

*prof. Tomasz Zalega, PhD<sup>1</sup>*

National Economy Department  
University of Warsaw

## **Determinants considered by Polish seniors when purchasing food and some durable goods**

### INTRODUCTION

Population ageing is an objective process that is inevitable in the foreseeable future and irreversible in the short term. Besides globalisation and internationalisation, dynamic development of a knowledge-based economy and innovation stimulation, population ageing is seen as a contemporary socio-economic trend [Alders, Broer, 2005; van de Kaa, 2003]. Undoubtedly, ageing is not only a biological phenomenon but also an inescapable, long, diverse and multi-dimensional process that depends on human beings themselves on the one hand and on a variety of determinants: economic, social, biological, psychological, cultural, historical and ecological on the other hand. It should be noted that this process is not only observable in highly urbanised and developed countries but also in developing ones. While population ageing is only at its preliminary stage in many countries, e.g. Africa or Latin America, it is already affecting socio-economic development and will continue to do so in an intensified way in Europe, the United States and Japan. Therefore, it is becoming a challenge for most European societies, including Poland<sup>2</sup>. It should be also highlighted that this process is gaining momentum and it is impossible to limit its scale.

The population of the elderly is not homogeneous. Recognising its diversity in terms of its characteristics and needs is an important argument in understanding the problem of demographic change as a natural transition process.

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<sup>1</sup> Mailing address: Uniwersytet Warszawski, Wydział Zarządzania, Katedra Gospodarki Narodowej, ul. Szturmowa 3, 02-678 Warszawa, tel. +48 553 41 85; e-mail: tomasz.zalega@wp.pl.

<sup>2</sup> Poland exceeded the demographic old-age threshold, i.e. a 7% share of people aged over 65, already in the second half of the 1970s. However, closer attention was not paid to increasing demographic changes, with particular emphasis on their implications, until the beginning of the 21<sup>st</sup> century. In December 2013, the Polish government adopted the Long-Term Senior Policy for 2014–2020, which envisages active ageing in good health, greater participation of older people in social life and intergenerational solidarity.

The issues of old age have recently attracted much attention, primarily due to the advanced ageing of many societies, including the Polish population. Currently, the market is witnessing the evolution of a completely different profile of seniors as consumers. It is true that there are noticeable differences between the elderly living in Poland and their peers in Western Europe. The former are more traditional, more loyal and more willing to help their families. This, however, does not alter the fact that the economic reality is contributing to the transformation of consumer decisions made by senior Polish consumers.

The aim of this article is to provide insight into seniors' purchasing behaviour in making consumer decisions. The structure of the article is as follows. After a brief introduction, the first section focuses on elderly people as consumers, explains the notion of consumer behaviours and lists their fundamental determinants. Owing to the length requirements, the text does not analyse each and every factor influencing consumer behaviour. The second part of the study discusses the research methodology and sampling, followed by major determinants taken into account when buying food and selected market goods, smart shopping as an example of alternative consumer trends and shopping locations popular among older people. Finally, major conclusions end this study.

#### POPULATION AGEING AND PERCEPTION OF SENIORS AS CONSUMERS

According to the UN data, by 2050 the world's population will comprise 379 million people aged over 80, while the share of persons aged 60+ will be 29% of the world's population (and approximately 34% in highly developed countries) [<http://www.un.org/esa/population/publications/worldageing19502050>, accessed on: 18.08.2014]. The OECD estimates that two active people (15–65 years old) will be burdened with one inactive person (over 65) as early as in 2030. The number of those aged over 65 will double to 1.3 billion in 2040 and will represent 14% of the global population, causing a further significant increase in public spending that will slow down the economic growth [*Demographic changes...*, 2012, p. 26].

The causes of population ageing are numerous. The share of older people in the society is growing because, inter alia, the baby boomers<sup>3</sup> i.e. those born in 1945–1965, are getting old, the number of children in families is decreasing and life expectancy is becoming considerably longer. Such transformations have contributed to changes in the age structure of the European populations. Dec-

<sup>3</sup> According to estimates by Deloitte, in 2015 the generation of baby boomers, which is now entering the retirement age, possesses 60% of wealth of the American society and accounts for 40% of the total expenditure in the United States alone ([http://www.deloitte.com/assets/dcom-Global/Local%20Assets/Documents/Consumer%20Business/8664A\\_Consumer2020\\_sg8.pdf](http://www.deloitte.com/assets/dcom-Global/Local%20Assets/Documents/Consumer%20Business/8664A_Consumer2020_sg8.pdf) [accessed on 14.08.2015]).

lining birth rates and longer average life expectancy (as a result of advances in medicine and higher standards of social life) have translated into a higher number and proportion of the elderly in communities. If these two elements are accompanied by significant migrations, mostly emigration of young people and immigration of older people [Withers, 2002; Kohlbacher, Herstatt, 2011], a relatively complete picture of direct, tangible reasons for the advancing population ageing is obtained. In addition, population ageing is frequently linked with changes in cultural and social norms, such as fewer marriages, more partners in consensual unions, more abortions, delayed parenthood or more decisions not to have children for the sake of career.

