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Building Consumer Competence and Trust: HRD Professionals as Champions of Change

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Abstract: *Despite allocating significant institutional resources to establishing consumer trust, organizations often unintentionally fail to ensure that the social contract between the organization and its customers is upheld and that trust is the center of every transaction. This paper seeks to answer the questions of what role, if any, do organizations play in improving consumer competence and trust, and what substantive role can human resource development professionals play in that effort? Five consumer learning strategies using adult learning principles are set forth along with a decision-making framework that can support an organizational change in the power relationship between vulnerable consumers and organizations. The proposed decision-making framework is intended to serve as a starting point for human resource development professionals and organizations as they examine their strategies to determine how they may be changed to meet the needs of less powerful consumers and build trust.*

Keywords: *Consumer competence development, Formal and informal learning, Human resource development.*

Organizations, despite great effort, often fail to ensure that the social contract with their customers is upheld and that trust is at the center of every transaction. Consumer competence has increasingly become more important (Berg, 2007) given the challenges organizations face in ensuring the strategies they use are perceived to be ethical and in the best interest of consumers. To confront this challenge, organizations are adjusting by educating the consumer about the benefits of their products or services as well as making sure that the information that is provided is easy to understand and enable them to engage the consumer for the long term (White House Legal Aid Interagency Roundtable, 2015). Although consumers may try to make wise, rational choices in their own self-interest, a lack of complete information on the market will likely leave them vulnerable at some point in their lives (Mansfield & Pinto, 2008; Sassen, 2014; Tellis & Gaeth, 1990). This may be a result of strategies that have been employed with the goal of creating profits and revenue streams, without regard for the effect of their decisions on consumers' learning and well-being (Arli, Thiele & Lasmono, 2015).

HRD professionals are notable for their ability to work in a wide range of industries to help organizations leverage intellectual capital for better performance (Kang & Snell, 2009). This includes the development of sound, ethical, trust building strategies, and an organizational culture that demonstrates an understanding of vulnerable consumers and the needs and values that factor into their decision-making process. While HRD professionals and senior executives are making these decisions, it is not always easy to categorize a given strategic behavior as clearly ethical or unethical. However, senior executives with strong ethical convictions are generally proactive in linking strategic actions and ethics. Ethical practices should be concerned with the behaviors and practices that ensure organizations behave fairly toward their consumers and are good corporate citizens.

While much of the early focus on ethics concentrated on the marketing of low-quality goods to consumers, more recent attention has been placed on marketing to vulnerable consumers (Harrison & Gray, 2010; Hill, 2002; Jones & Middleton, 2007; McDaniel, Kinney & Chalip, 2004; Wallendorf, 2001; Williams, & Aitken, 2011). Much of the debate centers on the use of exploitative strategies without regard for what is advantageous for the consumer and whether leadership has a responsibility to groups that are considered vulnerable (Bevan, 2012; Cui & Choudhury, 2003; Karpatkin, 1999; Laczniak, 1999; Murphy, 2010). Although ethical decision-making is desirable, Wheelen and Hunger (2012) argue that because no worldwide standard of conduct for business people exists, people who are involved in unethical decision-making may not be aware of their ethical lapses and their effect on others. Nonetheless, there are some generally accepted rules of ethical conduct - to do no harm and level the playing field in regards to vulnerable consumers.

We offer a decision-making model along with learning strategies that HRD professionals can use to address the imbalance of power between vulnerable consumers and organizations. The model can be used to build consumer trust in the way that vulnerable consumers are treated regardless of industry. We begin by defining key concepts that will be discussed throughout this paper. Then, we identify three types of consumers based on power relationships, followed by a discussion of formal and informal learning strategies. Next, we discuss the ethical issues and the ethical responsibility to vulnerable consumers. Thereafter, we discuss how consumer learning strategies can help develop consumer competence, and ultimately, trust. Finally, we present the model and strategies.

