The Bottom Line

Misuse of Information and Privacy Issues: Understanding the Drivers for Perceptions of Unfairness

Bang Nguyen, Lyndon Simkin,

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Abstract

Purpose (mandatory) When firms misuse customers' information, perceptions of unfairness arise due to privacy concerns. This paper explores a unifying theoretical framework of perceptions of unfairness, explained by the advantaged-disadvantaged (AD) continuum. It integrates the push, pull and mooring (PPM) model of migration for understanding the drivers of unfairness.

Design/methodology/approach (mandatory) The paper is conceptual and develops a theoretical model based on extant research.

Findings (mandatory) Using the PPM model, the paper explores the effects of information-based marketing tactics on the advantaged-disadvantaged framework in the form of two types of customers. Findings from the review suggest that three variables have a leading direct effect on the AD customers. Traditionally, the fairness literature focuses on price, but findings show that service and communication variables impact on customers' unfairness perceptions. This paper examines the importance of these variables, in the context of an advantaged-disadvantaged framework, to help explain unfairness and consider the implications.

Originality/value (mandatory) To explain information misuse and unfairness perceptions, the paper develops a unifying theoretical framework of perceptions of unfairness, explained by linking the push-pull-mooring (PPM) model of migration with the advantaged-disadvantaged (AD) continuum.

Keywords: Information misuse, privacy, unfairness, advantaged inequality, disadvantaged inequality, retailing.

Introduction

When you disclose your personal information to your retailer, do feel that you are treated fairly? Are you treated differently compared to fellow customers? How do you perceive that you are fairly treated? If you perceive that you are being treated unfairly, what actions do you take? What are the consequences for those suppliers and brands? The theme of this paper is the role of fairness; more specifically, perception of unfairness arising from information misuse and the implications for managing retailer-customer relationships. Misuse of information can be defined as the inappropriate use of information as defined when the data/information was initially collected and often occurs when a firm takes sensitive data and sells it to third parties and agencies who find illegal ways to monetise the information.

When dealing with a consumer's sensitive information, care must be taken in ensuring that the consumer has trust in the firm's handling of the information. For marketers, customer information is essential to develop effective marketing tactics that are appropriate to the needs of the customers. Such information may not only include a customer's personal and financial information, or unique identifiers (e.g., passport or social security details), but also their behaviour, such as what they frequently purchase, their interests and hobbies, their behaviour, and so on. All marketing decisions and tactics (e.g. pricing and communication strategies) are based on information obtained from the markets or from the consumers themselves. Therefore, it is critical that marketers treat the information given by their consumers fairly, for instance, by avoiding to probe too much into consumers' behaviour and to respect their privacy. Once information is obtained, care must be taken in securing the data. This constitutes a fair use of a consumer's information. Fair use of sensitive information is important for developing strong relationships and trust, while perceived unfairness in terms of information use leads to complaints, negative word of mouth, a lack of trust and even immoral behaviour amongst dissatisfied customers. Greater transparency in the social media era leads to more comparison of how different customers are treated, how their information is handled, and thereby enhanced awareness of fair or unfair treatment. The digital era also makes it easier for those believing themselves 'wronged' to share their thoughts and perhaps negatively impact on a brand's reputation.

This paper explores a unifying theoretical framework of perceptions of unfairness, explained by the advantaged-disadvantaged (AD) continuum. It integrates the push, pull and mooring (PPM) model of migration for understanding the drivers of unfairness. Using the PPM model, the paper utilises the effects of marketing tactics enhanced by consumer information on the advantaged-disadvantaged framework. Findings suggest that three variables have a leading direct effect on the customers: traditionally, the fairness literature focuses on price, but findings show that it may not be the only dominant variable impacting on consumers. This paper examines a range of variables, in the context of an advantaged-disadvantaged framework, to help explain unfairness of information use and consider the implications.

The paper first provides an explanation of key equity and fairness constructs (the AD model) and the drivers (the PPM model) are established. The AD framework is then applied in relation to the PPM model in a low involvement context, examining how each of the determinants of unfairness fit into the AD model, and propositions are presented. Implications for practice are discussed. The paper aims to encourage marketers and information researchers to reflect on the ramifications of customers' perceptions of either fairness or unfairness, while demonstrating that fair use of information matters in this context.

Background – A Review of Unfairness

Perceptions of unfairness may significantly impact on a firm: whether consumers perceive themselves and others to be treated more or less fairly has consequences for their affinity to a supplier or brand and the views they might express to others (Ashworth and McShane, 2012; Nguyen and Rowley, 2015; Samara *et al.*, 2011). It is difficult to build a trusting and mutually beneficial relationship with customers who perceive they are treated unfairly and even with customers who believe others are treated less fairly than themselves (Wu *et al.,* 2012). Perhaps with unwelcome consequences, unfairness leads to complaints, negative communications – particularly amongst consumers – about a company or brand, diminished trust and ultimately to less than desirable behaviours (Lee-Wingate and Corfman, 2011; Rondan-Cataluña and Martin-Ruiz, 2011).

Variables that might cause unfairness include price discrimination (e.g. Xia *et al.*, 2004), targeted differential promotions (e.g. Lo *et al.,* 2007), variable service levels (Bolton *et al.*, 2003), reputation (Campbell, 1999), use of distribution channels (Samaha *et al.,* 2011) and more overt discrimination (Wu *et al.,* 2012). In this study, we focus on unfairness perceptions from information misuse. To date, a comprehensive study of these determinants has yet to be conducted. In addition, attempts to provide a theoretical framework for these relationships have been limited.

