THE ROLE OF TRANSFORMATIVE SERVICE MEDIATORS IN INCLUDING VULNERABLE CONSUMERS THROUGH DIGITAL TECHNOLOGIES

FELIPE VOTAVA LOURENÇO
FACULDADE DE ECONOMIA, ADMINISTRAÇÃO E CONTABILIDADE DA UNIVERSIDADE DE SÃO PAULO - FEA

VALTER CAVALCANTE LOURENÇO
UNIVERSIDADE DE SÃO PAULO (USP)

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Introdução

In consumer relations, it is essential to recognize the presence of vulnerable groups. In this context, the concept of Marketing Service Mediators is introduced. These mediators are the actors responsible for giving a voice to the vulnerable public, assisting them during their interactions with service providers. This article aims to explore the roles of these mediators in transformative service processes, specifically focusing on services provided to the elderly, which include interactions with technological tools.

Problema de Pesquisa e Objetivo

Identify the main challenges faced by mediators in providing services to vulnerable groups, specifically the elderly. Present the role of technology in this mediation and whether it actually fulfills the function of facilitating access for vulnerable individuals to various services and increasing their perception of inclusion.

Fundamentação Teórica

For this work, we will consider the vulnerable public based on the traditional definition given by Baker et al. (2005), where consumers are vulnerable when they are in a state of powerlessness, with control out of their hands. Authors such as Fisk et al. (2018) present Transformative Marketing Research (TMS) as a way to alleviate consumer suffering and promote happiness. Concurrently, Pantano et al. (2022, citing Mostaghel, 2016; Franco, 2020), suggest that the adoption of technological products should increase the sense of independence among older consumers.

Metodologia

For this work, semi-structured interviews were conducted with employees of one of the largest banks in Brazil. All interviewed employees were responsible for customer service and thus had extensive experience acting as mediators in the provision of banking services to vulnerable populations. An inductive method was used to allow the theory to emerge from the content of the interviews. The coding process resulted in 35 first-order codes and 8 second-order codes, grouped into 4 major dimensions.

Análise dos Resultados

As agents of transformation, the mediators were able, throughout this project, to provide some insights regarding factors that shape the reality of serving this public, their characteristics, challenges, and, finally, some possibilities for improvement in handling such consumers. There was a perception that this would be more evident in the behaviors of generations that did not deal with radical and continuous technological changes throughout most of their lives, leading to the idea that only humanized service would truly meet the demands of the vulnerable.

Conclusão

A model was proposed identifying that the mediator's duties need to consider the specific needs of the vulnerable consumer to ensure value creation. Simultaneously, the company's competitive strategy must consider the mediator's role in this process, providing conditions for them to perform their inclusive role. This is permeated by the digital empowerment of the vulnerable, a necessary condition to achieve transformative service outcomes. It is precisely in this process of empowering the vulnerable consumer that the mediator's role lies.

Referências Bibliográficas

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