KEY CONCEPTS AND DEFINITIONS

To aid in our discussion, we define key concepts that can help HRD professionals and providers in their efforts to meet the needs of vulnerable consumers. We begin by defining consumers as learners. We view consumers as learners with varying levels of knowledge and firms as educational instruments or dispensers of knowledge. As Jubas (2011) proposed, the buying experience is an opportunity for consumers to learn how products and services benefit them and society as a whole.

Consumer expertise has been defined as the ability to perform product- related tasks successfully (Mallalieu & Palan, 2006). According to Mallalieu and Palan (2006), these tasks include information searches, interactions with salespeople, choice and decision-making, and the various tasks involved in making a purchase, e.g., handling money, dealing with credit terms, and understanding warranty and return policies.

Consumer competence means the buyer is informed about products and services, and also familiar with how markets function (Berg, 2007). While all consumers may not have the expertise, competence can be attained. Competent individuals have a sense of self-confidence in their abilities to obtain valued outcomes and exercise self- control and self-regulation.

Consumer vulnerability has been defined in various ways, but one of the most constructive definitions describes it as a state of powerlessness arising “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, Gentry & Rittenburg, 2005, p. 134). Although consumers may be competent in one buying experience, they may be vulnerable in other buying experiences.

We look to the relationship marketing literature for clarity regarding trust and confidence. Sirgy and Lee (2008) argued that relationship marketing is grounded in a stakeholder theory of business ethics and, while stakeholder theory serves society better than transaction marketing, relationship marketing focuses on the development and maintenance of quality relationships between exchange partners for mutual benefit. This theory posits that a company’s relationship with its customers has a direct effect on their willingness to buy from the company, and trust is a key factor in building customer relationships (Morgan & Hunt, 1994).

We consult the human resources literature for operational conceptions of trust and confidence. Robinson (1996) defines trust as "one's expectations, assumptions or beliefs about the likelihood that another's future actions will be beneficial, favorable, or at least not detrimental to one's interests" (p. 576). Evidence of trust is the willingness of a party to be vulnerable to the actions of another party (Mayer, Davis, & Schoorman, 1995). In terms of consumers, trust has been defined as "the expectations held by the consumer that the firm is dependable and can be relied on to deliver on its promises" (Sirdeshmukh, Singh, & Sabol, 2002, p. 17).

Another key component of relationship marketing is confidence (Berry, 1995; Hennig-Thurau, Gwinner, & Gremler, 2002; Kinard & Capella, 2006). We define confidence as the perception that another party has the ability to perform as expected. We argue that someone can have confidence in another party, but not trust them. For example, consumers may turn to shady lenders because they have been turned down by or do not trust traditional banks. They may not trust the lenders to be ethical either, but they have confidence that the lenders can help them achieve their goals.

Three Types of Consumers Based on Power Relationships

Although consumerism aims to promote equality (Jubas, 2011), differences in vulnerability across various consumer segments have been well acknowledged and a variety of theories have been developed to explain why certain groups are considered more challenging than others (Shultz & Holbrook, 2009). Carroll and Buchholtz (2006) asserted that the foundation of corporate social responsibility lies in the institutions' power/responsibility relationship with its stakeholders. They argued that power cannot be viewed in isolation from responsibility and when power becomes imbalanced, organizations must exercise greater responsibility. Griffin and Prakash (2014) included consumers in the range of stakeholders that firms have a responsibility to consider when ethically managing responsibility. Giving, responding and exhibiting strong communication is critical (Cox Edmondson & Malik, 2013). Moreover, Baker, Gentry, and Rittenburg (2005) have shown that imbalances in the interactions between an organization and its consumers results in a higher level of consumer vulnerability.

Thus, we maintain that consumer vulnerability is based on the power that an individual or groups of individuals with similar concerns have in a customer relationship (Lee & Soberon-Ferrer, 1997). Moreover, to engage and educate consumers, organizations need to be cognizant of consumers' varying levels of vulnerability. For the purposes of this study, we conceive of three types of consumers: 1) the powerful; 2) the average; 3) the less powerful.

