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# Consumer Empowerment in Multicultural Marketplaces: Navigating Multicultural Identities to Reduce Consumer Vulnerability

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## Consumer Empowerment in Multicultural Marketplaces: Navigating Multicultural Identities to Reduce Consumer Vulnerability

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### ABSTRACT

In the context of increasing cultural diversity, consumers are negotiating their identities and subsequent behaviours within multiple cultures and subcultures. Multicultural marketplaces include consumers from diverse ethnic groups, religious groups, nationalities, people living in particular geographic regions or groups that share common physical/mental disabilities, beliefs, values, attitudes or a way of life. Identity negotiations within a multicultural marketplace may present consumers with particular vulnerability challenges when a state of powerlessness arises from asymmetric marketplace exchange. Through the use of introspective vignettes, this paper identifies major categories of coping behaviours and shows that some coping strategies exacerbate and perpetuate vulnerabilities, while others prove beneficial and facilitate building resilience. The paper calls for an advocacy framework for consumer empowerment in multicultural marketplaces by developing a comprehensive framework of coping strategies that enhance consumer empowerment and resilience.

### ARTICLE

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#### Introduction

Cultural diversity, whilst evident throughout history, is increasingly being recognized as an escalating phenomenon that can have a significant influence on behaviour (Wamwara-Mbugua, Cornwell and Boller 2008). About two-thirds of the world's children are growing up in mixed-ethnic and bilingual environments (Clark and Maas 2009; Luna and Peracchio 2005), transnational/global and foreign consumption cultures are being promoted to consumers through global media and advertising (Alden, Steenkamp, and Batra 1999; Riefler and Diamantopoulos 2009; Steenkamp and De Jong 2010), and notions of culture are evolving to include disability (Mandiberg and Warner, in press; Padden and Humphries 2005) as well as traditional categories such as ethnicity and national origin. As such, consumers

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often negotiate their identities and subsequent behaviours within multiple cultures and subcultures simultaneously (Kipnis, Broderick and Demangeot 2011; Askegaard, Arnould and Kjeldgaard 2005).

Identity negotiations may serve as a trigger event leading to a state of consumer vulnerability (Baker and Mason 2012), where the consumer experiences powerlessness, a lack of control and asymmetric marketplace exchange (Baker, Gentry and Rittenburg 2005). Identity negotiations within a multicultural marketplace can give rise to multiple consumer vulnerability trigger events as pressures from individuals, families, communities and other macro forces collide (Baker and Mason 2012). Marketing scholars, particularly those in the public policy, macromarketing and transformative consumer behaviour subdisciplines, continue to investigate causes and consequences of consumer vulnerability; however, relatively little attention has been given to particular vulnerability challenges manifested in multicultural marketplaces (Melnikas and Smaliukiene 2007). Perhaps a mismatch of expectations between marketers and consumers from different cultures occurs and subsequently impacts perceptions of power and control in the marketplace. For example, the services literature suggests the expectations of really good customer service means customers are 'treated like a king or queen'. However, in the case of some subcultural groups, different expectations exist. Many African American males, for instance, equate "not being harassed or followed" as good customer service (Crockett, Grier and Williams 2003) and thus, potentially misinterpret the "royal treatment" as a means to strip them of control (agency) in the marketplace.

Similarly, several studies of migrants learning to cope with the marketplace of the new host country point out that while behavioural shifts per se (such as changes in use of language, food and dress) can take place without great difficulties, marketplace experiences may challenge individuals' ability to cope and adapt to the new marketplace both psychologically and in developing a set of sociocultural competences to "live successfully in an intercultural world" (Berry 2006, p.720). More specifically, in a study of how several generations of Mexican migrants learn to interact with others in the US marketplace, Peñaloza (1994) found immigrants experienced anxiety and tension due to the mismatch of their experienced cultural realities in Mexico with the cultural realities of the U.S. marketplace. Mitigation of these feelings occurred when consumers were acquainted with marketplace actors (i.e., companies and other consumers), knowledgeable of the norms of consumption from previous experiences with multinational companies, and targeted through the institutionalization of their Latino culture in portions of the U.S. marketplace. However, reducing the experiences of immigrants to a cultural sub-segment "helped raise cultural borders" (Peñaloza 1994, p.51), rather than remove them. Similarly, Askegaard et al. (2005) note consumers' struggle to extract a sense of identity when interacting simultaneously with several cultures in a marketplace, which provokes anxiety and triggers states of vulnerability since identities are often influenced by several competing, and at times opposing, ideologies and norms of life, including consumption and participation in the marketplace.