Theoretically based models of unfairness exist in other literatures, such as economics and psychology. Variables explaining unfairness have been suggested to include the importance of equality (Adams, 1965), the distributive justice in the outcomes (Homans, 1961), procedural justice (Thibaut and Walker, 1975), the principle of customer entitlements (Kahneman, Knetsch, and Thaler, 1986) and consumer attributions and inferences towards a firm's motives (Campbell, 1999). Drawing from price fairness, Xia *et al.* (2004) suggest the influences on fairness perceptions include similarity of a transaction and choice of comparison party (Major, 1994), distribution of cost and profit (Bolton *et al.*, 2003), attributions of responsibility (Weiner, 1985), buyer-seller relationship stage and trust (Morgan and Hunt, 1994) and meta-knowledge, beliefs and social norms (Maxwell, 1995). To date, attempts at providing a theoretical framework for the various forms of unfairness have been limited. In addition, reviewing empirical studies that test the relationships between unfairness and its drivers has yet to be conducted.

Drawing from the behavioural psychology literature, equity theory (Adams, 1965), in the context of the 'underpay-overpay' framework (Adams, 1965; Leventhal, 1980) is a dominant paradigm in fairness research. Essentially, this framework – built around research into job motivation – suggests that while equal pay is the balance, in a situation of inequality, there are both an underpaid group of employees and the overpaid employees. This underpay-overpay continuum reflects the two forms of inequity, which are found in equity theory. For example, Nguyen and Simkin (2013) reasoned that if the equity model could be applied, the underpaid group could be interpreted as disadvantaged customers (or under-compensated); i.e. they receive the 'short end of the stick' in terms of marketing programmes, attention and resources (Lo *et al.,* 2007) and in general, received little from providing their personal and behavioural information. The overpaid group, on the other hand, could be interpreted as advantaged customers (over-compensated), receiving preferential marketing activity/resource. Subsequent behaviours employed by those customers in the two different situations could thus be interpreted as modes of inequity reduction intended to restore balance.

The 'advantaged-disadvantaged' (AD) model is proposed as a unifying framework for understanding consumer perceptions of unfairness in its varying forms. At present, the marketing and information management literature lacks comprehensive models of unfairness with respect to its causes. Homburg *et al.* (2007) suggested that understanding unfairness is necessary to minimise the risk of negative customer reactions. Furthermore, Cronin *et al.* (2000) argued that composite models of consumer decision-making are essential to reduce customer strategies that either over-emphasise or under-emphasise the importance of certain variables. The AD model addresses these concerns, lending theoretical justification to the inclusion of certain predictor variables. Specifically, the AD model is tested against what is termed as the push-pull-mooring (PPM) model (Bansal *et al.*, 2005). The PPM model underscores the importance of the 'push effects', such as quality, satisfaction, value, trust, commitment, price perception; the 'pull effects' (alternative attractiveness), and the 'moor effect', which is based on attitude towards switching, subjective norms, switching costs, prior switching experience and variety seeking (Bansal *et al.,* 2005; Chuah *et al.,* 2017; Peng and Wang, 2006). The AD model emphasises the importance of the effects of the PPM model as drivers of inequality. In the unfairness literature, these predictors have not yet received much attention. The AD model provides a theoretical foundation, with empirical data, for identifying key relationships among drivers of unfairness, here in an information use context.

Unfairness and Equity

The literature on unfairness suggests that fairness is, *"a judgement of whether an outcome and/or the process to reach an outcome are reasonable, acceptable, or just"* (Bolton *et al.,* 2003:474). Both equity theory and the principle of distributive justice suggest that perceptions of fairness/unfairness are induced when a person compares an outcome with a *comparative other*'s outcome. This *reference other* may be another person, a class of people, an organisation or the individual relative to his/her experiences from an earlier point of time (Adams, 1965; Jacoby, 1976; Xia *et al.,* 2004). The principle of dual entitlement suggests that individuals have expectations about their entitlements because of their situation (Kahneman and Knetsch, 1986). For example, a senior citizen may claim that the bus ticket is unfair because s/he believes that s/he is entitled to lower prices due to reduced income (Xia *et al.,* 2004). Additionally, there are also considerations given to the individual's knowledge, beliefs and social norms in a society (Jewell and Barone, 2007) and to the attributions that a customer may infer towards a provider (Campbell, 1999).

Indeed, attributions theory indicates that people are likely to search for causal explanations for an event when the event is surprising and/or negative (Folkes, 1988).

Equity theory may be used to explain the ‘advantaged and disadvantaged’ continuum in a situation of unfairness (Adams, 1965; Homans, 1961). Equity theory postulates that individuals in social exchange relationships compare with each other the ratios of their inputs into the exchange to their outcomes from the exchange. Inequity is said to exist when the perceived inputs and/or outcomes in an exchange relationship are psychologically inconsistent with the perceived inputs and/or outcomes of the referent (Adams, 1965). When an individual perceives inequity, a motivation develops to restore equity or balance. In the past, equity theory has been used to explain job motivation (Adams, 1965), buyer-seller relationships (Huppertz *et al.,* 1978), satisfaction (Major and Testa, 1989), price fairness (Xia *et al.,* 2004), and customer revival (Homburg *et al.*, 2007).