These phenomena result in changes in today's households, namely a reduced average number of household members and an increased number of households with incomes earned by two people.

In Poland, gains in life expectancy are observed. According to demographic data, more than 7 million people aged over 60 lived in Poland in 2014<sup>4</sup>. Current demographic projections for Poland for the next twenty-five years state that life expectancy will increase by 7.2 years to 77.6 years for men and by 4.5 years to 83.3 years for women [Rószkiewicz, 2006, pp. 7–10; *World Population Prospects*, <http://www.esa.un.org/wpp>, accessed on 15.04.2014]. Moreover, the population of seniors in our country is estimated to exceed 10 million in fewer than 15–20 years. It should also be kept in mind that population ageing causes an extensive and simultaneously profound systemic transformation in all important spheres of social life.

The elderly are increasingly regarded as a desirable and appreciated consumer group since it has been recognised that they make an essential contribution to the socio-economic life as family members, employees, volunteers and consumers. It should be emphasised that inter-generational transfers such as financial support, time devoted, emotional support are taking place from the older to the younger generation, whereas reverse support is much smaller. In addition, the market is witnessing the emergence of a new profile of older consumers (i.e. senior consumers). Today's senior consumers are seen as actors who are more and more affluent, active, concerned for their health, demonstrating great passion and lust for life [Morgan, Kunkel, 2011, pp. 14–16; Ostlund, 2011, p. 15]. As rightly argued by S. de Beauvoir, public perception must change as regards the elderly, who are nonetheless still the same people with their weaknesses and strengths [Beauvoir, 2011, pp. 6–7]. For these reasons, „silver economy” is gaining importance in the relevant literature. P.G. Peterson [1999] refers to the population ageing trend as „the beginning of a greying world”. According to S. Golinowska [2012, pp. 76–77], the concept of silver economy shows that

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<sup>4</sup> Societies where the percentage of people aged over 60 has exceeded 12% are considered demographically old. Poland reached this threshold already in the early 1960s.

population ageing can be used for such development whereby a change in the structure of needs of the population and some increase in their activity could become a source of progress and economic growth. Beyond question, silver economy drives different stakeholders to use the potential of older people in the labour market. As a result of such incentives, „new roles” can be found in the society and in the labour market or „old” roles can be restored. The literature mentions even the concept of age complexity involving age-related slow-down [Baron, 1985, p. 56; Pasupathi, Loeckenhoff, 2002, pp. 206–212].

The elderly are not only important actors in consumption but also significant research entities. In the sphere of consumption, an increasing proportion of older people and their economic emancipation have an essential impact on both the level and structure of consumption. As claimed by C. Schaffnit-Chatterjee [2007], population ageing strongly affects the nature of demand within individual segments of goods and services.

Because security systems for old age such as complex pension schemes are developing and children are becoming self-dependent earlier, older people have not only much free time but also more and more money that they largely spend on current consumption. Another important factor determining changes in the structure of this group is a change in their lifestyles. Dynamic development of medicine and lifestyle rationalisation lead to older people trying to delay the passage of time and „cheat the nature” by striving to imitate some behaviours (e.g. clothes worn, the way of spending free time, etc.) of the younger generations. This directly translates to their purchasing behaviours within the consumer decision-making process and provides a basis for the development of a megatrend known as „rejuvenating population” in the literature [Gunter, 1998, pp. 16–17; Zalega, 2013a, p. 12]. The existing stereotype of older persons as lonely and poor is slowly starting to be replaced by the image of active people and consumers interested in active life whose approach to life is more hedonistic and who try to meet their needs and those of their immediate family members. Therefore, the elderly are increasingly regarded as an important segment of the market [Zalega, 2015, p. 153].