Powerful consumers are well equipped to make good buying decisions that benefit them over the long term. This group would be the educated consumers, who do research and inform themselves before buying a product. Their buying decision may actually put the marketer at a disadvantage because of the extent to which they are able to make well-informed decisions.

The *average consumer* is one who is capable of entering into a relationship with the organization on an equal footing. This is the ideal situation because both the consumer and the institution understand how procuring services works, along with their benefits and drawbacks.

The third type of consumer, *the less powerful,* includes consumers that are often referred to as disadvantaged consumers (Andreasen, 1993) because they are not informed well enough to understand if they are being taken advantage of by the organizations that supply products and services to them (Rucker, Galinsky & Dubois, 2012).Moreover, the literature suggests that three types of less powerful consumers exist: 1) the satisficers, 2) the disadvantaged, and 3) the vulnerable (Rucker et al., 2012; Lammers, Stoker & Stapel, 2009).

Satisficers voluntarily give up their power. They are willing to settle for less than the optimal product or service (Simon, 1956; Schwartz, 2004). Some might argue that such consumers are not, in fact, problematic because they are poised to make a better decision, but choose not to do so. However, from a relational perspective, there is a greater probability of dissatisfaction with the firm should the satisficers later determine that their choice was unwise.

TABLE 1: THREE TYPES OF CONSUMERS BASED ON POWER RELATIONSHIPS

CONSUMERS	RESEARCHER(S)	DEFINITION/DESCRIPTION
Powerful		
Educated	Thorelli (1971)	Product informed elite
	Persaud and Irfan (2012)	Savvy, value information, embrace marketing, more positive attitude to innovative products
Average		
Typical, Normal, Ordinary Average,	Morgan, Schueler, and Stoltman (1995)	Most people
Normal or Ordinary	Brenkert (1998)	The standard by which consumers are compared
Less Powerful		
Satisficers	Simons (1956)	Settle for services and products that are 'good enough'
	Swartz (2006)	
Disadvantaged	Andreasen (1993)	Someone capable of being affected
Susceptible Unusually Susceptible Vulnerable	Morgan and Riordan (1983)	Someone who has idiosyncratic reactions to products that are otherwise harmless to most people. Small minority of the market.
	Morgan, Schueler, and Stoltman (1995)	Groups or persons who are particularly prone to being harmed by products.
	Brenkert (1998)	Someone capable of being harmed

Rather than referring to less powerful consumers as the disadvantaged, George and Lennard (2007) argued that the term "at a disadvantage" described vulnerable consumers better. They argued that "at a disadvantage" covered people who, "through individual circumstances, are likely to be economically and/or socially excluded, and everyone who is actively placed at a disadvantage as a result of the policies and practices of organizations providing services and goods" (p. 61). We assert that such attributes place consumers at a disadvantage only if the firm chooses to deceive buyers willfully based on the perception that such factors are exploitable.

Consumers are considered to be vulnerable if they are particularly susceptible to harm when the qualitatively different experiences and conditions that characterize them (and on account of which they may be harmed) derive from factors (largely) beyond their control (Brenkert, 1998). It has been noted that minority youths and lower class (*less powerful*) citizens tend to remain disadvantaged (Jubas, 2011). According to Jones and Middleton (2007), attributes that are frequently considered when investigating consumer's vulnerability include: age, gender, race/ethnicity, education, and socioeconomic status. While gender and race/ethnicity of a consumer are unchanging, and education and socioeconomic status may be enhanced over time, research shows that decision-making capacity eventually diminishes with age, thus presenting a challenge for aging consumers attempting to make informed decisions regarding their well-being (Griffiths & Harmon, 2011). Additionally, given the presence of immigrant consumers in the U.S. economy, Penaloza (1995) also stressed the language barrier that affects many immigrant consumers. We define vulnerable consumers as those less powerful consumers who lack the ability to process how best to make a decision or who do not have enough information to make a sound buying decision. Table 1 provides a compilation of the types of consumers as defined by various researchers in the literature.