The similarity between these advantaged and disadvantaged constructs and the management of customers are reasonably straightforward (see Nguyen and Simkin, 2013). A firm’s customer base can be thought of as consisting of two groups; namely, customers who are targeted by a firm’s tactics and customers who are not overtly targeted (Nguyen *et al.,* 2012, 2014). By favouring some customers, firms may increase the attractiveness of their offerings to a certain group and thus increase the potential for increasing sales, creating cross-sales, increasing profits and for developing a long-term relationship (Dibb and Simkin, 2009; Grönroos, 1996; Ryals, 2005). The favoured group of customers may be referred to as the 'advantaged' and those customers not explicitly targeted or addressed in the targeting strategy are the 'disadvantaged' customers (Nguyen and Simkin, 2012), acknowledging the associations with their positions and two forms of unfairness, as explained below.

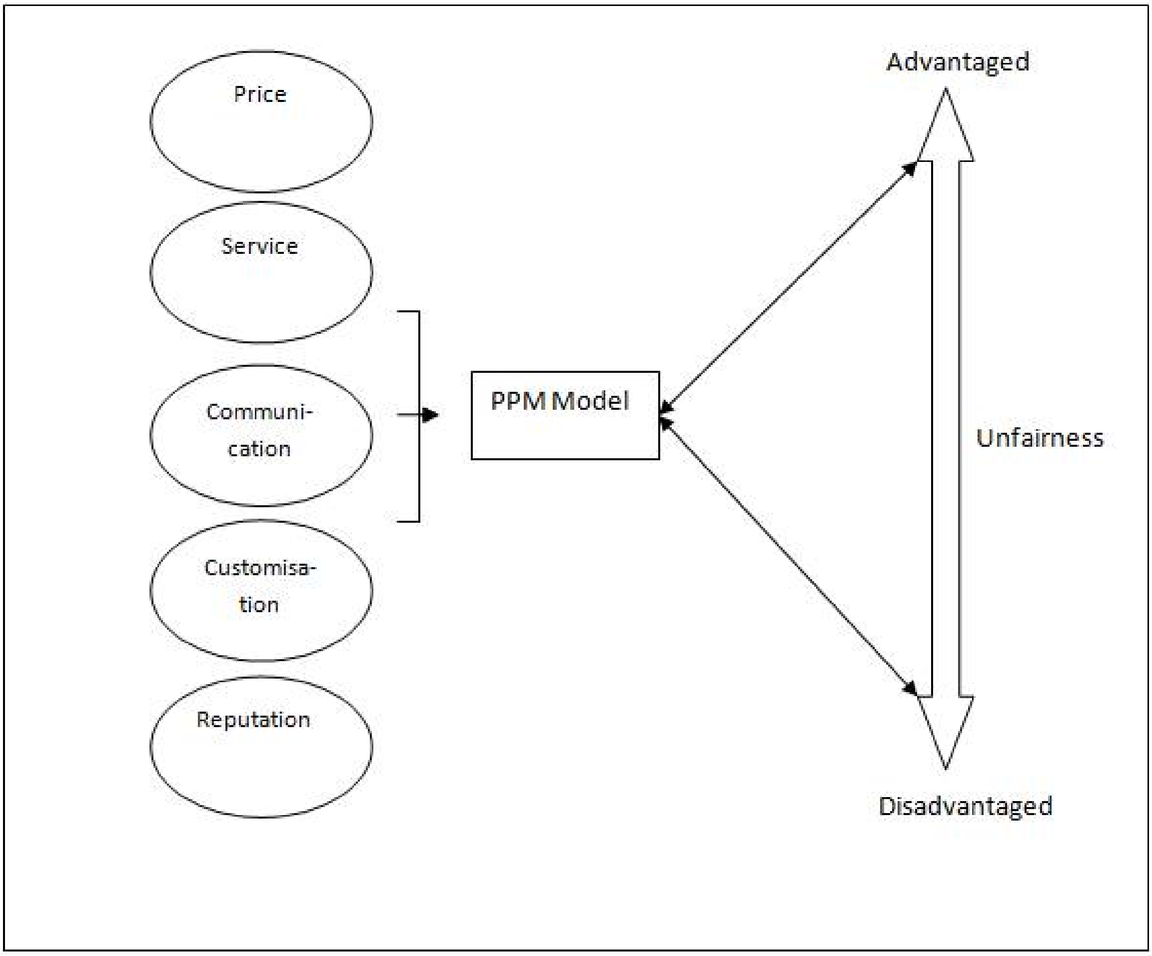
In the context of unfairness, whenever a targeted customer is favoured by a firm, that customer may have feelings of *advantaged inequality* as opposed to the non-targeted customer, who may have feelings of *disadvantaged inequality* (Xia *et al.*, 2004; Lo *et al.*, 2007). The feelings associated with advantaged and disadvantaged inequality are different because fairness judgements tend to be biased by the customers' self-interest; that is, the customer tries to maximise his/her own outcome (Oliver and Swan, 1989). This means that when the inequality is to the customers' advantage, unfairness perceptions are less severe than when it is to the customers' disadvantage (Ordoñez *et al.*, 2000). Lo *et al.* (2007) described the disadvantaged customers as getting the 'short end of the stick' because of their disadvantaged position. Those customers who get 'the short end of the stick' either (a) pay more to receive the same quality, or (b) receive less in the overall marketing offering than the favoured customers, even though they have paid the same price for the product or service.