#### CONSUMER BEHAVIOURS – THEORETICAL ASPECT

The notion of „consumer behaviour” is an Anglo-American term derived from *consum behaviour*. One of the first persons to use it was American economist W.H. Reynolds [Cox, Kollat, Blackwell, 1968]. Consumer behaviour may be broadly defined as a range of actions and activities intended to meet consumption needs of individuals or groups. This is achieved by acquiring goods and services and correlated with the preferences system and with the way of dealing with purchased goods [Zalega, 2012, p. 27]. Consumer behaviour

usually means any response (or the aggregate of responses) by an organism to environmental stimuli and its attitude to the environment. This concept has not been precisely defined in the relevant literature as yet, hence it is understood in a variety of ways. Undoubtedly, consumer behaviours provide information on the needs, preferences and determinants of behaviours and attitudes towards brands, offers and businesses. What should also be remembered is that consumption and consumer decisions are closely linked to consumer behaviours. Consumption decisions are identified based on the object of decision-making and include all decisions that are taken in the sphere of consumption by consumers themselves as well as decisions made not by consumers but relating to the broadly understood sphere of consumption. On the other hand, consumer decisions are identified on the basis of the subject making the choice and refer to any decision made by consumers and consumer groups.

Consumer behaviours are determined by a set of many various factors operating with different intensities and in different directions. Taking into account the completeness and consequences of determinants, they are divided into objective and subjective factors. Objective variables include non-economic factors (internal: demographic, social determinants, and external: civilisational and cultural, geographical and environmental factors, organisation of social life) and economic determinants comprising endogenous (level and sources of income, savings, durables possessed by households, level and structure of consumption) and exogenous (supply of goods, price level and price relations, institutional information system, sales policy) factors. It should be highlighted that in the period from the influence of objective variables to the time when a consumer decision is made, subjective and marketing determinants start operating and somehow alter consumer responses to objective variables. For these reasons, consumer behaviour determinants should be considered comprehensively.

#### CONCEPTUALISATION OF RESEARCH

Prior to the main survey, pilot surveys were conducted covering a group of 10 households in Warsaw. Those pilot surveys aimed at verifying the selection and understandability of questions contained in the questionnaire and the appropriateness of the questionnaire structure. The surveys resulted in some amendments in the questionnaire structure, whereby some questions were deleted and replaced with new ones and some were modified. It should also be mentioned that well-tested techniques commonly applied in market and marketing research were employed to design the questionnaire. The questionnaire consisted of 28 essential questions, mostly closed ones, including 7 on personal data. The different groups of questions were closely correlated with successive stages of the consumer decision-making process of households.

The empirical material contained in this article comes from direct research conducted in the form of a survey questionnaire on a sample of 2537 households in 2014–2015 in ten Polish cities of various populations and sizes. In accordance with the research assumptions, the sample included persons over 65 years of age who took independent purchasing decisions on the market. In order to select the sample, the selective quota sampling procedure was used. The characteristics (quotas) covered by the research were: sex and age. The survey was conducted as part of statutory research and fully funded by the Faculty of Management of the University of Warsaw.

The characteristics and properties of the group investigated were complemented by means of explanatory research that was treated by the author as a supplement to the information obtained in the questionnaire-based interview. To that end, in the first half of February 2015, personalised in-depth interviews were carried out with 11 people selected in a targeted manner, taking into account the key socio-demographic characteristics such as: sex, age, education and place of residence. Those were interviews with inhabitants of Warsaw, Katowice and Toruń. An interview lasted approximately 45 minutes. Later, the in-depth interviews were transcribed and analysed in line with the qualitative research methodology.

This research method was chosen in view of the older age of respondents whose openness to new media (Internet, smartphone, i-Pod) often used in research is limited. The primary objective was to outline the structure of consumption and consumer behaviours of older people. The research focused on their purchasing preferences and attitudes towards various consumer goods and services. Their social situation was also examined, as were their self-assessed health and physical and mental fitness. One of the research objectives was to seek the views of respondents on new consumer trends also followed by the elderly and to gather information on the impact of marketing tools on their behaviour. An important research task was also to assess their financial situation, structure of monthly budgetary spending and consumer decision-making process. This allowed for creating a psychological profile of today's older consumers in Poland.

The surveys were conducted among participants of the University of the Third Age at state universities in: Warsaw, Kraków, Łódź, Poznań, Gdańsk, Katowice, Lublin, Białystok, Toruń and Wrocław, as well as among members of parochial clubs in parishes located in the Archdioceses of Warsaw, Kraków, Łódź, Białystok, Gdańsk, Katowice, Lublin, Poznań, Wrocław and the Dioceses of Warsaw-Praga and Toruń.

The material collected during direct research was arranged, i.e. grouped, counted and pre-assessed for completeness of the information. The verification and evaluation of the material allowed for eliminating filling errors, inaccuracies, logical and systematic errors. From among 2594 initial questionnaires,

2537 were considered eligible, representing 97.8% of the total sample. Further, they were coded, and the data set thus created was processed by a statistical package. The application of SPSS 14.0 PL statistical package made it possible to analyse the information obtained from the standardised interviews. Then, after the data collected were grouped, counted and initially described, they were analysed qualitatively and quantitatively. To do this, correlation coefficients, mainly Pearson's, Spearman's rank, Cramer's V association coefficients, were used. It should be stressed that contingency tables were the key statistical analysis method.