The Need for Formal and Informal Consumer Learning

Although adult learners are amenable to new ideas over time, they are usually resistant in the beginning. A part of the resistance is the challenge of showing the value of change before the consumer has experienced it, particularly if they are encountering an "unfamiliar/beyond comfortable" experience (Drago-Severson & Blum-DeStefano, 2014). We assert that change in the behavior of HRD professionals and senior executives is needed to equalize the balance of power between organizations and vulnerable consumers. Two ways to address the imbalance is through consumer learning and education. Although a consumer is always engaged in learning, whether formally or informally, we suggest that consumer learning is informal and consumer education happens through formal learning.

Historically, the facilitation of formal learning programs and activities in organizations has been the role of HRD. HRD has been defined to provide "training activities" (Bierema & Eraut, 2004, p. 53). The formal learning programs were "to build the capacity of individuals, teams, and organization with a systematic approach with a long-term focus" (p. 54). Marsick and Watkins (1990) state that "typically, formal learning is institutionally sponsored, classroom-based, and highly structured" (p. 12).

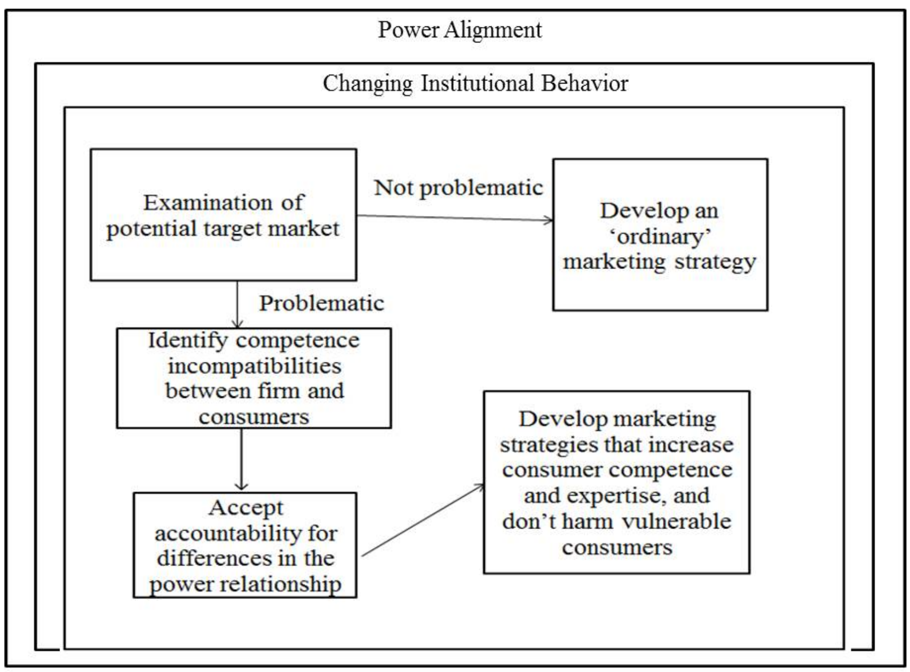
On the other hand, informal learning as discussed by Marsick and Watkins (1990) "includes incidental learning, may occur in institutions, but it is not typically classroom-based or highly structured, and control of learning rests primarily in the hands of the learner" (p.12). Characteristics of informal learning include activities that are "intentional but not highly structured" (Marsick & Watkins, 2001, p. 25) and take place during daily activities. Informal learning usually happens "…when people face challenges, problems, or unanticipated needs" (Marsick, Volpe & Watkins, 1999, p. 4).

Marsick, Volpe and Watkins (1999) characterized informal learning as "(a) integrated with work and daily routines, (b) triggered by an internal or external jolt, (c) not highly conscious, (d) haphazard and happens by chance, (e) an inductive process of reflection and action, and (f) linked to learning of others" (p. 90). Gola (2009) and Cseh (1998) have found that context is a significant factor in informal learning, as "informal learning is often experiential learning which occurs in a particular context" (Gola 2009, p. 344). Marsick and Watkins (2001) concurred, stating that informal learning "takes place without much external facilitation or structure" (p. 30). To enhance informal learning, three conditions are proposed by Marsick and Watkins (2001): critical reflection on surface tacit knowledge and beliefs, stimulation of proactivity on the part of the learner to actively identify options and to learn new skills to implement those options or solutions, and creativity to encourage a wider range of options.

