

How consumers self-manage service interaction vulnerability to autonomously improve satisfaction modes

Courtney Geritz and Maria M. Raciti

School of Business and Creative Industries, University of the Sunshine Coast, Queensland, Australia

Abstract

Purpose – This paper aims to better understand the relationships between consumer expectation-experience mismatches, the dissonance-induced service interaction vulnerability that arises from these mismatches, and the strategies consumers experiencing vulnerability autonomously enact to self-manage their satisfaction modes.

Design/methodology/approach – This paper qualitatively ($n = 20$) explores the role of gist representations, being the essence of services marketing information that is used to generate an abstract mental picture. Specifically, this research explores the influence of gist representations in creating pre-commencement expectations among consumers experiencing vulnerability. It exposes how unmet gist-informed expectations induce consumer service interaction vulnerability and trigger autonomous vulnerability responses to elicit Oliver's (1989) various modes of satisfaction. Three research propositions are tested in a complex multi-touchpoint service ecosystem.

Findings – Data revealed that unmet expectations triggered a two-phased autonomous inaction-then-action response, with inaction resulting in either tolerance or regret satisfaction modes, followed by action, which results in either pleasure or relief satisfaction modes.

Originality/value – Growing research into service interaction vulnerability seeks to understand the role consumers experiencing vulnerability play in improving their experience within service ecosystems. These findings provide insights to strategically shape service ecosystem design to mitigate interaction vulnerability by applying a strengths-based lens that foregrounds consumers' capacity for autonomous dissonance responses to self-manage service interaction vulnerability and self-improve their consumer satisfaction modes.

Keywords Service interaction, Vulnerability, Strengths-based approach, Inaction-based response, Action-based response, Cognitive dissonance, Consumer autonomy, Gist representations

Paper type Research paper

Introduction

This research explores how consumers experiencing vulnerability in modern education service ecosystems draw meaning and subsequently respond. There is a growing body of research about service consumer vulnerability (e.g. Riedel *et al.*, 2023) including early insights into promoting the independence of consumers experiencing vulnerability (Beatson *et al.*, 2020) which our research seeks to extend. Furthermore, our research responds to Russell-Bennett *et al.*'s (2023) call for service research to progress the United Nations Sustainable Development Goals, specifically SG4 Quality Education.

All people experience vulnerability at some stage in their lives, with this state occurring when an individual faces a difficult situation where they perceive the potential for risk or harm (Raciti *et al.*, 2022). Consumer vulnerability is multidimensional – a product of individual and situational characteristics, which often involves the individual experiencing disadvantage. Understanding the dynamics of the larger service ecosystem helps identify where service interaction vulnerabilities occur and the impact these have on consumer

satisfaction (Leino *et al.*, 2023). Research into consumers' experiencing vulnerability has continued to evolve to incorporate greater conceptual anchoring in service marketing (Hill and Sharma, 2020). We apply Raciti *et al.*'s (2022) strengths-based lens, foregrounding how consumers experiencing vulnerability when faced with service interaction vulnerability. A strengths-based approach focuses on "honouring people" (Lefebvre, 2012) by supporting their experience. The approach supports individuals to draw on their capabilities to autonomously self-manage and self-improve their experiences of vulnerability that occur within a service ecosystem. Foregrounding the strengths of the individual highlights that they may choose to autonomously seek solutions and independently action behavioural change to enhance their experiences.

This study explores two sites of vulnerability. Firstly, that of the consumers experiencing vulnerability and how they navigate an unfamiliar, complex and multi-touchpoint ecosystem. Secondly,

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the service interaction vulnerability of this ecosystem, created via consumer expectation-experience mismatch. Our approach extends on [Strean's \(2015\)](#) findings that consumer vulnerability is a result of market failure to support consumer engagement, rather than vulnerability being a consumer trait. Specifically, the research explores the role of gist-based representations drawn from services marketing communications in creating consumer expectation-experience mismatches ([Reyna et al., 2021](#)) and how these mismatches result in dissonance ([Festinger, 1957](#)). Such dissonance is the source of service interaction vulnerability in the service ecosystem, prompting autonomous consumer responses to self-improve their satisfaction. The research focuses on two autonomous consumer responses – inaction and action – to reduce expectation-experience mismatches ([Cancino-Montecinos et al., 2020](#)). Furthermore, [Oliver's \(1989\)](#) notion of satisfaction modes was used to trace how various autonomous consumer responses to service interaction vulnerability influences variations of satisfaction. Therefore, the overarching research question is:

How do consumers experiencing vulnerability self-manage service interaction vulnerability to autonomously influence their satisfaction mode?

The purpose of our paper is to present a novel approach to how consumers reconcile their gist-based pre-purchase expectations with their experience through inaction and/or action strategies to reach a mode of satisfaction. We review key literature on marketing communications gist-based expectations, expectation-experience mismatch, responses to dissonance-induced service interaction vulnerability and modes of consumer satisfaction. Based on the literature, an initial conceptual model is presented to demonstrate the relationship between these constructs. Next, the conceptual model is tested with consumers experiencing vulnerability in a complex, multi-touchpoint service ecosystem. Qualitative data obtained from convergent interviews are analysed to assess the three research propositions. The article outlines the methodology used to explore the research propositions and presents the resulting empirical model. The findings are discussed in relation to theory and practice. Here, the results are discussed where we posit unmet expectations trigger two-phased autonomous inaction-then-action responses, with each response resulting in either decreased or increased satisfaction. The limitations are also stated, and future research areas are identified before the paper is concluded.

Literature review

The role of gist in developing consumer expectations

Gist refers to central or essential meaning, such as the key message drawn from a marketing communication ([Reyna et al., 2015](#)). Gist influences expectations when consumers recall the main mental representation conveyed marketing messages ([Reyna, 2021](#)). Fuzzy trace theory (FTT) is the overarching theory for gist representations, with gist-driven interpretations described as an influential form of information processing ([Reyna, 2021](#)). FTT posits that consumers draw meaning from marketing communications and commit these to memory with varying degrees of certainty. These mental representations range from exact, *verbatim* recollections to fuzzy, gist representations ([Reyna, 2021](#)). While *verbatim* representations are recalled with precise and literal interpretations, gist representations are recalled with fuzzy intuition and are the cornerstone for phrases like “to get the gist” or “the gist of it” ([Reyna et al., 2015](#)). Consumers tend to rely more on gist than *verbatim* cognitions when making

judgements or decisions, mainly when the service is unfamiliar and complex ([Garavito et al., 2018](#); [Reyna et al., 2021](#)). For example, first-time consumers of higher education services, being a complex, high credence, high-involvement and multi-touchpoint service context, are more likely to default to gist representations ([Geritz and Raciti, 2024](#)). Furthermore, in higher education service contexts, the integrity of the marketing communications may be questionable, with [Bradley \(2013, 2018\)](#) identifying a typology of misleading claims by universities in the UK, which concurred with earlier work in the USA by [Klassen \(2001\)](#) who found that marketing images portrayed the university experience as “lots of fun, not much work and no hassles” (p. 11). Hence, the origin of inexact gist representations derived from marketing communications may be due to the service and not faulty interpretation by the consumer.

