**Needs and Challenges of Vulnerable Consumer and** 

# Its Impact on the Tourism Industry: Literature Review

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#### **ABSTRACT**

Consumers are parties who must be considered in the sustainability of the economy. Consumers are the right subjects in targeting changes in economic development. The tourism industry is also not immune from the development of various types of consumers. One type of consumer that needs to be considered is the vulnerable consumer. Therefore, the aim of this research is to look at the influence of vulnerable consumers in the tourism industry in Indonesia. The design of this research is a literature review. Search for articles on Google Scholar and ProQuest with keywords based on customer retention. 420 articles were found in the 2014-2023 period, then screening was carried out and 25 relevant articles were found to be discussed and analyzed. The results of this research found that the influence of customer service, customer satisfaction, customer loyalty, and customer commitment make customers continue to use products or services.

**Keywords:** Vulnerable Consumer, Customer Service, Customer Satisfaction, Customer Commitment, Customer Retention.

## **INTRODUCTION**

The tourism industry is a vital sector that plays an important role in the global economy, contributing to employment, increased income and cultural exchange.

However, in the tourism industry there are consumer groups known as vulnerable consumers who require special attention and protection. Vulnerable consumers in the tourism industry refer to individuals who face various challenges may disadvantages that make them more vulnerable to exploitation, discrimination, or harm during their travel experience (Dietrich et al., 2017).

The COVID-19 pandemic has had a major impact on the tourism industry, exacerbating the vulnerabilities faced by certain consumer groups. According to a study exploring the impact of COVID-19 on the tourism industry, the pandemic has created global challenges, an economic crisis, and spillover impacts on various industries, including tourism. The internal recreation and tourism sector has experienced a significant decline, with substantial revenue losses (Abbas et al., 2021). This situation increasingly highlights the importance of addressing the needs and concerns of vulnerable consumers in the tourism industry.

Consumer behavior in the tourism context includes decisions, activities, ideas, and experiences that satisfy consumer needs and desires related to travel and recreation. Understanding consumer behavior is critical to identifying the specific challenges faced

by vulnerable consumers and developing appropriate strategies to meet their needs. A comprehensive review of the literature on the concept of consumer behavior in the tourism industry has been carried out, focusing on factors such as loyalty, family decision making and novelty seeking (Cohen et al., 2014). This review helps researchers and practitioners gain insight into the influences. motivations. and decisionmaking processes of consumers, including vulnerable groups.

The socio-economic impact of the COVID-19 pandemic on tourism is unprecedented, affecting millions of livelihoods around the world. The crisis has provided an opportunity for stakeholders in the tourism industry to rethink their approach and adopt measures that ensure fair distribution of benefits, advance environmental goals, and support workers, including well-being of vulnerable individuals. Rebuilding tourism industry with people at the center requires addressing the vulnerabilities faced by consumers and prioritizing health, safety and sustainability.

Research has identified certain consumer caregivers, groups, such as elderly caregivers, caregivers, cancer individuals affected by crises such as the pandemic, COVID-19 as vulnerable consumers in the tourism context. These groups often face barriers to tourism participation, consumer vulnerability, and community exclusion. Recognizing their unique circumstances and meeting their needs can contribute to a more equitable and accessible tourism experience (Hunter-Jones, 2010).

Hospitality and tourism organizations have a responsibility to protect and support vulnerable consumers. They must ensure that their services, facilities and information are accessible and inclusive for individuals with diverse needs. In addition, the industry must strive to build a culture of sensitivity and empathy, training staff to provide appropriate support and assistance to vulnerable consumers.

Efforts to promote tourism for vulnerable consumers can have positive social and economic impacts. By addressing the barriers faced by these groups, the tourism industry can improve their quality of life, promote social inclusion, and contribute to a more equitable society. In addition, serving the needs of vulnerable consumers opens up new market segments and business opportunities for tourism providers.

Tourism for vulnerable consumers requires a comprehensive understanding of consumer behavior, identification of specific consumer groups, and implementation of inclusive practices. By recognizing and addressing the challenges faced by vulnerable consumers, the tourism industry can create a more inclusive and accessible environment, driving positive impacts for individuals, communities and businesses.

Vulnerable consumers in the tourism industry are a group that requires special attention and support to ensure their welfare and protection. The COVID-19 pandemic has further highlighted the vulnerabilities faced by these consumers, highlighting the need for targeted strategies and policies. By understanding consumer behavior. identifying challenges faced by vulnerable implementing appropriate groups, and actions, stakeholders in the tourism industry can work to create a more inclusive and responsible tourism sector. Therefore, the author is interested in discussing "Needs and Challenges of Vulnerable Consumers and their impact on the Tourism Industry".

