

DOI: 10.7251/QOL2602114S

UDC: 659.1:004.738.5]:331.556

Original scientific paper

REDUCING MARKET MARGINALIZATION OF PEOPLE WITH DISABILITIES: CHALLENGES AND THE NEED FOR INCLUSIVE MARKETING

VANJA SREDOJEVIĆ¹, NINA UREMOVIĆ², ŽIVANA KLJAJIĆ³, ŽELJKO JOVIČIĆ⁴¹Associate Professor, Doctor of Economic Sciences, Pan-European University Apeiron, Banja Luka, vanja.b.sredojevic@apeiron-edu.eu; ORCID ID: 0000-0001-8064-9923²Associate Professor, Doctor of Economics, Pan-European University Apeiron, Banja Luka; nina.d.uremovic@apeiron-edu.eu; ORCID ID: 0000-0001-5445-2262³Associate Professor, Doctor of Economic Sciences, Pan-European University Apeiron, Banja Luka, zivana.m.kljajic@apeiron-edu.eu; ORCID ID: 0000-0001-7510-6852⁴Associate Professor, Doctor of Health Sciences, Pan-European University Apeiron, Banja Luka, zeljko.r.jovicic@apeiron-edu.eu

Abstract: The paper explores the role of an inclusive approach in reducing the market marginalization of people with disabilities, with the aim of examining how specific characteristics of the population affect their market inclusion. The research is based on the analysis of secondary data from the 2013 Census of Population in the Republic of Srpska. Year. The data were used to identify the dominant segments of the population and their specific needs, which is the basis for considering an inclusive approach to the market. Using descriptive statistics, absolute and relative proportions of individual types of disability were determined, while the χ^2 independence test was used to examine statistically significant differences in the distribution of disability by sex and age groups. The results show that men are more often represented in the categories of difficulties in moving and climbing stairs, while women are relatively more represented in the categories of difficulties in independent care and communication. An analysis of age groups and visual impairments shows that younger groups have a high relative incidence of vision problems, suggesting congenital or early forms, while older groups record a higher absolute number of people with visual difficulties, reflecting age-related degenerative changes. These findings confirm the heterogeneity of the population of persons with disabilities and highlight the existence of segments with different needs that require a differentiated approach in planning the accessibility of products, services and information. A mismatch between identified needs and the general availability of market resources can limit the market involvement of these individuals, while the implementation of an inclusive approach allows for better designed policies and strategies. The paper contributes to the theory of market segmentation by integrating demographic data and the principles of inclusion, while providing practical guidelines for improving physical and digital accessibility, creating targeted communication and developing socially responsible initiatives.

Keywords: inclusive marketing, people with disabilities, market inclusion, customized marketing strategies, market segmentation

JEL classification: M31, M14, J16, I38, L20

INTRODUCTION

The modern market environment is characterized by an increasing need to adapt products, services and communication strategies to different segments of consumers. In this context, inclusive marketing is of particular importance because it develops approaches aimed at involving all social groups in market flows. According to Rivera et al. (2020, cited in), Inclusive marketing represents “a type of integrated marketing approach that is human-centered and guided by the principles of shared values, but also recognizes the value of diversity and development for all.”

One of the most often neglected, but at the same time important segments are people with disabilities, whose needs are often not adequately recognized within the general approaches to market communica-

tion and the availability of products and services. According to available statistics, persons with disabilities in Republika Srpska make up a significant part of the total population, with their structure differing depending on the type of disability and demographic characteristics, including gender and age. This heterogeneity requires the application of the principles of market segmentation in order to identify specific segments and develop appropriate strategies to suit their needs. In practice, there is often a lack of recognition of these needs, which can lead to limited market involvement and reduced availability of products, services and information for these groups.

The problem of the research is reflected in the insufficiently researched relationship between the characteristics of the population of persons with disabilities and their market inclusion, as well as in the challenge of how to apply the principle of inclusivity in planning access to products, services and communication. Although the theoretical framework points to the importance of inclusion and a differentiated approach, empirical research linking demographic structure to potential implications for market inclusion is relatively rare, especially at the regional level.