While an extensive, multi-disciplinary literature on consumer vulnerability exists, unanswered questions remain (Lee and Soberon-Ferrer 1997). Further research has been called for about the factors that place people at risk (Macchiette and Roy 1994; Shultz and Holbrook 2009; The World Bank 2008); the consumer-situation context of vulnerability (Hogg, Howells, and Milman 2007; Morgan, Schuler and Stoltman 1995), the community-context dynamics and shared consumer experiences that exacerbate or assuage vulnerabilities (Baker, Hunt and Rittenburg 2007; Baker and Mason 2012), and the challenges arising when external perceptions of vulnerability do not align with self-perceptions (Pechmann et al. 2011). Through analysis of introspective vignettes and global collaboration, we identify major categories of coping behaviours and responses to consumer vulnerabilities. We call for continued work in this area to fully develop a framework of coping strategies that produce

resilience and allow multicultural consumers to gain or regain power in the multicultural marketplace.

## **Consumer Vulnerability in the Multicultural Marketplace**

Multicultural marketplaces (MCM) include: consumers from diverse ethnic groups, religious groups, nationalities; people living in particular geographic regions; or groups that share common physical/mental disabilities, beliefs, values, attitudes or a way of life (Friedman, Lopez-Pumarejo and Friedman 2007). Consumers who come to MCMs vary greatly in origins, motivations and reasons for being in the MCM. Through negotiations within and between multiple cultures, complex identities emerge, whereby individuals may simultaneously identify with several ancestral (national, ethnic, racial, religious) cultural groups and also develop affiliative ethnic and cultural identities that are not connected to individuals through ancestry (e.g. disability, long sojourns overseas) (Kipnis et al. 2011; Holliday 2010; Jimenez 2010; Oberecker, Riefler and Diamantopoulos 2008). As the pressures from these multiple reference groups build, the likelihood of encountering a trigger event and experiencing vulnerability increases (Baker and Mason 2012).

Consider, for instance, the following five consumers. All engage in a multicultural marketplace, yet their individual characteristics and their motivations for doing so differ. The pressures felt differ as well, which may give rise to different vulnerability situations.

- Cindy is an American woman, of European descent, who has lived all her life in a mid-Western, U.S. city. After graduating from university, she accepted a position in her hometown. Cindy purchases new Asian vegetables and products (e.g., pak choi, tofu, etc.) at the supermarket; interacts with a cashier of Sri Lankan origin at a clothing store; sometimes gets her nails done at the local salon run and staffed by Vietnamese women; and talks to one of her bank's call centre employees in India. Cindy expresses no particular compulsion to engage with other cultures, yet these cultures are 'coming to her' and are becoming ever more present in her marketplace. For Cindy, even though she seldom travels more than a few hours away, multicultural marketplace engagement represents her new reality and, at times, feels as though it has been forced on her.
- Ali is a young man of Iranian descent who grew up in the U.S. and now works for a multi-national company in Singapore. He married a Briton of Indian descent and both enjoy the multitude of foods and cultural events which happen side by side in Singapore. Ali seeks and mainly thrives in multicultural markets, leveraging the cultural diversity he has experienced all his life in meeting the challenges present in a marketplace brimming with diversity. He likely seeks some form of aesthetic experience (Maffesoli 1996) in his engagement with the multicultural marketplace.
- Fatoumata, a single mother of one, hails from Guinea but currently lives in New York City where she works as a cleaner in a prominent hotel. Her limited English abilities prevent her from securing a higher paying job. Her main agenda in the marketplace consists of making ends meet week to week while putting back some money towards her daughter's future. Despite Fatoumata's low literacy, low cultural understanding, and constrained finances, she must navigate the marketplace in order to provide for her daughter now and into the future. For her, multicultural marketplace engagement is a condition of survival.
- Swapan is a British lawyer living in Birmingham (UK). His Indian parents settled in the United Kingdom in the 1960s. Swapan shops in both mainstream and Indian ethnic outlets and his consumption preferences alternate between mainstream and Asian goods. He uses the multicultural marketplace to enact different facets of his social identity; at times he feels a strong Indian ethnicity, while at other times he feels a strong British ethnicity. Multicultural

marketplace engagement, for Swapan, is a means of bringing out and experiencing different parts of his own multicultural identity.