#### LITERATURE REVIEW

This section explains the discussion of theories and concepts in analysis for critical thinking. The literature review section discusses vulnerable consumers which includes discussions on customer service, customer satisfaction, customer loyalty, customer commitment, and customer retention.

### Vulnerable Consumer

Vulnerable Consumers are individuals who, due to their personal, financial or health circumstances, are particularly vulnerable to harm or when an organization does not act with an appropriate level of care. The concept of vulnerability is mutable and contextual, as the factors that contribute to vulnerability may vary and may change over time (Stephens, 2017).

Vulnerable consumers in the current context face various challenges and risks in everyday life. Factors such as climate change, digitalization, the cost of living crisis, volatile energy markets, and the lingering effects of COVID-19 are contributing to the vulnerabilities consumers experience today (Rosenbaum et al., 2017).

Regulations and regulations are geared towards requiring companies to review and improve processes to treat customers fairly, with a proactive and risk-averse approach to prevent customer losses. Financial vulnerability is one aspect of consumer vulnerability that has received attention.

To address these issues and achieve good outcomes for vulnerable customers, need organizations to identify and understand the vulnerability characteristics, such as personal circumstances, that make individuals vulnerable to harm. By recognizing and addressing the specific needs and challenges faced by vulnerable consumers, businesses can provide better support and ensure fair treatment for these individuals (Beudaert, 2020).

#### **Customer Service**

Customer service refers to direct interactions between consumers making purchases and company representatives selling products or services. This is an important factor in ensuring buyer satisfaction and encouraging repeat business (Dijkmans et al., 2015). The goal of customer service is to provide support and assistance to customers before, during, and after their interactions with a company. Good customer service is essential to business success. Satisfied customers tend to become repeat customers and spend more money, which helps businesses stay afloat. With the rise of social media and review sites, customers now have a platform to share

their experiences with businesses, influencing the opinions of others. Therefore, providing excellent customer service is essential to maintaining a positive brand image (Almeida & Coelho, 2019).

#### **Customer Satisfaction**

Customer satisfaction is a manifestation of customer satisfaction in enjoying the products and services provided by a company (Dormann & Kaiser, 2002). Customers feel satisfied by showing various aspects that can be seen directly or can be seen through the customer's expressions. Customer satisfaction is achieved in order to realize the company's ability to make customers continue using the products or services available.

Customer satisfaction is defined as a business philosophy that shows a company's sense of responsibility and ability to meet the needs of customers or users of the products it sells (Nobar & Rostamzadeh, 2018). Customer satisfaction is very important because it is an individual's perception of an institution.

Customer satisfaction is a representation of the suitability of the company's side which results in maximum results for customers in enjoying the company's products or services. This increases the feeling of satisfaction and desire to continue using the product provided. Therefore, customer satisfaction cannot be ignored in providing the best results for maximizing product realization in the future.

## **Customer Loyalty**

Customer loyalty is a customer's habit of having the desire to repurchase or experience a company's products again (Hasan et al., 2014). This shows customer loyalty in repurchasing the products or services provided. This customer loyalty must be maintained so that it becomes capital for the company to ensure that customers continue to use its products and services.

Customer loyalty in using the product is shown by the frequency with which customers use the available products. In spurring loyalty and loyalty from customers, the company will continue to increase the value and ability of the company to be able to compete to increase its competitive advantage among its competitors.

Nobar and Rostamzadeh (2018) define customer loyalty as the basis for the sustainability of an institution or company so that it can become the main choice for its consumers. Customer loyalty is evidence of customer or user loyalty that shows their concern for the continuity of the company or institution for the products they use.

#### **Customer Commitment**

Customer commitment is the commitment of a company's customers which can be seen from efforts to purchase an institution's products (Harrison-Walker, 2001). This tendency to commit is not easily obtained by companies without a good reputation from the company. Customer commitment in using a product is the achievement of a company that has succeeded in gaining sympathy from customers compared to other companies.

Masturoh defines (2020)customer commitment as a relationship that arises because a product or service from a company is used and creates a strong connection for its users. Customer commitment is built with commitment from users who continue to use the product. Customer commitment helps companies increase customer trust and create customer satisfaction so that it will create customer confidence in continuing to use products or services. Customer commitment must continue to be increased so that companies are able to compete and win the market as a manifestation of the competitive advantage achieved by the company.

#### **Customer Retention**

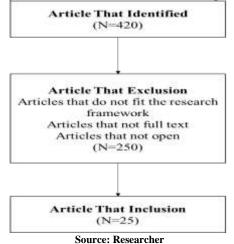
Customer retention is an award from users who can maintain the use of company products. (Appiah-Adu, 1999). Companies are required to continue to improve the capabilities of the products and services provided in order to achieve the ability to create customer retention. Achieving customer retention is the final result that is

expected so that customers can continue to use the product compared to its competitors. According to Ali (2010), customer retention is the intensity of customer satisfaction which results in continued use of the product. Users' continued use of this product can be seen from the continuous repurchase or reuse of products that have been previously used. So that customer retention of a product can be achieved.

