
Functioning of Retail Outlets in Poland during the COVID-19 Pandemic at Hours Accessible Only to Persons 65+: The Traders' Perspective

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Abstract:

Purpose: During the COVID-19 pandemic, several restrictions were introduced, which implied changes in the functioning of institutions, companies, schools, shops, etc. It became possible to test various solutions, including facilities for older shoppers, some of them could also be implemented after the pandemic period due to the dynamic process of population aging. One of the solutions introduced in Poland was to set the hours (10 a.m. -12 p.m.) in retail outlets where only people over 65 could shop.

Design/Methodology/Approach: In order to verify the effect of the functioning of senior citizen hours in Poland, the analysis of data on transactional traffic and revenue of retail outlets, mainly food stores, was reviewed, and a survey was conducted among retail outlets as well as people aged 65+. The survey included opinions on economic and psycho-social factors.

Findings: Older people in Poland are starting to signal their shopping needs, which traders should start to respond to become competitive in the stationary retail market.

Practical Implications: There is a low level of trader involvement in the search for facilities for the elderly, from which it can be concluded that they are not yet aware of the growing importance of this customer segment, as confirmed by Bartkowiak research (2020).

Originality/Value: This article presents the results of research of retail outlets and suggestions about facilities for older people in shopping. Results of research of people aged 65+ will be present in another article.

Keywords: COVID-19, retail outlets, senior citizens, senior hours, shopping facilities for the elderly, consumer.

JEL classification: D11, D12, D16.

Paper Type: Research study.

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1. Introduction

Elderly customers are becoming a growing and increasingly influential group of consumers; hence the study of the behavior and needs of this group is critical. It may enable retailers, particularly in the food industry, to adapt to this growing segment of customers (Teller and Gittenberger, 2011). The time when restrictions were introduced due to the pandemic was a period when consumer habits changed (Sheth, 2020), and it became possible to test solutions on a national scale, such as online work or education, telehealth, appointments for a fixed time, shopping with home delivery or hours for seniors.

In connection with the COVID-19 pandemic, the Council of Ministers of the Republic of Poland issued regulations establishing certain restrictions, orders, and prohibitions. These regulations also laid down restrictions on trade and the functioning of retail outlets. The Regulation of the Minister of Health of 13 March 2020 on declaring an epidemic hazard state within the territory of the Republic of Poland (Journal of Laws 2020, item 433) introduced a trade restriction applicable from 14 March until further notice: *"in commercial facilities with a sales area of over 2000 m² a temporary restriction is established: 1) retail trade to lessees of retail space, whose principal activity is the trade-off: a) textiles, b) clothing products, c) footwear and leather goods, d) furniture and lighting equipment, e) radio and television equipment or household appliances, f) stationery and booksellers; 2) catering and entertainment activities."*

Under the Regulation of the Council of Ministers of 31 March, 2020 on establishing certain restrictions, orders, and prohibitions in connection with the occurrence of the epidemic state (Journal of Laws 2020, item 566, 658) in retail and service outlets from 1 April to 19 April 2020, between the hours of 10:00 a.m. to 12:00 p.m. hours, only persons over 65 years of age could shop. In media and public opinion, the hours functioned as *"senior citizen hours,"* which the trade industry, including the Polish Organisation of Trade and Distribution, criticized and opted for moving them to the first two hours after opening hours when there is less traffic. It is safer due to disinfection carried out before opening. Another Council of Ministers Regulation of 19 April 2020 (Journal of Laws 2020, item 697) introduced a single change in hours for persons over 65 years of age, such as they operate only from Monday to Friday until 3 May 2020. The Regulation of the Council of Ministers of 2 May 2020 (Journal of Laws 2020, item 792) abolished *"hours for seniors."*

It is noted that older people have problems with shopping, and this problem became even more acute during the pandemic, which was also accompanied by fears about health safety. In many countries worldwide, shops, especially grocery stores, have introduced special shopping hours for seniors, people with disabilities, and those with compromised immune systems; usually, one hour after opening, sometimes more than one, but still during the first hours, unlike in Poland. In some shops, these dedicated hours are worked on some days of the week. Certain grocery store chains

have offered free deliveries for senior citizens in some countries, but this solution was not applied in Poland.

