents experience advertising that is controlled by brands in an online environment without being conscious of it, due to the subtlety of the advertising and the lack of experience of many young consumers. Therefore, brand adverts could significantly shape adolescents' consumption behaviour or brand preferences, as adolescents' purchase decisions can be dependent on external factors such as social media adverts (Batat & Tanner, 2021). Adolescents are vulnerable and powerless, as they are still in the early stages of their development and mainly learn consumer skills through marketplace interactions (Kennedy et al., 2019). Brands can interact with adolescent customers more easily, frequently and closely in an online environment, which can also pose a concern in the area of young consumer vulnerability.

As online brands communicate a pervasive message to foster consumerism, they encourage adolescents to purchase more than they need by offering online payment services, such as Klarna, whereby the customer can pay at a later point without a credit check or interest being charged. Young shoppers are attracted to using Klarna as it is convenient, easy to use and suitable for those on a tight budget. However, online payment services encourage impulsive purchases among adolescents who have not yet become mature or knowledgeable enough in finance management (Baram, 2020). Thus, it is observed that brands can play a dominant role in adolescents' everyday lives and the strong influence of brands on adolescents' consumer goals may foster harmful consumption behaviour (Hayta, 2008; Kennedy et al., 2019). For instance, young consumers' overconsumption of unhealthy products, such as soft drinks, is often encouraged or influenced by online advertising.

Part 3: Case Studies of Young Consumer Inclusion

This section presents case studies of young consumer inclusion and will answer Research Objective 3, which is to identify what efforts have been made so far to address the issue of young consumer vulnerability. We include five case studies of companies to explain the use of Inclusive Marketing for young consumer inclusion. These case studies will help to provide ideas for how brands could support equality and inclusivity in the marketplace.

Using more diverse imagery, messaging and even tactics, Inclusive Marketing seeks to mitigate cultural bias and looks beyond preconceived notions, such as those concerning race, ethnicity, gender, age, colour, religion, income, and other societal labels, with regard to the products/services being sold (Licsandru & Cui, 2018). Young consumers tend to value the importance of social inclusion (Wingard, 2019), which has been defined as "a multi-dimensional construct comprising of acceptance, belongingness, empowerment, equality and respect" (Licsandru & Cui, 2018, p.330). It is unsurprising that multi-ethnic embedded marketing communications are often more influential with ethnic individuals in terms of the benefits of consumer well-being and marketing effectiveness (Ward, 2021).

In the following sections, five case studies, on Fenty Beauty, Netflix, Pixar, Nike, and Dove, are discussed to reveal how each brand uses Inclusive Marketing tactics to address broad issues of young consumer vulnerability from different perspectives, including the following:

- **Fenty Beauty:** achieves consumer inclusion by providing a variety of products and catering to more skin tones, especially for young women of colour.
- **Netflix:** addresses young consumer inclusion by embracing diversity in both programming and staff backgrounds.
- **Pixar:** fosters young consumer inclusion by its inclusive storytelling via employee empowerment.
- **Nike:** supports young women of colour by championing women and girls in sport, acknowledging the barriers they face.
- **Dove:** promotes positive body image to young female consumers.

Fenty Beauty

When Fenty Beauty was launched in 2017, it was named by *Time* magazine as one of the best inventions of that year (Lang, 2017). The brand achieved consumer inclusion by providing a variety of products and catering to more skin tones, especially for young women of colour. Revolutionizing the make-up business by launching with a 40-shade foundation range, Fenty Beauty resolved a problem that many women had, which was having to mix two to three foundation shades to attempt their perfect shade (Fenty

Beauty, 2021). Since then, other make-up brands have widened the shade range of their foundation to cater to more skin tones (Longe, 2020).

In addition to the variety of products offered, Fenty Beauty's other unique selling points include its Inclusive Marketing strategy, affordable price points, and how the founder, Robyn Rihanna Fenty, known as Rihanna, promotes her brand (Ward, 2021). With strong Inclusive Marketing messaging, Rihanna hopes that "every woman felt included in this brand" (Fenty Beauty, 2021). That mission resonated with critics and customers alike (Wingard, 2019). Nevertheless, Fenty Beauty still practises inclusion through the use of social media pages. For example, the brand is very intentional about posting more than one skin tone in every few posts, and to mix the brand's social media content with influencer posts as well as posts from ordinary consumers. This creates an inclusive beauty community where everyone is welcome (Longe, 2020) and, if anyone does not know how to work well with the make-up, Fenty Beauty provides tutorials to guide consumers (Fenty Beauty, 2021).

Apart from Fenty Beauty, Rihanna's lingerie brand, Savage X Fenty, also uses an Inclusive Marketing strategy to engage young consumers (Savage X Fenty, 2021). For example, the third annual Savage X Fenty fashion show featured a cast of queer, transgender (BIPOC (black, indigenous, and people of colour) models and prioritized diversity. Before Savage X Fenty, Victoria's Secret was the industry giant, prioritizing ultrathin, mostly white models with the occasional plus-size model or model of colour. On the other hand, with Savage X Fenty, Rihanna flipped the script with representations of plus-size models, transgender models, models with limb differences, and models who are little people (Savage X Fenty, 2021). As the younger generation is much more accepting of all kinds of diversity, a brand that embraces different ideas and allows people to accept who they are is a powerful selling point (Wingard, 2019).

Netflix

Launched in 1997, Netflix, the US subscription streaming service and production company, offers films and television series through distribution deals as well as its own productions, known as Netflix Originals. With over 214 million subscribers worldwide, Netflix addresses young consumer inclusion by embracing diversity in both programming and staff backgrounds (Netflix, 2021). Netflix regards children's television programming as a powerful agent of socialization and aims to provide positive content to children and young consumers, ensuring the content is diverse, respectful and empowering of all types of identities. For example, in targeting diversity and inclusion, the make-up of Netflix's on-screen storylines commonly includes issues of gender, race/ethnicity, and LGBTIQ+ or disability identity. In addition, Netflix employs a diverse team of staff in terms of its creators, producers, writers and directors, providing diversity in content output (Netflix, 2021). Netflix has also committed to hiring more inclusively, creating more access for emerging talent, and building diverse networks to improve diversity in staff.

Pixar

Began in 1979 and has been owned by the Walt Disney Company since 2006, Pixar is an American computer animation studio known for its critically and commercially successful computer-animated feature films (Pixar, 2021). Pixar has produced many popular films, such as the *Toy Story* series, *Coco, Soul* and *Luca*, by fostering young consumer inclusion through inclusive storytelling via employee empowerment.

As part of everyday life, children from all backgrounds want to see themselves represented on screen as capable, intelligent and 'normal'. Streaming services, such as Disney+, which hosts Pixar, are increasingly one of the main ways that children watch content. However, among all the animated films, only 20 of the top 120 features in the period 2007-2018 had a female character lead or co-lead (Smith et al., 2019). In response to this type of inequity, Pixar has taken steps to ensure that diverse voices are heard in films, giving creative teams the opportunity to tell their own stories and hosting annual employee events to raise awareness about issues around diversity and inclusion. To engage employees from all parts of the company in the work of addressing bias and other barriers to full inclusion for all, Pixar holds an annual Inclusion Summit and other learning experiences. For example, Pixar's SparkShorts programme features an equal number of male and female directors and offers a platform whereby staff have six months to create short films that are based on personal experiences with a limited budget. Pixar's film *Soul* incorporates a diverse ensemble of voices by including a range of Black consultants, including Pixar employees, in addition to artists and performers. During the production of *Coco*, for instance, Pixar employed an all-Latinx cast and a team of 'cultural consultants', resulting in a film that broke box office records in Mexico, earning US$43 million in its first 19 days (Wingard, 2019).

Pixar aims to ensure that everyone in the company has the freedom to communicate with anyone else (Pixar, 2021). Members of any department can approach anyone in another department to solve problems without having to go through formal communication channels. It also means that managers at Pixar need to learn that they do not always have to be the first to know about something going on in their realm, and they should be prepared to walk into a meeting and be surprised.

Nike

Founded in 1964, Nike, the American multinational corporation, engages in the design, development, manufacturing, marketing and sales of footwear, apparel, equipment, accessories and services (Nike, 2021). Nike supports young women of colour by championing women and girls in sport, acknowledging the barriers they face. Nike focuses on getting and keeping more children and young people active by removing barriers to play and sports, particularly for girls, training more youth coaches and supporting environments that promote physical activity (Nike News, 2021). Nike supports girls with sports products so they can play with confidence. By collaborating with PLAY International, Nike reached 3,000 children in 20 primary schools in Paris through 'Playdagogy' – a methodology that uses games to discuss ideas about gender-based representations with children.

In 2021, Nike released an advert celebrating Black women athletes for International Women's Day (Todisco, 2021). Narrated by playwright and actress Dominque Fishback, the advert featured Black soccer players, skateboarders, dancers and the professional tennis star Serena Williams. The theme of this Inclusive Marketing campaign was "We Play Real: Level the playing field for Black women". The advert also featured a black-and-white video of Shirley Chisolm, Cheryl Miller, Black astronauts and members of the Houston Comets, the Women's National Basketball Association team that won the league's first title in 1996. Nike is known for sponsoring diverse athletes, such as Amna Al Haddad, an Olympic weightlifter from the United Arab Emirates (Wingard, 2019). In addition, Nike launched its Pro Hijab, a product that was created solely to seek diverse talent.

The decision by Nike to use Colin Kaepernick as the face of the advertising campaign celebrating the 30th anniversary of the "Just Do It" slogan reflects a brave move by a brand (Creswell et al., 2018). Nike was criticized for supporting the US National Football League quarterback Colin Kaepernick, who controversially knelt during the US national anthem. The Nike advert of Colin Kaepernick has completely redefined Nike's brand purpose, which is "to bring inspiration and innovation to *every athlete* in the world", proposing that "if you have a body, you are an athlete" (Nike, 2021). By focusing not just on sporting excellence, but also on moral excellence, the Nike advert featuring Colin Kaepernick has allowed the brand to open up the territory in which it intends to play. Specifically, this is not just about success on the playing field, but is redefining what success means in the world (Aziz, 2018). Nike's key message of Inclusive Marketing is to appeal to young consumers by addressing issues such as gender, race and human excellence (Nike Impact Report, 2021).

Dove

Unilever-owned beauty brand Dove has developed various initiatives to promote a positive body image to young female consumers. For example, the main message of the Campaign for Real Beauty in 2004 was that women's unique differences should be celebrated, rather than ignored, and that physical appearance should be transformed from a source of anxiety to a source of confidence (Unilever, 2017). The marketing message of Dove's Campaign for Real Beauty focused on driving awareness and informing the audience about misrepresentation, using a variety of communication means, including television commercials, magazine spreads, talk shows, and a worldwide conversation via the Internet.

Although the Campaign for Real Beauty has been the subject of much criticism, and the controversy surrounding Unilever remains, Dove continues to develop initiatives that promote positive body image, such as its Real Beauty Sketches in 2013 (Dove, 2021). Through Real Beauty Sketches, Dove conducted a compelling social experiment that explored how women view their own beauty in contrast to what others see, the take home message being "you are more beautiful than you think".

In 2019, Dove partnered with Getty Images to create a library of more than 5,000 photographs of 179 women from 39 countries, featuring women of all shapes, ethnicities, and abilities, along with traditionally perceived 'visual imperfections' (Unilever, 2019). Advertisers and media owners were then encouraged to view, license and use the images in campaigns. Dove is funding the cost of more diverse casting in adverts to help the advertising industry be more inclusive. "Show Us. It's On Us" was launched in South Africa and continues Dove's mission to challenge the current perception of beauty (World Federation of Advertisers, 2021).

Part 4: Recommendations

This recommendations section will answer Research Objective 4, which was to identify the ethical and marketing implications for marketers in targeting young consumers, aiming for more equity and inclusion. Marketers should use more engaging strategies, such as peer-to-peer marketing, viral marketing and virtual brands, to target young consumers, as those non-conventional marketing practices are likely to be more effective, enabling young consumers to register their needs, finding their voices, building their self-esteem, defining their own values and developing independence and autonomy (Buckingham, 2007). In this section, we will examine the ethical and marketing implications for marketers, providing suggestions for how to develop appropriate marketing practices that consider young consumer vulnerability. Relevant points in this section include the following:

- Contributing to young consumers' mental well-being
- Developing young consumer confidence

Contributing to Young Consumers' Mental Well-being

We address the issue by linking to relevant ideas, such as social anxiety, peer pressures, and the development of self-identity, in aiming for a more ethical two-way communication between young consumers and brands. We will also reflect on how brands can facilitate the development of a more positive self-identity among young consumers.

There have been many discussions around well-being and mental health in recent years, especially during and post-pandemic. Now more than ever, many people are identifying the inner struggles they face and are looking for help (Dunn, 2021). Young consumers in the UK often feel under a lot of psychological pressure in the digital age and experience suffering from social anxiety, peer pressure or in their development of self-identity, and brands may have a role to play in assisting them (WARC, 2019). Young consumers are likely to worry about their mental health, to fret about being seen as a success by other people, and whether they are good enough. Many young consumers turn to brands as potent symbols of identity, as they know what those brands stand for and they trust the brands. Therefore, marketers should empathize with younger consumers in an authentic way, attempt to help younger consumers to manage the pressures they face and connect with them emotionally if possible (WARC, 2019).

The pressure and isolation many young consumers experienced during the Covid-19 pandemic brought the importance of well-being to the surface. To mitigate young consumers' vulnerability, parents are encouraged to undertake the following to support their teens:

- Help them to develop consumption literacy and digital literacy, such as recognizing hidden marketing messages in online games or entertainment videos, or becoming aware of the puffery of marketing material (Batat & Tanner, 2021).
- Help them to develop coping skills and to reduce the impact of consumption vulnerability, such as learning how to evaluate product specifications and compare them with similar products from different brands, in order to make confident consumption choices.
- Guide them to manage social anxiety, build self-confidence and avoid unnecessary purchases caused by peer pressure.
- Work through conflict together with their teens and to reflect on their own feelings as caregivers (Unicef, 2022).

As 50% of long-term mental health conditions manifest by the age of 14, policy-makers are recommended to work with young people for early intervention to tackle mental health problems (Mental Health Foundation, 2015). Policy-makers are encouraged to work with young people, with or without mental health problems, in order to better understand their specific issues and concerns as customers, as well as the impact that policy decisions have on their mental wellbeing. It is crucial that policy decisions made for young people concerning mental health support should be made *with* young people. Policy-makers can also work with young people and their parents/ carers as well as their schools, to help support their emotional needs and wellbeing. For example, workshops such as anti-bullying, transition programmes (from primary to secondary school), positive mental health development (e.g. tackling adolescents' social anxiety problems at school; promoting positive self-identity), or parenting programmes (to equip parents of young people in supporting their mental well-being development) can be delivered to young people, parents and schools. Moreover, policy-makers can evaluate the effectiveness of specific online warning messages in adverts and develop guides for how to set effective warning messages on marketing material (Kennedy et al., 2019). Marketing material should be guided by codes of conduct, to specifically protect young consumers' vulnerability and to avoid unethical practices, such as promoting negative materialism, which have negative impact on young consumers.

In order to maintain their brand image and integrity, marketers should be concerned with addressing potential negative impacts of marketing on adolescent (Kennedy et al, 2019). As mental health challenges become more prevalent post-pandemic, it is also important for brands to step up and get involved with young consumers, as we have discussed in previous sections of this chapter from the perspective of young consumer vulnerability. Brands are encouraged to support young consumers in an authentic way by doing the following:

- Acknowledging the well-being shift
- Optimizing well-being into the customer journey
- Building a positive brand image with young consumers
- Becoming more ethically aware and responsible
- Promoting positive conversations around mental health

Acknowledging the Well-being Shift

Young consumers are experiencing unprecedented levels of stress, anxiety and depression (Dunn, 2021; WARC, 2019). Mental health is a major part of our concern for young consumers, both online and offline. Many young consumers are gravitating towards brands that hold space for their emotional needs. There are several ways that brands can act to show young consumers that the brand recognizes their struggles and understands their needs. First, brands can integrate helpful tips into their communication channels. While considering the relevance of the brand, companies can share tips that young consumers can incorporate into their daily routines to support their well-being and focus on well-being-related topics, such as sleep, diet, exercise or mindset. For example, during the darkest days of the Covid-19 lockdown period, luxury fashion brand Bottega Veneta created a platform called The Bottega Residency, where the brand hosted a series of online events and aimed to ignite joy in those who were feeling lonely and hopeless (Dunn, 2021). In a similar way, brands can consider how they can integrate support into their product or service offerings. For instance, brands could choose to donate a portion of their proceeds towards mental health efforts, charities or causes.

Optimizing Well-being into the Customer Journey

With well-being becoming a major value for consumers, there is a competitive advantage for brands in creating ease and rewards for young consumers. It is important for brands to ensure that young consumers are empowered when it comes to choosing or following a brand. Between informing young consumers about the offering, brands should also consider the logistics around purchasing and navigating the installation of the product or service into young consumers' lives, as young consumers will choose companies that take the most stress off their plate every step of the way. Therefore, brands need to optimize young customers' journey by not only planning the pre-purchase stages, but also considering the post-purchase stage and providing aftercare or other relevant resources into the future (Dunn, 2021). For example, email marketing is useful for post-purchase follow-up, targeting young consumers. If brands can receive customer testimonials about health improvements resulting from purchasing their products or services, this is potentially an effective way for young consumers to see how a brand can help shape the well-being journey of other young consumers. Ultimately, brands should aim to help young consumers feel nurtured in their customer journey, utilizing online and offline platforms with a creative approach.

Building a Positive Brand Image with Young Consumers

Brands should aim at long-term relationship building with young consumers, rather than focusing on short-term financial gains. Brands can achieve long-term brand relationship building with young consumers in various ways, such as discouraging impulse buying by providing price and product comparisons on the Internet (Koski & Mesiranta, 2005), moderating non-essential consumption, such as alcohol and apparel, among young consumers (Cismaru et al., 2008), or revamping brand communication strategies in the context of the post-pandemic world. A successful brand example was that Nike continued to stand out during Covid-19 with the launch of its Play for the World campaign, accompanied by temporary free access to its Nike Training Club app. Brands should carefully revamp their communications strategies and messaging to convey their brand's values and value proposition effectively to young consumers in the context of the post-pandemic world (Bona et al., 2020).

Becoming more Ethically Aware and Responsible

Young consumers are willing to pay extra for sustainable offerings, so ethical marketing is now more important than ever. An increasing number of young consumers are choosing to invest in brands that make ethical, socially responsible decisions (Atchison, 2019). This means that for young consumers, the buying process is becoming less about what is convenient or cheap, and more about what is sustainable and honourable. Being more ethically aware and responsible as a brand can build a positive rapport with young consumers and encourage relationships built on trust. For example, two leading sporting companies – Allbirds and Adidas – are collaborating in creating a sport performance shoe with the lowest carbon footprint. In addition, Walmart is partnering with ThredUp, an online thrift store, to sell pre-owned garments by name-brand fashion houses, such as Anne Klein and Tommy Hilfiger (Petro, 2021).

Promoting Positive Conversations around Mental Health

Promoting psychological well-being can help brands foster a deeper connection with young consumers. A brand's participation in the well-being movement can improve brand perception and brand affinity to loyal followers (Dunn, 2021). From a public relations standpoint, brands should be a facilitator for positive conversations in a responsible and effective way, and seek out partners who know the space. These specialty partners can help brands make informed decisions when targeting young consumers around mental health conversations with more authenticity in direct relation to the brand. For example, brands can align with a well-versed and research-informed partner, such as the National Alliance on Mental Illness in the US or the global Made of Millions, to help the brand navigate these important discussions around sensitive topics related to mental health.

Brands can help erase the stigma around mental health by simply joining the conversation via platforms such as YouTube or other social media channels to share various types of mental health-related content, webinars, or podcasts. Brands can also increase their credibility by teaming up with experts of mental health. For example, Jansport, a backpack and apparel brand, successfully launched a mental health awareness campaign by featuring spotlight conversations with experienced therapists (Adweek, 2020). In addition, Nike is another example of true authenticity. Its recent ‘play for the world’ campaign aligned well with the brand values and was able to inspire young consumers around the world by reinforcing positive behaviours, helping in the fight against the pandemic, and encouraging young people to play inside (Nike, 2020).

When targeting young consumers, brands can use their social media channels to create connections with them, in order to inspire as well as empower them and to demonstrate positive values. Some brands have presented impactful ethical marketing examples, such as the Dove-Cartoon Network. For decades, Dove has built its brand and brand storytelling around empowerment, such as by empowering young girls to have greater self-confidence and to be positive about their bodies. To do this, Dove has teamed up with Cartoon Network’s Steven Universe – a show which, while named after a male character, is all about feminine energy and power and incorporates LGBTQ characters and issues (Holland, 2019). For the campaign, Dove and Cartoon Network created online episodes in which different Steven Universe characters discuss their insecurities and issues related to body image and self-confidence. While the campaign is geared towards girls, the television show is popular with both genders, so the campaign has cross-over appeal.

Developing Young Consumer Confidence

In addition to considering young consumers’ mental well-being, brands could develop young consumer confidence and focus on long-term benefits, instead of the short-term gains from young consumers. Brands could also undertake collaborative advertising through established bodies, such as schools, youth clubs, libraries or non-governmental organizations, to increase awareness of young consumer well-being and consumer confidence. For example, Unilever (2021) works with the World Association of Girl Guides and Girl Scouts (WAGGGS) to get its brand message across to more young women. Its Free Being Me and Action on Body Confidence programmes have reached over 6 million young people in more than 125 countries. In addition, through its purpose-led brand campaigns and programmes, Unilever (2021) aims to help boost self-esteem and well-being, especially targeting young consumers. The Dove Beauty and Confidence Report shows that seven in ten girls stop themselves eating when they are worried about their appearance (Unilever, 2021). Unilever’s Dove Self-Esteem Project has grown to become the world’s largest provider of self-esteem education since the launch in 2005. More than 2.4 million parents and mentors have used its content and over 570,000 teachers have delivered a Dove self-esteem workshop (Unilever, 2021).

CONCLUSION

This chapter examined young consumer vulnerability by focusing on young consumers aged 11-17 to identify relevant issues associated with young consumer vulnerability from a marketing perspective. Young consumers are considered vulnerable when compared with adult consumers. Young consumers are commonly targeted by companies in the marketplace, from sectors such as beauty, luxury goods, alcohol, snack foods, e-sports, online gambling, or impulse purchases of other product categories. We discussed the potential issues of current marketing practices in targeting young consumers and the efforts that have been made so far by companies to address the issue of young consumer vulnerability by including five case company examples of young consumer inclusion. In addition, we discussed the ethical and marketing implications for brands in targeting young consumers, aiming for more equity and inclusion.

In designing brand communication messages, brands should consider young consumers' mental well-being and help to develop young consumer confidence. Specifically, brands should advocate well-being and celebrate inclusivity when targeting young consumers. For example, beauty brands targeting young consumers are encouraged to embrace real, inclusive beauty, as real beauty comes in many different colours, shapes and sizes. Brands need to provide positive brand messages by relating to issues of well-being as well as the empowerment of consumers, and brands can ideally contribute to young consumers' mental health as a source of confidence rather than anxiety. With regard to issues of body confidence and self-esteem among young consumers, brands can support young consumers by evaluating or even stopping the damage caused by either social media pressure or retouching apps to young consumers' self-esteem. For example, brands could raise awareness and facilitate conversations by helping parents and young girls in particular to evaluate the reality of what is seen on social media. Brand efforts in the above-mentioned areas could address young consumer vulnerability by engaging young consumers as well as enhancing a long-term brand-consumer relationship.

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Chapter 10
Young Consumers, Deprivation, and Christmas Commercialisation

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ABSTRACT

Christmas is a special period in most countries of the world for many consumers. It is often associated with consumption on a considerable scale. This is especially true for children who are driven by a high need for affiliation which prompts their requests for goods and services that will give them the opportunity to interact with other children. Achieving this is a great challenge for many children in various households due to their ongoing experience of deprivation which comes in various ways such as food security, fuel poverty, and presents or gifts. This chapter is an eclectic synthesis of these issues to highlight the imbalance in society as these children experience exclusion from the mainstream commercial system as a result of poverty. The specific relevance of consumer culture theory (CCT) is linked to the commercialization of Christmas and living in economically disadvantaged circumstances in relation to this consumer segment. The implications of the discourse in this chapter are far-reaching to many ramifications.

INTRODUCTION

The consumer's world today is branded and it is occupied by different fashion trends, popular brands, influencers, icons, brand stories and other branded categories. Christmas is a contextual and commercial period that contributes to consumer culture in the UK. Consumer culture (branded consumer culture) and brands help consumers not only satisfy their functional needs but also their emotional needs. The

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latter category means consumer culture and branded products help to define who they are, position themselves in this world and satisfy their self-related needs such as social acceptance and self-identity formation. These are widely researched ideas in relation to adult consumers (Fournier 1998; Wattanasuwan, 2005; Dessart and Cova, 2021) however research on children as consumers is still in the early stage of development. The development of research on young consumers is complex because the position of children as consumers and in wider consumer culture is not clearly defined (Cook, 2010, 2008). In order to understand and expand our understanding of children as consumers and children's consumer culture, this chapter aims to evaluate how the Christmas holiday as a commercial and fantasy period, associated brand symbolism together with media messages affect young consumers from deprived backgrounds. Moreover, this chapter specifically focuses on children from financially disadvantaged families as Page and Ridgway (2001) argue that research on children from this category and their consumption patterns is limited. At the same time, Salonen (2016) claims that individuals from this category might face challenges with satisfying their material and social needs and wants during Christmas time, since their resources are limited.

Following the recommendation of Marshall and de la Ville (2011), and drawing from the existing literature, this chapter evaluates the role of Christmas as a contextual, social and commercial phenomenon which shapes children as consumers, their personal and social identities and desires. Hence, Christmas provides a rich cultural and contextual base for study. By understanding the nature of the relationships between branded consumption objects and the social meanings which young consumers attached to them, a better understanding of children as consumers can be gained. Moreover, McKechnie and Tynan (2006) stress that it is worthy of studying and focusing on Christmas as a conceptual base for the research as it includes various consumption practices and is significant to the retail calendar. Hence, young consumers can have a more evident position within consumer culture research as it has been noted that they are 'invisible' in such research (Cook, 2010, Cody 2012, Martens *et al.,* 2004)

BACKGROUND

Children as consumers are studied from various perspectives in the field of marketing. Some scholars view them as developing beings, others suggest viewing children in here and now and as autonomous individuals and consumers in their own rights (Nairn *et al.* 2008 and Martens *et al*. 2004). In relation to adult consumers, Consumer Culture Theory (CCT) advances our understanding of consumption and consumer behaviour and represents, according to Arnould & Thompson (2005, p.868): 'a family of theoretical perspectives that address the dynamic relationships between consumer actions, the marketplace, and cultural meanings'. This theory is based on the well-studied assumptions that products/brands are being purchased, not only for utility reasons, but also for their symbolic meanings (Elliot & Wattanasuwan, 1998; Levy, 1959). Furthermore, consumers are viewed as active individuals who, through consumption and the symbolic meanings of brands, define themselves and locate themselves in a social world (Patterson & O'Malley, 2006; Elliot & Wattanasuwan, 1988; Fournier, 1998; Levy, 1959). At the same time, marketing scholarship now acknowledges that children are consumers in their own right and consumers who actively influence the purchasing power of their parents (Gbadamosi, 2010, 2012; Buckingham, 2011; Marshall, 2010; McNeal, 1999). However, the literature on children as active consumers remains very limited (Lopez & Rodrriguez (2018).

Moreover, Nairn & Spotswood (2015) argue that there is a need for further and better understanding of how children engage with the commercial world and highlight the importance of this engagement for their daily lives. Importantly, this chapter will specifically focus on children from deprived backgrounds at the Christmas period as this will help, not only to acknowledge new insights 'into the extraordinary features of celebratory consumption in contrast to that of the everyday, but it can also pinpoint and make visible issues that are implicitly present in the everyday lives of people in need' (Salonen 2016, p.871). At the same time, it is important to recognise the complexity of Christmas as a phenomenon. On the one hand it has an important religion focus and it is one of the most important holidays in the Christian World but on the other hand it is a significant event which is associated with consumption and consumerism. Relevantly, Schmidt (1991) argues that there is a certain degree of secularism and materialism associated with the Christmas celebration.

Consumer Culture Theory (CCT) and Children as Consumers

As it is mentioned above, consumer culture is an integral part of an individual's existence. Firat & Venkatesh (1995) opine that consumption strongly characterises the Western World and the Western culture. They claim that in order to understand modern society, a consideration of consumer culture is needed where consumer culture constitutes a complex phenomenon that provides symbolic meanings for individuals. In 1997 Don Slater brought to our attention that consumption is a cultural process and he provides a valuable definition which states that:'…consumer culture denotes a special arrangement in which the relation between lived culture and social resources, between meaningful ways of life and the symbolic and material resources on which they depend, is mediated through markets' (Slater, 1997, p.9). CCT advances our understanding of consumption and consumer behavior. Furthermore, in line with CCT, consumers are viewed as active individuals who, through consumption and the symbolic meanings of brands, define themselves and locate themselves in a social world (Patterson & O'Malley, 2006; Elliot & Wattanasuwan, 1988; Fournier, 1998; Levy, 1959). The aim of the CCT, therefore, is to explore and better understand the phenomenon of consumers' ability to 'actively rework symbolic meanings' and further reveal them in their individual and collective identities (Arnould & Thompson, 2005, p.871). The authors here add that CCT clearly identifies that these meanings are encoded in advertisements, brands, retail settings and material goods. Ultimately, Christmas as commercialised and social phenomenon, also can convey meanings which are important for consumers and their lived experiences. Additionally, Okleshen, Baker, & Mittelstaedt (2001) claim that Christmas is a significant and uniting concept for consumer culture and consumer rituals.