#### **MATERIALS & METHODS**

The design used is a literature review. The search method for scientific publication results for the period 2014 – 2023, used searches via Google schoolar and ProQuest. Based on the search results, 420 articles were found which were then filtered with the results being 25 articles that met the inclusion criteria and were relevant. The inclusion criteria for this literature review are (1) articles related to the factors studied that can influence customer retention, while the exclusion criteria are (1) articles that do not fit the research framework, (2) not full text, (3) articles not open.

## **Study Inclusion and Exclusion Diagram**



#### **RESULT**

# **Customer service and customer satisfaction**

The influence of customer service on customer satisfaction has been carried out by previous studies (Bontis et al., 2007; Yee & Faziharudean, 2010). The first research was conducted by Bontis (2007). In this research,

factors are analyzed to influence customer loyalty. The number of respondents in this study was 8,098 banking customers in Canada. In this study, the  $\beta$ -value = 0.240 and t-value = 18.9674 were obtained for customer service on customer satisfaction. So one of the research results is that there is a significant relationship between customer service and customer satisfaction.

Other research is from Yee and Faziharudean (2010). In this research, factors are analyzed to influence customer satisfaction. This research was conducted on 289 internet banking users in Malaysia. In this study, the t test value was 5.539 and the P value was equal to 0, meaning that there was a significant relationship between customer service and customer satisfaction.

## **Customer service and customer loyalty**

The influence of customer service on customer loyalty has been carried out by previous research (Gul, 2014; Le-Hoang, 2020; Sengupta et al., 2014). The first research was conducted by Gul (2014). In this research, factors are analyzed to influence customer satisfaction, trust, and loyalty. This research was conducted on 150 Nishat Linen users in Bahawalpur, Pakistan. Based on the research results, the regression results show that there is a significant influence of customer service on customer loyalty. The basis for the decision is a Beta value of 0.377 and p < 0.01. So, from Gul's research (2014), the author only uses customer service variables with a significant influence on customer loyalty.

# **Customer service and customer commitment**

The influence of customer service on customer commitment has been carried out by previous research (Lai, 2019; Su et al., 2016). The first research was conducted by Lai (2019). In this research, factors are analyzed to influence customer loyalty and customer commitment. The research respondents were 442 hotel visitors in Macau, China. Based on the research results, it was found that the  $\beta$ -value = 0.304 and the

p-value <0.001 on the relationship between customer service and customer commitment. So this shows that customer service has a significant relationship with customer commitment.

Su (2016) also conducted the same research. In this research, factors are analyzed to influence the relationship between customer commitment , repurchase intentions, and word of mouth intentions . This research was conducted on 600 visitors at 6 different hotels in China for 6 weeks. This research uses Amos to assess the reliability and validity of each proposed variable. Based on the research, it was found that the  $\beta$ -value = 0.70 and p < 0.01 on the relationship between customer service and customer commitment . From this research it is shown that there is a significant relationship between customer service and customer commitment.

# **Customer satisfaction and customer retention**

The significance of the influence of customer satisfaction and customer retention has been carried out by previous studies (Ali et al., 2010; Darzi & Bhat, 2018; Lay, 2018; Nazir et al., 2016; Sari et al., 2018; Simarmata et al., 2017). The first research was conducted by Ali (2010). In this research, factors are analyzed to influence customer retention of cellular customers in Pakistan. SEM tests were carried out in this research to analyze the data. Based on the research, it was found that the regression analysis carried out showed that there was a significant influence of customer satisfaction on customer retention.

Darzi (2018) also conducted an analysis of the factors influencing customer retention. This research was conducted on 408 banking customers in Jammu and Kashmir, Pakistan. Based on the research results, the p value is equal to 0, resulting in customer satisfaction having an influence on customer retention. Lay (2018) shows similar analysis results. In this research, factors are analyzed to influence customer retention. This research was conducted on 204 BRI Bank customers in East Nusa Tenggara, Indonesia. Based on

the research results, it was found that the coefficient value was 0.219 and CR 3.00 on the relationship between customer satisfaction and customer retention. Therefore, this shows that there is a significant relationship between customer satisfaction and customer retention.

Nazir (2016) stated that the same thing as other research. In this research, factors are analyzed to influence customer retention. This research was conducted on 156 random customers in Pakistan. Based on the research results, it was found that the correlation value of customer satisfaction with customer retention was 0.225 with a significance value of 0.005. Therefore, this results in a significant influence on customer satisfaction and customer retention.