Given, on the one hand, criticism of the functioning of the special hours for senior citizens during the COVID-19 pandemic by trade organizations and, on the other hand, the observed dynamic process of population aging and the need for the economy to adapt to it, research of the actual effect of the introduction of 'hours for senior citizens from the point of view of both senior citizens and traders was undertaken in this area of trade. This article presents only traders' perspective, people aged 65+' perspective and compares these both perspectives will be present in another article.

2. Analysis of Traffic and Revenue in Retail Outlets in Terms of Hours Dedicated to Senior Citizens

After introducing hours for seniors in Poland, the trade industry signaled the need for their correction. *"We have received much information that this solution does not support the functioning of trade in the field of elderly service, but creates problematic and potentially conflicting situations both between customers of shops and between customers and service - comments Maciej Ptaszyński, Vice-President of the Polish Chamber of Commerce"* (PIH: Godziny DLA seniorów paraliżują pracę sklepów).

In order to mitigate the negative impact on financial results and the functioning of retail outlets, the choice of hours for seniors should be preceded by an analysis of customer traffic. Thanks to the tool created by Mastercard Incorporate, transactional traffic can be analyzed. The transactional traffic index is the percentage of transactions at the given moment compared to the number of transactions at the peak moment.

In the 4th quarter of 2019, the share of Mastercard's payment cards in the Polish market was 47%, and that of Visa cards was 52.1%, which suggests that Mastercard's research based on transactions with their payment cards should be representative. From the point of view of verification, it is also essential to determine the fractions possessing and using payment cards of this age group. According to the InforSenior ITBP report from 2020, 88% of people aged 65+ possess a payment card and use it often or very often (70%). Mastercard's research of transactional traffic shows that in the ordinary week before the pandemic between 10:00-12:00 in grocery stores, on average during the typical week, the transactional index was about 70% of the highest traffic. During the pandemic, in these hours, the index increased to about 90%, and after the introduction of the so-called hours for seniors, it decreased to about 50%, then after their abolition, it increased to about 65-70%, i.e., returned to the level before the pandemic (Marciniak, 2020). The effect of the return of transactional traffic to pre-pandemic levels, rather than to levels during a pandemic without hours for seniors, may have been caused by a significant reduction in the number of restrictions, not only the abolition of hours for 65+, and the return of more people to work at a fixed location.

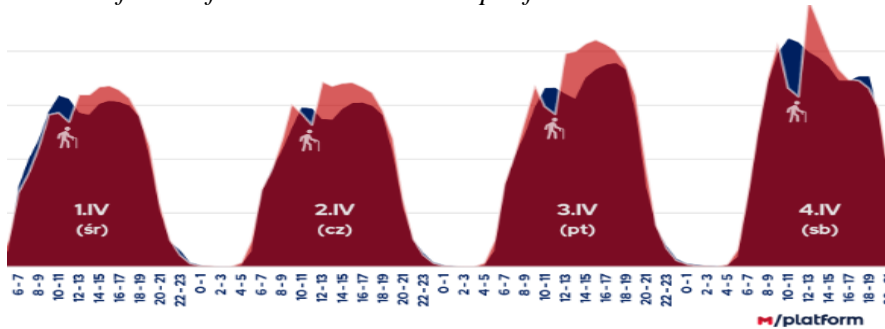
The introduction of hours for seniors also resulted in changes in peak trading hours. In the first week after the abolition of hours for seniors, a gradual disappearance of the effect of hours for seniors could be observed, which consisted of the reduction of traffic from 10:00 to 12:00. The phenomenon of prolonged extinction was most evident in the case of transactions in neighborhood shops (Marciniak, 2020).