Whilst it is often the case that the less valued customer is not aware that s/he is receiving lesser treatment than others, a major assumption is that if customers are unaware that they are receiving lesser value, they do not have feelings of unfairness, since all unfairness perceptions are comparative and require a reference point (Xia *et al.,* 2004). In their study, Bansal *et al.* (2005) looked at quality, satisfaction, value, trust, commitment, price perceptions (push effects), attitude towards switching, subjective norms, switching costs, prior switching behaviour, variety seeking (mooring effects), and alternative attractiveness (pull effects). These variables were unified in the PPM migration model to study predictors of switching behaviour. Consistent with other studies in switching behavioural literatures, De Wulf *et al.* (2001) termed several of these activities as relationship marketing tactics (RMT). These are the activities that are directed at strengthening firm-customer relationships and include tactics such as direct mail, preferential treatment, personalised communication and value offers. Adapting the above variables, Peng and Wang (2006) integrated several of the factors in an RMT model, consisting of service quality, value offers, reputation, price perception and marketing communications, as predictors of customers' switching or staying behaviour.

To understand how information misuse is perceived in relation to different marketing tactics, it is necessary to identify the variables that may be the source of differential treatment (inequity) and the source evoking perceptions of unfairness. In establishing these variables, the PPM and RMT models reveal a number of constructs that can be used to evaluate the interaction of a particular buyer-seller exchange relationship. Building on these, the present paper draws from past research in relationship marketing to identify the factors that differentiate the impact of marketing offerings on the two groups of customers. Following Berry's (1995) three levels of relationship marketing (pricing incentives, social bonds and structural solutions to customer problems), the RMT model of relationship marketing tactics (Peng and Wang, 2006) and the PPM model of migration provide a tested framework, which reflects the interaction between the customer and the firm in a relevant context.

As a result, the AD model is explored against price, service, customisation, communication and reputation as proxies in the adapted PPM model. These five tactics are simply examples to represent the PPM range. This choice of the tactics has reflected a need to create a realistic reflection of current marketing activities at the customer-facing level, considering the tools at their most fundamental level. Each of the five elements transcends every marketing process and involves detailed customer information. Thus, in an information-centred context, service, price, communication, customisation and reputation, are major factors in maintaining and enhancing relationships. This approach is consistent with recent research examining unfairness (Samaha *et al.,* 2011). The AD model of unfairness provides a useful framework to understand these predictor variables, as illustrated in Figure 1.

Figure 1: Drivers of the AD model



Note: In simple terms, the model shows the two forms of unfairness perceptions and the drivers that cause them, here conceptualised as push, pull and mooring factors and specifically, using five marketing tactics as examples.

Advantaged and Disadvantaged Customers vs. Push and Pull Factors

The push, pull and mooring (PPM) model suggests that there are factors that encourage (push) an individual to leave and factors at the destination that attract (pull) the individual (e.g. Lewis, 1982). Push factors are the factors that motivate people to leave an origin (Stimson and Minnery, 1998) as conceptualised by Bansal *et al.* (2005) in a service context to include service quality, satisfaction, trust and commitment. Pull factors are positive factors drawing prospects to the destination (Moon, 1995) and attributes of distance places that make them appealing (Dorigo and Tobler, 1983). It was conceptualised as 'alternative attractiveness' in a service context, referring to the positive characteristics of a competing provider (Bansal *et al.*, 2005). Lastly, the mooring factors refer to the situational or contextual constraints of a push or pull, including costs, time, effort and ability (Lee, 1966; Bolton *et al.*, 2000). Likewise, in the service literature, these factors are conceptualised as switching costs, subjective norms, attitudes toward switching, past behaviour and variety seeking tendencies.

The focus here in this paper is to understand the drivers of unfairness and in this case, marketing tactics that are developed from customer provided information has been used as proxies to represent the PPM model. This customer-facing information level is important in considering unfairness because the tools and tactics that the firm utilises influence customers' perceptions of unfairness. They may be said to moor or pull/push a customer towards or away from a supplier or brand. Similarly, customers' perceptions of a supplier may be developed from these offerings because they are the customers' contact reference point with these firms.

Using Information to Enhance Pricing Strategies

Perceived price is, *"what a customer gives up or sacrifices in order to obtain a product"* (Zeithaml, 1988:10). A customer with a feeling of disadvantaged inequality will perceive price more important, i.e. they will be more conscious of the price paid. This is because the disadvantaged customer will have feelings of disappointment (Urbany *et al.*, 1988) and will seek monetary compensation (Xia *et al.*, 2004). Disadvantaged customers may be more price-conscious and more motivated to spread negative word of mouth to vent their discomfort (Bougie *et al.*, 2003; Zeelenberg and Pieters, 2004). Specifically, Sinha and Batra (1999) find that perceived price unfairness increases buyer's price consciousness, and that buyers tend to focus on the monetary sacrifice. Thus, price will have a greater impact on the disadvantaged customer than the advantaged (Namkung and Jang, 2010) due to their increased price consciousness. The theoretical rationale is that the disadvantaged customer tends to search for better prices to compensate for being 'underpaid'. When a customer has found out that a *comparative other* has received better prices, a motivation develops to also attain lower prices. The disadvantaged customer aspires to have better prices and becomes more concerned about prices.

