



What We Do Know and Don't Know about Marketing Communications on Mature Consumers

Journal:	<i>European Journal of Marketing</i>
Manuscript ID	EJM-12-2020-0906.R4
Manuscript Type:	Original Article
Keywords:	mature consumers, literature synthesis, Marketing communications, review, older consumers, age, aging, ageing

What We Do Know and Don't Know about Marketing Communications on Mature Consumers

ABSTRACT

Purpose: Given the increased significance and rapid growth of an ageing population, this review paper (1) defines the *mature consumer* segment chronologically to resolve definitional inconsistencies found in prior marketing communications literature, (2) identifies the current state of the marketing communications field in terms of mature consumer research, and (3) highlights future research directions on mature consumers for marketing communications academics and practitioners.

Design/methodology/approach: A synthesis of existing marketing communication research on mature consumers (those aged 50+), published in top-tier journals since 1972, is provided. 106 papers were identified in 21 marketing journals.

Findings: Three existing research themes were identified: market segmentation of mature consumers [we ground this theme in three interrelated facets: chronological age, health (physical and neurological) and self-perception of age (also referred to as cognitive age)]; attitudes and behaviours of mature consumers; and marketing to mature consumers. We also propose several future research themes: further definition of mature consumers and widening the scope of examination; segmenting mature consumers to account for heterogeneity; information processing of mature consumers cannot use a one-size-fits-all approach; the influence of marketing mix elements on mature consumers; and alternative methodologies to better understand mature consumers.

Research Implications: Recognising the heterogeneity within the chronologically-based mature consumer segment, we propose an extended mature consumer definition which includes biological, psychological and social dimensions, as well as life events and life circumstances, rather than biological age alone.

Practical Implications: In practical terms, understanding information processing of mature consumers cannot use a one-size-fits-all approach and marketing mix elements may affect

1
2
3 behaviour differently within this segment. This will require alternative methodologies to
4 understand these processes fully.
5
6
7
8

9 **Originality:** This synthesis of mature consumers research within the marketing
10 communications field provides key research questions for future research to better understand
11 this market segment and its implications for marketing communications, theory development
12 and practice.
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

BACKGROUND

Globally the population is ageing. In the U.S.A. it is expected that by 2030 more than 20% of the country's population will be over 65 years old compared to 13% in 2010 and 9.8% in 1970 (U.S. Census Bureau, 2018). In the UK, by 2041, this age group is set to reach 20.4 million and make up 26% of the population with the fastest rise expected in those over 85 years of age (ONS, 2018). Worldwide, China, Japan and Korea are considered the fastest ageing countries where those 65+ make up more than 30% of their populations, while Korea is expected to become the oldest developed nation by 2065 (ESCAP United Nations 2016). Given this expected growth, *mature consumers* represent a significant opportunity for companies (Hewitson 2017). For example, in 2016 the UK over 50s represented 33% of the population yet they held 70% of all household wealth (Saga, 2016). The increasing market size of mature consumers, their larger disposable income, less time restrictions and purchasing power have led to the emergence of new products and services targeted specifically at them (e.g. Stephens 1981, 1991; Sudbury-Riley & Edgar, 2016). This study aims to define the mature consumer segment chronologically, bring together our understanding of current literature on mature consumers in marketing communications and propose future research directions of both theoretical and practical importance.

Age remains one of the most popular segmentation criteria due to its importance, correlation to other factors and easiness to measure (De Pelsmacker, 2021; Egan. 2020). It is often used exclusively in product or service offerings such as homes for over 50s or travel insurance during COVID-19 for the over 60s. As a result within marketing communications, academics and practitioners are increasingly recognising the importance of this market. Existing research acknowledges the heterogeneousness of the mature market and examines processing, behaviour, and decision-making amongst this audience. Additionally, research identifies effective communications strategies and information sources to reach this market

1
2
3 (e.g. Amatulli et al., 2018; Burnett, 1991; Davis & French, 1989; Grougiou & Pettigrew, 2011;
4
5 Yoon, Cole & Lee, 2009).

6
7
8 However, finding ways to reach mature consumers with effective messages is still a
9
10 struggle for many practitioners (Moschis & Mathur, 2006) who have been slow or unsuccessful
11
12 to target this market (Hurley, 2016). Most advertising budgets are spent on advertising targeting
13
14 people under 50 years old (Ridley, 2014) and most advertisers still use the same advertisements
15
16 to communicate to all audiences (Kim et al. 2016). Moreover, use of older models and
17
18 prominent age-based marketing stimuli to target mature consumers has produced conflicting
19
20 results (e.g. Milliman & Erffmeyer, 1990; Swayne & Greco, 1987; Weijters & Geuens, 2006;
21
22 Wolf, Sandner & Welp, 2014). A lack of representation in advertising appeals, as well as an
23
24 advertising industry that is often accused of ageism (Bruell, 2019), could lead both mature
25
26 consumers and professionals over 50s to believe that they are unimportant and not valued
27
28 (Grougiou & Pettigrew, 2011; Swayne & Greco, 1987).

29
30
31
32
33 However, research shows mature consumers have their own consumer identity process
34
35 (Schau, Gilly & Wolfinbarger, 2009), which should encourage marketers to develop more well
36
37 considered consumer segmentation to customise marketing communications to this audience.
38
39 Mature consumers remain under-researched (Moschis, 2012) and theoreticians highlight the
40
41 need to examine their cross-cultural perceptions and values (Sudbury & Simcock, 2009),
42
43 engagement with digital media (Goldberg 2009; Parida, Mostaghel & Oghazi, 2016), the digital
44
45 divide (Cosco, 2018; Hwang & Nam, 2017), and age discrimination in advertising and
46
47 marketing institutions (Nunan & Domenico 2019). Recent research (Kuppelwieser & Klaus
48
49 2020) also highlights different concepts of individuals' time perception as a useful tool to apply
50
51 to different age segments in market research.
52
53
54

55
56 Within the context of marketing communications, our paper provides a synthesis of
57
58 existing research in top-tier marketing journals, from 1972 to the present day, identifying the
59
60

1
2
3 current state of the marketing communications field in terms of what we know and what we do
4
5 not know about mature consumers within the marketing communications area and highlighting
6
7 future research directions (building on Moschis 2012). In doing so, we make two distinct
8
9 contributions.
10

11
12
13 First, we argue that age as a concept commonly restricted to chronology is not enough
14
15 for marketing segmentation techniques developed to meet mature consumers' unique needs.
16
17 Given that past research varies in terms of chronological age segments defined as mature
18
19 (ranging from 50+ to 80+) we resolve this inconsistency in chronological definitions of mature
20
21 consumers and specifically within the marketing communications literature by proposing the
22
23 interaction between three main variables key in any discussion of marketing to this group: i.e.,
24
25 chronological age, health (physical and neurological) and self-perception of age (or cognitive
26
27 age). These types of segmentation variable combinations overcome the limitation of using only
28
29 simple demographic segmentation when developing effective marketing communications.
30
31
32

33
34 Second, we identify a range of consumer behaviours performed by mature consumers,
35
36 their decision-making processes, and the influence of a range of psycho-social factors that leads
37
38 to particular consumer attitudes and behaviours; and the effectiveness of various marketing
39
40 techniques aimed at mature consumers. This contributes to our understanding of the mature
41
42 consumers market as we extend the mature consumer definition to include biological,
43
44 psychological and social dimensions, as well as life events and life circumstances, rather than
45
46 biological age alone. Additionally, our synthesis of findings can be used as a primary guide for
47
48 practitioners who want to tap into the mature consumer market and ensure that their monetary
49
50 endeavours do not go wasted; while minimising the propagation of stereotypes that are harmful
51
52 to mature consumers with the aim of increasing their well-being and getting the most out of
53
54 marketing communications targeting them.
55
56
57
58
59
60

METHOD

Research approach

To address our objectives of defining the mature consumer segment chronologically, identifying the relevant literature on mature consumers in marketing communications and proposing a future research agenda, we conducted a review of the existing research on marketing communications and mature consumers. We adopted a systematic process to ensure replicability as outlined by Popay et al., (2006). An initial scoping of the topic literature through the use of the EBSCO Business Source Complete database allowed us to gain an overview of the research topic and contributed to the development of the following Boolean phrase for use when conducting the review: "*Older consumers*" OR "*Mature consumers*" OR "*Grey market*" OR "*Over 50s*" OR "*Elderly*" OR "*Elder*".

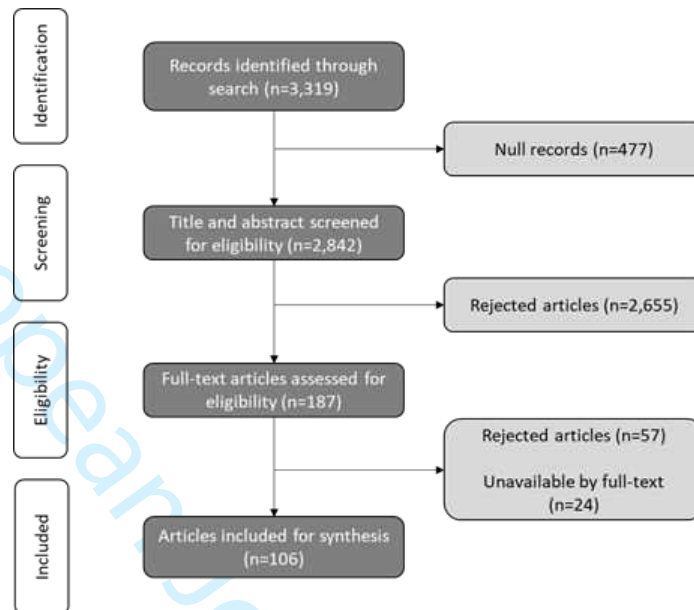
From our initial exploration of the research topic the authors agreed on the following inclusion criteria:

- 1) Peer reviewed original research written in English.
- 2) Articles focused on the mature consumer. Whether through direct intentional investigation of older individuals or the inclusion and comparison between several age categories, one or more of which included individuals over 50 years of age.
- 3) Articles focused on, or related to, the marketing communications mix. The focus, research aims or questions of the articles, and their contributions were related to the use of advertising, personal selling, sales promotion, public relations, and direct marketing.

Any articles not available in their full text form and those published prior to 1970 were excluded from the review. The date exclusion was mainly for practical reasons as often these articles are not available in their full text form, however, their relevance to contemporary discussion of mature consumers could also form a justification for their exclusion.

Search Process

A list of 21 three and four-star marketing journals (as rated by the Association of Business Schools) were selected according to their relevance and likelihood to contain literature pertinent to the review (see Table 1 for journal list). The search was conducted in September 2021, resulting in a total of 3,319 search records across all journals. As per the PRISMA protocol for conducting and reporting a systematic review (Moher et al, 2015), a three-stage process was adopted to identify the articles that would ultimately be included for synthesis. Firstly, all records were screened for inclusion criteria 1, this resulted in 477 search results being excluded based on their non-original research article status (i.e. due to the records being for short commentaries, editorials etc). Secondly, all remaining records (deemed to be articles) were screened by title and abstract based on the remaining inclusion criteria, with 187 articles meeting our inclusion criteria based on this cursory examination. Lastly, the full-text review of these articles revealed 24 articles were unavailable in full-text and 57 were excluded based on the articles not fitting the inclusion criteria of being related to the elderly market segment or having sample sets not containing elderly respondents (see Figure 1 for a diagram of this process).

Figure 1. Flow diagram of systematic review search and screening process**Data extraction**

Data were extracted regarding the year of publication, journal, country-of-origin, methods, findings and research themes. Table 1 summarises the distribution of these key variables across the 106 identified articles.