In analyzing the transactional traffic in Poland, one can see that it is at its lowest in the first hours after the opening of grocery stores. From 6:00 a.m. to 7:00 a.m., the transactional index is about 40%; in the next hour, it increases to 60% and in the following hour to about 65%, after which it returns to the level of 60% between 9:00 a.m. and 10:00 a.m. Then there is a growing trend until the peak between 4:00 p.m. and 5:00 p.m. Considering the division of retail outlets by size, it can be seen that traffic in supermarkets and hypermarkets, in the first hours after opening, was much smaller than in the local shops. As indicated by the Polish government, in the hours 10:00-12:00, the traffic was on an average level (about 70%). As reflected by shop activity, the best choice of hours dedicated to Polish seniors would be the first hours after opening; an additional argument given by trade organizations is that the shops were after disinfection during these hours. The same conclusions can be observed in the data from different studies, e.g., three consumer studies by Bussines Insider (companies dealing with consumer data: InMarket, Gongos, and CivicScience), visiting data analysis of Lancashire's leading supermarkets as provided by Google: the least crowded time to shop in the early morning (Cain and Jiang, 2020; The quietest time to shop at Tesco, Aldi, Asda, and other supermarkets).

The hours chosen by the Polish government for senior citizens from the point of view of traffic in retail outlets were not the most favorable. It is interesting to check the impact of choosing these hours on changes in income. At the beginning of April, i.e., after the introduction of hours for people 65+, Comp Platforma Usług S.A., in cooperation with Comp Centrum Innowacji, a supplier of the M/platform system enabling the provision of sales support services for traditional trade stores, researched (a sample of 4634 representative stores in the traditional trade segment) current sales of products in the traditional trade segment. In the first days after the introduction of hours for seniors, there was a decrease in revenue during these hours.

The percentage of purchases made during the morning peak hours of 10 a.m.-12 p.m. on a typical working day is about 15% of the whole day's revenue of the stores surveyed. After introducing the latest regulations, this value decreased every day from the first day to 11.5% on Friday, 3 April, which is 23% less than usual. The decrease in revenue was most evident on Saturday, which is traditionally the day of the most significant purchases in small grocery stores (28% more than on an average working day), and in addition, the peak of purchases is in the morning and near midday hours. Almost 1/3 of the total daily revenue occurs between 10 a.m. - 2 p.m., of which the 10 a.m. -12 p.m. range accounts for almost 17%.

Figure 1. The revenue on an hourly basis before (blue) and after (red) the introduction of hours for seniors. Source: M/platform



Source: M/platform.

Figure 1 presented by Comp Platforma Usług S.A. shows that, despite an apparent decrease in revenues in hours for seniors, the total daily revenues in all researched days were higher after the changes than before.

On Saturday 4 April, the total revenue of the surveyed retail stores during the senior citizens' window amounted to only 12.5% of the daily revenue, i.e., 1/4 less than in the same period a week earlier (Okienko DLA seniorów..., 2020). In order to explore the functioning of retail outlets at 65+ hours, a survey was conducted both among the retail outlets and among seniors.

3. Research Methodology

The research was conducted on 9.05-9.06.2020 among owners or employees of retail outlets, which conducted sales during the period of senior citizens' hours in the city of Leszno (Poland) and adjacent urbanized areas, and among people over 65 years old. The study focused on evaluating the functioning of retail outlets in the period when the "senior hours" were in force, i.e., access to retail outlets only for persons over 65 years of age between 10:00 am and 12:00 pm. It would have been helpful and economically advantageous to measure the effectiveness of the introduction of special hours for seniors, but this was not possible at this phase (at that time) due to the lack of quantitative data. The diagnostic survey method was used. The survey was anonymous. The survey among traders was conducted using PAPI (distributed survey) and CAWI technique. The survey questionnaires consisted of closed questions (except for two open and two semi-open questions), corresponding mainly to nominal and ordinal variables.

Because the author is researching the silver economy in the city of Leszno and the fact that the research on the functioning of the "hours for seniors" is also part of this field, it was decided that it would also be conducted in this area. The city of Leszno is a former provincial town, of medium size and at the same time "aging" faster than Poland (the annual increase in the share of post-working age population in the total population for Poland is 0.58 p.p. and for Leszno 0.81 p.p. (considering the last five years even 0.86 p.p.)) (Bartkowiak, 2020). The post-working age population (14935)

constitutes 23.4% of the total population as of 30 June 2019 (based on the Local Database of the Central Statistical Office).

