CONSUMPTION OF VISUALLY IMPAIRED STUDENTS BASED ON THE THEORY OF CONSUMER VULNERABILITY AND RESILIENCE

Consumo de estudantes deficientes visuais baseado na teoria da vulnerabilidade e resiliência do consumidor

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Abstract

This study analyzes the consumption of elementary-school educational service by visually impaired individuals based on the theory of consumer vulnerability and resilience of Baker and Mason (2012). To this end, an ethnographic investigation was performed on a non-governmental organization (NGO) involved in the education of visually impaired students and conducted in accordance with the procedure of Transformative Consumer Research described by Crockett, Downey, Firat et al. (2013). Data were collected through narrative interviews with 16 elementary-school students, six in-depth interviews with managers and teachers from the NGO Lar, and five in-depth interviews with the guardians of the students, in addition to seven months of participant observations.

Resumo

Este estudo teve o objetivo de analisar o consumo de serviços educacionais do ensino fundamental por deficientes visuais a partir da teoria da vulnerabilidade e resiliência do consumidor de Baker e Mason (2012). Para tanto, uma investigação etnográfica foi conduzida em uma ONG que atua na educação de estudantes com deficiência visual, a partir do processo de Pesquisa Transformativa do Consumidor descrito por Crockett, Downey, Firat et al. (2013). Os dados foram coletados por meio de 16 entrevistas narrativas com alunos do ensino fundamental que frequentavam a instituição, seis entrevistas em profundidade com gestores e professores da ONG Lar, cinco entrevistas com responsáveis desses alunos e sete meses de observações participantes na instituição. Os

The data were analyzed using the data analysis spiral technique. The results indicate that pressures from the individual, family, school community, and macro forces caused the state of vulnerability. Impotence in the face of practices by school managers and teachers as well as dependence on friendly schools appeared in the form of shock caused by two triggers events: the attempt to enroll students and the first days of school. The resilience of the consumers, the school community, and the NGO contributed to reduce the vulnerability.

Keywords: Consumption Vulnerability; Transformative Consumer Research; Visually Impaired; Educational Service; Elementary School.

dados foram analisados através da técnica de espiral de análise de dados. Os resultados indicam que o estado de vulnerabilidade vivenciado pelos estudantes foi motivado por pressões individuais, familiares, da comunidade escolar e por pressões macroambientais. A impotência diante das práticas de gestores escolares e professores, assim como a dependência de escolas amigas emergiram em forma de choque em função de dois eventos disparadores: o processo de matrícula e os primeiros dias na escola. A resiliência dos consumidores, da comunidade escolar e da ONG contribuíram para amenizar a vulnerabilidade.

Palavras-chave: Vulnerabilidade de Consumo; Pesquisa Transformativa do Consumidor; Deficiência Visual; Serviços Educacionais; Ensino Fundamental.

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INTRODUCTION

Marketing activity is not limited to customer satisfaction or customer loyalty, but aims to promote exchanges in business, social, and public organizations (Kotler & Levy, 1969). Although it has been argued since the 1970s that this is the discipline objective, marketing researches generally neglect individual and collective well-being (Hill & Martin, 2014). Based on this, Transformative Consumer Research (TCR) emerged in 2005. It is a movement initiated by researchers from the Association for Consumer Research (ACR) that aims to understand the effects of consumption on being of people, in order to boost or result in socially relevant actions (Mick et al., 2012).

Research on consumption from the perspective of TCR is increasing internationally (Petkus, 2010; Crockett et al., 2013; Davis & Pechmann, 2013; Gallan et al., 2019). There are several topics of interest, such as consumption of tobacco, alcohol and drugs, gambling, nutrition and obesity, violence in films and computer games, organ donations and consumer vulnerability (Mick, 2006). Following this trend, recent research was conducted in Brazil, with an emphasis on the consumption behavior of People with Disabilities (Faria & Casotti, 2018; Barreto, Medeiros, & Paula, 2020; Floriano, Cassanego, & Hennig, 2020) and the guidelines for Brazilian researchers on TCR (Coelho, 2015; Pinto et al., 2016; Gomes-Neto, 2021). These papers consider social problems that were rarely addressed by marketing researchers, in addition to incorporating into target audience investigations that are commonly ignored by academics, such as black people, homosexuals, people with disabilities, the elderly and the illiterate. The mentioned consumer groups are called vulnerable consumers (Baker et al., 2005) due to individual, family, community and macro-environmental factors (Baker & Mason, 2012).