INSERT TABLE 1 ABOUT HERE

THEMATIC ANALYSIS

Segmenting consumers by chronological age is the most straightforward way of segmenting a population (Barak and Stern, 1986; Catterall and Maclaran, 2001; Mathur and Moschis, 2005; Weijters and Geuens, 2006). Some researchers use a comprehensive definition of mature consumers and include all individuals above 50 years of age within that term (e.g. Moschis & Mathur, 2006; Sudbury & Simcock, 2009). Others make additional segmentations

1
2
3 of over 50's with 50-64 year olds, the 65-80 year olds and the 80+ year olds being common
4 distinct groupings (e.g. Drolet, Williams & Lau-Gesk, 2007; Wolf et al., 2014; Yoon, Lee, &
5
6 Danziger, 2007). Age and ageing, however, refers mainly to chronological age. Age, to use a
7
8 cliché, is a state of mind. In this section we will outline the literature on the market
9
10 segmentation of mature consumers (Theme 1) and describe the interaction between three main
11
12 variables key in any discussion of marketing to this group; chronological age, health (physical
13
14 and neurological) and self-perception of age (or cognitive age). When considering the mature
15
16 consumer segment, it is also important to identify a range of consumer behaviours performed
17
18 by mature consumers, their decision-making processes, and the influence of a range of psycho-
19
20 social factors that leads to particular consumer attitudes and behaviours (Theme 2); and the
21
22 effectiveness of various marketing techniques aimed at mature consumers (Theme 3).
23
24
25
26
27
28

29
30 In analysing the literature, these three themes were identified by using an iterative
31
32 approach (Ladge et al., 2012; Pratt, 2009; Pratt et al., 2006). The analysis was performed by
33
34 two researchers who collaborated in developing themes inductively from the literature. The
35
36 themes chosen from those identified were agreed upon by both researchers. In this section, we
37
38 summarise some of their findings and report some of the practical advice that these articles
39
40 give based on these themes identified by our review (see Table 2 for the summary of existing
41
42 research themes and the papers identified under each theme).
43
44
45

46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
INSERT TABLE 2 ABOUT HERE

Theme 1: Market segmentation of mature consumers

52
53
54
55
56
57
58
59
60
Consumers differ in buying attitudes, preferences and needs. Through market
segmentation heterogeneous segments are created to meet consumers unique needs (Kotler and
Armstrong, 2017). Age has historically been an important segmentation variable (Berkman &
Gilson, 1974; Lumpkin, 1985). It is important, however, that marketers and advertisers do not

1
2
3 treat mature consumers as one universal segment and instead use a range of identifying factors
4
5 to distinguish individuals within this category (Moschis 2012; Moschis & Mathur, 2006;
6
7 Thompson & Thompson 2009). Previous research acknowledged the ambiguity surrounding at
8
9 what point a consumer becomes mature. Grougiou and Pettigrew (2011), for example,
10
11 acknowledge that while there is the tendency in marketing communications research to use
12
13 chronological age as a means of defining the mature customer, there is not an agreed
14
15 classification.
16
17
18
19

20 Justification for age grouping is rare but some papers do discuss reasoning. Moschis
21
22 and Mathur (2006) and Jahn et al. (2012), for example, adapted their age cut-offs based on
23
24 previous literature, industrial or government reports, and to suit their research aims and scope.
25
26 A common means of choosing an age cut off is based on life cycles as noted by Lazer (1964)
27
28 and Erikson, Erikson & Kivnick (1994). A number of the reviewed studies do not separate age
29
30 into distinct groups, in these cases age is treated as a scale variable and the authors will often
31
32 talk about findings based on ageing in that older participants increase the likelihood of a certain
33
34 behaviour as they age (Gaston-Breton & Raghubir 2013; Im, Bayu & Mason 2003; Lambert-
35
36 Pandraud & Laurent, 2010).
37
38
39
40

41 With chronological age as a starting point mature consumers can be segmented and
42
43 used as such for marketing purposes. Barhnhart and Peñaloza (2013) and Huff and Cotte
44
45 (2016), for example, both note a distinct change in consumer behaviour in the over 80s,
46
47 whereby relatives and carers may be involved in the consumer decision making process,
48
49 especially in bigger consumer purchases such as care services (Sheng, Simpson & Siguaw
50
51 2019). While the academic literature acknowledges the limitations of relying solely on simple
52
53 demographic variables such as chronological age (Guido, Amatulli & Peluso, 2014; Johnson
54
55 & Cobb-Walgren 1994; Stephens, 1991), these variables can provide rich insights in
56
57 combination with other variables.
58
59
60

1
2
3 Deterioration of physical, but also of cognitive function is inextricably linked with
4 chronological age. Ageing as a biological function, however, may manifest itself in different
5 ways and at different times, not necessarily on the same schedule as chronological ageing. Past
6 marketing communication research provides evidence that such indicators of age can vary
7 beyond chronology. Some articles (e.g. Greco & Swayne, 1992; Swayne & Greco, 1987)
8 describe age based on external biological cues such as: extensive grey hair and wrinkles around
9 the eyes and/or hands and/or neck, thickening of the ankles, the quickness of step, the use of
10 ambulatory aids such as canes or wheelchairs. Others used a combination of cognitive, social,
11 and biological factors in conjunction with chronological age to refer to the mature market (Day
12 et al., 1987; Guiot, 2001; Vishvabharathy & Rink, 1984). Marketing communication research
13 also supports this notion that ageing is multidimensional in nature (Birren, 1968; Moody, 1988;
14 Moschis, 2000; Phillips & Sternthal, 1977). An individual's information processing and the
15 cognitive decision-making process is one such dimension (Johnson & Cobb-Walgren, 1994;
16 Mrkva et al., 2020; Phillips & Sternthal, 1977; Rousseau, Lamson, & Rogers, 1998; Sorce,
17 1995; Yoon et al 2005).

18
19 The literature, comparing cognitive ability and memory, shows different processing
20 between these groups with regards to the accuracy of recall (Cole & Houston, 1987; Law,
21 Hawkins, & Craik, 1998), price memory (Gaston-Breton & Raghurir, 2013), and the impact
22 of pace of presentation, format and sentence structure on recall (Ensley & Pride, 1991;
23 Golstein, Hershfield & Benartzi, 2016; Kim et al. 2016). Additionally, mature consumers have
24 been shown to process warnings about false information differently (Gaeth & Heath 1987;
25 Skurnik et al., 2005), process information differently based on time of the day (Yoon, Cole &
26 Lee, 2009; Yoon, Lee and Danziger, 2007), perform slower on consumer search tasks (Cole &
27 Balasubramanian 1993) and mature consumers are less likely to remember brands or products
28 advertised, or other aspects of commercials as age increases (Ensley & Pride, 1991). Exposure
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

1
2
3 and acquisition of brands in childhood leads to better and faster recognition of brands in
4 adulthood (Ellis, Holmes, and Wright, 2010). As such when compared to younger consumers,
5 mature consumers may face limitations in cognitive processing and working-memory capacity
6 when dealing with new product information or solving new search problems. These factors will
7 need to be carefully considered when marketing towards this population.
8
9

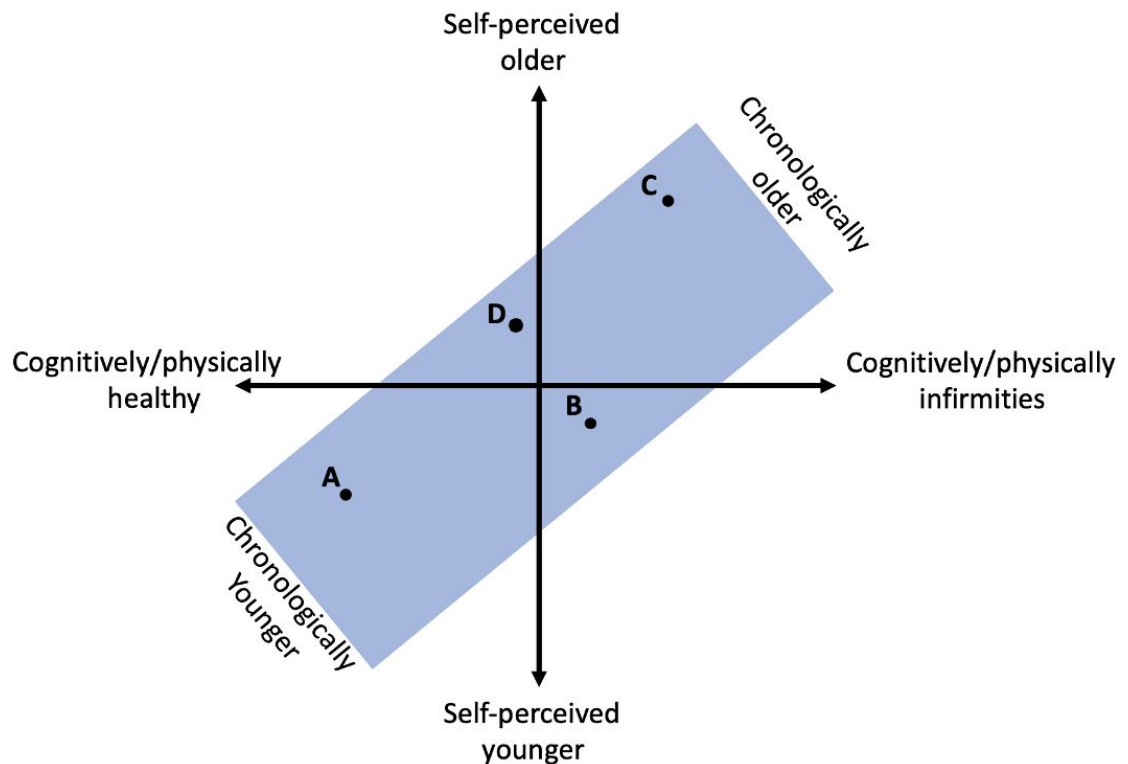
10
11
12
13
14
15 While chronological and biological age explains some consumer beliefs and behaviours
16 [e.g., Josiassen, Assaf and Karpen (2011) highlighted that mature consumers tend to be more
17 ethnocentric], their explanation is greatly enhanced with the addition of consumer self-
18 perceptions of age. Self-perception of age (or cognitive age) involves the self-assessment of
19 how the mature consumer perceives themselves and how they want other people to perceive
20 them (Goldberg 2009; Gwinner & Stephens 2001; Stephens 1981; Van Auken & Barry 1995).
21 A person's cognitive age, therefore, is socially constructed and influenced by an individual's
22 experiences and life events, for example retirement (Schau, Gilly and Wolfinbarger, 2009) or
23 becoming a widow/widower (Moschis, Mathur & Smith, 1993).
24
25
26
27
28
29
30
31
32
33
34
35

36
37 These experiences in turn may interact with a biological factor such as a chronic
38 condition making people more aware of their age on a day to day basis. For example, self -
39 perception of age can vary depending on context (Amatullis, Peluso, Guido & Yoon 2018;
40 Guiot, 2001; Tepper 1994; Thakor, Suri & Saleh, 2008; Weijters & Geuens 2006). Amatullis
41 et al (2018) found that older consumers tendency to feel younger varied as a function of whether
42 they were exposed to young or old (i.e. a similar age) social cues in an environment. Guido,
43 Amatulli & Peluso (2014) who examined the impact of contextual factors on older consumers'
44 cognitive age (feel-age) and chronological age, found that older consumers' feel-age is affected
45 by social cues, the physical environment and product category type. In different groups of
46 seniors (over 50s) there were determinants of subjective-age biases identified that showed that
47 a feeling of remaining young rather than an aspiration to be younger resulted in cognitive-age
48
49
50
51
52
53
54
55
56
57
58
59
60

1
2
3 bias (Guiot, 2001). Additionally, younger adults might consider themselves as elderly
4
5 individuals especially when it comes to processing information, physical health, experiences,
6
7 values and lifestyles (Guido et al., 2018; Gunter 2012). These factors may serve as markers of
8
9 transitions into social roles people are expected to enact at different stages in life (Mathur &
10
11 Moschis 2005; Mathur, Moschis & Lee 2008). This effect appears to be robust and may be
12
13 cross-cultural in nature (Sudbury-Riley, Kohlbacher and Hofmeister 2015).
14
15
16
17

18 Figure 2 illustrates the three interrelated facets of the mature consumer segmentation as
19
20 a model. The figure has two axes that consider how an individual may see themselves in respect
21
22 to age. On the X axis is the individual's lived experience of physical and cognitive health while
23
24 on the Y axis is the individual's self-perception of how old they are. Chronological age
25
26 correlates to each of these variables, but the correlation is not perfect. Below are four examples
27
28 of individuals (A, B & C, D) within this segmentation. Please note that these are not meant to
29
30 be exhaustive and consumers could sit at any point in the diagram.
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

Figure 2. Model of mature consumer segmentation



- A. She is 55, pre-retirement, keeps in good health and generally sees herself as young (i.e. she wouldn't label herself a mature consumer).
- B. He is 65, he recently retired, has a few aches and pains and sometimes forgets what he wanted to buy from the shops but other than this is in good health. He would understand why the label of mature consumer is used for him, but would be mortified if he was referred to as elderly.
- C. She is 82 years old, has been retired for 20 years, is a great-grandmother. She has had a hip replacement in the last few years and very much "feels her age" on a day to day basis. Her family assists her with shopping and she would agree that the term elderly describes her.
- D. He is 51 years old, pre-retirement, he is in good physical health, but he perceives himself as older and ageing; he has some health issues that add to his perception of being older and he feels depressed. He would agree that his would be described as a mature consumer.