While the use of gist representations in the decision-making process has strong empirical support, this research, to the best of the authors' knowledge, is the first to link FTT gist representations with consumer satisfaction modes. Assessing the impacts of marketing communications on expectation development and subsequent expectation-experience mismatches will demonstrate the significance of gist representations. Exploring how gist applies to a complex, multi-touchpoint service marketing ecology reveals how gist is the source of dissonance-induced service interaction vulnerability. FTT research demonstrates that negative outcomes, such as dissonance, can be modified by changing thinking and behaviours ([Reyna et al., 2015](#)). We extend FTT by applying [Raciti et al. \(2022\)](#) strengths-based approach to consumer vulnerability by focusing on how consumers have the capability (strength) to autonomously initiate coping strategies to address their gist-based dissonance and self-improve their satisfaction independent of the service organisation.

Autonomy is a basic human psychological need and an inner resource individuals use to reduce their proneness to vulnerabilities ([Ryan and Deci, 2000](#)). Autonomy is an internal motivation that individuals use to improve their sense of control and achieve positive outcomes ([Deci and Ryan, 2008](#)). Hence, service consumers experiencing vulnerability can engage in autonomous ways to overcome their gist-based and dissonance-induced service interaction vulnerability.

Gist-based dissonance creates service interaction vulnerability

When expectations do not match experiences, consumers experience dissonance. [Festinger's \(1957\)](#) original works describe cognitive dissonance theory (or “dissonance theory”) as centred around an individual's motivation to align psychological inconsistencies to alleviate discomfort. Dissonance theory describes expectation-experience mismatches and the resulting dissonance and their effects, such as its impact on overall consumer satisfaction ([Oliver, 1997](#)). Widely recognised in marketing literature, Festinger's seminal works on dissonance have been applied to thousands of studies in numerous service contexts, revealing the criticality of consumer expectation-experience mismatches on service outcomes.

Consumers' desire to maintain consistency among competing cognitions helps to reduce or eliminate the negative affective state associated with an expectation-experience mismatch ([Harmon-Jones, 2019](#)). Indeed, for consumers, reducing dissonance is “a psychological need as basic a hunger or thirst” ([Gawronski, 2012, p. 652](#)); hence, the pursuit of

dissonance-reduction underpins much service marketing research (e.g. Kim, 2011; Sharifi and Esfidani, 2014; Soutar and Sweeney, 2003).

For decades, dissonance theory in marketing has remained relatively static. Other disciplines, however, have expanded their understanding of dissonance, linking dissonance to vulnerability. For example, in the management literature, Diestel and Schmidt (2011) and Schmidt and Diestel (2015) framed the lack of cognitive control that is central to dissonance theory as a “personal vulnerability factor” (Diestel and Schmidt, 2011, p. 313), which can make employees more susceptible to adverse outcomes such as burnout and lower job satisfaction. Links between dissonance and vulnerability can also be found in the decision-making literature (e.g. Kim and Miller, 2017), the emergency management and communication literature (e.g. Wood and Miller, 2020) and health communication literature (e.g. Blanton *et al.*, 2013). Hence, literature from other fields indicates that dissonance induces service interaction vulnerability among consumers.

It is also well established in services marketing that consumers’ pre-purchase expectations, perceived experience, dissonance, and satisfaction are linked (Sweeny *et al.*, 2000). Oliver (1980) established these connections four decades ago. He then later explored the multidimensional nature of consumer satisfaction, debunking the prevailing binary view (i.e. satisfied or dissatisfied). Instead, he proposed several variants and modes of satisfaction, some of which arise in response to dissonance (Oliver, 1989, 1997).

Six strategies consumers use to reduce their dissonance-induced service interaction vulnerability

Service consumers strive to reduce dissonance by employing various coping strategies (Bawa and Kansal, 2008). Dissonance-reduction strategies influence the initial interpretation of the service interaction vulnerability situation to create a new evaluation to alter the experience and improve mismatches, thereby reducing or eliminating service interaction vulnerability (Cancino-Montecinos *et al.*, 2018). This re-interpretation loop is a strategy that supports the rationalisation of dissonance and the associated service interaction vulnerability generated by expectation-experience mismatches with the recalibration of satisfaction occurring with each loop (Cancino-Montecinos *et al.*, 2020). There are six strategies an individual may use to reduce dissonance, which are broadly classified as either inaction or action strategies. These six strategies are presented in Table 1 and are used in our research.

Both inaction and action strategies aim to reduce the magnitude of the dissonance the individual experiences (Cancino-Montecino *et al.*, 2020). Inaction strategies may be a first response; however, this depends on how new or familiar the situation is to a consumer (Bran and Vaidis, 2020). An inaction strategy may take various forms – evading, refutation or self-forgiving. Evading strategies do not confront dissonance head-on, using tactics such as avoidance, escape, distraction or forgetting (Cancino-Montecino *et al.*, 2020). Refutation strategies are characterised by non-acceptance of dissonance, including trivialisation, bolstering their rationalisation for their inaction and denial of responsibility (Gosling *et al.*, 2006). Finally, self-forgiving strategies include self-affirmation and

Table 1 Dissonance-reduction coping strategies

| Primary reduction stage: Inaction coping strategy | Secondary reduction stage: Action coping strategy |
|--|---|
| Evading <ul style="list-style-type: none"> • Avoidance • Distraction • Escape • Forget | Restructuring <ul style="list-style-type: none"> • Compartmentalisation • Differentiation • Transcendence |
| Refutation <ul style="list-style-type: none"> • Bolstering • Denial of responsibility • Trivialisation | Integrating <ul style="list-style-type: none"> • Attitude change • Effort justification • Spreading of alternatives |
| Self-forgiving <ul style="list-style-type: none"> • Self-affirmation • Self-compassion | Overt behavioural <ul style="list-style-type: none"> • Act rationalisation • Behavioural change |

Source: Cancino-Montecinos *et al.* (2020, p. 6)

self-compassion to reduce dissonance and reach the presupposed goal of maintaining a positive self-concept through disengagement (Tsang, 2002). These three inaction strategies require less cognitive control and minimum internal motivation to reduce the dissonance (Cancino-Montecino *et al.*, 2020).