- Hitomi is a Japanese woman in her mid-twenties whose arm was severed five years ago in an automobile crash. She does not wear a prosthesis. Prior to her accident Hitomi travelled extensively around the world but she now faces difficulty securing employment. As a result, she lives with her parents who continue to support her. Hitomi believes she is still the same person she always was with a cosmopolitan outlook, but people treat her differently now. For Hitomi, multicultural marketplace engagement often brings anxiety due to the discomfort which sales people and other people feel around her. The worst shopping experience involves purchasing clothes, since her now missing arm always looms large for all concerned.

In the course of daily life, all five consumers encounter several cultural spheres in the marketplace, within which they may feel more or less in control. They feel pressure from many sides including themselves, their families and the communities in which they live. These pressures do not represent situations of consumer vulnerability, but, rather, they increase the likelihood that consumer vulnerability manifests at a point when their available resources fall short of what is needed to navigate the consumption situations (Baker and Mason 2012).

Whilst being vulnerable is not something one wishes to be described as, it is likely that all consumers experience vulnerability at some point in their lives (Baker and Mason 2012; Mansfield and Pinto 2008). Consumer vulnerability occurs when barriers prohibit control and prevent freedom of choice (Baker et al. 2005). Four alternative perspectives of vulnerability analysis dominate the marketing literature. Of these, the most appropriate for our focus on MCMs is the situational approach, which conceptualizes vulnerability as a dynamic, transient, situational state, although an enlarged view of consumer vulnerability proposed by Commuri and Ekici (2008), and used by Adkins and Jae (2010), brings into account systemic components to identify classes or groups of consumers most 'at risk' of experiencing vulnerability in an enduring manner. In MCMs, vulnerability is a condition that can be experienced by everyone; it is a transient experience situated in specific consumption contexts. Through this perspective we increase our understanding of how and when vulnerability manifests. However, methods to mitigate marketplace vulnerabilities focus on individual responses rather than solutions that could be broadly applied for all consumers (Baker and Mason 2012).

The temporary condition of vulnerability ends if and when consumers develop coping mechanisms to deal with their circumstances and, according to the community and context perspective on vulnerability, they collaborate with external forces to alleviate the threats to their identity and generalized well-being (Baker and Mason 2012; Baker et al. 2005; Gentry, Kennedy, Paul, and Hill 1995). Further, Baker and Mason (2012) suggest coping with consumer vulnerability generates resilience behaviours facilitating consumers' ability to manage identity threats or change. A consumer's market power, defined as the ability of a consumer to negotiate/have access to the best possible deal in the marketplace, is directly associated with the consumer's social power and ability to draw upon resources. These resources include those within the consumer and those available through the "relationship between people, the economic and material realities of their lives, social forces, and the natural and built environments" (Baker and Mason 2012, p. 546).

Few consumers are always vulnerable as social power is situational, although some individual characteristics or situations enhance the chances of experiencing vulnerability often (Commuri and Ekici 2008). In the multicultural marketplace a consumer may experience a lack of competence (either real or perceived), a decrease in self-esteem as a result of perceptions of one's social identity being misunderstood or attacked, and/or

restricted or denied access to the marketplace (Chaudhuri 2010; Jae 2009). Sometimes tensions become exacerbated when individual characteristics and situations interact resulting in additional conditions where states of consumer vulnerability ensue. For example, a perceived frailty of social identity leads to losing one's confidence in asking a sales assistant for the desired product information which, in turn, leads to a situation where the consumer becomes vulnerable and powerless. Such asymmetric exchange relationships can result when negotiating one's cultural identity within a multicultural marketplace. Recognising sources of multicultural asymmetry supports the development of coping strategies for consumers and other stakeholders to take back power and build resilience in value exchanges.