Having clarified that existing consumer culture research primarily focuses on adults, this research acknowledges Cook's (2008, p.219) argument that 'theories of consumption and consumer culture … do not know childhood' and this provides motivation to undertake this research. Daniel Cook, it is noted, is one of the foremost researchers in the area and stresses the neglected position of children's consumer culture in social research and thinking. Cook (2010, 2008) argues that children have largely been invisible in the aspects of consumerism. Moreover, he stresses that children should be included in the consumer culture research area to further our overall understanding because they are consumers and members of society who are active, valuable and who tend to develop their own identity. Martens *et al*. (2004, p.158) argue that the studies of the types of children's goods, toy cultures and other 'marketing, media and cultural studies have primarily been interested in the nature of markets for children's goods' as opposed to the children themselves. Significantly, they contend that researchers' interests in the symbolic meanings which children create around products/brands are neglected. Moreover, the importance of studying children themselves, rather than considering them as a homogeneous social group, and the lack of the empirical research on the subject, is stressed by Cody (2012) and Martens *et al.* (2004). Consequently, Martens *et al.* (2004, p.161) opine that 'relatively little is known about how children engage in practices of consumption, or what the significance of this is to their everyday lives and broader issues of social organisation'. More recently, Nairn & Spotswood (2015) argue that still little is known about the significance of consumption and consumer culture in children's everyday lives.

Buckingham (2007) states that children are consumers from the moment they are born. Moreover, Cook (2008) argues that children are involved into the consumption process before their actual birth because frequently, the child's parents and immediate family make pre-birth purchases for the future baby. Hence, children 'enter the world already pre-figured as consumers' and consumer goods are part of 'a person's existence' even before they have abilities and any knowledge about purchasing processes and values (Cook, 2008, p.232). It is important to note that consumer culture is driven by the process of interaction, interpretation and engagement with symbolic meanings, media messages, other consumers and members of the society. For children as consumers, the process of socialisation is important. Child consumer socialisation is defined by Ward (1974, p.2) as the 'processes by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the marketplace.' Later, John (1999, p.186) in her fundamental paper claims that socialisation can be seen as 'a developmental process that proceeds through a series of stages as children mature into adult consumers'. Furthermore, the socialisation process is a significant element of the consumer's world formation where social agents such as a peers, culture media, family members play the role of socialisation agents (Elliott & Wattanasuwan, 1998; John, 1999). Moreover, Belk (1987) claims that Christmas can also be seen as one of the socializsation agents. Interestingly, Kennedy, Martin and Lockie (2021) argue that whereas there is evidence that Christmas gifts hold meaningful symbolic value for adults (meaning of affection), research on children in relation to this is limited especially as children are continuously developing relevant associations. Meanwhile, Batinga, Pinto, and Resende, (2017) claim that despite that children associate Christmas with the birth/birthday of Jesus, the reason why this day is special for them is because they associate it with fun and opportunities to receive gifts. Hence, children's social relationships during Christmas are supported and facilitated by gift-giving rituals.

The phenomenon of child consumer socialisation can be linked to the ideas of 'being a child', 'becoming a child' and to the principles of the New Sociology of Childhood. These ideas are important for our understanding and interpretation of children and their position in society and the consumer world. The way children are positioned in society and in the scientific world is changing over the time: from the dominating developmental psychology approach to the principles of socialisation and then to the concept of New Sociology (Leonard, 2015). The existing discussion in the literature of the construction of children/childhood leads to the notions of being and becoming. Uprichard (2008) clarifies:

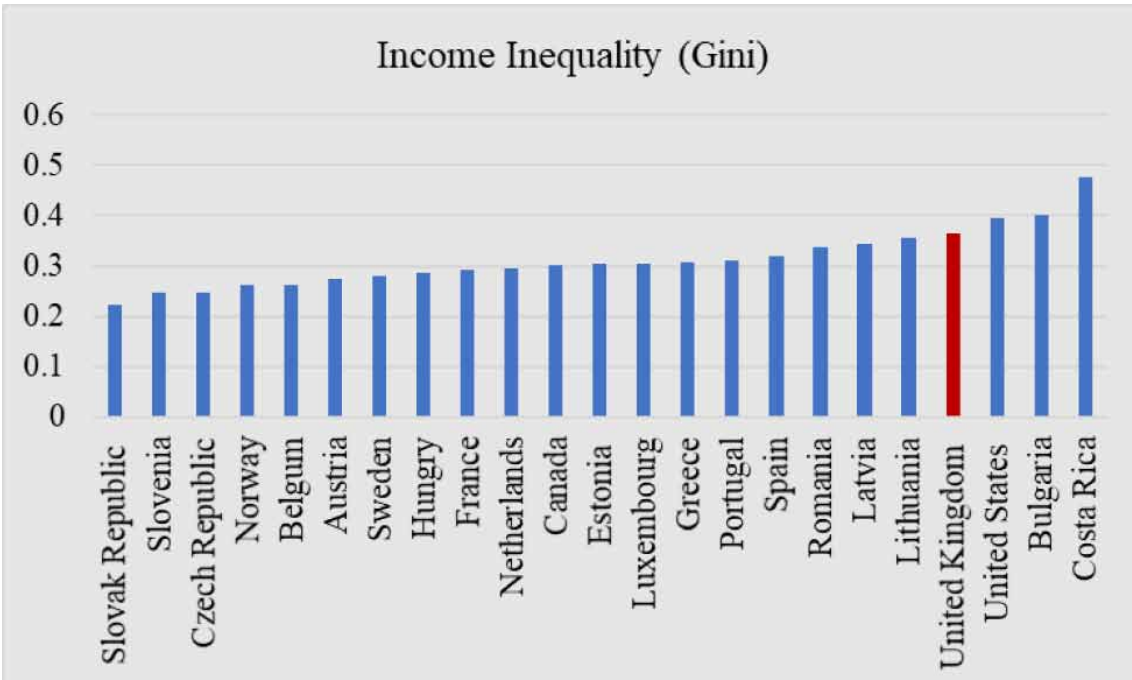
'being a child is seen as a social actor actively constructing 'childhood', the 'becoming' child is seen as an 'adult in the making', lacking competencies of the 'adult' that he or she will become' (p.303). Furthermore, Uprichard (2008) proposes an interesting idea that children should be viewed and studied as "being and becoming", meaning these two discourses should be applied together. This approach 'extends the notion of agency offered by the 'being' discourse to consider the child as a social actor constructing his or her everyday life and the world around them, both in the present and the future' (Uprichard, 2008, p.311). According to the New Sociology approach children are active agents, participants of the social world and meaning makers (Gabriel, 2017; Leonard, 2015; James & Prout, 2015, 1997; James & James, 2012; Uprichard, 2008; Corsaro, 2005). This position correlates with the notion of active consumers in CCT. However, Langer (2005) argues that the debate around the child's active or passive position in consumer research is distractive and it is more important to pay attention to the social and cultural structure of the environment in which children are making their active consumer decisions. Hence, the Christmas period together with its complex symbolic meanings, associations and rituals needs to be studied, where children can be viewed as active meaning-makers.

Deprivation in the UK and Consumer Society

In order to measure and understand the level of deprivation of different areas in the UK, the Index of Multiple Deprivation (IMD) can be used. This is an official measure which is regularly released by the Department for Levelling Up, Housing and Communities in the UK. There are seven types of deprivation which are considered/combined by this index: income, employment, education, health, crime, access to housing and services, and living environment. These socio-economic factors can influence the consumer behavior of children and families and their interaction with world of materialism and consumerism. For example, Gbadamosi (2009) states that low-income women consumers' purchase decisions about such products as sugar, table salt, coffee and other low-involvement products are mainly driven by their habits. These habits were formed mainly on the basis of value for money whereas the influence of brand names and advertising was insignificant. Recently, Nairn and Opree (2021) claim that children from deprived homes watch considerably more TV than children from affluent homes, particularly commercial TV. This is partly explained by the fact that '97% of the deprived children had a TV in their bedrooms, whereas only 48% of their affluent counterparts did so' (Nairn and Opree, 2021, p.171). The authors explain this in terms of TV being 'a very inexpensive form of entertainment compared with some of the extra-curricular sports, musical, and other activities available to more affluent families' (Nairn and Opree, 2021, p.171). Furthermore, children's brand knowledge, their awareness/exposure to the economic world and consumption opportunities are affected by socio-economic status to some extent (Valkenburg and Buijzen, 2005; Watkins *et al.,* 2017).

Income inequality has been stable in the UK in the last ten year (Office of National Statistics, 2020). According to Organisation for Economic Co-operation and Development (2019), the UK has the largest income inequality (in western Europe) and is followed by such countries as the United States, Turkey, and Costa Rica. The UK score of Gini coefficient is 0.37 where 0 is the case of perfect equality and 1 is the case of perfect inequality. (Please see Figure 1)

Figure 1. Income inequality
The Gini coefficient is based on the comparison of cumulative proportions of the population against cumulative proportions of income they receive, and it ranges between 0 in the case of perfect equality and 1 in the case of perfect inequality.
Source: https://data.oecd.org/inequality/income-inequality.htm



Moreover, 'in the financial year ending (FYE) 2020, the income of the richest 20% of people was over six times higher than the poorest 20%, while the richest 10% received 50% more income than the poorest 40%.' Relevantly, the Trussell Trust (2021) states that 'Between 1 April 2020 and 31 March 2021, food banks in the Trussell Trust's UK wide network distributed 2.5 million emergency food parcels to people in crisis, a 33% increase on the previous year and 980,000 of these went to children. It is stated that 'the main reason for hunger in the UK is lack of income, challenges associated with 'the benefits system (delays, inadequacy and reductions); challenging life experiences or ill-health and lack of informal or formal support' (Trussell Trust, 2021). Furthermore, The Childhood Trust charity published a report in 2021 where it is highlighted that 'low-income households are already feeling the effects of inflation, rising food and fuel prices in October 2021.' Moreover, due to reduction of the Universal Credit, 'Approximately half (53%) of the 106,523 children supported by charities in this report are affected.' Therefore, reduced household income will increase the number of children using charities services by almost 50%.

According to Pleck *et.al., (*2000) scholars recognise that for some groups of individuals Christmas can be an emotionally and financially challenging period. This is supported in the Childhood Trust's report 'Cold, Hungry and Stressed' which was published in November 2021, the summary of some of the findings are presented in Table 1 below.

Table 1. The Impact of poverty on children during the Christmas period

Food Insecurity:	Out of the 106,523 children represented by 31 charities in this report, approximately 36,197 (34%) are estimated to go hungry and 42,615 (40%) are predicted to use food banks over the Christmas holidays.
Fuel Poverty:	Out of the 106,523 children represented by 31 charities in this report, approximately 40,438 (38%) are estimated to experience fuel poverty at some point during the Christmas holidays.
Presents:	Out of the 55,318 children represented by 30 charities in this report, approximately 14,152 (26%) are estimated to not receive any presents this Christmas. These concerns collate with the findings from a UK-wide survey in which 22% of London (and 20% of the UK) respondents were most financially concerned about not being able to buy Christmas presents this winter (2021/2022). Some parents will only buy presents for their children, not themselves, whilst others will go into debt for Christmas.

Source: Adapted from Stewart (2021)

While it is clear that the UK deprivation remains a significant issue which affects the lives of both children and adults, Salonen (2016, p.872) states that our society can be defined as a consumer society where individuals locate themselves in a social world through the consumption process. Here, it is significant that products, activities and consumers' beliefs are constructing the narrative of the individual consumer and representing his/her identity. Therefore, consumption can be viewed as a source of the symbolic meanings which consumers need in order to create and develop their self-concept (Wattanasuwan, 2005; Dittmar *et al.,*2006). Hence, individuals, including children, are surrounded by consumer choices which are important for social inclusion and self-identity formation/presentation. For young consumers and their parents who have limited opportunities to participate in consumer practices it might mean facing social exclusion (Piacentini *et.al.,* 2001). In addition, Salonen (2016) argues that consumer goods are culturally viewed as necessities and having an inability to consume them can be associated with poverty, hence this might lead to the strong feelings of exclusion which can be particularly strong during the Christmas period.

At the same time, young consumers who are growing-up in a world of consumption and brands are facing challenges associated with social inclusion/acceptance where brands, which hold strong symbolic meanings, can be used by young consumers as tools to prevent bullying, name-calling, and other issues (Piacentini & Mailer 2004). Relevantly, Isaksen & Roper (2008, p.1068) claim that companies create "must have" frenzies for particular products and hence why certain products and brands have become tools for social survival amongst adolescents—for example, Nike Airmax sports shoes in the UK'. Meanwhile, other research is conduct by Elliott & Leonard (2004) who have studied children and brands from deprived backgrounds in the UK and demonstrated that children from these homes desire branded trainers in order to achieve an equal social status with their peers.

Commercialization of Christmas and Young Consumers

Christmas is not only a festival which is celebrated in the UK each year but also one of the main sources of entrainment for consumers. This festival is filled with Christmas TV programs, adverts, movies, songs, presents, entraining-activities as well as brands which represent commonly shared feelings of hope, love, peace, magic joy, and other sentimental feelings. It is 'a community and national festival' (Pleck, 2000, p.54). Furthermore, Eldridge and Pappalepore (2019, p.184) argue that 'Christmas Day itself remains a predominantly domestic and family occasion in London, as it does across the UK, but the months leading up to Christmas have now become a period of much cultural activity in the capital'. Moreover, Christmas also represent variety of consumption activities and one of the main shopping seasons in the country. Without a doubt this special period is highly commercialized. According to Belk and Bryce (1993, p.277) 'Christmas is, for the predominantly Christian Western world, the distilled essence of contemporary consumption'. Interestingly, according to the Bank of England 'A typical household in the UK spends just over £2,500 in a month. But in the run up to Christmas our spending habits change. We spend on average almost £740 more in December, which is 29% more than in a typical month'. Commercialization of Christmas is also noted by Harford (2019) who, in his column for the Financial Times states 'There are those who will have you believe that Santa Claus wears red and white in honor of the colors of the Coca-Cola brand.'

McKechnie and Tynan (2006) in their exploratory qualitative research acknowledge that for adults in the UK, Christmas is associated with the hard work of cleaning and decorating which are important Christmas rituals which can cause some tensions, conflicts and can be quite expensive. Furthermore, the authors claim that gift-giving, unwrapping gifts, playing with children and their new possessions, and other social activities (visits to church, concerts, ballets, etc.) are other important rituals which are important for shared activities and the formation of social identities. Interestingly, McKechnie and Tynan (2006) claim that parents are choosing more practical and value for money presents for their children regardless of the marketers' pressure.

Interesting and contemporary insights into Young Consumer Behavior are presented in Gbadamosi's (2018) publication of the same title. For example, Sethna *et al*. (2018) claim that children's lives include many experiences which evoke feelings/emotions of "joy" and "surprise", opine these authors. For example, they, referring to Plutchick (1980) state that 'most experiences will be new to the child and where those experiences are pleasurable they will be delightful' (Sethna et al., 2018, p.160). On a slightly different note, these authors, also using the contribution of Kumar *et al.* (2011), argue that the birthday party experience, including all involved activities, provides a source of both surprise and a delight to a child. Kumar et al. (2011), it should be noted, examine customer delight in order to learn more about its associated emotions. By way of conclusion, Kumar *et al.* (2011, p.22) report 'that delighting guests entails the emotions of joy, thrill and exhilaration'. Torres & Ronzoni (2018) summarise the literature on delight and argue that the research on delight is strongly linked to the concept of customer satisfaction, however current research lacks clear and conceptual measures of customer delight.

Special events such as birthday parties and Christmas, notwithstanding cultural and religious differences, provide a rich ground for consumer culture researchers to study children's consumption practice. Arguing that Christmas to children is more about 'having things' than a religious/ spiritual occasion, Halkoaho & Laaksonen (2009, p.248), whose research involves interrogating children's letters to Santa, found that the majority of the letters were expressions of 'needs, wants, desires, hopes and dreams'. Christmas, and its tradition of gift-giving has become highly commercialised and has spread beyond its prior religious boundaries and, as Halkoaho & Laaksonen (2009) reveal, together with birthdays, it is to many, especially children, a significant opportunity to receive material gifts. At the same time, Ganassali (2017, p.7) argues that 'they [presents, toys, and games offered at Christmas] fulfill different functions: They represent part of a tradition, contribute to the development of the child's identity, and finally the way of asking for gifts may also constitute a form of training for the consumer child.'

The role of marketing practitioners and mass media cannot be overlooked in the process of commercialisation of such events as Christmas. Marketers heavily influence the formation of gift requests and they carry this out by playing a major role in the creation of children's desires and hopes as well as creating and broadcasting the associated symbolic meanings of consumer products (Elliott, 1997; MacInnis & de Mello, 2005). Caron & Ward (1975), in their research, clarify that children primarily referred to the television (followed by friends) as the main source of the gift ideas. Furthermore, Clarke (2006, p.283) proposes that 'children are encouraged to request gifts, parents want to give gifts and under the guise of Santa Claus, they respond to requests by giving gifts that they deem appropriate'. Others claim that since Santa Claus is the most popular figure and symbol of the festival, children associate him with the date and tradition of giving (Batinga, Pinto, and Resende, 2017).

Scholars clearly acknowledge the materialistic nature of such events as Christmas to children and adults alike. For example, Goldberg *et al.* (2003, p.281) argue that American youths are highly responsive to advertising/promotional activities and 'the most materialistic youths thought their parents should spend an average of \$96.76 for a birthday gift and \$129.00 for a Christmas present'. However, Belk (1989, p.131) argues that marketing efforts and media messages are oriented towards building 'a mythology of Christmas as a time of love, family, generosity, charity, and other Cratchit-like values' and therefore there is very little chance that the sacred status of Christmas is disappearing in the UK, at least. Therefore, Christmas represents commercialism as well as 'materialism, hedonism, sensuality, and sociability' (Khan *et. al.,* 2018 p.293).

Young (2005, p.22) argues that 'the hedonistic aspects of consumption are often discussed by consumer researchers in various journal articles and there is no reason to restrict the debate to adults only'. Following this line of thought, Halkoaho & Laaksonen (2009) conducted interesting research where they investigate the Christmas festival and children's gift requests addressed to Santa in order to better understand children as consumers. Significantly, their research focused on children and their own views as opposed to those of the gift-givers, which supports Young's (2004) recommendation. Relevantly, Halkoaho & Laaksonen (2004) suggest that children, in their gift requests, are highly brand oriented.

The contribution to research of Halkoaho & Laaksonen (2009) provides fascinating insights into the materialistic desires of children. It involved different request styles which reflect children's views on Christmas and gifts in general and ranges from "the likely to receive list" to the "unlikely but wish to receive list".

One list, involving a sample of 202, revealed that children knew very specifically what kind of gift they wanted/ hoped to receive for Christmas. The "wish list" for these children frequently included more than two specifically branded gifts. Furthermore, Ganassali (2017, p.10) studied the letters to Santa/wish lists in France and identified 10 top brands which were listed by children for the 2013/2014 Christmas season such as 'Playmobil, Barbie and Lego, followed by Monster High and Wii.' Ganassali (2017) also confirms that at age of 7 and 9 years old children have highest brand desire. The second style of request list, amongst a sample of 65 children, involved a shorter, more carefully considered gift list. The third request list made by children is referred to as the "Dream come true" list and involved a sample of 21 children and the authors revealed that 'this implies that wishes are highly imaginative and based on a certain fantasy of becoming somebody (for example becoming a princess) or having something (for example, a pony) that is not currently possible' (Halkoaho & Laaksonen, 2009, p.252). The fourth category is named as "The choice of Santa Claus". Children (13 in total) in this category generally requested unspecified gifts which should provide a surprise from Santa Claus with one child clearly stating his/ her desire for Santa to 'choose whatever he would like to give' (Halkoaho & Laaksonen, 2009, p.252). The last category in the research project represents children who hold more traditional and less commercialised beliefs and generally possessed a greater understanding of Christmas. Letters in this sample of children expressed 'faith that Santa Clause can fulfil any request, even to accomplish an impossible task' (Halkoaho & Laaksonen, 2009, p.253). Children in this group wrote very explicit letters in a very emotional and unselfish way. Halkoaho & Laaksonen, (2009, p.253) conclude their paper by arguing that 'Christmas could be called a festival of shopping for branded toys for kids' and emphasise that, regardless of the children's age, they hold highly evidenced rational thinking. However, the authors admit that there is evidence that children understand and engage with the traditional Christmas values as their letters reflect gratefulness, greetings, good wishes for other people and reciprocity. Similar research was conducted by Ganassali (2017) who also conducted research using 43, 000 Christmas wish letters and claims that children's brand preferences are gendered and associated with the children's age. Furthermore, Ganassali (2017) states that children stop believing in Santa Clause by the age of 8 and hence, they write to Santa in the age of 5-8/9. Interestingly, the author linked the children's letters to Santa with their skill to process market-related information and claims that the result of their study 'validates the idea that the child-consumer displays rationality' which has been stressed by Gollety, (2011). (Ganassali, 2017). In the context of the Christmas festival, it is important to recognise that, whilst its commercialisation is spreading to non-Christian faith countries, it is, at its core, a Christian occasion and has little or no spiritual significance to very many people outside the Christian faith.

Obviously, gifts and gift-giving activities are central for Christmas and another important and similar occasion is that of children's birthdays and it is worthy of exploration in the context of the commercialisation of the child's world. Birthdays provide a major opportunity to children to have their materialistic desires met. The commercialisation of birthday parties for children is evidenced through the growing number of specialised services, products and commercial merchandising. Modern home-birthday parties are frequently organised, themed and carefully selected for the child (for example: fairies, Frozen, Harry Potter and other popular commercialised stories). Rook (1985, p.252), in defining such ritual as 'a type of expressive, symbolic activity constructed of multiple behaviours that occur in a fixed, episodic sequence, and that tend to be repeated over time', argues that children's birthday parties are a good example (of ritual) and comprises four key elements which are special food and gifts, a ritual script, performance roles, and invited family and friends. Many commercialised organisations such as MacDonald's, KidZone and Pizza Hut offer a range of food and activity options for hosting children's birthday parties. Therefore, it is very clear that children's birthday parties are an important, social, commercial and ritualistic event which continues to acquire significance in contemporary consumer society (Clarke, 2006). The children's birthday party, as a ritual occasion, has been studied by Otnes & McGrath (1994) who have used the framework of consumption rituals in order to investigate how children socialise on such occasions. In their research, they have confirmed the highly gendered nature of this occasion, for example it emerged in their research that girls are more concerned about specific party related artefacts whereas boys are more interested in activities and games.

Christmas and other similar occasions play a significant role in the lives of children and their parents where the participation/preparation itself for such events is important. This section shows the importance of Christmas and birthday celebrations which are similar in nature, for children's lived experiences and for children as consumers. Relevantly, Cook (2011) proposes that parents' and children's active engagement with the preparation for parties connects them with commercial culture which combines to create meaningful rituals. Furthermore, Jennings & Brace-Govan (2014, p.107) propose that mothers navigate children's commercial activities and 'teaching [their children] the importance of relationships over materialism through their children's birthday parties as these were occasions where these forces intersected.'

SYMBOLIC MEANINGS OF BRANDS AND CHILDREN FROM ECONOMICALLY DISADVANTAGED BACKGROUNDS

Brodie & de Chernatony (2009, p.97) observe that 'there never will be a unifying definition of brand but a constantly evolving series of contexts of lenses through which the phenomenon is viewed'. For this chapter, the Mühlbacher & Hemetsberger (2008) idea of brand phenomenon is viewed as valuable. They propose that, from the combination of psychological and sociological research streams, the brand development is 'a complex, contextual, and interactive process within a social system of interrelated, yet diverse actors who, themselves, may become part of the brand' and creation of brands occurs 'through social interaction among all those who are interested in their meaning, their manifestations and others participating in the brand related interaction' (Mühlbacher & Hemetsberger, 2008, p.15). A very well-known and an important contribution is made by Levy (1959) which helps us to understand better consumer behaviour by emphasising the importance of the symbolic meanings of goods for consumers. Furthermore, he argues that, for individuals, it is important to enhance the sense of self, also referred to as "self-concept". Consumers develop their self-concept by using the appropriate symbolic meanings of goods which, as Levy (1959, p.119) terms the process: 'joins with, meshes with, adds to, or reinforces the way the consumer thinks about himself'. Meanwhile, CCT aims to explore and better understand the phenomenon of consumers' ability to 'actively rework symbolic meanings' and further reveal them in their individual and collective identities (Arnould & Thompson, 2005, p.871). The authors here add that CCT clearly identifies that these meanings are encoded in advertisements, brands, retail settings and material goods.

Dittmar (2007, p.23) argues that 'favourite material possessions can help individuals to sustain a sense of who they are, particularly during periods of change or crisis'. Despite the fact that Dittmar (2007) stresses the detrimental influence of consumer culture on the children's identities, she makes a strong point that consumer culture not only forces people to buy more products, but also encourages consumers to seek their identities and fulfil them through the particular products. Hill (2011), in her study of "Endangered Childhood", argues that children are exposed to many forms of marketing media depriving them of what she refers to as a "normal" childhood and opines that this could impact negatively on their identity formation. This is especially true in western nations but it is spreading rapidly globally, she argues. However, Hill (2011, p.348) also argues that 'in contemporary marketing, the desire to consume has been transformed into a set of timeless emotional needs all children are believed to possess'.

Moreover, Ross & Harradine (2004), conducting research amongst children between the ages of 4 and 11, identify a strong correlation between age and brand awareness and consequently the effect that this has on the decision-making process. Ross & Harradine (2004) claim that children between ages 4-11 are able to express their brand preferences and moreover, the authors identify that children have a need of belonging which they can satisfy through the particular brand. Furthermore, children at the age 9-11 stage do see brands as symbols of status and use them in order to differentiate themselves from their peers (Ross & Harradine, 2004). Whilst not specifically considering brands, Easterbrook *et al.* (2014) also argue that children (age 8-15 years) do have an understanding of consumer culture's "symbolic meanings" and "culture ideals" and how they can be used in order to gain social status, or used in order to "fit in" and be accepted by peers. They further argue that media is playing the role of facilitator of such processes. Additionally, Easterbrook *et al.* (2014) identify that there is a link between children's well-being and the consumer culture ideals. Hence, it can be argued that for children, it would be also very important to engage with Christmas symbolic activities/brands and rituals in order to support their identities (social and individual) and social relationships with others where the role of brands and their symbolic meaning should not be overlooked. Also, it is important to recognise that media has a strong contextualising power of 'labeling, stereotyping, separation, status loss, and discrimination' which influence consumer behavior and preferences to some extent (Link & Phelan, 2001, p. 367).

Since the importance of brand symbolism for children and power of media are acknowledged above it is important to understand that usually low-income households have limited resources and knowledge about shopping alternatives, less known brands and prefer more popular brands (Goldman 1976). However, Page and Ridgway (2001) conducted a survey in order to assess the brand awareness among children of different economic statuses and identified that the difference exist only in one product category and that is video games. More specifically, 'lower status children could name, on average, four video games, while upper status children could name three' which, the authors clarify, can partly be explained by the fact that there are dissimilarities in children's consumer environments (Page and Ridgway, 2001, p.32). Meanwhile, Elliott & Leonard (2004, p.348) who studied children of the 'British poor', claim that 'branded items are purchased by poorer families, not just because children have a huge desire to own them but because their parents choose the most readily available and most well-known option.' Here we can observe an interesting paradox in that, on the one hand deprived families demonstrate very rational consumer behavior where value for money is one of the main drivers because their resources are limited. On the other hand desire to obtain branded items could be a form of coping mechanism as these branded items and their symbolic meaning help to sustain desired and stable sense of self, self-image, gain social acceptance and cope with the phenomenon of social comparison (Isaksen and Roper, 2008, Hamilton, 2012). Furthermore, Elliott & Leonard (2004, p.348) clarify that parents from deprived families have similar perceptions and understanding of branded items and parents and children share a similar set of values, hence parents fully understand children's desires for such items. Importantly, in many cases such desire is driven by the peer pressure, willingness to obtain social acceptance, bullying avoidances and gain social inclusion (Isaksen and Roper, 2008; Martensen, 2007; Auty & Elliot, 2001). For example, Martensen (2007, p.110), claims that 'tweens prefer some brands simply because these brands are accepted by the group or are popular among the trend-setting and popular members of the group'. In relation to the young consumers from deprived families, Elliott & Leonard (2004) made the following main conclusions in relation to brand symbolism. First, peer pressure is one of the main motivators for children to desire fashion brands in order to fit in with their peers. Children, in their study, 'feared that their peers would refuse to be friends with them, or subject them to bullying, if they did not fit in with the group by wearing the same, fashionable, brand of trainers' (Elliott & Leonard 2004, p.357). Other children, openly said that they will not talk to someone who is not wearing fashionable trainers. Secondly, children shared a sense of brand community around the Nike brand and perceived this brand as a 'cool' brand. Moreover, Elliott & Leonard (2004) state that this brand can help to achieve equality with peers and reduce feelings of being excluded. Branded trainers are viewed by children, in their study, as a source of 'symbolic self-completion' as the ownership of such brands helps to create distance from their existing difficult financial situations.

Therefore, it can be argued that children are active consumers and meaning-makers. There are scholars who encourage us to revisit theposition of children in the society and consumer culture. For example, Nairn *et al.* (2008) and Martens *et al.* (2004) argue that, in order to enhance the understanding of children's connections with brands, scholars should amplify their views on children and move from developmental and experiential approaches to study children and adopt approaches which see children more autonomously. Young consumers are active in decoding meanings from advertisements and other contextual systems to create some parts of their selves and the world around them (McCracken, 1986).

Moreover, Cook (2010) and Corsaro (2005) argue that the children's world/children and their active position and socialisation processes should be studied together with the consumption, culture, social context and socialisation agents. Therefore, it is highly significant to understand how children from deprived families view the world of consumerism, others in this world during the Christmas season which is complex in its nature as it is a highly commercialised period which is fulfilled with various meaning, rituals and experiences.

Christmas, Depravation, Young Consumers, and their Parents

Deprived young consumers and their families face difficulties during the Christmas period because their access to consumer resources is limited. Several reports and research projects provide evidence of worrying, negative and concerning feelings of deprived consumers during this period. For example, Stewart (2021, p.22-23) in her report provides the following quotes from several mothers who participated in research:

'Know and understand that this year you're not going to be able to have as many presents as they had last year. They all want the most up-to-date things, and it's very hard to juggle that. For example, they've all asked for a scooter. This year them scooters are going to cost me at least £50 each. £50 times 4 equals £200. How do you buy them anything else? It is very hard to explain to a child because they don't understand the concept of money.'

'She asked for high-heeled shoes. When I say I do not have the money she's angry, because other children have them. It's a problem for poor people. People are very, very sad. What can I do? Nothing. 'In a different study, Salonen (2016, p.882) record the following: 'Hope [Christmas] comes and goes fast too. I don't wish Christmas [to come] at all, since I don't get any expensive gifts. I would wish for a big pile of money. But no.'