### SELECTION AND CHARACTERISTICS OF THE RESEARCH SAMPLE

Studying consumer behaviours is an extremely complex process. This is due to the complexity of consumption and consumer purchasing behaviours in the field of consumer decision-making. Such research encompasses an important step to explain the phenomenon examined, namely adoption of specific indicators. This is essential because an indicator is used to define a certain characteristic of an object or phenomenon which is in such a relation with another characteristic that indicates the occurrence of the latter when it occurs itself. An indicator is a measurable, i.e. empirically available, variable [Sztumski, 1999, p. 51]. When consumer behaviours are investigated, indicators explaining the complexity of this phenomenon include demographic (sex, age, place of residence, household size) and socio-economic indicators (education, income).

The survey covered 71% of women, with only every third respondent being male. There were definitely more women than men and people aged 65–74 formed the largest age group in the sample<sup>5</sup>. Place of residence was also an important variable in the research. In line with the research assumptions, the sample comprised respondents who lived in the largest Polish cities.

Respondents were also asked about their level of education. The questionnaire included four categories of education: primary, basic vocational, secondary and higher education. Respondents with secondary education formed the largest group. Nearly 2/5 of those surveyed declared this level. Every fourth respondent was a university graduate, and those with basic vocational education represented

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<sup>5</sup> The Anglo-Saxon literature uses the following division of older people: 1) young old – people aged 60/65–74; 2) old old – people aged 75–84; and 3) the oldest old – people aged 85 and more. The age classification in the study is similar to that proposed by the WHO. The author divided seniors into: 1) young old – people aged 65–74, 2) old old – people aged 75–84, and 3) the oldest old – people aged 85 and more. According to the UN, the conventional old-age threshold is 65. It should be remembered, however, that old age is not just the number of years that a person has lived. We distinguish calendar (chronological) age and biological age. Many factors often cause very large discrepancies between chronological and biological ages.

a similar percentage. In the sample surveyed, people with primary education were the smallest group (11.4%).

Nearly half of those surveyed were members of households consisting of two persons, while fewer than 2/5 represented three-person households. Every sixth respondent was a member of a single-person household.

The largest group of respondents included people whose monthly income per capita did not exceed PLN 2000.00. For every third respondent, monthly income per household member ranged from PLN 2001.00 to 3000.00. In turn, every fourth person interviewed had monthly disposable income per capita of between PLN 3001.00 and 4000.00. The smallest group of respondents included households where income was above PLN 4000.00 per capita a month.

Nearly 45% of those interviewed described their economic situation as good, while 2/5 as bad. Almost one in ten respondents described their economic status as very bad, whereas only one in ten assessed their material situation as very good.

#### CONSUMER BEHAVIOURS OF POLISH SENIORS IN THE CONTEXT OF RESEARCH OUTCOMES

The changes in the socio-cultural and economic conditions driven by globalisation and internationalisation lead to the emergence of characteristics of today's consumers who make consumer decisions related to consumer goods and services to be purchased. This also holds true for older consumers who more often look for goods and services that would meet their subjective needs while highlighting their individuality. Undoubtedly, the expansion of the market offer of consumer goods is accompanied by changing functions of the goods that meet food needs. One of the consequences of changes in consumption among the elderly is the fact that needs are satisfied in a more personalised way. Seniors more frequently tend to take consumer decisions based on a broader access to goods that are of various quality. Depending on their disposable income, they seek goods that would be satisfactory because of their quality, price and place of origin (particularly in relation to food products)<sup>6</sup>.

The research conducted clearly shows that older consumers attach considerable importance to freshness, quality, origin and promotion of food products, whereas they care less about brand, advertising and completeness of the offer (Table 1). In the light of the research, such findings are not surprising.

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<sup>6</sup> Given the editorial requirements, this study presents only a small portion of research results. The issues examined herein will be presented more extensively in a forthcoming monograph on *Konsumpcja i zachowania konsumenckie osób starszych w Polsce [Consumption and Consumer Behaviours of Polish Seniors]*.

**Table 1. Determinants of food purchases in the households surveyed (%)**

Items	Very important	Important	Not important
Price	81.6	14.9	3.5
Quality	65.3	29.8	4.9
Utility	46.3	53.7	–
Brand	29.3	55.6	15.1
Fashion	13.5	40.3	46.2
Promotions	55.8	30.7	13.5
Shopping location	33.2	49.8	17.0
Product packaging	26.1	53.4	20.5
Habit	15.9	44.3	39.8
Wish to stand out	2.9	12.5	84.6
Advertising	30.1	56.0	13.9

Source: Elaborated by the author.