There are advantages to informal learning. A combination of the right environment and context can support and impact a learning environment (Malcolm, Hodkinson, & Colley, 2003; Cofer, 2000). Through focused reflection and action, informal learning can support the organization in various ways when creating learning strategies to work with vulnerable consumers. Most significantly, organizations can use informal learning to shift old behaviors and negative mindsets that may have held them back and resulted in adverse consequences in their marketing practices (Malik, 2015).

Experience is an essential part of what, when, and why adults learn, as explained by andragogy, which is the art and science of facilitating adult learning (Knowles, Holton & Swanson, 1998; Merriam & Caffarella, 1999). Although Avon Products (1985) suggested that learning opportunities at the 'teachable moment' are especially scarce, we propose that organizations can purposefully create these opportunities with consumers. As such, our discussion will focus on learning strategies in which an organization utilizes informal learning techniques with vulnerable consumers.

FIGURE 1. CONSUMER LEARNING ADAPTIVE STRATEGY PROCESS FOR POWER ALIGNMENT



A FRAMEWORK FOR LEARNING STRATEGIES TO DEVELOP CONSUMER COMPETENCE

The benefits of a utilizing learning strategies have long been recognized in strategic planning (Mintzberg, 1973). We define a learning strategy as a dynamic approach to address the changing needs of the marketplace, the organization, or its stakeholders. Devising a learning strategy begins with the firm examining consumer data of a potential market to determine if there is an imbalance of power that could marginalize vulnerable consumers. If there is not a potential for harm, there would be no need for the firm to develop a learning strategy and thus, a typical strategy could be implemented. However, if the examination reveals an imbalance of power, the firm would then identify the incompatibilities between the firm and the consumer. Essential to any eventual change in behavior is the firm's willingness to accept accountability for the imbalance of power. The process concludes with the development of strategies that increase the competence and expertise of vulnerable consumers and as a result, do no harm. This process will lead to an organizationial change in the routines of the organization, and over time, a better alignment between the organization competence and consumer competence will be realized.

Consider Figure 1. The inside of the figure depicts a consumer learning strategy process based on the power relationship.

Following are five learning strategies, developed from adult learning theory, which can be utilized by HRD professionals to help organizations to build the competence and trust of vulnerable consumers:

1. HRD professionals can accentuate the need for organizations to set aside and publicize times and/or days when less powerful consumers can receive special attention and access to information, informally through conversation and direct access to organizational representatives, rather than simply handing out informational brochures in a less personal manner. For example, representatives from an organization go to senior citizen communities to provide informal learning opportunities about their products and services. Feedback from these sessions would be shared with the organization to address any concerns and potential vulnerabilities that the consumers might express. This effort can be combined with other efforts to attract the targeted vulnerable market (senior discount days, other discount programs, etc.).

2. HRD professionals can emphasize the importance of focused training and performance evaluations within their organization. They should address any predispositions in the providers to ensure that their biases do not negatively affect the consumer experience. For example, when representatives that work directly with vulnerable considers, they should be made aware of their positionalities when it comes to consumers' age, race, appearance, dress, speech, etc. Moreover, they should establish written guidelines based on local research to ensure that those vulnerable groups and individuals in their community receive equal treatment that is accessible and appropriate to their circumstances.

3. HRD professionals can urge organizations to focus more on educating and less on selling. Once consumers have been educated, formally or informally, selling well-being approaches and medication must be done judiciously. The opportunity to serve vulnerable consumers should involve much more than making a sale, but should also ensure long-term repeat business based on trust built through education.