1
2
3 Further demographic factors such as income, education and gender interact further with
4 the ageing experience (e.g. Burnett, 1991; Day et al., 1987; Sherman, Schiffman & Mathur,
5 2001). Income in combination with age has been shown to be related to media habits and
6 attitudes (Rahtz, Sirgy & Meadow, 1989; Burnett, 1991). A study by Sudbury and Simcock
7 (2009) indicated that UK-based consumers over 50 spend more on products such as luxury cars
8 and travel. They also suggested that “as people age, they become more dissimilar with respect
9 to lifestyles, needs and consumption habits”. On the other hand, when compared to their
10 contemporaries, older low-income consumers exhibit different consumer choice patterns and
11 respond differently to marketing practices in comparison to older high-income consumers
12 (Phillips and Sternthal, 1977; Walsh, Evanschitzky, & Wunderlich., 2008). For example, older
13 consumers who are wealthier are more likely to use online shopping (Nunan & Di Domenico,
14 2019).

15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

Alongside self-perceived age gender has been shown to affect shopping orientations (Sherman, Schiffman and Mathur 2001). Credibility of adverts as an information source (Davis & French, 1989) and information search motivations (Morris, Tabak & Olins, 1992) alongside age have been shown to provide valuable profiling information for mature consumers. These types of segmentation variable combinations overcome the limitation of using only simple demographic segmentation when developing creative marketing communications.

Theme 2: Attitudes and behaviours of mature consumers

The second key theme to come out of this review concentrates on mature consumers' attitudes, decision-making processes and purchasing behaviour. Studies examine differences between young and mature consumers, but also between different segments of mature consumers, highlighting how different mature cohorts consume.

1
2
3 Work on everyday brand choice shows little difference between mature consumers and
4 younger consumers. Uncles and Ehrenberg (1990) found no age-related differences in brand
5 choice when comparing two groups (above and below 55 years old), and D'Amico (2007)
6 found that differences in the number of brands purchased and brand switching behaviour could
7 not be explained by age. Both suggested that any differences in brand choice behaviour could
8 be better explained by disposable income and lifestyle and those mature consumers who stay
9 active, both mentally and physically, have similar requirements and desires as those who are
10 younger. Cole, Laurent, Drolet, et al. (2008) argued that due to age-associated changes in
11 cognition and goals, mature consumers simplify or restrict the choice process and prefer to
12 select long-known options. As age increases to a more elderly population (i.e. 80+) differences
13 in brand choice appear but these appear to be largely driven by age self-perception (Burt &
14 Gabbott; Uncles & Lee 2006) and mobility issues (Lumpkin & Hunt 1989). With regards to
15 brand attachment numerous studies identify mature consumers as particularly loyal consumers
16 who are unlikely to shift brands (Jahn, Gaus and Kiessling 2012; Lambert-Pandraud & Laurent,
17 2010; Lambert-Pandraud, Laurent, & Lapersonne, 2005; Mittal & Kamakura 2001). Jahn, Gaus
18 and Kiessling (2012), for example, found that for mature consumers frequent interactions
19 through personal contact and building meaningful communications is important in their
20 consumer decision making process. Furthermore, Lambert-Pandraud, Laurent & Lapersonne
21 (2005) found that when buying a new car, mature consumers consider fewer brands, fewer
22 dealers and fewer models often opting for a similar model of car to that of a previous purchase.
23 Lambert-Pandraud et al. (2017) further note that there seems to be a turning point, when people
24 reach 60 years old, in terms of brand preference for established versus newly introduced brands.

25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54 Additionally, with regards to discounts and loyalty programmes 50-54 year old
55 consumers were less likely to use discounts promoted with an age segmentation cue, while
56 consumers aged 65 and older were not affected negatively by the presence of a senior citizen
57
58
59
60

1
2
3 label (Tepper 1994). In a service marketing context, Lacey, Suh and Morgan (2007) found that
4
5 mature consumers generally embrace loyalty programmes because they welcome the resulting
6
7 special treatment. However, the 70+ age segment tends not to respond to level-one marketing
8
9 loyalty programs (e.g. interested in receiving economic- and customization based preferential
10
11 treatment benefits), while the 50-59 years old age segment tends to have the highest level of
12
13 response to level-three marketing loyalty programmes (e.g. receiving a full array of economic-
14
15 and customization-based preferential treatment benefits). Lastly, in terms of pricing, Ainslie
16
17 and Rossi (1998) found that mature consumers who are retired are less price sensitive than
18
19 younger consumers but could not find evidence of them being feature sensitive. Additionally,
20
21 research suggests that mature consumers are more risk adverse and tend not to try new products
22
23 (Schiffman, 1972). Sudbury and Simcock (2009) also found that self-respect and security are
24
25 the most important values for mature consumers; while having a warm relationship with others,
26
27 fun and enjoyment in life are less important to them in comparison to cognitively young
28
29 consumers. Mature consumers search less compared to younger consumers (Cole &
30
31 Balasubramanian, 1993), rely more heavily on advertiser-supplier information (Lumpkin &
32
33 Festervand, 1988), and are more price sensitive (Cleeren et al.,2010). In service encounters
34
35 mature consumers prefer formality, even though prior research has suggested informality
36
37 during service provision helps facilitate social ties with customers (Gwinner, Gremler & Bitner,
38
39 1998).

40
41
42 Another decision-making theme in the literature relates to the role of mature consumers
43
44 time perception (Guy, Rittenburg, and Hawes 1994; Salisbury and Nenkov 2016; Szmigin and
45
46 Carrigan 2001) which is culturally dependent (Guy, Rittenburg and Hawes 1994) and socially
47
48 constructed (Szmigin and Carrigan 2001). Generation differences, gender roles, and stage of
49
50 life, all influence the differences in the way mature consumers perceive time and how they
51
52 spend it, which eventually affects their consumer decision-making processes.
53
54
55
56
57
58
59
60

1
2
3 The final aspect of mature consumer behaviour identified in this review is that of social
4 and emotional drivers in consumer behaviour. This is demonstrated by Loroz (2004) who notes
5 that even though casinos are often loud, crowded and dimly lit, and venues that you would not
6 usually expect older consumers to enjoy, older consumers often make up a large percentage of
7 a casino's revenue. Gambling to these individuals, Loroz suggests, offers older consumers a
8 sense of control, a break in the routine and a physical, emotional and sensory lift (Loroz, 2004).
9

10
11 This is similar effect to the social aspects of shopping that have been identified as
12 particularly important for mature consumers who use shopping to alleviate loneliness (Kim,
13 Kang & Kim, 2005, Lim & Kim, 2011). Trees and Dean (2018) note that food choice and treats
14 have been shown to signify love to the mature market. Furthermore, Price et al., (2000) stated
15 that emotional context and meaning in consumerism may change with age. Mature consumers'
16 desire for cherished possessions plays an important role in their reminiscence and review of
17 their life. Concerns about the disposition of special possessions involve strong and ambivalent
18 emotions. Therefore, mature consumers are likely to remain attached to the product which they
19 use for a longer period of time compared to younger consumers. Consumption behaviour plays
20 a key role in the formation of attachments and related emotions that develop between a
21 grandmother and a grandchild (Godefroit-Winkel, Schill & Hogg 2019).
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43

44 **Theme 3. Marketing to mature consumers**

45
46 Our final research theme refers to how mature consumers have been represented in the
47 marketing communications literature, and resulting practical applications.
48
49

50
51 Historically, mature consumers have been ignored or, when present, have not been
52 portrayed in a flattering manner in advertisements (Swayne & Greco, 1987; Szmigin and
53 Carrigan 2001). "The In-Laws" Tide advertisement (USA, 2016
54 <https://www.ispot.tv/ad/AfqH/tide-the-in-laws>) portrays a multigenerational family living
55
56
57
58
59
60

1
2
3 together. It shows a couple talking about their laundering needs and ends with a confused
4
5 grandfather entering the room looking for his pants. In this advertisement not only is an older
6
7 person being represented following a stereotypical approach, but a vulnerability of memory
8
9 loss is being ridiculed, as pointed out by both industry experts and consumers (Dychtwald,
10
11 2021). Similarly, in the “Martha: 2022 Enrollment Period” (USA, 2021
12
13 [https://www.ispot.tv/ad/qfeP/medicare-benefits-and-questions-line-martha-2022-enrollment-](https://www.ispot.tv/ad/qfeP/medicare-benefits-and-questions-line-martha-2022-enrollment-period)
14
15 [period](https://www.ispot.tv/ad/qfeP/medicare-benefits-and-questions-line-martha-2022-enrollment-period)) advertisement for Medicare, consumers did not appreciate the representation of an older
16
17 lady as cranky and foolish looking. Catterall and Maclaren (2001) argue that the resulting bias
18
19 from such poor representation might contribute to perpetuating a negative Western stereotype
20
21 of mature consumers. Research has examined these portrayals from the perspective of leaders
22
23 in the advertising industry, advertising archives (Swayne & Greco, 1987), academic literature
24
25 (Catterall & Maclaran, 2001), and mature consumers themselves (Greco & Swayne, 1992;
26
27 Milliman & Erffmeyer, 1990; Weijters & Geuens, 2006). This research highlights the need to
28
29 understand how mature consumers react to the use of mature characters in marketing
30
31 communications and in particular how mature consumers react to different age groupings in
32
33 advertising (Catterall & Maclaran, 2001; Greco & Swayne, 1992; Milliman & Erffmeyer, 1990;
34
35 Weijters & Geuens, 2006).

36
37
38
39
40
41
42
43 Greco and Swayne (1992) suggested that mature consumers do not trust mature
44
45 characters portrayed in advertising. Yet, others suggest that mature consumers view mature
46
47 and middle-aged characters as more genuine or credible than younger ones (Milliman &
48
49 Erffmeyer, 1990). However, when it comes to age-free products using mature models as
50
51 reference figures makes no difference in sales (Greco & Swayne, 1992). Weijters and Geuens
52
53 (2006) note that perceptions are also affected by what age-related terminology is used in
54
55 adverts with ‘50+’, ‘Senior’, and ‘Retired’ evaluated more positively than ‘Third age’ and
56
57 ‘Elderly’.

1
2
3 Mature consumers also utilise different information sources, have different attitudes
4 towards media use compared to younger consumers, and research proposes specific media
5 vehicles that could be used to reach them (Stephens, 1981; Lumpkin and Festervand 1988).
6
7 Previous research finds that mature consumers are heavier users of a greater variety of
8 information sources (Day et al., 1987; Gilly & Zeithaml 1985; Phillips and Sternthal 1977) but
9 there is little consensus and little in the way of contemporary evidence, on which media
10 vehicles are most appropriate. Even though opinion leaders and independent expert sources are
11 also important in some cases (for example - healthcare, Strutton and Lumpkin 1992), Ensley
12 and Pride (1991) suggest television is the main media for mature consumers, due to its use for
13 entertainment. Additionally, television is multi-sensory and might help consumers overcome
14 cognitive ability limitations (Cole and Houston 1987). However, it should be noted that these
15 papers pre-date the year 2000 and the introduction of social media and significant online
16 advertising and shopping.
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32

33 Some research also suggests that point of purchase displays, salespeople, end-aisle
34 displays, shelf tags, and other tools play a significant role in inducing impulse purchasing for
35 mature consumers (Cole and Houston 1987; Strutton and Lumpkin 1992). Similarly,
36 newspapers and magazines have traditionally been highly used channels of consumer
37 information for mature consumers (Burnett, 1991). Recent studies have identified a narrowing
38 of the digital divide and a growing potential for the use of social media as an information source
39 (Nunan & Di Domenico 2019), especially for health-related information (Parida, Mostaghel &
40 Oghazi, 2016). Although mature consumers may not believe that the internet will save them
41 time while shopping they acknowledge benefits to its use (Punj 2011). New digital technologies
42 can be challenging for mature consumers who may attribute their inability to cope with this
43 new technology to their age and vulnerability (Nunan & Di Domenico, 2019). Additionally,
44 Campbell, Ferraro, and Sands (2014) found that when mature consumers are exposed to social
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

1
2
3 network marketing they demonstrate different behavioural intentions than other consumer
4 segments and tend to be “hesitant” with lower engagement, low purchase intention and word
5 of mouth.
6
7
8
9