Action-based strategies may be a second response and are used when the individual engages more extensively in the situation after considering their long-term motivational goals (McGrath, 2017). Action-based strategies include restructuring, integrating and overt behavioural responses. Restructuring strategies rearrange cognitions through differentiation (reorganising cognitions to create a clearer distinction between self and others), compartmentalisation (separating conflicting cognitions into distinct mental compartments or categories to resolve differences) and transcendence (moving beyond an ordinary sense of self and limitations to find a higher level of consciousness or understanding) to create a new structure (Cancino-Montecino *et al.*, 2020). Integrating strategies aims to incorporate dissonant cognitions into a more agreeable structure, engaging in attitude change, effort justification strategies and spreading alternatives (Harmon-Jones *et al.*, 2015). Finally, overt behavioural strategies are explicit action-based responses, including act rationalisation (providing reasons or explanations for their behaviour) and behavioural change (Cancino-Montecino *et al.*, 2018). These action strategies require more cognitive engagement as the individual assesses the situation as it evolves (Cancino-Montecino *et al.*, 2020).

Once a dissonance reduction strategy (inaction and/or action) is implemented, a new evaluation of the dissonance will occur. Individuals will continue to use various dissonance reduction strategies until the discomfort is alleviated (Cancino-Montecinos *et al.*, 2020). Research by Mao and Oppewal (2010) and Diestel and Schmidt (2011) into dissonance reduction strategies found that this looping process in trying to alleviate the discomfort is one of high strain and high emotional labour, placing the consumer in a vulnerable state that requires self-control. Hence, dissonance-induced service interaction

vulnerability results from the initial mismatch discomfort and the process of trying to resolve mismatches.

Variations and modes of consumer satisfaction

The importance of consumer satisfaction, made popular by [Oliver's \(1980\)](#) seminal study, has been explored thoroughly in the marketing services context for decades. It has been established that satisfaction with services is principally determined by comparing expectations and experience with satisfaction comprising both cognitive and affective components ([Patterson and Johnson, 1993](#)). Present-day research often takes a reductionist and essentialist view of satisfaction as universal and uni-dimensional, often only measuring "overall" satisfaction. However, when returning to the early work on satisfaction, the seminal scholar in this field makes clear that satisfaction is multifaceted, comprising a spectrum of dimensions and taking on different meanings in different contexts ([Oliver, 1989](#)).

[Oliver \(1989\)](#) explored the idea of a spectrum of satisfaction, proposing a framework much like a "rubric of satisfaction" (p. 7) focusing on the affective aspects of satisfaction. [Oliver's \(1989\)](#) conceptual work drew from major models of affect that contained satisfaction, including [Russell \(1980\)](#), [Plutchik \(1980\)](#), to develop a framework of distinct types of satisfaction variants and modes that emerge in response to different consumption situations. [Oliver's \(1989\)](#) typology proposed five satisfaction variants and modes that may occur in consumption, how they are processed, and the primary affect of each. As outlined in [Table 2](#), [Oliver \(1989\)](#) suggested five satisfaction variants: satisfaction-as-contentment, satisfaction-as-pleasure, satisfaction-as-relief, satisfaction-as-novelty and satisfaction-as-surprise. Each satisfaction variant is aligned with a corresponding mode and primary affect.

[Oliver \(1989\)](#) proposes that consumers process their satisfaction in several ways. As presented in [Table 2](#), [Oliver \(1989\)](#) refers to disconfirmation processing as the way by which consumers compare their expectations to their experiences. [Oliver \(1989\)](#) suggests that an individual's processing of dissonance processing can be classified as inactive (none) or active (active, very active or unexpectedness). Such dissonance processing will be applied to the service encounter of our study to determine the approach consumers experiencing vulnerability take to autonomously respond to any expectation-experience mismatch. In [Oliver's \(1989\)](#) framework, disconfirmation processing produces a primary affect. When the primary affect is positive, increased satisfaction is likely and may take one of several emotions: acceptance, happiness, relief, interest,

excitement or delight. When the primary affect is negative, decreased satisfaction is likely to follow with the emotions arising being that of tolerance, sadness, regret, agitation or outrage ([Oliver, 1989](#)). These primary affects, while well-established, are reimagined by using this framework by the two sites of vulnerability; consumers experiencing vulnerability and the service interaction vulnerability of the ecosystem. To illustrate with satisfaction-as-surprise, a consumer's service consumption may give rise to an expectation-experience mismatch that surprises them, triggering "very active" disconfirmation-reduction processing to make sense of the situation and re-looping eventually results in either delight (where experiences significantly exceed expectations) or outrage (where experiences significantly fall short of expectations, e.g. service failure).

Conceptual model and proposition development

The conceptual model and propositions development process followed [Uлага et al.'s \(2021\)](#) generative effective research proposition process and 4C framework guidelines. [Uлага et al. \(2021\)](#) encourages the use of research propositions, noting that detailed research propositions are useful in conceptual stages as they elaborate on relationships that emerge in model development. Based on the literature review, a conceptual model was developed to trace the relationships between gist-based expectations, expectation-experience mismatches, autonomous in/action service interaction vulnerability dissonance-reduction strategies and modes of consumer satisfaction. Three research propositions were developed for a complex, multi-touchpoint service ecosystem, which is presented in [Figure 1](#).