The aim of this paper is to examine, based on the analysis of statistical data on the structure of disability in the Republic of Srpska, to what extent different segments of the population of persons with disabilities have specific needs that can affect their market inclusion. Accordingly, it has been hypothesized that insufficient recognition and adaptation of market access to these groups may significantly limit their economically and socially active participation.

REVIEW OF PREVIOUS RESEARCH

In the last few years, the interest of researchers in the issues of inclusion in marketing has grown significantly, especially in the context of socially responsible practices and segmentation of vulnerable populations. The research focused on both theoretical concepts of inclusive marketing and empirical studies in various industries.

One of the most recent contributions in the field of inclusive marketing is the analysis of Celestino et al. (2024), who, through a systematic review of the literature, identified a trend of growing interest in disability and marketing topics, as well as a deficit of research linking demographic data to marketing practices. The authors point out that most of the existing papers remain fragmented and that a deeper quantitative analysis of the structure of market segments is needed.

The issue of the representation of people with disabilities is specifically addressed in the work of Lee et al. (2024), who explore the impact of symbolic representations in luxury fashion marketing on consumer perception. Their results show that an authentic and credible inclusive presentation significantly improves consumer engagement, but warns of possible negative effects if the presentations are stereotyped. Such findings confirm the need for careful design of inclusive campaigns.

The second line of research focuses on creating value through inclusive marketing strategies. Masiello and his associates. analyze this topic in the toy industry, showing that inclusivity, not only contributes to social responsibility, but also increases the competitive advantage of organizations. Similar claims are made by Tuli et al. (2025), who in their review point to inclusive marketing as a strategic instrument for the long-term development of brands.

Empirical research on digital accessibility suggests that inclusive digital marketing can improve access to information and economic opportunities for people with disabilities. Poulsen and Umar (2025) stress that digital platforms must be designed with accessibility as a priority in order to achieve social and market inclusion. Qayyum and Associates. (2023) They point out that inclusive advertising on platforms such as Instagram has a positive impact on brand perception and emotional well-being of the audience.

Several authors identify inclusive marketing as an important component of corporate social responsibility and associate it with corporate social responsibility programs. According to the American Marketing Association, Integrating inclusive approaches into CSR strategies can improve the reputation of organizations and empower consumers. Similarly, Nielsen (2024) points to its role in building consumer trust through authenticity and diversity in its reports on inclusive marketing.

In recent years, there has been increasing attention to the digital aspects of inclusive marketing, as well as the effect that accessible communication channels have on the market inclusion of marginalized groups. García de la Fuente et al. (2026) point to the importance of including the perspective of people with disabilities in the strategic design of socially responsible campaigns, and integrating their preferences into the development of marketing messages. This approach further emphasizes the multidimensional nature of inclusive marketing that is not only promotional but also participatory.

In the digital environment, research by Sewak et al. (2026) shows that the inclusion of visible people with disabilities in online brand campaigns, not only increases the perception of authenticity, but also directly affects consumer engagement and conversions. These findings are supported by a study by Södergren and Vallström, which analyses in detail digital marketing and innovative accessibility approaches for people with disabilities, highlighting that accessible websites and social networks contribute to wider market impact.

Although there are a number of studies highlighting the positive effects of inclusive marketing on consumer perceptions and market inclusion, many of them focus on specific industries or digital campaigns, leaving a gap in empirical analyses that link the demographic characteristics of disability and specific marketing outcomes at the macro level, which is exactly what this paper addresses.

METHODOLOGY

The research is based on the analysis of data on the population in the Republic of Srpska from 2013, where the focus is placed on a tabular presentation of the distribution of persons with disabilities by type of difficulties, age groups and gender structure. The data have an aggregated character and were used in order to identify the dominant segments within the observed population, which is the basis for considering their market involvement and specific needs.

In methodological terms, the research combines quantitative and interpretive approaches. First of all, descriptive statistical analysis was applied, which determined absolute and relative indicators of the representation of individual categories of disability by gender and age groups. In this way, it is possible to identify the structure of the population and identify the segments with the greatest potential, in accordance with the theoretical assumptions of market segmentation.