## **Towards an Advocacy Framework for Consumer Empowerment in Multicultural Marketplaces**

As consumers move through multicultural marketplaces, they draw upon relevant aspects of self-knowledge in transference of their identity in the marketplace (Andersen and Chen 2002). In other words, cues in the marketplace elicit responses associated with being a consumer. Responses associated with their cultural identity may also be cued particularly when aspects of their cultural identity are made salient, such as in the case when a mismatch between consumer expectations or knowledge and marketplace requirements occurs. When a mismatch or asymmetric interaction transpires, so too does consumer vulnerability. In response, consumers utilize a variety of coping strategies drawn from individual and external resources to navigate the situation. Some of the strategies exacerbate and perpetuate the vulnerabilities while others prove beneficial and facilitate building resilience.

For this research, we thought to gather stories from individuals who have had experiences navigating the multicultural marketplace and who are able to look at such experiences with both an emic and etic perspective (Gould 1991, 1995; Holbrook 1995). Thus, to provide greater insight into consumer coping in multicultural marketplaces, critical incident introspective vignettes (Flanagan 1954) were collected from the twelve co-authors (seven females and five males between the ages of 25 and 60 years old) with diverse cultural identities (Megehee 2008; Scherrer, et al. 2008; Wort and Pettigrew 2003). Each of the informants recalled situations in which they encountered feelings of and/or experiences of consumer vulnerability (Williams 1992). Preparation of the vignettes required self-reflection and an interpretive approach (Strauss and Corbin 1998) was used to identify whether or not particular strategies employed mitigated the vulnerabilities and facilitated continued resilience.

Three categories of coping strategies appear to aggravate conditions of vulnerability: (1) avoidance or exit behaviour, for example walking out of a shop in disgust without making a purchase (Crockett and Wallendorf 2004; Harris, Henderson, and Williams 2005; Hirschman 1970), (2) loyalty and (3) hyper-consumption. The problem of avoidance behaviour is two-fold: first the retailer receives no feedback on what they did to offend the customer; secondly, it is not always possible or convenient to find the brand in some other manner. Thus, many customers just accept bad service experiences, provide repeat patronage to the offending store(s), and rationalize their "loyalty" by thinking that they would have equally bad experiences elsewhere. Hyper-consumption, a third aggravating strategy, involves overcompensating for identity misalignment. For example, a British consumer feeling discomfort and service neglect from an American waiter's assumption that a British consumer does not tip may respond by over-tipping to burst the cultural stereotype. In the three categories, consumers "get through" the vulnerability condition but they fail to remove the vulnerabilities.

In contrast, five other categories of coping strategies allow consumers to gain or reclaim power and to develop skills so as to enhance future resilience. These more beneficial strategies are best illustrated through the discussion of the following vignettes.

### **Product Innovation**

Some of our informants felt the need to “think outside the box,” for instance creatively thinking of ways to overcome the vulnerability by challenging the assumptions and creatively coming up with ways to solve the problem. For example, one informant noted:

When I travelled to Israel I was surprised to find that in Israel my relatives and I were referred to as Russians. ‘Russians’ in Israel are the Jews from the Soviet Union territories so defining them all as Russians was wrong even by the definition of geographical belonging but I suppose they were labelled like this because they share Russian as a first language. I have found that cultural practices do differ significantly even within a religious, ethnic group. Some ‘Russian Jews’ eat pork, but Israeli Jews usually do not...Those Russian Jews in Israel found that they could not access this product as Israelis did not want pigs to ‘defile Israeli soil’. A successful industry has evolved in Israel where pigs are bred, raised and slaughtered for market on second floors! [Female, Israel marketplace]

To address limited product access, these consumers collectively developed a novel solution and an innovative new product line which satisfied market demand. The vignette also illustrates how a situation of vulnerability arose from a misalignment between some Russian Jews’ felt identity (as Jews) and others’ perceptions of them (as Russians). Concurrently, some members of the same cultural group (Russian Jews) called up one facet of their identity (the Russian facet) in order to overcome the vulnerability of being deprived of a food product that is important to them by developing an alternative, more literal interpretation of ‘defiling Israeli soil’. Instead of preventing the presence of pigs in the land of Israel, it removes pigs from the ‘soil’ of Israel by keeping them on second floors.