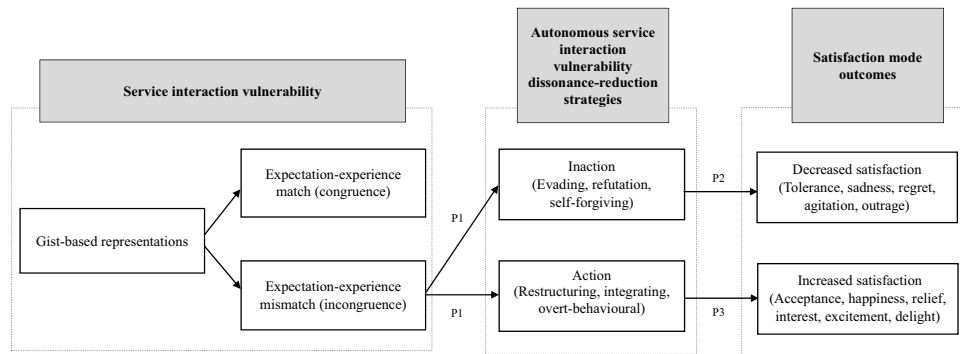
A synthesis of the logic of the conceptual model is presented first, and then each proposition is explained. FITT gist-based expectations drawn from marketing communications are compared with perceived actual experiences to determine if a match (congruence) or mismatch (incongruence) exists. The dissonance between the expectations and experiences is the site of service interaction vulnerability in a complex, multi-touchpoint ecosystem. Dissonance-induced service interaction vulnerability triggers autonomous responses of inaction or action to elicit various modes of satisfaction. The presence of an expectation-experience match (congruence) results in no dissonance, and therefore, neither an inaction nor action dissonance response to service interaction vulnerability occurs. Conversely, if an expectation-experience mismatch (incongruence) is present, it triggers dissonance-induced service interaction vulnerability, prompting the consumer to autonomously (independently, without influence from the service) enact either an inaction or an action dissonance reduction strategy (Proposition 1). An

Table 2 Satisfaction variants, modes, processing and primary affects

| Satisfaction variants | Satisfaction mode (positive/negative) | Satisfaction mode disconfirmation processing | Satisfaction mode primary affect (positive/negative) |
|-----------------------------|---------------------------------------|--|--|
| Satisfaction-as-contentment | Contentment/tolerance | None | Acceptance/tolerance |
| Satisfaction-as-pleasure | Pleasure/displeasure | Active | Happiness/sadness |
| Satisfaction-as-relief | Relief/regret | Active | Relief/regret |
| Satisfaction-as-novelty | Novelty | None/unexpectedness | Interest/Excitement/Agitation |
| Satisfaction-as-surprise | Surprise | Very active | Delight/outrage |

Source: Adapted from [Oliver \(1989\)](#), pp. 8–9

Figure 1 Conceptual model



Source(s): Authors' own work

autonomous inaction strategy response applies coping mechanisms of evading, refutation and self-forgiving that are less cognitively strenuous (Cancino-Montecinos *et al.*, 2020) and will result in a decrease in satisfaction, evoking tolerance, sadness, regret, agitation or outrage (Proposition 2). An autonomous action strategy response applies higher cognitive coping mechanisms of restructuring, integrating and overt behavioural efforts to bring the dissonance to harmony (Cancino-Montecinos *et al.*, 2020) and will increase satisfaction, evoking acceptance, happiness, relief, interest, excitement or delight (Proposition 3).

In the context of our study, consumers experiencing vulnerability within a service ecosystem will autonomously respond to gist-based dissonance-induced service interaction vulnerability with an inaction and/or action response. Thus, the following is proposed:

P1. Gist-based expectation-experience mismatches trigger dissonance-induced service interaction vulnerability, prompting inaction (evading, refutation, or self-forgiving) and/or action (restructuring, integrating or overt behavioural efforts) autonomous dissonance reduction response strategies among consumers experiencing vulnerability.

In instances of a mismatch (incongruence) between the consumer's gist-based expectations and their service experience, dissonance occurs (Festinger, 1957). In the service ecosystem, this assessment moment is a site of dissonance-induced service interaction vulnerability because consumers find themselves in a difficult situation where they perceive susceptibility to harm or risk (Baker *et al.*, 2005; Raciti *et al.*, 2022). In these moments of dissonance-induced service interaction vulnerability, external factors originating from the service and internal factors originating from the consumer's personal characteristics are present and intersect (Baker *et al.*, 2005). In the context of our research, where expectations are informed from gist representations drawn from the service's marketing communications, the dissonance-induced service interaction vulnerability primarily results from imprecise marketing communications. That is, the service is the source of the vulnerability. Furthermore, in our research, the consumers are formally identified by the federal government as an equity group that is underrepresented in this service sector. Hence, the consumer brings with them additional vulnerability factors.

Vulnerability is two-fold in this research, originating from both the service and the consumer.

As Baker *et al.* (2005, p. 132) highlight, "consumers who experience vulnerability are not just passive recipients of the bad things that come their way". Instead, consumers experiencing dissonance-induced service interaction vulnerability use coping strategies drawing on their personal agency to attempt to rectify the situation (Baker *et al.*, 2005). Agency refers to intentional activity to take control, exert power and make things happen (Sudbury-Riley *et al.*, 2024). Adopting Raciti *et al.* (2022) strengths-based lens, consumers experiencing vulnerability who also experience dissonance-induced service interaction vulnerability will draw on their strengths (e.g. problem-solving capabilities, tacit knowledge) to autonomously initiate self-determined ways to address the dissonance. Hence, consumers experiencing vulnerability who also experience dissonance-induced service interaction vulnerability will use coping mechanisms to rectify their gist-based expectations-experience mismatch by autonomously engaging in dissonance reduction strategies to reinstate some mode of satisfaction (Cancino-Montecinos *et al.*, 2018). An inaction dissonance reduction strategy may be used for consumers who favour an autonomous response with a lesser cognitive load (Cancino-Montecinos *et al.*, 2020). Inaction dissonance responses to service interaction vulnerability will likely lead to decreased satisfaction and the associated negative affect outcomes, including tolerance, sadness, regret, agitation or outrage (Patrick *et al.*, 2009; Oliver, 1989). Hence, the following proposition is offered:

P2. Consumers experiencing vulnerability who respond to a gist-based expectation-experience mismatch with an inaction autonomous service interaction vulnerability dissonance-reduction strategy will be more likely to experience decreased satisfaction in the form of tolerance, sadness, regret, agitation or outrage.