Consumer vulnerability is a multidimensional phenomenon that occurs when a person becomes dependent on others or powerless in a consumption situation (Baker, Gentry, & Rittenburg, 2005; Da Silva, 2021). In the field of law, consumer vulnerability is understood as a distinctive feature of the consumer-business relationship (Clough, 2014). Similarly, in marketing, vulnerable consumers are those with disadvantages in terms of trade when this disadvantage is attributed to characteristics that are largely not controlled by the individual during transactions (Andreasen & Manning, 1990; Barnard, 2015). This situation, which may be temporary or permanent, individual or collective, weakens the subject and causes an imbalance in the consumption relation.

People with disabilities (PWD) can be considered vulnerable as consumers not only on the basis of their physical limitations but also because of the context in which the disability is configured

(Barnes & Mercer, 2003; Thomas, 2004; Baker, 2006). This is because the vulnerability is not an inherent trait of an individual but a result of the interaction between the individual and his or her environmental context (Shultz II & Holbrook, 2009). Among the four types of disability (hearing impairment, intellectual impairment, motor impairment, and visual impairment), the last forms the object of this research. The low interest of marketing researchers in this consumer group is inconsistent with its representation in the population. In Brazil, approximately 17% of the population is visually impaired, according to Brazilian Census (Instituto Brasileiro de Geografia e Estatística, 2010).

The introduction of the Brazilian Law on the Inclusion of People with Disabilities in 2015 has expanded the rights of PWD to educational services. The law guarantees the access of PWD to the school system on equal conditions with the non-disabled and ensures accessibility for all students, education workers, and other members of the school community to buildings, environments, and activities that involve all types, stages, and levels of education. Any additional charge in the form of monthly or annual fees and special registration for PWD were also prohibited by the regulation (Brazilian Law on the Inclusion of People with Disabilities, 2015).

Given the number of visually impaired individuals in Brazilian society, the lack of studies on vulnerability and PWD, and the predominance of studies on educational services in the field of education, this study aimed to analyze the consumption of elementary-school educational services by visually impaired students based on the theory of vulnerability and consumer resilience of Baker and Mason (2012).

This study explores two literature gaps. First, recent studies have been conducted on consumer vulnerability, specifically the relationship between marketing and vulnerability (Shultz & Holbrook, 2009), vulnerability resulting from natural disasters (Baker et al., 2007; Baker, 2009), the distinction between disadvantaged and vulnerable consumers (Garret & Toumanoff, 2010) and a new conceptual model on consumer vulnerability (Hill & Sharma, 2020). However, Carneiro et al. (2014) analyzed consumption experiences considering the Baker and Mason (2012). In this sense, this research investigated the vulnerability and resilience of consumers from the perspective of TCR.

Second, studies have highlighted the numerous challenges faced by the visually impaired as consumers (Kaufman-Scarborough, 2000; Kaufman-Scarborough, 2001; Kaufman-Scarborough & Childers, 2009; Worth, 2013), particularly when they visit restaurants (Faria, Silva, & Ferreira, 2012). However, their difficulties are also evident when such individuals seek basic services, such as education.

THEORY OF CONSUMER VULNERABILITY AND RESILIENCE

Vulnerability has been investigated from a range of perspectives, each with its own definitions and methods, vulnerability is interpreted in various ways. Given the common occurrence of natural disasters, health problems, economic difficulties, and restrictions of basic rights, health, and education, every individual is susceptible to vulnerability (Pavia & Mason, 2014). However, vulnerability is not necessarily inherent in the individual and tied to age, gender, or health problems. Rather, it is linked to social, cultural, and legal practices and even occurs in consumption environments (Baker & Mason, 2012).

