

## SENIOR CONSUMER BEHAVIOUR – WORLDWIDE RESEARCH AREAS VERSUS POLISH ONES

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**Abstract.** The dynamic demographic changes characterised by population ageing are a significant factor determining the interests of economists. The importance of the senior citizen segment in various dimensions (economic, social) is currently underlined in both scientific and popular publications. In Poland the area of senior consumer behaviour is becoming an increasingly popular topic among many researchers and in research institutes. However, the research areas discussed in Poland are often different from the ones discussed in other countries. The aim of this article is to specify the research areas present in the approaches of researchers worldwide (mostly in the US and Western Europe) versus the ones in Poland.

**Key words:** senior consumers, consumer behaviour

### INTRODUCTION

The dynamic demographic changes characterised by population ageing are a significant factor determining the interests of economists. The importance of the senior citizen segment in various dimensions (economic, social) is currently underlined in both scientific and popular publications. Many scientific fields recognise senior citizens as an interesting research area. In marketing there is an ever-increasing interest in seniors, not only as a marginal topic or an indication of interesting business opportunity, but also as an actual research subject. Although the significance of this market segment is more and more widely recognised in Polish literature, only a very small group of researchers have carried out their own scientific studies which would confirm or falsify the hypotheses formed.

In Poland the area of senior consumer behaviour is becoming an increasingly popular topic among many researchers and in research institutes. However, the research areas discussed in Poland are often different from the ones discussed in other countries. The

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aim of this article is to specify the research areas present in the approaches of researchers worldwide (mostly in the US and Western Europe) versus the ones in Poland.

Population ageing in Poland is considered to be the most significant demographic change which determines all aspects of the socio-economic life in the country. The population ageing phenomenon implies demographic, social, cultural and medical consequences which people are often unaware of. In many countries, including Poland, the process has been on the increase for the past several years, and the effects it brings along are becoming more and more visible. In the economic sphere the increasing number of senior citizens significantly influences the structure of the division, the exchange, and the consumption of goods. Moreover, as a human being ages the physical and psychic changes that take place alter their market behaviour.

According to the Central Statistical Office of Poland (GUS) still in the year 2000 there were 6.3 million people aged over 60, and in 2014 this number increased to 8.5 million [GUS 2015]. The demographic forecasts predict further ageing, which will result in the number of people at or over 60 reaching the 10 million threshold at the turn of 2016 and 2017. It is worth to notice that the Polish Parliament (Sejm) has expressed interest in senior citizens by issuing the Bill on elderly people on September 11, 2015. The bill specifies how the information about the elderly people's situation is monitored and displayed, what institutions participate in the task, and what the financing sources are. The most interesting aspect of the bill, in the light of the analysis to follow, is the regulation defining an elderly person/a senior citizen: pursuant to article 4 point 1, an elderly citizen is one who turns 60<sup>1</sup>.

## MATERIAL AND METHODS

This article is based on a literature research of secondary sources. The sources used for the analysis included mainly European and North American<sup>2</sup> publications (among others from the indexed database of Emerald, ScienceDirect, Elsevier, Jstor, and Wiley Blackwell Journals) and Polish publications issued by domestic research institutes (among others journals, scientific booklets and monographs, and conference releases).

## RESULTS AND DISCUSSION

The large interest in senior consumer behaviour is understandable on the world market. In the western societies population ageing processes are currently on the increase, and they were noticed as early as the mid-20th century. The first analysis of the growing purchasing potential of the seniors segment was observed already in the 1960s [Dodge 1962, Reinecke 1964]. The research studies carried out confirmed that it was a group of consumers significantly different from other consumer segments in terms of purchasing processes.

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<sup>1</sup> Ustawa z dnia 11 września 2015 r. o osobach starszych, Dz.U. 2015, poz. 1705 [The bill on elderly people, September 11, 2015. Journal of Laws 2015, item 1705].

<sup>2</sup> The author is aware of the limitations of the method applied – one needs to acknowledge that a considerable body of research concerning senior citizen behaviour has not been published and made publicly available.