10 Koenigstorfer and Groeppel-Klein (2012) looked at personality factors and their
11 influence on behavioural choices regarding mobile internet. They found that older adults with
12 high technology optimism are more likely to choose mobile internet in comparison to younger
13 adults. Mature consumers are also likely to be late adopters of consumer electronic products
14 (Im, Bayu & Mason 2003). All of the above suggests that marketers should carefully adapt the
15 marketing mix in order to attract the mature market (DeLorme, Huh and Reid, 2006; Hoy,
16 1994; Morris, Tabak, & Olins, 1992; Stremersch, Landsman and Venkataraman, 2013).
17
18
19
20
21
22
23
24
25
26

27 In terms of advertising style and content, longer and slower paced adverts and self-
28 paced print media encourage better recall and processing of messages in mature consumers
29 (Johnson and Cobb-Walgren 1994). When communication of brand benefits is the key aim
30 informational appeals are also likely to work better for mature consumers and where generation
31 of consumers’ choice is the key aim music and marketing information is likely to be most
32 effective (Gorn & Goldberg 1991). Williams and Drolet (2005) found that emotional appeals
33 in advertisements led to higher partiality and recall in mature consumers and more positive
34 responses regardless of whether they are hedonic or utilitarian products (Drolet, Williams &
35 Lau-Gesk, 2007). Teichert et al. (2018) argued that mature consumers are convinced more by
36 informational than emotional appeals.
37
38
39
40
41
42
43
44
45
46
47
48
49
50

51 Additionally, Droulers et al., (2015) examined the impact of television program context
52 (sad versus happy) and found no negative influence of a sad television program on attitude
53 toward the embedded television advertisement among mature consumers. Furthermore, Ewing,
54 Du Plessis, and Foster (2001) demonstrated that cinema advertising and appeals are not limited
55
56
57
58
59
60

1
2
3 to the youth market. It is an underutilized medium that can be more effective in targeting mature
4
5 consumers compared to younger consumers.
6
7

8
9 Finally, within this theme, and due to the noted deterioration of cognitive ability in
10
11 mature consumers, researchers have explored mature consumers' vulnerability to advertising
12
13 and marketing malpractice. Among these findings, mature consumers have been shown to
14
15 misunderstand advertising claims more often, make illogical inferences from them (Law,
16
17 Hawkins & Craik, 1998; Tinkham, Lariscy & Avery, 2009) and be more receptive to
18
19 telemarketing scams and vulnerable to fraud (Langenderfer & Shimp 2001; Lee & Geistfeld,
20
21 1999; Maronick, Gleason, & Stiff 1989). While it is agreed that mature consumers are more
22
23 susceptible to such advertising messages, Anderson (2006) highlights that older mature
24
25 consumers might be less likely to be the victims of high-tech deceptions such as identity theft
26
27 due to a lower likelihood of owning a credit card and making purchases online.
28
29
30
31

32
33 Rousseau, Lamson and Rogers (1998) propose several recommendations for advertisers
34
35 and marketers that aim to improve the cognitive ability of mature consumers in terms of
36
37 advertising design recommendations. For example, the colour used, the size of the text, the
38
39 composition, and the use of cues and visual symbol to aid memory for warning information.
40
41 Skurnik et al. (2005) highlight that future research should focus on finding methods of helping
42
43 improve mature consumers advertisement message recall, working with their reduced memory
44
45 distortion and cognitive processing in mature adults.
46
47
48
49
50
51

52 **DISCUSSION**

53
54

55
56 Mature consumers make up a growing demographic segment, and they are a significant
57
58 target group for product/service providers. We argue here that mature consumers have different
59
60 consumer behaviours which means firms need to provide different marketing communication

1
2
3 strategies for this category. Aligned with research calls in age-related research to examine the
4
5 consumer behaviour of different age categories we developed this research to study consumer
6
7 behaviour of mature consumers. Our study analyses past research and identifies significant
8
9 differences between mature consumers and other age categories in culture, cognitive ability,
10
11 memory, social and emotional drivers. As such, we provide new theoretical and practical
12
13 insights into a range of aspects of mature consumer behaviour.
14
15

16
17 It is clear that there is little consistency in how mature consumers are defined in the
18
19 marketing communications literature. Definitions and parameters used in the extant research
20
21 seem to have been more or less arbitrary, based on researchers' perspectives and stereotypical
22
23 approaches (Weijters and Geuens 2006). Mature consumers when viewed as >50, are not a
24
25 single market and more precise segmentations are needed such as 50-65, 65-80, 80+. It is even
26
27 more useful if chronological age is used alongside other dimensions of ageing such as
28
29 physical/cognitive health and self-perception of age. In fact, as we have shown, the latter two
30
31 are likely to have a larger predictive ability on consumer behaviour than chronological age.
32
33 This provides the basis for our definition in this paper which we present to resolve the
34
35 definitional inconsistencies found in the prior marketing communications literature. Little
36
37 work is available to suggest how mature consumers define themselves, and how they relate to
38
39 other mature consumers; rather than focusing on how advertisers and marketing
40
41 communicators view the mature consumer.
42
43
44
45
46
47

48
49 Traditionally the mature consumer segment has been studied using age and physical
50
51 appearance as segmentation variables for communication purposes (Grougiou and Pettigrew
52
53 2011). However, the heterogeneity of mature consumers is increasingly being acknowledged
54
55 and variables such as values, attitudes, life roles, lifestyles and living conditions are
56
57 increasingly being used to segment consumers, either separately or in combination. Hence,
58
59 practitioners of marketing communications should reconsider how they segment the mature
60

1
2
3 consumer market and take into account chronological age alongside physical/cognitive health
4 and self-perceptions of age; as well as potentially values, attitudes, life roles, lifestyles and
5
6 living conditions.
7
8
9

10
11 Changes in the way researchers segment mature consumers have been accelerated due
12 to the digital evolution where traditional ways in which marketers reach consumers and how
13 consumers communicate with one another are rapidly changing (Voorveld 2019). While the
14 notion of 'digital exclusion' or the 'digital divide' (Cosco, 2018; Dijk and Hacker 2011; Hwang
15 and Nam 2017) have been used to examine mature consumers, care must be taken against
16 simply segmenting mature consumers based on their mere level of access to digital technology.
17 Recent research also highlights that mature consumers are increasingly using social media sites
18 such as Facebook, Twitter, and YouTube for social reasons and to access information,
19 especially health-related (e.g. Medlock et al. 2015; Neves et al. 2018; Nunan and Domenico,
20 2019; Parida, Mostaghel, and Oghazi 2016; Tennant et al. 2015;). Consumers are now
21 simultaneous and multi-tasking media users (Duff and Segijn 2019; Heo and Cho 2009).
22 However, work in this area has either being focused on younger consumers, or is out of date
23 and does not account for today's digital landscape (e.g., Cleeren et al. 2010; D'Amico 2007;
24 Ensley and Pride 1991; Ewing, Du Plessis and Foster 2001; Rousseau, Lamson and Rogers
25 1998 and Tepper 1994). Marketing communications researchers still know little about how
26 mature consumers in different stages of their lives approach, adopt, and use new technologies
27 and digital channels (Hwang and Nam 2017; Nunan and Domenico 2019). Practitioners also
28 should not make assumptions about new technological innovations and the mature consumer
29 market, while critically reflect on mature as the primary target market for products/services
30 through technological enablement.
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55

56
57 Our review of the literature further found that the sample of mature consumers looked
58 at in research to date relate to terms of 'active' and/or 'healthy' without these terms being
59
60

1
2
3 clearly conceptualised. Research samples have tended to be limited to affluent mature
4 consumers, with active lifestyles, who are healthy, and well-educated (e.g. Burnett 1991; Day
5 et al. 1987; Johnson and Cobb-Walgren 1994; Milliman and Erffmeyer 1990; Morris, Tabak
6 and Olins 1992; Shapiro 2018; Swayne and Greco 1987; Tinkham, Lariscy and Avery 2009;
7 Uncles and Ehrenberg 1990). Thus, the extant research has neglected the mature segment of
8 people who are less affluent and educated and possess limited financial or social capital. This
9 group is extremely important to study as age is positively related to a receptiveness to
10 telemarketing and susceptibility to fraud (Lee and Geistfeld 1999) and may mean that this age
11 group is more vulnerable to deceptive advertising.
12
13
14
15
16
17
18
19
20
21
22
23

24 While the field has acknowledged that mature consumers process marketing and
25 advertising information differently from their younger counterparts (Matthes 2019),
26 understanding of these differences in information processing is still limited. Many studies in
27 this area compare cognitive and memory ability between mature and younger consumers but
28 this does not consider the noted heterogeneity of mature consumers. Few studies directly
29 examine processing differences within the mature consumer market and examine potential
30 differences between the age groups of: 65–74, 75–85, and over 85 years old consumers (e.g.
31 Gordon, Ciorciari and Laer 2018; Lee and Geistfeld 1999; Morris, Tabak and Olins 1992;
32 Yoon, Cole and Lee 2009). Moreover, much of this work has focused on more traditional mass
33 media such as TV, radio, newspapers and magazines.
34
35
36
37
38
39
40
41
42
43
44
45
46
47

48 In addition, there is little consensus regarding visual processing by mature consumers.
49 Some research has acknowledged the possibility of using visual images and symbols to help
50 mature consumers overcome limited memory (Law, Hawkins and Crail 1998) and strengthen
51 their information-integration skills (Cole and Balasubramanian 1993; Skurnik et al. 2005).
52 Additionally, visual cues have been suggested to help mature consumers plan their shopping
53 and reduce brand-switching (Block and Monvitz 1999). However, few studies investigate the
54
55
56
57
58
59
60

1
2
3 usefulness/effectiveness of applying visual aids in advertising to mature consumers (Yoon, Lee
4 and Danziger 2007), while there is little consensus about how symbols are comprehended by
5
6 mature consumers (Rousseau, Lamson and Rogers 1998).
7
8
9

10 The role of place remains important in the case of mature consumers as it helps us to
11 better interpret and understand their behaviour, when developing meaningful communications.
12
13 Prior research has shown that social cues and physical surroundings can manipulate the
14
15 cognitive processes of mature consumers, which will eventually affect their purchasing
16
17 decisions (e.g. Amatulli et al. 2018; Yoon, Lee and Danziger 2007). However, there is very
18
19 little research that looks at the creative and design elements of communications and assesses
20
21 mature consumers' responses to and engagement with these. Existing research tends to limit
22
23 its focus to designing physical space to best serve mature consumers (Kim, Kang and Kim
24
25 2005; Rosenbaum 2006) while neglecting the fact that the mature are now increasingly engaged
26
27 and participating in digital society (Parida, Mostaghel and Oghazi 2016). Wang et al, (2007)
28
29 focused on designing retail websites to target mature consumers and some researchers have
30
31 highlighted the need for websites to be accessible and convenient (Lim and Kim 2011;
32
33 Maronick, Gleason and Stiff 1989).
34
35
36
37
38
39
40

41 There is little consensus in the literature regarding the role of age-differences in
42
43 advertising and marketing communications' effectiveness largely because there is a line of
44
45 research that suggests that what works when advertising to younger people will not necessarily
46
47 work for mature consumers (Sudbury-Riley and Edgar 2016). Additionally, it has been noted
48
49 that mature consumers who differ in socio-demographic characteristics prefer different forms
50
51 of communication and rely on different sources of information (Stremersch, Landsman and
52
53 Venkataraman 2013). There is also little agreement in the literature about the role of different
54
55 appeals and message characteristics within advertisements on mature consumers. Existing
56
57 studies that investigate the effects of message characteristics on mature consumers tend to focus
58
59
60

1
2
3 on positive appeals and their impacts on recall and behavioural outcomes (Williams and Drolet
4 2005). Overall, practitioners should be cautious when advertising to mature consumers that
5 may be considered vulnerable, and the tactics employed to reach them since there is still much
6 unknowns in terms of information processing for this target segment.
7
8
9

10
11
12
13 Through our review, we have been able to define the mature consumer segment
14 chronologically, identify core topics of interest with regards to their consumer behaviour and
15 reveal areas of contradicting or missing knowledge. Such observations generate both
16 theoretical and practical implications, in especially forward-looking investigations around
17 digital futures, sustainability, ageing, health, and well-being, among others.
18
19
20
21
22
23