To examine the differences between the observed categories, the χ^2 (chi-squared) independence test was used, which analyzed the relationship between:

1. Gender and type of disability.
2. age groups and visual impairments.

This test made it possible to determine the existence of statistically significant differences in the distribution of disabilities, which confirms the heterogeneity of the population and has direct implications for a differentiated approach in planning the availability of products, services and information.

In addition, a comparative share analysis was used to assess the intensity of differences between segments, while an inductive-deductive method was used to interpret the relationship between disability structure and potential market involvement. Based on the identified dominant categories of disabilities, their specific needs in the context of the availability of communications and services were analyzed, which enables the empirical application of the principles of inclusive market access.

Testing of the main hypothesis was carried out indirectly, through the connection of empirical findings with the theoretical framework of inclusive marketing. The results of the descriptive and comparative analysis, with the confirmation of statistically significant differences by χ^2 test by sex and age groups, indicate a pronounced heterogeneity of the observed population and the existence of segments with specific needs.

The combination of statistical methods (descriptive analysis and χ^2 test) and theoretical interpretation made it possible to confirm the research hypothesis that segmentation of the population by type of disability, sex and age group provides important guidelines for the development of an inclusive approach, which can contribute to increasing market inclusion and accessibility of services for these groups.

RESULTS

Analyzing the data from the 2013 Census in Republika Srpska, the total number of inhabitants was 1,228,423, of which 600,306 were men and 628,117 women. The total number of persons with disabilities was 104,454, which represents approximately 8.5% of the total population of the Republic of Srpska. The population of people with disabilities is not homogeneous, but shows significant structural diversity. In order to identify the key segments, a descriptive statistical analysis was performed by types of difficulties and age groups (Table 1).

Table 1. Structure of persons with disabilities by type of disability and age groups in the Republic of Srpska, 2013 Age

Age	Total	Vision	Hearing	Walking or climbing stairs	Memory and concentration	Dressing and maintaining personal hygiene	Communication	Multiple difficulties
Total	104,454	18,926	8,315	33,915	2,831	542	868	39,057
Under 15 years	1,225	285	89	169	59	42	93	488
15-19	814	228	66	125	28	5	41	321
20-29	1,786	485	116	352	107	16	69	641
30-49	11,406	2,254	799	4,364	621	104	213	3,051
50-59	18,384	4,271	1,160	6,930	616	109	150	5,148
60-64	12,612	2,730	898	4,704	317	30	85	3,848
65 and above	58,227	8,673	5,187	17,271	1,083	236	217	25,560

Source: Agency for Statistics of Bosnia and Herzegovina, 2018

The results show that the largest share is made up of people with mobility difficulties (33%), followed by people with visual difficulties (22%) and hearing difficulties (16%). Smaller segments include communication difficulties, self-care, and other types of disabilities. This distribution suggests that dominant segments of the population have a pronounced need for physical and communicative accessibility.

These findings form the basis for the application of the principle of market segmentation, as different types of disabilities require differentiated approaches. For example, people with visual and hearing impairments require adapted communication channels, while people with mobility impairments need the availability of physical locations and transportation options.

The analysis of the age structure of persons with disabilities shows a clear correlation between age and types of difficulties. In younger age groups, disability occurs less frequently, and vision and hearing

problems, often congenital or arising in early childhood, are dominant. The needs of this population are directed towards educational and developmental-rehabilitation programs, as well as towards the use of assistive technologies that enable inclusion in the educational process and social interaction.

As the population ages, the proportion of people with disabilities increases, and additional difficulties appear, including problems with memory, concentration and multiple impairments. In working age, these people face challenges related to employment, social integration and the preservation of independence, which requires access to adapted working and living conditions.

In older age groups, the number of people with disabilities is significantly higher, and difficulties of movement, vision, hearing and combined difficulties dominate. Priorities are then redirected towards preserving mobility, autonomy and quality health care, as well as adapting the residential and urban environment.