Initially, the intention was to survey all retail outlets meeting the assumptions. However, it was impossible to obtain permission to survey large-area facilities (supermarkets and chain hypermarkets). Ultimately, 271 retail outlets were included as a population, including 169 food and industrial shops, 16 fruit and vegetable shops, 24 pharmacies and medical shops, and 62 others (i.e., fish shop, meat shop, confectionery, bakery, press room). Based on the sampling frame, i.e., the list of addresses of the retail outlets, 30% of units were drawn, which constituted 82 retail outlets, of which eight were refused to participate in the survey. Eventually, 75 respondents were obtained from retail outlets, which constituted 27% of the surveyed population.

4. Results - Functioning of retail outlets at hours accessible only to persons 65+

4.1 Characteristics of Respondents

The majority of the retail outlets are located in Leszno (85%) and the rest in the urbanised areas around Leszno. The distribution of outlets by type of retail outlet is as follows (Table 1):

Table 1. The distribution of outlets by type of retail outlet

(general)food and/or industrial shops	53,40%
fruit and vegetable stores	8%
pharmacies and medical stores	17%
other (i.e. fish stores, meat stores, confectionery, bakery, press room)	21,60%

Source: Own creation.

Table 2. The age structure of respondents from retail outlets

Age	Percentage	Age	Percentage
18-25	13%	46-55	19%
26-35	17%	56-65	11%
36-45	39%	66-75	1%

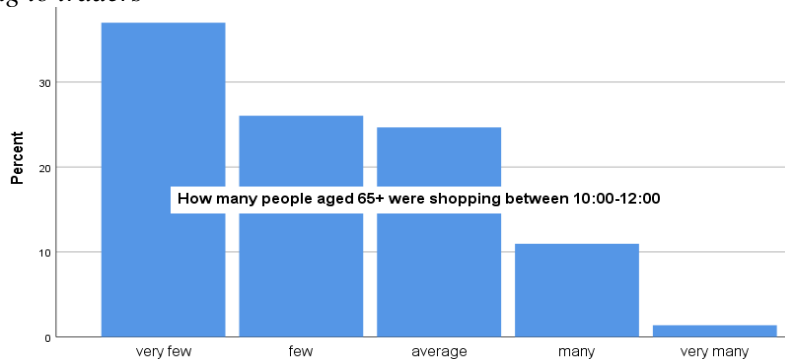
Source: Own creation.

The majority of retail outlets had an area of up to 100 m² (63%), and only four had 400 m² or more. In the case of 76% of the respondents these were employees, as much as 88% of the respondents were women. The age structure was as follows (Table 2):

4.2 Research Results

Using hours dedicated only for persons 65+. The frequency of using special hours only for people aged 65+ is slightly different in assessing employees of retail outlets compared to the assessment of seniors. The median for commercial workers is "few," and for seniors, "average." The majority of employees (63%) noticed that very few or very few older people shopped at a time specially set for them, and very occasional and rare use was declared by 43% of seniors.

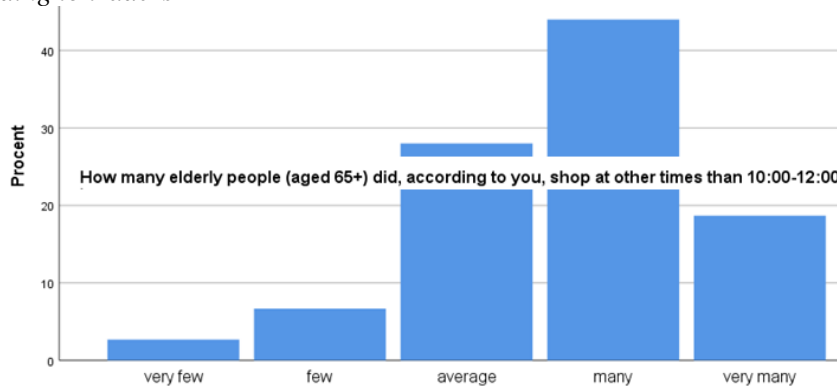
Figure 2. The distribution of the number of people 65+ using hours for seniors, according to traders



Source: Authors' compilation.