Since Festinger's (1957) study proposed that dissonance could impact decision-making and, ultimately, satisfaction, the links between consumer dissonance experiences and consumer satisfaction have become a key research topic (Sweeney *et al.*, 2000). When consumers engage in autonomous dissonance-reducing strategies to mitigate service interaction vulnerability, they can self-enhance their satisfaction (Fisk *et al.*, 2023). This further supports Raciti *et al.*'s (2022) strengths-based

approach, which emphasises the individual's capability to autonomously initiate strategies to resolve their dissonance. Within the services marketing literature, it is well established that consumers' satisfaction outcomes are linked to their expectations, the experience of dissonance and their attempts to rectify dissonance (Mao and Oppewal, 2010). These attempts to address dissonance are often characterised by emotions such as acceptance, happiness, relief, interest, excitement or delight (Cancino-Montecinos *et al.*, 2020). Thus, the following proposition is posited:

- P3. *Consumers experiencing vulnerability who respond to an expectation-experience mismatch with an action autonomous service interaction vulnerability dissonance-reduction strategy will be more likely to experience increased satisfaction in the form of acceptance, happiness, relief, interest, excitement or delight.*

Methodology

Complex multi-touchpoint service context and consumers experiencing vulnerability sample

Data were collected from consumers experiencing vulnerability in a complex, multi-touchpoint service ecology in Australia. The target population was first-year, first-time regional and remote (FYFT-RR) Australian university students 18 years of age or older. In the context of our study, FYFT-RR university students embarking on the initial stages of their studies have never previously consumed higher education services and are typically the first in their families to go to university. A wealth of research into the complexities of underrepresented cohorts who experience vulnerability, such as challenges navigating university, difficulty in their studies and unmet expectations, indicates prospective first in family students are more likely to identify as Indigenous, come from lower SES backgrounds and live in regional/remote areas, often with overlapping equity categories (Patfield *et al.*, 2022; O'Kane *et al.*, 2024). Hence, higher education services are highly unfamiliar, and the complexity of service is particularly challenging for FYFT-RR students to navigate (Naphthine *et al.*, 2019).

Education is a service that provides opportunities for all humans, and our research answers the call by Russell-Bennett *et al.* (2024) for service research to pursue the United Nations Sustainable Development Goals (SDGs). The pursuit of equitable and inclusive education is the aim of SDG4 Quality Education with priority groups including people from regional and remote areas and a need for service research to identify areas of institutional underperformance (Raciti *et al.*, 2022). Like many countries, Australia also seeks to improve the access and success of underrepresented groups (O'Kane *et al.*, 2024). Improving higher education diversity, equity, and inclusion enables upward social mobility for students from underrepresented backgrounds who, as the result of systemic bias, experience vulnerability and are less likely to go to university, stay at university or succeed at university (O'Kane *et al.*, 2024). In 1990, the Australian government identified underrepresented groups, commonly called equity groups, as the target of specific programs, supports, and interventions aimed at increasing their access, participation, and success. These identified equity groups are consumers experiencing vulnerabilities and include First Nations Australians, people

from low socio-economic backgrounds, people with disability and Australians from regional and remote communities (Department of Employment, Education and Training, 1990; O'Kane *et al.*, 2024).

These higher education consumers experiencing vulnerabilities encounter various challenges, including ongoing financial difficulties, relocation from home, lack of social and emotional support, an absence of role models and uncertainty around careers and post-university opportunities (Naphthine *et al.*, 2019). These factors create a distinctly different reality of the university experience for these consumers experiencing vulnerabilities compared to their less vulnerable counterparts (Fray *et al.*, 2019). Therefore, FYFT-RR students are more likely to simultaneously experience multiple types of vulnerability (e.g. social, emotional, financial) within a highly unfamiliar, complex, multi-touchpoint service ecosystem (Fray *et al.*, 2019).

FYFT-RR Australian university students rely more heavily on pre-commencement information, such as university marketing communications, to form the basis of their gist representations, shaping their initial expectations (Geritz and Raciti, 2024; Bradley, 2013, 2018) and Klassen (2001) demonstrate that university marketing communications can mislead, resulting in flawed gist-based expectations. Such a situation is amplified for consumers experiencing vulnerability such as FFYT-RR consumers who rely heavily on university marketing communications to inform them with significant expectation-experiences mismatches arising that trigger heightened dissonance-induced service interaction vulnerability. Resolving this dual vulnerability is not easy. Higher education is a complex, high-involvement service with many touchpoints for consumers to navigate (Khanna *et al.*, 2014). In Australia, the federal government's equity programs and interventions mean that these touchpoints that start pre-access are numerous and diverse (see Bennett *et al.*, 2024). Hence, resolving dissonance-induced service interaction vulnerability is particularly challenging for consumers experiencing vulnerability and potentially impossible for FFYT-RR consumers in complex, multi-touchpoint services.

A purposive sample of the target population of consumers experiencing vulnerabilities was approached at an Australian regional university. This was achieved by approaching participants at random at orientation events, where first-year students are more likely to frequent, which enabled immediate opt-out where students did not meet the criteria. A total of 20 interviews were conducted, with the final sample comprising 12 females (60%), six males (30%) and two nonbinary (10%) participants aged from 18 to 34 years (average age 19.35 years) with a mixture of full-time and part-time study loads across various disciplines and courses. The female dominant sample reflects the student population at the university where the data were collected (65% female) (Department of Education, 2024). Participants were approached on two campuses of the regional university via random face-to face encounters or contacted by phone during a three-week period at the beginning of the second semester (July–November). The semi-structured interviews were 20–30 min in duration to increase participant recruitment and engagement and reduce fatigue. Also, as questions were focused, these short interviews elicited valuable top-of-mind responses that were both concise and relevant. The interview schedule is provided in the

Supplemental Material. Participants were not rushed with ample response time provided for each question. Ethical clearance was approved before the commencement of data collection and adhered to for the entirety of the research.

Semi-structured interviewing

A qualitative methodology was used to explore the three research propositions. Semi-structured interviews were conducted with consumers experiencing vulnerability in a complex, multi-touchpoint service ecology. A convergent-type iterative approach was used with *ad hoc* pauses in the interview data collection, at which thematic analysis of the batch of data revealed patterns and emergent themes, which then informed subsequent batches of interviews (Rao and Perry, 2003). The first author conducted the interviews, and both the first and second authors conducted the analysis. The interview schedule established what participants were studying, what made them decide to study and consideration for the steps they took in the decision-making process. Next, the interview schedule queried which sources of information were used in the decision making and what expectations the student created pre-commencement based on these sources. Finally, the interview schedule explored participants' expectations, their experiences (including establishing service interaction vulnerability with questions about difficulties and challenges) and their responses to expectation-experience mismatches if any. Guided by the interview schedule, the face-to-face and phone interviews with consumers experiencing vulnerability continued until the point of theoretical saturation. Saturation was achieved when enough data had been collected to draw necessary conclusions, no new insights emerged and any issues regarding the interpretation of perspectives were resolved (Yin, 1989). Theoretical saturation was reached after 20 interviews.