Marketing researchers have begun to examine this phenomenon to categorize vulnerable consumers (Morgan et al., 1995; Brenkert, 1998), distinguish between real and perceived vulnerability (Baker, Gentry, & Rittenburg, 2005), portray how the phenomenon appears in various contexts (Baker, 2006; Kaufman-Scarborough & Childers, 2009; Adkins & Jae, 2010). Based on these studies, Baker and Mason (2012) developed a conceptual model that depicts consumer vulnerability and resilience from a systemic perspective.

Notes: The conceptual model of a process theory of consumer vulnerability and resilience, described in Baker and Mason (2012, p. 548), is a theoretical proposition based on Transformative Consumer Research.

Figure 1. Conceptual model of a process theory of consumer vulnerability and resilience

Pressures are the first elements presented in the figure. These are risk factors that influence the experience of vulnerability. That is, macro forces, community, family, and the characteristics of the individual affect the state of vulnerability that the individual may experience.

This experience, however, does not only occur as a result of pressures. Consumers generally do not experience the impotence and dependence associated with vulnerability until a trigger event occurs and creates a shock that hinders their ability to absorb the incident. The shocks of triggering events can be linked to personal crises, such as job loss or a divorce, or external factors, such as an earthquake (Baker & Mason, 2012). These shocks can be referred to as the “fuses” that cause the state of vulnerability.

After the shock caused by the triggering events, the state of consumer vulnerability is experienced. This state is characterized by powerlessness and the loss of control of the individual (Baker, Gentry, & Rittenburg, 2005). It appears when the individual characteristics and the temporary circumstances faced by consumers encounter environmental or structural elements that create conditions in which imbalances or market losses may occur as a result of the consumption of products or messages. Consequently, consumers are somehow unfit to maintain an equity relationship with the suppliers of the market in which the consumption occurs (Adkins & Jae, 2010).

After the experience of vulnerability, the aftershocks appear. These actions are caused by different individuals that contribute to the maintenance of consumer vulnerability and generally motivated by certain elements of the context in which consumption occurs, such as stigmas and repression (Baker, Gentry, & Rittenburg, 2005). However, businesses, consumers, government, and NGOs can have the opposite effect and be catalysts for change, promoting the resilience of vulnerable individuals. Resilience is manifested when vulnerable consumers can transform their environment to reduce their dependency and thus improve their quality of life (Baker & Mason, 2012).

It should be noted that because of pressures exerted by the individual, family, community, and/or macro forces, certain consumer groups are more likely to experience vulnerability in the face of market practices (Baker & Mason, 2012), such as visually impaired individuals. This study addresses the consumer practices of a specific group of people with disabilities – the visually impaired – in the context of a basic and essential educational service: the elementary school. The next section addresses the consumption of educational services by the visually impaired individual.

CONSUMPTION OF EDUCATIONAL SERVICES BY THE VISUALLY IMPAIRED INDIVIDUAL

Visually impaired consumers face various difficulties in their daily lives, including physical obstacles, e.g., on sidewalks and stairways, and other barriers imposed by their physical limitation (Goodrich & Ramsey, 2012). The unpreparedness of public and private service providers to serve this consumer group is another factor that prevents the full performance of these individuals in consumer environments (Farias, Silva, & Ferreira, 2012). Such exclusionary and prejudiced market practices have been reported in banks, restaurants, hospitals, and bakeries (Baker et al., 2001; Yu et al., 2015) and in online shopping (Childers & Kaufman-Scarborough, 2009).