It is clear that for parents who face financial difficulties Christmas time is a difficult period which can affect their relationships with their children since they are not able to satisfy their requests for presents. Moreover, it can be assumed that children from deprived backgrounds are more influenced by the world of consumerisms and materialsm because it has been reported that the desire to obtain material possessions is greater for these group of consumers and especially for young consumers as they, in many instances, are aware of their position, and have a 'greater need to "fit in" and thus become more susceptible to pressures to conform to "the norm" (Isaksen and Roper, 2008, p1066). This can be further supported by recent research conducted by Nairn and Opree (2021, p.171) who identified that 'that children from deprived homes were nearly four times more likely to watch TV in the morning before school; four times more likely to watch TV in bed before going to sleep; six times more likely to watch TV during the evening meal on weekdays; and nine times more likely to have the TV on during Sunday lunchtime.' Hence, TV is one of the main sources of entertainment for children from deprived homes and during the Christmas period they are more likely to be exposed to Christmas adverts which stimulate desires and highly emotional responses for unobtainable items which in tern can cause negative feelings and emotions since children will not be able to receive the items they desire. Relevantly, Buijzen and Valkenburg (2000) argue that children who watched a lot of TV are more susceptible to advertising messages and more frequently ask for advertised products. The authors state that younger children are more 'vulnerable to the toy advertising campaigns during Christmas than the older children' due to their inability to understand selling intensions of organisations (Buijzen and Valkenburg, 2000, p.466).

Regardless of socio-economic status young consumer are willing to sustain their self-identities and position themselves in society via branded items (e.g. trainers) which hold symbolic values. Young people growing up in the world of consumerism and feel pressure to buy expensive brands which can help them to avoid being bullied or excluded. Relevantly, Nairn and Opree (2021) identified that there is a link between materialism and self-esteem for children from deprived backgrounds which can influence their wellbeing. It can be argued that young consumers from deprived families are more materialistic than their more affluent peers. It has been mentioned above that Christmas is a highly commercialised period of the year and it can be assumed that young consumers might feel even more pressurized during this period and their desire to compensate and hide their disadvantaged status can be stronger. Significantly, Nairn and Opree, (2021, p.173) bring to our attention that 'this is problematic for society and children's mental health as longitudinal research has shown quite clearly that feelings of inadequacy due to low income, poor living conditions, and few educational opportunities cannot be compensated for by material goods but that, in fact, this attempt leads to even more negative well-being'.

CONCLUSION

This chapter shows that young consumers from deprived backgrounds in the UK might well face challenges during the Christmas period. In the theoretical implication of this study, this research updates the extant literature on young consumer behavior, especially in relation to inequity, and the need for inclusion in the marketplace. Meanwhile, it is recommended that our research attention is required in order to better understand their consumer behavior. Given that children's position in society and scientific research is not clearly defined, this chapter suggests viewing them in the here and now. By adopting this approach, we will be able to better understand the lives of children from deprived backgrounds. Specifically, scholars should focus on contextual celebrants' consumption rituals (for example Christmas) and the complex symbolic meaning of brands together with lived experiences of children. Such rituals as Christmas and consumerism might affect young consumer's perceptions of the world around them, their own identities, and their general wellbeing, hence they should be included in consumer culture research and the phenomenon should be more fully explored. The managerial implications of the study revolve around the need for stakeholders including businesses, governments, and NGOs to orchestrate their strategies in such a way that engenders effective inclusion not only of children as a consumer segment in the market system but also of those experiencing deprivation among them.

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Chapter 11
Multiculturalism, Materialism, and Young Consumer Misbehaviour in Developing Countries

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ABSTRACT

The purpose of this chapter is to explore some unique perspectives of young consumer misbehavior within the context of developing countries. The challenges of marketing to young consumers are explored by first deconstructing the needs of young consumers in developing countries. In doing so, the growing effect of technology and social media are considered. In particular, the chapter directs its attention on the meaning of consumer misbehavior within developing countries. Second, the triggers of consumer misbehavior are highlighted. Of these, multiculturalism and materialism have proved to be among the greatest triggers of young consumer misbehavior in emerging economies' markets. A major contribution of this chapter is that it brings to light the discourse of young consumer misbehavior from non-Western settings, which is largely underreported in the mainstream marketing literature.

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INTRODUCTION

More often than not, marketing strategies are designed for the ideal consumer. This ideal consumer is one that plays by the book – responds positively to advertisements, pays for his or her groceries, respects other consumers, and more importantly pays taxes on time. In real life, however, such a consumer hardly exists. On a daily basis, marketers encounter deviant consumers including shoplifters, fraudsters, and vandals (Shambare, Muswera, & Shambare, 2018). While deviant behaviours in consumption settings are hardly of recent vintage, they traditionally have been viewed from a criminal perspective. Marketing researchers generally have shied away from such topics. Recently, however, marketers have begun to recognise such phenomena as bona fide consumer behaviour; more precisely, consumer misbehavior (Akbari, Abdolvand, & Ghaffari, 2016; Jacobsen & Barnes, 2020; Shambare et al., 2018). Consequently, the consumer misbehavior literature is steadily growing; in spite of this, experiences from developing countries particularly those in Africa is still underreported.

This chapter, therefore, seeks to contribute to the knowledge about young consumer misbehavior in developing countries' markets. The chapter argues that youths [in developing countries] constitute one of the many non-traditional market segments, which is not always catered for in traditional marketing strategies (Epps & Demangeot, 2013). Because youths tend to be the most multicultural segment, young consumers present a unique opportunity for understanding the association of multiculturalism, multicultural marketing, and consumer misbehavior. Multiculturalism in this case refers to youth's tendency to belong to and to represent various cultural groups and identities (Longley, 2020). For instance, a young consumer in Bindura, Zimbabwe could be a fan of the English Premier League Soccer and at the same time a connoisseur of Chinese foods. This one consumer, thus, can be persuaded by many different cultural persuasions – the European, Chinese, and her own Zimbabwean culture. Longley (2020) recognises various market segments that exhibit this diverse and divergent multicultural disposition, which is best served using multicultural marketing strategies. Consequently, multicultural marketing – devising marketing campaigns targeted at non-traditional markets, minorities, people of different ethnicities and cultures – may provide useful insights into young consumer misbehavior.

To present these arguments, the chapter is structured as follows. The next section conceptualises consumer misbehavior. Following on, the unique aspects of consumer misbehavior in African markets is discussed. Thereafter, young consumer characteristics including multiculturalism and excessive consumption are discussed within the context of antecedents of young consumer behaviour. Finally, the chapter closes by providing some strategies for addressing consumer misbehavior.

Consumer Misbehavior

- **Misbehave** [verb]: *to conduct oneself without regard for good manners or accepted moral standards.*
- **Misbehavior** [noun]: *improper, inappropriate, or bad behaviour*
- **Misbehavior** [synonyms]: be naughty, disobedient, get up to no good, immorality, wrongdoing (Oxford Paperback Dictionary and Thesaurus, 2009)

Consumer misbehavior is bad behaviour exhibited by customers. At the very least, any behaviour or action by consumers that disrupt the normally acceptable norms of consumption amounts to consumer misbehavior (Akbari, Abdolvand & Ghaffari, 2016). Examples of consumer misbehavior are shoplifting, vandalism, abusing retailers' employees, and abusive behaviour towards other consumers (Shambare et al., 2018).

Defining Consumer Misbehavior

As previously discussed, individuals do not always behave in conduct befitting their role as consumers (Evans *et al.*, 2006; Harris & Dumas, 2009; Tonglet, 2002). Because certain behaviours are labelled "misbehaviors" signals that such actions are outside acceptable norms of behaviour (Fullerton & Punj, 2004). Invariably, when consumers are misbehaving, they would in fact be operating outside acceptable parameters, as expected of consumers in the concerned settings. In line with this line of thought, Jacobsen and Barnes (2020) define consumer misbehavior as any negative behaviour that gets in the way of acceptable values and norms in a marketing-consumption situation. Therefore, young consumer misbehavior refers to acts of consumer misbehavior perpetrated by youths and young consumers, usually under the age of 35 years old (Shambare et al., 2018).

The target of consumer misbehavior is not always retailers. Nawaz and Khan (2020) elucidate other consumers can also be affected by acts of that consumer misbehavior. For instance, a consumer jumping a queue does not necessarily disadvantage marketers, but instead negatively affects the shopping experience of other customers (Shambare et al., 2018). Other targets of consumer misbehavior include a retailer's employees, the community, and the environment. in defining consumer misbehavior, Fullerton and Punj (2004) caution that there are no hard and fast rules in defining misbehavior, as this is a socially- and culturally-embedded construct. What this means is that what might be considered misbehavior in one society might not be considered misbehavior in another. For instance, failure to give a waitress a tip in the United States can be construed to be an act of consumer misbehavior. In Japan, however, tipping a waiter is considered rude; consequently, a Japanese will be highly offended by a tip. It is, therefore, important to localise definitions of consumer misbehavior. Since this chapter concerns itself with consumer misbehavior in the African market, the applicable cultural context of should be incorporated in defining consumer misbehavior in Africa.

Young Consumer Misbehavior: An African Perspective

Within the African context, consumer misbehavior must be understood within the confines of African cultural values. One of the fundamental values of African societies is the *Ubuntu* principle (Shambare, 2016; Shambare et al, 2018). The *Ubuntu* philosophy encapsulate virtues such as humanness, caring, sharing, respect, and compassion. All aspects of African lives are based on these virtues; deviation from these is considered misbehavior and undesirable. This, therefore, means that in consumption settings, consumers should not draw undue or excessive benefits beyond what they are legally and morally entitled. Shambare et al (2018) explain that inherent in this definition is that consumers should strive for exemplary conduct within society. This extends to not disadvantaging retailers, the environment, society, and other consumers especially vulnerable individuals such as children, the disabled, and elderly persons. In summary, when defining young consumer misbehavior within the African context, two additional criteria were added to the conventional definition of consumer misbehavior. The additional criteria are: (1) violation of Ubuntu virtues and (2) non-caring behaviour and disrespectful behaviour towards vulnerable population groups.

Typologies of Consumer Misbehavior: An African Perspective

Following a similar approach by Fullerton and Punj (2004), Shambare et al (2018) identify a typology of eight varieties of young consumer misbehavior relevant to the African marketplace. This classification of acts of misbehavior is defined by the different targets of the misbehavior. For instance, misbehavior can be directed towards either a retailer or other consumers. While all misbehavior is the same in that it results in unwarranted excessive benefits on the part of the misbehaving client (Nawaz & Khan, 2020), the targets or victims of the misbehavior are often different. It is, therefore, important to classify misbehavior according to the target or victim of the acts of misbehavior. Table 1 summarises the typologies of consumer misbehavior.

Table 1. Typologies of young consumer misbehavior in African markets

Misbehavior categories:		Citation of misbehavior
Acts directed towards …	**Examples**	
marketers' employees	o Consumer rage o Verbal, emotional, and physical abuse against a retailer's or producer's employees	A saleswoman was beaten by a customer for failing to obtain a mirror at Lahore shopping Mall in South Africa (Tribune, 2019).
marketers' merchandise	o Fraudulent returns o Shoplifting o Price tag switching	Daily, an average of 170 shoplifting incidents are reported in South Africa (Makala, 2021).
marketers' financial assets	o Insurance fraud o Credit card fraud o Defrauding cashiers	The South African short-term insurance industry loses R7 billion in fraudulent claims (IOL 2021; Khan, 2020).
marketers' premises (physical or electronic)	o Vandalism o Hacking o Arson database theft	Some 45 000 businesses were destroyed in protests in South Africa during protests in June 2021 (Businesstech, 2021)
other consumers (different age group)	o Intimidation and violence towards other elderly consumers o ATM fraud	Customers physically and verbally abusing fellow customers and employees upon receiving poor service (Yagil 2017)
Other young consumers	o Showing off contests also known as *skothane*	In South African townships, an ostentatious youth subculture is about much more than expensive clothing (Spinks, 2014)
Ubuntu values	o Stealing money from parents/ grandparents o Refusing to reserve seats for elderly people in a bus or train o Bullying	Lancing the racism boil: In Brackenfell, start with EFF, urges FW de Klerk Foundation (BizNews, 2020)
The environment	o Littering o Vandalism	South Africa's parliament fire: How it offers a break from the past (BBC News, 2022)

Source: Adapted from Shambare et al (2018)

To appreciate the true meaning of consumer misbehavior, it is critical to explain the expectations of consumers in the normal course of consumption.

The marketing literature teaches that the roles, responsibilities, and expectations of consumers has evolved over the years. Businesses, over the years, have adapted their thinking and understanding of the marketplace; in particular, how businesses perceive consumers. This changing perception is evident in the shifting marketing philosophies that range from the production orientation to the consumer orientation and then to the relationship marketing concept. As these philosophies transformed, so did marketers' perception and expectations of the consumer. Table 2 briefly summarises the shifting changes in consumer expectations in response to the evolving business philosophies.

Table 2. Shifting consumer obligations

Marketing orientation	Basic business assumptions	Perceived consumer obligations
Production orientation	● Production processes were paramount ● Standardised production results in economies of scale ● Price is consumers' primary concern and motivation	● Consumers are expected to pay for products
Product orientation	● Product features are essential in marketing	● Consumers have some a say in what they want/ need (i.e., product features)
Sales orientation	● Because of increased production capacity, supply tends to outstrip demand ● Consumers need to be persuaded to buy more	● Consumers would respond to adverts
Consumer orientation	● Consumers are knowledgeable about their needs ● Consumer is at the centre of all marketing efforts ● Businesses can and should adapt to customers' needs	● Consumers know what they want/ need ● Consumers should say what they want, businesses will then seek to deliver based on these needs
Societal marketing	● Businesses' responsibility extends beyond its shareholders and customers ● 3Ps bottom-line (profit, people, & planet)	● Consumers and businesses are all responsible for ensuring 3Ps ● Consumers are expected to be
Relationship marketing	● Creating sustainable relationships with customers is the objective of businesses	● Consumers are co-creators of value ● Consumers are expected to maintain sustainable relationships with all market players (i.e., retailers, other consumers)

Source: Adapted from Blythe (2008)

The current philosophy – relationship marketing – is premised on creating long-term relationships between consumers and businesses. Authors such as Anderson, Ostrom, Corus, Fisk et al. (2013) go further and articulate that the objective of marketing is the creation and maintenance of sustainable marketing relationships. In essence, sustainable marketing relationships result in win-win outcomes for all parties transacting in consumption. This is consistent with the conceptualisation that marketing is the interface or series of activities between sellers and buyers for the purpose of conducting transactions and exchanges for their mutual benefit (Blythe, 2008). All marketing transactions involves two parties – the seller (retailer or marketer) and the buyer (customer or consumer) that agree to transact for the purpose of co-creating value and mutual benefit. Therefore, in a typical marketing exchange, the retailer offers a product in exchange for monetary compensation from the customer. This way, both parties benefit from the transaction. The consumer acquires a product or service that satisfies his or her needs; in turn, the marketer captures value (i.e., revenue) from selling the product to the customer. Therefore, marketing and consumption ideally should result in the common good and sustainability for all concerned parties. It is for this reason that Anderson et al. (2013) assert that the objective of any marketing-consumption situation must, ideally, result in positive outcomes for all concerned parties – consumers and service providers. Therefore, marketing encounters should result in a win-win situation for all concerned parties (Shirahada & Fisk, 2011) or sustainable marketing relationships (Anderson et al., 2013). As such, sustainable marketing relationships are defined by three essential elements:

1. Marketing exchanges must satisfy current needs for both consumers and retailers;
2. There must be mutual co-creation of value for all parties concerned, and including the macro-environment (society and the marketplace); and
3. Current marketing exchanges must not compromise future value co-creation

However, it is not uncommon for consumers intentionally go out of their way to extract substantially more value than they are entitled. To extract this additional value, errant consumers actively disadvantage marketers as well as other consumers. This is the provenance of consumer misbehavior.

CAUSES OF CONSUMER MISBEHAVIOR

From the broader marketing literature, it is apparent that consumers' behaviour is largely governed by a plethora of behavioural and cognitive processes. Therefore, behaviour can be understood to be nothing more than just a response to stimuli in the marketplace. Such behaviour is often influenced by numerous cognitive or mental processes such as learning, information processing, and thinking. From this line of thought, consumer behaviour is a response to some sort of triggers or stimuli. Accordingly, consumer behaviour or consumer misbehavior are a result of triggers or factors. Several factors cause consumer misbehavior. Authors such as Terblanche (2018), Akbari et al. (2016), Jacobsen and Barnes (2020) and Nawaz and Khan (2020) attribute consumer misbehavior to numerous factors including influence of social media, unfulfilled aspirations, deviant thrill-seeking behaviour, absence of moral constraints, provocative situational factors, and opportunistic behaviour. While these factors are true, this chapter argues that the biggest factors of consumer misbehavior among young consumers are multiculturalism and excessive materialism. These are discussed next.

Multiculturalism and Young Consumer Misbehavior in Developing Countries

Multiculturism is inevitable in today's global village. Multiculturalism recognises that people, for example, customers and employees come from different backgrounds (i.e., race, culture and ethnicities). Multiculturalism is the state through which people from different cultures, ethnicity, religious beliefs, and nationalities coexist peacefully with each other (Longley, 2020).

Failure to accept the presence of multiculturalism among customers and employees can lead to conflict that often escalates to consumer misbehavior.

The literature observes that many young consumers (i.e., Generations Y and Z) exhibit greater tendencies towards homogenisation and cultural integration than other consumer cohorts (Kacprzak & Dziewanowska, 2015). Many authors have demonstrated the multicultural nature of youths (Shambare et al, 2018). From these works, it is evident that there are parallels between the characteristics of youths and the characteristics of multicultural societies. In other words, there is overwhelming evidence to suggest that young consumers are, by nature, multicultural. However, this reality (i.e., multiculturalism) seems not to be reflected in the marketing agenda of businesses targeting the youth. This chapter, therefore, argues that some of these multicultural characteristics of young consumers are associated with much of the deviant behaviours reported in the literature. Put differently, marketers' failure to account for young consumers needs might be influencing consumer misbehavior. Some of young consumer needs and characteristics related to consumer misbehavior are discussed next.

Characteristics of Youths and Multicultural Societies

Unparalleled Access to Technology

Unlike other consumer groups, Generation Z consumers have a unique exposure to computers and technology. The Generation Z or the Google Generation are digital natives – born and raised in the information age. Everything about their life is defined and influenced by technologies including the internet, smartphones, social media, and other digital universes (Statista, 2021). Through the connectivity power of technology, young consumers across the world are interconnected. The internet removed physical barriers that once prohibited communication and interaction of individuals from different countries. Today, through technologies such as WhatsApp, a person in Cape Town can easily connect with friends from Mumbai, Tokyo, and Cairo. Through these ubiquitous technologies, information, ideas, and thoughts can easily be transmitted (Jacobsen & Barnes 2020). Such technologies facilitate the creation of 'digital multicultural societies' among the youths (Kacprzak & Dziewanowska, 2015). Young consumers have a natural tendency for cooperation and building social networks, enjoy teamwork and easily find themselves in a multicultural environment (Nikodemska-Wołowik,2019). They prefer to be members of social groups that are organized, integrated and development-oriented. They set goals in the short-term perspective and are open to receiving constant feedback.

Table 3. Typologies of Young Consumer Misbehavior in African Markets

Technology	Associated acts of consumer misbehavior
Television	• Exposure to the perceived glamorous consumer life and culture (Richard et al, 2018). • Exposure to violence e.g., The Squid Game
social media	Rapid spread trends Affordable and efficient communication
Twitter	Protests in The July 2021 unrest in Durban was fuelled by Twitter accounts that seemed to encourage perpetrators of violence (Lapping 2021).
Tik Tok	Short clips on Tik Tok normalise deviant behaviours. Youths mimic such behaviour, sometimes, in very innocent ways without realising the negative effect their actions have on others.
Instagram/ Facebook	Creates perceived unfulfilled aspirations. Dreaming of the lavish lifestyle that one does not get to achieve might trigger intentions of attaining such dreams through unlawful methods. Jacobsen and Barnes (2020) posit that people engage in fraud or shoplifting to complete unfulfilled aspirations. People are usually pressurized by their communities to emulate a lifestyle that is beyond their reach. Such pressure triggers consumer misbehavior.

Instant Gratification

Young consumers are more persuaded by instant gratification, which refers to the tendency of seeking pleasure maximisation and the avoidance of pain. Because of this, youths tend to exhibit impulsive behaviours commonly associated with shorter decision-making processes (Aniszewska, 2015). Young consumers are generally impatient, impulsive, and prone to substance abuse because life for them is for the now and present (Kasriel Alexander, 2017). Social media likes, for instance, provide consumers with opportunities for immediate response and validation from peers. Sharing, liking, and commenting on content on social media platforms provides young consumers with both feeling satisfied and a sense of accomplishment. Furthermore, being able to create a community with other youths in both their home countries and beyond satisfies social needs, self-esteem needs, and self-actualisation needs, as described by Maslow's Hierarchy of Needs.

Excessively Materialistic

In general, youths are among the most materialistic consumer segments. Similarly, in developing countries, young consumers are increasingly becoming excessively materialistic. For many youths, both consumption and material possessions are important elements of not only defining their lives but also status symbols, which influence their level of acceptability in social circles. For instance, Shambare et al (2018) observed that in South Africa young consumers embrace a culture of hyper-consumption. South African youths regularly organise show-off contests known as *skothane* for showing off clothes and other material possessions.

There is a strong desire to purchase more, spend more, and to stand out more. This is known as consumerism. Consumerism posits itself as the desire to amass excessive possessions through social media in the quest to find happiness. Clearly, the Google Generation is very much different from the generation of their parents or grandparents.

Excessive Consumption

Related to them being materialistic, young consumers are also characterised by excessive consumption. They tend to over-consume products in such a manner that they become addicted (Shambare, et al, 2018). To illustrate, when using mobile phones, they literally live on their devices (Shambare, Rugimbana, & Zhowa, 2012). Evidence pointing towards young consumers' addiction to mobile phones is abounding in the literature. This is the same scenario with the consumption of pleasure enhancing products including alcohol, tobacco, and recreational drugs. The DTI (2011) reported that South African youths aged between 16 and 24 years old consume proportionally more alcohol than any population group in the country. Close to 4.5 per cent of their total earnings is spent on alcohol. Excessive consumption, it would seem, finds its roots in external factors including marketing actions (e.g., advertising), influence from social media, and the influence from television. In all these platforms, consumption is celebrated. The accumulation of goods and services is portrayed as being related to happiness and wellbeing (Easterlin & Crimmins, 1991; Ward & Walkman, 1971; Daun, 1983; Kasser, 2004).

Detachment from Local Moral (Ubuntu) Constraints

Ubuntu is an African philosophy that promote harmony and cooperation among people. It seeks to ensure a harmonious balance in people's relationships. In other words, it acts as a moderating factor on how people conduct themselves and also how they interact with others. Ubuntu is premised on the communal principles that can be summarised as "I am because we are." Accordingly, the individual will always be subservient to the community. Therefore, this implies that consumers ought to put the concerns of their communities and of their pees before theirs. However, the principles of consumerism (marketing) are at odds with this line of thinking.

Embedded within the multitude of marketing actions are messages that seek to promote the individual rather than communal thinking. This, coupled with Western influence from social media and popular culture (i.e., multiculturalism), youths increasingly are no longer grounded within the dictates of Ubuntu. The net result of detachment from Ubuntu principles has been increasing prevalence of consumer misbehavior.

Other factors of Young Consumer Misbehavior

The foregoing characteristics of young consumers is nowhere near being exhaustive. There are other triggers of consumer misbehavior; these are:

- **Poor service:** consumers often feel agitated and under-valued in instances of poor service. Much consumer misbehavior for instance abusive behaviours targeted towards a marketer's employees.
- **Thrill-seeking:** sensation seeking personality is referred to as thrill-seeking. Consumers with such a personality seek for experiences that are intense, for example, standing on top of the counter in a shopping set-up.
- **Peer pressure:** the presence of people has a potential to influence one to act in an unacceptable behaviour. This is also quite common among some customers who decide to act in a rather deviant behaviour due to the presence of the peers. Thus, such customers might decide to fight the service employees for no good reason but only to please their friends.
- **Calculating opportunism:** some individuals thrive on taking advantage of situations despite how costly it might be to one's ethics or morals. For instance, one might decide to start looting during a strike.
- **Provocative situations:** There are situations when people are provoked to participate in consumer misbehavior. Situations that usually trigger people in acts such as looting, and vandalism include strikes and riots. For some, strikes are an opportunity to steal and fulfil those unfulfilled aspirations.

STRATEGIES TO MANAGE YOUNG CONSUMER MISBEHAVIOR

Considering the implications of consumer misbehavior as highlighted in the previous sections, an action plan must be put in place to minimise the effects of consumer misbehavior. Such actions should be taken by customers, employees, businesses and the government. The following set of actions is recommended.

Educate Customers to Desist from Looting and Vandalization of Businesses

It is of utmost importance that customers are educated on the dangers of participating in looting and vandalism of businesses. Customers should be informed that they stand to suffer from the shortage of basic commodities if they participate in looting and vandalism of businesses. Businesses and the government need to work together to provide such education.

Close Operations During Strikes and Riots

Businesses have to ensure that they close their businesses when strikes and riots are in progress. There is also a need to invest in heavy security systems that deter customers from vandalizing property. Closing of operations is also beneficial in protecting employees from physical and verbal abuse.

Install In-store Security Systems

The business needs to make use of the camera to watch shoplifters. It is also important to ensure that such cameras are constantly monitored to be able to observe customers when they walk through shelves. Thus, different angles in the store should be equipped with cameras.

Display Notices of Prosecution around the Store

Businesses need to warn people against performing unlawful acts. Placing notices of prosecution around the store can deter criminals from performing criminal acts. Criminals must be aware of the consequences of involving themselves in crime.

CONCLUSION

This chapter introduced the concept of young consumer misbehavior from a developing country's context. The chapter sought to decompose and also to understand consumer misbehavior. Most importantly, the chapter discussed how excessive consumerism, marketing efforts, exposure to technology, multiculturalism. The factors causing or triggering consumer misbehavior on the part young consumers. The chapter concludes by suggesting some strategies for mitigating the effects of consumer misbehavior.

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Chapter 12

Technology and Marketing:
Understanding the Interface and Post-COVID-19 Implications

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ABSTRACT

Digital technologies have tremendously evolved and become a part of daily life. This constant evolution constitutes a major determinant of how consumers and organisations engage. For consumers, the evolvement intensifies their socialising capacity with customers of like mind, voice their dissatisfaction, and explore alternative options. Marketers leverage the digital evolvement to engage with customers, acquire marketing intelligence, and exploit customers' purchase behaviour emotions. Recognising the growing digital technologies trend and importance to marketing, this chapter highlights the need for more effort towards enhancing the technology-marketing interface. Given that movement restriction-induced consequences of COVID-19 have intensified the paradigm shift from physical to virtual marketing, this chapter forwards a theoretical framing that takes a technology-marketing viewpoint that focuses on customer engagement and ensuring implementation processes for effectively managing associated challenges. Finally, recommendations are offered and future research directions flagged.

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INTRODUCTION

Marketing is a critical organisation activity in the drive to provide customers value for their money. Consequently, marketing dynamics are of central importance to practitioners as well as researchers. In marketing discourse, knowledge development has included critical domains such as customer relationship marketing (Maggon and Chaudhry, 2015; Wu and Lu, 2012; Siu et al., 2013), business-to-business collaboration (Enyinda et al., 2020; Malshe et al., 2017; Lashgari et al., 2018) inter-functional relationship marketing (Opute, 2014; Opute and Madichie, 2017; Opute et al., 2013) and digital marketing (Barnes et al., 2012; Opute et al., 2020b; Enyinda et al., 2020; Gbadamosi, 2021), amongst others. The latter domain (digital marketing) which involves dynamics that may also be reflected in the aforementioned other three knowledge development domains, borders closely to the theoretical premise of this chapter - Technology and Marketing.

Social media and related technology are increasingly transforming marketing dynamics and this transformation impact has been re-echoed in marketing discourse in the last decades (Ozuem et al., 2008; Marshall et al., 2012; Opute et al., 2020a, Opute et al., 2020b; Grewal et al., 2020; Gbadamosi, 2021). The ways that firms market products and services to consumers have been revolutionised largely by new technological innovations such as the internet, advanced computing capacity, highly advanced mobile devices and social media.

Consumers on their part are significantly endorsing the technology induced marketing trend and are leveraging technological innovations not only in their pre- but also in their post-consumption behaviours. For example, consumers leverage technology-induced knowledge to process their preference formation decisions. Furthermore, consumers leverage technology-enabled consumer socialising for purchase decision making (Opute, 2017; Opute et al., 2020a), both for purchase (comparing products and services options and price) and post-purchase decisions. Beyond the consumer socialising function enabled by new technologies, consumers also leverage such technological innovations to engage with organisations, especially through social media platforms such as Facebook, Twitter, LinkedIn, Instagram (Enyinda et al., 2020).

Social media, technology-induced communication and digitisation in general have become constituent parts of daily life (Spencer and Sutton-Brady, 2020; Opute et al., 2020b; Opute, 2022). We have entered the digital era and as documented above; technology-based marketing is not a new development. Rather, marketing literature documents a marketing paradigm shift. In other words, marketing has witnessed a re-conceptualisation of the ‘place’ element of marketing mix (Opute et al., 2020b; Rachinger et al., 2019; Opute, 2020b), a trend that in itself warrants intensified efforts towards enhancing the understanding of technology and marketing. The Covid-19 pandemic and its devastating implications, induced largely by the movement restriction containment strategy, has further intensified that pertinence. The retail sector, a central part of the marketing sector, is one of the sectors hard hit by the Covid-19 pandemic (Fernandes, 2020). From a marketing perspective, a major consequence of the pandemic was global supply-chain disruptions and stock-out situations for some products and increasing demand for others (WRC, 2020). Faced with these challenges, marketers had to adapt and resort to technology-based strategies of connecting people to products and services.