Data analysis and interpretation

Each interview was digitally audio-recorded with *verbatim* transcriptions provided by a commercial transcription company. Field notes were also made during the interviews. Manual thematic analysis followed an iterative process recommended by Braun and Clarke (2021), with initial interpretations of the first author reviewed by the second author. Analysis was conducted in batches, with the authors discussing findings and resolving interpretations until consensus was achieved before progressing to the next batch of interviews. Through thematic analysis, patterns were identified and initial codes were generated. Codes were reviewed, refined and grouped into themes over several iterations. Electronically assigning codes to the emerging themes allowed for the continued searching, gathering and sorting of the data into themes in a systematic way to ensure the final themes accurately represented the data (Alkier Gildberg and Wilson, 2023). The themes found in the data were also compared to the literature to confirm existing patterns and identify any discrepancies or new insights not found in the literature. These themes were entered progressively into a table and organised into broad categories based on the three research propositions. An iterative process enabled continuous reflection and refinement of the semi-structured interview schedule. After all 20 interviews, the *verbatim* transcriptions, field notes and table

were re-interrogated to draw additional insights for the themes that were emerging from the data.

Findings

Five insights emerged around on the three research propositions. In terms of Proposition 1, based on gist representations, consumers experiencing vulnerability experience dissonance-induced service interaction vulnerability to varying degrees, typically engaging in an autonomous two-phased inaction-then-action response. Regarding Proposition 2, based on gist representations, consumers experiencing vulnerability first applied autonomous inaction responses to self-manage dissonance-induced service interaction vulnerability, reporting decreased satisfaction and noting the specific emotions of tolerance and regret. Regarding Proposition 3, based on gist representations, consumers experiencing vulnerability, who applied an autonomous action response to self-manage dissonance-induced service interaction vulnerability, reported increased satisfaction, noting the specific emotions of happiness or relief. Each of the five insights is discussed next.

Insight 1 (Proposition 1): Consumers experiencing vulnerabilities who experience gist-based dissonance-induced service interaction vulnerability use a two-phased inaction-then-action response.

Every participant ($n = 20$) experienced some degree of dissonance-induced service interaction vulnerability between their gist-informed pre-commencement expectations and their perceived experience. Depending on the severity of the service vulnerability experienced, this resulted in the autonomous application of a response strategy to self-manage their dissonance. Participants spoke of university marketing communications that showed groups of students socialising inside and outside of the classroom. However, this was not the case with few students on campus, recorded classes and resources that students watched alone, and as a result, they made few friends. Expectation-experience mismatches inevitably arose; with first time attendance at university not aligning with what they'd gleaned from marketing communications, and combined with few friends to turn to, they found themselves in an unfamiliar, difficult situation and experienced heightened dissonance-induced service interaction vulnerability.

Participants reported their strategies as inaction ($n = 20$), action ($n = 19$) or both ($n = 19$). These responses demonstrate the overwhelming desire to resolve any gist-based dissonance-induced service interaction vulnerability that arose. Most participants leveraged both strategies, which they applied sequentially, with inaction first followed by action second.

The magnitude of dissonance-induced service interaction vulnerability was the primary factor influencing how a consumers experiencing vulnerability responded. The newness of the gist-based expectation mismatch was also an influencing factor, as the service context was highly unfamiliar. Participants in their responses used strengths-based language. For example, Participant #5 described their capability for adaptability (strength) as central to their autonomous inaction response and an associated decrease in satisfaction:

I'm a pretty adaptable person [...] I'll think about it for a day and be like, "oh, that kind of sucks." If I'm not having fun, I won't do it. (Male, 19 years old)

Once the participant moved past the initial appraisal and associated negative primary affect, they re-appraised their service consumption goals and autonomously applied an action response strategy to remedy their dissonance-induced service interaction vulnerability. Participant #18, for example, expressed the willingness to self-manage their dissonance-induced service interaction vulnerability to autonomously cope with the situation. To mitigate feelings of vulnerability, she cited the need for an independent, self-determined intervention to bridge the gap of unmet expectations:

I'll know that ultimately it is up to me to change that. We can always use student resources, lecturers [are] available to help develop our knowledge and everything and set our own expectations, so if they're not met – that will mainly be my own fault I believe because the resources at the uni can help you set your own expectations, I guess. (Female, 18 years old)

While participants demonstrated they experienced dissonance-induced service interaction vulnerability, the findings revealed a consistent theme: Each participant understood the importance of dissonance management as part of their service interaction. All participants applied a dissonance reduction strategy to align expectation with experience to improve their satisfaction.

Insight 2 (Proposition 2): An inaction dissonance-induced service interaction vulnerability reduction strategy is more likely to decrease satisfaction, with the primary affect being tolerance.

All participants used an inaction response ($n = 20$), with over half of these participants ($n = 12$) expressing disappointment in expectation–experience mismatches. However, by applying an inaction strategy, they indicated that their satisfaction decreased, but they would tolerate the dissonance-induced service interaction vulnerability. Demonstrating adaptability (strength) to regulate emotions through dissonance reduction processes was expressed by many of the participants. When asked how they respond to an expectation–experience mismatch, Participant #2 expressed their agency and self-compassion to align the dissonance-induced service interaction vulnerability gap:

I'm pretty good at rolling with the punches. I'll just try my best and hope that it all works out. I mean, you've got to be a little bit adaptable, I guess. (Nonbinary, 19 years old)

Many participants demonstrated a willingness to tolerate dissonance-induced service interaction vulnerability by evading, refuting, or applying self-compassion to the process, as per Cancino-Montecinos *et al.* (2020). For example, Participant #4 (Female, 20 years old) approached the gist-based expectation–experience mismatch with an “open mind” as an inaction strategy to help resolve their dissonance-based service interaction vulnerability. The willingness to convert disappointment to tolerance was also reflected by Participant #3, who trivialised their expectations and applied self-compassion in expectation–experience mismatch circumstances:

It'd be a disappointment, but it's just another notch in the journey. It might not shape up to my expectations, but I suppose that would be because I'll have put too much expectation on it. (Nonbinary, 18 years old)

Insight 3 (Proposition 2): An inaction autonomous dissonance-induced service interaction vulnerability reduction strategy is more likely to decrease satisfaction, with the primary affect being regret.

All participants applied an inaction response ($n = 20$) in the first instance, with almost half the participants ($n = 8$)

expressing decreased satisfaction and the presence of the primary affect of regret. For example, Participant #1 shared the negative outcomes of an expectation–experience mismatch:

[...] make me feel that university was [...] something I had to do rather than what I wanted to do. So instead of being something – like I wake up and I really want to learn, it becomes something that I have to do to get this job and then just lose all my motivation. (Male, 18 years old)

Participant #20 described how the disappointment of their gist-based experience–expectation mismatch resulted in choosing a shorter degree to alleviate a “very negative experience” tainted with “disappointment”, “isolation” and “severe mental health” issues. When asked what they were most looking forward to, Participant #20's response reflected disengagement and evading strategies with the most impactful negative outcome, withdrawing from a full degree due to regret:

This is probably a bit savage, but honestly, graduating [is the thing I'm most looking forward to] so I can move to a different university to do stuff I care about more. (Female, 19 years old)

Insight 4 (Proposition 3): An action autonomous dissonance-induced service interaction vulnerability reduction strategy is more likely to increase satisfaction, with the primary affect being happiness.

