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An Exploratory Analysis of the Attitudes and Behaviour of Silver Surfers in the UK and Germany: From Aspirational Age to Biological Age

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Abstract

Over the last years, Internet penetration has grown in the developed countries, and the market of the so-called silver surfers gained an increased significance. However, little research has examined silver surfers' in respect of their shopping behaviour and attitudes towards internet. The reasons and motivations underlying silver surfer behaviour purposes are insufficiently explored. The paper argues that the use of internet for shopping is no longer the privilege of a minority amongst older adults. E-shoppers are highly stratified by age, occupation or educational background.

Keywords: *Internet, Silver Surfer, Shopping Behaviour, Theory of Planned Behaviour*

1. INTRODUCTION

Access to Internet technology throughout society is increasing. More home computers are purchased and initiatives established by public sector organisations have achieved greater access the European Union (EU) citizens (eEurope2005, 2003). On average almost 45% of all households in the EU countries have internet access. Interestingly 20% of people aged 50-plus or so called "silver surfer" have Internet access. The number of 50-plus e-consumers increased from almost 10 million in 2000 to more than 15 million at the end of 2002. Moreover according to Datamonitor (2002), silver surfers represent the segment with the highest growth potential in terms of internet penetration. Internet has moved and developed itself towards a mean of mass media. It helps with cheap and fast information and enables new means of communication and contact between marketers and consumers. Technical words such as "Browser", "Broadband" and "Firewall" moved into our daily language. With its variety of offers and the timeliness of the information, the Internet proofs its fascination on a day-to-day basis.

2. PUPOSE OF THE RESEARCH

A key differentiator between the aged and younger consumers is that the seniors market is much more concerned with health issues than the under 50s (Scase, 2000). Underlying these attitudes, there are two very different styles of consumer response. Silver consumers are more likely to be concerned about maintaining a balanced diet. In many areas, there is little difference across the ages in attitudes towards indulgence. Young and old consumers may enjoy living the good life, eating out, cooking and pampering themselves. According to Soars they may be both willing to pay price premiums (for quality). However the two generations may diverge on the issue of experimentation. Few studies (Jayawardhena, 2003) however have directly addressed the issue of attitudes and behaviour from the perspective of Internet users. Little is known about the behaviour and motivational structures of silver surfers.

Understanding silver surfers' shopping behaviour and attitudes towards internet is a justified task given the growing market. Silver surfers concentrate most of the wealth in many developed economies (OECD, 2001), with disposable income frequently at its peak. Some suggestions have been completed and tried to classify Internet shoppers. According to Moe (2003) Internet shoppers can be separated into four categories based on customers'

search behaviour (directed versus exploratory) and further customers purchasing horizon (immediate versus future). He associated purchase intention with online search behaviour, and pointed out that purchasing intention is closely related to online search mode. Dholakia and Bagozzi (1987) suggested that a differentiating factor between e-shoppers could be the difference between goal-oriented and experiential mind sets. Goal-oriented mind-sets were divided into deliberative and implemental mind-sets while experiential mind-sets were classified as exploratory and hedonic mind-sets. Hoffman and Novak (1999) also distinguished between goal-directed and experiential e-shoppers. The goal direction is among other factors characterised via utilitarian benefit. Nevertheless the experiential process is symbolised with the hedonic benefit and non-directed search. Although the authors discussed the relevance of this typology to digital environments, antecedents of the mind-sets or effects of the mind-sets on purchase intention were not adressed. The purpose of this article is therefore twofold. Firstly, to identify the significant determinants of silver surfers intentions to use the Internet as a mean of shopping with particular reference to food and health related products. Secondly, to test the influence of respondents characteristics such as age, aspirational age, gender and occupation on online consumers' shopping behaviour. Therefore this paper will be divided into mainly three sections. The following section presents the methodology underlying data collection. This is followed by an account of the theoretical model used (section 4) and a discussion of the main findings (section 4). Finally conclusions and managerial implications are stressed.