The surveys carried out show that seniors are primarily driven by the price of a product when buying food. It was indicated by more than 4/5 of respondents. This situation is not surprising, given that the financial situation of the elderly is difficult and that they spend a significant portion of their disposable income on food. Based on the empirical material collected, it was observed that women mentioned price as the fundamental factor in purchasing food products slightly more frequently than men (85.5% and 79.2% respectively). It was also noted that the views of those interviewed were influenced by their age. Price was least often declared as the most important factor by the youngest respondents, aged 65–74 (53.2%), while it was most frequently mentioned by those aged 85 and more (91.4%). The level of education is another variable that differentiates the opinions of the study population on the impact of prices on decisions to purchase food products. Mostly people with primary (95.8%) and basic vocational (93.7%) education declared that product price was of fundamental importance.

More than 3/5 of respondents indicated product quality as a key factor when shopping for food products (especially organic food). The significance of product quality increases as income rises. Wealthier consumers, who are inherently more demanding, aspiring and curious, are interested in buying better product substitutes or more luxurious products. Indeed, this is confirmed by the direct research. The greatest interest in better quality goods was demonstrated by the wealthiest households with monthly disposable incomes of more than PLN 4000.00 per capita, and vice versa: the lower the income, the less important the product quality. It should be pointed out here that quality is a set of advantages and disadvantages of a particular food product as viewed by consumers themselves. Hence, as a typical immeasurable feature, it is purely subjective and is assessed by a specific person. Age again proved to be a variable differentiating respondents' opinions in this regard. Quality as the fundamental factor

when buying food products was most commonly mentioned by those in the 65–74 age group (72.1%), and least frequently by respondents aged 85 and more (36.6%). The level of education also varies respondents' opinions on the quality of purchased food products. Quality as a driver was most often mentioned by university graduates (75.3%), and least frequently by those with primary education (24.7%).

Promotions and utility of products purchased are also important to nearly 2/3 and almost half of respondents respectively. Most often, these factors were indicated as key determinants of purchasing food products by people aged 65–74 (57.3%) who completed secondary education (56.7%) and earned a monthly per capita income of up to PLN 4000.00 (53.6%).

Every third respondent mentioned brand, advertising and product packaging as factors that played a vital role when shopping. The distribution of answers varied depending largely on household wealth (33.8% in the wealthiest households to 9.7% in the poorest households with up to PLN 2000.00 per capita), educational level (36.6% of responses among people with higher education, and the smallest proportion among respondents with primary education – 7.3%), age (brand was most frequently mentioned as the fundamental factor when shopping for food by respondents aged 65–74, and least often by those aged 85 and more).

Significantly fewer respondents pointed to: habit (15.9%), fashion (13.5%) and the wish to stand out (2.9%).

The drivers of seniors' purchasing decisions regarding possessions are presented in Table 2.

**Table 2. Factors taken into consideration by households when purchasing selected market goods (%)**

Category	Product groups							
	Clothing and footwear	Furniture	Household appliances	Household electronics	Cleaning products	Personal care	Medical services	Cultural and leisure services
Price	53.1	59.3	46.3	58.6	50.1	27.8	75.1	56.3
Quality	50.4	49.7	83.6	73.1	28.3	16.2	89.3	58.2
Utility	46.2	66.8	21.6	40.8	3.9	3.6	–	13.6
Brand	26.3	20.2	67.6	53.1	19.6	8.1	–	49.8
Fashion	24.0	6.3	2.1	4.9	1.0	1.0	–	3.6
Promotions	23.8	10.7	14.3	8.9	6.7	5.9	3.4	–
Shopping location	9.6	16.3	9.4	9.0	5.6	4.0	59.8	19.6
Product packaging	2.8	1.0	1.3	1.2	7.1	2.3	–	–
Habit	3.0	2.3	1.1	2.6	24.3	18.3	54.8	8.3
Possibility of standing out	8.6	1.0	2.4	1.9	–	–	–	1.9
Advertising	1.4	1.8	2.8	3.6	5.2	2.3	1.6	4.3

Source: Elaborated by the author.

Interesting insights were provided by the data analysis on the criteria for selecting market products. Respondents' choices of clothing and footwear are determined by four factors: price, quality, utility and brand, whereas shopping location, habit and product packaging are less significant. In the case of furniture, the decisive role is played mainly by utility and price. Price is slightly less important, although not meaningless. When buying household appliances and electronics, the elderly primarily take quality into account, with slightly smaller focus on determinants such as brand and price. When purchasing cleaning products, they are motivated by: price, quality, brand and habits. In turn, decisions to buy cosmetics for everyday personal care are affected by price, quality and some consumer habits. Also product utility and brand play a role here, albeit somewhat smaller. A significant group of market products are also broadly understood services, e.g. medical, cultural and leisure services. The purchase of medical services is determined by quality, price and shopping location. Respondents' habits also play their part, though to a lesser extent. The same drivers come to the fore in the case of cultural and leisure services.

