

LEISURE ACTIVITIES AND CONSUMPTION CHARACTERISTICS OF ELDERLY
CONSUMERS AGED SIXTY AND ABOVE - AN UNEXPLORED
GRAY MARKET IN HONG KONG

by

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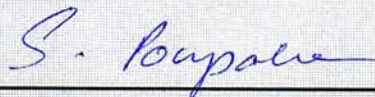


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ABSTRACT

The population is aging in developed countries and regions, and in Hong Kong as well. The elderly constitute a unique market with peculiar needs and purchasing power. Marketers in the USA, European countries and Japan, though not many, are aware of this gray market and are already adopting special marketing strategies in addressing the needs of the elderly.

In Hong Kong, nevertheless, less appealing images of the elderly such as poor health, low purchasing power and illiteracy etc. still prevail. Marketers in general consider this gray market has little marketing potential or simply ignore it.

This research study explored the gray market in Hong Kong. Potential elderly consumers are from more affluent households, better educated and actively participating in various activities. They have on the average a positive orientation toward brand names and fashion, although elderly females are much more brand and fashion conscious than elderly males. They have higher brand and product loyalty and regard shopping a joyous event. The more educated elderly are less influenced by fashion or brands and tend to have their own judgment by choosing among different brands. Those who had traveled overseas in the last twelve months tend to be more conscious on brand name, fashion and price. Although cheaper price does trigger excessive purchase among a minority of the elderly at times of sales, the majority do not respond vigorously to sales prices.

The gray market is of high potential in particular with the changing population structure. When the baby boomers aged, this gray market will become larger and larger while the markets of babies and toddlers will keep shrinking. Marketers

should have a vision and well equip themselves to meet the challenges of addressing the needs, which are not well understood at the moment, of the elderly in Hong Kong.

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The author assumes full responsibility for all errors in the study.

In memory of Dad.
And to Mum, baby Jerry, Miranda, Jessie, Merritt and my dog Fatty

CHAPTER I

INTRODUCTION

Background

*The older consumers constitute a market
too huge to be ignored*

Older consumers aged 65 or older are regarded as gray market (Hoyer and MacInnis 1997) and they exist as a discrete sector (Long 1998). In the USA, the 55-and-older segment was estimated to spend around USD900 billion a year (Eisman 1993). On the other side of the globe in Japan, the consumption amount of older consumers aged 65 or above exceeded all sectors below age 44 in 1990. The consumption amount of the 60 and over consumers is projected to surge to around JPY8.1 trillion, or 20% of the country's total consumption amount in 2000 (中島克己 1996). The trend of population aging suggests numerous opportunities for firms to develop goods and services to meet the needs of the increasing number of elderly (Hitt, Ireland, Hoskisson 1999: 51). Despite the enormously large amounts involved and the apparent trend, marketers tend to neglect the population over 65 years of age (Lederhans 1979), or find themselves reluctant to associate with the elderly (Long 1998: 85). The same study found that older consumers' needs are quite often simply ignored (Long 1998: 74).

The gray market in Hong Kong

In Hong Kong, those aged 60 and over is estimated to account for 13.4% of the total population in mid-1997¹, and is estimated to reach over 20% in about two decades' time by 2020 (Lam 1997). Thanks to the improvement of medical services, education as well as living standards, people nowadays are more health conscious and are more capable in staying healthy. Life expectancy is therefore expected to increase continuously in the years to come. Further to that when the baby boomers age, people aged sixty and over, or the gray market, will then constitute the largest market sector from the demographics point of view.

Comparing with industrial countries such as the USA, Japan and other European countries where there are products specially designed to serve the older consumers, very few products, however, are addressed to this market sector in Hong Kong and their needs are not known. There are even fewer marketing researches on the gray market in Hong Kong.

Most products catering the older consumers are in the form of discounts such as fare for the elderly in transportation; or cultural and recreational activities organized by the Urban Council and the Regional Council. Although the Social Welfare Department issued Senior Citizen Card to elderly consumers, less than a thousand retailers and utilities have joint the discount program (社会福利署1998). Others include medical and housing schemes for the elderly by the Hong Kong SAR government. The majority of the commercial world seems to have ignored or is unaware of this market and its increasing prominence.

¹ Hong Kong Monthly Digest of Statistics June 1998.

Research Objectives

This project is designed to explore how older consumers aged 60 and over spend on leisure activities. It also aimed at obtaining useful information to furnish marketers with productive marketing implications in addressing the older consumers market ahead of the forthcoming aging population in Hong Kong.