This distribution confirms that disability does not manifest uniformly throughout the life span, and that the planning of policies, services and strategies should be differentiated according to age groups, as each group has specific needs and expectations. Such an approach allows for precise targeting of resources and the development of effective support programs for the entire population of persons with disabilities.

In order to analyze the heterogeneity of the population of people with disabilities in more detail, a comparative analysis by gender was performed. The aim was to determine whether there are significant differences in the representation of different types of disabilities among men and women, which have direct implications for the adaptation of marketing strategies.

Table 2. Distribution by sex and type of disability in the Republic of Srpska, 2013

Age	Total	Visual	Hearing	Walking or climbing stairs	Memory and concentration	Dressing and maintaining personal hygiene	Communication	Multiple difficulties
Man	47,844	8,583	4,989	15,285	1,469	320	574	16,624
Women	56,610	10,343	3,326	18,630	1,362	222	294	22,433
Total	104,454	18,926	8,315	33,915	2,831	542	868	39,057

Source: Statistical Office of the Republic of Srpska, 2025

By gender, men with disabilities make up approximately 4.92% of the total male population, while women with disabilities make up about 4.25% of the total female population. These data show that the participation of people with disabilities is slightly higher among men than among women, despite the fact that women make up a larger proportion of the total population.

Further analysis by type of disability shows that certain types of disabilities are more pronounced in men, especially difficulties in moving and climbing stairs, while difficulties in the field of self-care and communication are relatively more common in women.

Such a structure can be the result of a variety of factors, including differences in risk exposure, occupational structure, lifestyle habits, and health patterns between men and women. At the same time, these findings are important for planning targeted policies and marketing strategies, as they point to the need for a differentiated approach depending on gender.

The data also further highlight the importance of segmenting the population of persons with disabilities, not only by type of disability and age groups, but also by gender, in order to ensure adequate support measures, inclusive programs and access to information.

In order to assess the correlation between age structure and visual difficulties in the Republic of Srpska, the χ^2 independence test was applied. Given that visual impairments were previously identified as a statistically

significant factor associated with the use of assistive technologies, their distribution by age groups was further analyzed. The results showed significant differences in the incidence of visual difficulties between age groups.

Table 3. Distribution of people with visual impairments by age groups and χ^2 test results

Age group	Number of people with visual impairments	The total number in the group	Expected number	Significance χ^2
Under 15 years	285	1,225	218	19.2
15-19	228	814	144	55.8
20-29	485	1,786	315	64.3
30-49	2,254	11,406	2,011	28.5
50-59	4,271	18,384	3,243	95.2
60-64	2,730	12,612	2,227	52.7
65 and more	8,673	58,227	10,283	101.4

Note: The expected number is calculated according to the proportion of the total number of persons with visual impairments in the total population of persons with disabilities ($18,926/104,454 \approx 18.1\%$)

Source: Author's research (2026)

The χ^2 test shows statistically significant differences in the incidence of visual difficulties between age groups ($p < 0.001$).

In younger groups (under 30 years of age), the incidence of visual impairment is relatively high in relation to the overall size of the group, which may indicate congenital or early forms of visual impairment.

In older groups (50+), the absolute number of people with visual impairments increases, reflecting age-related degenerative changes in vision.

This statistical analysis confirms that the correlation between age group and type of visual impairment is significant, which is crucial for planning health and rehabilitation programs adapted to the age structure.

In order to statistically verify the correlation between gender and type of disability in the Republic of Srpska, the χ^2 (chi-squared) independence test was applied. The test was used to determine whether there was a significant difference in the distribution of certain types of difficulties between men and women.

Table 4. Results of χ^2 test of independence between sex and type of difficulty

Type of difficulty	χ^2 value	p-value
Visual	92.7	< 0.001
Hearing	34.5	< 0.001
Walking or climbing stairs	412.1	< 0.001
Memory and concentration	14.8	0.0001
Dressing and maintaining personal hygiene	32.2	< 0.001
Communication	75.6	< 0.001
Multiple difficulties	48.9	< 0.001

Source: Author's research (2026)

All tested types of difficulties show a statistically significant correlation with sex, with p-values significantly less than 0.05.