In smaller shops, occasional or rare use of these hours was observed more often, and in shops with an area of 100-399 m² rare or medium. Traders from villages more often marked the answer "very few." There is a very weak or statistically insignificant relationship between assessing the frequency of using hours for 65+ people and the sex or age of the trader. The frequency of use of retail outlets by older people is a positive skew.

Figure 3. The distribution of the number of people 65+ using other hours, according to traders



Source: Authors' compilation.

Only a (medium) correlation is observed between gender (V-Cramer=0.41, p=0.014) and age (V=0.36, p=0.008) of traders and the frequency of use of hours for seniors. Women and people aged 26-45 were more likely to rate this frequency as medium and high compared to other groups.

The distribution of answers to the question of whether elderly people were eager to shop during the hours specially designed for them is presented in Table 3.

Table 3. *The frequency of willingness using senior citizens' hours*

hard to say	13 % traders	I didn't notice the difference	53% traders
less willing	23% traders	more willingly	11% traders

Source: Authors' compilation.

It is observed that according to traders' feelings, half of them saw no difference in the willingness of older people to shop during senior hours (as much as 53%), and one in four felt that seniors shopped less. A significant majority (79%) of traders declared that younger seniors (about 65-75 years of age) use the hours for seniors more willingly. This difference may be due to the unrepresentativeness of the group of seniors, in particular the group of older seniors (75+), of which there were only five respondents. A correlation was observed between traders' declaration of willingness to use hours for seniors and the retail outlet area ($\gamma=0.4$, $p=0.033$). The smaller the outlet, the less willing the seniors, were to use the hours for seniors. It can be seen that the assessment of traders' willingness to use hours for seniors is connected with the assessment of the frequency of using hours for seniors.

Impact of hours for persons 65+ on the revenue of retail outlets and consumer behavior. The aim of the research was also to determine the relationship between revenue during a pandemic between 10:00-12:00 on days with the hours for seniors and revenue during a pandemic in the same hours in the period without hours for seniors, and the average daily revenue during a pandemic with and without hours for 65+.

In almost half (49%) of retail outlets, the revenue from 10:00-12:00 during these hours was much lower for 65+ people only, compared to the revenue in the same hours during the pandemic available to all, and in every fourth outlet, it was lower. In total, this revenue decreased in almost $\frac{3}{4}$ of the outlets. Only three employees declared an increase in revenue; these were grocery stores located in Leszno, two stores below 100m² and one from 100 to 399 m². In every fifth outlet, the revenue remained at a similar level. The smaller the outlet, the slightly more often ($\gamma=0.23$) it was declared that the revenue decreased. Of course, statistically significant is the relationship between the frequency of use by seniors of the hours dedicated to them, and income. The fewer the people aged 65+ used the hours dedicated to them, the more often ($\gamma=0.49$) employees of such outlets indicated that their income decreased.

Respondents were also asked about the relation of the average daily income during functioning hours for 65+ to the average daily income during a pandemic during no hours for 65+. In the majority (59%) of retail outlets, this income decreased, while it remained at a similar level in every fourth outlet, only in two (a pharmacy and a fruit and vegetable shop) it increased, in the others the respondents could not determine this relation. In this case, no statistically significant relationships were observed with other characteristics of retail outlets. The vast majority of respondents declared that older people spent the same amount and bought a similar amount of goods as in other hours, and only 1% thought that they spent more and bought more.

Table 4. Spending and buying the goods by senior citizens shopping between 10 a.m. and 12 p.m. according to traders