Additionally, drawing from attributions theory (Heider, 1958), the disadvantaged customer may be more likely to search for causal explanations for an event when the event is surprising and/or negative (Folkes, 1988), such as a large or unexpected price increase. Therefore, it is proposed for a customer with feelings of disadvantaged inequality, that:

> ***P1:*** *When using sensitive information to develop pricing strategies, the customer with feelings of disadvantaged inequality will perceive price more important (compared to the advantaged customer).*

Using Information to Enhance Services

Parasuraman *et al.* (1988:15) define service quality as, *"consumer's judgement or beliefs about a firm's excellence or superiority"*. Nguyen and Simkin (2013) postulates that the advantaged customer will perceive the impact of service more important, being in a favourable position and clear about the benefits of the product or service. On the other hand, the disadvantaged customer is in a disadvantageous position, experiencing poor service, which results in dissatisfaction with the service or product. They consequently do not respond to service in the same way as if the service has been good in the first instance. A customer who has experienced bad service may be more reluctant and sensitive to obtaining more service from the provider, or due to being treated unfairly s/he does not want anything to do with that provider (Grégoire and Fisher, 2008). When a customer finds that a *comparative other* has received better service, there will be little motivation to further the relationship. Indeed, there may well be a switch to a competing brand or supplier (Abela and Murphy, 2008).

Additionally, according to the principle of dual entitlement, the advantaged customers may often believe that they are more entitled to their services and expect more benefits, since they are in an advantageous position and have '*adapted to the level of service that they receive*' (Helson, 1948). Certainly, adaptation level theory suggests that exposure to earlier stimuli serves as a frame of reference by which later stimuli are judged. These stimuli form an individual's unique adaptation level. Therefore, it is proposed for a customer with feelings of advantaged inequality, that:

> **P2:** *When using sensitive information to enhance services, the customer with feelings of advantaged inequality will perceive service quality more important (compared to the disadvantaged customer).*

Using Information to Enhance Communication

Communication is the essence in sharing knowledge and coordinating behaviour in a marketing relationship, because it increases the exchange dialogue and creates personalised customer experiences (Jayachandran *et al.,* 2005; Thomas and Sullivan, 2005; Sin *et al.*, 2005). Previous research proposed that the advantaged customer will perceive the impact of communications more highly (Nguyen and Simkin, 2013). It is acknowledged that the advantaged customer is in a beneficial position and has experienced benefits through communicating with the supplier. S/he recognises the benefits of having a healthy dialogue with their supplier and will, therefore, respond more highly to further communication (Payne *et al.,* 2008). A customer in a disadvantageous position may not want to be in any particular dialogue with the supplier because of the annoyance of being in a disadvantageous position, thus entering a vicious circle where they receive less attention and less value offers. Or due to their position, they may bring more negativity to the dialogue, causing more negative experiences and increasing their feelings of dissatisfaction and even cynicism (Chylinski and Chu, 2010). This is especially true when a customer has found out that a *comparative other* has received better value offers and enhanced communication from their provider.

The principle of reciprocity states that balance is when exchange partners give information and receive benefits in return (Sahlins, 1972). Information reciprocity is the idea of customers giving a firm their information in turn for customised offerings and is at the centre of customer management, as it creates a 'win-win' situation both for the firm and its customers (Jayachandran *et al.*, 2005). As the advantaged customer in fact has received benefits in return for his/her information, s/he will continue to be more involved in communication; whereas the disadvantaged customer has given the same amount of information but has received less, and therefore, will not respond to further communication. It is therefore proposed for a customer with feelings of advantaged inequality, that:

P3: *When using sensitive information to enhance communications, the customer with feelings of advantaged inequality will perceive communication more important (compared to the disadvantaged customer).*

Using Information to Enhance Customisation

Customisation or personalisation concerns offering special deals (targeted promotions) to specific groups of customers, or tailoring offerings to appeal to specific sets of customers (Lo *et al.*, 2007; Sheth *et al.*, 2000; Sin *et al.*, 2005). It has been defined as the practice of one-to-one marketing through the use of mass customisation (Payne and Frow, 2005).

The advantaged customer will perceive the impact of customisation more highly, valuing customisation efforts more. The targeted customer is favoured and in an advantageous position, whereas the non-targeted customer "gets the short end of the stick". The underlying principle is that the non-targeted or the disadvantaged customer does not achieve a similar or equal outcome from the customised offerings and will have feelings of disadvantaged inequality (Nguyen *et al.,* 2012). They may not be interested in customised offerings as they feel poorly treated and may spend more time in looking for alternative services and shopping around. When a customer has found out that a *comparative other* has received better customised offers and targeted promotions with the same provider, s/he may not aspire to develop the customisation process further due to feelings of inequity.