Two years on, the effects of the Covid-19 pandemic are still ever-present, and globally the pertinence for a future-oriented approach towards being adequately armed to effectively absorb crises of this nature is becoming more obvious. As noted by Opute et al (2020b), the Covid-19 pandemic did not only offer challenges for marketers but also opportunities. As further noted by Opute et al (2020b), it would be folly not to expect further pandemics in the future and "issues around business continuity and innovation will become significantly important in the post Covid-19 period" (p.95). Globally, daily life dynamics are increasingly defined by digital technologies (Opute, 2017) and marketing strategy must be agile oriented and match with the paradigm shift from the traditional (physical) to the technology-based (virtual) conceptualisation of the 'place' element of the marketing mix. We have entered the digital era (Spencer and Sutton-Brady, 2020; Opute et al., 2020b) and marketing dynamics must align with that reality towards competing effectively. This chapter is underpinned by that theoretical substance. To thrive in the post-Covid-19 business environment, organisations must embrace a marketing strategy that is not short-term "fire-fighting" oriented but rather one that is futuristic and long-term structured model that is robust to withstand market shocks and uncertainties. Theoretically, this chapter argues that technology is a critical factor for effective marketing implementation in the post-Covid era.

The theoretical premise in this chapter is technology availability in marketing. Next, marketing (and digital marketing) are defined, and critical marketing features relevant to the conceptual framing of this chapter are pinpointed. Following that, technology in marketing is elaborated, underlining in that regard the criticality of technology in the post-Covid marketing era. Thereafter, the importance for a customer engagement focus in technology-based marketing is underlined as well as typical challenges in a technology-based marketing considered. Thus, the conceptual framing of this chapter draws from the logic that optimising technology-based marketing requires an approach that recognises the need to carefully align the technological approach to the core features of marketing, ensuring effective customer engagement focus and also enforcing relevant implementation processes for effectively managing operational challenges. Thereafter, the technology-marketing interface is extended to highlight the challenges associated with the wide use of technology in marketing. In the concluding part of this chapter, recommendations for organisations are offered, pinpointing relevant initiatives for addressing the challenges. Also, directions for future research are flagged.

Definition of Marketing

According to the American Marketing Association (AMA) (2017):

"Marketing is the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large." (Approved 2017)[1]

Thus, marketing involves the procedures that organisations enforce to create and deliver value to customers at a profit. It involves exploring the market, identifying existing needs and desires and adopting relevant measures towards profitably satisfying the existing needs. It also involves carefully exploring its environment to identify which markets it can profitably serve. The central focus of this chapter is on technology and marketing. Therefore, it would be appropriate to also define digital marketing. Digital marketing, also called online marketing, implies all internet-based or technology-based marketing efforts to deliver value to the customer. Core digital channels that organisations leverage for digital marketing and connecting to consumers (current and prospective) include social media, search engines, and websites. Achieving the described marketing focus requires that organisations recognise the importance of ensuring a balanced marketing mix and embracing a strategic marketing approach.

THE 7 P'S OF MARKETING MIX

The marketing mix, a fundamental concept in marketing theory, implies a combination of controllable variables, which a company puts together to satisfy its customers (McCarthy, 1964). These controllable variables centre around what organisations will produce, how much the products or services will be sold, the mode of delivery of products or services to customers or end-users and the method of conveying the availability and attributes of the products or service to customers (CIM, 2015). The traditional marketing mix conceptualisation categorises 4Ps marketing mix, namely product, place, price, and promotion. As marketing dynamics became increasingly sophisticated, this 4Ps viewpoint was regarded as a mere accessible framework, and criticised for inadequate focus on customer orientation and relationship with customers (Day and Montgomery, 1999; Popovic, 2006). Also, the 4Ps viewpoint was criticised for lack of focus on services (Booms and Bitner, 1981; Loo and Leung, 2018). Consequently, the marketing mix was expanded to 7Ps with the inclusion of participants (people), physical evidence and process.

The 7Ps are essential for the planning and implementation of the marketing operations of organisations and establishments, and ensuring a balanced mix would enable them competitive favourably (Chelliah and Kwon, 2011; Kotler and Armstrong (2013). It is on that plausibility that the concept of marketing mix is considered in this chapter. Guided however by the conceptual premise for this chapter, the viewpoint in this chapter relates to only the 'place', 'people' and 'process' mix components. However, the conceptual viewpoint in this chapter, does not by any means, suggest that the other four components of the marketing mix are not relevant in the consideration of the digital technologies-marketing interface.

The marketing mix is a critical element in strategically driving the marketing activity of an organisation. To maximise the strategic effectiveness of marketing effort, a core marketing mix component when considering the interface between technology and marketing relates to place.

Place

In the 'place' marketing mix component, the focus is on distribution, which involves ensuring the availability of products (or services) to customers at the point of sale. Digital technologies have transformed how we live globally. For organisations, as well as consumers, digital technologies have become an indispensable component of life (Opute, 2022; Opute et al., 2020b). Given the fundamental importance that digital technologies have assumed in the interactions between organisations and consumers, the paradigm shift from the traditional (physical) to virtual with regard to the 'place' marketing mix component, is incontestable. The point of sale is no longer of physical but rather of virtual nature, and as rightly stated by Opute (2022), "the Covid-19 pandemic has exposed the business operational frailties of physical face-to-face interactions" (pp.317-318), thus the aforementioned shift will in no distant time become established, as consumers increasingly become digital technology congruent and organisations leverage digital technologies to stay active even in times of crises where mobility may be restricted. Ensuring effective technology-marketing alignment is a critical strategic focus in effectively managing the 'place' marketing mix component. Social media, websites and search engines have become critical digital channels – 'place' for engaging with consumers.

People

The second marketing mix component that must be borne in mind in the strategic focus of ensuring optimal technology-marketing interface relates to 'people'. Digital technologies are vital to understanding customers desires and emotions, responding to their needs and improving customer-side operations (Enyinda et al., 2021). Digital technologies support the interest of both consumers and businesses and are vital innovative marketing and strategic entrepreneurial networking tools (Opute, 2020). Optimising the benefits of digital technologies from the point of adequately attending to the customer-side of things and enhancing overall organisational performance requires a dedicated focus on the 'people' component. Managing this people component is critical towards ensuring not only those relevant digital infrastructures are in place (Opute, 2022), but also that adequately skilled personnel (Opute, 2022; Opute et al., 2020b) manage the digital technologies-marketing alignment to achieve the customer and business side of things.

Process

The third marketing mix component considered in this chapter relates to 'process'. Process implies the internal steps involved to make goods and services accessible to customers. As global dynamics evolve dynamically, marketing must leverage digital technologies to profitably optimise (adequately and timely) value for customers. The digital technologies support must be strategically designed and organised to ensure an effective process that is customer focused. In other words, the process should be organised to aid marketing intelligence, support customer engagement and enable adequate and timely value delivery to customers.

STRATEGIC MARKETING

Competing in the contemporary marketplace is becoming more challenging as the market becomes highly globalised and customers being able to access multiple alternatives. In addition, organisations face challenges relating to technology, commoditisation (and servicisation) and price pressure. To thrive in such challenging circumstances, organisations must implement adaptable strategies. Organisations must embrace strategic marketing initiative that enables them to stay competitive in their market.

According to Varadarajan (2010, p.133), critical issues relating to strategic marketing relate to (1) What explains differences in the marketing behaviour of competing businesses in the marketplace? and (2) What explains differences in the marketplace and financial performance of competing brands/product lines/businesses? Embracing strategic marketing is critical to ensuring effective customer value creation implementation.

Strategic marketing implies a strategic plan geared towards achieving organisational goals and securing sustainable competitive advantage. Strategic marketing addresses typical marketing matters like markets to target, services to offer, and pricing of products (or services) and promoting them. Furthermore, strategic marketing addresses the central "question of how the marketing strategy of a business is shaped by both demand side and supply side factors." (Opute, 2020b, p.18). In this modern era where marketing is highly digital enabled, giving due attention to initiatives that would enable effective digital marketing processes become critical part of the strategic marketing effort.

TECHNOLOGY AND MARKETING

Marketing in the Post-Covid Era: The Pertinence of Technology

Marketing practices have evolved immensely in the recent past. A critical domain in that evolvement relates to the 'place' principle of marketing. The shift in paradigm from traditional marketing to digital technology-based marketing has been documented in marketing discourse (Opute et al., 2020b; Opute, 2017; Opute, 2022). Technological evolution has redefined the marketing norm in the modern era. The consequences of the ongoing Covid-19 pandemic have not only intensified the criticality of technology-enhanced marketing but also are forewarning signals of the fact that technology-based marketing would be the norm in the near future (Opute et al., 2020b). In other words, the full transition from traditional (physical) marketing to virtual (digital) marketing is imminent.

Technology in Marketing: Definition, Challenges and Customer Engagement

Bheekharry et al (2020) distil three characteristics of Web 2.0 technologies: collaboration, participation and communication, which are leveraged by both customers and firms to gather and share information. Recognising that conceptual viewpoint, the contextualisation in this chapter sensitises digitisation-marketing interface elements that culminate in the realisation of collaboration, participation and communication between consumers and firms that lead to organisations ensuring desired deliverables for customers.

In this chapter, technology in marketing is conceptualised to include information and communication technologies (ICT), mobile devices and digital platforms for social media marketing. These technological tools are critical for ensuring marketing deliverables. As consumers increasingly endorse mobile shopping (Opute et al., 2020a), social media marketing is also gaining importance as a stimuli response option (Enyinda et al., 2021). The importance of such digital platforms has been further underlined in the literature from the point that they leverage machine learning technologies to capture strategic recommendations to users (Ding, 2020). From the marketers' perspective, it is important to utilise these digital technologies in packaging and shaping marketing deliverables for customers and in so doing utilising marketing intelligence gained through these media to strategically influence consumers loyalty in the company's favour. Equally important is the use of such digital platforms to drive customer engagement.

The technology-marketing interface is of critical importance, and to capitalise on the synergy, technology adoption is not only a significant strategy but one that also should be pursued with a recognition of associated challenges (Opute et al., 2020b), from the point of technological infrastructures and HRM (Opute, 2022).

To cope effectively in today's dynamic and competitive marketplace, organisations must make a committed effort to adopt digital technologies. To ensure the effective interface with marketing, organisations need not only invest well in digital technologies infrastructures but also anticipate technology adoption challenges both internally (employees) and externally (customers). Technology design should be human-oriented to enable easy assessing. Organisations must recognise the need to ensure consumers' friendly digital infrastructures. Organisations must put in place internal mechanisms and processes for effectively attending to potential challenges in the technological processes. In this regard, and also from the point of technological capacity developments, investing in human resources may be a core consideration.

Customer Engagement

The digital world is transforming at electronic speed, and customers are increasingly becoming free and exercising their marketing power to opt for alternatives, aided strongly by technology induced socialising. Thriving in the contemporary marketplace requires that organisations recognise the criticality of customer engagement (Opute, 2020a). The plausibility of this criticality is reinforced by further literature that underlines the utility of customer engagement in winning consumers preferences and building lasting relationship (Petruzzellis, 2010; Opute et al., 2020b). Social media platforms offer suitable environment for consumers to interact (Enyinda et al., 2021, and organisations seek for customer commitment and participation, and also cues for predictive behaviours. According to Hollebeek et al (2014), engagement determines the motivational factors that stimulate interaction from an individual, for example brand, products (and or services), and even organisational activities beyond purchase. In this modern era where consumers are no longer passive but to the contrary engage intensively in sharing their views either with the company or fellow consumers, marketing must give due attention to customer engagement. Technology must be designed in a way that it would enable better engagement with customers. This marketing orientation is critical because customers are pro-active ambassadors in the value co-creation process through experience sharing, feedback from fellow customers, referrals, satisfaction and loyalty (Bheekharry et al., 2020).

Associated Challenges of Technology-enabled Marketing

As mentioned earlier, the technology-marketing interface is critical, and optimising the synergy requires that technology adoption as a core marketing strategy component should be pursued with a recognition of associated challenges (Opute et al., 2020b), from the point of technological infrastructures and HRM (Opute, 2022). Incorporating the moral viewpoint that sensitises the concepts of equity, diversity and inclusion – (core elements in this book project) into that challenge recognition, it is important to give due attention to the associated challenge from the point of consumers.

As in virtually every other practice or profession, technology remains a major consideration. In fact, as technology continues to evolve and disrupt the way businesses are contracted, so are consumers becoming increasingly connected and distracted than ever before. This evolution and highly technology dependent marketing triggers developments that lead to imbalance amongst consumers in the market space. Marketers must be conscious of their duty in the drive to give due attention to equity, diversity and inclusion in the society (Köllen et al., 2021). While technological evolution and endorsement would undoubtedly increase, the ability of some consumer segments to access such technology may be hindered, and as a result their ability to be actively engage in the market space would equally be hindered. A sense of marginalisation, and non-inclusion kicks in. Since the advent of Covid-19, not only have businesses been affected, but humans have also equally borne the brunt of the pandemic in many ways. For example, the disproportionate availability of technology meant that the needs of those who hitherto were unable to afford relevant technological tools could not be served. Reporting the case of businesses that were most vulnerable to Covid-19, Dua et al (2020) noted that those with “relatively limited financial resources” were most at risk. Such disproportionate technology availability does not only lead to the marginalisation and a feeling of non-inclusion in the minds of the affected but could also lead to frustration that may escalate into further health issues.

So, what can be done to address the imbalance in the availability of technology? As far back as 2002, Steyaert advocated the need to abolish technology-illiteracy. What this meant and to this day interestingly crucial, is that subsidising cost of technologies to expand availability and subscription (Ford, 2018) may be necessary considerations post covid-19. Drawing from the work of Thakur (2015), Lioutas, and Charatsari (2021) suggest the use of community marketing conduits to serve as distribution channels for those bereft of access to technology. Essentially, marketing managers must review their technology-related strategies to strengthen their goals of remaining competitive.

Even for customers who may not experience the disproportionate availability and extended implications, a core challenge that they would face relates to the stress-related health issues that they may experience as a result of the digital-based marketing processes. In the post Covid era, the marketing environment would be characterised by increased online shopping and that could lead to increased health concerns.

RECOMMENDATIONS

Intensive technology innovation has altered the marketing landscape. Thriving is such environment of increasing digitisation requires organisations that consciously engage with the associated opportunities and challenges for companies. Without doubt, the Covid-19 pandemic induced consequences have not only further intensified the enormity of technology driven society but also the plausibility for organisations to recognise the associated implications.

In global dynamics, calamities are often precursors for breakthroughs, as perseverance becomes a critical response dynamic in strategically navigating challenges. The Covid-19 pandemic has exposed the inadequacies and lop-sidedness of marketing dynamics in the contemporary society. The world is constantly evolving and traditional marketing strategy which emphasises physical place marketing has, and indeed in the near-future, become obsolete. Therefore, marketing strategy would need to upgrade and incorporate mechanisms that allow quick and appropriate response to emergency situations where physical mobility may be restricted. Digitisation of marketing processes is a *sine-qua-non* in the contemporary global dynamics.

To effectively ensure that transition, marketers must ensure not only appropriate digitised marketing strategy infrastructures but also customer engagement mechanisms (Opute et al., 2020a; Bheekharry et al., 2020). Such customer engagement focused marketing would enable the organisation to achieve multiple marketing performance enhancing outcomes – machine learning based marketing intelligence, understanding customers' expectations, and effectively narrowing service gaps (actual service matching service expected service) / ensuring product value for customers. Ensuring these outcomes is critically important in contemporary market landscape where customers are not only digital technology conscious but also have access to alternative service/product options.

Equally important to achieving the customer engagement target and extendedly the marketing and organisational performance impact, due attention must be given to the human element both from the point of internal (employees) and external (customers) marketing actors. The human element should be given due consideration because technology-based marketing success would hinge largely on the extent to which customer engagement is achieved (Opute, 2020a). To ensure optimal customer engagement, organisations must ensure that employees are adequately skilled in relevant digitisation mechanisms. Equally, organisations could extend measures in the way of packaging their processes in a user-friendly format that would allow consumers to effectively interact, share and receive information. Organisations must therefore not only give due attention to the technology-marketing interface but also recognise the need for integrating that into corporate strategy and organisational design towards maintaining productive balance.

Appropriate management of social media platforms is essential towards ensuring that consumers can effectively participate, share information, engage in referral actions, as well as fulfil other value co-creation roles. From the point of ensuring that consumers can effectively participate, a critical step that marketers must take with regards to ensuring optimal strategic marketing that could boost competitive edge relates to the moral viewpoint of giving due attention to equity, diversity and inclusion. Without doubt, digitised marketing is a core strategy for coping effectively in the post-Covid era. Optimising the gains of that marketing strategy requires a conscious awareness of the fact that disproportionate availability of technology may kick in and marketers must recognise the diversity amongst consumers and embrace initiatives that guard against unfair approach, marginalisation and non-inclusion of certain consumer segments. For consumers that may experience disproportionate technology availability, marketers could invest in digital infrastructure in strategic locations to enable consumers access technological facilities for access to the market. For example, organisations could individually or in collaboration with the government fund ICT infrastructures that enable digital economy – creating Wi-Fi hotspots to enable easy and stable connectivity in strategic locations, so that consumers who may lack the capacity on their own, can utilise such facilities for marketing purposes.

FUTURE RESEARCH DIRECTIONS

With the growing importance of digital evolution in contemporary marketing landscape, the technology-marketing interface is no doubt of major significance to organisations aiming to effectively achieve the transition from physical to digital ‘place’ of marketing. Research being a central component in the entrepreneurial marketing viewpoint (Opute, 2020b), researchers should focus more attention on advancing knowledge on the technology-marketing interface and how organisations are recognising that importance in corporate strategy and organisational designs. Critical directions in the knowledge enhancement focus could include, but not limited to, contingency components, the role of culture, what strategies organisation are adopting to address human component related (internal and external) dynamics, and how are organisations achieving customer engagement targets. As noted by Bheekharry et al (2020), the constantly evolving change in customers that make them eagerly willing to participate, actively engage in dialog, and learn and experiment, have become a core competence source that organisations can exploit and investigate. Future research could enhance knowledge in that regard, illuminate the nature or processes that organisations are leveraging to exploit and investigate that competence source.

A major challenge that is associated to the high technology dependence of marketing relates to disproportionate technology availability, which will ultimately lead to marginalisation and non-inclusion of some consumer segments. As a response strategy, marketers could give due attention to the concepts of equity, diversity and inclusion. This challenge and response options offer critical directions for further knowledge development in this domain. Future research could shed light on the response initiatives that marketers are embracing, their effectiveness and what levels of networking and collaboration are utilised, if any.

With organisational operations becoming increasingly technology driven, artificial intelligence, machine learning and deep learning are becoming core strategic tools that organisations are leveraging to enable them to compete effectively. Future research efforts to enhance the understanding of the technology-marketing interface could illuminate these digital marketing practices and how organisations leverage them to achieve company, consumers', and other stakeholders' goals.

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ENDNOTE

[1] https://www.marketingstudyguide.com/amas-definition-marketing/

Chapter 13
Consumer Vulnerability in Financial Services Markets:
Some Perspectives From Developing Countries

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ABSTRACT

The purpose of this chapter is to advance the knowledge about vulnerable consumers, especially in the context of developing countries. The chapter, therefore, maps out the various forms of vulnerabilities in financial markets in developing countries. Thereafter, a conceptual framework defining consumer vulnerability is presented. In conclusion, the chapter proposes some strategies to alleviate the challenges of consumer vulnerability. To advance these arguments, the chapter discusses the question of consumer vulnerability in the financial services markets in developing countries using South Africa as a case study.

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INTRODUCTION

The purpose of this chapter is to advance the knowledge about vulnerable consumers, especially, in the context of developing countries. The chapter, therefore, maps out the various forms of vulnerabilities in financial markets in developing countries. Thereafter, a conceptual framework defining consumer vulnerability is presented. In conclusion, the chapter proposes some strategies to alleviate the challenges of consumer vulnerability. To advance these arguments, the chapter discusses the question of consumer vulnerability in the financial services markets in developing countries using South Africa as a case study.

The remainder of the chapter is structured as follows. In the next section the importance of consumer vulnerability as an area of study is discussed. Thereafter, the nature of services and services marketing are discussed. Following that, the makeup of the financial services sector is described. This is then followed by defining consumer vulnerability. Lastly, the concluding section discusses some strategies for arresting vulnerability in the financial services.

What is Consumer Vulnerability?

The objective of any consumption situation must, ideally, result in positive outcomes for all concerned parties – consumers and service providers (Lopez, Sicilia, & Moyeda-Carabaza, 2017). It is the general understanding that the consumption of products and services should be beneficial to consumers; otherwise, there would not be a point for consumption. This is the premise upon which all marketing endeavours are based on. To that end, marketing can be understood to represent:

… activities which occur at the interface between the organisation and its customers. It comes from the original concept of a marketplace, where buyers and sellers would come together to conduct transactions (or exchanges) for their mutual benefit… To do this effectively, marketers must provide those customers with what they want to buy, at prices [and service] which represent value for money. Marketing, above all else, uses the customer (who is often the consumer) and his or her needs as the starting-point for all decisions (Blythe, 2008:2).

From the above excerpt, it goes without saying that a consumer, therefore, must end up in a much better position after each and every marketing exchange or transaction. Naturally, the marketer will also be in a mutually beneficial position. Therefore, marketing encounters should result in a win-win situation for all concerned parties (Shirahada & Fisk, 2011). Anderson et al. (2013) refer to this as sustainable marketing relationships. Sustainable marketing relationships, must by definition, capture three essential elements:

1. Marketing exchanges must satisfy current needs for both consumers and retailers;
2. There must be mutual co-creation of value for all parties concerned, and including the macro-environment (society and the marketplace); and
3. Current marketing exchanges must not compromise future value co-creation.

If these three criteria are not met, then the relationship is not sustainable (Shirahada & Fisk, 2011). As the common proverb goes, “there is no free lunch” – meaning that someone else in the value chain unfairly accrues benefits at the expense of another party. In most cases, it is the consumer that is at a disadvantage. In marketing exchanges, consumers tend to be the most vulnerable. At times, retailers intentionally go out of their way to disadvantage This is the provenance of consumer vulnerability.

Consumer vulnerability, as a topic, is important in the marketing discipline and also for public policy (Baker, Gentry, & Rittenburg, 2005). Although it is still a growing field, consumer vulnerability has not received the level of attention it deserves in the literature. This is especially true in emerging economies, where research on the vulnerability of consumers is almost non-existent. Consumer vulnerability, even in mainstream literature, was largely viewed only from a consumer behaviour lens. Because of this, implications of consumer vulnerability were, thus, restricted to interactions between consumers and retailers. Recent findings by Fisk (2009) and Anderson et al. (2013) increasingly demonstrate the far reaching effects and consequences of consumer vulnerability beyond those experienced by consumers and retailers.

To understand consumer vulnerability and its importance, it is critical to first appreciate vulnerability. In simple terms, vulnerability is a state wherein a person or an entity (or a thing) is vulnerable. The Oxford Paperback Dictionary and Thesaurus (2009:1038) defines *vulnerable* to mean "[to be in a state of being] able to be attacked or harmed." Likewise, some of the synonyms of vulnerable are: "in danger, in peril, at risk, unprotected, undefended, unguarded, open to attack, exposed, and susceptible" (Oxford Paperback Dictionary and Thesaurus, 2009). As such, whenever any consumption setting or interaction that leaves a consumer feeling 'powerless, unsafe, unprotected, exposed, or out of options' is most likely an incidence of consumer vulnerability.

However, it must be noted that the latter description is rather too simplistic, basic, and not comprehensive enough to decipher consumer vulnerability. Notwithstanding its many shortcomings, the description demonstrates some of the negative outcomes of consumer vulnerability on individual consumers, groups of consumers, or society at large. Consumer vulnerability transcends incidents of poor service at a retailer or a matter of dissatisfaction that results from an inferior product quality (Anderson et al., 2013).

The literature teaches us that some aspects of consumer vulnerability (i.e., discrimination, unfair trade practices, or deceptive marketing) albeit these happening at a micro level, can only be corrected via government legislation or policy intervention. It is for this reason that many scholars argue for multi-dimensional approaches to understanding and arresting consumer vulnerability (Baker et al., 2005; Fisk, 2009; Rosenbaum, Serger-Guttman, & Giraldo, 2017). In particular, Anderson et al. (2013) note that much of the civil rights movement in the United States was sparked by the vulnerability endured by the Black minority in consumption settings; the Rosa Parks bus incident being a classic example. It was these continuous consumption incidents characterised by disparity, powerlessness, lack of protection that, among others, paved way for the Civil Rights Act of 1964. Examples of the intersection of policy and marketing are the Americans with Disabilities Act of 1990 and Obamacare in the United States; in South Africa, it was the National Credit Act of 2005 and Consumer Protection Act of 2008.

Similar to the Rosa Parks story, another incident of structural vulnerability in Apartheid South was the 1976 Soweto Uprising. The Soweto uprising is viewed as purely a political matter, as commentators tend to only consider its political dimensions. From another angle, the 1976 Soweto Uprising can be understood from a marketing perspective. The political narrative regards these protests as the tipping point of political reforms in South Africa (South African History Online, 2013).

But, the question that is not always asked is: "To what end was the 1976 Soweto Uprising meant to address?" The short answer is: "To remove geographic barriers and structural vulnerabilities experienced by the black communities." From this perspective, the marketing implications of Apartheid are laid bare for all to see – unsustainable relationships as argued by Shirahada and Fisk (2011). Black consumers were largely vulnerable in many respects; their marketing exchanges lacked the three essential elements identified by Anderson et al. (2013). They lacked equitable access to public transport as compared to their white counterparts; they were powerless in determining their education needs and rights; and often denied access to basic social and public services; all of which were readily and easily available to their counterparts who were members of the white population group. In other words, because of the segregation policies of apartheid, the South African black consumers were vulnerable. By virtue of their membership to a particular racial group, these consumers were vulnerable in virtually all areas of consumption. Apartheid South Africa, as we can now see, exemplifies how consumer vulnerability negatively affects a whole society (c.f., Rosenbaum et al., 2017). This is an example where public policy and marketing can stimulate sustainable markets and sustainable relationships.

Now, having presented both the foundation and the rationale for consumer vulnerability, the remainder of the chapter now turns to unpacking the consumer vulnerability in financial markets within the context of a developing country.

SERVICES MARKETING AND VULNERABILITY

The marketing of services is premised on the notion of the co-creation of value between service providers and customers. In other words, marketing is the continuous engagement between retailers and consumers, wherein their pursuit is to participate as partners in devising sustainable solutions (i.e., sustainable products or services) for the latter. In turn, the retailer anticipates a lasting sustainable relationship with the customer (Anderson et al., 2013). It is from this line of thought that the basic tenets of the co-creation of value emerged as part and parcel of the service science paradigm (Baron & Harris, 2003). In particular, Fisk (2009) and later Rosenbaum et al. (2017) explain that the core of the service science paradigm includes the concepts of services marketing (Baron & Harris, 2003) or relationship marketing (Hong, Tran, & Yang, 2018), which are aimed at discovering efficient approaches on how marketers can work with customers to co-create value.

While, today, the current understanding of co-creation of marketing value might appear as a no-brainer, it was not always the case. In the 19th Century, the production orientation considered marketing to begin and end on the retailer's shelf in that it was believed that "people would buy anything, provided it was cheap" (Blythe, 2008:3). Therefore, the consumer's 'role was simply to buy' what was sold by the retailer. The thinking today is remarkably different, retailers deal with an expanded marketing mix – the 7Ps of marketing (Hong et al., 2018). Within this framework, the primacy of the consumer is central for any business. It, therefore, follows that the ultimate objective of marketing is to ensure that both marketers and customers will end up in a better off position after concluding transactions or market exchanges (Anderson et al., 2013; Fisk, 2009). Thus, over the course of time, marketing exchanges should result in the general well-being of individuals, service providers, and the society, at large (Baker et al., 2005).

Much of the advances in services marketing emerged from the service science paradigm. Implicit to this school of thought is that consumers are equal partners in the co-creation value chain of marketing exchanges. This means that all customers are knowledgeable and well-informed on all terms and conditions of the service exchanges that they engage in. By extension, it is also believed that all consumers extract value equally in all service contexts. This, however, is just an assumption. In reality, though, there are various groups of consumers, which for one reason or another, are not able to participate fully in exchange relationships. Some consumers enter service settings with one form of disadvantage or another that limits their full participation in the marketplace. These types of customers are referred to as vulnerable consumers. Naturally, because of this 'disadvantage', vulnerable consumers fail to extract the intended benefits that other mainstream consumers enjoy. It is not uncommon that, in certain instances, some customers are left worse off and disadvantaged after concluding marketing transactions. Overwhelming evidence points out that vulnerable consumers fail to extract the value that they must; on the other hand, retailers extract proportionally more value than they should. Examples of consumer segments most susceptible to exploitation include the elderly, physically handicapped, illiterate, undocumented immigrants, and several other minority groups.

It is also not uncommon for service providers to exploit vulnerable consumers such as the elderly, physically handicapped, illiterate, undocumented immigrants, and other minority groups for their own benefit. Therefore, it goes without saying that because some segments of consumers – vulnerable consumers – suffer inherent disadvantages, societies ultimately pay the price for these disparities (refer to the 1976 Soweto Uprising Reflection). This is particularly true in financial markets in developing countries such as South Africa where incidents of consumer vulnerability are quite high. More often than not, financial markets in developing countries tend to be skewed against vulnerable consumers. Consumers' vulnerability in financial markets is wide and far-reaching. Examples of vulnerabilities in financial markets include illiteracy, immigration status, and low education levels, language policies of service providers, personal circumstances, poverty, joblessness, and financial illiteracy. To fully appreciate the close link of services and consumer vulnerabilities, it is critical to first understand the nature of services – how they differ from goods as well as the intricacies of services marketing.

What are Services?

Services are different from goods. The four key characteristics of services that distinguish them from goods are: intangibility, inseparability, perishability, and heterogeneity (Baron & Harris, 2003; Hong et al., 2018). These can be defined as follows:

1. **Intangibility*:*** services are intangible products. Unlike goods, services such as insurance, coaching, or education cannot be touched or seen as in goods (e.g., a chair or a book). Unlike goods that can be bought from a shelf and taken home, services refer to the sum total of actions performed by a service provider. For instance, the experience and ambience created by a musician at a concert constitute the 'product,' and such as product cannot be taken home after the show (i.e., after the transaction has been concluded).
2. **Inseparability*:*** services are experiences. The production and consumption of services takes place simultaneously. This is different from goods, whose production and consumption are often separate. In most cases, the producer of a good is not always the same as the one that sells and interacts with its consumer. Services are quite different; not only are production and consumption simultaneous, but the producer and consumer almost always come into contact with each other. Alternatively, a final consumer of a good often does not directly interact with its manufacturer.
3. **Perishability*:*** services are highly perishable. Because services are experiences, these can neither be stored for later use nor can they be inventoried.
4. **Heterogeneity*:*** services, by nature, are almost always heterogeneous; meaning that no two service encounters can be exactly the same. The many factors surrounding the production-consumption of

services, the state of mind of both consumers and service providers, and a plethora of environmental factors will always ensure that services are always different. Similar, yes; but different.