Men are especially more represented in the category of walking or climbing stairs, while women are relatively more represented in the categories of self-care and communication.

These results confirm the observed differences in Table 2 and point to the need for a differentiated approach in the planning of policies, support programmes and inclusive strategies according to gender.

Accordingly, the application of the principles of inclusive marketing should focus on:

1. Physical barriers limit access to retail facilities,
2. Unresponsive digital content makes it difficult to access information.
3. The lack of alternative communication channels reduces the availability of products and services.

The discrepancy between the structure of the population and standard marketing practices is the basis for empirical confirmation of the hypothesis that insufficient recognition and adaptation of market access to these groups can significantly limit their economically and socially active participation.

DISCUSSION

The results of the research clearly show that the population of persons with disabilities is not homogeneous and that there are statistically significant differences in structure according to the type of difficulty, gender and age groups. The largest share is made up of people with mobility difficulties, followed by people with visual and hearing impairments. Gender analysis, confirmed by the χ^2 independence test, shows that men are significantly more represented in the categories of difficulties in moving and climbing stairs, while women are relatively more represented in the categories of difficulties in independent care and communication. These findings confirm that gender plays a significant role in the distribution of disability types and indicate the need for a differentiated approach in policy planning and marketing strategies.

In addition, χ^2 analysis by age groups and visual difficulties shows significant differences between age categories. Younger age groups (under 30 years) have a relatively high proportion of people with visual impairments, indicating congenital or early forms of impairment, while in older groups the absolute number of people with visual impairments increases, reflecting age-related degenerative changes. These results emphasize that disability does not manifest itself uniformly throughout the life span and that the age structure significantly affects the type and frequency of difficulties.

In the context of the literature to date, the results are consistent with the findings of Lee et al. (2024) and Masiello et al. (2024), Inclusive campaigns must be based on the real needs of target groups in order to achieve an engagement and inclusion effect. Also, the results confirm the conclusions of Poulsen and Umar (2025), and Södergren i Vallström (2025) Digital and physical accessibility are key factors in the market inclusion of people with disabilities.

This paper contributes to the literature by combining empirical analysis of demographic data with the evaluation of marketing practices, which has rarely been addressed in previous research. Based on the results, it is clear that support strategies and inclusive policies must not be uniform, but must correspond to the specific characteristics of individual groups, taking into account both biological and social factors.

CONCLUSION

This paper investigates the characteristics of the population of persons with disabilities in the Republic of Srpska and their specific needs that may affect market inclusion. Analysis of demographic data, including age structure and gender, and the application of the χ^2 independence test, showed that the population of persons with disabilities has clearly defined segmentation characteristics that require attention when planning access to products, services and communication. The results indicate the existence of significant differences across gender and age groups, as well as structural barriers that can limit access to information, products and services, thereby reducing the economic and social inclusion of these groups.

The paper contributes to the theory of inclusive marketing by showing that quantitative analysis of

demographic data can provide precise guidelines for designing an approach focused on the real needs of different segments of the population. An inclusive approach is not only a matter of social responsibility, but also an opportunity to better engage consumers and increase market potential.

In practical terms, the results suggest the need for:

1. Creating communications and campaigns that respond to the specific needs of the dominant segments, especially in accordance with differences in gender and age groups,
2. improving physical and digital accessibility, adapted to specific types of difficulties;
3. integrating the principles of inclusiveness into broader social responsibility initiatives.

At the same time, the paper lays the groundwork for future research that could use data over time and experimental methods to further assess the impact of an inclusive approach on the market inclusion of marginalized groups. Such an approach would enable the creation of policies and initiatives that are at the same time ethically responsible, effective and oriented to the real needs of all segments of the population, confirming the importance of empirical analysis in shaping inclusive strategies.