External factors, such as accessibility in hotels, on bus tours, and in outdoor public leisure spots, can include architectural barriers and often inhibit the enjoyment of positive consumption experiences. Other such inhibitory factors include a lack of adjustment in the floor plan and check-out area of shops (Baker et al., 2001) and stigmatization in consumption environments. The last example is discussed by Faria, Silva and Ferreira (2012), who critically noted that certain visually impaired individuals stopped visiting restaurants because of the prejudice of the service staff and other customers, who made derogatory comments regarding how the visually impaired ate their meals.

However, it is important to note that visually impaired consumers are resilient and adapt to such market practices through alternative information sources (i.e., searching their memories; listening to commercials, friends, and family), which assists them in the decision-making process. In addition, other sensory perceptions in such individuals are overdeveloped, compensating for their visual limitations (Arum & Roksa, 2011).

In educational services, the first measures adopted related to education for the visually impaired in Brazil had an exclusionary character and involved the creation of special schools that were solely intended for the education of PWD. With the evolution of research on health and education, it was found that depending on qualifications and rehabilitation prospects such students could study in regular schools if provided adequate tools and other equipment (OECD, 2013).

In this way, regular education institutions have increasingly accepted visually impaired individuals and become responsible for including them in this new social space while assisting their socialization with respect to so-called normal people and vice versa. By means of the interaction between visually handicapped and so-called normal individuals, this socialization supports the formation of a self-concept (positive or negative) (Douglass, Thompson, & Zhao, 2012).

During elementary school, this consumer group depends on the engagement of public and private managers for their inclusion in learning environments. Training in consumer care and the development of teaching resources and specific educational methods aimed at this audience as well as a joint effort of the family and NGOs are vital to success (Balbachevsky, 2004).

The limitation imposed by blindness or low vision requires the incorporation of special learning materials in the educational process, such Braille and the abacus (OECD, 2013). Teachers play a key role in the learning process and must be attentive to the uniqueness of each member of the class, promoting the exchange between the diversity of singularities and complementing them. They must also adapt educational activities for blind students, e.g., using materials of different textures so that the student can readily identify each element of the activity (Douglass, Thompson, & Zhao, 2012).

In addition to the necessary adjustments, which are rarely observed in elementary schools, other difficulties are faced by this student group (Fletcher & Philip, 1984). Access to reading material, which is relatively easy for the sighted, is difficult for the visually impaired because they are dependent on institutions that offer such materials in Braille or on the goodwill of individuals who read to them.

It is also noteworthy that visual appeal has been increasingly privileged in schools. We live in a society that is permeated by multiple forms of cultural and artistic expressions, in which graphics, pictures, letters, and numbers are highly common (Arum & Roksa, 2011). In the school environment, much educational content relies heavily on visual resources, which hinders the learning of students with visual impairment and thus their access to knowledge.

METHODOLOGICAL PROCEDURES

In this study, we adopt the interpretivist paradigm and the qualitative research. The research field was an NGO located in João Pessoa - State of Paraíba - that offers educational services for visually handicapped children. The services included guidance, Braille transcription, and school lesson reinforcement in regular reading and writing and in Braille. The institution contributes to the training of elementary school students through teaching regular courses. In addition, several NGO managers and teachers are also active in other educational institutions in Paraíba, which contributed to the development of our research in this field.

The data were collected through participant observations, narrative interviews, and in-depth interviews. Field notes were made during the observations at the NGO *Lar* in various environments: the reception area, the cafeteria, recreation areas, the gymnasium, the teachers' room and the computer room. The field note model was based on Angrosino (2007), who emphasized that the observer should take systematic, organized notes. One should note the date, place, and time of the observation, as far as possible record verbal exchanges word for word, and describe material objects objectively. In this study, the data were recorded on a smartphone.

The narrative interview was adopted because it is a technique capable of showing nebulous aspects of the reality of a consumer group, based on individual speeches collected in a routine situation of the interviewee (Jovchelovich & Bauer, 2002). I chose to employ narrative interviews with 16 elementary-school students to investigate this consumer group based on individual speech and to stimulate the interviewee to provide information on an important life event in informal conversation (Mariampolsky, 2006).