3. RESEARCH DESIGN

The collection of data was carried out using "self"-administered questionnaires on a Pocket PC. The questions were presented close-ended. The fieldwork took place in June/July 2003 in the UK and August/September 2003 in Germany. A sample of 600 respondents was interviewed in each country. Two very similar cities in terms of demographics were chosen: Canterbury and Brighton; respectively Nuremberg and Munich. Respondents were randomly selected at various locations such as cyber cafes, higher street shops, high street and shopping malls. Respondents' age and occupation were used as quota criteria in both countries (Table 1). To ensure the quality of the data strict daily monitoring was applied, in order to fine-tune the data collection process; as well as to ensure that all information collected is of the utmost quality. The rate of non-respondents was 14% in the UK and 10% in Germany and can be regarded as highly satisfactory given the standards in market research in Western Europe (DEFRA 2002).

Following the literature review, questionnaires were developed to determine the extent of Internet users' motivation and concern factors when browsing or purchasing through the Internet. The questions were structured within six sections of the Questionnaire. (see Appendix 1)

Section A comprised of the respondents' personal background, such as gender, age, ethnicity, present occupation, highest educational level, monthly income, and "aspirational age", the so called feel age, which refers to the age someone feels compared to his actual biological age. Additional questions on their experience of using the Internet, the frequently of usage and past experience related to shopping online, were also included.

Section B and C required the respondents to compare offline and online shopping experiences Five-point Likert scale (1= strongly agree; 5 = strongly disagree).

Section D was concerned with attitudes to internet as a product information source. These scale included hedonic aspects (pleasant-unpleasant), as well as utilitarian aspects (useful – useless). The attitudes score for both cases is generated as an average of 10 items of

(see Appendix 1) Question 4A and 4B separately. Cronbach α=0.9 indicated a high reliability of the scale.

In *Section F* respondents were asked the habits and behavioural Intentions of Internet surfers, via Five-point Likert scales. (Appendix 1)

4. THEORETICAL MODEL

According to the Theory of Reasoned Action (TRA), the individual behaviour is dependent on a rational decision-making process. The intention is a latent variable that depends on the attitude towards intention and subjective norm (i.e. the perceived social pressure to carry out a particular behaviour such as purchasing a product using the internet) (see Appendix 3 Figure 1). The Theory of Planned Behaviour (TPB) extended the TRA with additional variables such as Perceived Behavioural Control (PBC). The PBC was defined as the strength of one's control over performing a behaviour (shopping on the internet) (Ajzen, 1988). Other extensions of the TRA included habit (Saba & Di Natale, 1998). Habit reflects the extent to which people perform a behaviour because they got used to. In the literature attitudes, subjective norms, PBC and habit were hypothesised to have a positive influence on behavioural intention (Ajzen & Fishbein, 1980, Shepherd & Raats, 1996).

The strength of the relationships depends on the relative importance of attitude and normative components. Attitudes were reported significant predictor of intentions in most studies. However, the role of perceived control is still unclear (Towler & Shepherd, 1991/1992). Subjective norm was not always reported a significant predictor (Shepherd & Stockley, 1987). All the variable in Figure 1 were included in the study as described in Appendix 4.

5. DATA ANALYSIS AND DISCUSSION

5.1 Examining the Theory of Planned Behaviour

Data was analysed using Statistical Package for Social Science (SPSS) Versions 11.0 and 11.5.1. Bivariate Analysis was used for exploratory purposes to identify determinants of intention to use the internet for shopping. Pearson correlation coefficients between behavioural intention and variables derived form the TPB (see Table 2, Appendix 5). One can notice a positive and significant association between behavioural intention and al the predictors in Figure 1: Attitudes to internet shopping, habit to use internet for shopping, PBC and subjective norm (pressure to use the internet). These findings are consistent with the theoretical expectations/other studies (Ajzen & Fishbein, 1980), although the impact of subjective norm was not always evident (Shepherd & Stockley 1987).

The coefficient suggest high and significant correlations between the TPB variables in both Germany and the UK. Subjective norm and habit appear even stronger predictors of intention to use Internet among German respondents.

Results should be treated as preliminary. Further research on the determinatns of behavioural Intention to use the internet will be carried out based on Structural Equation Modelling (SEM) in order to test the significance of the TPB relationships.