24 25 **FUTURE RESEARCH**

26
27
28 Here we provide fruitful directions for further research based on five key areas: further
29 defining mature consumers and widening the scope of examination; segmenting mature
30 consumers to account for heterogeneity; information processing of mature consumers cannot
31 use a one-size-fits-all approach; the influence of marketing mix elements on mature consumers;
32 and alternative methodologies to better understand mature consumers. A summary of the key
33 future research questions to be addressed by academics and practitioners are included in Table
34 3.
35
36
37
38
39
40
41
42
43
44

45 PLACE TABLE 3 ABOUT HERE

46
47
48 First, future research needs to continue to develop the definition of mature consumers
49 and widen the scope of the examination of these consumers. We have recognised the
50 heterogeneity within the chronologically-based mature consumer definition and future research
51 should extend the definition provided in this paper to include biological, psychological and
52 social dimensions. Additionally, a definition could include other components such as life
53 events and life circumstances, to fully describe and understand the mature consumer (Fozard
54
55
56
57
58
59
60

1
2
3 1972; Zniva & Weitzl, 2016). As well as how we define mature consumers it is necessary to
4
5 understand how matures consumers, and other stakeholders define themselves.
6
7

8
9 Second, future research must account for heterogeneity in segmenting mature
10 consumers. In doing so it must segment mature consumers based on behavioural variables
11 such as online social media data usage (Voorveld 2019) online behavioural outcomes from
12 media engagement metrics such as clicks, shares, user-generated comments, likes, conversions,
13 and advertising avoidance to segment mature consumers (Poels and Dewitte 2019). How
14 mature consumers use technology and social media is under-explored as is their inclusion
15 within digital society (Nunan and Domenico, 2019). A further segment that requires future
16 research is consumers who are less affluent and educated and poses little financial or social
17 capital. Cultural segmentation aspects must also be considered (Lee, 2019) and future research
18 should account for cultural differences by conducting cross-country and within-country
19 examinations, especially in the Asian and Pacific region (countries such as China, Korea and
20 Japan where the fastest growing ageing populations can be found). All the aforementioned have
21 key policy implications for the regulation of the advertising industry, which future research
22 additionally needs to address.
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40

41 Third, further research is needed regarding the information processing of mature
42 consumers. The digital evolution, in combination with mature consumers' propensity to rely
43 on opinion leaders and expert sources (Parida et al. 2016), call for future research to investigate
44 whether social networks and online communities can in fact improve the cognitive function of
45 mature consumers (Goldberg 2009), and reveal insights into how mature consumers react to
46 digital media and changes in form, content, and accessibility of marketing information (Duff
47 and Segijn 2019). Findings in this area could also directly inform policy makers, because of
48 the potential vulnerability of mature consumers, as online advertising remains largely
49 unregulated. There is therefore a need for future research to determine whether symbols are
50
51
52
53
54
55
56
57
58
59
60

1
2
3 useful for mature consumers, whether they could be used to replace textual messages and
4
5 whether their format affects mature consumers' purchase behaviour and responses to
6
7 advertising (Goldstein, Hershfield and Benartzi 2016).
8
9

10
11 Fourth, the influence of marketing mix elements on mature consumers for effective
12
13 marketing communications planning requires further research attention. Further research
14
15 should examine the role of place, both off and online, and examine the use of online
16
17 communities by mature consumers. The notion of third places (Rosenbaum 2006) designed to
18
19 support medical services and as a way to support consumers who face health difficulties and
20
21 reduce their loneliness might also warrant future research attention. Most work on
22
23 communications effectiveness has concentrated on traditional media but further research is
24
25 needed to examine the role of online influencers, comparative online context and reviews of
26
27 products and services (Kees and Andrews 2019) on mature consumers and to compare types
28
29 of information (rational vs emotional) and types of media (traditional vs digital, social media
30
31 vs websites). Message characteristics which may affect mature consumers, like negative versus
32
33 positive emotional appeals on mature consumers (Poels and Dewitte 2019; Williams and Drolet
34
35 2005), textual versus visual, still versus moving images, audio-visual versus text-based content,
36
37 and type of imagery (i.e. natural imagery, avatar) remain an underexplored area.
38
39
40
41
42

43
44 Finally, alternative research methods to provide deeper insights should also be used to
45
46 examine mature consumers in future research (Voorveld, 2019). Common research methods
47
48 such as self-report questionnaires and interviews have been used but alternative methods such
49
50 as neuromarketing (physiological methods measuring aspects such as facial expressions, heart
51
52 rate, blood pressure, respiratory rate, etc) (Droulers, Lacoste-Badie and Malek 2015; Poels and
53
54 Dewitte 2019) as well as Netnography (using ethnographic methods online)(Kozinets 2019)
55
56 could be used to overcome problems of self-reported data. Additionally, tools such as text
57
58 analysis, data mining, blog analysis and Instagram analysis can enable the discovery of insights
59
60

1
2
3 into how mature consumers interact in contemporary digital contexts. Further qualitative
4 methods could also provide a deeper understanding of the role of group dynamics, social
5 impacts and cultural elements (Gössling et al., 2012) on mature consumers. Our study draws
6 attention to this rich and under-researched area of mature consumers and calls for further
7 investigations to better understand mature consumers.
8
9
10
11
12
13
14
15
16
17

18 REFERENCES

- 21 Amatulli, C., Peluso, A. M., Guido, G., & Yoon, C. (2018). When feeling younger depends
22 on others: The effects of social cues on older consumers. *Journal of Consumer*
23 *Research*, 45(4), 691-709.
24
25
26
27
28
29 Anderson, K. B. (2006). Who are the victims of identity theft? The effect of demographics.
30 *Journal of Public Policy & Marketing*, 25(2), 160-171.
31
32
33
34 Barnhart, M., & Peñaloza, L. (2013). Who are you calling old? Negotiating old age identity
35 in the elderly consumption ensemble. *Journal of Consumer Research*, 39(6), 1133-
36 1153.
37
38
39
40
41
42 Barak, B. and Stern, B. (1986), "Subjective Age Correlates : A Research Note", *The*
43 *Gerontologist*, Vol. 26 No. 5, pp. 571–578.
44
45
46
47
48
49
50 Berkman, H. W., & Gilson, C. C. (1974). Consumer life styles and market segmentation.
51 *Journal of the academy of marketing science*, 2(1-4), 189-200.
52
53
54
55 Bruell, A., (2019) Longtime Apple Agency Creative Sues Ad Agency TBWA for Age
56 Discrimination, *The Wall Street Journal*. Available at:
57
58
59
60 <https://www.wsj.com/articles/longtime-apple-agency-creative-sues-ad-agency-tbwa->

1
2
3 for-age-discrimination-

4
5 11567723783?fbclid=IwAR0RZsfgtqGAvTsC188YXVcstnCuYVOzZgmiahUtMn7
6
7 Wln7Uh8TieUIZtCQ (Accessed: 2 October 2019).
8
9

10 Burnett, J. J. (1991). Examining the media habits of the affluent elderly. *Journal of*
11
12 *Advertising Research*, 31(5), 33-41.
13
14

15
16 Burt, S., & Gabbott, M. (1995). The elderly consumer and non-food purchase
17
18 behaviour. *European Journal of Marketing*, 29(2), 43-57.
19
20

21 Campbell, C., Ferraro, C., & Sands, S. (2014). Segmenting consumer reactions to social
22
23 network marketing. *European Journal of Marketing*, 48(3/4), 432-452.
24
25

26 Catterall, M., & Maclaran, P. (2001). Body talk: Questioning the assumptions in cognitive
27
28 age. *Psychology & Marketing*, 18(10), 1117-1133.
29
30

31 Cleeren, K., Verboven, F., Dekimpe, M. G., & Gielens, K. (2010). Intra-and interformat
32
33 competition among discounters and supermarkets. *Marketing science*, 29(3), 456-
34
35 473.
36
37

38
39 Cole, C. A., & Balasubramanian, S. K. (1993). Age differences in consumers' search for
40
41 information: Public policy implications. *Journal of Consumer Research*, 20(1), 157-
42
43 169.
44
45

46
47 Cole, C. A., & Houston, M. J. (1987). Encoding and Media Effects on Consumer Learning
48
49 Deficiencies in the Elderly. *Journal of Marketing Research*, 24(1), 55-63.
50
51

52 Cole, C., Laurent, G., Drolet, A., Ebert, J., Gutchess, A., Lambert-Pandraud, R., & Peters, E.
53
54 (2008). Decision making and brand choice by older consumers. *Marketing Letters*,
55
56 19(3-4), 355-365.
57
58
59
60

- 1
2
3 Cosco, T. D., (2018) Bridging the digital divide amongst older adults, The Oxford Institute
4 of Population Aging. Available at: <https://www.ageing.ox.ac.uk/blog/digital-divide>
5
6 (Accessed: 4 October 2019).
7
8
9
- 10 Cowart, K. O., & Darke, P. (2014). Targeting Miss Daisy: Using age and gender to target
11 unethical sales tactics. *Marketing Letters*, 25(1), 67-75.
12
13
- 14 D'amico, T. (2007). You can teach an old dog new tricks: strategies for including older
15 consumers when selecting media vehicles. *Journal of Advertising Research*, 47(1),
16 103-112.
17
18
19
20
21
22
- 23 Davis, B., & French, W. A. (1989). Exploring advertising usage segments among the
24 aged. *Journal of Advertising Research*, 29(1), 22–29.
25
26
27
- 28 Day, E., Davis, B., Dove, R., & French, W. (1987). Reaching the senior citizen market (s).
29 *Journal of Advertising Research*.
30
31
32
33
- 34 DeLorme, D. E., Huh, J., & Reid, L. N. (2006). Perceived effects of direct-to-consumer
35 (DTC) prescription drug advertising on self and others: A third-person effect study
36 of older consumers. *Journal of Advertising*, 35(3), 47-65.
37
38
39
40
- 41 De Pelsmacker, P. (2021). *Marketing Communications*. Pearson UK, 7th Edition.
42
43
- 44 Drolet, A., Williams, P., & Lau-Gesk, L. (2007). Age-related differences in responses to
45 affective vs. rational ads for hedonic vs. utilitarian products. *Marketing Letters*,
46 18(4), 211-221.
47
48
49
50
51
- 52 Droulers, O., Lacoste-Badie, S., & Malek, F. (2015). Age-related differences in emotion
53 regulation within the context of sad and happy tv programs. *Psychology &*
54 *Marketing*, 32(8), 795-807.
55
56
57
58
59
60

1
2
3 Dychtwald, K. (2021). Ageism Is Alive and Well in Advertising. AARP

4
5 <https://www.aarp.org/work/working-at-50-plus/info-2021/ageism-in->
6
7
8 advertising.html
9

10 Economic and Social Commission for Asia and the Pacific ESCAP (2016) Economic and
11
12 Social survey of Asia and the Pacific 2016. U.S.A. United Nations. Available at:
13
14 <https://www.unescap.org/sites/default/files/2016-year-end-update.pdf>
15
16
17

18 Egan, J. (2020). Marketing Communications. Sage Publications Ltd. 3rd Edition.
19

20
21 Ellis, A.W., Holmes, S.J. and Wright, R.L. (2010), Age of acquisition and the recognition of
22
23 brand names: On the importance of being early. *Journal of Consumer Psychology*,
24
25 20: 43-52.
26
27

28
29 Ensley, E. E., & Pride, W. M. (1991). Advertisement pacing and the learning of marketing
30
31 information by the elderly. *Psychology & Marketing*, 8(1), 1-20.
32
33

34 Erikson, E. H., Erikson, J. M., & Kivnick, H. Q. (1994). Vital involvement in old age. WW
35
36 Norton & Company.
37
38

39 Ewing, M. T., Du Plessis, E., & Foster, C. (2001). Cinema advertising re-considered. *Journal*
40
41 *of Advertising Research*, 41(1), 78-85.
42
43

44 Gaeth, G. J., & Heath, T. B. (1987). The cognitive processing of misleading advertising in
45
46 young and old adults: Assessment and training. *Journal of Consumer Research*,
47
48 14(1), 43-54.
49
50

51
52 Gaston-Breton, C., & Raghubir, P. (2013). Opposing effects of sociodemographic variables
53
54 on price knowledge. *Marketing Letters*, 24(1), 29-42.
55
56

57 Gilly, M. C., & Zeithaml, V. A. (1985). The elderly consumer and adoption of technologies.
58
59 *Journal of consumer research*, 12(3), 353-357.
60