This is also consistent with the principle of dual entitlement, as it suggests that the advantaged customers believe that they are more entitled to the customised promotions and expect more benefits, since they are in the most favourable position. They would have adapted to the level of service at which they receive. Finally, the level of fairness may be drawn from the customers' general knowledge about the marketplace and across an aggregate level of multiple dimensions, including norms from economic exchanges and social norm comparisons. Based on such norm theory (e.g. Maxwell, 1995), it is commonly accepted that the advantaged customers will value customisation more highly, since it is generally accepted that the advantaged - those who are more engaged and involved - should receive more favourable treatment than the disadvantaged customer. Thus, it is proposed that:

> **P4:** *When using sensitive information to enhance customisation, the customer with feelings of advantaged inequality will perceive customisation more important (compared to the disadvantaged customer).*

Using Information to Enhance Reputation

Weiss *et al.* (1999:75) defined reputation as, *"the overall belief of judgement regarding the extent to which a firm is held in high esteem or regard"*. Here it is proposed that the disadvantaged customer will be more concerned with reputation. This may be explained by lower levels of trust among the disadvantaged customer, who has negative experiences with the supplier or brand misusing their information. Firms perceived with a bad reputation create distrust and increased awareness, as precautions amongst those affected (Morgan and Hunt, 1994). For example, a customer who has experienced incidents of dishonest behaviour, intimidating behaviour, unhealthy practices, or conflicts of interest (Keaveney, 1995) may be more cautious and guarded against other providers exerting similar marketing practices and has a similar reputation. Bad experiences result in a higher negative perception of the supplier's reputation. Consequently, the disadvantaged customer is more conscious of the bad reputation and may not respond well to future purchases. In the same way as a higher perceived price unfairness will increase customers' price consciousness for future purchases (Sinha and Batra, 1999), the reasoning between negative reputation and the disadvantaged customer is similar. The customer will be more reputation-conscious given their negative experiences. Whilst the advantaged customer may also be concerned about the reputation of a firm, the advantaged customer may not be as concerned about reputation - good or bad - than the disadvantaged customer.

Drawing from attributions theory, the disadvantaged customer may be more likely to search for explanations for a bad or good reputation. Attributions theory indicates that people are likely to search for causal explanations for an event when the event is surprising and/or negative (Folkes, 1988). If a supplier has a bad reputation of having long, slow and bureaucratic processes in dealing with customer requests, or that they do not concern themselves with securing their sensitive information, this will have an impact on the way in which a disadvantaged customer develops his/her inferences towards a retailer. Therefore, it is proposed that:

> **P5:** *When using sensitive information to enhance reputation, the customer with feelings of disadvantaged inequality will perceive reputation more important (compared to the advantaged customer).*

Discussion

This paper provides conceptual support to help advance our understanding of the drivers of unfairness perceptions by exploring the complex interactions between information-based marketing tactics, in relation to the push, pull and mooring (PPM) model of migration for understanding the advantaged and disadvantaged (AD) customers. The AD customers represent the different forms of unfairness and the framework has been explored in the retail sector. A review of past findings indicate that in a situation of unfairness, customers perceive the influence of the PPM model of marketing tactics differently, and thus validate the AD framework that distinguishes between the advantaged and disadvantaged customers. In addition, price – which traditionally has been the driver to fairness research – is found to have the least impact on the AD framework (Nguyen and Simkin, 2013).

The AD model has provided theoretical justification for the inclusion of previous predictors of unfairness, but also new ones. Specifically, the AD model has shown that advantaged and disadvantaged customers perceive the level of influence of the PPM model in the form of marketing tactics differently in a situation of unfairness. The AD model acknowledges the importance of the role of factors that push and pull consumers towards a service provider, specifically in the form of price, service and communication in inducing unfairness. This is a contribution that challenges current understanding of the drivers of perceptions of unfairness and consumer behaviour (e.g. Feinberg *et al.*, 2002).

In a context involving the use of information, the disadvantaged group are more sensitive towards information related to prices, whereas the advantaged group responds more highly to information related to services and communication. Thus, in the advantaged context, the traditional fairness literature (which typically relies on prices) may need to re-consider the impacts of other variables. It is recognised that the effects of the PPM model on the AD model is a new domain and thus these findings suggest interesting directions for future research.

The explorative nature of the paper allows an examination of the drivers of unfairness and its impact on the AD framework. A surprising outcome from the review is that in the PPM model, comprising the various marketing tactics, price is the weakest of the drivers in one of the conditions, namely the advantaged end of the continuum. Although price is important in understanding the influence on unfairness, service and communication play more important roles in customers' perceptions of unfairness. This result warrants further research, to understand the advantaged context with regards to these variables, as they have not received much attention in behavioural research. Price has usually been the predictor variable of unfairness (Haws and Bearden, 2009), but extant research shows that other variables are also key drivers in predicting unfairness. The AD framework may provide guidance to such studies.

The strongest effect as shown by Nguyen and Simkin (2013) is service in the advantaged condition, which is thus the strongest driver of unfairness perceptions. This intuitively is sensible, as customers are more likely to perceive unfairness if the service is poor, relative to other variables such as price, as the customer may view the broader concept of service at an aggregate level, so as to include price (Vargo and Lusch, 2004). This is not unusual, and is congruent with previous studies (e.g. Samaha *et al.*, 2011), because the advantaged customers often base their fairness judgements on the overall service rather than on the prices, as they are familiar with the firm and will judge them across a number of criteria, such as service quality and staff behaviour.