Naturally, the above-mentioned features dictate that the marketing of services should inherently be different from that of goods (Baron & Harris, 2003). Hong et al. (2018) illustrate how the characteristics of services (i.e., intangibility, inseparability, perishability, and heterogeneity) impact on the services marketing. It is from these marketing challenges that consumer vulnerabilities in services marketing will, as a result, emerge. Table 1 below illustrates the association of services' characteristics, services marketing challenges, and consumer vulnerabilities. In following sections, a more detailed discussion of consumer vulnerability including its definition are discussed.

Table 1. Services marketing and consumer vulnerabilities

Characteristics of Services	Challenges for Marketers	Challenges for Consumers [Aspects of Vulnerability]
Intangibility	The specific customer needs and expectations may not be fully known to the marketer. The service provider relies on both past experience as well as anticipating consumers' needs.	Customers cannot predetermine the quality of the product beforehand. Actual specifics of the product can only be seen during consumption. Because of intangibility, customers may be pressured to accept whatever service will be on offer, regardless of what was promised or what they expected. In certain circumstances, consumers would be in a desperate state or a perceived desperate state that makes them susceptible to unscrupulous actions from service providers.
Inseparability	The nature of services is that they are tasks performed on or with consumers, this means that these services cannot returned to the manufacturer (as with, say, bread) be re-sold to other consumers.	Since the product is an experience that is consumed as it is produced, some services require some background knowledge from the consumer to fully participate in the value co-creation process. For instance, an insurance customer needs to have some basic understanding of how insurance and financial services products work in order to get the best product. The African culture of Ubuntu sometimes can act to consumers' disadvantage. Customers will sometime be hesitant or afraid to voice out their feelings in the production process. Because of the fear of embarrassing her physician, a patient might not be honest to the physician about the effectiveness of a treatment programme.
Perishability	Under- or over-supply presents problems for the marketer especially when estimating demand. Service providers often incur losses if there is an over-supply. For instance, hotels suffered major losses during the COVID-19 pandemic lockdown. Tour packages need to be sold for the hotel to make money, as these cannot be stored in a warehouse.	Deceptive marketing, where the customer does not get a full disclosure of the terms and conditions from the service provider. Service providers will underperform and blame the underperformance on 'terms and conditions.'
Heterogeneity	The modifications required for service provisions could make service provision difficult, time consuming, and costly. Because every transaction is different, economies of scale are difficult to maintain.	Service providers often refuse to accommodate consumers' requests citing that they need authorisation from management. Consumers often get frustrated and forego seeking any further recourse from the retailer (e.g., a manager to authorise a bank overdraft might always be unavailable).

Financial Services Marketing (in Developed Countries)

Having differentiated goods (tangible products) from services (a task or an experience performed for a consumer), the chapter now turns to conceptualising financial goods, financial services, and how these are marketed. Progressive and continuous financial deregulation in the 1970s (Devlin, 1995) as well as technology have catalysed the creation of new forms of financial goods and services, which in turn created new marketing approaches (Shambare, 2012). Some of these marketing approaches, as seen in Table 1, tend to result in negative experiences and customer detriment (Rowe, Holland, Hann, & Brown, 2014).

Financial Goods versus Financial Services

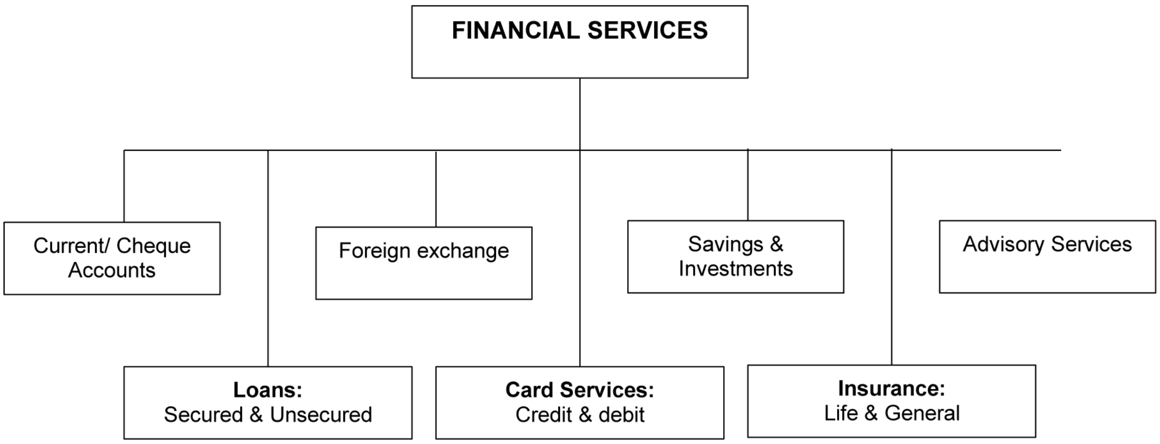
Money is central to all financial goods. In one way or another, all financial goods are money (Renner, Daly, & Mayumi, 2021). Because money and finance are intertwined with technology, rapid advances in technology continuously expand and reshape the definition of financial goods. Financial goods are unique commodities. Consider the three characteristics of financial goods; first let us look at the definition. Chen (2021) defines a financial good or financial asset to be a liquid asset (i.e., one that can easily be converted to money) that gets its value from a contractual right or ownership claim. For this reason, financial goods are bought and sold in specialised financial markets. In these markets, those willing to either sell or purchase financial assets can only do so through intermediaries. Financial institutions such as banks perform the intermediation function that enable the flow of capital and liquidity in financial markets (Investopedia, 2021; Rutherford, 1999). Examples of financial assets include cash, stocks, bonds, mutual funds, and bank deposits.

Second, financial goods are a hybrid of tangible physical assets and intangible assets. Generally, assets are categorised as either real, financial, or intangible (Chen, 2021). On the one hand, real assets (e.g., oil or pencils) are physical assets that draw their value from their physical properties. On the other hand, intangible assets (e.g., patents or trademarks) are valuable property that is not physical in nature. Financial goods lie somewhere in between tangible and intangible assets. It is important to emphasise that financial goods are things and services. Services, by definition, are experiences or tasks performed by a provider (Hong et al., 2018). But an insurance policy or a loan are things – they are not experiences. It is for this reason that financial goods such as stocks or loans often seem as if they are services because of their intangibility (Investopedia, 2021). Chen (2021) elucidates that although financial assets may seem intangible, they are goods in that their stated value on a piece of paper such as a credit balance in one's bank account, as seen on a mobile app, represents a contractual right. In other words, financial assets derive their value from a contractual claim on an underlying asset.

Third, financial assets possess characteristics of both assets and liabilities (Renner et al., 2021). To illustrate, consider an individual, Becky, who purchases a house using a mortgage loan from a bank. The house is Becky's asset because she owns it. At the same time, the mortgage loan is a liability; it is money owed to the bank. For this reason, financial services require intermediaries and contracts.

Financial services, on the other hand, refer to the transactions that facilitate the trade and acquisition of financial goods (Asmundson, 2011; Investopedia, 2021). Financial institutions act as intermediaries in the financial services sector, which among others include banks, estate agents, bond originators, insurance companies, insurance brokers, lenders, and finance companies (Investopedia, 2021). Figure 1 presents the most common financial service providers in developing countries as well as the services they provide.

Figure 1. Financial services
Source: Adapted from Shambare (2012:26)

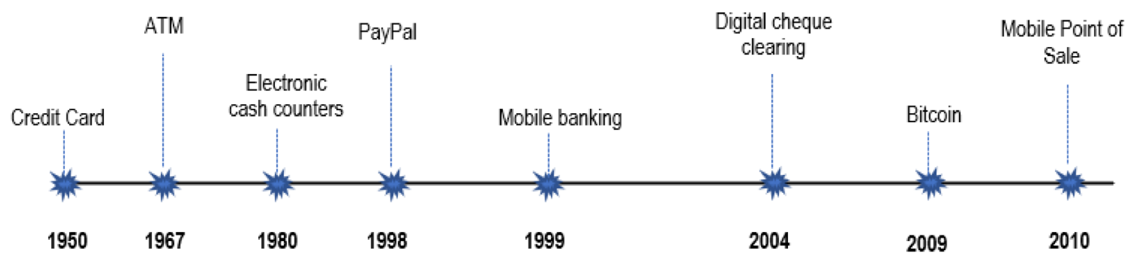


The Marketing of Financial Services

Prior to the progressive deregulation that began in the 1970s, financial services sector was heavily regulated. Financial institutions' operations were restricted to both geographic locations and the nature of services offered. For instance, an insurer only provided insurance products in a particular area (Devlin, 1995). Besides, there was no Internet; financial institutions' operations were restricted to face-to-face interactions conducted inside brick-and-mortar branches. This approach resulted in monopolistic behaviours (Shambare, 2012). To discourage unbalanced market fundamentals, regulators relaxed banking legislation. Circa 1970, the United Kingdom (UK) market was among the first to deregulate (Devlin, 1995). New entrants flooded the previously protected markets; thereby, intensifying competition. Financial institutions, thus, resorted to putting more emphasis on consumer-centred marketing approaches. Consequently, marketers invested in trying to understand consumers' consumer decision-making processes. Concepts such as service quality, motivation, and convenience, influenced the marketing practices in years following deregulation.

Also in the 1970s, the computer age was in its infancy and just taking off. Silicon Valley started becoming a technology hub in 1971; Microsoft was founded in 1975; and Apple was founded in 1976. Computers became a big thing in the financial services sector. Technology provided new marketing possibilities for banks in that it created new financial goods and distribution channels. Figure 2 provides a timeline of some of the technological innovations in the financial services sector.

Figure 2. Financial services
Source: Author



COMPETITORS TO COLLABORATORS

Deregulation paved the way for new entrants and increased competition in the marketplace. According to Shambare (2012) this was a desirable outcome for customers; because of the competition, marketing power shifted towards customers as financial services providers scrambled for marketshare. However, this trend appears to be reversing. The rise of financial conglomerates coupled with a more relaxed regulatory environment, consumers are gradually losing their marketing power to financial institutions (Wewege, Lee, & Thomsett, 2020). The latter authors describe how mergers and acquisitions helped concentrate marketshare among the few large finance houses. The 2008 Global Financial Crisis marked the peak of financial institution's market dominance. Most importantly, the financial crisis demonstrates how the dominance of financial institutions threatens not only consumers' welfare but also the stability of the entire global financial system.

To avert a much bigger crisis, the American government injected $700 billion (£518 billion) through the Troubled Asset Relief Program to keep banks afloat. Similarly, in the United Kingdom, the Royal Bank of Scotland received a £45.5 billion ($62 billion) bailout. In the financial crisis, banks albeit them having flouted banking codes and ethics, were rescued because they are "too big to fail." Because these banks have indeed become too big to fail, regulators seem only to be able to do so much. Furthermore, traditional financial institutions increasingly are collaborating among themselves and with other non-traditional banking firms such as supermarkets and mobile phone service providers (Wewege et al., 2020); while on face value this might appear to provide more convenience for customers, this ultimately weakens customers' bargaining power as only a few corporations control the entire banking value chain. Proportionally limited bargaining power on the part of consumers increases their vulnerability in the marketplace.

In South Africa, both collaboration and bank dominance of the market are commonplace. In fact, the South African banking sector resembles those commonly found in the developed world. South African banks are large conglomerates. The biggest five banks (Standard Bank, First Rand, ABSA, Nedbank, and Investec) control 90 per cent of all banking assets in South Africa (BusinessTech, 2021).

CONCEPTUALIZING VULNERABILITY IN FINANCIAL SERVICES MARKETS

Defining consumer vulnerability is at the centre of the transformative service research agenda (c.f., Anderson et al., 2013; Baker et al., 2005; Fisk, 2009; Shirahada & Fisk, 2011). The road to defining concepts in the social sciences is neither easy nor straightforward. In most cases, the literature points out vulnerable consumers – the *who*, and spends little effort on the *what* (the definition). Unlike in the natural sciences where concepts are more concrete, for instance speed or gravity, in marketing (and in social sciences), concepts tend to be abstract. Because of this, authors such as Baker et al. (2005) explain that scholars adopt one of two approaches in defining concepts. The first one is concerned with presenting definitions based on researchers' and policymakers' own understanding of a phenomenon. The second approach seeks to interpret consumers' experiences of the phenomenon. This chapter adopts the second approach. So, rather than first defining consumer vulnerability and then attempt to fit consumers into that definition, the chapter begins by studying consumer experiences for the purposes of working towards a definition. To that end, the foregoing sections described the financial services macroenvironment or ecosystem. From this then describing consumer experiences of vulnerability will assist in formulating a definition.

To appreciate how a consumer could end up being in a state of vulnerability, it is critical to sketch out an empowered consumer. Consumers, ideally, are co-architects of their wellbeing. According to the principle of value co-creation, consumers have a say in consumption. They determine what to consume, when to consume, and how much to consume. Likewise, the marketing orientation places customers' needs before those of marketers (Blythe, 2008). Similarly, Fisk (2009) describes this scenario as the inverted power pyramid in which customers are the priority. Therefore, marketing transactions should leave consumers in a better position since they are, themselves, co-creators of their own value. Against this background, a consumer cannot wilfully and knowingly participate in any activity that is disadvantageous to him or her. Marketers' priority should, therefore, be to promote the interest and outcomes for their customers even if those customers are not aware. This is the basic tenet of sustainable marketing relationships described by Anderson et al. (2013). Anything less, as has been discussed in the foregoing sections, invariably, leads to vulnerability.

Table 2 highlights some of the vulnerabilities experienced in financial services markets in developing countries. Table 2 utilises elements from the Transformative Service Research Framework (Anderson et al., 2013) to describe the vulnerabilities in financial services markets. Consumer outcomes, including vulnerabilities, are influenced by how consumers and service entities interact. Such interaction is governed by eight key elements – five service entity elements (sector, organisation, offering, process, and employees) and three consumer entities (individuals, collective, and ecosystem). In this chapter, only two of the three consumer entity elements are applicable and discussed.

Table 2. Consumer vulnerabilities in financial services markets

Component	Interaction element	Example of consumer vulnerability
Financial institutions	Sector	Over-emphasis on international compliance (e.g., FICA and KYC) makes banking unreachable to poor clients. Banks require customers, for instance, to produce proof of residential address before opening a bank account. The vast majority of South Africans live in informal settlements and automatically cannot be banked given the prevailing legal framework.
	Organisational factors	The application of stupid and inflexible rules that make create for rigid process disempower customers (Fisk, 2009). Examples of these stupid rules are: • Asking customers to produce copies of identification, bank statements, and identification for every loan application when all these documents are in the bank's files. • Medical aid schemes forcing clients to utilise a network of healthcare providers.
	Service offering	Varying service offerings according to market segmentation. For instance, low net worth clients and ignored in an overcrowded banking hall. Service personnel focussing only on high-net-worth clients.
	Service process	Service processes are skewed towards dominant consumer groups (e.g., white men, men, rich, and privileged clients). Other segments receive relatively poor service. Some discriminatory processes include: • Self-employed individuals required to produce 6 months' bank statements to open a bank account • Imposing electronic banking channels on clients – charging more expensive fees for face-to-face transactions • Levying bank charge on an account without money
	Employee	Rude, arrogant, and dismissive employees that are not sensitive to vulnerable consumers (e.g., limited number of employees that can use sign language).
Consumers	Collective	Perpetual disempowerment of communities of vulnerable consumers. For instance, the design of banks limits their access of banking services.
	Individual	Banks not being sensitive to adverse life events of loyal customer. Repossessing a client's home for failing to make payments during COVID-19 despite being a loyal customer for 15 of the 20-year mortgage term.

Source: Adapted from Anderson et al. (2013:1205)

With Table 2 illustrating examples of consumer vulnerabilities, the focus of the chapter turns to defining consumer vulnerability.

Defining Consumer Vulnerability

Consumer vulnerability refers the powerlessness or dependence experienced by consumers in consumption settings that arises from their lack of control and choice to equitably determine solutions for their wellbeing in market interactions such that their consumption outcome is less than optimal. Powerlessness and dependence are both instrumental in determining vulnerability. Powerlessness amounts to the state of being deprived of the freedom of choice and self-determination. In this regard, a consumer's ability to co-create his/ her own identity or self-image is compromised. Consequently, a consumer becomes dependent on marketers or external forces to create fairness in the market (Baker et al., 2005).

Consumer Vulnerability in South African Financial Services Markets

South Africa has a highly developed financial services system (Financial Services Board, 2011; Volschenk & Biekpe, 2003). Unlike most developing countries, the sector is extremely sophisticated and compares favourably with those in developed countries, hence it is commonly referred to as a "first-world banking in a developing nation" (Baumann, 2005:97; Daniels, 2004:843; Meagher & Wilkinson, 2001:12). Because of the deregulation of the financial services market, almost all of the South African banking institutions dominate the financial services sector including insurance, securities, and mortgage lending. Another feature of the sector is that it is highly concentrated, close to 90 per cent of the banking and financial services assets as well as transactions are controlled by the 'Big Five' banks (ABSA, FNB, Standard Bank, Nedbank, and Capitec) (BusinessTech, 2021). The result, therefore, is that competition is most intense among the four largest banks, and these institutions exhibit oligopolistic tendencies.

Owing to the historical realities of the country, in particular apartheid that legalised racial separation, traces of this segregation still exist within the banking sector. It is from this reality that some inherent traces of preferential treatment across race emanates; likewise, much of consumer vulnerability, too, has developed from the same roots – segregation, racial profiling, and apartheid. The net effect, over the years, has been that more than a quarter of the South African population lacks access to banking and other financial services (Financial Services Board, 2011; Ventura, 2021).

Despite being the majority, a significant proportion of the black population remains unbanked. Also due to low-education levels and limited exposure financial on the part of the unbanked consumers coupled with the relatively increased bargaining (marketing) power of the service providers, consumer vulnerability is almost guaranteed. For instance, at a racial level, the financial service providers uses various indicators to approve and price their products. These indicators turn to favour one race over others. Residential address is an example of such an indicator. As a result of the apartheid laws requiring segregation along racial lines, residential address is a proxy for racial classification. So, when an address and location are used as lending criteria, exclusion of one racial group almost always emerges (Hans, 2022).

For instance, a client wanting to buy a house in Soweto (a predominantly black residential area) or any other township, banks tend to say they do not finance in that area. If home loans are granted say in Soweto, these generally are not grant 100% loan to value. Furthermore, the interest rate charged tend to be higher than what they would for a client with a similar profile purchasing a house in a low density area such as Sandton (Hans, 2022). The same also happens for insurance cover; insurance premiums for consumers in black townships are considerably higher because of the 'perceived' higher risk. In essence, such criteria makes the consumers residing in townships and rural areas (i.e., black consumers) more vulnerable, prejudiced and disadvantaged.

Related to the latter, the types of products and product offerings provided by the banks, given the apartheid realities of South Africa result in much consumer vulnerability. Financial institutions select their product offering depending on the location and market. To illustrate, branches in upmarket locations usually are appropriately resourced – service personnel and infrastructure are always on point. On the other hand, branches in the township only get the basics and limited product offering. Furthermore, staffing of bank branches exhibits elements racial discrimination; skilled personnel are channelled mostly to upmarket locations; this practice makes the consumers in the townships vulnerable.

Types of Vulnerable Consumers in South Africa

Research demonstrates that certain consumer segments are more susceptible to consumer vulnerabilities than others. The Ombudsman for Banking Services (2022) identifies four distinct categories of vulnerable consumers in the South African banking sector, namely age, literacy, disability, and adverse life events. These are briefly described next.

Category 1: Age (65+ years)

The elderly are largely a dependent consumer segment. In their day-to-day living, they depend on the assistance from family and friends or even from financial service providers. Elderly consumers often fall victim to deceptive marketing and false advertising. The most vulnerable tend to be the old and illiterate; these consumers just end up settling for what is provided by service providers.

Category 2: Communication and Understanding (Literacy)

- **Illiterate consumers:** the features of most financial products are written in English. Illiterate consumers suffer the disadvantage of not being able to read and write. As a result, they are categorised as dependent consumers that depend on a bank employee or someone to read and explain product features. Inherently, education level is an important aspect of financial services. Financial institution perceive clients with higher formal qualifications as low risk and therefore granting them with preferential rates. Application forms always require applicants to indicate level of education and this has some weighting on the risk assessment of the applicant (Furhmann, 2022). This creates some discrimination against those consumers with no formal education.
- **Financially illiterate consumers:** financial literacy is possessing the knowledge and skills to financial management and investments (Shambare & Rugimbana, 2012). Consumers lacking basic financial skills are prone to being victimised by unscrupulous providers or employees.
- **Language barriers:** effective communication and understanding depend on possessing language skills. Some consumers have limited command of English – the business language. As such, they enter marketing transactions with a communication disadvantage.

Category 3: Disability

Financial services are designed for an ideal or the average man or woman. However, such an ideal person does not exist. For example, people living with disability fail to make the cut of the average client. Disabled persons have limited access to service providers' physical and electronic premises. To illustrate, visually impaired consumers will not be able to access some of the banking services, for instance there is no bank in South Africa with ATMs that are user friendly for the visually impaired.

Category 4: Adverse Life Events

Some vulnerabilities are induced by adverse life events (Ombudsman for Banking Services, 2022). Baker et al. (2005) refer to these as individual states. These adverse life events are temporary changes in consumers' circumstances that affect a consumer's capacity to act in his or her best interest. Examples of the events include divorce, retrenchment, death of a loved one, over-indebtedness, and illness. Because of these, an individual's rational thinking becomes compromised. Service providers, therefore, can take advantage of these temporary individual states.

Other Categories

Some of the vulnerable consumers are:

- Low-income earners
- Unemployed individuals
- Self employed
- Immigrants

CASE STUDY

Consumers Held Hostage by the Financial Services Sector in Zimbabwe

Judy, primary school teacher, is one of the many consumers that experience vulnerabilities in Zimbabwe's financial services market. She has to somehow survive on a ZWL $25, 000 (US$230 or US$125 on the black market) monthly salary. To survive, Judy requires financial intermediation to receive her salary and also pay bills; but this is not easy because banking in Zimbabwe is so expensive. Practically, consumers like Judy have no choice but to live as "hostages" of the financial institutions. Each and every transaction executed in bank branches or online platforms attracts one form of bank charge or another. In contrast, most of these services are provided free of charge by most banks in the UK (MoneyHelper, 2021). Over and above the 2 per cent tax on all electronic payments, the Judy parts with anywhere from 8 to 15 per cent of her salary to bank charges alone.

Table 3.

	Transaction	**Bank (USD $)**
	Rent	60 * 2.15%
	Groceries	40 * 2.15%
	Transport	10 * 2.15%
	School fees	400 * 2.15%
	Saloon	10 * 2.15%
	Cash Withdrawals	13.87 * 2.15%
TOTAL	Bank charges	18.63

What can be done to Protect Vulnerable Consumers?

Vulnerability is not a permanent situation. It can and should be addressed. The following are some strategies for addressing consumer vulnerability.

1. **Legislation:** government should enact laws that promote financial inclusion and fairness.
2. **The regulatory system:** regulators should be empowered by establishing commissions on vulnerable consumers. The commissions will take on the leading oversight role towards protecting consumers from manipulative and dishonest financial institutions.
3. **Policies on consumer vulnerability:** development of mandatory policies on consumer vulnerability.
4. **Awareness and education:** to increase financial awareness and financial literacy.
5. **Simplify banking processes and information:** make documentation easily accessible. Mandatory banking products suitable for the poor and vulnerable consumer segments.
6. **Training:** employees on consumer vulnerability.

CONCLUSION

This chapter sought to advance the knowledge about vulnerable consumers and vulnerability in developing countries. The chapter utilised South Africa and to a limited extent Zimbabwe as case studies of consumer vulnerabilities in developing countries. South Africa's financial services sector is very much like the financial services sector in the developed world, however, the population in South Africa is remarkably different. Comparatively high levels of illiteracy, poverty, unemployment make the South African case different. This chapter presented these differences to illustrate how vulnerability is conceived and experienced in such an environment. Useful insights were presented that provide useful insights into the nature of consumer vulnerability and possible solutions.

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Chapter 14
Consumer Ageism Towards the Older Population:
Exploring Avenues for Sustainability Marketing

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ABSTRACT

The share of old age population is growing across the world, and developing countries are going to see the impact of such demographic change in the coming years. Ageism is identified as a major challenge in the wellbeing of the ageing population. Ageism negatively impacts the old age population by influencing their physical, mental, social, and financial health. Sustainable Development Goals (SDGs) focus on ensuring intergenerationality and thus require societal institutions to address ageism and ensure equity across age groups. This chapter explores ageing, ageism, its drivers, and impacts. It is a review-based chapter. It further examines consumer ageism and identifies that old age consumers are underrepresented, stereotyped, and their diversity is often ignored. It examines the scope of sustainability marketing and concludes by presenting possibilities for sustainability marketing in addressing issues related to consumer ageism.

INTRODUCTION

The share of ageing population in the world is growing due to the improvements in life expectancy, modernization of medical field and decreasing level of fertility (UNDESA Population Division, 2020). As per this report, in the year 2020, "*there were 727 million persons aged 65 years or over*" and this number "*is projected to more than double, reaching over 1.5 billion in 2050*" (p3). Interestingly, it means that "*by 2050, the number of persons aged 65 years or over globally will also surpass the number of adolescents and youth aged 15 to 24 years"* (p1, UN, 2019). It is important to note that the old age population

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contributes (a) economically (through income, consumption, taxes, asset building, wealth creation, and retention potential); (b) socially (through knowledge, skills, experience, care, participation in community organizations, governance of public institutions) and (c) politically through their involvement in voting, grassroot organizations, civil society, lobbying group, and political parties (UNDP, 2017). Still, it is noted that society and market systems overlook old age peoples' needs and welfare (Bateson, 2021).

More importantly, the issues related to retirement and aging population are mainly considered in the context of developed countries (NATIXIS Investment Managers, 2020). However, it is projected that by the year 2050, approximately "*80% of world's older population will live in less developed countries*" and the population above 60 years will be "*1.7 billion*" in developing countries and "*427 million*" in developed countries (p2, WHO, 2020). This also suggests that social and market systems of developing countries should be ready for this demographic shift. However, it is noted that the developing countries are behind with respect to their preparedness to cater to the needs of ageing population and their welfare (Kohli et al., 2020).

The context of ageing and ageism is more complex and dire in the case of developing countries where population ageing is rapid and diverse; community's ability to sustain itself is low especially in rural areas; systems (social security, social welfare, infrastructure, urban planning etc.) and markets are unprepared for changing demographic and above all, the research in this area is limited (Kohli et al., 2020; Kudo, Mutisya and Nagao, 2015).

This raises question why the needs and welfare of old age population are ignored or not prioritised? Literature indicates stereotyping, misunderstandings about ageing, unawareness about contributions of old age population, incorrect estimations of their economic and social potential and obliviousness about the diversity within old age population as some of the reasons. Market systems are also responsible in their share of neglect of old age customers which is noted in the lack of inter-generational perspective in product designing, in packaging, in facilitating access, in pricing of products, and in designing of shopping environment and service spaces (Gutterman, 2022; Georgantzi, 2018). It can also be witnessed in the absence, stereotyping, misrepresentation and misleading of old age population in market discourse (Loos and Ivan, 2018; Vincent et al., 2008). However, markets cannot afford to ignore these changes in demographics (Panagos, 2003). Being part of societal systems, marketing is not neutral and nor are its effects (Tadajewski, 2018). Therefore, responsible marketers can opt to be inquisitive about the changing population dynamics; to be empathetic and inclusive to population diversity; to give weightage to customer welfare, system and sustainability perspectives in their visions over mere profit focus; to be proactive in offering innovative solutions, and to be open for collaborations with others like public sector, non-profit organizations, civil society, and social systems in order to provide real value across the spectrum of diversity of population.

On this background, the chapter explores the area of consumer ageism and advances possibilities for contribution of sustainability marketing in addressing consumer ageism. Ageing and its challenges are discussed in first section where ageism emerged as main challenge. The second section attempts to cover ageism, factors contributing in and its impacts. It is then followed by coverage on consumer ageism towards old age consumers in their direct or indirect interactions with the market system or processes. Fourth section covers brief on sustainability marketing and possibilities it presents in addressing consumer ageism. The discussion concludes with establishing the potential of sustainability marketing and by presenting possibilities for sustainability marketing practitioners and researchers to contribute in making marketplace more equitable for all generations.

UNDERSTANDING AGEING AND ITS CHALLENGES

Ageing is a natural, inevitable, and continuous process of growing old. At individual level, aging affects life-orientations, physical, mental, emotional, and financial wellbeing to name a few (Prakitsuwan and Moschis, 2020). While at a societal level, ageing affects various social systems like families, communities, cities, markets, public services, and a wide range of economic and social practices (WHO, 2020). It is surprising that age is often looked from a chronological perspective. This results in generalization of old age population as one homogenous group (often past retirement age of 60/65 years plus) and in doing so, one ignores real life situations and changes in different stages of the lifespan (Georgantzi, 2018). Limiting to chronological lenses, often fall short in explaining the differences in ageing for same age people, the rate with which one age, and the difference in one's chronological age, cognitive age, and social age (Kuppelwieser and Klaus, 2021). However, accepting ageing as multidimensional process which includes changes at physical, mental, psychological, social, and spiritual levels as well, helps in explaining differences in ageing at different levels (UNDP, 2021) and opens pathways for innovations.

It is also noted that aging is a dynamic and active process where interactions with changing environment and influencing factors over life course, affect ageing and its impacts (WHO, 2021b, Kuppelwieser and Klaus, 2021). Interestingly, the process of ageing is different for each individual where besides chronology, many internal and external factors contribute to the diversity in ageing process and experiences of old age population of same age (Kydd et al., 2018). These factors can be categorized as (a) individual factors which include gender, personality, diet, nutrition, health, employment; financial condition; (b) immediate environmental factors like family, living arrangements, physical, and societal environment in which one live; and (c) macro environmental factors covering natural and social environments, health, welfare, infrastructure, legal, regulatory, and political systems of the country (WHO, 2021b; Kuppelwieser and Klaus, 2021; UNDP, 2017; Diehl and Wahl, 2010). The discussion so far leaves no doubt that age is a complex construct and understanding its multiple dimensions, its dynamism, its diversity within same age population and factors causing diversity can help policy makers, marketers, and society in better understanding of ageing and may help in serving them better (Kuppelwieser, 2016).