In the context of the surveys conducted, the analysed behaviours of seniors suggest that durable goods are seen primarily from the perspective of their quality and price. This proves that when buying selected market goods, the elderly attach greater weight to the quality of most products rather than their price. Such preference as to determinants considered by senior consumers when purchasing market goods becomes specifically vital in the case of household appliances and electronics and medical services. On the other hand, when buying clothing and footwear, furniture, cleaning products, cosmetics for personal care and cultural and art services, seniors consider price as the fundamental factor.

#### SMART SHOPPING AND CONSUMER BEHAVIOURS OF SENIORS

From among the plethora of new (alternative) consumer trends in the purchasing behaviours displayed by today's consumers, the elderly chiefly follow the *smart shopping* trend. It is construed as the search for the best market offer which fulfils the criterion specified by the consumer such as the best price of a product, its value or reputation of the company marketing the product. The shopper tries to find out about as many offers as possible in order to gather the greatest possible amount of information about a given product [Reformat, 2013, pp. 169–170]. According to G. Lipovetsky [2006, p. 30], *smart shopping* is a response to hyper-consumption prevailing in the prosperity period at the turn of the century. H. Mano and M.T. Elliott [1997] define *smart shopping* as a tendency for consumers to invest considerable time and effort in seeking and utilising promotion-related information to achieve price savings. Those authors distinguish three elementary components of *smart shopping*: marketplace knowledge, behaviours

designed to acquire promotion-related information and the consequences of taking advantage of price promotions. According to T. Zalega [2013b, p. 48], smart shopping involves investing time in searching for information about promotions, comparing prices of different products (i.a. through web browsers), picking up bargains, „not paying over the odds”, controlling emotions fuelled by advertising and saving money. Other definitions suggest that *smart shopping* require rational planning of household budget through buying only necessary and previously planned goods at a low price. An individual whose consumption fits into this consumer trend is referred to as a *smart shopper*. A consumer driven by this idea looks for promotions, takes advantage of bargains, compares prices of products to be purchased, also through web browsers, before making the final purchase. A smart shopper does not like to overpay, and is even oriented towards saving money. Purchasing decisions made by such a shopper are thought through: they are not the result of emotions continually fuelled by the media. In addition, a smart shopper takes into account value for money, functionality, composition and the extent to which the product is a must-have. Therefore, *smart shopping* is particularly common among university graduates who make informed purchasing decisions. People with lower levels of education find it more difficult to analyse and assess offers correctly as the offers are deliberately designed in a complicated and not very transparent way by producers. This contributes to such persons taking seemingly rational decisions: they completely refrain from shopping or choose cheaper products at the expense of lower quality. Savings so built up are only apparent because products that quickly wear out must be frequently replaced [Zalega, 2013b, pp. 44–45]. It is worth stressing *smart shoppers* are not unbridled bargain hunters who spend most of their free time in shops looking for the cheapest products and are not interested in promotions as such. Smart shoppers usually buy products that they currently need and do not pay attention solely to their low price. Thus, they calculate the time and cost of transport to a particular shop in order to determine the cost-effectiveness of a promotion.

As argued by R.M. Schindler [1998], the effects of smart shopping may be considered from the point of view of consumer satisfaction derived from shopping done. Such satisfaction may be gained not only from utilitarian benefits of shopping but also from emotional benefits such as a sense of accomplishment and pride that are often shared with the closest family members.

As many as 87.4% of respondents with primary or basic vocational education stated that they looked for promotions and price reductions when doing shopping, and 82.3% of them reported that they always looked for the lowest prices. On the other hand, more than half of respondents with higher education said that they decided to purchase goods and services based on an analysis and assessment of the offer, taking into account not only price of the product itself but also its quality, composition and functionality. This clearly confirms that smart shopping is most popular among wealthier and better-educated senior consumers. The surveys

conducted show unambiguously that smart shoppers are mostly female university graduates aged 65–74 who live mainly in Warsaw, Kraków and Poznań. It was also found that respondents with a monthly per capita income of above PLN 2000.00 were more inclined to search for savings when buying not only food but also non-food products, chiefly clothing and footwear. As many as 3/4 of university graduates earning the highest monthly income per family member thought that it was relatively easy to decide on issues such as price-quality relationship, composition and functionality of clothing and food products. Only one tenth respondent (mainly from Warsaw, Poznań and Wrocław) visited the so-called outlet centres, which are the essence of smart shopping as they offer good quality products at prices lower by 30%–70% than prices of the same products in other shops.