- 1
2
3 Glassman, M., & Ford, J. B. (1988). An empirical investigation of bogus recall. *Journal of*
4
5 *the Academy of Marketing Science*, 16(3-4), 38-41.
6
7
8 Godefroit-Winkel, D., Schill, M., & Hogg, M. K. (2019). The interplay of emotions and
9
10 consumption in the relational identity trajectories of grandmothers with their
11
12 grandchildren. *European Journal of Marketing*, 53(2), 164-194.
13
14
15 Goldberg, M.E. (2009), Consumer decision making and aging: A commentary from a public
16
17 policy/marketing perspective. *Journal of Consumer Psychology*, 19: 28-34.
18
19
20 Gorn, G. J., & Goldberg, M. E. (1991). Music and information in commercials: Their effects
21
22 with an elderly sample. *Journal of Advertising Research*, 31(5), 23-32.
23
24
25 Gössling, S., Scott, D., Hall, C. M., Ceron, J. P., & Dubois, G. (2012). Consumer behaviour
26
27 and demand response of tourists to climate change. *Annals of tourism research*, 39(1),
28
29 36-58.
30
31
32 Greco, A. J., & Swayne, L. E. (1992). Sales response of elderly consumers to point-of-
33
34 purchase advertising. *Journal of Advertising Research*, 32(5), 43-53.
35
36
37 Grougiou, V., & Pettigrew, S. (2011). Senior customers' service encounter preferences.
38
39
40
41 *Journal of Service Research*, 14(4), 475-488.
42
43
44 Guido, G., Amatulli, C., & Peluso, A. M. (2014). Context effects on older consumers'
45
46 cognitive age: the role of hedonic versus utilitarian goals. *Psychology & Marketing*,
47
48 31(2), 103-114.
49
50
51 Guido, G., Pichierri, M., Pino, G., & Conoci, R. (2018). The segmentation of elderly
52
53 consumers: A literature review. *Journal of Customer Behaviour*, 17(4), 257-278.
54
55
56 Gunter, B. (2012). *Understanding the older consumer: The grey market*. Routledge.
57
58
59
60

- 1
2
3 Guy, B. S., Rittenburg, T. L., & Hawes, D. K. (1994). Dimensions and characteristics of time
4 perceptions and perspectives among older consumers. *Psychology & Marketing*,
5 11(1), 35-56.
6
7
8
9
10
11 Gwinner, K. P., & Stephens, N. (2001). Testing the implied mediational role of cognitive age.
12 *Psychology & Marketing*, 18(10), 1031-1048.
13
14
15
16 Hoy, M. G. (1994). Switch drugs vis-à-vis Rx and OTC: policy, marketing, and research
17 considerations. *Journal of Public Policy & Marketing*, 13(1), 85-96.
18
19
20
21 Huff, A. D., & Cotte, J. (2016). The evolving family assemblage: how senior families “do”
22 family. *European Journal of Marketing*, 50(5/6), 892-915.
23
24
25
26
27 Hurley, J. (2016) *Silver pound should be no grey area*, *The Times*. Available at:
28 <https://www.thetimes.co.uk/article/silver-pound-should-be-no-grey-area-vqr75qqzn>
29 (Accessed: 30 November 2020).
30
31
32
33
34 Hwang, H., & Nam, S. J. (2017). The digital divide experienced by older consumers in smart
35 environments. *International journal of consumer studies*, 41(5), 501-508.
36
37
38
39 Im, S., Bayus, B. L., & Mason, C. H. (2003). An empirical study of innate consumer
40 innovativeness, personal characteristics, and new-product adoption behavior.
41 *Journal of the academy of marketing science*, 31(1), 61-73.
42
43
44
45
46
47 Jahn, S., Gaus, H., & Kiessling, T. (2012). Trust, commitment, and older women: Exploring
48 brand attachment differences in the elderly segment. *Psychology & Marketing*,
49 29(6), 445-457.
50
51
52
53
54
55 Johnson, R. L., & Cobb-Walgren, C. J. (1994). Aging and the problem of television clutter.
56 *Journal of Advertising Research*, 34(4), 54-63.
57
58
59
60

- 1
2
3 Josiassen, A., Assaf, A. G., & Karpen, I. O. (2011). Consumer ethnocentrism and willingness
4 to buy. *International Marketing Review*, 28(6), 627-646...
5
6
7
- 8 Kim, D., Mishra, S., Wang, Z., & Singh, S. N. (2016). Insidious Effects of Syntactic
9 Complexity: Are Ads Targeting Older Adults Too Complex to Remember?. *Journal*
10 *of Advertising*, 45(4), 509-518.
11
12
13
14
15
- 16 Kim, Y. K., Kang, J., & Kim, M. (2005). The relationships among family and social
17 interaction, loneliness, mall shopping motivation, and mall spending of older
18 consumers. *Psychology & Marketing*, 22(12), 995-1015.
19
20
21
22
- 23 Koenigstorfer, J., & Groeppel-Klein, A. (2012). Consumer acceptance of the mobile Internet.
24 *Marketing Letters*, 23(4), 917-928.
25
26
27
28
- 29 Kotler, P., Armstrong, G. M., Harris, L. C., Piercy, N. (2017). Principles of Marketing:
30 European Edition. 6th Edition. Pearson.
31
32
33
- 34 Kuppelwieser, V. G., & Klaus, P. (2020). Revisiting the Age Construct: Implications for
35 Service Research. *Journal of Service Research*, 1094670520975138.
36
37
38
- 39 Lambert-Pandraud, R., & Laurent, G. (2010). Why do Older Consumers Buy Older Brands?
40 The Role of Attachment and Declining Innovativeness. *Journal of Marketing*, 74(5),
41 104–121.
42
43
44
45
46
- 47 Lambert-Pandraud, R., Laurent, G., & Lapersonne, E. (2005). Repeat Purchasing of New
48 Automobiles by Older Consumers: Empirical Evidence and Interpretations. *Journal*
49 *of Marketing*, 69(2), 97–113.
50
51
52
53
- 54 Lambert-Pandraud, R., Laurent, G., Mullet, E., & Yoon, C. (2017). Impact of age on brand
55 awareness sets: a turning point in consumers' early 60s. *Marketing Letters*, 28(2),
56 205-218.
57
58
59
60

- 1
2
3 Langenderfer, J., & Shimp, T. A. (2001). Consumer vulnerability to scams, swindles, and
4
5 fraud: A new theory of visceral influences on persuasion. *Psychology & Marketing*,
6
7 18(7), 763-783.
8
9
- 10 Law, S., Hawkins, S. A., & Craik, F. I. (1998). Repetition-induced belief in the elderly:
11
12 Rehabilitating age-related memory deficits. *Journal of Consumer Research*, 25(2),
13
14 91-107.
15
16
- 17 Lazer, W. (1964). Competition, innovation, and marketing management. Competition in
18
19 Marketing, University of California, Los Angeles, CA, 9.
20
21
- 22 Lazer, W. (1994). Handbook of demographics for marketing & advertising: New trends in the
23
24 American marketplace. Lexington Books.
25
26
- 27 Lee, J., & Geistfeld, L. V. (1999). Elderly consumers' receptiveness to telemarketing fraud.
28
29 *Journal of Public Policy & Marketing*, 18(2), 208-217.
30
31
- 32 Lim, C. M., & Kim, Y. K. (2011). Older consumers' TV home shopping: Loneliness,
33
34 parasocial interaction, and perceived convenience. *Psychology & Marketing*, 28(8),
35
36 763-780.
37
38
- 39 Loroz, P. S. (2004). Golden-age gambling: Psychological benefits and self-concept dynamics
40
41 in aging consumers' consumption experiences. *Psychology & Marketing*, 21(5), 323-
42
43 349.
44
45
- 46 Lumpkin, J. R. (1985). Shopping orientation segmentation of the elderly consumer. *Journal*
47
48 *of the Academy of marketing Science*, 13(1-2), 271-289.
49
50
- 51 Lumpkin, J.R., Hunt, J.B. Mobility as an influence on retail patronage behavior of the
52
53 elderly: Testing conventional wisdom. *JAMS* 17, 1-12 (1989).
54
55
56
57
58
59
60

- 1
2
3 Maronick, T. J., Gleason, S. E., & Stiff, M. R. (1989). The Impact of Providers on Consumer
4
5 Satisfaction and Price in Hearing Aid Purchases. *Journal of Public Policy &*
6
7 *Marketing*, 8(1), 81-92.
8
9
- 10 Mathur, A., & Moschis, G. P. (2005). Antecedents of cognitive age: A replication and
11
12 extension. *Psychology & Marketing*, 22(12), 969-994.
13
14
- 15 Mathur, A., Moschis, G.P. & Lee, E. A longitudinal study of the effects of life status changes
16
17 on changes in consumer preferences. *J. of the Acad. Mark. Sci.* 36, 234–246 (2008).
18
19
- 20 Milliman, R. E., & Erffmeyer, R. C. (1989). Improving advertising aimed at seniors. *Journal*
21
22 *of Advertising Research*, 29(6), 31–36. Mittal, V., & Kamakura, W. A. (2001).
23
24 Satisfaction, Repurchase Intent, and Repurchase Behavior: Investigating the
25
26 Moderating Effect of Customer Characteristics. *Journal of Marketing*
27
28 *Research*, 38(1), 131–142.
29
30
31
32
- 33 Moher, D., Shamseer, L., Clarke, M., Ghersi, D., Liberati, A., Petticrew, M., ... & Stewart, L.
34
35 A. (2015). Preferred reporting items for systematic review and meta-analysis
36
37 protocols (PRISMA-P) 2015 statement. *Systematic reviews*, 4(1), 1.
38
39
40
- 41 Morris, L. A., Tabak, E. R., & Olins, N. J. (1992). A segmentation analysis of prescription
42
43 drug information-seeking motives among the elderly. *Journal of Public Policy &*
44
45 *Marketing*, 11(2), 115-125.
46
47
- 48 Moschis, G. P. (2012). Consumer behavior in later life: Current knowledge, issues, and new
49
50 directions for research. *Psychology & Marketing*, 29(2), 57-75.
51
52
- 53 Moschis, G. P., Mathur, A., & Smith, R. B. (1993). Older consumers' orientations toward
54
55 age-based marketing stimuli. *Journal of the Academy of Marketing Science*, 21(3),
56
57 195-205.
58
59
60

- 1
2
3 Mrkva, K., Johnson, E. J., Gächter, S., & Herrmann, A. (2020). Moderating loss aversion: loss
4
5 aversion has moderators, but reports of its death are greatly exaggerated. *Journal of*
6
7 *Consumer Psychology*, 30(3), 407-428.
8
9
- 10 Nunan, D., & Di Domenico, M. (2019). Older consumers, digital marketing, and public
11
12 policy: A review and research agenda. *Journal of Public Policy & Marketing*, 38(4),
13
14 469-483.
15
16
17
- 18 Office for National Statistics, (2018, November 1) Overview of the UK population:
19
20 November 2018. Retrieved from:
21
22 [https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/pop](https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/november2018)
23
24 [ulationestimates/articles/overviewoftheukpopulation/november2018](https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/articles/overviewoftheukpopulation/november2018)
25
26
27
- 28 Parida, V., Mostaghel, R., & Oghazi, P. (2016). Factors for elderly use of social media for
29
30 health-related activities. *Psychology & Marketing*, 33(12), 1134-1141.
31
32
- 33 Pera, R., Quinton, S., & Baima, G. (2020). I am who I am: Sharing photos on social media by
34
35 older consumers and its influence on subjective well-being. *Psychology &*
36
37 *Marketing*, 37(6), 782-795.
38
39
40
- 41 Phillips, L. W., & Sternthal, B. (1977). Age Differences in Information Processing: A
42
43 Perspective on the Aged Consumer. *Journal of Marketing Research*, 14(4), 444-457.
44
45
- 46 Popay, J., Roberts, H., Sowden, A., Petticrew, M., Arai, L., Rodgers, M., ... & Duffy, S. (2006).
47
48 Guidance on the conduct of narrative synthesis in systematic reviews. *A product from*
49
50 *the ESRC methods programme Version, 1*, b92.
51
52
- 53 Price, L. L., Arnould, E. J., & Folkman Curasi, C. (2000). Older consumers' disposition of
54
55 special possessions. *Journal of Consumer Research*, 27(2), 179-201.
56
57
58
59
60