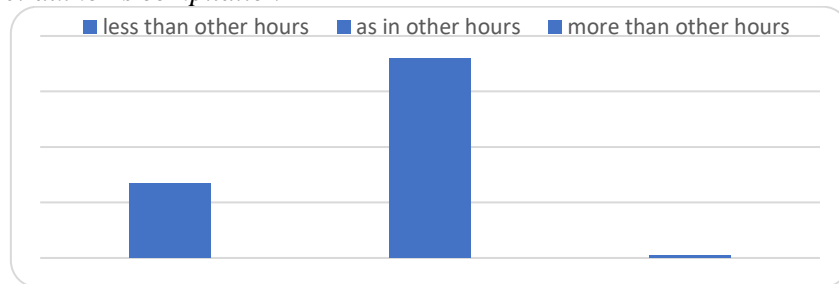
Senior citizens, according to salespeople, shopping between 10 p.m. and 12 p.m. on average			
Spent:		Bought:	
	%		%
less than other hours	27	less goods than other hours	27
as in other hours	72	a similar quantity of goods as other hours	72
more than other hours	1	more goods than other hours	1

Source: Authors' compilation.

The only statistically significant positive ($\gamma=0.59$) correlation is observed between the declaration of how many people have used hours for seniors and the average spending compared to other hours. The fewer people did the shopping, the more often it was declared that people aged 65+, on average, spent less money during hours for seniors than the average spending of this age group shopping in other hours. Such a relationship is not observed about the number of purchased goods.

Figure 4. Average spending during hours for seniors in the opinion of traders,

Source: author's compilation

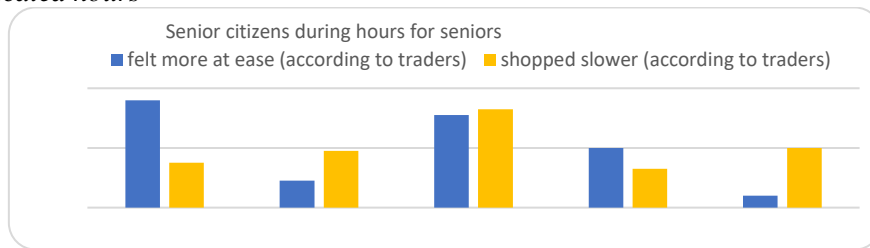


Source: Author's compilation.

There is almost a sui generis inverted symmetry, i.e., more salespeople than seniors would say that seniors spent and bought more diminutive, and seniors would say the opposite, that they spent more. However, it should be remembered that the population of 65+ is not representative and that the survey was not based on quantitative data but the feelings of respondents of both groups in terms of spending and quantity of goods. It would be interesting, but unfortunately, it would be impossible to study this phenomenon quantitatively (data concerning the amounts spent and the number of goods purchased).

Customer comfort assessment. Elderly shoppers are more exposed to the shopping task than younger shoppers due to their inferior fitness and agility or simply due to having more disposable time. As a result, people tend to appreciate the atmosphere in the store more as they get older (Donovan *et al.*, 1985; Teller *et al.*, 2013). One in three traders could not assess the ease of older people to shop at the appointed hours, while the other respondents were mainly of the opinion that they "did not feel" or "rather did not feel" more comfortable.

Figure 5. Opinion on the ease and tempo of shopping for older people during dedicated hours



Source: Authors' compilation.

Similarly, when assessing the pace of shopping by older people during senior hours compared to the remaining hours, half of the traders did not notice that older people shopped more slowly. 15% of salespeople could not comment on this issue. During senior hours compared to other service hours, people aged 65+ asked less willingly for advice or assistance in 17% of cases and the same percentage of cases more willingly and the remaining to the same extent as in other hours. On the other hand, one in five traders assessed that the frequency was lower, and one in ten that it was higher; the others said it was similar. Nearly 80% of the traders surveyed declared that they had as much patience with seniors during the hours they intended for them as in the remaining hours, while every tenth trader had less and every tenth had more patience.

Also, 80% of the outlets considered that older people were the same client during these hours as in the others; 17% considered that they were a more complex client and 3% that they were a more accessible client. The analysis of correlation in customer comfort field showed only that in outlets located outside Leszno, all retailers considered older people serviced during seniors' hours as the same customer as other hours. In 20% of outlets located in Leszno, they were considered a more complex customer. The relationship was observed ($\gamma=-0.41$, $p=0.1$), that the more patience and understanding they had for the elderly, the more often they declared that their income decreased (however, from the point of view of verifying significance of the gamma coefficient, the p-value is high and close to assuming no statistical significance). Research by Teller et al. (2013) shows that the atmosphere in shops has a moderately positive effect on shopping satisfaction.