Similar behaviour among older consumers was observed by C. Campbell [2008, pp. 357–371], who – based on his research – demonstrated that older people are mostly thrifty consumers who spend money as reasonably as possible. This is mainly because they spend their shopping time mainly looking around, gathering information and critically comparing prices of consumer goods and services. Due to their limited disposable income, seniors adopt a rather rational approach to shopping and rarely give in to emotions, impulsive behaviour and imitation.

#### LOCATIONS WHERE SENIORS SHOP AND TRADERS' MARKETING STRATEGIES

Consumer behaviour is linked with taking advantage of offers of various types of trade. The range of goods is very diversified and shops are increasingly competing with one another. Older consumers consider it essential to be able to buy all planned products at one place. Therefore, it is important that shops are well stocked, with no product shortages. Senior consumers want to find everything they need easily and relatively quickly, hence shop arrangement and appropriate product display are vital. Every consumer expects a shop to offer good value for money. Shopping atmosphere is also gaining importance. It is a factor that varies shops more and more strongly. Moreover, consumers have learned by now that they will gain more by visiting not only various kinds of shops (discounts, corner shops), supermarkets and hypermarkets but also local bazaars.

Shopping in bazaars and small corner shops is very popular among the elderly. Frequent shopping in corner shops, bazaars and open-air markets was declared by 3/5 of those surveyed. The inhabitants of Warsaw and Poznań shopped in small corner shops most often (41.8% and 36.9% of responses respectively), whereas respondents living in Białystok did so least frequently (27.4% of responses). They were mostly women aged 65–74 who completed secondary vocational and higher education and had a monthly income of more than PLN 3000.00 per capita.

Respondents doing shopping in small shops and local bazaars usually bought vegetables and fruits (85.1% of responses), cold cuts (57.9% of responses), meat

(49.6% of responses), poultry (41.6% of responses) and dairy products (30.4% of responses). As for non-food products, clothing (46.3% of responses), footwear (41.2% of responses) and cosmetics (30.4% of responses) were the most popular ones among shoppers.

Respondents regularly shopping in small corner shops and bazaars think that such locations have many advantages. These include: freshness of food (75.5% of responses), proximity to the place of living (68.7% of responses), possibility of ordering a specific product that is not generally in stock (59.1% of responses), and friendly service and trustworthiness of shop assistants (58.9% of responses).

Households of seniors are generally in a more difficult financial situation than those of workers. This situation is successfully exploited by large retail chains, for example Tesco, Carrefour, Auchan, Lidl and Biedronka, which launch their own products that are often of inferior quality. However, their primary advantage is a relatively low price as compared with branded products that are recognisable in the market and well known to consumers. Launching private labels reduces costs of advertising and promotion since such costs are spread over promotion budgets of retail chains and producers. The strategy of selling their own cheaper products is adopted not only for food (e.g. tea, frozen food, quark and cheese) but ever more often for non-food products (e.g. washing powder, electric batteries, clothing, footwear, bicycles, etc.). Such products are mainly aimed at less affluent people who attach the greatest importance to product prices. Such factors as quality, brand or eye-catching packaging, on the other hand, have a much smaller impact on the final purchase decision. Nonetheless, high-end products (e.g. wine, cosmetics) and specialist products (e.g. Tesco insurance) have also been sold under private labels for some time now. Attracting customers buying such products may be beneficial not only for the retail chain itself but also for consumers. The research conducted shows that almost half of respondents acknowledged buying private-label products offered by retail chains (notably Biedronka, Lidl and Tesco). Among the interviewed seniors who purchase private-label products, every third buys such products often, almost every fifth – regularly, fewer than 10% – occasionally, and 2/5 of respondents do not buy them at all and are not interested in them whatsoever. Such consumer behaviour somehow fits in the smart shopping strategy and is a reason to be proud for many respondents because they „buy private labels”, „choose products consciously” and „are smart since they do not overpay”. It should be highlighted here that private labels, initially considered to be pure products and bought because of their low price, are becoming a vehicle of quality and image.

Based on the research findings, it can be concluded that more than 2/3 of senior respondents regularly did shopping in discount shops (notably Biedronka, Lidl and Aldi), while every third respondent preferred shopping in hypermarkets (most frequently Tesco, Carrefour and Auchan). Discount shops were most popular among respondents aged 75–84 who completed primary and basic vocatio-

nal education, earned a monthly disposable income not exceeding PLN 2000.00 per capita and lived in Łódź, Kraków, Lublin and Toruń. Shopping in hypermarkets was preferred mainly by respondents aged 65–74 who completed general secondary and higher education, had a monthly per capita income of above PLN 3000.00 and lived in Warsaw, Poznań and Katowice.