- 1
2
3 Punj, G. (2011). Effect of consumer beliefs on online purchase behavior: The influence of
4
5 demographic characteristics and consumption values. *Journal of Interactive*
6
7 *Marketing*, 25(3), 134-144.
8
9
- 10 Punj, G. (2015). The relationship between consumer characteristics and willingness to pay for
11
12 general online content: Implications for content providers considering subscription-
13
14 based business models. *Marketing Letters*, 26(2), 175-186.
15
16
17
- 18 Rahtz, D. R., Sirgy, M. J., & Meadow, H. L. (1989). The elderly audience: Correlates of
19
20 television orientation. *Journal of Advertising*, 18(3), 9-20.
21
22
- 23 Ridley, L. (2014) *40% of online ads not reaching target audience, says Nielsen, Campaign*
24
25 *Live*. Available at: [https://www.campaignlive.co.uk/article/40-online-ads-not-](https://www.campaignlive.co.uk/article/40-online-ads-not-reaching-target-audience-says-nielsen/1294685)
26
27 [reaching-target-audience-says-nielsen/1294685](https://www.campaignlive.co.uk/article/40-online-ads-not-reaching-target-audience-says-nielsen/1294685) (Accessed: 30 November 2020).
28
29
30
- 31 Rosenbaum, M. S. (2006). Exploring the social supportive role of third places in consumers'
32
33 lives. *Journal of Service Research*, 9(1), 59-72.
34
35
- 36 Rousseau, G. K., Lamson, N., & Rogers, W. A. (1998). Designing warnings to compensate
37
38 for age-related changes in perceptual and cognitive abilities. *Psychology &*
39
40 *Marketing*, 15(7), 643-662.
41
42
43
- 44 Saga, (2016, January 22) Over 50s contribute more than 6 trillion to the UK economy.
45
46 Retrieved from: [https://newsroom.saga.co.uk/news/over-50s-contribute-more-than-6-](https://newsroom.saga.co.uk/news/over-50s-contribute-more-than-6-trillion-to-the-uk-economy)
47
48 [trillion-to-the-uk-economy](https://newsroom.saga.co.uk/news/over-50s-contribute-more-than-6-trillion-to-the-uk-economy)
49
50
- 51 Salisbury, L.C. and Nenkov, G.Y. (2016), Solving the annuity puzzle: The role of mortality
52
53 salience in retirement savings decumulation decisions. *Journal of Consumer*
54
55 *Psychology*, 26: 417-425.
56
57
58
59
60

- 1
2
3 Schau, H. J., Gilly, M. C., & Wolfinger, M. (2009). Consumer identity renaissance: the
4 resurgence of identity-inspired consumption in retirement. *Journal of Consumer*
5
6 *Research*, 36(2), 255-276.
7
8
9
10 Schiffman, L. G. (1972). Perceived risk in new product trial by elderly consumers. *Journal of*
11
12 *Marketing Research*, 9(1), 106-108.
13
14
15
16 Shapiro, B. T. (2018). Advertising in health insurance markets. *Marketing Science*.
17
18
19 Sheng, X., Simpson, P. M., & Siguaw, J. A. (2019). Emotions, deliberations, and end-of-life
20
21 products. *Psychology & Marketing*, 36(7), 659-674.
22
23
24 Sherman, E., Schiffman, L. G., & Mathur, A. (2001). The influence of gender on the new-age
25
26 elderly's consumption orientation. *Psychology & Marketing*, 18(10), 1073-1089.
27
28
29 Skurnik, I., Yoon, C., Park, D. C., & Schwarz, N. (2005). How warnings about false claims
30
31 become recommendations. *Journal of Consumer Research*, 31(4), 713-724.
32
33
34
35 Sorce, P. (1995). Cognitive competence of older consumers. *Psychology & Marketing*, 12(6),
36
37 467-480.
38
39
40 Stephens, N. (1982). The effectiveness of time-compressed television advertisements with
41
42 older adults. *Journal of Advertising*, 11(4), 48-76.
43
44
45 Stephens, N. (1991). Cognitive age: a useful concept for advertising? *Journal of*
46
47 *Advertising*, 20(4), 37-48.
48
49
50 Stephens, N. (1981). Media use and media attitude changes with age and with time. *Journal*
51
52 *of Advertising*, 10(1), 38-47.
53
54
55
56
57
58
59
60

- 1
2
3 Stremersch, S., Landsman, V., & Venkataraman, S. (2013). The relationship between DTCA,
4 drug requests, and prescriptions: Uncovering variation in specialty and space.
5
6 *Marketing Science*, 32(1), 89-110.
7
8
9
10
11 Strutton, H. D., & Lumpkin, J. R. (1992). Information sources used by elderly, health care
12 product adopters. *Journal of Advertising Research*, 32(4), 20-30.
13
14
15
16 Sudbury, L., & Simcock, P. (2009). Understanding older consumers through cognitive age
17 and the list of values: A UK-based perspective. *Psychology & Marketing*, 26(1), 22-
18 38.
19
20
21
22
23
24 Sudbury, L., & Simcock, P. (2009). A multivariate segmentation model of senior
25 consumers. *Journal of Consumer Marketing*, 26(4), 251-262.
26
27
28
29 Sudbury-Riley, L., & Edgar, L. (2016). Why older adults show preference for rational over
30 emotional advertising appeals: A UK brand study challenges the applicability of
31 socioemotional selectivity theory to advertising. *Journal of Advertising Research*,
32 56(4), 441-455.
33
34
35
36
37
38
39 Sudbury-Riley, L., Kohlbacher, F., & Hofmeister, A. (2015). Baby Boomers of different
40 nations: Identifying horizontal international segments based on self-perceived
41 age. *International Marketing Review*, 32(3/4), 245-278.
42
43
44
45
46
47 Swayne, L. E., & Greco, A. J. (1987). The portrayal of older Americans in television
48 commercials. *Journal of Advertising*, 16(1), 47-54.
49
50
51
52 Szmigin, I., & Carrigan, M. (2001). Time, consumption, and the older consumer: An
53 interpretive study of the cognitively young. *Psychology & Marketing*, 18(10), 1091-
54 1116.
55
56
57
58
59
60

- 1
2
3 Teichert, T., Hardeck, D., Liu, Y., & Trivedi, R. (2018). How to implement informational and
4
5 emotional appeals in print advertisements: A framework for choosing ad appeals
6
7 based on advertisers' objectives and targeted demographics. *Journal of Advertising*
8
9 *Research*, 58(3), 363-379.
10
11
12
13 Tepper, K. (1994). The role of labeling processes in elderly consumers' responses to age
14
15 segmentation cues. *Journal of consumer research*, 20(4), 503-519.
16
17
18 Thakor, M. V., Suri, R., & Saleh, K. (2008). Effects of service setting and other consumers'
19
20 age on the service perceptions of young consumers. *Journal of Retailing*, 84(2), 137-
21
22 149.
23
24
25
26 Thompson, N. J., & Thompson, K. E. (2009). Can marketing practice keep up with Europe's
27
28 ageing population?. *European Journal of Marketing*, 43(11/12), 1281-1288.
29
30
31 Tinkham, S. F., Lariscy, R. W., & Avery, E. J. (2009). Political advertising and the older
32
33 electorate. *Journal of Advertising*, 38(2), 105-120.
34
35
36
37 Trees, R., & Dean, D. (2018). Physical and emotional nourishment: Food as the embodied
38
39 component of loving care of elderly family relatives. *European journal of*
40
41 *marketing*, 52(12), 2405-2422.
42
43
44
45 Uncles, M. D., & Ehrenberg, A. S. (1990). Brand choice among older consumers. *Journal of*
46
47 *Advertising research*, 30(4), 19-22.
48
49
50
51
52
53
54
55
56
57
58
59
60
United States Census Bureau (2018, March 13) Older People Projected to Outnumber
Children for First Time in U.S. History. Retrieved from:

1
2
3 [https://www.census.gov/newsroom/press-releases/2018/cb18-41-population-](https://www.census.gov/newsroom/press-releases/2018/cb18-41-population-projections.html)
4 [projections.html](https://www.census.gov/newsroom/press-releases/2018/cb18-41-population-projections.html)
5
6
7

8 Van Auken, S. and Barry, T.E. (1995), An Assessment of the Trait Validity of Cognitive Age
9 Measures. *Journal of Consumer Psychology*, 4: 107-132.
10

11
12
13
14 Visvabharathy, G., & Rink, D. R. (1985). The elderly: still the “invisible and forgotten”
15 market segment. *Journal of the Academy of Marketing Science*, 13(4), 81-100.
16

17
18
19 Walsh, G., Evanschitzky, H., & Wunderlich, M. (2008). Identification and analysis of
20 moderator variables, investigating the customer satisfaction-loyalty link. *European*
21 *Journal of Marketing*, 42(9-10), 977-1004.
22
23
24

25
26 Wang, L. C., Baker, J., Wagner, J. A., & Wakefield, K. (2007). Can A Retail Web Site be
27 Social? *Journal of Marketing*, 71(3), 143–157.
28

29
30
31 Weijters, B., & Geuens, M. (2006). Evaluation of age-related labels by senior citizens.
32 *Psychology & Marketing*, 23(9), 783-798.
33
34
35

36
37 Williams, P., & Drolet, A. (2005). Age-related differences in responses to emotional
38 advertisements. *Journal of consumer research*, 32(3), 343-354.
39
40

41
42
43 Wolf, F., Sandner, P., & Welp, I. M. (2014). Why Do Responses to Age-Based Marketing
44 Stimuli Differ? The Influence of Retirees' Group Identification and Changing
45 Consumption Patterns. *Psychology & Marketing*, 31(10), 914-931.
46
47
48

49
50 Yoon, C. (1997). Age differences in consumers' processing strategies: An investigation of
51 moderating influences. *Journal of Consumer Research*, 24(3), 329-342.
52
53
54

55 Yoon, C., Laurent, G., Fung, H. H., Gonzalez, R., Gutchess, A. H., Hedden, T., ... & Skurnik,
56 I. (2005). Cognition, persuasion and decision making in older consumers. *Marketing*
57 *Letters*, 16(3-4), 429-441.
58
59
60

Yoon, C., Lee, M. P., & Danziger, S. (2007). The effects of optimal time of day on persuasion processes in older adults. *Psychology & Marketing*, 24(5), 475-495.

TABLES

Table 1. Distribution of key variables across 106 articles on mature consumers

Year of publication	Number (%)		
1970-1979	3 (2.8)		
1980-1989	15 (14.2)		
1990-1999	21 (19.8)		
2000-2009	33 (33.1)		
2010-Present	34 (32.0)		
<i>Total</i>	<i>106</i>		
Publishing Journal	Number screened by abstract (%)	Number for full text review (%)	Number in final review (%)
European Journal of Marketing	584 (17.6)	10 (5.3)	6 (5.7)
Industrial Marketing Management	57 (1.7)	0	0
International Journal of Research in Marketing	53 (1.6)	0	0
International Marketing Review	224 (6.7)	2 (1.1)	2 (1.9)
Journal of Advertising	110 (3.3)	12 (6.4)	8 (7.5)
Journal of Advertising Research	37 (1.1)	19 (10.1)	13 (12.3)
Journal of Consumer Psychology	110 (3.3)	10 (5.3)	4 (3.8)
Journal of Consumer Research	312 (9.4)	17 (9.1)	12 (11.3)
Journal of Interactive Marketing	35 (1.1)	2 (1.1)	1 (1.0)
Journal of International Marketing	29 (0.9)	1 (0.5)	0
Journal of Marketing	208 (6.3)	10 (5.3)	3 (2.8)
Journal of Marketing Research	90 (2.7)	8 (4.3)	4 (3.8)
Journal of public policy & marketing	138 (4.2)	8 (4.3)	6 (5.7)
Journal of Retailing	62 (1.7)	4 (2.1)	1 (1.0)
Journal of service research	47 (1.4)	4 (2.1)	2 (1.9)
Journal of the Academy of Marketing Science	721 (21.7)	30 (16.0)	8 (7.5)