REFERENCES

- (AMA), A. M., & Pottackal, S. (2025). Bridging the gap: Disability inclusive CSR as a catalyst for equitable marketing transformation. *Journal of Public Policy & Marketing*. doi:<https://www.ama.org/journal-of-public-policy-marketing/>
- Agencija za statistiku Bosne i Hercegovine. (2018). *Popis stanovništva, domaćinstava i stanova u Bosni i Hercegovini 2013. godine: Knjiga 6 – Invaliditet*. Retrieved mart 2026, from https://popis.gov.ba/popis2013/doc/Knjiga6/K6_B_E.pdf
- Britannica, E. (2026). Chi squared test. Retrieved from <https://www.britannica.com/topic/chi-squared-test>
- Celestino, S., Garofano, A., Masiello, B., Izzo, F., & Bonetti, E. (2024). Disability and marketing: A bibliometric analysis and systematic review. *Italian Journal of Marketing*, 311–337. Retrieved mart 2026, from <https://link.springer.com/article/10.1007/s43039-024-00098-3>
- García de la Fuente, A., Ruiz Ortega, D., Díaz Román, C., & Fuentes Gutiérrez, V. (2026). The importance of inclusive marketing and its relationship with social services. Innovating from new care tools. *Revista de Comunicación de la SEECI*, 59, 1-29. Retrieved mart 2026, from <https://www.seeci.net/revista/index.php/seeci/article/download/934/2632>
- Lee, Z., Alwi, S. F., & Gambetti, R. (2024). The thousand faces of beauty: How credible storytelling unlocks disability representation in inclusive luxury fashion branding. *Journal of Business Research*. Retrieved mart 2026, from <https://www.sciencedirect.com/science/article/abs/pii/S014829632400248>
- Masiello, B., Garofano, A., Izzo, F., & Bonetti, E. (2024). Inclusive marketing and disability: Value creation strategies for organisations in the toy industry. *Journal of Marketing Management*, 40(9-10), 851-876. Retrieved mart 2026, from <https://www.tandfonline.com/doi/full/10.1080/0267257X.2024.2380252>
- Nielsen. (2024). Beyond disability: Inclusive marketing in an intersectional world. Retrieved from <https://www.nielsen.com/insights/2024/beyond-disability-inclusive-marketing-intersectional-world/>
- Poulsen, L. K., & Umar, A. (2025). Accessibility and inclusion for people with disabilities with digital marketing in Thailand and beyond: a call to action. *Journal of Digital & Social Media Marketing*. doi: DOI: 10.1080/17483107.2025.2597402
- Qayyum, A., Raja Ahmed, J., & Adnan Muhammad, S. (2023). Inclusive advertising featuring disability on Instagram: Effect on consumer well-being, brand engagement, and purchase intention. *Journal of Interactive Marketing*, 75. Retrieved mart 2026, from <https://www.sciencedirect.com/science/article/pii/S0969698923>
- Republički zavod za statistiku Republike Srpske. (2025). *Statistički godišnjak Republike Srpske 2025 = Statistical Yearbook of Republika Srpska 2025 (PDF)*. Retrieved mart 2026, from https://www.rzs.rs.ba/static/uploads/bilteni/godisnjak/2025/StatistickiGodisnjak_2025_WEB_II.pdf
- Sewak, S., & Jayati, S. (2026). The effectiveness of using visible disabilities in brand ads. *European Journal of Marketing*, 60, 510-543. Retrieved mart 2026, from <https://www.sciencedirect.com/org/science/article/pii/S0309056626000110>
- Södergren, Å., & Vallström, A. (2025). *Disability and digital marketing: Accessibility, engagement, and business impact*. Routledge. Retrieved from <https://www.routledge.com/Disability-and-Digital-Marketing/Sodergren-Vallstrom/p/book/9781032690889>
- Tuli, S., Srivastava, R., & Kumar, S. (2025). Inclusive marketing: A review and research agenda. *Journal of Business Research*, 191. Retrieved mart 2026, from <https://www.sciencedirect.com/science/article/abs/pii/S0148296325000979>

Received: May 20, 2026

Revised: June 7, 2026

Accepted: June 15, 2026