## CONCLUSION

The analysis of senior consumer behaviour points to the following conclusions:

- Population ageing is a universal process inherent in human nature. What is a source of concern is the intensity of this phenomenon as falling birth rates in developed and urbanised countries are accompanied by a rapid increase in the proportion of older people in societies. This is a consequence of life expectancy gains, civilisational progress and improved quality of life.
- What is worrying is not just the quantitative growth of the elderly population but the dynamic increase in its share in the population structure.
- Among older people, there are inequalities as regards disposable income and spending trends.
- When buying food, seniors attach great importance to freshness, quality and origin of products, with lesser focus on advertising, completeness of the offer and shopping location.
- The behaviours of seniors suggest that durable goods are seen primarily from the perspective of their quality, price and brand.
- The intensity of changes in seniors' purchasing behaviours mostly depends on the amount and stability of incomes earned by the households surveyed.
- An alternative consumer trend that is gaining strength among the elderly is smart shopping, which involves investing time in searching for information about promotions, comparing prices of different products, picking up bargains, „not paying over the odds”, controlling emotions fuelled by advertising and saving money.

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### *Summary*

The ageing of societies is a commonplace process. It accompanies the development of the world population, although with different intensity. Age structures undergo transformations because of quantitative and qualitative changes affecting the course of demographic processes such as fertility, mortality, and migration, which are explained by general laws formulated by demographic transition theory. Moreover, human life expectancy is extended by continuing socio-economic changes, increasingly fast technological progress, rising living standard of populations, and advances and achievements of medicine. As a result, the number of elderly people grows faster than the number of births.

Elderly persons are increasingly often perceived as a desirable and appreciated group of customers. They are important not only as consumers, but also as an object of research. The increasing proportion of elderly consumers and their economic emancipation have a significant effect on both the level and structure of consumption.

The aim of the article is to identify the shopping behaviours of elderly people in terms of consumer decision making. A short introduction is followed by part one of the article, which explains the notion of consumer behaviours and presents their major determinants. In part two, after the research methodology and the selection of the sample are discussed, the key factors affecting the purchases of food articles and selected market goods, alternative consumer trends, and places where older persons do their shopping are analysed.

*Keywords:* ageing, elderly persons, consumption, consumer behaviours, smart shopping

## **Determinanty zachowań nabywczych osób starszych w Polsce przy zakupie artykułów żywnościowych i wybranych dóbr trwałych**

### *Streszczenie*

Starzenie się społeczeństw jest procesem powszechnym. Towarzyszy rozwojowi populacji na świecie, chociaż z pewnymi przesunięciami w czasie. Przeobrażenia w strukturach wieku ludności są wynikiem ilościowych i jakościowych zmian w kształtowaniu się takich procesów demograficznych, jak: płodność, umieralność, migracje, które podlegają ogólnym prawom wyjaśnianym przez teorię przejścia demograficznego. Ponadto postępujące zmiany społeczno-gospodarcze, coraz szybszy postęp techniczny, wzrost stopy życiowej ludności, rozwój i osiągnięcia medycyny, przyczyniają się do wydłużenia życia ludzkiego. Konsekwencją powyższych procesów jest szybszy wzrost liczby osób w podeszłym wieku, niż osób nowo narodzonych.

Osoby starsze są coraz częściej traktowane jako pożądana i ceniona grupa konsumentów. To nie tylko ważny podmiot konsumpcji, ale także istotny podmiot badawczy. W sferze konsumpcji zwiększający się udział osób starszych i ich emancypacja ekonomiczna, w istotny sposób wpływają zarówno na poziom, jak i strukturę konsumpcji.

Celem artykułu jest uchwycenie zachowań nabywczych osób starszych w zakresie podejmowania decyzji konsumenckich. Po krótkim wprowadzeniu, w pierwszej części artykułu skupiono uwagę na wyjaśnieniu pojęcia zachowań konsumenckich i wymienieniu ich podstawowych determinantach. Z kolei w drugiej części opracowania, po omówieniu metodologii badania oraz doboru próby badawczej, uwagę skupiono na najistotniejszych determinantach uwzględnianych przy zakupie artykułów żywnościowych i wybranych dóbr rynkowych, alternatywnych trendach konsumenckich oraz miejscu robienia zakupów przez osoby starsze.

Słowa kluczowe: starzenie się, osoby starsze, konsumpcja, zachowania konsumenckie, sprytnie zakupy

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