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Temporarily Vulnerable Consumers in a Bank Services Setting

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Abstract

Purpose – The purpose of this paper is to explore how do temporarily vulnerable customers and their bank advisors cope with incidents met over the course of their service relationships.

Design/methodology/approach – A qualitative design based on ten cases studies, involving interviews with both sides of the dyad (client-bank advisor) as well as internal secondary data from the bank, is conducted.

Findings – The findings show that the two sides of the dyad span a gradation of coping strategies that are enacted to co-create solutions to incidents encountered. Thus, temporarily vulnerable consumers turn out to be non-passive in their asymmetrical relationship with advisors and deploy residual resources to maintain their inclusion within the banking system.

Research implications – The results enrich our knowledge on consumers' vulnerability insofar as we extend the transformative service literature to temporarily vulnerable clients who project themselves beyond the crisis period and consider ensuring satisfactory levels of their well-being.

Practical implications – The findings suggest that banks can refine their categorization of temporary vulnerable clients by identifying those that remain profitable and for which an effort is worth, and those in whom it is appropriate to disinvest. They also prompt the banks to design supports to the advisors in managing increased stressful interactions with precarious customers.

Social implications – To prevent the risk of slippage by or exclusion of the vulnerable customers who experience serious banking incidents, the paper points out the necessity to mobilize alternative levers from the public and associative spheres to allow these customers access to a minimum of banking services.

Originality/value – As an early exploration of transient vulnerable clients, this research fuels our understanding of their capacity to consider co-creating, alongside bank advisors, solutions to the incidents met in a view of preserving their well-being and insuring their social and economic inclusion.

Keywords Temporarily vulnerable customer, bank advisor, coping strategies, social inclusion, well-being, case study.

Paper type Research paper