The research areas and topics involved the literature study carried out allows one to observe some tendencies in the researchers' interests worldwide. Since the 1990s the research in the USA and Europe has focused on identifying and profiling the senior consumer segments. There have been several attempts to segment the senior consumer market [Sorce et al. 1989, Moschis 1993, Oates et al. 1996, Silvers 1997, Sudbury and Simcock 2009]. The body of research unanimously indicates that the senior market is very diversified. The authors identify between five and seven significant micro-segments of elderly citizens which differ from each other on many variable levels (the research was carried out both in the USA and in Europe).

The second leading research area in the world publications attempts to build a model of elderly consumer behaviour in the food product market. The research studies in question aimed, among others, at specifying and understanding the decisions and circumstances that influence the quantitative and qualitative choices of food products [Lilley 1996], specifying the food product choice in shops and analysing the purchasing stages [Hare et al. 2001], identifying the key areas of dissatisfaction (the goods, practices, and the seller's procedures, external trading factors) [Hare 2003], specifying the diet and the nutritional condition [Wynne 1999], identifying the key elements contributing to re-buying the same food products by consumers based on previous positive and negative experience [Hare et al. 1999]. In order to add to the information regarding consumers' food purchases (acknowledging the positive correlation between the consumers' age and their health related interests), a research study was carried out in 2008 and 2014 on the perception of functional food products among senior citizens. The aim of the first study [Messina et al. 2008] was to specify the determinants of functional food product purchases based on interviews with seniors in eight European countries (Great Britain, Denmark, Germany, Poland, Portugal, Spain, Sweden and Italy). This allowed to determine that the familiarity of the product/previous consumption experience was the key factor that helps to distinguish healthy and "unhealthy" products. In 2014 a research study concerning the perception of nutrition information on food packages was carried out. The eye tracking method was used to determine how the information about the ingredients of the product expressed in absolute values is perceived (i.e. in milligrams or grams) as opposed to the one about relative values (% DV) [Soederberg and Miller 2014]. In conclusion, the growing potential of the senior segment in food consumption (especially functional food) was recognised, however, with indications to significant limitations – smaller income, poorer mobility, and as a result more limited access to shops. Another study within this area concerned elderly consumers' experience with food packages. The study specified the physical problems occurring when the packages were used, and indicated that the elderly consumers displayed a high level of frustration and a feeling of unfamiliarity when selecting food packages [Sudbury-Riley 2014].

The third popular research area concerning senior consumer behaviour is to identify the factors determining the purchasing process realised in chain stores and small shops. In 2004 Moschis and his team undertook the task of determining the factors and the circumstances that influence the food shop choice [Moschis et al. 2004]. In the year 2005 the experience of Australian seniors concerning supermarket shopping was described. The results indicated the main problems that the seniors faced when shopping: the improper attitude of the supermarket staff, unsatisfactory functionality of the equipment (trolleys,

baskets), as well as a confusing arrangement of the products on the shelves [Pettigrew et al. 2005]. Three years later other authors identified senior consumers' needs when shopping [Myers and Lumbers 2008]. The topic of specifying the behavioural changes of senior consumers in the food market is very popular in the literature worldwide [Meneely et al. 2009]. The research carried out allowed to confirm the hypothesis that with age there is an increased interest among seniors in local shops, a bigger attachment to a given brand, and a decreased accessibility of points of sale (due to health problems). A research study from 2013 revealed that one of the main problems of seniors during the purchasing process was to understand the ways and motives behind the specific arrangement of products in shops, within a given category, as well as on shelves [Yin et al. 2013]. Purchasing was to a large extent a process of selecting specific brands. In 2006 models of brand purchasing by senior citizens were specified by means of Juster's method (the scale of purchase and brand selection probability). It turned out that the selection of leading brands in the segments of 40 year olds and younger, the segment of 40 to 59 year olds, and the one of 60 to 74 year olds were to a large extent convergent [Mark and Lee 2006].

The fourth area of exploration focuses on the use of various services by the seniors. In 2009 a research study was carried out whose aim was to determine the stages of new service purchases targeted at seniors – household services, as well as medical and financial ones [Nasco and Hale 2009]. Five years later a similar attempt was made to specify which psychological and demographic features of consumers decide about the financial service consumption. As the research results pointed out, the modern consumption of services was to a large extent dependant on family factors [Milner and Rosenstreich 2013].