4. HRD professionals can highlight the need for organizations to support vulnerable consumers to be proactive and identify additional ways to gain information. One example would be to have an informed, trusted agent accompany them when visiting a location to purchase goods or services. These agents can assist the organization in understanding the needs of the consumer as well as ask pertinent questions and translate for both the organization and the consumer to ensure that the services satisfy the consumer's learning needs.

5. HRD professionals can encourage organizations to address conflicts of interest and create transparency. Reassuring the consumer formally and informally by explaining and demonstrating the utilization of non-biased resources such as technological products and services offered by companies that have a vested interest in an industry. In addition to communicate and disclose any

relationship or vested interest they have in the industry, particularly in dynamic industries where technology can quickly render medical products obsolete and or can harm the consumer.

SUMMARY AND CONCLUSION

Organizational change that creates ethical strategies brings authenticity, legitimacy, and ultimately trust to customer relationships. Consumer learning strategies that are geared toward vulnerable consumers play a key role in establishing this landscape of organizational trust. We acknowledge Andreasen's (1993) argument that there are always merchants who will take advantage of consumers and willingly deceive them. We propose that in today's society, organizations hold an ethical responsibility to do more to level the playing field for vulnerable consumers. As Andreasen (1993) argued, when consumers have problems in the marketplace, they turn most often to the seller, presenting organizations with an opportunity to educate vulnerable consumers so that those consumers can make informed decisions. Organizations help vulnerable customers become qualified consumers, or help vulnerable customers in ways compatible with their limited abilities and characteristics (Brenkert, 1998).

We asserted that HRD professionals and organizational leaders have an ethical responsibility to less powerful individuals and groups. Although it will likely be challenging to know the competencies of those who seek services, it is important that they work with managers and the ethics/compliance office to understand their obligations and consider how their actions impact others (Trevino, 2007). For decades, organizational strategies and competitive marketing practices were implemented to create and retain customers at any cost, with little regard for whether they left these customers less well-off (Leonidou, Leonidou & Kvasova, 2013). As a result, institutions often failed to ensure that the social contract between the organization and its customers was upheld. At present, industries are utilizing sophisticated research methods to profile consumers, including those who might be considered financially and socially vulnerable. However, policy frameworks are insufficiently developed to determine how to protect vulnerable groups (Harrison & Gray, 2010).

Like others (Jones & Middleton, 2007; Murphy, 2010), we are not suggesting that organizational leaders abandon the target marketing concept, but rather implement consumer learning strategies using adult learning principles that address consumer vulnerability. In this paper, we argue that once a market has been examined and labeled as 'vulnerable,' organizations should hold themselves accountable to those consumers through consumer learning and marketing strategies that ensure not only that the market is unharmed, but that the consumers' competence and expertise in the buying process are improved as a result of their marketing practices. As noted throughout this paper, our belief is that a consumer market (whether vulnerable or not) is only at a disadvantage if the organization puts it at a disadvantage. While we agree that consumers with less power are likely to be at a disadvantage when the buying process begins, we take exception to the notion that vulnerable stakeholders are inherently at a disadvantage. Instead, we propose that they can have an advantage in certain circumstances. For example, some HRD professionals can advocate for their companies implementing learning strategies to serve these consumers that may not be available to all of their customers. Thus, they may actually gain an advantage over ordinary consumers.

Furthermore, as evidenced by the framework presented in this paper, we are not advocating that HRD professionals and organizational leaders attempt to change consumer values. Instead, we argue that organizations should craft and implement strategies that hold themselves accountable and demonstrate an understanding of those values by addressing consumer competence and expertise.

From the organizational leaders' perspectives, the positive publicity that could be gained from helping less powerful, vulnerable consumers are worth the effort. These consumers may come to embrace a more positive image of the company, resulting in repeat business as they gain power as consumers over each transaction. Thus, the company can develop stronger customer relationships with each of the three types of consumers (powerful, average, and less powerful). Moreover, if socially conscious HRD professionals and organizations are able to empower the less powerful consumers, fewer firms will be able to continue to take advantage and deceive them in buying interactions.

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