Even though the findings of some researches on Hong Kong elderly did suggest that their consumption expenditure is not very significant, it does not mean that we should give up discovering the potential customers altogether as most marketers do. Rather, in this research, our focus is on those elderly who are more affluent as they are the customers that marketers most concerned. This is true for other market segments as well. We will then investigate the concerns of these elder consumers, and attempt to construct those attributes that help to sell a product or service to the elder consumers.

Since the more active and affluent elderly are more likely to have higher consumption power, as suggested by overseas researches, we would focus on the types of activities they participated as well as their consumption characteristics. To achieve the aforementioned objectives, the following more well defined research problems need to be investigated.

1. To identify the types of leisure activities mostly sought after by older consumers.
2. To examine the general consumption characteristics of those elderly with consumption ability.

3. To derive useful implications to marketers basing on the findings.
4. To recommend applicable marketing recommendations that, hopefully, can shed light on the opening up of the market which was not well addressed in the past. If marketers have useful information on the needs as well as purchasing power of this market, it may denote a lucrative and prosperous business in the years to come.

CHAPTER II

LITERATURE REVIEW

Older Consumers Defined

The definitions for older people vary across and within countries and empirical studies. Many market researches prefer the more conventional segmentation, segregating the older consumers into three groups, namely the "Young Old" (aged 55 - 64), the "Mature Old" (aged 65 - 74), and the "Old Old" (aged 75 and over) (Long 1998: 74). While some researches used 55 as a benchmark in identifying their research subjects (Johnson 1996: 36). One possibility is that these market researchers prefer a lowered threshold for the creation of a larger segment for marketing purposes. Other studies such as Moschis (1992) defined the mandatory retirement age at sixty-five as old age.

In Hong Kong, the retirement age for Civil Servants and most corporations is 60. Subjects eligible to receiving social welfare services are also defined as those 60 and above. In the medical arena and old age pension schemes, however, 65 and 70 respectively are used as cut-off points in defining old age. In a comparative study on old people in Hong Kong and China, the researcher used 60 as the benchmark (羅榮健 1994). The Chinese tradition also tends to regard those 60 and over as old (Chow & Chi 1997: 173).

In this study, 60 is used as the benchmark in defining the older consumers because it is the more common retirement age in Hong Kong, and when one retires, he tends to have more time in carrying out leisure activities.

Heterogeneity of the Gray Market

Older consumers are very heterogeneous in various aspects (Moschis 1992). In the psychological perspective, with the experiences accumulated in earlier years, older people tend to have established their own attitudes and concepts that are not easy to be changed. Moreover, their lifestyles are so diverse that it is impossible to treat them as a homogeneous group (Tokarski 1993).

Their physical fitness also varies. While some can participate in activities like the young, some are suffering from chronological diseases which forbidden them to take part in certain activities. At the extreme down side of the health spectrum, some are even confined to the wheelchair or bed with very limited movements and requires intensive care by others.

In terms of economic differences, the variance increases with increase in age (奥野正寛.古川洋1992 : 296). As a result of previous economic activities and one's management of his own finance, the economic capability among older people varies significantly. Further to that fewer older people work and earn like the younger generation, there is little chance of narrowing the economic gap of elder individuals.

In consideration of such heterogeneity of the older consumers, demographics alone is not a good tool in segmenting the gray market (Moschis 1992:12). Rather

than basing on age, identifying their lifestyles may be more useful as many of the older consumers made their buying decisions based on lifestyles (Eisman 1993:34). Studies found that some people over 65 have more in common with the younger generations than with their own generation.

Spending Pattern of Older Consumers

Positive attitude towards consumption

A study by Money magazine revealed that 47 percent of adults aged 65 and over said they enjoyed spending money. Another research by Grey Advertising had bipolar findings: one group of older adults liked to save whilst another group enjoyed spending their money (Moschis 1992:206). The older consumers, if not all of them, do have a positive attitude toward consumption. For those whose money was not spent, there comes forth a marketing niche for investment and financial products.

There are studies revealing that older American consumers do have a positive attitude toward consumption beyond daily necessities. In a market research on fashion and apparel, it was found that 73 percent of women over 65 shop for clothing several times a year, as compared to the 93 percent in the 45 to 54 segment (Schutz 1979:39). In another study on intergenerational differences in fashion behavior, it was found that women over 55 were more concerned about their dressing well and wanted to look different than all other groups in the study except for the 25 to 34 group. Man consumers over 65, on the other hand, were found to be less concerned than older women or younger men on this aspect (Schutz 1979:147).