The fifth research area, which can be noticed when analysing secondary sources, was to recognise the methods and the circumstances of the clothing purchases by senior citizens. The results of research from 2002 presented by a research team confirmed that there were significant age-related differences in the perception of clothes shops attributes among the female respondents [Moye and Giddings 2002]. In 2007 other authors decided to determine the effectiveness of fashion advertising aimed at female consumers over 60 [Borland and Akram 2007]. Two years later a research study aimed at determining the lifestyle and purchasing preferences of female consumers over 60 [Boyd Thomas and Okleshen Peters 2009]. The knowledge about senior consumer behaviour in clothing market was also deepened thanks to a research study carried out in 2010 aimed at the risk and profit assessment performed by mature consumers when buying online [Kwon and Noh 2010]. A year later the topic of the motives behind clothes brand selection by consumers re-occurred in research. The results revealed significant relations between the seniors' intention to buy a specific item of clothing and the special price offer instrument, as well as the opinions of the family members, friends and shop-assistants [Moschis et al. 2011].

Apart from the leading research areas there is a considerable amount of interest from many authors in senior consumer behaviour in various branch markets. In 1998 the senior consumer behaviour in the OTC drug market was described on the basis of a research study [Shufeldt et al. 1998]. In 2004 a team of researchers determined the senior consumer attitudes towards ethical consumption, indicating a large potential of the consumers in this area [Carrigan et al. 2004]. A year later a research study was carried out, concerning new car purchasing process by seniors and specifying the hierarchy of factors and attitudes towards car makes [Lambert-Pandraud et al. 2005].

The dynamic development of the Internet after the year 2000 spawned the researchers' interest in senior citizens attitudes towards e-commerce [Leppel and McCloskey 2011]. Research results revealed that elderly consumers felt more frustrated when searching for product information, and paid more attention to financial safety while purchasing online. It is worth to mention the empirical studies determining the reasons why banking service innovations were not accepted by seniors in the mobile phone market [Laukkanen et al. 2007].

In Poland, despite much interest observed, definitely a smaller number of research concerning senior citizen purchasing behaviour has been carried out. The domestic research studies on the elderly market behaviours very often comprise a variety of issues (it is difficult to classify the research areas), and the topics under research are frequently very general (although one can also come across very specific/selected consumer behaviours). Polish research on senior citizen consumption is characterised by its locality/rationality (in the majority of cases the research concerns one city or one region – voivodeship), small focus groups (usually several dozen seniors – lack of information about the diversity of the research group), as well as the recruitment of the respondents from the “students” of the third age universities.

The first comprehensive scientific publication dealing with senior consumer market behaviour was issued in 2002 by Kusińska in *The living conditions of elderly people and their market behaviour* [Kusińska 2002]. The research area was very wide and specified the following aspects: the determinants of market behaviour of the consumers, the factors influencing the purchasing choice of various product categories, the preference of the shopping location, the influence of special offers on purchase, and the senior citizens attitudes towards purchasing new products. Unfortunately this was the first, and up to this day (2015) the only research on seniors with such a comprehensive approach. In the following years other research studies were carried out, however, neither their range nor the sample size and the topic selection were as significant.

In 2009 Świtała with his research team made a study aimed at determining the influence of the seniors health condition on their consumer choices [Świtała 2009]. The research was based on a sample of 500 citizens of the Silesia Region and confirmed a hypothesis that it was the self-evaluation of respondents health condition determined the consumer behaviour in the population in question, mainly influencing the frequency of shopping and the level of health related expenditure.

Reviewing the literature on senior consumer behaviour research it is worth to mention the initiative of the Poland's Office of Competition and Consumer Protection (UOKiK), which carried out research in 2009 on the consumer awareness of senior citizens, analysing, among others, their buying habits (purchasing location preferences) [UOKiK 2009].

An interesting research was performed by the aforementioned Świtała [Świtała 2011] as a part of his promotional work in 2011. The study, based on a sample of senior citizens from the Silesia Region characterised the behaviour of senior consumers in terms of the purchasing determinants, the specificity of the purchasing process, the consumer purchasing habits, as well as the psychological profiles of elderly consumers.

In the same year Grzybowska-Brzezińska with her research team carried out research whose aim was to identify the purchasing profiles of senior citizens from the city of Olsztyn [Grzybowska-Brzezińska and Szmyt 2011]. An interesting view on consumer behaviour is offered by the work *The 55+ consumer as a Challenge to the market* [Bombol

and Słaby 2011]. The monograph makes a significant contribution to the systematisation of the knowledge on population ageing; it is also the source of information on the 55+ consumers demand for modern services.