Because of the difficulty of holding the child's attention for longer than a short period – even in informal conversation – several conversations were held at different times with the same research subject. A total of 93 narrative interviews were conducted. Each interview lasted an average of 14 minutes. The shortest interview lasted 6 minutes, whereas the longest lasted 31 minutes. The length of the interview script was another factor that justified conducting several short interviews at more than one time. All interviews were held at the NGO facility before or during break time or after class with children who frequented the NGO at least weekly (Table 1).

Table 1
Profile of the interviewed students

Pseudonym	Age	Grade	Type of visual impairment	City of residence	Type of school
Ana	8	2 nd	Totally blind	João Pessoa	Public
Bruna	10	4 th	Blind in one eye	Guarabira	Public
Cláudia	12	7 th	Totally blind	João Pessoa	Private
Denise	11	5 th	Poor light perception	João Pessoa	Private
Elena	15	8 th	Totally blind	Sapé	Public
Fernanda	9	4 th	Low vision	João Pessoa	Public
Geórgia	7	1 st	Low vision	Santa Rita	Public
Hortência	16	9 th	Totally blind	João Pessoa	Public
Iara	14	9 th	Totally blind	João Pessoa	Private
Joana	9	4 th	Low visual amplitude	João Pessoa	Private
Lauro	10	3 rd	Totally blind	Santa Rita	Public
Mauro	10	4 th	Poor light perception	João Pessoa	Private
Nando	9	4 th	Totally blind	João Pessoa	Private
Otávio	12	7 th	Totally blind	Sapé	Public
Paulo	12	6 th	Poor light perception	João Pessoa	Public
Queiroz	13	8 th	Poor light perception	Bayeux	Public

As noted in Table 1, the research subjects resided in the metropolitan region of João Pessoa and were between 7 and 16 years of age. Most of the students did not start studying at the ideal age or had repeated a grade, which explains the disparity between the ages of the students and their grades. Elena, for example, was 15 years old and therefore should have been attending high school. However, at the time of the interview, she was still in elementary school.

After the participant observations and narrative interviews, additional data gathering began through in-depth interviews with the staff of the NGO *Lar*. Preliminary analysis revealed that several aspects related to the consumption behavior of visually impaired students during elementary school were not reported in the narrative interviews but were described in the field notes. This was because these aspects were too complex for the children to understand (e.g., the levying of additional fees) or related to specific decisions by the student guardians (e.g., regarding registration).

In this sense, interviewing other actors seemed to be of substantial importance, and interviews were initially conducted with two teachers and four other professionals who worked at the institution. All six respondents were professionals with at least five years of experience working with the visually impaired. The respondents had different educational backgrounds and different perspectives on school inclusion. In addition, half the respondents were visually impaired. In fact, among the 22 employees of the NGO, 10 were PWD. Incidentally, a number of these individuals had learned to read and write at the institution and had returned there to work as volunteers or paid staff members.

Finally, five in-depth interviews were performed with persons in charge of the students at the institution. These respondents were individuals who often take the children to the NGO *Lar* and remain on the premises until the lessons finish (Table 3). The interviews with the NGO workers and guardians lasted one hour on average. The difficulty of finding a convenient time for the interviews was mitigated by the interest of the respondents and the encouragement of the NGO's vice-president.

The script used in the narrative interviews addressed the vulnerability of the consumer (i.e., pressures, state of vulnerability, triggering events, and resilience), the behavior of the visually impaired as consumers (i.e., experience of and barriers to consumption, assistive technology products, and strategies of locomotion in servicescapes), and educational services for the visually impaired (i.e., the formation of self-concept in school, architectural, pedagogical, and attitudinal barriers, and the role of the family and teachers). Several changes were made for the in-depth interviews. Four questions were added, which related to the process of choosing schools, the views of sighted students' parents on school inclusion, the levying of additional fees, and the decision to leave school.

