

Marketing planning and strategy (ethical challenge) 1

[Business](#), [Marketing](#)



Marketing planning and strategy (Ethical challenge Segmentation is one of the most instrumental strategies to marketing as it helps in identification of a suitable market for commodities. It is based on special characteristics but this may raise ethical concerns such as morality in targeting people with physical disability or health problems.

Segmenting and targeting a market based on physical disabilities or health problems is a violation of sound ethical practices. Lamb, Hair, and McDaniel (2012) explain that an act is moral if it generates maximum benefits to a majority of a population segment. Segmentation may however target physically disabled people and people with health problems in order to determine involved costs and risk in product delivery for determining prices. This may harm members of the target population by subjecting them to higher prices based on their special needs. Raju (2009) argues that segmentation helps to meet needs of special groups but the associated disadvantage of cost may lead to greater harm than if products were offered without segmentation and prices remained uniform. In addition, such segmentation may form a basis for identification of the challenges facing the groups and therefore expose them to stigma. Consequently, targeting the physically disabled or people with health problems, with the aim of meeting their special needs at higher costs, are a violation of ethical practices.

Targeting the segments in insurance coverage is an example. The segmentation may induce higher cover cost and limit the group's ability to afford cover and access care. In addition, the segmentation may create the impression that the segment have poor health and induce stigma against members of the segment to worsen their welfare through induced emotional

instability (Brenkert and Beauchamp, 2012).

References

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