When asked about gist-based expectation–experience mismatches, the vast majority undertook a second appraisal of the situation following an inaction strategy and then initiated an action strategy ($n = 19$). Half of those participants employed a phase two action strategy ($n = 9$) successfully and autonomously self-managed the dissonance-induced service interaction vulnerability to create a primary affect outcome of happiness. Participants' responses reflected a growth mindset (strength), which helped them to restructure, integrate and engage in overt behaviours (all three being dissonance-reduction coping strategies) to address their dissonance-induced service interaction vulnerability and ultimately increase their happiness:

I'm really looking forward to – probably a bit cheesy, but actually getting to do what I absolutely love. Like, I hope to really focus in on the stuff I love and that's the end of my degree, so I really hope I get to do what I came here for. (Participant #15) (Female, 19 years old)

I feel like I'm a mere apprentice and I want to learn from “the Masters” as they say. Mostly just I want to grow. I want to take the knowledge and apply it [...] I'm hoping that in a few years, I'll look back on this and realise it was one of the best decisions I've ever made. (Participant #3) (Nonbinary, 18 years old)

I'm looking forward to pushing myself with the content, putting myself out there with presentations and meeting new people and yeah, just having an experience that I can look back on and be happy with. (Participant #10) (Female, 18 years old)

When participants autonomously regulated their psychological discomfort and service interaction vulnerability, their actions increased their satisfaction and were a transformative process. Despite gist-based dissonance-induced service interaction vulnerability among consumers experiencing vulnerability, these autonomous, strengths-based responses can lead to happiness.

Insight 5 (Proposition 3): An action autonomous dissonance-induced service interaction vulnerability reduction strategy is more likely to increase satisfaction, with the primary affect being relief.

The data confirmed that the autonomous actions of participants ($n = 19$) to rectify dissonance-induced service interaction vulnerability, resulted in relief as the primary affect

for half of the participants ($n = 8$). Action coping responses may take the form of restructuring, integrating and overt behavioural efforts. Participant #12's indicative quote (below) reflects their restructuring (namely differentiation), integration (namely justification of effort and the spreading of alternatives) and overt behavioural efforts (namely act rationalisation). Participant #12's indicative quote also reflects their strengths in terms of their capability to act autonomously:

I expect support when I need it; if I don't want support, I don't expect anyone to come up to me and give me that support. I think if I reach out and ask for support, be that with my studies, or my social life, or living in accommodation, I think the university can provide that for me. (Female, 19 years old)

Overt behavioural efforts to self-management of the dissonance-induced service interaction vulnerability was challenging for some respondents. However, they expressed relief that their efforts mitigated dissonance and improved their satisfaction. For example, Participant #15 identified that overt behavioural efforts would lead to dissonance resolution that would provide relief:

[...] like the helpful community that's available at the time. Like even with such small things, you can find a staff member that will just listen and try to help to the best of their ability and just kind of the small helpful things that I wasn't really expecting to come across and have made an impact on the short time I've had at uni. (Female, 19 years old)

Empirical model

An empirical model that integrates the three propositions and five insights is presented in Figure 2. The model reflects the inaction-then-action autonomous dissonance-induced service interaction vulnerability responses by consumers experiencing vulnerability that result from gist-based expectation-experience mismatches (Insight 1). Phase 1 inaction autonomous dissonance-induced service interaction vulnerability responses and their corresponding satisfaction mode outcomes of tolerance (Insight 2) and regret (Insight 3) are depicted. Finally, phase 2 action autonomous dissonance-induced service interaction vulnerability responses and satisfaction

mode outcomes of happiness (Insight 4) and relief (Insight 5) are presented.

The empirical model's title highlights that this research involved two sites of vulnerability: consumers experiencing vulnerability and dissonance-induced service interaction vulnerability. The title also reflects the strengths-based approach drawn from Raciti *et al.* (2022), whereby consumers experiencing vulnerabilities autonomously draw on their capabilities (strengths, personal agency) to address gist-based dissonance-induced service interaction vulnerability in unfamiliar service settings, ultimately increasing their satisfaction mode.

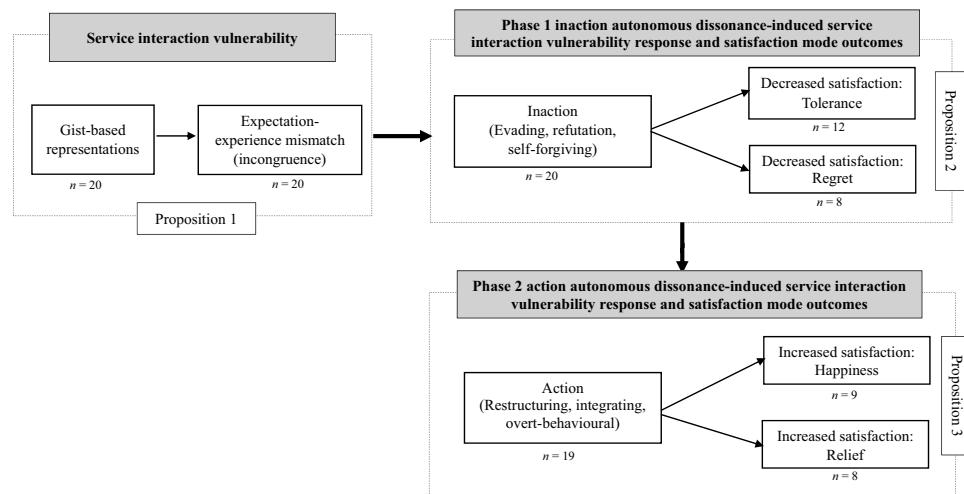
Discussion

Theoretical contributions and implications

The research advances the current understanding of the impact of gist representations and dissonance-induced service interaction vulnerability as it pertains to consumers experiencing vulnerability in a complex, multi-touchpoint service ecosystem. Importantly, our research continues to debunk deficit definitions of consumers experiencing vulnerability as powerless (e.g. Baker *et al.*, 2005), instead asserting and providing further evidence for Raciti *et al.*'s (2022) strength-based perspective. Service marketers can draw from these insights to engage in strengths-based codesign with consumers experiencing vulnerability, as posited by Russell-Bennett *et al.* (2023).