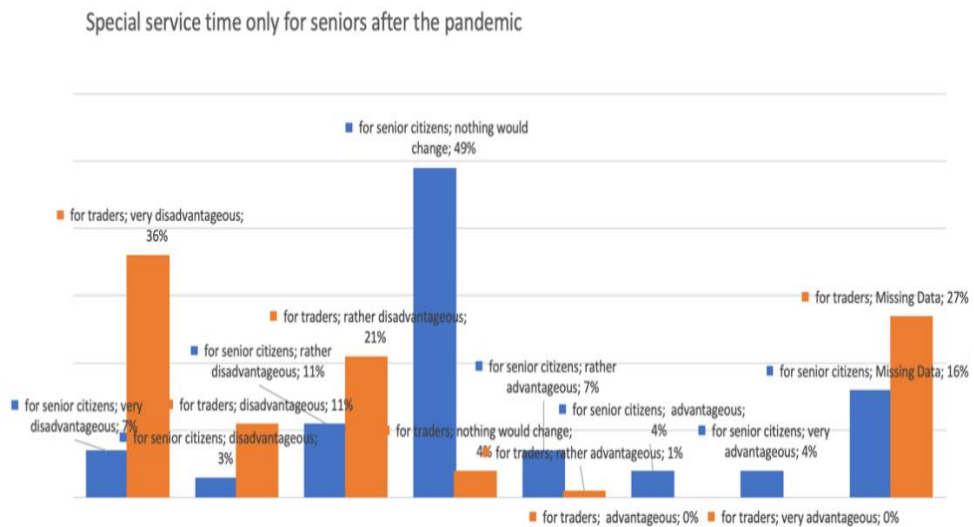
Opinion on dedicated hours for seniors and proposals for other facilities. When the introduction of hours for senior citizens was announced and after its introduction, the trade sector, including the Polish Organisation of Trade and Distribution (POHiD), criticized and opted for their postponement to the first two hours after the opening of retail outlets. Through a survey (questionnaire), traders were asked to what extent they agree that the selected hours for only 65+ people are not used for traders. A large majority (79%) decidedly agreed with this opinion; 19% stated that they instead agree, and only 2% considered that they somewhat disagree (employees of pharmacies and fruit and vegetable stores located in Leszno). A statistically significant negative correlation was observed between compliance with the opinion

and the change in income ($\gamma=-0.80$, $p=0.000$) and shopping frequency during the designated hours by older adults ($\gamma=-0.42$, $p=0.04$).

There was also the question of which hours would be more advantageous. The majority of people who considered that the first two hours from the opening (36%) would be more advantageous, i.e., they shared the opinion of POHiD (mainly grocery stores, bakery/confectionery stores, pharmacies/medical stores). One in five traders answered that no special hours were needed for seniors, and 8% of seniors and 4% of traders (mainly butchers' and fruit and vegetable stores) indicated the last two hours before closing. The remaining answers indicated by traders were only by individual people: last hour before closing, 6:00-8:00, 8:00-11:00, 8:00-10:00, 12:00-15:00, 13:00-15:00, 14:00-15:00. One respondent stated: "It would be better if they [seniors] could only shop at these hours and not all day long." Due to demographic changes and the search for various solutions for the silver economy, the respondents were asked whether it would be beneficial to introduce a particular service time for older people. This question was marked by a lot of answers, which is also illustrated in the graph.

Opinions about setting special hours for seniors, according to traders, would not change anything for seniors; the distribution of their responses is almost symmetrical. Every third retailer considered the proposed solution very disadvantageous to retailers and every tenth to be disadvantageous, and every fifth to be rather disadvantageous. According to the respondents, such a solution would not be beneficial for traders and seniors; according to traders, mainly nothing would change.