In 2012 Bylok made a research study on senior consumers “studying” at the Third Age University at Czestochowa University of Technology [Bylok 2012]. The research concentrated on specifying the directions of elderly people basic expenditure, the favourite shopping locations, the sources of the information about the market offer (with special attention paid to determining social influences), as well as identifying the basic determinants of product and service purchasing.

Undoubtedly the widest spectrum of senior citizens behaviours in Poland was presented in 2012 in the project called POsenior [Mossakowska et al. 2012]. Apart from dealing with health related aspects and the social behaviour of seniors, an attempt was made in one of the research areas (and on a rather small scale) to specify the nutritional habits of the seniors and to provide a subjective assessment of their material situation. It should be underlined, though, that the monograph in question is the only study allowing for such meticulous a description of senior citizens behaviour in terms of the factors that significantly influence their participation in the purchasing process – it specifies in detail the seniors health condition, their psychic and physical condition, the family ties in their environment, as well as their physical activity.

Another important research study concerning consumer behaviour of Polish seniors was carried out in 2012 by Maison [Maison 2012]. The research focused on specifying consumer attitudes towards a variety of financial issues – finance management or the use of modern technologies by senior citizens. An interesting approach to senior consumer segmentation was offered in 2013 as a part of a report on Polish consumer 50+ by the 4P Research Mix agency [*A Syndicated Report 2013/2014. Polish Consumer 50+*].

In 2013 Jerzyk carried out the research on senior preferences concerning food packaging [Jerzyk 2013]. In the same year a team of researchers from Kozminski University carried out a study on ethnocentric attitudes among senior consumers [Awdziej et al. 2013], and Rogala with a team conducted a pilot study concerning product selection criteria of senior consumers (who were students at The Third Age University in Poznań) [Rogala and Fojutowski 2014]. In 2014 Jerzyk published the results of her research on nostalgia and its influence on senior citizens behaviour. The research study had been carried out among 221 citizens of the Wielkopolskie Voivodeship aged above 55 and tested the hypothesis that nostalgia can be a useful tool in marketing communication with Polish seniors [Jerzyk 2014]. In the same year the nutritional decisions of Polish and Finnish senior citizens were compared in another research study [Człapka-Matyasik et al. 2014]. The differences between the seniors from the two countries concerned mainly getting acquainted with the information on food labels, the priorities in food product selection, and the habit of eating out.

## CONCLUSIONS

To sum up, the above literature review allows one to point the essential differences in the approaches to research on senior citizen behaviour between the researchers worldwide and in Poland. The foreign sources are characterised by certain maturity and con-

sistency in the process of exploring the market behaviour of senior citizens. The research areas that have been distinguished are explored by new researchers, and systematically the array of knowledge about senior consumers develops and deepens. In Poland the research on senior citizens is very diversified – each year new research topics are explored and it is difficult to distinguish any special areas of interest. It is also difficult to verify the research results, as it is all too rare that a research topic is continued in another research study. Thus, it seems that the area of senior consumer behaviour in Poland has still a great research potential.

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## ZACHOWANIA KONSUMENTÓW SENIORÓW – PORÓWNANIE ŚWIATOWYCH NURTÓW Z POLSKIMI

**Streszczenie.** Dynamiczne zmiany demograficzne polegające na starzeniu się społeczeństw istotnie determinują zainteresowania ekonomistów. Znaczenie segmentu konsumentów seniorów w różnym wymiarze (ekonomicznym, społecznym) podkreśla się obecnie we wszystkich publikacjach zarówno naukowych, jak i tych o charakterze publicystycznym. W Polsce obszar zachowań konsumentów seniorów staje się coraz częściej podejmowanym tematem w rozważaniach instytutów naukowych i wielu niezależnych badaczy. Obszary podejmowanych badań w Polsce są nierzadko odmienne od tematów badań realizowanych w innych krajach. Celem artykułu jest porównanie obecnych nurtów badawczych z różnych stron świata (przede wszystkim w USA i krajach Europy Zachodniej) z podejściem badaczy w Polsce.

**Słowa kluczowe:** konsument senior, zachowania konsumentów

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