Other research was conducted by Sari (2018). In this research, factors are analyzed to influence customer retention. This research was conducted on 100 respondents visiting Javanese cooking houses located in Kuta, Bali, Indonesia. The research results show that the t-value is 4.576 and the coefficient is 0.510 on the influence of customer satisfaction and customer retention. So it can be seen that there is a significant influence on customer satisfaction and customer retention.

Simarmata (2017) explained something similar regarding this matter. In this research, factors are analyzed to influence brand image, service quality, customer satisfaction, and customer satisfaction on customer retention. This research was conducted on 417 airplane passengers departing from Jakarta, Indonesia. Based on the research results, the t-test results were obtained with a value of 2.90 and a coefficient value of 0.15 on the relationship between customer satisfaction and customer retention. So it can be seen that there is a significant relationship between customer retention.

# Customer loyalty and customer retention

The significance of the relationship between customer loyalty and customer retention has been proven by previous findings (Danish et al., 2015; Lay, 2018). The first research was conducted by Danish (2015). In this research, factors are analyzed to influence customer satisfaction, retention, namely corporate image, commitment level, loyalty, and switching behavior of customers. This was conducted 300 research on telecommunications customers in Pakistan. The results of research using SEM show that trust, satisfaction and loyalty from customers influence customer retention to increase. This results in all independent variables influencing the dependent variable.

Lay (2018)conducted other research that yielded similar results. In this research, factors are analyzed to influence customer retention. This research was conducted on 204 BRI Bank customers in East Nusa Tenggara, Indonesia. Based on the research results, it was found that the coefficient value was 0.403 and CR 4.74 on the relationship between customer loyalty and customer retention. Therefore, this shows that there is a significant influence on customer loyalty and customer retention.

# **Customer commitment and customer retention**

The significance of the influence of customer commitment and customer retention has been carried out by previous research (Boohene et al., 2013; Moghadam, 2013). The first research was carried out by Boohene (2013). In this research, factors are analyzed to influence customer retention. This research was conducted on 480 banking customers in Ghana. The research results show the β-value = 0.043 and the p-value = 0.509, so it can be seen that there is a significant influence on customer commitment and customer retention.

Other research was conducted by Moghadam (2013). In this research, factors are analyzed to influence customer retention . This research was conducted on 242 random banking customers in Iran. In this research, the SEM coefficient value is 0.07 with t-value = 0.90 and p-value  $\leq$ 0.05 which shows the significance of the relationship between

customer commitment and customer retention .

#### **DISCUSSION**

Vulnerable consumers in the tourism industry today face various challenges that require attention and consideration. Vulnerability in the context of tourism refers to the degree to which adverse individuals or groups are susceptible to effects related to travel, such as disruptions, risks, or exclusion from tourism activities. Vulnerability can arise from various factors, including health conditions, economic constraints, or limited access to information.

Consumer vulnerability extends beyond demographics and includes a range of factors such as physical disabilities, language barriers, and economic disadvantages. In tourism, consumers may be vulnerable due to inadequate travel resources, discrimination, or exclusionary practices (McKeage et al., 2017).

The COVID-19 pandemic significantly increased vulnerability in tourism, affecting both travelers and businesses. Tourism-dependent economies were particularly hard-hit, leading to job losses and economic instability. Many travelers also faced cancellations, health concerns, and restrictions.

Resilience measures and recovery plans are essential to address vulnerabilities in the tourism sector. Efforts to promote economic and social resilience in the industry are crucial for protecting vulnerable communities and businesses (Barbhuiya & Chatterjee, 2020).

Ensuring accessibility and inclusivity in tourism is a key step in addressing vulnerability. This includes making travel destinations, accommodations, and activities accessible to individuals with disabilities and those from diverse backgrounds. Sustainable tourism practices can mitigate vulnerability by preserving natural resources and supporting local communities. Sustainable tourism aims to minimize negative impacts on vulnerable ecosystems and promote responsible travel (Alvarez et al., 2022).

Addressing vulnerability in tourism today requires a comprehensive approach that considers the diverse factors contributing to consumer vulnerability. Sustainable and inclusive tourism practices, along with resilience and recovery efforts, can help create a more equitable and resilient tourism industry.

#### **CONCLUSION**

This research uses a literature review to assess the methods and theories that have been used regarding the needs and challenges of vulnerable consumers and their impact on the tourism industry. From the results of the literature review, it can be seen that it is important to prioritize vulnerable consumers in daily travel. The need for mutual respect between humans is something that cannot be abandoned

As vulnerable consumers who need to attention compared receive to consumers, of course vulnerable consumers are one of the customers who receive special attention. And this research shows significant positive results that the influence of customer service, customer satisfaction, customer loyalty and customer commitment is very helpful in customer sustainability in the world of tourism.

Therefore, it is necessary to pay attention that vulnerable consumers are customers who remain a concern so that they can receive equal safety and comfort when they travel. This is a consideration and good treatment that can provide mutual benefit in the future.

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