Respondents were categorised as 'Active', (used at least three times the internet in the past 12 months) or 'Inactive' Silver. However in the following are represented; the 'Active' group comprises of 7% in the UK and 23% in Germany as seen in table 3. Only 7% in Germany and 3% in the UK are passed the 50 and therefore would classify for the silver surfers. Relative to other ways of shopping, internet consumers perceive higher levels of risk

when they purchase products online. A higher level of perceived risks was found in Germany. This was to be expected, given that Germany scores high on risk aversion, according to Hofstede(1999). The empirical results reveal a profile of the silver surfers. About two thirds in both countries spend more than €70 per transaction. 'Active' German Silver e-shoppers are more likely to be male, professionals with an income between €28,500 and €71,500. They tend to have a higher level of education or professional qualifications. Most silver surfers have undertaken professional training, a degree, a postgraduate qualification. It would be reasonable to assume that this aspect would be a reasonable stand-in for income or even lifestyle. This, combined with the characteristic of higher expenditure on food, suggests that socio-economic status of this group is above average in both UK and Germany.

The role of aspirational age of silver surfers in shaping their attitudes to the use of the Internet for shopping and health related products is explored. As the impact of demographics on buying behaviour is mixed, respondents were separated into under and over 50 years old, (see tables 4 and 5). As hypothesised, age is significantly associated with the attitudes towards internet shopping for the group of products.

As outlined in tables 4 and 5 aspirational age plays by far a significant role in shaping attitudes to internet shopping in general and food and health related products in both Germany and UK. Both biological and aspirational age, occupation and income are significantly associated with the status of respondents based on their attitudes to internet shopping. Namely respondents who are or feel younger, students, professionals with upper income (€ 71,500) have stronger (above medium attitudes) to internet shopping. A main difference between UK and Germany relates to the higher proportion of respondents with positive attitudes to e-shopping among mangers in the UK. As far as attitudes to internet shopping of food and health related products are concerned the same variables (age, occupation and income) were associated with respondents status. Differences in lifestyles and values can explain these patterns. Personal values (self direction, achievement, enjoyment) may be related to attitudes toward e-shopping (Jayawardhena, 2003).

6. CONCLUSIONS AND MANAGERIAL IMPLICATIONS

Pure age-based segmentations present an incomplete picture of the "Silver Surfer" market. Consumer needs, attitudes, lifestyles, circumstances and health are becoming increasingly important. Age lines are blurring, aspirational age plays a significant role in changing attitudes to internet shopping: The phenomenon of adults staying younger longer means that the period during which we consider individuals to be 'active consumers' has enlarged. As such, one cannot simply rely on mapping the progression of a consumer through his life positing unique qualities not shared by others age groups. Non-contiguous age groups may share numerous common features. However, age-based segmentations retain some use, as they provide insight into the conditions in which people were brought up and often define themselves by. Another influence that was not explored in this research was the differences between expert and novice Internet users. There may be differences in their intention behaviour based on their skills, which should be addressed in future studies.

The managerial implications of this study can be assessed at two levels. First at the level of dimensions that e-shoppers use to evaluate the new medium for buying and second at the level of using such findings to design communications strategies able to account for the differences between the aspirational and biological age. As attitudes have significant positive

role on the intention to shop over the internet, Marketers need to consider both biological and aspirational age, occupation and income in segmenting e-shoppers and encourage them to develop shopping habits.

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APPENDIX 1

1. Do you use the internet?

1 – Yes/ 2 –No

2. What is your gender?

1 – Male/ 2 – Female

4. What is your age?

1 – under 50/ 2 – over 50

5. This question asks you to fill out your age as you feel it is.

1 – 10s …. 8 – 80s

6. Please indicate your current household income in UK Pounds

1 - Under 30,000UKP, 2 - under 50,000UKP, 3 – over 50,0000UKP

7. What is your current marital status?

1- Single/Divorced/Separated 2- Married/Living Together 3- Rather not say

10. Which of the following categories best describes your primary occupation?

1- Management 2- Professional 3- Administrative/Support Staff 4- Student 5- Trained Professional/ Skilled Labourer 6- Part Timer 7- Researcher 8- Self-employed/Partner 9- Other

17. How often have you bought something with an Internet retailer in the past twelve months? 0-0, 5- 5 or more

2.3 The idea of using the Internet to shop is appealing.

(1. Strongly Disagree, 5.Strongly Agree)