Before discussing the results of the research, it is important to state that the children who participated in the study were authorized by their parents, who gave permission to record the dialogues with their children. Some asked to read the interview script and others asked if the children's identities would be preserved. The other respondents were also informed that their identities would be preserved. There was no financial reward for participating in the research.

Data were analyzed according to the data analysis spiral developed by Creswell (2007). The analysis of 121 pages of narrative interviews, 95 pages of in-depth interviews, and 60 pages of field notes typed are described below.

RESULTS

This section describes the analysis of the main findings of the study. To analyze the students' educational services consumption from the perspective of the theory of consumer vulnerability and resilience, this section is divided according to the factors identified in our introduction of the theory. Initially, the pressures that influence consumers are described. Then, the experiences of vulnerability are discussed. Finally, consumer resilience is portrayed.

Pressures (i.e., risk factors) suffered by students

Among the pressures mentioned by Baker and Mason (2012) – individual, family, community, and macro forces – the results indicate that the school community, the family (particularly mothers), and macro forces directly influence the experience of vulnerability.

Regarding the school community, it is worth highlighting that school representatives offered various excuses for hindering the registration of students with disabilities. In public schools, the most common argument was the lack of vacancies. Parents have also been discouraged by teachers and educational managers who provide them negative reports regarding the physical structure of their schools. In private schools, difficulties during the registration process were also reported, as expressed in the following comment:

(...) from the beginning, they told me that I had to pay for this and that. Many fees started to appear (...). Yes, during registration. They said school spending would increase because of the educational materials. They also said they would need to hire more people and to rearrange rooms. As if this was not their obligation. (DIANA, mother)

Yes, they charged me. And I paid, right? It was the only [school] near my house that I trusted. I knew the teacher, so it was worth paying more. We know the law; we know that they can't charge us. But we also think about the future of our son. We want the best for him (...). And these things take time. (CÉLIA, mother)

According to the schools' managers, the payment of additional fees is required so the school can hire specialized professionals and purchase special teaching materials for the students. However, this practice is illegal according to the 2015 Statute for Persons with Disabilities, which stipulates imprisonment of up to five years for offenders (Brazil, 2015).

In the case of public schools, the difficulty of obtaining funds and of operationalizing specific projects are arguments used to avoid devoting resources to the inclusion process. The inclusion of this group of students is not viewed as a priority because, as at private schools, those responsible for public educational institutions understand that the number of disabled students does not justify the expenses that their education requires.

Family

Despite being guaranteed by law, the registration of students with visual impairment is a difficult, exhausting process for those responsible for these students. The fear of exposing the children to socializing with sighted people – teachers, students, and educational managers – is one factor that influences the decision to register the student because in the guardian's perspective, the child is unprepared to cope alone with the stigma he or she carries. In several cases, the fear of leaving the child in the school environment without their supervision caused a delay in the registration of the students.

Actually, I really wanted [to enroll the student], you know? It is enough already, all I suffer at home. Even his uncles have pity on him; they can't even hold him in their lap (...). When the time came to register him at the school and I saw all those children, I gave up. (DIANA, mother)

I was afraid, I will not lie. Especially when it was the turn of Elena, the oldest one. I thought the teachers would leave her in a corner. With Otávio, it was easier. I already knew how it worked. But Elena has lost a year because of it... I was afraid. (BIANCA, mother)

In addition to the fear of parents, school representatives presented various reasons to impede the registration of students with disabilities. In public schools, the most common argument was the lack of vacancies.

Macro forces

The last factor, macro forces, has worse consequences for students who do not reside in João Pessoa, the capital of Paraíba, because they are forced to commute daily to “friendly schools” in that city. For certain students, the problem has been partially alleviated by the support of their local municipality, which offers them public transportation. In other cases, student guardians must bear the cost of the commute to and from school. Elena and her mother, Bianca, described the difficulty of coping with the long commute.