Marketing Letters	236 (7.1)	13 (7.0)	9 (8.5)
Marketing Science	46 (1.4)	7 (3.7)	3 (2.8)
Marketing Theory	38 (1.1)	1 (0.5)	0
Psychology and Marketing	167 (5.0)	29 (15.5)	24 (22.6)
Quantitative Marketing and Economics	92 (2.8)	0	0
<i>Total</i>	<i>3,319</i>	<i>187</i>	<i>106</i>
Research location			
		Number (%)	
U.S.A.		61 (57.5)	
United Kingdom		6 (5.7)	
Belgium		1 (1.0)	
France		6 (5.7)	
Germany		5 (4.7)	
Sweden		1 (1.0)	
Africa		1 (1.0)	
Australia		2 (1.9)	
Multi-country sample		7 (6.6)	
Not explicitly stated the location of sample/data (e.g. literature review)		16 (15.1)	
<i>Total</i>		<i>106</i>	
Method			
		Number (%)	
Cross-sectional survey		43 (40.6)	
Mixed methods		16 (15.1)	
Experimental/ Quasi-experimental		16 (15.1)	
Literature review/Conceptual		15 (14.1)	
Qualitative (e.g. depth-interview, thematic analysis, focus group, ethnography)		9 (8.5)	
Content analysis/secondary data analysis		7 (6.6)	
<i>Total</i>		<i>106</i>	

Table 2. Summary of existing research themes on mature consumers in marketing communications

Theme	Sample Papers (alphabetical order)
Market segmentation of mature consumers	Amatulli, Peluso, Guido, & Yoon, (2018). Barnhart & Peñaloza, (2013). Berkman & Gilson (1974). Cole & Balasubramanian (1993). Davis & French, (1989). Day, Davis, Dove, & French, (1987). Ensley & Pride, (1991). Gaeth & Heath, (1987). Gaston-Breton & Raghbir (2013) Goldberg, (2009) Grougiou & Pettigrew (2011). Gwinner & Stephens (2001) Huff and Cotte(2016). Johnson, & Cobb-Walgren, (1994). Kim, Mishra, Wang & Singh (2016). Law, Hawkins, & Craik, (1998). Lumpkin, (1985) Mathur & Moschis (2005). Mathur, Moschis & Lee (2008). Morris, Tabak, & Olins (1992). Moschis (2012) Moschis, Mathur & Smith, (1993). Mrkva, Johnson, Gächter, Herrmann, Mrkva, Johnson, Phillips, & Sternthal, (1977). Rahtz, Sirgy & Meadow, (1989). Rousseau, Lamson, & Rogers, (1998). Sheng, Simpson, & Siguaw, (2019) Sherman, Schiffman, & Mathur, (2001). Sorce (1995). Stephens (1981). Stephens (1991) Sudbury-Riley, Kohlbacher and Hofmeister (2015) Tepper, (1994). Thakor, Suri & Saleh, (2008). Thompson and Thompson, (2009) Van Auken, and Barry, (1995) Visvabharathy & Rink (1985). Weijters & Geuens (2006). Yoon (1997) Yoon, Laurent, Fung, et al. (2005). Josiassen, Assaf and Karpen (2011) Ellis, Holmes, and Wright, (2010) Schau, Gilly and Wolfinbarger (2009) Guido, Amatulli & Peluso (2014) Yoon, Lee and Danziger, (2007)

1	
2	
3	
4	Attitudes and behaviours of
5	mature consumers
6	Burt and Gabbott (1995)
7	Cleeren, Verboven, Dekimpe, & Gielens, (2010).
8	Cole, Laurent, Drolet, et al. (2008).
9	D'amico, (2007).
10	Godefroit-Winkel, Schill, and Hogg (2019)
11	Guy, Rittenburg, & Hawes (1994).
12	Jahn, Gaus, & Kiessling, (2012).
13	Kim, Kang, & Kim, (2005).
14	Lambert-Pandraud & Laurent, (2010).
15	Lambert-Pandraud et al. (2017)
16	Lambert-Pandraud, Laurent, & Lapersonne, (2005).
17	Lim, & Kim, (2011).
18	Loroz (2004).
19	Lumpkin & Hunt (1989)
20	Mittal & Kamakura (2001).
21	Price, Arnould, & Folkman Curasi, (2000).
22	Punj, (2015).
23	Rosenbaum (2006).
24	Salisbury and Nenkov, (2016)
25	Schiffman, (1972).
26	Sudbury and Simcock (2009)
27	Szmigin & Carrigan (2001).
28	Trees and Dean (2018)
29	Uncles & Ehrenberg, (1990).
30	Uncles & Lee 2006
31	Wang, Baker, Wagner, & Wakefield (2007).
32	
33	
34	
35	
36	
37	
38	
39	
40	
41	
42	
43	
44	
45	
46	
47	
48	
49	
50	
51	
52	
53	
54	
55	
56	
57	
58	
59	
60	

1
2
3
4 Marketing to mature
5 consumers
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60

Anderson (2006).
Burnett, (1991).
Campbell, Ferraro, and Sands (2014)
Catterall & Maclaran (2001).
Cole & Houston, (1987).
Day, Davis, Dove, & French, (1987).
DeLorme, Huh & Reid, (2006).
Drolet, Williams & Lau-Gesk (2007)
Droulers, Lacoste-Badie, & Malek (2015).
Ewing, Du Plessis, and Foster (2001).
Gaeth & Heath, (1987).
Gilly, & Zeithaml, (1985).
Glassman & Ford, (1988)
Gorn & Goldberg, (1991).
Greco & Swayne, (1992).
Hoy (1994).
Im, Bayu & Mason (2003)
Koenigstorfer and Groeppel-Klein (2012)
Langenderfer & Shimp 2001
Lee & Geistfeld, (1999).
Maronick, Gleason, & Stiff (1989).
Milliman, & Erffmeyer, (1989).
Nunan & Di Domenico (2019).
Parida, Mostaghel, & Oghazi,(2016).
Pera, Quinton & Baima (2020)
Punj (2011)
Shapiro (2018).
Skurnik, Yoon, Park, & Schwarz, (2005).
Stremersch, Landsman, & Venkataraman, (2013).
Strutton, & Lumpkin (1992).
Sudbury-Riley & Edgar (2016).
Swayne and Greco (1987).
Teichert, Hardeck, Liu, & Trivedi, (2018).
Tinkham, Lariscy, & Avery, (2009).
Williams, P., & Drolet, A. (2005).
Wolf, Sandner, & Welp, (2014).

Table 3. Future research directions

Future research directions: Themes	Research Questions
Further Defining Mature Consumers and Widening the Scope of Examination	<ul style="list-style-type: none"> • How biological, psychological and social dimensions, as well as life events and life circumstances, can be used to further define the mature consumer market beyond chronology? • How do different stakeholder groups (e.g., government, organisations, policy makers, marketing communications academics, marketing communications practitioners, consumers) define mature consumers? Do definitions vary and if so how? What are the reasons and implications behind these differences (if any)? • How mature consumers define themselves, and how do they relate to other mature consumers? • Do definitions of mature consumers vary across and within countries, and how? What are the reasons for those differences (e.g., % of mature population differences; developing vs developed countries)? • How has the definition of the mature consumer market changed over time? How has the mature consumer changed over time (e.g., more and more mature consumers use social media now than ever before) due to technology adoption? • How to improve age diversity, including older minorities in internal and external marketing communications activities?
Segmenting Mature Consumers to Account for Heterogeneity in marketing communications planning	<ul style="list-style-type: none"> • Beyond chronological age how should the mature consumer market be segmented? • What are the main differences within the mature consumer market that are detrimental to marketing communications practice? Are some more important than others and why? • How stereotypes and ageism inform marketing communications? • What is the role of authenticity in the development of meaningful messages to mature consumers? • What are the key policy implications for the regulation of the advertising industry targeting mature consumers?

<p>Information Processing of Mature Consumers' intended communication Cannot Use a One-size-fits-all Approach</p>	<ul style="list-style-type: none"> • How does information processing differ within the mature consumer market? • How does information processing differ between traditional and new media for mature consumers? Given the technological innovation we are experiencing, how do mature consumers respond to this? and how can marketing communication strategy enable more effective information processing (and effective in what way)? • Do differences in the type of information (e.g., visual versus text) affect information processing of mature consumers? • How do references to the mature consumer market impact information processing and what is the best way of advertising to the mature consumer market?
<p>The Influence of Marketing Mix Elements on Mature Consumers for effective marketing communications planning</p>	<ul style="list-style-type: none"> • What are the differences in the mature consumer market in terms of the 4Ps of the marketing mix and beyond (e.g., 7Ps) for a better informed marketing communications planning? • How does the changing face of marketing communications (i.e. hybrid, omni-channel communication) influence the communication of new, tailor made offerings? • How do mature consumers respond to products and services targeted at the masses? • How can marketing communications be used to increase demand within the mature consumer market of new products and services targeted solely to them? • How integrated marketing communications can be used to meaningfully communicate with mature consumers, including integration of feedback from message receivers.
<p>Alternative Methodologies to Better Understand Mature Consumers</p>	<ul style="list-style-type: none"> • How mature consumers interact in contemporary digital communication contexts? • What can alternative methodologies (e.g., neuromarketing and netnography) offer the marketing communications literature in terms of the mature consumer market? • How mature consumers construct online narratives and what can we learn from analysing their use of blogs, snapchat, WeChat, Instagram etc.

	<ul style="list-style-type: none">• How mature consumers' relationships are mediated by digital technologies?
--	---

European Journal of Marketing

EJM-12-2020-0906.R3 – Response to Regional/Associate Editor (October 2022)

Dear Editor in Chief & Regional/Associate Editor,

We would like to thank the reviewing team, the Regional Editor and the Associate Editor for guiding us through the review process and we are very grateful that the paper has been conditionally accepted. Please find attached our responses to the final RE/AE comments below.

Sincerely,
The authors

Regional Editor Requirements

I noticed some other opportunities to tidy-up your manuscript, as follows:

1. Please make the purpose of your manuscript clear at the end of the first paragraph. This could be a sentence that states the overall aim or focus of the work.

Response: *We included the purpose of our study at the end of the first paragraph, as suggested.*

2. Can you split your second paragraph (in the introduction) into two more manageable chunks?

Response: *We have split the second paragraph in the introduction into three separate paragraphs to make this more manageable.*

3. In your method you state 'to address our objectives' - but you don't actually set out any specific objectives. If you state an overall aim at the end of the first paragraph, you can use this to introduce your method section 'To address our aim ...' Please also restate the aim as this helps the reader to better follow the logic of the method.

Response: *Thank you for pointing this out. We introduced our study's aims at the end of the first paragraph, as suggested. We further refer to them at the beginning of the Method's section.*

4. I am not so sure about the title 'Data Synthesis' could you think of a better title that reflects the content of this main section?

Response: *We have changed the title of this section to Thematic Analysis as in the section we propose the three themes that come from the analysis.*

5. Your contributions in the discussion section need more detail and more discussion. This section is too descriptive. This is a timely piece of work and you could usefully make a good contribution to the conversation in practice and in the literature on this.

Response: *As the future research section has now been made separate (see comments below) this section now focuses centrally on discussion with more detail and concrete theoretical and practical insights.*

6. Given its substantial nature, I would make the future research agenda a separate and distinct section (rather than being a part of the discussion).

Response: *Thank you for this comment. We have separated the future research section to be a separate section after the discussion. Linked with comment 7 below we have also cut down this section considering what has been included in Table 3.*

7. Given that you have table 3, I think that you could usefully cut down some of the text in your future research agenda - focus on giving the rationale for the theme.

Response: *Please also see our response to comment 6 above. We have separated the future research section and have also reduced this down considering what is included in Table 3.*

1
2
3 8. Having seen this revision, I would now remove the conclusion, it detracts from your research agenda.
4 Response: *We have removed the conclusion from the paper. Thank you for your comments and*
5 *guidance through the review process.*
6

7 **Associate Editor Evaluation**

8
9 This paper has progressed in an impressive manner throughout the review process. Thank you to the
10 author team for responding to review team comments throughout. The result is a much stronger paper
11 than the initial submission. I enjoyed reading back through this revised document, and I sincerely hope
12 that it spurs new research into marketing to mature consumers.
13

14 Response: *Thank you for your comments. Like you we hope that this will encourage reviewers*
15 *to work more within the area of mature consumers.*
16

17 I have just one final note for the authors -- although the writing is very good, overall, there are still
18 several instances where commas are added to a sentence when they are not needed. For example, on
19 page 5, the first sentence includes a comma after "chronology" that could be removed. In the next
20 sentence, there is a comma after "literature" that is not needed. Another thorough reading with an eye
21 toward this should address the issue. Also, there is a period missing after the A in U.S.A. in the first
22 sentence of the paper.

23 Response: *We have corrected the examples you noted (re commas and the missing period) and*
24 *have sought to remove unnecessary commas throughout the paper.*
25

26 Overall, this is an excellent research project and I thank the author team for their hard work!
27

28 *Thank you for your comment and we thank the reviewing team and editors for their help in guiding the*
29 *manuscript.*
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60