



## Transitioning in Life: Early Retiree's Apparel Shopping Values in Internet Era

Tun-Min (Catherine) Jai, Alexandra Kuehler, and Jingxue (Jessica) Yuan  
Texas Tech University, USA

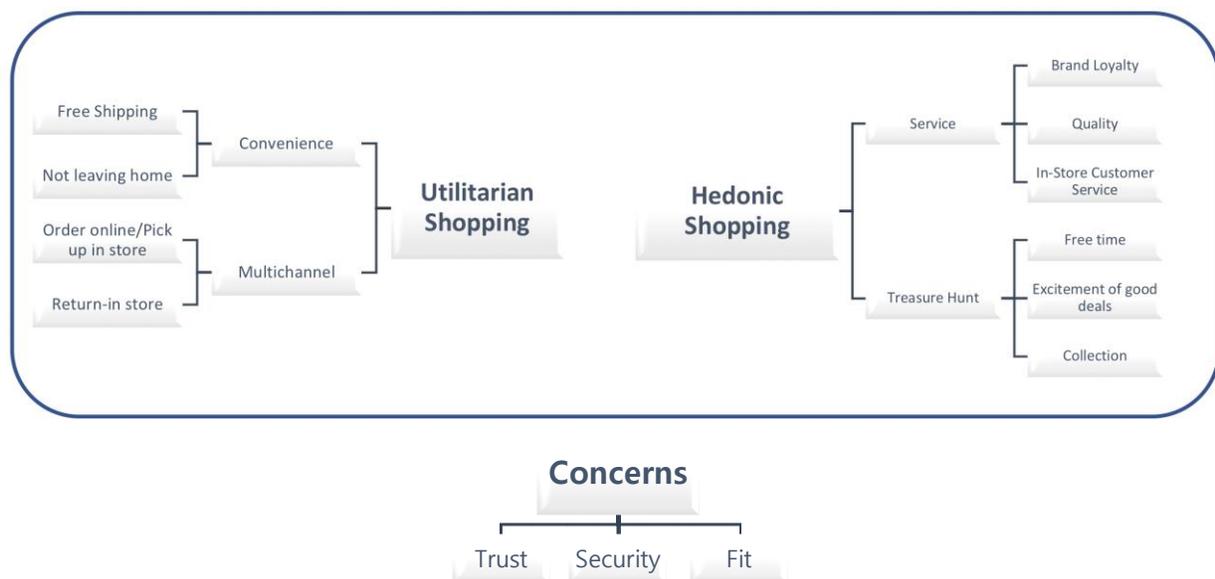
More and more older adults embrace internet and technology nowadays. According to (Pew Research, 2018), roughly two-thirds of those ages 65 and older go online, and Facebook is the top social media platform used by 65+ U.S. adults (41%). By 2033, the population 65 and older first time outnumber people younger than 18 in the U.S. (US Census Bureau, 2016). It is essential to understand how consumers manage their needs of acquiring apparel through different outlets, while they are navigating through the period of time of adjusting to after-retirement life. Some may argue that consumers shop for products, while some may argue consumers shop for values. Utilitarian and hedonic shopping values have been utilized to investigate consumers' shopping motivations (Babin, Darden, & Griffin, 1994). Utilitarian shopping values are those values shoppers consciously seek through their shopping journey, such as convenience, usefulness; while hedonic shopping values are more focused on entertainment, excitement, and/or as an escape.

A semi-structured questionnaire was developed to interview twenty early retirees (10 male, 10 female; aged from 65 to 75) recruited from the local senior learning community in a Southwestern state in the U.S. The questions were asked about their opinions regarding their apparel shopping decisions, in store or online, and what kind of obstacles or benefits they perceived in terms of choosing different shopping outlets.

**The utilitarian shopping values** can be traced in multiple parts throughout the interviews. The major themes merged are: **convenience** and **multichannel outlets**. With the convenience theme, the topics associated are 1) free shipping and 2) not having to leave their home, the participants expressed the convenience of not having to travel to a physical retailer due to a disability, "It is inconvenient for some consumers to shop in certain formats because of reasons outside of the retailer's control." The multichannel outlet appeals to newly retirees by allowing them to 1) order online and pick up in store or 2) return their items in store, "I may order it and pick it up even if it is in the store, if I'm right there, I know I'm kind of lazy, I'll just order it and pick it up at the desk." Lazy or not, many older adults simply cannot function as they used to, the lengths of walking in large stores can become an obstacle for them.

**The hedonic shopping values** are obvious is the **service** and in **treasure hunt**. Within the service aspect there are three dimensions; 1) brand loyalty, 2) quality, 3) and in-store customer service. Many baby boomers still value the in-store shopping experience due to interacting with another human being, "I am in that generation that I want a human being." The treasure hunt focus has three areas within this shopping value; the retirees 1) free time, 2) their excitement over finding the best deals, and 3) their tendency to collect things. Within the treasure hunt aspect, the retirees enjoy using big online retailers such as Amazon and eBay to not only discover good deals but to also to grow their collection on whatever that may be. "Things that I am trying to match." and "things that I've started collecting", were common to hear throughout the interviews as why they were hedonically shopping online.

These shopping values are important to majority of the retirees but there are concerns as well. The **concerns** are in three main categories; 1) trust, 2) security, and 3) fit. The retirees can be concerned if they can trust the online retailer, if there can be security issues within a website that could possibly be fraudulent, “you never know what you’re getting yourself into”. Also, if they are purchasing from a new retailer, they are unsure the product will fit their physic, if merchandise was ordered and it happen to not be the correct size, that causes annoyance to the retiree. The hassle to return unwanted products could possible hinder the likelihood of a retiree to continue to shop with that same retailer, “I don’t like to have to ship things back.”



Based on the findings of this study retailers that cater to a retired demographic need to be cognizant of the growing online shopping behavior among older adults. The web-based channel for purchasing is something that the mature market was not raised with and therefore they have to adopt it and adapt to it. Things that peak the interest of retirees seem to be both convenience as well as customer service, although this generation is wanting to use websites for purchasing due to physical, geographical or assortment of product barriers, they run into obstacles along the way. A study conducted by the Pew Research Center has found that between the years of 2000 and 2016, the amount of adults over the age of 65 that used the Internet has jumped from 12% to 67% (Pew Research Center, 2017). Even though this technology is rapidly being adopted, it is important to note that 48% of seniors agree that when they get a new electronic device they struggle to use it and need assistance figuring it out (Pew Research Center, 2017). Retailers should take these statistics into account and create online browsing experiences that are user friendly to the mature market. eBay recently announced a personalized tool in their app to let shoppers tailor the market place they see on eBay based on their styles, favorite brands and hobbies (Crete, 2018). For theoretical implication, the study provides some empirical evidence

on applying shopping values to investigate the early retiree's online shopping behavior. For the practical implications, customer service components such as an online chat function, coupled with an easy to navigate website would aide in providing an excellent shopping experience for these consumers. Incentives such as free shipping and returns would allow this generation to be less cautious when purchasing, and increase sales for the retailer.

**Reference:**

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