The findings further suggest that in the advantaged condition, the difference between the strongest and lowest effect - i.e. service and price, respectively - is more severe than in the disadvantaged condition, where the extremes are less and more conform to existing literature. This suggests that in the advantaged condition, more variance exists and care must be taken in handling the various marketing tactics, as the impact causes greater levels of variance and severity than in the disadvantaged condition. This is interesting, as it suggests that the level of fluctuation on the impact of the PPM model on the advantaged customers may vary greater between fairness and unfairness, at least more than that of the disadvantaged customers where the variance is less.

As Nguyen and Simkin (2013) shows, among the five marketing tactics and their relative influence on the predictor variables, the advantaged customers perceive the level of influence of service, communication and customisation more highly. However, customisation was not found to be statistically significant. The disadvantaged customers were found to perceive the level of influence of price and reputation more. Reputation was found not to be statistically significant. The results regarding customisation and reputation are unexpected. This unexpected result may be due to the nature of the context. Past research distinguishes between a high involvement and a low involvement context (Reinartz *et al.*, 2004). In a high involvement context, more time and effort are spent in researching information about the general provider and its offerings, due to the nature of the risks involved. In a context with high customer involvement, such as in purchasing a car or lounge furniture, there is a more important perception attached and it motivates the customer to compare and evaluate the difference inherent in the products or services (Urbany *et al.*, 1988). In such cases, reputation and customisation may play a more important role in the evaluation of a particular supplier, or retailer in this study. Other factors such as price, service, communication, customisation and reputation may all be assessed in-depth before a purchase is made. However, in retail, the context is mostly low involvement purchasing. As a result, customers may not spend enough time differentiating between the perceptions of all offerings (Verhoef, 2003). While price, service and communication may be more visible and easily discernible to customers, factors such as customisation and reputation may not be as easily accessible in a low involvement context, and therefore neglected due to its lesser importance. Nevertheless, this in itself is interesting.

For instance, when shopping for daily groceries, a customer does not necessarily look for ways to customise a purchase or to pay much attention to the reputation of that retailer. Therefore, enquiring for more information may be seen as intrusive. In a recession, price instead seems to be a more important factor in their evaluations (Dibb and Simkin, 2012). On the other hand, customisation and reputation may be more distinct for the advantaged and disadvantaged customers in a high involvement context, because every aspect of a particular purchase is evaluated and weighed up. Further research of the AD framework and unfairness in a high involvement context is warranted, as it will enable the marketer to understand the factors which are important in influencing the advantaged and disadvantaged customers in other contexts.

Consistent with past research, in the disadvantaged condition, price has the strongest effect on the disadvantaged customers, followed by service and communication (Xia *et al.*, 2004; Campbell, 2007). Whilst, price has been the dominating driver in the unfairness literature, recent trends have looked at other variables as drivers, including targeted promotions (Lo *et al.,* 2007) and opportunism (Samaha *et al.*, 2011). This study adds to this stream of the unfairness literature by utilising the adapted PPM model.

Overall, the study of the AD framework suggests that understanding perceptions of unfairness will benefit from a greater focus on other drivers, such as the PPM model in the form of information-based marketing tactics. Future studies could identify and broaden the inclusion of more variables from the PPM model, including a more comprehensive integration of the migration model (Bansal *et al.,* 2005), such as low quality, low satisfaction, low value and low trust and commitment.

Customers in an advantaged situation typically have a more favourable attitude towards their retailer enquiring for more information; thus they are more willing to engage in a close relationship and share sensitive details. The disadvantaged customers can also be loyal customers, as they were found to be frequent users of a specific retailer. This difference between the varying forms of loyalty confirms existing loyalty literatures by suggesting that loyalty can be classified as emotional or functional (Barnes, 2004). However, with greater C2C communication channels, such as social media, and increasing awareness about unfair marketing practices (Frow *et al.*, 2011), the two groups' perceptions may change. For instance, the advantaged customer may be more aware about the inequality in outcomes and may instead put higher value on a firm that treats its customers more fairly, despite being put in an advantageous position. The disadvantaged customer may be the exact opposite and find it fair that he or she is not treated as well as the advantaged. This explains why disadvantaged customers were aspiring to become advantaged (targeted) customers. Overall, when evaluating fairness, there is a clear association with a targeted customer and favourable attitudes towards a retailer.

Finally, disadvantaged customers strongly believe that the favouring of certain customers is wrong, when compared with the views of the advantaged customers, as the advantaged customers do not see anything wrong in treating customers differentially! They feel that as a loyal customer, they are entitled to more than the new customers. Given how many firms often offer new customers more incentives to sign-up, this has interesting implications for marketers. Both groups were found to perceive that tracking and storing customer information are wrong. This insight is useful for developing a customer strategy. Favouring customers and treating customers differently should be cautiously implemented, with issues of privacy and fairness in mind.

Managerial Implications

For marketers, care must be taken when dealing with sensitive information, both in garnering data as well as using it for information based marketing tactics. A useful finding from this study is the adaption of the AD framework to customers to understand the drivers of unfairness perceptions related to information misuse. Such identification of various customer profiles related to the advantaged and disadvantaged customer, allows a firm to detect those customers who are inclined to have perceptions of unfairness. This enables marketers to develop a 'warning system' based on the characteristics of the population, including that of the relationship stage with the retailer, age group and customer status. Nevertheless, the AD framework is an empirically tested general scale of the severity of unfairness - ranging from advantaged to disadvantaged - and may be applicable to other contexts, such as measuring unfairness or conceptualising the dimensionality of unfairness.