APPENDIX 2
Tables

Table 1

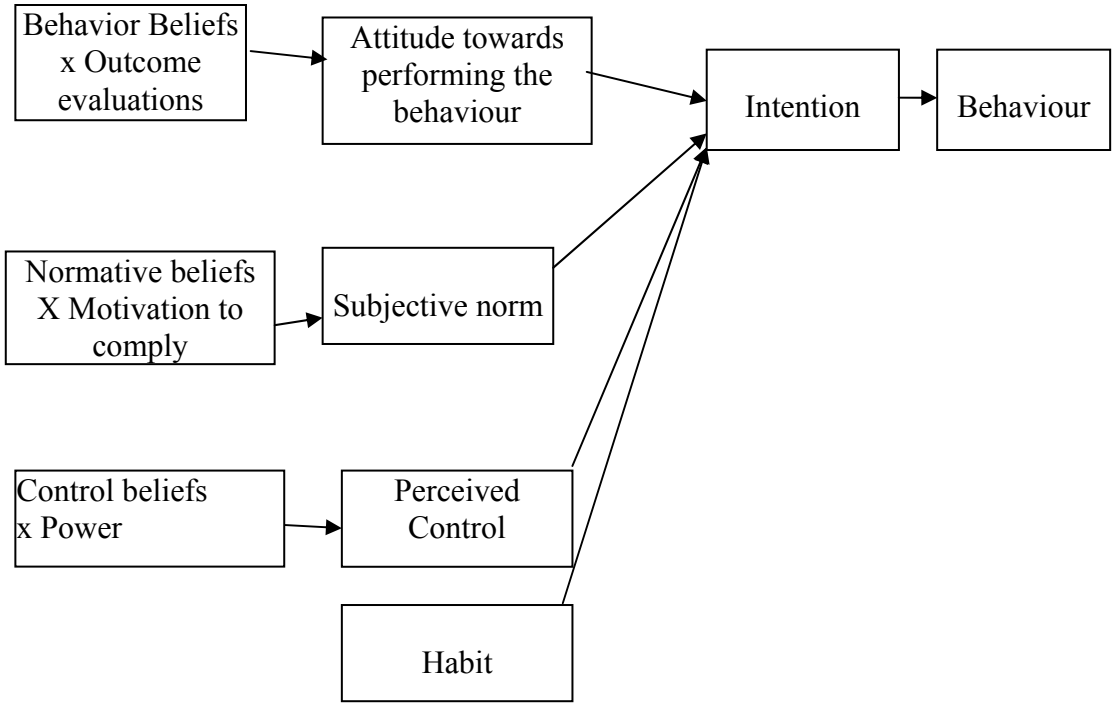
The breakdown of the sample (percentage of respondents)

		Sample	
		Germany	**UK**
Biological Age			
	under 50	69.7	45.5
	over 50	30.3	54.5
Aspirational Age			
	under 50	79.2	71.2
	over 50	20.8	28.8
Gender			
	Male	61.1	62.8
	Female	38.9	37.2
Occupation			
	Management	5.7	4.0
	Professional	22.3	10.0
	Administrative/ Support Staff	10.7	12.7
	Student	9	7.5
	Trained Professional/ Skilled Labourer	9.7	15.7
	Part Timer	9.3	15.7
	Researcher	3.3	5.3
	Self-employed/ Partner	5.3	5.8
	Other	23.8	23.3

Source: derived from authors' survey

APPENDIX 3

Figure 1. Schematic representation of the TPB



Source: Ajzen & Fishbein (1980); Shepherd & Raats (1996); Saba & Di Natale (1998)

APPENDIX 4

The attitude to intention was measured on a five point semantic differential scale consisting of a set of bipolar adjectives as specified by Azjen & Fishbein (1980).

4.1 Perception of the attitudes towards the Internet

1. 1- Not fun to see 5- Fun to see
2. 1- Not helpful 5- Helpful
3. 1- Not enjoyable 5-Enjoyable
4. 1- Not informative 5- Informative
5. 1- Not making me curious 5- Making me curious
6. 1- Boring 5- Exciting
7. 1- Useless 5- Useful
8. 1- Unpleasant 5- Pleasant
9. 1- Not important 5- Important
10. 1- Not entertaining 5- Entertaining

4.2 Perception of the attitudes towards the Internet for food and health related products

See above

The PBC was defined as the strength of one's control over shopping on the internet (Ajzen, 1988). The following three statements were used to measure PBC.