Most countries, try to ensure that their population including ageing population remain healthy, independent, empowered, and integrated to ensure intergenerational equity as part of their social mandate and commitments to sustainable development goals (Roy, 2019). However, intergenerational equity seems a faraway goal for most countries due to various challenges hampering progress in this direction like poverty, ageism, health issues, lower social support, lack of old age friendly health amenities, welfare, and regulatory systems (Agewell Research and Advocacy centre, 2021; Ahmed, 2020; HelpAge International, 2018; UNDP, 2017).

Ageism is considered one major challenge as it intervenes and moderate progress towards addressing other challenges too (Marques et al., 2020; UNDP, 2017; Angus and Reeve, 2006). Importantly, it is noted that 90% of research on ageism is conducted in developed countries which constitute around 15% of the world population (WHO, 2021a). This indicates urgent need for research on ageing, ageism, and possibilities of building conducive environment for ageing population in developing country context.

As far as sustainability marketers are concerned, understanding of ageing population, its diversity, its market size, its social, and economic potential, its process, and factors influencing the process opens avenues for transformative market research, innovations and new value creation through marketing processes and practices (Keeler and Bernstein, 2021; Omar, Tjandra, and Ensor, 2014).

AGEISM, ITS DRIVERS, AND IMPACTS

Ageism is a prejudice or discrimination based on age which affects one's fair chances to exercise autonomy, participation and decent (UNDP, 2017). It can be casual or systemic. Any age group can be target of ageism, but it is often displayed towards younger or older age groups who may be financially or physically dependent (Bodner, Bergman, and Cohen-Fridel, 2012). Ageism is defined on various aspects by numerous researchers and a detailed review of concept of Ageism, its timeline and review are covered in the work of Iversen, Larsen, and Solem (2009), Ayalon and Tesch-Römer, (2018), and its impacts and strategies to address it in a report by WHO, (2021a). In a comprehensive definition, Iversen, Larsen, and Solem, (2009, p15) defined Ageism as

"…negative or positive stereotype, prejudice and/or discrimination against (or to advantage of) elderly people on the basis of their chronological age or on the basis of a perception of them as being 'old' or elderly. Ageism can be implicit or explicit and can be expressed on a micro, meso- or macro-level". (p15)

Multi-dimensions of age help in explaining ageism reflected in thinking (stereotype) and/or feeling (prejudice), and/or in behaviour (discrimination) and the fact that it can be self-directed, interpersonal, or institutional (WHO, 2021a; Lev et al., 2018; Wyman et al., 2018). Ageism is prevalent at micro ('*individual'*), meso ('*social group, intergenerational and organizational'*) and macro ('*societal institutions or cultural'*) levels and understanding these levels can be a key to address it at a wider scale (Ayalon and Tesch-Römer, 2018; Iversen, Larsen, and Solem, 2009).

For the purposes of this chapter, the discussions will remain focused to ageism against old age people. Factors contributing to ageism at macro-level includes the rate of growth in old age population (North and Fiske, 2015); advancement of technology, urbanization, increased secularization (Ayalon and Tesch-Römer, 2018); long term orientation and level of masculinity in country culture (Ng, and Lim-Soh, 2021); scarcity of resources and percentage of older people in country (Marques et al., 2020); media image of old age (Loos and Ivan, 2018); status of social welfare and security system and degree and quality of intergenerational contact culture in the society (WHO, 2021a). While, age, gender, education, health, personality, profession, one's knowledge about own ageing (WHO, 2021a), individual's 'anxiety of ageing' and 'fear of death' are identified as individual levels factors (Marques et al., 2020). While, some factors affect degree of ageism like ethnicity, "*recognition of*" one's "*indigenous culture and linguistic diversity"* (p147, Angus and Reeve, 2006).

It is not surprising that the ageism cost heavily on various levels. At individual level, ageism causes disengagement, absenteeism, poor physical, mental, and social health; compromises one's financial wellbeing (throughout the employment cycle covering *hiring, recruitment, training, advancement, retention*); slows recovery from disability and reduces overall quality of life (WHO, 2021a; HelpAge International, 2018). While at macro level, economies pay huge price in form of economic burden of health and social consequences of ageism (WHO, 2021a). Therefore, societal, regulatory and market systems need to address ageism so that people can age well, have healthy intergenerational relationships, states can fulfill their mandate of welfare state and equitability in progress towards sustainable development can be ensured.

Understanding Consumer Ageism

In practice, each one of us are integral parts of economic system through our diverse interactions with market system which broadly covers our participation and sharing as resources, our consumption processes and our social influences. Researchers looked at consumption and consumers from different lenses ranging from economic, psychological, cultural, sociological, political, and anthropological lenses and that explains presence of diverse consumer images in the markets. Economic and free market lenses assign autonomy and rationality to consumers (Jackson, 2005) and created an individualistic and sovereign consumer; however, possibility of such consumer in real life scenarios are questioned by critical marketing researchers (Tadajewski, 2018). On other hand, consumer sociologists see consumer as a "*socially conditioned actor, a social self, embedded in normative and institutional contexts and considered a bearer of practices*" (p 129, Warde, 2015). In an interesting analysis, Tadajewski (2018) identifies that consumer is a '*compromiser*' in a dynamic marketplace where multiple equilibrium of consumption compromises co-exist under diverse power dynamics of '*firm-consumer interactions*' and under the influences of economic, cultural, structural, social, personal, and biological factors. This identification of '*compromise*' in market place is noted by many researchers (Omar, Tjandra, and Ensor, 2014) in different settings where old age consumers often settle with substitutes offering poor values. Therefore, these interactions and factors affecting interactions both are important to examine from the perspective of ageism. Building on the definition of ageism given by Iversen, Larsen, and Solem, (2009) to explain '*consumer ageism*' (Bateson, 2021) one can think it as '*"…negative or positive stereotype, prejudice and/or discrimination against* consumers *due to their chronological age or on the basis of a perception of them as being 'old' or elderly*'. This explanation open up plethora of actions, activities, processes and practices in market places for scrutiny of anti-ageism interest groups.

For a long time, marketers remain oblivious to old age consumers as their needs were underrepresented in marketplace, in market interactions and in their discourse. It is known that a consumer segment not profitable enough often suffers neglect of markets (Tadajewski, 2018). It resulted in the absence of old age consumers, their misrepresentation and portrayal of homogeneity in market communications and advertising (WHO, 2021a; Devi and Samanta, 2019; Loos and Ivan, 2018). Underrepresentation and stereotypical portrayal of old age in market communications matter as communication is not neutral in terms of its origin or impact (Loos and Ivan, 2018). These communications often displayed old age with deteriorated biological capabilities, limited financial means, social isolation, compromised information processing and technological abilities etc. (Spence and Youssef, 2021). Through the ageist discourse, markets contributed further to the negative stereotyping of old age (Phelan, 2018). Alienation of old age was also noted in product design, packaging (Sudbury-Riley, 2014), in retail environments (Tomazelli et al, 2017), and in various service settings (Bateson, 2021; Bach and Kunio, 2020; Hejny, 2016). Products designed for old age market fail to accommodate diversity in ageing and are often considered expensive by old age population (Omar, Tjandra, and Ensor, 2014). Besides limited availability of products which provide convenience in use, ensuring access to such product for old age population is also identified as an issue to ensure intergenerational equity in marketplace (WHO, 2021a).

Interestingly, at one side old age consumers suffer from market's neglect, on the other side some marketers have shown their enthusiasm to get involved with 'successful ageing' or 'age well' movement via promoting 'active ageing', 'agelessness' when they spotted the potential of this emerging market segment (Georgantzi, 2018). Apparently, health researchers identified that coping positively and holistically with the age-related changes, can result in expanding healthy and functional years of one's life (Annele, Satu, and Timo, 2019; HelpAge International, 2018). '*Aging well*' or '*successful ageing'* is holistic in nature and covers aspects of being '*healthy, active, and productive*' and thus goes beyond '*biomedical'* views by covering '*psychosocial dimensions'* in aging (p360, Annele, Satu, and Timo, 2019). The original purpose of this discourse was to promote engagement, active routine, functional, mental, emotional, and social health (Loos and Ivan, 2018). 'A*geing well*' can be considered a collective achievement for individual, family, and the society (WHO, 2020) as it displays survival and resilience (Kydd et al., 2018). However, researchers (Devi and Samanta, 2019; Loos and Ivan, 2018; Phelan, 2018) raised concern about negative consequences of '*successful ageing' and* 'active ageing' driven consumerism and questioned motives and outcomes of '*successful ageing*' discourse in old age markets. They opined that the growing size of old age population and the identification of potential of '*successful ageing'* in creating demand for new products and services got attention of marketers. However, their focus remained limited to younger old age group and older-old were ignored (Loos and Ivan, 2018). Researchers (Georgantzi, 2018 and Loos and Ivan, 2018) highlighted that by focusing mainly on economic motivations, marketers (a) created a consumerism fueled situation and placed the burden of 'ageing well' mainly on individual consumers without considering drivers and barriers to achieve this aspiration; (b) ignored holistic contributions of old age consumers by focusing mainly on economic value and productivity; (c) ignored the role of willingness and "*societal disadvantages…such as poverty, social isolation, loneliness, role loss, discrimination, and abuse*" in shaping diversity (p355, Georgantzi, 2018); and (d) excluded those who deviate from the norm of '*ageing well*' and thus ignored diversity in the old age population. Critical marketing advocates noted and cautioned that while promoting products (specially in advertising), marketers and the influencing interest groups create and perpetuate want (a detail account can be referred in Tadajewski, 2018; Tadajewski 2010). Same happened in old age market and while creating demand for anti-ageing products, promotional discourse has widened the divide between old age people who can remain or appear ageless and those who cannot (Loos and Ivan, 2018; Lev et al., 2018; Coupland, 2003).

From the discussions above, it became clear that marketplace dynamics and profit-only oriented marketers contributed to consumer ageism towards old age consumers. It also emerged that (a) initially, most marketers ignored old age consumers due to the size and profitability of the segment; (b) stereotyped them; (c) treated them as homogenous group of population; and (d) compromised their long-term welfare over profitability. It is also noted that after realizing the size and potential of old age consumer segments, some marketers started process of inclusion but ignored the importance of understanding needs and diversity in old age population which became main reason for questioning '*age well*' discourse. However, it also emerged that marketers' actions and practices have potential to make genuine difference in the old consumers life by remaining attune to market realities, true to the issues which they intended to address and by not letting their integrity diluted by consumer ageism prevalent in the markets. It seems that conventional profit driven marketing has contributed to stereotyping and neglect of old age consumers in marketplace. However, sustainability marketing has potential to design solutions which can provide real and desired value by investing in understanding old age consumers better, engaging them, treating them with respect and helping them to navigate later life changes and diversity of these changes (Panagos, 2003).

Sustainability Marketing and its Avenues to Address Consumer Ageism

The discussion in earlier sections indicates that for markets to move from its conventional capitalistic orientation and to address issues of ageism while providing customer solution/s, needs a knowledge base which is critical to status quo and which can combine macro issues and micro responses. Criticality and reflexivity are essential aspects to remain aligned to the realities of market (Tadajewski, 2010). Sustainability marketing has potential in this regard as "*Sustainability Marketing is a micro/macro concept*" as it builds on "*an understanding of social and environmental problems in general (macro level) and an analysis of social and ecological impact of corporate products in particular (micro level)*" (p29, Belz and Peattie, 2012). Based on the discussions so far, following avenues emerge for sustainability marketing:

- Sustainability marketers investing in scenario planning to understand diversity of needs of old age groups in the areas of connectivity, mobility, dwelling, access, health, independence, socialization, recreation in the light of smart technologies and environment will be able to design customer solutions delivering real value (Keeler and Bernstein, 2021). Moreover, doing so will create value across age groups as consumer vulnerabilities are dynamic, temporary, and often overlapping across age groups (Saatcioglu and Corus, 2015). This also necessitate focus on intergenerational integration in designing customer solutions (Kohli et al., 2020).
- There is need for sustainability marketing to guide organizations (both public and private) to integrate perspectives of old age consumers and involve them while designing their customer solutions. Competition is an effective driver of innovation (Tadajewski, 2018) and integrating such practice in marketing processes may motivate other organizations to do the same which hopefully also provide more options to old age consumers.
- Marketers are often criticised for not focusing on 'diversity' among old age consumers. Therefore, while designing customer solutions, sustainability marketer may also look at design for dynamic diversity approach (Gregor, 2002) which has potential to address this challenge (Loos and Ivan, 2018).
- It would be also interesting to explore the ways cross-generational aspects can be given weightage in place of segmentation while designing solutions by sustainability marketers (Diprose et al., 2019).
- Furthermore, need for collaborative work with old age consumers in designing service spaces and shopping environments to address ageism emerged clearly in discussions (Bateson, 2021; Ivan, et al. 2020; Mannheim et al., 2019). Sustainability marketing philosophies provide base for collaborative work in designing customer solutions for integration of consumers inputs at pre-purchase, purchase and post-use stages (Belz and Peattie, 2012). Therefore, it would be interesting to see how such collaborations can be conceptualised and implemented in various setting and service spaces throughout consumption process, especially in inter-generational and multi-generational settings (Keeler and Bernstein, 2021; Diprose et al., 2019).
- Importance of convenience for old age consumers is highlighted in review. However, researchers (Bateson, 2021; Diprose et al., 2019; Yoon et al., 2009) indicate that convenience is not limited to old age consumers only and highlight potential of designing 'cross-generational', 'age-neutral' spaces and solutions. Supporters of sustainable consumption always try to find avenues to stop wastage and promote reusability, ecological and social equitability (Sheth, Sethia and Srinivas, 2011). Therefore, in this regard, it would be interesting to see how such spaces and solutions can be designed which have appeal across generations.
- Research in sustainable consumption area often deals with quality-of-life issues (Giulio et al. 2014). It will be worth also to explore other possibilities like examination of relationship of age with sustainable consumption (Venn and Burningham, 2021).

- In earlier sections it emerged that critical theory influenced researchers (Loos and Ivan, 2018; Phelan, 2018; Tadajewski, 2018; Warde, 2015) highlighted that individual consumers cannot be solely burdened with pressures to ensure '*successful ageing*' or quality of ageing. Therefore, there sustainability marketers will benefit by exploring potential of partnering with social institutions in addressing ageism in marketplace (Purushottam, 2016) and in identifying new avenues for value creation.
- The concern raised about '*active ageing*' and '*successful ageing*' discourse was that it is being exploited by marketers in promoting aspirations of '*agelessness*' while creating markets for anti-ageing products (Loos and Ivan, 2018; Phelan, 2018). They also highlight that '*successful ageing*' is different than youthful appearance. Therefore, it will be critical to explore in what manner sustainability marketers can communicate about how their solutions add value in life of old age consumers without perpetuating ageism.
- In the earlier sections of review, it emerged that communication is complex and most criticized part of consumer ageism. Therefore, marketers will benefit by shifting to a '*flexible*', '*conversational*' and '*dialogue'* approach (sociology influenced communication strategy used in sustainability marketing) in place of conventional "*unidirectional and inflexible style*" (p202, Belz and Peattie, 2012). There is a possibility that the communications will further improve by critical discourse analysis and by ensuring that the communication "*focuses on the individual regardless of chronology and articulates diversity rather than homogeneity"* (P561, Phelan, 2018). It would be interesting to see how such flexible communication programs can be designed and implemented. It will be worthwhile also to identify challenges and success they encounter.
- It is also noted that most communications are designed on behalf of old age consumers without their inputs and therefore sustainability marketers can work to design communication in collaboration with different age groups while giving higher weightage to old age consumers inputs (Ivan, et al. 2020; Angus and Reeve, 2006).
- Role of context in ageism is always highlighted and it would be interesting to see how market research instruments of ageism can be contextualized (Buttigieg et al., 2018) within different knowledge domains, geographies, industries, and service spaces. Therefore, new avenues of market research can be explored by sustainability marketing researchers keeping the background of consumer ageism in context while designing value creation processes and solutions.
- Sustainability marketing is influenced by critical marketing philosophies (Gordon et al., 2011). Therefore, sustainability marketers can accommodate critical self-reflective research to understand if their own organization's understanding and processes are ageist or not and how organization's own culture influence market discourse towards the old age consumers (Angus and Reeve, 2006).
- In the case of developing countries, they are considered unprepared for this demographic shift (Kohli et al., 2020). Moreover, in developing countries, both physical and social infrastructure are transforming (Kudo, et al., 2015). It will be interesting to see how context driven sustainability marketing can contribute to unearth diversity of challenges in case of developing countries and proposes solutions most aligned to the needs of consumers in these markets.
- Sustainability marketers are motivated to solve socio-ecological problems (Belz and Peattie, 2012). Contribution and potential of old age population in building and advancing grassroot organizations, civil society, lobbying group is noted (UNDP, 2017) but remained under researched area. These initiatives are identified conducive for the progress towards sustainable development

(Hartman, Hofman and Stafford, 1999). Therefore, an exploration in this area also have potential to open new possibilities for integration of old age with mainstream markets.

CONCLUSIONS

This chapter covers discussions on ageing, ageism, consumer ageism and sustainability marketing to establish potential of latter. In the discussions, it emerged that shift in demographics towards old age is going to affect physical, economic, and social systems. The discussions also bring attention to the fact that (a) this shift is not limited to developed countries but is witnessed in developing countries too, and (b) developing countries need to get ready and while doing so they also need to remain critical to status quo. This chapter is mainly based on literature review and builds by identifying gaps in consumer ageism area and establishing urgency to address them by discussing their impacts. It advances the discussions by establishing that old age-related discourse and integration are still at periphery of mainstream markets and marketing. While exploring consumer ageism and critical marketing philosophies, it highlights potential of sustainability marketing knowledge base and its socio-ecological motivations, linkages with critical philosophies, comfort with diversity, accommodative and collaborative nature. This chapter concludes by identifying avenues for sustainability marketing which practitioners and future researchers can explore in their journey to address consumer ageism.

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Chapter 15
Requirements for Services by Retired Over 50s UK Consumers in the UK:
A Price- and Services-Sensitive Segment

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ABSTRACT

A consumers' services requirements questionnaire was custom designed to assess the service needs of adults over 50 in the Northwest of the UK before the COVID-19 pandemic. The questionnaire was distributed to users of services for older people. Two hundred responses were obtained from residents of care homes, and 66 questionnaires were obtained in the same geographic area using an opportunist sampling technique. A total of 266 respondents completed the questionnaire; 180 were male, 86 were female, and all were retired. Their ages ranged from 50 to 70. The analysis showed that although this segment of consumers required a range of services, the majority are reluctant to pay directly for those services. Two case histories concerning consumption of local health, social, police, and care services provided to them during the COVID-19 pandemic indicated mixed experiences of service provisions.

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INTRODUCTION

The "graying market" or the "silver market" (not to be confused with the gray market which operates with dubious business practices or the precious metal commodities market) is generally defined as the marketing segment consisting of people aged 50 and older (Kohlbacher and Herstatt, 2011). There will continue to be a developing market of increasingly older people worldwide, Governmental policies will be required to address the social, health and practical needs of those older people. There are opportunities for businesses to tap into that market with housing offers, services and provision of a wide variety of goods. Further business developments catering for silver segment are possible in the hospitality sector to design venues, hotel, holidays, and other offers that cater to the needs of the "graying generation" (Baucom, 1996). According to the "Silver Marketing Association" (Silver Marketing, 2022) 25 in the UK million people are aged 50 and over, they the account for £43 billion - 80% of the nation's wealth and over 30% of Facebook users and 20% of Instagram users are over 55. The generation aged between 55 and 75 are called "baby boomers" and because of the wealth they hold are a great market for financial services. The chapter contributes to the literature on diversity, equity and inclusion in marketing by exploring rhe requirements of the aging market, which is often hidden in plain sight, although every present often undervalued both socially and economically.

Issues in the Market

Previous studies by Leventhal (1997) have reviewed the requirements of the aging market and reviewed the earlier survey conducted in 1995 by the New York Times, Rahman and Yu (2019) have reviewed the shopping behaviours and preferences of aging consumers in North America, but here we note as elsewhere that UK people are living longer than in previous years, but those extra years are often spent with various chronic health problems. Often missing in the existing literature is the fact that many of the aging consumers are disable or have particular social problems and they have specific practical needs. For example, four out of ten people over 65 in the UK reported having one chronic disease and one in seven stated that they had at least two chronic diseases. The main diseases in older people in the developed world include high blood pressure, diabetes, heart disease, obesity, osteoarthritis, osteoporosis, chronic obstructive pulmonary disease (COPD), hearing loss, vision problems, bladder problems, cancer, mental health issues, back pain, and dementia. Fortunately, life expectancy in the UK in 2017 was 81.3 years, and health care is free at the point of need through the National Health Service (NHS). The NHS funding mainly comes from income taxes, and one fifth comes from a payroll tax called national insurance, which is contributed to by both employees and employers. (King's Fund, 2022; UK Country Health Profile, 2017). The UK has an aging population with a fifth of the population (13 million) being over 60 with the number of older adults set to increase proportionally more than younger groups: the number of people over the age of 80 will increase by a half and the number of people over 90 will double by 2025. 40% of the NHS budget and half the social services is currently spent on the over 65s in the UK, which amounts to around £100 billion in total. In 2016 out of each one thousand people of working age in the UK 305 were of pensionable age. The UK government's spending on state pensions was £92 billion - equivalent to 5.1% of the Gross Domestic Product - in 2017. In the UK social services help older people maintain their independence, lead a safe, healthy active life in the community for as long as possible. Social services provide support to the population, including older people, who need help due to illness (physical or mental), age, disability, or vulnerability. In England, according to the Health Service and Community Care Act (1990), social care is defined as the provision of social work, personal care, protection or social support services to children or adults in need or at risk, or adults with needs arising from illness, disability, old age, or poverty. with the main aim being to promote independence and social inclusion, to improve opportunities and life chances, to strengthen families and to protect human rights in relation to people's social needs. Local commissioners, mainly focused in local councils in the UK, have a responsibility to administer a diverse social service market that provides different types of social services, including community support, various activities, advisory services and advocacy, provision of equipment to manage disabilities, alarm systems, home and domiciliary care, day care, housing options including sheltered housing with care or security warden support, residential nursing home care, and support for informal carers. There are many charities and voluntary organisations, such as AGE UK (Age UK, 2022) that help older people in the UK. AGE UK services include a telephone advice line, befriending services, day centres, exercise and physical activity, handyperson services, provision of information guides and factsheets, it training and social activities. Age UK had £67 million in 2019/2020 with funding coming from several sources including legacies, direct donations from members of the public, lottery funding and partnerships. There are many charities and voluntary organisations, such as AGE UK (Age UK, 2022) that provide services for older people in the UK. AGE UK services include a telephone advice line, befriending services, day centres, exercise and physical activity, handyperson services, provision of information guides and factsheets, it training and social activities. Age UK had £67 million in 2019/2020 with funding coming from several sources including legacies, direct donations from members of the public, lottery funding and partnerships. Additionally, AGE UK has over four hundred retail shops that sell a wide range second-hand goods (which have been donated by members of the public) as well as some new goods. Furthermore we note that the issues concerning diversity, equity and inclusion that are presented in the other chapters of this book are exacerbated in this aging segment which necessary contains those segments of the market already facing such issues and are now facing the burden of aging.

Here we present the results from a survey that quantifies the ratios of needs for specific services required by older consumers. The methodology is supplemented with two cases that reveal the complexity of service requirement once older people are faced with complex difficulties that they had not previously experienced. The cases in themselves highlight the need for education before old age of available service provisions and likely requirements for those services in older age. A total of 266 respondents completed the questionnaire; 180 were male and 86 were female and all were retired. Their ages ranged from 50 to 70 and the age distribution of the sample is shown in table 1. A few carers and some respondents provided additional comments and further comments were added by the staff that worked in the care homes themselves and provide an interesting insight into the services required by over 50s. Respondents were requested to indicate their level need for each of the services (over 50s services requirements questionnaire) and levels of need were scored on a five-point scale from strongly agree, agree, neither agree nor disagree, disagree to strongly disagree. The percentages of positive and negative responses to each service requirement are shown in figure 1.

The main need was for a service to provide organised walks. The over 50s were looking for a way to attend fun day activities with grandchildren, although six respondents stated they did not have grandchildren. Almost half the respondents required training on using computers with a similar number want training in the use of mobile phones. This is the area of greatest need and is likely to retain repeat business and produce good revenue for an older people's service provider as technology is constantly being innovated. If providers in the service sector were to start a technology service, it would be strongly advised that it was branded so not to be directly linked with "age" as many of the participants were in the younger age bracket and seemed not yet ready to identify themselves as "older consumers". Almost half the respondents expressed a need for a legal advice service for older people. The lowest requirements were for a handy person to do jobs around the house (28%) to buy electrical goods (28%), to donate to a charity providing over 50's services (24%) and an over 50's taxi service (19%).

Table 1. Respondents' ages

Age Range	**Number of Respondents**
50-55	34
56-60	50
61-65	95
66-70	87
Total	**266**

Figure 1. Percentages of positive and negative responses for each service

Over 50s services question	Percentages		
	Agreeing and Strongly Agreeing	Disagreeing and Strongly Disagreeing	Neither Agree nor Disagree
I would like to be a member of a social club that organises walks	63	6	31
I would like to attend fun day activities with my grandchildren	52	5	43
I would like training on using computers	47	22	31
I have the need for comprehensive legal advice	47	9	44
I would like to be a member of a social club that organised indoor events like quiz nights	46	15	39
I would like to be a member of a social club that organised trips to the theatre	45	23	31
I would like training on using mobile phones	44	18	39
I need help with laundry services	43	16	41
I really need someone to help with my garden	38	27	35
I would like to meet new people	33	32	35
I would use a visiting hairdresser / barber that is provided an over 50's service	31	39	30
I really need help with household cleaning	29	38	33
I have a need for a handy person scheme to do jobs around the house	28	39	33
I would buy electrical goods like fridges from a service for older people	28	33	38
I would donate money regularly to a charity providing an over 50's service	24	30	46
I would use an over 50's taxi service	19	51	30

Staff in the care homes explained that they received little outside help from any external charities. There was a general misunderstanding of what charities might be available in their geographical area, let alone what services might be provided and whether there were any useful facilities available. The carers of the homes were quite willing to receive help from any provider who was willing to give it. There remains a clear gap in marketing of services to older consumers. Even care homes next door to each other had no communication with each other and an older peoples' services provider could bridge the communication gap.

RESULTS: SERVICES NEED QUESTIONNAIRE

Table 1 shows the total percentage of positive responses to each item in rank order. The top four areas of need, in order, are:

- I would like to be a member of a social club that organises walks: 63%
- I would like to attend fun day activities with my grandchildren: 52%
- I would like training on using computers: 47%
- I have the need for comprehensive legal advice: 47%

The lowest four areas of need are:

- I have a need for a handy person scheme to do jobs around the house: 28%
- I would buy electrical goods like fridges from a service for older people: 28%
- I would donate money regularly to a charity providing an over 50's service: 24%
- I would use an over 50's taxi service: 19%

Over 50's Services Price Questionnaire

Additionally, respondents were asked to indicate the price that they are willing to pay for each of the services (over 50s services price questionnaire, Figure 2). Each pricing question presented three possible responses: low, medium, or high price, although each question has its own price ranges.

Figure 2. Over 50s services price questionnaire

	Nothing £0	£1 - £10	£11 - £15	Over £15
Handy person scheme to do jobs around the house (per hour)	61	28	9	2
Visiting hairdresser / barber (per visit)	64	26	9	1
Over 50s taxi service charge - up to 5 miles	64	30	5	1
One hour household cleaning	65	28	6	1
One organised trip to the theatre	70	18	7	5
One hour help with my garden	71	21	7	0
Meeting new people - monthly membership with weekly meetings	74	23	3	1
Half a day training on using computers	76	17	5	2
Two hours training on how to use mobile phones	78	18	3	1
Laundry services at home help per hour	79	18	3	0
A day of fun activities with my grandchildren – per family	83	12	3	2
Annual membership of a social club that organised out door social activities	**Nothing £0**	**£1 - £20**	**£21 - £50**	**Over £50**
	74	22	2	2
Donation per month to a charity that provides services for over 50s	**Nothing £0**	**£1 - £2**	**£3 - £5**	**Over £5**
	55	23	19	3
Comprehensive legal advice per hour	**Nothing £0**	**£10 - £50**	**£51 - £100**	**Over £100**
	79	20	0	0

(Percentages of respondents in each price range)

Most respondents stated they would not be willing to pay for any of the services despite saying they needed the services. Clearly this over 50s sample is price sensitive. However, the percentages of respondents willing to pay anything for each of the services is shown in table 3. The top five areas of willingness to pay, in order, are:

- Over 50s taxi service: 30%
- Handy person at home: 28%
- One hour household cleaning: 28%
- Visiting hairdresser/barber: 26%
- Meeting new people - monthly membership with weekly meetings : 23%

Comments made by some of the respondents are shown in figure 3 which give some further insights into the respondents thinking and needs. Four carers made additional comments showing there was a clear need for carer peer and professional support. Several working males did not feel the need for any support services.

Figure 3. Respondents' comments

Comment	Respondent
This isn't applicable to most of our residents as they don't really do much they just stay in	Carer 50 to 65
We used to have someone who came round to see how we all were but that stopped a long time ago	Carer under 50
I would like to meet up with other carers and help them get through some of the hard times I've had to deal with whilst being in this job	Carer under 50
I'll try and help you with these but most of our residents won't be bothered with this	Carer under 50
I have no grandchildren so some of these questions don't apply to me	Female 50 to 65
I don't think this is applicable to me	Female 50 to 65
I go to my local hairdressers	Female 50 to 65
I have relatives in Australia I wish I could work out how to send them an email it's so much easier than bothering with letters	Female 50 to 65
In the winter it's very difficult to get the garden done	Female 50 to 65
I have got my son - he helps me with all the odd jobs when they need doing	Female 50 to 65
I haven't been to the theatre in ages how much does it cost?	Female 65 to 75
Going to the theatre with my friends would be brilliant it's been so long	Female 65 to 75
What do I need half these services I'm not that old	Male 50 to 65
I wouldn't mind giving a bit of money as my old dear is getting on and I would like to know that there was help if it was needed	Male 50 to 65
I'm not old enough for you guys to help me (Refusal to complete questionnare)	Male 50 to 65 Working
Not applicable to me (Refusal to complete questionnare)	Male 50 to 65 Working
All these do not apply to me (Refusal to complete questionnare)	Male 50 to 65 Working
None of this is of any interest to me I can look after myself perfectly fine (Refusal to complete questionnare)	Male 65 to 75
It would be good not to have to get on the bus all the time and actually get dropped off outside where I want to go instead of having to do all that walking	Male 65 to 75

CASE STUDIES

The analysis is further supplemented by two case histories: Michael A: a 63-year-old man's experience of the hospital-based health services and Peter B: a 77-year-old man's experience of the police, the political, care and social services. Both cases concern service experiences during 2021 and the Covid 19 pandemic. The two case histories of "Michael A" and "Peter B" are illustrated below indicate some of the needs of older consumers for social and health services in the UK. Both men are resident in the north of England.