In terms of the implementation of a fair marketing strategy, knowledge about the advantaged and disadvantaged customers can be translated to easily accessible demographics and profiling data, which can be used as part of a more comprehensive segmentation scheme. Testing the model and variables empirically would reveal such varying behaviours amongst a firm's customers, irrespective of whether they were geographically limited.

The key agenda in this study has been to recognise the uncertainties related to unfairness with regards to misuse of information, and to identify the factors that can help to manage these uncertainties that are associated with the development and implementation of information-based marketing tactics. Understanding these drivers may equip managers with a better understanding of unfairness issues, so that they can deploy a fairer approach to marketing and information use. This will minimise costly mistakes and help managers to better manage their resources regarding fair use of their information, in ways deemed more acceptable by targeted customers.

Specifically, the identification of the advantaged (favoured) and disadvantaged (non-favoured) customers in a situation of unfairness is key to understanding the marketing strategy that uses customer favouritism, such as customer relationship management (CRM). The adaption of the AD framework to distinguish between the two groups and their feelings associated with *advantaged inequality* and *disadvantaged inequality* allows managers to develop a better grouping of their customers to identify the group which needs more attention, and to take action in order to keep their customers loyal. This identification and awareness of the advantaged and disadvantaged customers will assist marketers to develop more appropriate approaches for targeting the customers who are sensitive to making unfairness perceptions that result in anger or outrage. A firm will be able to take action and better control damage regarding any issues related to the two groups.

Especially in an increasingly customised environment, where firms need more and more information to detect and identify customer needs, their risk-profiles and their profit profiles (Boulding *et al.*, 2005), effective implementation of marketing requires an understanding of the level of impact that each of the tactics exerts on different customer groups, here with AD customers. While all marketing tactics are potentially a cause for inciting perceptions of unfairness, some exert more influence than others. This is due to the fact that the advantaged and disadvantaged customers differ in their perceptions of the relative influence of the adapted PPM model. Managers should be aware of which aspects of their marketing programme matter the most (Rust *et al.,* 2004) and how these perceptions change between the advantaged and disadvantaged customers.

As suggested by past research, an effort must be made to recognise the heterogeneity inherent in a firm's customer base and to treat those segments differently with regards to the relevant relationship marketing tactics (De Wulf *et al.*, 2001; Peng and Wang, 2006). While it would be fairest to treat both customer groups similarly, this study shows that there are steps for marketers to take – such as considering and incorporating issues of fairness in their targeting strategies – in order to minimise the perceived unfairness intended by any differential treatment of customers. This will give a marketer a head start on creating a strategy to reduce the feelings of unfairness.

Conclusions and Directions for Future Research

To avoid information misuse and to alleviate concerns regarding privacy, fairness and trust between firm and customer is essential. Fairness underpins strong relationships and trust, while perceived unfairness leads to complaints, negative word of mouth, a lack of trust and even immoral behaviour, with consequences for brand reputation and sales performance. This is compounded by much greater transparency in the social media era, permitting ready comparison by consumers of how different customers are treated. This paper provides the basis for a unifying theoretical framework for perceptions of unfairness, explained by the advantaged-disadvantaged (AD) continuum. It has integrated the push, pull and mooring (PPM) model of migration for understanding the drivers of unfairness in the context of marketing tactics for advantaged and disadvantaged customers. Three variables have a leading direct effect on the AD customers, with the implication that price – traditionally the focus of the fairness literature – is not the only dominant variable impacting on consumers' perceptions of fairness.

There are clear implications for how to manage the targeted/advantaged customers and non-targeted/disadvantaged customers in a situation of unfairness. Specifically, price, service quality and communication are the key offerings to enhance and maintain long-term relationships that are profitable. To maintain relationships, managers should address the advantaged customers with service and communication; and to enhance relationships with disadvantaged customers, price should be the focus. In the retailing context, this study shows that, in order to create a successful strategy, retailers need to explicitly manage these two groups of customers separately.

Ramifications exist for both academics and practitioners. Future research should incorporate a broader range of variables from the PPM model (e.g.: Bansal *et al.*, 2005), which may then suggest other variables to be drivers for perceptions of unfairness. The model should be tested empirically. Additionally, future studies should investigate whether the construct domains will change with a different type of stakeholder, or in a different kind of context (high involvement purchasing). For example, applying the advantaged-disadvantaged framework in a business-to-business context may not result in similar conclusions, due to the norm in differential treatment of stakeholders (customers, suppliers, investors, etc.). Similarly, criteria such as high/low status customer or customers in close/distant relationship stages may be depicted in terms of the advantaged and disadvantaged (Drèze and Nunes, 2009). Furthermore, researching the two groups' perceptions of various CRM and loyalty programmes may be of interest. Research is desired into unfairness and its links with other constructs - such as satisfaction, loyalty, commitment, trust, relationship quality, etc., - as outcomes or moderating variables. A more comprehensive model would provide the final picture – particularly about what happens next after fairness or unfairness. This will answer what consumers do or what their reactions are following unfairness. Understanding such outcomes would contribute service recovery situations. Finally, developing a measurement scale based on the AD framework will provide marketers with a comprehensive measure of the multidimensional concept of unfairness (Lee-Wingate and Stern, 2006; Nguyen and Simkin, 2012).

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