Sometimes, I came late. Other times, I was the last one to get home. I had to take the bus from the municipality and depended on them. (ELENA)

I had many disputes with that driver... After the last driver left, this one, who always arrives late, replaced him. I spoke to a counselor. I spoke at the city hall... But no one has resolved the situation. The worst thing is that this really is the only school. Back in my town, Elena wouldn't learn anything. (BIANCA)

Given the difficulties of long commutes and other macro forces, the support of NGOs, doctors, and professionals was essential to guide the students' parents regarding the best decisions concerning the consumption of educational services. The information provided by schools is generally vague.

CONCLUSION

It is incumbent on marketing researchers to study consumption on behalf of individual and collective well-being. Regardless whether they are linked to the transformative approach, these researchers can offer a new perspective on several services, including elementary school. Along these lines, this study analyzed the consumption of elementary-school educational services by the visually impaired. To achieve this goal, four secondary objectives were defined.

Initially, the consumption practices of visually impaired students seeking elementary-school educational services were investigated. The results indicate that such practices are initiated before classes start. All parents commonly experience anxiety regarding choosing the ideal school for their children. However, for the parents of visually impaired children, such anxiety is magnified. Subsequently, the role of family, school community, and NGOs in relation to the consumption practices of visually impaired students seeking elementary-school educational services was investigated. According to the data analysis, the family influences student performance with respect to the formation of self-concept and the sense of dependency in the school environment.

Similarly, the school environment can promote the inclusion of students or be a space of exclusionary practices, the latter of which appear in the form of unprepared teachers and school principals. Regarding NGOs, from the viewpoint of the student guardians, these entities promote the elucidation of information on child education; the interaction between visually impaired students and their families; and contact between guardians, who can thus share doubts and frustrations.

The initiation of a debate within marketing research on the provision of educational services at the elementary school level represents a theoretical innovation. Despite the vast literature devoted to understanding consumer behavior in shopping malls, restaurants, and tourism, there are no previous studies in marketing that examine the topic investigated here. Because we investigate consumption practices from registration until the decision to remain in or drop out of school, in contrast to other investigations in education, our study offers a new perspective with a classroom focus (Douglass, Thompson, & Zhao, 2012).

It is also important to note that the analysis of the study object from the viewpoint of consumer vulnerability represents a relevant initiative in Brazil. According to the theory of consumer vulnerability and resilience, five elements must be considered in this process: risk factors (i.e., pressure), triggering events, the state of vulnerability, aftershocks, and the stakeholders of the state of vulnerability and consumer resilience (Baker & Mason, 2012). Our results indicate that macro forces (e.g., the legal and technological environment), family members (e.g., parents, siblings, and other

relatives who take children to school or who participate in the decision regarding the student's registration), and the community (e.g., teachers, colleagues, and school directors) influence student vulnerability.

This study's managerial contributions should be useful to elementary schools. The first step to be followed provide suitable services to visually impaired children is to dialog with the students and their relatives. The structural alterations that these students require do not depend on large financial investments but on the sensitivity of teachers and school managers regarding inclusion studies, as noted in recent articles (Yu et al., 2015; Coelho, Orsini, & Abreu, 2016). In fact, the results indicate that the adaptation of tools and equipment, dialogue with sighted students and their parents, and rapprochement with NGOs are initiatives that can be adopted by school representatives and do not involve high financial costs.

Despite the national literature dedicated to the analysis of consumption in shopping centers, tourist services and restaurants, no previous marketing studies dealing with this type of service were identified. This research, by focusing on the vulnerability of this group of consumers, offers a different perspective from publications in Education (Garcia & Braz, 2020), which focus on student learning. It was observed that inclusion and learning issues involve broader aspects than the classroom.

Finally, it should be noted that future research can be developed using the transformative approach. Various socially relevant themes and consumer groups who experience vulnerability, such as exchange students, blacks, indigenous people and the elderly, deserve investigation. Other types of disability can also be studied by marketing researchers. For example, there is little research on the consumption behavior of the hearing impaired.

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