Male National Health Service user "Michael A": Single, Aged 61

Michael A is a 61-year-old UK national who was born and lives in the northwest of the UK. He was a professional engineer who retired due to ill health some six years ago. His medical problems stemmed from his type 2 diabetes, and he obtains his monthly work pension and is waiting for is state pension which will be payable in two years' time. Before the Covid 19 pandemic, Michael was self-reliant and active. However, due to the lockdown, travel restrictions and "stay-at-home" policy implemented by the UK government, he became increasingly sedentary. He is considered by the UK government to be in a group of people who are "at high risk from COVID-19". During the lockdown he collapsed at home having a fall and consequently had excruciating lower back pain that rendered him immobile. His friend followed instruction on the National Health Services website and called the 111-health services helpline. The call was answered immediately and after proceeding through a series of questions to assess the health status of Michael A, it was recommended that he call the emergency services: 999 immediately. The 999 responder immediately passed the call onto the ambulance service who said Michael should proceed to the Accident and Emergency department of the regional University Teaching Hospital. An ambulance could be called but the wait time was estimated to be three or four hours and should, if possible, get himself to the hospital. Michael did have friend who had a large car in which he could lay flat. The problem was Michael A could not move and had the severe pain. He was lifted by the friend and another neighbour into the car and driven to the hospital. At the hospital there where paramedics who lifted Michael into a wheelchair, who, after checking his temperature, took him into the accident and emergency waiting room. The incident occurred late on a Saturday evening, but things appeared to be quiet with just one male patient in his late 20s presenting with a trauma and a female patient aged 40 presenting with a throat obstruction, cause by a two cm flat metal soda can clip. The administrator took Michael's details and they seemed to be confirmed with information on the hospital's computer system that had been previously added by the 111 and 999 responders. The patients were attended to in order that they had presented themselves, first the young male, then the female and then Michael. Michael was taken into the emergency assessment area - where things appeared very busy. Michael was assisted onto a hospital trolley and given an electrocardiogram (ECG). The results of the ECG were "unremarkable". Michael was placed in an assessment cubicle with the glass door left open until a specialist doctor was available. After about an hour a consultant doctor was made available and proceeded to ask Michael a series of structured questions, Michael was in extreme pain and found it difficult to adhere to the consultant's script. Michael was asked if he had a series of medical conditions which he had never heard of before. and insisted his back pain was "off the scale". The consultant arranged for a specialist to do an ultra-sound test. and an old portable ultrasound system was used by the specialist to scan Michael's kidneys. The scan again was "unremarkable", and Michael was moved to the Surgical Assessment Unit (SAU) after being given some pain killers by a female nurse. The pain killers had little effect. Michael was booked for a computerized tomography (CT) scan and given a series of pain killers which as the evening progressed started to ease the pain. Michael was taken by the hospital porter (at some speed through the hospital corridors) to the CT scan room. Two male radiographers lowered the scan table some that Michael could access it from the wheelchair and scans were taken. After the scan Michael had some difficulty in movement and the back pain again went "off the scale" making it almost impossible to get off the table: the two radiographers did not have the ability or training for "heavy lifting" to assist the patient. Eventually, Michael was back in the wheelchair and taken back to the SAU, placed in bed, and given more painkillers. The consultant reported back that vertebrae C4 and L4 were broken/damaged and had been exacerbated by the aging process. Michael related the initial damage back to a childhood sport's injury 50 years earlier. The consultant noted that even if the damage is related to genetical factors then nothing much could be done, and pain killers would be continued to be administered for 10 days and patient would be referred to the general practitioner. The "male ward sister" stated that bed would be available for as long as needed and pain killers would be administered on a continual basis. Almost 24 hours later if was Sunday and Michael said he would discharge himself from hospital. The ward sister completed the discharge papers and issued the patient with a few pain killers - he would have to get a further prescription from his GP. Michael was held in the departure lounge until his friend arrived to take him home. A telephone appointment was made with the GP and more pain killers administered. There we further x-rays arranged for Michael's knees, ankles, and hips, which proceed at the hospital over a series of appointments. A week after discharge, again after phoning 111 and being taken to the accident and emergency department, Michael was back by his friend to the hospital with severe side effects from the pain killers, medicine to counteract the side effects was given and after four hours Michael return home and booked further appointments with his GP. Michael had not been made aware of any possible side effects and had not been able to read the associated leaflets and in any case was in not in a situation to take note of any side-effects at the time of the original hospital visit. Michael's movement has improved, and the back pain lessened. The condition is now managed through diet, weight reduction, regular exercise and daily calcium and vitamin D supplements. Michael's GP who has an extend diabetes role has since move to another practice. Michael asked the GP for a printout of the names of the doctors, specialists, nurses, radiographers, and consultant who had dealt with him in hospital. The GP noted that he only had a summary of case and discharge details, and the GP computer was not connected to the patient's hospital record. Michael wanted to thank the health professionals whom he though had provided "Excellent services". Michael remembers the old mechanical adding machines of the pre 1960s, the introduction of electronic calculators that could do basic arithmetic, and he remembers watching the first moon landing on a black and white TV. He has a petrol car that is three years old with a satellite navigation system and connects his smart phone to the car's system via blue tooth. He does not use mobile banking apps but does access internet banking via a lap-top computer.

Male Social Service user "Peter B": Divorced, Aged 77

"Peter B" had been a businessman who had successfully run a series of his own small businesses in a town in the Northwest of the UK for over fifty years. His businesses were always "above board" and he paid the appropriate taxes and national insurance. Being eligible for full state pension, he e retired at the age of 62 and he has an estranged son who lives in Scotland with whom he has had no contact for over 35 years. Peter lived in a flat provided by a housing association. Peter was vulnerable, frail, and underweight. During lockdown due to the Covid 19 pandemic, it came to the notice of Peter's neighbour, who lived 500 metres from Peter, that Peter had to have the door locks changed on his flat as someone had taken his keys. The keys were taken from Peter again and a second set of locks were provided by the housing association. A payment plan was set up by the housing association to pay for the two sets of locks and keys. It transpired that Peter had been "cuckooed" and some drug users had taken over his flat, keys and his post office card for the account for which Peter has his state pension paid into. Peter stayed at his neighbour's flat until a community police liaison officer contacted Peter. Police had recently prosecuted a series of drug users and pushers and the police had contacted the adult social worker to deal with Peter. Due to social distancing laws the social worker spoke to Peter through the window whilst he was inside his friend's flat, and she was outside in the small garden. A visit to Peter's flat showed he had been living in squalid conditions for some time. The flat was void of all furniture and possessions. The social worker explained that she would get the housing association to move Peter to a new furnished flat away from the trouble and into a quieter are of the town, where the flats would have a community warden. After a week of the notice a new flat was found, and Peter was instructed by the social worker that "He should take the new flat because the housing association had no duty to provide a flat should he reject that one". Peter was reluctant to move from the area in which he had lived for twenty years. However, Peter's friend went with him to look at the new flat and hesitantly accepted the new flat. The neighbour thought "Problem Solved!", how wrong he was. Four days after Peter saying, "He would take it [the new flat]!" The social worker came back to say, "Someone with a greater need was now being allocated the flat". Peter felt that the "trust" between him and the social worker had been broken and that promises had been "breached". Following a written statement to the police and social worker by the neighbour, that Peter could no longer stay as he [the neighbour] was returning to work following the easing of lockdown and that Peter's security could not be guaranteed- and in any case Peter was not officially in the neighbour's "bubble" and Peter and he had broken the law due to the emergency. Within twenty-four hours Peter was offered a place in a residential care home and the neighbour settled Peter in there. However, running parallel to the flat situation, Peter was having difficulty wis his Post Office account and carers at the home reported they were "not allowed to deal with Peter's finances". The "cuckoos" had somehow gained a new post office card in Peter's name and intercepted the card and new PIN number at his old address. Peter had realised the problem before any money could be taken out of the account and managed to telephone the Post Office services to rectify the matter and get a new card and PIN sent to his care home address. The care home manager did however register Peter with a new doctor based in a clinic near to the care home. Peter was told "He could not stay there forever!"

The UK government is changing the way it pays state pensions and, in the Spring of 2022, aims to end its contract with the Post Office and will then only pay pensions into bank accounts. Peter had used the Post Office as it was convenient and only a few hundred yards from his old flat. Peter had not had a bank account forever 25 years. He had closed that bank account when the local branches were closed and only town centre branches now remain. Peter is not computer literate and prefers the "old ways" of working so on-line bank accounts are not an option for him. Having no driving license and no passport and documents from the government's pension service (Department for Work and Pensions: DWP) being sent to the old address it proved impossible for Peter to set up a bank account. He tried several times, and it was impossible to get through on the phone to DWP to change his address. He letter had been sent to the DWP but perhaps due to data protection requirements no reply had been forth coming. Three months later Peter has not received any documentation from the DWP. Peter intends to gain help from his member of parliament in order get the documents necessary to set up a new bank account. In the care home he has his own room and is safe and secure. He has three meals a day and has gained some weight. He does not know what the social worker has planned for him and has not been contacted by her since he moved to the care home. Apparently, his "case" has been passed onto a new social worker, but our months later Peter has had no contact from that social worker some. Three months into his stay at the care home his housing association contacted the neighbour to see if he knew of Peter A's whereabouts and if he could return the old keys. It transpired that the housing association should have appointed a senior case worker to Peter and had not. They did however manage to send an invoice and payment plan for all the replacement locks and keys to Peter at the care home. Peter has made "No comment" about whether he likes his situation in the care home or not. He remains anxious to set up a new bank account. There have been outbreaks of Covid 19 at the care home and at times residents are isolated in their rooms. When Covid regulations allowed, for three months Peter was driven to the Post Office by his neighbour to draw his pension every two or three weeks. When he was a boy, he watched the coronation of Queen Elizabeth II on a TV with lots of other people but remembers they had to wait a long time for the TV valves to warm up. Soon after that his mother bought a transistor radio to list to Bill Haley and the Comets. He used to be a good singer and, as a young man, in the 1970s use to sing along in the pubs that had karaoke machines. Peter used to have an old Nokia mobile on which he used to send and receive text messages from his pals, but he lost that before he moved to the care home. He has never used a smart phone or used a computer. He watches other people with "memory problems" in the care home use a tablet with a Memory Lane Games App (2022) to help them start conversations around quiz questions, pictures, and songs. He is pretty good at the games like "Finish the Lyrics" to songs from the 1950s and 1960s.

SOLUTIONS AND RECOMMENDATIONS

As a country's population ages the there are fewer working aged people in the economy and more people retired from work. Although some retired people do return to work, there is naturally a supply shortage of competent employees. Indeed, such shortages have been exasperated by the COVID 19 pandemic, the UK Education Secretary has called on retired teachers to fill teaching vacancies (UK GOV, 2021) and there is crisis in UK health care and an estimated 50000 nurses will be needed by 2025 (Nursing Times, 2021). Such shortages are likely to lead to unfavourable economic consequences leading to inflation and adverse wage-price spiral. The work force and skills shortage coupled with rising costs will themselves lead to higher demands being placed on the NHS and Social Services. Indeed, the aging population are likely to engage with more health care services as time goes on and more people require places in retirement homes. 900000 people in the UK have dementia and that number is set to increase to 1.6 million in 2040. (Altzeimers UK, 2022).

The UK Prime Minister set out in January 2022 "responsible, fair, and necessary plans to tackle the Covid backlogs, reform adult social care, and bring the health and social care system closer together on a long term, sustainable footing". £36 billion will be invested in the health and care system over the three years, to ensure it has the long-term resource it needs and that will be paid for by a new 1.25 per cent Health and Social Care Levy that will be entirely for health and social care. This levy will be added to the National Insurance Contributions (NICs) in England. Apparently, the highest earning 14 per cent of people paying around fifty percent of the total £12 billion per annum levy (GOV UK, 2022). Whether that money goes to its intended target is yet to be seen. In has been announced that 130000 women have had their pensions underpaid for several years and will need to be repaid a total of £1 billion (BBC, 2022). However, it is proposed that the social care workforce will receive training and qualification opportunities, that should enable job progression and improvement, while providing an even better standard of care. The new funding arrangements propose that people with assets under £100,000 will be helped with government funding to pay for their care: anyone with assets under £20,000 will have all care costs paid by the government, those with assets between £20,000 and £100,000 will be expected to contribute to the cost of their care but will also receive state support, which will be means-tested. Those with assets over £100000 will pay for their own care but no one in England will now have to pay more than £86,000 in care costs over the course of their lifetime.

There is a clear and ever-growing opportunity for service provisions in this sector both at the macro-level of providing direct care, nursing care, health and social care, care homes, and housing but also at the micro-level in providing support service to the older consumer as their consumer requirements change. Whether business chose to enter this exciting market is for them to conduct and follow their own analyses.

FUTURE RESEARCH DIRECTIONS

There remains a need not only to research how older people consume products, services, and health care but there is also a need to research how younger generations may need to be made aware of and prepare for their future needs across complex domains. Research into the impact of ill-heath, vulnerability, and frailty on consumption and how consumption changes with age is required. The realities of economies needed to support social services and health care provisions and requirements need ongoing policy research, so that governments, charities, and businesses may best provide for older people so that they may age with dignity and independence so that their quality of life with be amplified and be aligned with their own changing circumstances. Older people have their own desires and consumer needs, and each future generation will become more and more technology savvy, but even as younger people use more advanced technology - technology over time progresses ever faster: further developing new services and products. Hence, there will always be a need for the education and training of the older generations to adopt the newest technologies.

CONCLUSION

Rowtree (2007) note that a range of services are needed and to some extent they are provided for by voluntary organisations: including day care, home improvement help, exercise programmes and befriending schemes. Groups such as the Alzheimer’s Group and Age UK provide advocacy services to support hospital visits, house management home safety and befriending schemes. However, with multiple and complex needs it remains difficult for older people to know and understand where and how to access the services needed. Vulnerable older adults may not be aware of the services they need. Rowtree (2007) identified a plethora of needs that included those required by required by Peter B and Michael A, including help with shopping, pension collection, and a home from hospital service. Patmore and McNulty (2005) point to ways forward and identify factors that promote flexible, person-centred services and organisational structures that hamper adequate provision of appropriate services. As the older consumers age and become more vulnerable marketers need to provide an ever-stronger proof that their company can be trusted. Technology is ever advancing so even for the young people of today technology will advance for them too and become ever more difficult to keep up with, so there will always be need for training concerning the latest technology, either formally or informally. It is likely that trust develops in in one-to-one relationships and that is the way the older consumer had worked in the past, so it makes sense to use marketing techniques based around one-to-one relationships. It is important for marketers to realise that older consumers are not all equal, that their needs will change over time and that within the aging consumer segment remain people that have faced diversity and equality issues before.

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Chapter 16
Ethics in Marketing:
The Quest for Equity, Diversity, and Inclusion

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ABSTRACT

Can business and marketing practice be ethical in its entirety? The purpose of this chapter is to understand ethics in relation to marketing, examining theoretical bases and critical cases that provoked enormous controversy and sanctions. Ethics issues in marketing stem from an unconscious bias caused by equity sensitivity and certain manifestations of particular dimensions of diversity with low levels of inclusion. Notwithstanding equity, diversity, and inclusion studies stressing ethics and moral value, critically linking theories with practical issues is needed to promote good practices in marketing and business. Ethics in business and marketing improve decision-making and operations while creating credibility and satisfying stakeholders. For businesses, remaining ethical and having it entrenched in the culture of the organisation is a necessity to balance stakeholder interest. The chapter provides a window of opportunity for marketers and business practitioners to acquaint themselves with marketing ethics failures and regulatory responses.

INTRODUCTION

Usually, marketing occurs in the context of an organisation whose ethical standards and values reflected in the marketplace. Thus, understanding and appreciating the ethical standards and values associated with business is essential for ethics in marketing. Ethics refers to morality, values and philosophy of

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systematically instilling right or wrong behaviour. It is all about some form of rationalisation of morality that guides decisions and behaviour. In business, ethics addresses activities, situations and decisions where issues of right or wrong deeds arise. Organisations' business ethics primarily look for areas and issues in a business where "values are in conflict" with morality (Trevino & Nelson, 2017). Ethics in marketing refers to the arduous task of ensuring that businesses adhere to core marketing ethos internally in their products and services production and externally with all its major stakeholders.

The core marketing ethics are based on the principles and values of right conduct that direct the decisions, actions and activities of the business entity. What is at stake here is the standards of what is right or wrong, which businesses are expected to adhere to in all activities. Ethics is the practice of instilling fairness, honesty and empathy in all aspects of business activities. The key is for business leaders to promote and integrate ethical values in the firm. Incorporating ethics of values in all aspects of the business calls for 'living it' and making it the culture of the business. It focuses on values and practising them in all aspects of the business. For businesses defining acceptable standards and conduct to manage marketing ethics and other ethical standards boost overall performance. Overall, business practitioners' approach to ethics depends on the principles justifying whether an action is right or wrong. Adequate explanation of the disposition of the ethical approach applied helps to resolve difficult moral decisions, especially in marketing. Yet, the common criticism and ethical issues in marketing arise due to equity, diversity and inclusion claims beyond legal compliances (Hayes, 2021; Trevino et al., 2017; Eagle, Dahl & Low, 2015). Extensive studies have been done in the area of ethics (Yıldırım, Mert, & Cebeci, 2021), ethics in marketing (Chonko & Hunt, 2015; Eagle et al., 2015), and ethical theory (Becker, 2019) without focusing on how well ethics tenets translate into current marketing practice and action. A better understanding of the theoretical foundation of ethics is necessary due to the enormity of issues about equity, diversity, and inclusion.

Theoretical foundations of ethics (in this case business ethics and ethics in marketing) become the guidelines or body of principles and values for resolving moral issues. Accordingly, it is imperative to review theories and approaches that tend to guide ethical strategies and decision-making for businesses as these reflect in managing marketing ethics. Further, Singh and Mishra (2018) opined that the theoretical foundation of business ethics is shaky and inclined toward a diverse perspective due to their "disparate and absolute nature". This assertion means that identifying a common core theory will be difficult. However, the traditional ethical theories (consequentialism, deontology, utilitarianism and others) seem to be applied with other perspectives (justice theories of rights, virtue theory and others) in business decisions and policies. In effect, the eclecticism approach to gaining complementary insights has been the practice in many ethical business decisions and policies (Singh et al., 2018, Chonko et al., 2015). However, often no set rules dictate how these theories and perspectives are to be combined for consistency in building a solid grounding for business ethics policies and decisions. More so, when practical issues that has to do with equity, diversity and inclusion (EDI) in marketing are identified, investigated and integrated as part of ethical decisions in business and marketing.

A comprehensive understanding of business ethics and its theoretical foundations help in defining acceptable ethical principles and standards for conducting and resolving marketing dilemmas. Ethics in marketing must identify and develop the most effective ethical approaches and principles to deal with regulations, operations and issues that arise. This means, the business must operate transparently in its entirety to influence every aspect of its marketing strategy. Indeed, the fundamental issue is that marketing activities impact various stakeholders (consumers, employees, community) and the environment therefore the opportunity to have a positive result or the probability of doing harm is great. In their seminal paper, Chonko et al. (2015) suggested that business practitioners face major EDI issues with marketing especially, noted to have a wider variety of such incidents and contexts. Ethical issues in marketing practice seem to be the most prominent, as Baumhart (1961) noted in his seminal study of firms' business activities. In this study, out of eight findings on ethical issues, five were in marketing – bribery and other related issues, unfair and discriminatory marketing, deceptive advertising, outright unfair consumer treatment – cheating, and price collusion. This finding has been corroborated by Murphy and Laczmak (1981), Nill and Schbrowsky (2007), Erasmus et al., (2016) and Schenker, Arnold and London (2014). In effect, identifying common ethical issues in marketing practice and clearly establishing regulations and standards to follow for businesses serve to draw the line for professional conduct. In such unethical practices, the issue of equity, diversity and inclusion are the underlying factors. This chapter will draw on critical elements of such practices in marketing and ethics.

The significance of ethics cannot be overstated whether in business or marketing. Businesses that define, prioritise and uphold ethical behaviour in their practice operate smoothly, improve organisational performance and overall reputation, and remain competitive in the ever-changing marketplace. The objective of this chapter is to explore ethics and ethics in marketing to delineate the critical and relevant issues, especially in cases of equity, diversity and inclusion. Focus is placed on setting the tone for understanding ethics in marketing by examining theories and key marketing management ethical considerations for the twenty-first century. Using the triangulation approach, the chapter draws on fundamental ethical issues, competing theoretical foundations and frameworks with implications, and outlines practical courses of action to resolve current key ethical dilemmas in marketing. The introduction is followed by reviews of pertinent literature under sub-headings on ethics, ethics in marketing, and general theories in ethics and marketing. The analysis of the relevance of ethics, and ethics theory in business and marketing is followed by a discussion of cases in relation to marketing. The chapter concludes by making a case for infusing equity, diversity, and inclusion in business and marketing strategy.

ETHICS, BUSINESS ETHICS, AND ETHICS IN MARKETING

The multifaceted Greek originated word ethics connotes character. Ethics relate to values, norms, moral principles and a governing force behind every human activity – be it our personal or professional lives. Ethics can be construed as standards of behaviour that establish the level of 'conduct' expected and maintained by individuals, organisations and society. The word 'conduct' refers to the ideal level of being or behaviour based on established norms, values and moral principles. Steiner (2009) added that 'conduct' relates to "moral rightness or wrongness". This makes Hunt and Vitell's (1986) definition of ethics as an "inquiry into the nature and grounds of morality where the term morality is taken to mean moral judgements, standards and rules of conduct" apt in the study of ethics and its offshoots. Ethics is particularly a challenging subject everyone has their subjective views about what is "right" and what is "wrong," and this permeates into behaviours, actions and decisions. Even though ethics is subjective, assertions must be justified by logical and theoretical arguments. Thus, it is a dynamic and continuous process that inculcate logical reasoning in human beliefs and assertions. Ethics can be described variously as a system, theory or principles of behaviour, an area or branch of philosophy of study concerned with morality (Paul & Elder, 2006). Morality refers to -the judgement of wrong or right in doing things in general. Ethics broadly refer to more self – regulatory guidelines that must be adhered to in our personal lives, in research, in some professions or in any discipline. It defines the expected norms of conduct while maintaining the integrity of a group or body. To this end, one can posit that ethics is the responsibility of everyone and into every facet of human life (Tronto, 1993). While ethics provide moral values laden resources for humans and their activities, business ethics cover principles and standards of operation in the organisation and with its stakeholders. Meanwhile, ethics in marketing is a subset of business ethics. In a nutshell, the principal role of ethics is to build a coherent set of rules to harmonise and reconcile conflicting interests using moral principles and regulation in the interest of stakeholders.

Ethics in business shift the application of moral values (what is right and wrong) and norms in life to business. For instance, the notion of being honest can be applied in business, or the application of one's religious grounding and morals may reflect in business activities. On the other hand, business ethics could be described as an academic pursuit and the ethical foundations of business and management. In business following ethical rules mean being bound to make rational choices in decisions based on business principles and moral grounds. Bound through set-up business rules and regulations. In effect business ethics is an ongoing process that goes beyond the moral values and duties of the profession to the underlying values and expectations of the larger society. In the larger society, businesses follow ethics or codes of conduct promulgated and enforced by professional groups and the laws of the country of operation. Albeit, the main catalyst that led to business ethics stemmed from philosophers using ethical theory and philosophical analysis to resolve different issues arising in business operations.

Nonetheless, the seminal study of Rawls (1971) and other philosophers provided the tenets for the applying ethics in business (Bowie, 1986; Baumhart, 1961). The differentiating factor in business ethics is that it spells out explicitly the ethical framework to apply in evaluating business operations, especially corporate activities and issues. Philosophers integrated ethical theory (personal moral responsibilities) with business and social responsibilities to help the larger society. Business ethics focus on the corporate entity – its structures and operations, including all the functional areas such as marketing, finance, management and production. Even though moral responsibilities and rights of managers and workers are given much attention in business ethics, the environmental impact of operation and being socially responsible to the larger society are currently being given increasing attention due to the rising incidence of unethical activities of corporations. To this end, one can say that with business ethics 'code of conduct' exists to critically evaluate business practices.

Code of conduct have become standards that businesses must abide by and these are derived from ethics, the basis of business ethics. Ethics in marketing is the application of business ethics in marketing functions. Some researchers have differentiated between marketing ethics, ethical marketing and ethics in marketing (Laczniak & Murphy, 2019; Rajan, 2016). Whereas marketing ethics refer to the basic principles and values relating to marketing products and services to consumers, ethical marketing relates applying marketing ethics into all marketing efforts. Generally, ethical marketing results in businesses and their marketing function operating in a socially and environmentally responsible manner. It promotes the practice of fairness and honesty in all marketing actions. Ethics in marketing refer to the business rules, and standards of fairness or moral values applied in marketing practice. In effect, marketing ethics and ethics in marketing relate to the same code of conduct or standards, principles, and moral values pertaining to marketing. Ethics in marketing play a critical role in ensuring that all marketing efforts adhere to core ethics. This includes ensuring transparency, trustworthiness, and integrity concerning personal and organisational marketing policies and activities to customers and stakeholders. Ghosh (2020) and other researchers (Durif et al., 2009; Nill & Schibrowsky, 2007) have lamented on the overlap between ethics in marketing and business ethics. The argument is based on the basic ethical marketing standards and regulations carved out of business ethics frameworks.

Moreover, the ethical components in business decisions extend to marketing and other functional areas. Philosophers and marketing ethicists acknowledge the complex and integrative nature of ethics. Thus, theoretical discussion of ethics provides a foundation for its application in business, marketing and other functions.

The General Theories of Ethics

The interest in ethical theories by philosophers and ethicists indicate its function as the foundational knowledge for the practical application of its tenets. Formulated theories attempt to understand and explain aspects of human action and behaviour. The ethical theories attempt to provide a meaningful and a more informed perspective to help clarify what is right or wrong in business, marketing situation or other areas to figure out how to resolve conflicts. Ethical theory helps to increase understanding and direction of its practical application in real-life situations. Theoretical perspective in ethics is categorised under three areas of study – meta-ethics, normative ethics and applied ethics.

Meta-ethics is mainly concerned with the classification and philosophical understanding of the nature and scope of ethics, its meaning, and the function of terms (like morality, right or wrong, good or bad). Meta-ethics study ethical terms, statements, attitudes, methods of reasoning and judgement in ethics. It attempts to understand the nature of ethics and the basis for justifying arguments about what is 'true' or 'false'. Meta-ethics is concerned with the meaning of terms like morality, duty, responsibility, obligations, and its justification, and how ethical knowledge is obtained. It analyses ethical concepts, language and reasoning by addressing three moral questions:

1. "what is the meaning of moral terms or judgements (moral semantics)?
2. what is the nature of moral judgement (moral ontology)?
3. how many moral judgements can rationally be supported or defended (moral epistemology)?" Can moral knowledge be justified? (Garner & Rosen, 1967).

While 'moral semantics' focuses on meaning, 'moral ontology' looks to morality's standard(s) and 'moral epistemology' studies moral knowledge. The answers given to the questions above indicate the nature of meta-ethics. In effect, one can conclude that meta-ethics does not take any moral stance or position with respect to moral issues. In other words, meta-ethics examine ethics (morality) without judging what is morally right or wrong. In a summary of meta-ethics, Allan (2015) provided a concise categorisation of the major types of meta-ethical theories, discussing the concepts, proponents and criticism relevant to learners. The discussion examined types of cognitivism and/or realism (utilitarianism, Neo-Aristotelianism, Intuitionism, Rationalism), the cognitivism and/or anti-realism theories (Cultural Relativism, Subjectivism, Constructivism, Ideal Observer Theory, Divine Command theory) and non-cognitivism and/or anti-realism (Radical Emotivism, Expressivism and Prescriptivism). The merits and demerits of meta-ethical theories considered by Allan (2015) focus on morality and logical reasoning. Further, Allan (2015b) has examined the new hybrid meta-ethical positions in his taxonomy under cognitivism, semi cognitivism and non-cognitivism; realism, Quasi realism and Anti-Realism; Monism and Pluralism that provide a comprehensive understanding of the concepts and theories.

In contrast, normative ethics is action-driven and addresses questions on how the world should be. It examines questions on what ought to be done. It further justifies the decisions about the correct moral actions and what moral directions to take. Normative ethics is concerned with standards and rules for what is the right or wrong thing to do. Normative ethics systematically investigate moral standards (norms and values) to clarify and justify the meaning, interpretation and application of moral issues. The word norm in a philosophical context mean standard or rule. Thus the central theme of normative ethics is the articulation and justification of moral principles in support of what is right or wrong and what one ought to do. The debates and controversies posed by these questions are essential to normative ethics:

1. What is the basic substance of issues of moral concern – goodness of values, rightness, being bad or wrong?
2. What are the fundamental moral truths, and does it direct our attitude, intentions and action?

Typically, a clear moral position is taken on moral issues under normative ethics. This means positions that make judgements with regard to what is morally right or wrong. Accordingly, normative theories are classified based on the moral positions they take on disputes. This means normative ethical theories have two parts – value theories (that dwell on moral goodness); and obligation theories (concerned with evaluating actions of moral rightness). Normative ethical theories have been classified into three groups include – Deontological (Kantianism, Contractualism, Natural Rights), Teleological (Utilitarianism, Consequentialism, Ethical Egoism), and Theories of Virtue (Hedonism, Eudaimonism, Desire satisfaction). Deontological theories pinpoint the basis of morality on precise foundational principles of one's duties or rights. Teleological theories often referred to as consequentialist theories, are based on the morality of an action contingent on the outcome. In other words, teleological/consequentialist theories focus on the cost of an action and the benefits thereof. Theories of Virtue are grounded on the importance of understanding and developing habits of moral character.