The findings allude to the complexity of challenges that may present in high-involvement, high-credence, multi-touchpoint services. Our research provides preliminary evidence that some consumers experiencing vulnerability may choose to self-manage service interaction vulnerability to self-improve their satisfaction mode. Our research also encourages services marketing researchers to consider Oliver's (1989) satisfaction variants (e.g. satisfaction-as-relief) and associated satisfaction modes (e.g. regret).

Figure 2 Strengths-based autonomous responses to dissonance-induced service interaction vulnerability by consumers experiencing vulnerability



Source(s): Authors' own work

Regarding FTT literature, this research extends the work of Klassen (2001), Bradley (2013, 2018) and Geritz and Raciti (2024), identifying university marketing communications portrayal of the present-day university experience as the source of gist-based expectation-experience mismatches and that this is amplified for FYFT-RR students who rely heavily on gist-representations. The influence of gist representations on dissonance is a nascent area of research mostly explored using experiments about fake news distributed via social media (Domenico *et al.*, 2021; Cancino-Montecino *et al.*, 2020). Hence, our research contributes to FTT's current stock of knowledge by expanding understanding of the presence and role of gist representations in a new context and by consumers experiencing vulnerability.

In terms of dissonance theory, this research retains Festinger's (1957) original and well-documented conceptualisation of expectation-experience mismatches and extends this by linking dissonance to vulnerability and establishing it as a site of service interaction vulnerability. The notion of dissonance-induced service interaction vulnerability introduced in this research helps bring services marketing into line with similar linkages made in the management (e.g. Diestel and Schmidt, 2011), decision-making (e.g. Kim and Miller, 2017), emergency management and communication (e.g. Wood and Miller, 2020) and health communication (e.g. Blanton *et al.*, 2013) literature. The research also confirms the presence and value of autonomy as a new construct to understanding dissonance-induced service interaction vulnerability responses, corroborating with the work of psychologists Ryan and Deci (2000) and Deci and Ryan (2008), expanding Namaste's (2017) exploration of dissonance responses that are transformative and Kamin *et al.*'s (2022) autonomous social change research.

Inaction and action-based responses to dissonance were present in the FTT (e.g. Cancino-Montecino *et al.*, 2020) and consumer satisfaction (e.g. Oliver, 1987) literature. They were synthesised in the research and confirmed as approaches used by consumers experiencing vulnerability in this services marketing ecology. Our research adds to this literature by empirically establishing the two-phased inaction-then-action sequencing of consumers experiencing vulnerability in unfamiliar service ecology. The subsequent satisfaction outcomes of autonomous dissonance-induced service interaction vulnerability responses confirmed the presence of Oliver's (1987) variants of satisfaction-as-contentment, satisfaction-as-pleasure and satisfaction-as-relief and associated modes of tolerance, regret, happiness and relief. Oliver's (1987) variants and modes of satisfaction were conceptual; hence, this research provides empirical evidence to support their presence as outcomes.

Practical implications

For services marketing practitioners, this research provides timely insights for brands committed to making a difference in the lives of consumers experiencing vulnerability. The findings offer insights into the benefits of authentically representing a genuine account of the service experience in marketing communications to better align FTT-induced gist representations with the experience (Reyna and Brainerd, 1995). By recognising the heightened importance of gist representations in the development of consumers experiencing

vulnerability expectations, marketing communications can be developed to minimise the likelihood of dissonance (Bradley, 2018). Accurate marketing communications by complex, multi-touchpoint services will help shape realistic expectations that do no *more* harm to consumers experiencing vulnerability in unfamiliar service ecosystems. Ensuring marketing communications are authentically representative of the service experience will build trust and transparency, to reduce dissonance-induced service interaction vulnerability and support individuals to succeed.

Beyond marketing communications, practitioners can develop supports targeted at key touchpoints to improve the success of consumers experiencing vulnerability action-based responses to address dissonance-induced service interaction vulnerability. Providing engagement interactions throughout the experience in line with what is being promoted, such as more opportunities to for social interactions, will redress known expectation-experience mismatches. These targeted supports will be essential should consumers experiencing vulnerability find their experience bears little resemblance to what they had expected (Reyna, 2021). Finally, practitioners are strongly encouraged to continue to adopt a strengths-based view of consumers experiencing vulnerabilities, with opportunities for empowerment and independent, autonomous choices as per Beatson *et al.* (2020) and Raciti *et al.* (2022).

Research limitations and areas of future research

This research provides a qualitative, cross-sectional exploration of the constructs of interest in one service industry and with one service provider in Australia. Despite these limitations, the exploratory nature of this research generated novel empirical data that confirmed and extended the current stock of knowledge and gave rise to areas of future research. In particular, more research into the sites of vulnerability in various service ecosystems, as well as consumers experiencing vulnerability and their satisfaction mode outcomes, is encouraged. Co-designing targeted supports with consumers experiencing vulnerability at critical touchpoints and their outcomes would also be advantageous. Future research that aims to extend on this initial research to include more high-involvement, high-credence service industries, such as healthcare, aged care, legal and financial investment services, where expectation-experience mismatches can directly impact an individual's satisfaction and their lived experience. Different country-context and a wider array of sites of interaction would be fruitful. Future studies would benefit from examining various stages of a service experience beyond initial mismatches or where the autonomous self-management of service interaction vulnerability was unsuccessful. Also, mixed methods and quantitative approaches will help further flesh out these exploratory results. Finally, retaining the focus on measuring satisfaction sub-variant modes as outcomes will extend this existing research and provide useful and novel insights for scholars and practitioners.

Conclusion

This research aimed to better understand the relationships between consumer expectation-experience mismatches, the dissonance-induced service interaction vulnerability that arises

from them, and the strategies consumers experiencing vulnerability autonomously enact to self-manage their satisfaction. Our qualitative research in a complex multi-touchpoint service ecosystem found unmet expectations triggered two-phased autonomous inaction-then-action responses, with inaction resulting in either tolerance or regret satisfaction modes, followed by action, which resulted in either pleasure or relief satisfaction modes. These findings can strategically shape service ecosystem design to mitigate interaction vulnerability.

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Supplementary material

The supplementary material of this article can be found online.

Corresponding author

Maria M. Raciti can be contacted at: mraciti@usc.edu.au