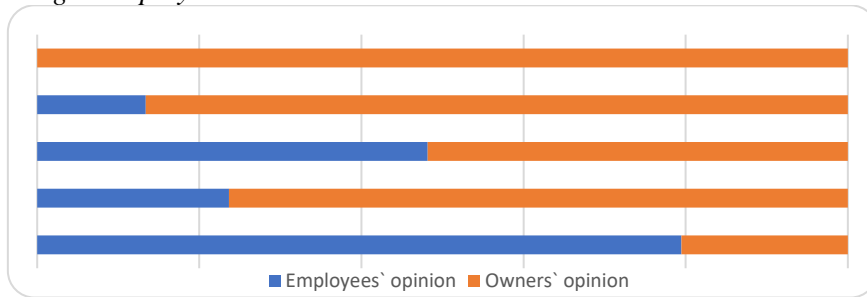
Figure 6. Opinion on the special service time only for seniors after the pandemic according to traders



Source: Authors' compilation.

There is a medium correlation between being an employee or shop owner and assessing the benefit of hours for seniors ($V=0.49$, $p=0.006$); employees described this solution as very disadvantageous or disadvantageous more often than owners.

Figure 7. Opinion on the special service time only for seniors after the pandemic according to employees and owners.



Source: Authors' compilation.

Respondents were asked what facilities for seniors could be introduced at the retail outlet in the future, regardless of the pandemic. The majority of traders did not answer this question at all; 8 declared that there was no need to introduce any facilities, 7 suggested service out of the queue and one even a separate cash register, two respondents considered that the facility would have lower prices for seniors. There were also suggestions such as handrails at the entrances to retail stores, a separate sitting area, a senior citizen's stand where you can spend more time, an hour for seniors, shopping on the phone without any delivery charges.

5. Conclusions

Based on the analysis of transactional traffic, the most advantageous hours dedicated to particular groups of customers would be the first hours after the opening of the stores, i.e., between 6:00 and 9:00. From the point of view of revenue, the retail outlets in the hours dedicated to the elderly noted its decrease, but they did not affect the all-day revenue.

Older people shopped at their specified time not too often. The vast majority of retail outlets experienced lower revenue between 10:00 a.m. and 12:00 p.m. during these hours for 65+ only people compared to the revenue during the same hours available to all during the pandemic. Slightly more than half of the retail outlets also declared a decrease in daily revenue, which does not coincide with the analyses resulting from the Comp Platform Services research conducted in the first days after the introduction of hours for seniors. The more willing respondents aged 65+ were to shop, the more they spent and bought more goods. "Service-oriented shoppers appear to be the most profitable elder consumers because they spend the most money on groceries per month and person and are the least price-conscious" (Oeser *et al.*, 2019).

The vast majority of traders had as much patience with seniors during their dedicated hours as they had with seniors during other hours, and they also found that seniors were the same client (neither more difficult nor easier) as in others.

The majority of traders and seniors considered that the first hours of the pandemic would be more advantageous for older people during the pandemic, which coincides with the opinions of trade organizations and transactional traffic analysis. In the opinion of traders, introducing a specific time for seniors outside the pandemic period would not be beneficial for seniors, and nothing would change for the elderly, while over 40% of seniors believe it would be beneficial. However, there have also been several opinions that setting a time limit exclusively for older people would amount to stigmatizing them, dividing the society, which causes aggression.

There is a low level of involvement of traders in the search for facilities for the elderly, from which it can be concluded that they are not yet aware of the growing importance of this customer segment. There is a low level of trader involvement in the search for facilities for the elderly, from which it can be concluded that they are not yet aware of the growing importance of this customer segment, as confirmed by the Bartkowiak research (2020). "This cohort of the population can no longer be ignored by the business due to their increasing purchasing power" (Rousseau, 2018). Among the single indications of the traders were: service outside the queue, a separate cash register, lower prices for seniors, handrails at the entrances to the points of sale, a separate sitting area, a stand for seniors where you can devote more time to such people, an hour for seniors, shopping on the phone without any delivery charges. Some of these proposals are available in chain stores in many countries such as Germany and Austria (cf. Oeser et al., 2019). Older people in Poland are starting to signal their shopping needs, which traders should start to respond to become competitive in the stationary retail market. The senior's perspective on the functioning of senior citizen hours in stores and its comparison with retailers' perspective will be presented in a subsequent article.

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