Applied ethics is concerned with applying and interplay between ethical theory and practical issues. It deals with how one can achieve moral judgements in specific situations. According to Childress (1986), applied ethics use ethics in "special arenas of human activity". For instance, in medicine, politics or business, it is all about applying ethical standards and regulations to controversial issues facing humans in their daily lives. In trying to resolve controversies, moral concerns, and actions, applied ethics focus on human rights, animal rights, environmental issues, bioethics and other real-life situations. Thus ethical principles are applied to resolve problems in one's daily life. Applied ethics covers a variety of fields including Bioethics, Animal Ethics, Business Ethics, Marketing Ethics, Educational Ethics, Environmental Ethics, Human Rights issues like gender, sexism, classism and others, Legal Ethics, and Medical Ethics. Applied ethics focus on core issues such as justice, rights, values, duties, virtue, equality, trust, free will, consent, moral responsibility and freedom.

Applied ethics require multiple theories, methodologies and approaches to determine the permissible actions and practices. Therefore, one approach is to apply normative theories – such as Utilitarian, Kantian and Virtue theories. Another approach is to include or use pluralist types of meta-ethical theory (existential level, cultural level and civilisation) which follow the various moral principles. Further, the particularistic approach requires the examination of issues on a case-by-case basis.

Ethical theories outline a variety of systematic and rigorous explanations of the logical status of moral judgement and the nature of the principles one should adopt to base how one should act. Ethics theories are generally systematic principles developed by philosophers to provide unified criteria, and ethical obligations to guide human daily life and practices. In light of these ethical theories, various approaches have been used for better understanding, and in applying moral principles and standards. For instance, in business ethics, Beschorner (2006) identified two dimensions that constitute the crux of businesses' ethical theory – justification and application of that organisation's principles and rules. In justifying and explaining the nature of moral principles and rules on which the business stands, its application is improved and made easier to implement. Systematic justification of ethical theory through integrative and discursive approaches makes implementation easy. The discourse-ethical approach adopted by Beschorner and other researchers emphasises the acceptance of the explanation and implementation of the ideologies in the organisation's principles, rules and their application. The discourse-ethical approach improves on the moral stand, be it the business, ethical philosophies, cultural tenets or institutional settings (Beschorner, 2006; Durif et al., 2009). The discourse-ethical approach focuses on the positive aspects of ethics. Researchers of these positive ethics focus on encouraging businesses to adhere to overarching ethical principles and values (Cameron & Winn, 2012; Handelsman, Knapp & Gottlieb, 2009). Theories of ethics serve as rational moral foundations and values that should be inculcated into organisational structures and settings for a fluid framework to govern the business. Thus theories of marketing ethics could be derived.

Theories of Marketing Ethics

The foundational model of ethics in marketing was first explained by Bartels (1967) whose comprehensive study examined variables and logical bases that influence decision-making. He analysed and provided a framework that explained the ethical philosophies and social considerations in his construct. This significant research in fashioning out a model or theory for ethics in marketing led to Carroll's (1975) related study on "*judgments on morality*", Bowman (1976), and Ferrell and Weaver's (1978) comprehensive exploration of organisational relationships that influence marketers' ethical beliefs and decisions. A further follow-up study by Ferrell and Gresham (1985) highlight in the relevance of organisational culture and its effect on ethical decision-making in marketing issues. In considering marketing ethics theories, Hunt and Vitell's (1986) pioneering work on *"General Theory of Marketing Ethics"* provided a model that has been evaluated, revised and empirically tested. The model: Hunt-Vitell theory (or H-V theory) uses normative ethical theory to arrive at the proponent's positive ethical theory (Hunt & Vitell, 2006, 2005, 1993, 1986). The model provides a general approach to ethical decision-making that integrate religious and moral-ethical philosophies with other concepts and constructs. The concepts and constructs include cultural, industrial and organisational environmental issues, personal experiences on ethical marketing dilemmas and its subsequent situation-specific challenges and consequences.

Likewise, in considering models for ethics in marketing, Hunt, Wood and Chonko's (1989) review incorporated "*corporate ethical values and organisational commitment in marketing*" and developed a scale (corporate ethics scale) which has become a relevant measure for researchers and students. To this end, one can postulate that a commitment to ethics in marketing model or theory would aid empirical research while assisting marketers in identifying, analysing and explaining situations that require ethical solutions.

RELEVANCE OF ETHICS THEORY IN BUSINESS AND MARKETING

Ethics theories and principles provide an appropriate and stable base to guide human decisions. There is no aspect of life that does not require moral decision-making or where ethics cannot be applied. It serves as a foundation for moral decisions in all aspects of business and marketing. Ethics theories play a significant role in providing a base for ethical reasoning, more informed decision-making and human behaviour. In Hyslop's (1891) analytical explanation of the functions of ethics, he goes beyond classification to show the logical conclusion that ought to ideally guide conduct. In other words, ethics explains the facts – what is – while indicating the ideal that is, "what ought to be." According to Hyslop, ethical theory surpasses the scientific functions of ethics to present a general truth. Ethical theories form the foundation for acceptable behaviours and decisions in many professions. In business and marketing, ethics provide the stable and appropriate base (code of conduct) for resolving complex debates and dilemmas confronting organisations.

Greenwood and Freeman (2017) have emphasized the importance of ethical theories, establishing the need to extend their explanatory power to address business issues. Becker (2019) called for an in-depth understanding of ethics theories to facilitate their application in complex and perplexing moral cases in business. Thompson and Strickland (2004) confirmed that ethics shape an organisation's culture. Organisation culture is manifested in the norms, values and practices in policies, codes of conduct and operations. Since ethics theories define ethical rules and principles that individuals can follow to guide reasoning, decisions and behaviour, its relevance lies in its application to the business context. A precise understanding of any discussions on aspects of ethics and business must review the theoretical perspectives for a comprehensive grounding or well-thought-out rationale to back views. It provides a prescription for what businesses ought to do based on moral premises when faced with ethical dilemmas. Ethics theories establish a principle, a general truth (consistent and reasonable norms) to address business issues and the consequences. Ethical theories are so diverse with different philosophies, different times and issues that one can conclude that there is a lack of unity. Nonetheless, this proves that ethical evaluations are broad range perspectives upon which views can be drawn. This add to the development of a large constellation of views that provide a thorough understanding of ethics and ethical dilemmas. Ethics theory explains how it might assist ethical evaluation of business practice while bringing sanity within the organisation. Despite these ethical theories and derived principles and policies on code of practice and behaviour, businesses are still faced with complex and changing ethical problems in their day to day activities. Businesses that are inclined towards applying ethical standards to managing challenges successfully design and implement strategies based on ethical conduct. Moreover, ethical conduct in business and marketing must be a strategy that permeates every faucet of the organisation.

Executing ethical strategy in business and marketing is a core function that lead to organisational success in the long run. Ethical theories and its strategies are embedded in code of ethics, code of conduct and duties that must be followed. The purpose of codes of ethics is to articulate principles derived from ethical theories and values to guide professional behaviour. This presuppose that in businesses such documents are understood and adapted with strict compliance within the organisation. Code of ethics and code of conduct are key requisite that balances and guarantees that the interest of stakeholders (customers, employees, suppliers, other business partners, shareholders and the society at large) are protected. The code of ethics guide decision making while code of conduct applies the principles and standards in the code of ethics to practical situations. There are many prima facie duties that organisations can apply in its operations to determine what ought to be done. These prima facie duties or obligations in business are rooted in standards of conduct (behavioural norms, morals, values). These obligations in business range from commitment to respect others and the business, integrity in its responsibilities, commitment to provide quality standards in its dealings and with its products and services; commitment to promote internal team spirit and external responsibilities to the community and the environment. In effect, it is a quest for equity in all activities, while addressing diversity and adding a culture of inclusion across all levels of the business. Implementation of such an ethical quest in businesses is a continuous and process-oriented pursuit with no actual end.

Ethical quest must be part of a long-term business strategy. It requires sustained commitment from top management to improve EDI. Further, encouraging accountability to do what is ethically right, embracing inclusiveness and partnership in diverse associations, and continuously monitoring performance on EDI metrics. Besides ethics governing a business, professional codes of ethics for various arms of the organisation must exists to support decisions and members. These professional code of ethics are "aspirational, educational, and regulatory" in its application of ethics and ethical theory (O'Boyle & Dawson Jr., 1992). It aims to achieve ideal ethical standards (aspirational), while improving understanding of ethics (educational) and a means for handling dilemmas (monitoring and regulatory). Professional associations like the American Marketing Association (AMA) and Direct Marketing Association (DMA) have spelt out moral principles and values of marketing to promote honesty, fair-mindedness and responsibility in all interactions with stakeholders. These rules and responsibilities of such associations require members to adhere to set standards. Most of these standards or code of conduct incorporate the following basic principles of ethical behaviour – do no harm, foster trust in business and marketing dealings, embracing ethical values such as honesty, responsibilities, equality, respect, transparency and social responsibility to stakeholders as embodied in EDI business approach. The code of conduct or standards of behaviour are promulgated to deter unethical behaviour. For instance, the codes of conduct provide a defence mechanism against wrong doing by imposing sanctions while aiding in resolution of disputes that arise from unethical behaviour. With these set standards and moral values in codes, it is imperative for marketers to remain ethical. Yet unquestionably, marketing has been criticised as the field that encourages and creates doubts in its dealings with consumers (Dole, 2021, Vassilikopoulou, Siomkos & Rouvaki, 2008). Marketing ethics by its nature go beyond the business to influence many aspects of consumer perceptions and their life in general. This make marketing ethics a powerful avenue for developing and influencing consumer minds over company image, products and services. In this regard, it can create prejudices in consumers and society. Examining ethics in relation to EDI and practical issues in this chapter provide a window of opportunity for business practitioners to review critical and relevant ethical theories with standards applied. For students such key issues become a learning point and reference.

ETHICAL ISSUES IN MARKETING

Marketing is a discipline and activity that provoke enormous controversy. Generally, in business the marketing function is the main interface between the organisation, customers and other stakeholders. Further, marketing activities must hold the interest of stakeholders while ensuring that the business is meeting its goals. Not surprising, communicating with these stakeholders and satisfying the consumer in particular is the paramount function that is laden with questions and not many answers. By and large, marketers and the department are widely suspected of going beyond their point of duty to get consumers to believe in and want products and services they do not need by exaggerating its functions. Furthermore, marketers may unknowingly adopt and perpetuate some common practices that appear legal yet ethically flawed resulting in overlooking consumer interest. By applying normative ethics theories, marketing function strive to achieve equity, diversity, and inclusiveness. In the instance of many website giants like Google, Amazon and Facebook, compiling user data especially web search habits, location and contact details to build consumer profiles to provide tailored advertisements for products and services is a norm and legal. Yet such information could lead to data privacy issues where the need for more effective marketing strategies by these websites may ignore the protection of individual consumers' privacy as in the case of Amazon in 2020 and 2021. In 2021, Amazon was fined $886 million by the European Union (EU) for mishandling personal data leading to violation of the set legal standards. With the current and emerging technology and intelligence programmes, marketers have a wider variety of means to exploit consumer's vulnerabilities to influence their desires and choices. This is leading to many critics querying the intrusiveness of some marketing activities and offerings (Dole. 2019; Murphy, Laczniak & Harris, 2016). Reflections on criticisms of marketing focus on activities that negatively impact consumers, competitors and society as a whole. Recent ethical issues in marketing arise from conflicts and disagreements. For instance, between 2016 and 2019, Google was accused of unethical marketing practice by the European Union that led to a payment of $9.3 billion antitrust fine. The disagreement and conflict stemmed from Google using its dominance in the mobile market to manipulate search results and forcing AdSense customers to sign unfair contracts that prevented them from accepting advertisements from rival search engines. In identifying areas in the marketing function associated with conflicts and disagreements, various trends have led to some common unethical practices.

Historical and empirical perspective of ethics in managing marketing consider the following eight common ethical issues associated with the practice of marketing specifically - (Baumhart, 1961, Chonko & Hunt, 2015). These eight common ethical issues encompass Chonko et al. (2000) analysis of the fourteen most difficult problems identified in their research of marketing executives, to which subsequent research seems to have addressed and extended in various studies. Thus far, the eight common ethical issues fall under these broad areas – research on invasion of privacy and misnomers, consumer disenfranchisement and abuse of vulnerable audiences; deceptive marketing, ethics in advertising and promotion, delivery channel abuse, anti-competitive operations, unethical pricing tactics and dishonest marketing practises. These major areas have unearthed ethical issues in marketing practice for many businesses (Chonko & Hunt, 2015). For that reason, rethinking ethics in marketing require a holistic approach that examines the standards and frameworks in ethics, marketing ethics and its accompanying normative theories, bringing out relevant issues while incorporating practical practices to address specific marketing challenges.

Research on Invasion of Privacy and Misnomers

Research on invasion of privacy is not unique to marketing and business in general but occurs in many fields especially the sciences. Notably the most common invasion of privacy and misnomers in marketing has to do with market research, inappropriate management of information and misrepresentation being at the forefront. The breeches that occur during market research processes especially during data collection and use of the information collected lead to invasion of respondents' privacy. For instance, using consumer data by businesses to infiltrate into their life with targeted advertisements to disturb their personal freedom. The ethical issues in market and marketing research encompass the protection of respondents' rights and privacy following the normative ethics philosophies. The main elements in the rights of respondents in research involve seeking consent (permission), ensuring anonymity and guaranteeing confidentiality in any data requested. The protection of the respondents against any abuse especially use of unacceptable research procedures are paramount. Furthermore, falsification of report (incomplete reporting, misleading results and non-objective research) and stereotyping for instance are common misnomers. Stereotyping misnomers occur especially when there is the need to make approximations for research populations or groupings of respondents for example. Such irresponsible actions can alter research results. Research misconduct and misnomers also include fabrication, falsification and plagiarism in market and marketing research. Research on invasions and misnomers have had numerous publications in the past thirty years (Udu & Florence, 2016, Kent, 2007, Kamat, 2006, Akaah & Riordan, 1990, Hunt, Chonko & Wilcox, 1984). These studies have included unethical involuntary participation in research, dubious consent to participate in research, lack of anonymity and confidentiality, promotions with potential to harm consumers and outright manipulation and reporting of information or research. From unethical practices in scientific research to business and other studies, research obligations are critical and relevant concerns. Indeed, when market research takes cognisance of the participant (researcher, respondents and the public) and the research methods applied, ethics is taken care of and laws are not broken as exemplified in the normative ethics theories. Even though past issues have provided the platform for regulation and subsequent inquest yet currently more technology based misnomers are under reported (Thacker, 2020). The following cases provide insight into current invasion of privacy and misnomers cases.

Under the pretext of market research, marketers and businesses have invaded the privacy of customers by collecting and using customer data to their advantage. Market research is conducted in response to specific problems but in the case of Notebooksbilliger.de. The German electronics retail company used CCTV cameras to monitor and collected data on customers and employees for a period of two years. The purpose of this survey according to Notebooksbilliger.de is to avert theft. This intrusion of privacy of the customers and employees was against German laws. Even though such surveys are not against the Lower Saxony Data Protection Authority's (under EU General Data Protection Regulation – GDPR) regulation, it should have been in response to specific issues or persons over stated period. Hence, Notebookbilliger.de had to pay a fine of 12.5 million (Data Guidance, 2021).

In the case of WhatsApp, Ireland Data Protection Commission slapped the messaging service with a fine of $255 million for failing to properly explain its legal basis for the cross border processing services that infringed on its consumers' rights (Tessian, 2022). Even though WhatsApp is pursuing this case, Ireland has the support of the GDPR (The Irish Times, 2022).

The European Market Research Society (MRS), American Marketing Association (AMA), The European Society for Opinion and Marketing Research and other marketing research associations have adopted marketing research code of ethics (ethics theories) to protect researcher-respondents' relationships that has historically standardized surveys. These groups act as region, country or industry monitors who bring order to ensure that the rights of humans are not infringed or firms do not benefit unduly from unlawful acts. Hitherto, Tybout and Zaltman's (1974) study on *ethics in marketing* focusing on marketing research question these associations' treatment of respondents' rights and its implication for the researcher and redress. These associations according to Tybout et al. (1974) do not go into detail on abuse of rights and remedies. It is rather country specific institutions or governments and regional bodies who act as watchdogs that monitor activities of marketers, researchers and businesses to take action on infringements. In emerging countries, market research misnomers and privacy issues are tough tuff since the legal, institutional frameworks and safeguards for market and marketing research are inadequate or non-existence. Contemporary marketing begins with data and therefore market and marketing research would forever be a critical function that must follow ethical processes and procedures.

Consumer Disenfranchisement and Abuse of Vulnerable Audiences

Consumer disenfranchisement stem from selectivity strategy that seek to exclude or discourage demand from consumers considered to be in an undesirable group or market which is a major aspect of equity, diversity, and inclusion approach. Such selectivity practices are packaged in attitudes towards a group (as in past cases of ethnic minority, body size, abuse of vulnerable audiences like children, elderly and some economically disadvantaged in any society). Disenfranchisement range from stereotyping particular race or excluding particular ethnic group from a marketing programme or campaign in a diverse (or multi-ethnic) society to the point of creating apprehensions toward that group. Stereotyping affect consumer trust, values and judgments that go against EDI strategy and normative ethics tenets. Research on selectivity and unethical practices in business have been noted in marketing especially services marketing and brand pricing (Rosenbaum, Seger-Guttman & Giraldo, 2017; Ashton, 2011).

Consumer disenfranchisement and selectivity strategy put customers in a vulnerable state. The main issue is that vulnerable groups are comparatively easily influenced in decision making hence become target for many harmful products and communication. The state of vulnerability arises when consumers are faced with particular situation or circumstances. Jourová (2016) succinctly defined the concept of being vulnerable, taking into account its situational factor and level. In the definition, to be in a vulnerable state refer to any "*consumer who, as a result of socio-demographic characteristics, behavioural characteristics, personal situation, or market environment:*

- *is at a higher risk of experiencing negative outcomes in the market;*
- *has limited ability to maximise his/her well-being;*
- *has difficulty in obtaining or assimilating information;*
- *is less able to buy, choose or access suitable products; or*
- *is more susceptible to certain marketing practices*." (Jourová, 2016).

This definition encapsulates consumer vulnerability. For marketers, it is important to understand and translate the expectations of vulnerable consumers especially when they are unable to directly disclose their true feelings. The question is - How engrained are the disadvantaged consumers in the marketing system especially when compared to their counterparts? Before addressing this question, let us examine the instances below that highlight consumer vulnerabilities:

The coronavirus pandemic (COVID-19) led to a rise in unethical practices against vulnerable consumers in particular. A UK bank and its subsidiary, Barclays Bank PLC and Clydesdale Financial Services were fined $35,048,463.63 (£26,056,400) for unethical acts against its customers by the Financial Conduct Authority (FCA, 2020). The bank was sanctioned for the way they handled customers facing financial challenges during the COVID-19 crisis and could not meet payment agreements (consumer credit customers).

In another case, Telstra, an Australian telephone company was fined $50 million (dollars) for taking advantage of vulnerable consumers by cajoling 108 indigenous consumers to sign up for expensive "post-paid mobile plans knowing that they do not understand the details nor could they afford the product" (Wootton, 2021). The telephone company's management had laid out employee "bonus system" that encouraged them to use "improper sales practices" to generate more sales. Thus, Telstra took advantage of the indigenous consumers' vulnerabilities and sold mobile plans with cost that were beyond their means (Wootton, 2021).

In the examples above, the consumers would be disenfranchised knowing that their service provider took advantage of their vulnerabilities. To ensure that vulnerable consumers are treated appropriately, marketers must anticipate, detect and respond immediately to raised concerns to limit the impact of vulnerability to ensure EDI. To do this, marketer would need to have strong policies or strategies that protect the interest of vulnerable consumers while ensuring consistent equitable customer service for all while ensuring diversity and inclusiveness. For marketers to be ethical toward disadvantaged consumers (and all other consumers) in the marketing system, specific policies based on theoretical standards (normative ethics theories and values), and redress should be in place and inculcated into every employee. This require equipping relevant employees with the needed policies and support systems, putting in place efficient procedures for managing issues and ensuring ethical culture with every marketing strategy.

Deceptive Marketing

Deceptive marketing refers to any misleading and/or inconsistent communications, advertisements and any other activities that goes against ethical standards in marketing or business. Marketing practice and deception have been linked especially in communication about products and services (Armstrong, Kendall & Russ, 1975; Abela, 2014). Researchers have suggested three elements that make messages and communication to be classified as deceptive – consumers must be aware, believe and be influenced by the false message (Shimp & Preston, 1981; Armstrong et al., 1975). The effect of the deception is its negative impact on consumers. Whether using unfair practices to gain advantage over competitors or consumers, marketers will use deceptive communication and messages to boost sales and increase revenue. For instance, Apple Incorporated has been accused of false claims in a class-action lawsuit in New York (Tobin, 2021). Apple has been accused of misleading consumers in believing that by opting to "purchase" digital content then it is for life but that is not the case.

In classifying deceptive marketing, Gardner (1975) put forward a three category of deception that lean toward the legal realm – "*unconscionable lie, claim-fact discrepancy and claim-belief interaction*". Modification of this classification was provided by Russo, Metcalf and Stephen (1981) who follow a similar legal perspective to arrive at the – "*fraud, falsity and misleadingness*" view. Xie and Boush (2011) provided two types of deception – "*regulatory or legal and behavioural deception*", while some researchers (Serota, 2020; Preston, 1996; Rotfeld & Rotzoll, 1981) focus on harmful and harmless categorisation of deception in marketing. In all these classification, the impact of the deception on marketing and the consumer is the key. Consequently, *unconscionable lie* (Gardner, 1975), *fraud* (Russo et al., 1981) and *regulatory and legal connotations* (Xie et al., 2011) refer to marketing activities or communication that are completely false without an iota of truth but for the sake of sales or revenue it is perpetuated. In the case of *claim-fact discrepancy* (Gardner, 1975) and *falsity* (Russo et al., 1981) refer to marketing communication that are not completely false (not true yet not false) and require clarification due to omissions, discrepancies, or false facts. In such statements the purpose is to leave much to consumers' interpretation of the reality or mislead them to misconstrue the actual meaning. In the case of *claim-belief interaction* (Gardner, 1975), *misleadingness* ((Russo et al., 1981) and *behavioural deception* (Xie et al., 2011), marketers run communications that relate to *existing attitude and beliefs* that may lead to wrong impressions and beliefs about a product or service. Usually the intention of the message is to provide cues that exaggerate performance or take advantage of a belief. Deception in marketing could cover every aspect of the marketing strategy, from false claims to product and its performance, pricing, distribution and promotion. False claims in many communications and advertisements has caused many businesses to be accused of unethical marketing practices.

Ethics in Advertising and other Promotion

Deception in marketing is a huge ethical challenge for marketers that is particularly present in advertisements and other promotions. Advertisements and other promotions with misleading, exaggerated or untruthful information that is at variance with consumers or public interest seem to be at the forefront of ethical conflicts in marketing. For instance, MyPillow, (a Minnesota, USA based company) made use of deceptive or false medical claims in its pillow advertisement leading to a million dollar ($1million) fine (Weisbaum, 2016). In another situation, Sky Betting and Gaming Company (under Bonne Terre Limited) was fined $1.5 million by the Great Britain Gambling Commission for direct marketing promotional offence, which included invasion of privacy of its customers and breaching of the informed consent rule of the commission (Fletcher, 2022). Sky Betting and Gaming distributed promotional betting offerings to customers who had opted out of receiving any marketing material from the company. The customers had opted out of any direct marketing activities yet the company continued with their promotional activities thereby infringing on laid down rules. The case of Pepsi's "Live for Now" advertisement (ad) mimicking a "Black Live Matter" protest was so controversial and sensitive that it was pulled down within 24 hours of its premiere (see ad video – The Drum, 2019).

Advertising and other promotional activities are powerful tools that significantly influence consumer behaviour and public interest. Hence, its usage as a masking device to deceive, confuse or promote sexual innuendos can come in cunning forms that make it difficult to pinpoint unethical issues. Notably, unethical advertisements stem from marketers using surrogate advertising (using proxy adverts for offerings with strict laws on promotion – as with cigarettes), puffery (ads relying on subjective rather than objective claims), exaggeration, false or unverified claims, or simply stereotyping women as sex symbols or targeting children. Some of these issues emanate from the blurred divide between what is ethical and unethical in advertisements and other promotions. In fact, there is the argument that controversies and humour generate positive effects in advertisement and other promotions but the onus lies on marketers to base such content on moral and ethical philosophies. A sure way to manage advertising and other promotion issues is to encourage informant derived reports approach and a governing body to ensure equitable ethical practices.

Delivery Channel Abuse

The relevant selectivity and unethical delivery channel cases that have been topical in recent times is the network distribution system. It is also known as network or referral marketing or what Nat and Keep (2002) call *Multilevel Marketing*. It is a system of distribution and sale of products and services where the generated revenue is derived from other sales representatives in a cell's participation and sales. The earnings of the sales representatives are derived from a commission based binary system or a pyramid scheme (Karp, 2013; Clegg, 2000). The system emphasizes on recruitment of sales representatives or participants who are required to make initial entry payment. The popularity of these distribution systems have attracted criticisms and ethical queries in many countries (O'Regan, 2015; Taylor, 2011; Carroll, 2003). The critical issues border on the system encouraging fraud, price fixing of offerings, racketeering, exploitation, false product claims to complex and over exaggeration of the benefits (Carroll, 2003).

The case of Jeunesse and 14 other firms (see Harding, 2018) make one wonder if these schemes are following ethical requirements or they are under regulation.

Unethical Pricing Tactics

Pricing ethics require strict adherence to fair competitive practices on a market. Arguably, predatory pricing practices, sealed-bid rigging for services especially, price fixing for particular commodities like crude oil, price discrimination for the same product for different markets, could have significant consequences. Institutions upholding ethics and consumer reports is leading to stricter measures. In Africa, South Africa and Kenya had excessive pricing cases that surfaced during the COVID 19 pandemic (OECD, 2020). The authorities in Kenya penalised a supermarket for increasing prices of sanitizers. In South Africa gouging cases became topical during the same period and the authorities took action to avert the practice (see OECD, 2020).

Anti-competitive Operations

Anti-competitive operations are practices that place undue impediments on consumers and other businesses in a market. It is a viable attempt to prevent or reduce competition in a market. The interface between competition, businesses and consumer protection policies are laws to assist in controlling abusive practices. It is interesting to note that industrial market leaders are usually criticized for unethical business practices such as anti-competitive practices. For instance, Apple Incorporated, USA, has had allegations and claims of thwarting smaller competitors over restrictions in the "App Store" (Wakefield, 2021). Anti-competitive operations use policies and practices that stifle innovation and encourage monopoly to the disadvantage of consumers.

Dishonest Marketing Practices

Dishonest marketing practices overlaps other practices like deception. In 2020, AIM listed IT service provider in the UK was fined by the Financial Control Authority for dishonest marketing practice. AIM is a sub-market of the London Stock Exchange. The IT service was fined £63 million for publishing wrong information in their financial report for November 2015 and June 2016 respectively. This caused the provider's shares to trade at a higher price than would otherwise have been the case and consequently, investors who purchased shares during this time paid more than they would have done if the results had been accurate. The authority detected that the provider published false or deceptive report and committed market abuse against the regulations (Regulation Tomorrow, 2020). Promoting ethics in marketing is a necessary endeavour that require constant monitoring to champion EDI values.

OPPORTUNITIES FOR UNETHICAL BEHAVIOUR

Technology and "fast-moving digital innovation" is changing the marketplace. The opportunities offered by such technologies are 'astronomical' especially with the ease and speed of online marketing interaction. Exposure to detrimental online marketing activities such as outright fraud and deception of consumers especially with purchases and payment using electronic payment system and mobile telephone require major ethical requirements and policies that protects the consumer. OECD (2018) and Eagle, Dahl and Low (2014) have spelt out ethics in marketing for digital consumer protection that needs to be given more attention by marketers and businesses.

In emerging markets, ethical infractions are rife due to lack of regulations (especially for intellectual property, data protection, consumer protection and copyright). The overriding issue of higher illiteracy rates, lower knowledge of rights, younger population and cultural sensitivities in emerging as compared to developed markets make them susceptible to ethical infringements. Further, industry associations are not strong enough to take up the ethics enforcement role. These issues have created ethical immunities for businesses and marketers. Factors driving unethical behaviour in emerging markets are at the forefront of ethics dilemmas that still require further studies.

PROMOTING ETHICS IN MARKETING

The key marketing management ethical considerations for the twenty first century require setting boundaries within which acceptable ethical factors are outlined. Boundaries are set in codes of ethics and other marketing ethical standards that support industry associations' requirements. The main thrust is enforcement of these boundaries and addressing real-life situations. Overall, acknowledging ethics as the basis for various business and marketing decisions and policies would ensure and enhance ethical practices. Nonetheless, established and appropriate professional standards of practice for marketing like that of the European Society for Opinions and Marketing Research (ESOMAR), International Chamber of Commerce and other industry associations that must support the practice are underutilised and research challenges under-reported. Boosting activities of such agencies will realign ethics in marketing to ensure good practices to potentially reduce consumer anxiety and distrust.

CONCLUSION AND IMPLICATIONS

Ethics is an essential function in business and marketing. It is a comprehensive framework to guide individual behaviour to support decision-making. It requires balancing and modifying principles (theories and philosophies) in the light of the continuously changing business environment. For businesses and marketing, elevating and fostering equity through inclusive marketing and fair practices internally and externally in a holistic effort will promote EDI values and agenda. Ultimately, creating intentional equity, diversity and inclusive approach in every activity should be a strategic priority for all organisations. The chapter sought to provide insight into ethics in marketing, theory and relevant dilemmas to inform best practices. The quest for equity, diversity and inclusion in business cannot be ignored because it is the most relevant force and strategy propelling worldwide marketing. The critical issues discussed require that ethical procedures and policies must be made a priority and practised throughout the entire business. It must be woven into the culture of the business and managers must commit to performing according to ethical standards. It is the ultimate in providing direction for all marketing and business activities. Moreover, a formal code of ethics outlining policies and expectations for all stakeholders must be established. Marketers dedicated to being ethical must be abreast with misconduct and sanctions to understand how they can lessen the effects of their activities. Future research could focus on specific emerging market ethics situations.

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