A similar strategy is related by another informant:

I do a lot of research on communities of people who are homeless, most often living in encampments. One group I have spent a lot of time with are several camps in Osaka (Japan) of people living in blue tarp tents in public parks, in an area of day labourers. They are organised into a group called the Kamagasaki Patrol, originally set-up to protect people sleeping on the streets from getting beaten up. They don’t consider themselves homeless because they have these tent homes and have been living in them for several years. A few years ago they “rented” land from a farmer who was not using it and grew vegetables. They did three things with the vegetables: 1) they put them in bags and sold them for 100 yen (about \$1.30) to a senior housing building of senior day labourers who can no longer work. 2) They sell some of the vegetables on the street through a street stall. 3) With the money they make from selling the vegetables to the seniors and from the stall, they buy protein (tofu or meat) and with the remaining vegetables they make a stew, but not for themselves. In this day labourer/homeless area there are people who are homeless and there are Korean Protestant missionaries who offer them free food, but only after they listen to preaching. So, when the Kamagasaki Patrol sees one of these proselytising vans setting up to preach and deliver food, they will get their vegetables and protein together and directly opposite from the church groups they will set up a rival soup kitchen and give the food away for free and without strings! [Male, Japan marketplace]



In this instance, the vulnerability is overcome through self-organisation and the development of an alternative offering that does not subject consumers to a form of dependence (having to accept some preaching to gain access to free food).

### **Voiced Complaint**

An alternative approach involves 'voiced complaint', which usually occurs when consumers are faced with situations about which they are not pleased, and in many cases, feel the need to voice their dissatisfaction to the offender, either to vent or just to achieve satisfaction. Informing the business of their displeasure is in many cases the catalyst to the improvement of the product, system, service, or process. For example, the following informant's response can be characterized as one using this strategy:

This event occurred when I was a pre-teen. Therefore, I questioned my mother about the occurrence to be sure I recalled it correctly. One Saturday afternoon, my parents and I went shopping at Kmart. We, like many times before when shopping, were dressed casually in old sweat suits. After filling our cart, we proceeded to the cash register. This day was a little different than other shopping days because my parents had recently received their income tax return. As we approached the counter, we began unloading more than \$400 worth of items. My mother then reached for her check book and began writing a check to cover the total. The cashier (white woman) noted, 'We can't honour this check' and called her supervisor. We thought this was interesting considering my mother always paid with checks at this particular Kmart. My mother quickly explained that she had written checks at this store before and questioned whether or not the policy had changed. While my mother was speaking, the cashier began reloading our basket. My mother quickly asked her why she was removing our items. The cashier now seemed frustrated and sarcastically asked if my mother was going to pay cash for her total. In response to her comment, my mother pulled \$500 in cash from her purse and paid the bill. She then instructed the cashier to bag our items and 'Not to judge a book by its cover.' The consumers (white) cheered for my mother as the cashier bagged our goods. After talking with my mother about the incident, she said she perceived the cashier felt like we could not afford the bill. She also thought the cashier made up the rule about not accepting checks. When I asked her why she thought the situation happened, she responded that it was because we were black. "The lady thought that since we were black, we obviously didn't have enough money to pay that bill or cover that check, but I showed her," she said. Interestingly, this did not deter my mother from shopping at Kmart in the future. However, anytime people talk about shopping at Kmart, my mother tells the story of what happened to us that day. [Female, US marketplace]

A highly recommended coping approach is to voice concerns about experiences, either directly to the company via front line service personnel or senior management, to the wider marketplace such as to other (potential) customers, or to watchdog groups such as consumer reports or Better Business Bureaus. The most effective and cathartic form of external voice is word of mouth communication (Singh and Wilkes 1996) and most recently the social web has provided a tremendous platform for the exchange of stories about differential treatment in the market place (Hennig-Thurau, Malhotra, Frieger, Gensler, Lobschat, Rangaswamy and Skiera 2010).

### **Reappraisal**

A third adaptive strategy which can help remove the potential for future vulnerability is the process of reappraisal, in which consumers, on reflecting on a situation of vulnerability,

realize that what they perceived as a threat to a facet of their identity is not actually one. For example:

When I first moved to live in the Middle East, I encountered a few really difficult situations with some (male) sales people who would completely ignore me. They would not look at me or speak to me at all. I'd ask a question and they would reply to my husband. This would drive the feminist in me round the bend! I usually dealt with this by asking more questions, being louder, gesticulating and trying to occupy more physical and vocal space so that the sales person could not ignore me. This satisfied my desire to 'exist'. On the other hand, I can't say I really liked my 'in your face' behaviour very much, but I could not fathom not reacting in some way. Over the years, my views and approach have evolved. I realise that some sales persons avoid dealing with me because in their lives they have rarely had to deal with women other than their close relatives, and perhaps also because they might be afraid of offending my husband by bypassing him and speaking to me directly. They are basically applying the rules of their own community (in Pakistan, Afghanistan, Jordan etc.) to their interactions with more diverse customers. I realise that by acting too aggressively, I might scare them from interacting more with women, and perhaps reinforce their current unsatisfactory views. I also no longer feel threatened or diminished by their ignoring me, because I understand better where it is coming from, and I realise it's not an attack against me, but rather an expression of their own difficulties in dealing with 'new kinds of people'. What I have been doing though, is trying to slowly build rapport with such people, hoping that if they progressively get used to dealing with me, trust and respect me, then I will have contributed to changing their views about women in general. For example, I always drive up to the petrol pump manned by a sales guy who originally seemed to struggle looking at me. We are now smiling to each other, and exchanging a few words every time. He doesn't seem scared any more when he sees me... Another element in this change is probably the fact that by living in the Middle East for 20 years, I have become a part of that culture too, and I feel naturally more comfortable and less 'fragile' in it. There are now many situations where it's 'the Arab in me' that sizes up a difficult situation. [Female, Middle Eastern marketplaces]

Rather than experiencing stress and anger from the perceived threat to her felt identity, this informant can now resort to a more empathetic way of dealing with the source of the threat as a result of the reappraisal that removed her perception of vulnerability. Part of the reappraisal process has been motivated by an evolution of the informant's multicultural identity, where she is able to call up facets that produce more alignment than was possible previously.

### **Market Familiarity**

A third strategy involves learning about the conditions and rules of the new marketplace, which allows us to discern patterns and familiarize ourselves with the new environment. For example:

When my family moved to Britain, one of our first learning experiences in the market was about sending children to school. Shortly after we moved we realised that three weeks later the children are supposed to start schools. Although my husband is British, he worked abroad for several years before he met me, and after we met we settled down where I lived. Both of our children were born in another country, and the older son has been going to school there for six years at the time of our move. We thought it would be easy to find information about what to buy when your children start school on the Internet, but were surprised to find

out that very little was available on this matter, presumably because it was a rather mundane issue on which the majority of British parents did not require a lot of information from external sources. As time was passing, we had to do the 'school shopping' trip and based our judgements and decisions on our past experiences of our son going to school in another country. Armed with these experiences, we bought a lot of things that were unnecessary, but missed out on several things that were important to buy. When children went to school and we met other parents, we were relieved to find sources of information. [Female, UK marketplace]

Another vignette from a different informant also exemplifies the use of a similar strategy:

When I left Europe and went to live in the Arab world, I had limited experience of bargaining, based on a few encounters with the practice during holidays overseas. The first few years in the Arab world were difficult when I wanted to acquire goods or services which did not have a 'fixed price'. This included taxi rides, clothes, crafts, furniture, cars. There were many instances where I felt I was being taken advantage of, or when I felt the seller was treating me like an idiot. I knew bargaining took time and a level head, so I felt at a serious disadvantage if I was in a hurry or if, for example, I had a headache. I sometimes renounced a purchase because I didn't feel I would have the time to go through the whole lengthy process of getting the price down to an acceptable level. On other occasions, I would become angry at the salesperson and leave the shop in a huff, determined never to go back. It has taken me several years to feel that I understood the main principles of bargaining, and to feel I was reasonable at it. To bargain, you basically have to ask for the price first (since your offering price may be too high), gauge the kind of percentage the salesperson has inflated the price by, then offer a price lower by that percentage than what you are hoping to settle at. Then you have to engage in the price to-ing and fro-ing, overcome arguments about quality, uniqueness etcetera, present counter-argument, and (very important) not show too much interest in the product. When the deal seems close yet still uncertain, it sometimes helps to start moving away – the salesperson might then agree to the final price to 'save the deal'. I enjoy the social process of bargaining, but thankfully nowadays the taxis in the city where I live have a meter, and many more shops have a fixed price policy, so I don't have to bargain when I am in a rush. [Female, UAE marketplace]

Developing familiarity with the marketplace in order to increase cognitive fluency and cultural capital is a key way of increasing resilience in situations of multicultural marketplace vulnerability. Self-reflection (Bandura 1986) will help understanding of past incidents of vulnerability and information requirements to develop better responses in the future. For example, consumers may search for product information (internet, marketing communication, friends' advice) to choose between alternatives, ask for help within the environment (other consumers, sales assistant), or resolve to ask questions until able to make informed decision.