5.7 I am in control of my navigation while surfing the Web.

(1. Strongly Disagree, 5.Strongly Agree)

5.9 I always have some control over the content of the Website that I want to see.

(1. Strongly Disagree, 5.Strongly Agree)

5.10 While surfing the Web, I am always aware of where I am

(1. Strongly Disagree, 5.Strongly Agree)

Subjective norm was defined as multiplicative relationship between perceived attitudes of people dear to the respondents as far as internet is concerned and the importance attached by respondents to the opinion of peers. Most people dear to me think shopping on the internet is (Boring-Exciting, Important-unimportant)

6.5 The opinion of other people dear to me is

(1. Not very important, Very Important)

Habit was measured on a five-point Lickert-type of scale (see Saba and Di Natale, 1998) attached to the statement "I consume "X' because I used to eat it together with my family". It can be viewed as a measure of qualitative habit that has similarities with the measure of Tuorila and Pangborn (1988).

6.2 To what extend do you agree with the following statement.

I shop on the Internet out of habit

(1. Strongly Disagree, 5.Strongly Agree)

The intention to shop on internet was measured on a five-point scale concerned with the likelihood to shop during the month following the observation period (1=extremely unlikely; 5 = extremely likely).

6.1 Do you intend to use the Internet during the following fortnight?

a. For the search of Information about products and services only

b. In order to buy a specific product or service onl

APPENDIX 5

Table 2

Person Correlation between the TPB Variables

	Behavioural Intention to use the Internet	
	Germany	**UK**
Attidute towards internet purchases	0.904**	0.899**
Behavioural Control	0.931**	0.957**
Subjective Norm	0.912**	0.801**
Habit of using Internet	0.948**	0.885**

Note: * - significant at 1%; ** - significant at 5%.

Table 3

Frequency of "Active" Internet Users

		Germany	UK
Age			
	under 50	16%	4%
	over 50	7%	3%
Gender			
	Male	13%	3%
	Female	10%	4%
Occupation			
	Management	1%	1%
	Professional	7%	1%
	Administrative/ Support Staff	4%	1%
	Student	1%	1%
	Trained Professional/ Skilled Labourer	3%	0%
	Part Timer	3%	0%
	Researcher	1%	1%
	Self-employed/ Partner	2%	0%
	Other	3%	3%
Income			
	under € 28,500	6%	1%
	€ 28,500 - € 71,500	17%	5%
	over € 71,500	1%	2%

Table 4

Attitudes towards Internet shopping in General

	Germany		UK	
	% above median	**Chi-Square**	**% above median**	**Chi-Square**
Biological Age				
under 50	49.8	15.28*	56.1	6.4*
Aspirational Age				
under 50	52.4	6.13**	57.3	12*
Gender				
Male	57.8	2.92	61.8	0.009
Occupation				
Management	67.6	18.68**	95.5	31.3*
Professional	53.7		47.5	
Administrative/ Support Staff	57.8		53.3	
Student	41.1		60	
Trained Professional/ Skilled Labourer	50		76.1	
Part Timer	41.1		53.3	
Researcher	75		58.1	
Self-employed/ Partner	68.8		52.9	
Other	59.4		66.4	
Income				
under € 28,500	40.2	17.71*	48.9	13.3*
€ 28,500 - € 71,500	61.2		66.7	
over € 71,500	52.3		62.6	

Note: * - significant at 1%; ** - significant at 5%.

Table 5

Attitudes towards Internet shopping of food and health related products

	Germany		UK	
	% above median	**Chi-Square**	**% above median**	**Chi-Square**
Biological Age				
under 50	66.2	26*	55.5	5.4**
Aspirational Age				
under 50	65.2	31.2*	55.4	16.2*
Gender				
Male	59.6	0.007	61	0.05
Occupation				
Management	38.2	32.5*	95.2	36.9*
Professional	63.4		45.6	
Administrative/ Support Staff	59.4		52	
Student	85.7		56.8	
Trained Professional/ Skilled Labourer	56.1		75.3	
Part Timer	67.9		49.5	
Researcher	50		56.7	
Self-employed/ Partner	40.6		52.9	
Other	53.8		66.9	
Income				
under € 28,500	76.5	27.1*	49.3	9.7*
€ 28,500 - € 71,500	57.8		64.6	
over € 71,500	43.9		62.2	

Note: * - significant at 1%; ** - significant at 5%.

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