### **Social Resource**

Finally, past research has indicated that access to better social resources leads to more successful instrumental action (Lin 1982). In navigating through the MCM marketplace, consumers often seek out such resources to alleviate risks of making mistakes. For example:

On a recent visit to Kampala, Uganda I asked a Ugandan female, marketing professor (Miria) to be my escort and helper at the craft market where I intended to make purchases of gift items for friends and family in the United States. In a

small, grassy area behind the National Theater building I saw approximately twenty (20) booths with a variety of African crafts including wooden carvings, statues, soapstone carvings, jewellery, African drums and guitars, and textiles...As a child growing up in the south-eastern portion of the United States, I had spent many hours at flea markets and craft fairs with my parents. I thought, "this isn't too bad . . . I've been in a market like this before." Many of the booths looked very similar with regard to the merchandise being offered for sale. However, I soon discovered there was considerable variance on the prices of items between booths. I decided to purchase a set of wooden, hanging monkeys, but from whom and at what price? I inquired the price of these monkey statues at several booths trying to get "a deal"[Note: the price of these statues ranged from 7,800 Ush (Uganda shillings; approximately \$3.14 US\$) to 18,000 Ush (~ \$7.25 US\$).] I am sure Miria became frustrated with me as I would inquire the price, say I would "think about it" and move on to the next booth to repeat the procedure...After a few minutes of this, Miria began asking for me in Luganda (the tribal language of the Buganda people group). I had learned very few words in Luganda but I did recognize Miria saying "mazunga" which basically refers to someone of privilege, but is commonly used as a designation for white/Caucasian people. I asked Miria what she had said to the vendor. She replied, "I asked her why she was asking for such a high price, when the lady two booths away was asking half the price for the same item. Why did she do that? Is it because you [pointing to me] are a mazunga?" I thought to myself, "good point"...Finally, I received a price offer that I believed to be reasonable and I purchased three interlocking, hanging, wooden monkeys to put in my office back in the United States. [Female, Ugandan marketplace]

Although both the informant and the vendors could communicate clearly through English, the informant's inability to communicate with the vendors in their tribal language and recognize particular social cues put her at a disadvantage - a situation where she would pay too much compared to the prices paid by other local consumers. Having a shopping escort who could communicate with the vendors in their native tongue, which had the greatest social power within this context, partially alleviated that condition. The use of social resources, such as friends and other social networks, can be leveraged to help during vulnerable situations, or, in the longer term, to enable better understanding of marketplace norms and rules.

## **Conclusion**

Improvements in communications, technology, and transportation, as well as a host of other phenomena, have served to increase cultural diversity in the international marketplace. A myriad of internal and external factors, however, give rise to unfair or imbalanced marketplace conditions that create marketplace dissonance and contribute to consumer experiences of vulnerability. As this research has shown, in the case of multicultural societies, the lack of language skills and/or market practice understandings are often key sources of consumer vulnerability that result in business practices that alienate, exclude or even antagonize the very customers that businesses seek to serve.

Failure to adequately accommodate groups that experience situational or enduring vulnerability can have severe consequences. Lost sales and damage to a firm's reputation, for example, are key penalties a firm might face. In extreme cases, firms might also be in violation of discrimination and public accommodation laws. If firms are to avoid costly consequences of dealing improperly with vulnerable groups, they will have to devote resources towards identifying moderating and intervening causes of consumer vulnerability.

While much progress has been made at attempting to understand diverse groups of customers, more effort needs to be directed at those groups that are at risk of experiencing

MCM vulnerability. Advocating the need for recognition of MCM vulnerability should empower consumers in the MCM. Because consumer vulnerability is dependent on varying internal and external factors as well as context, understanding how and why consumers experience vulnerability is difficult. Identifying categories of coping strategies with the potential to help consumers and markets build resilience is a first step towards developing an advocacy framework for the multicultural consumer in our multicultural world. Much more work is needed in order to fully enhance resilience in situations of multicultural marketplace vulnerabilities. As marketing researchers, we invite others to join in our quest towards providing consumers with more agency, power and long term resilience in their multicultural marketplace dealings.

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