The products and services

Products that older consumers most commonly sought after are foodstuffs and other daily necessities (Schutz 1979:226). By catalog mailing, however, the preferences are clothing (21 percent), books (8 percent) and cosmetics (6 percent) and so on (Posta 1991:81). Having an active lifestyle, older consumers have increasing demand on leisure-based products and services, such as educational seminars, travel and sporting goods (Hoyer and MacInnis 1997: 359). In Japan, the total consumption amount of those 65 and over are larger than those 44 and below and is expected to surge to JPY8.1 trillion in 2000. The expenditures are estimated to expand in areas like old people's amenities, medical and home care services, as well as equipment for the betterment of the daily lives of this sector (中島克己1996 : 15-16).

Value and price consciousness

Moreover, older American consumers are found to be value and price conscious. They expect reliability and quality when making purchases and are willing to pay more for higher quality merchandise (Schutz 1979:157). Another study reflected that older consumers are more willing to travel longer distances to shop for better bargains than younger shoppers are. They seek value and specific types of products required. Instead of impulsive buying, older American consumers are rational (Koenigsberg 1994). Another finding in one study in Japan revealed that older consumers would spend more when they were shopping in groups or with other companions than on themselves alone (奥野正寛.古川洋 1992:307).

Discretionary Income and Expenditures of Older

Consumers in Hong Kong

Discretionary income as defined by Moschis is the "income beyond that needed to maintain a comfortable standard of living (Moschis 1992: 54)." On the contrary, discretionary expenditures refer to all those "spent on items other than necessities while non-discretionary expenditures include all those spent on necessities such as food and housing" (Moschis 1992: 208).

While elderly Americans have pension funds, and those in Japan usually have insurance schemes prepared for oneself when at younger ages, most of the older Hong Kongers find themselves not avail to such incomes. Although working either full time or part time after retirement is on the increase, the majority does not earn their income in such a way. In a research done in 1990 in Hong Kong on the elderly, it was found that of the 160 elderly surveyed, 38.2% earn themselves a monthly income of HKD1,000-HKS2,999. In fact, over 71% of them have monthly income less than HKD3,000. Only a mere 3.1% have HKD10,000 or over each month (羅榮健 1994: 18).

In spite of old age allowance first introduced in 1973, it serves as an incentive to the younger generation to take care of their elderly members. The amount is only about a few hundred Hong Kong dollars and is in no way enough for the support of a basic living (Chow and Chi 1997: 179). The elderly in Hong Kong therefore can only live on their own savings or to depend on their children.

In an anthropological study on old age, it was found that "for the Chinese..., being dependent on others, especially children, was one of the best things about old age. But for Americans, being dependent on others (again especially children), was one of the worst (Keith 1994: 207)". This suggested that a proportion of the older people may still have considerable discretionary income for consumption even if there are no pension funds or the like in Hong Kong, or that the Hong Kong elderly are not used to working, as they may receive pocket money etc. from their children or other members in the household.

With regard to consumption expenditure, Law's research (1994) revealed that the percentage of older people spending more than they were before retirement (34.8%) is more or less the same as that of those who spend less than they were before retirement (36.4%). Over 96% of amount spent on entertainment/gatherings is less than HKD1,000.

Leisure Defined

Definition

One philosophical definition of leisure offered by political scientist and philosopher Sebastian de Grazia as cited by Smigel (Smigel 1963: 10) is the 'freedom from the necessity of being occupied.' Gross (Gross 1963: 41) provided a more elaborate definition as that "Leisure refers to free time, free, that is, from the need to be concerned about maintenance, a freedom that could be purchased with slaves by a leisure class, or with money earned through labor by the working population." In this study, the approach suggested by nowadays researches such as Tokarski (1993), who refers free time as the time left "after subtracting time for sleeping,

eating, cleaning, housework, and work (Tokarski 1993: 65)", is used. All the activities performed in the free time are thereby regarded as leisure activities.

Grouping of leisure activities

In a study on how Americans spend their leisure time, leisure activities were categorized into three groups, namely "Away from home," "at home", and "all leisure activities" (Grazia 1961: 123). Japanese researches have similar groupings, except that the basic concepts of "individualism" and "mixing with friends" are added to fine tune the groupings (町田隆男 1985: 210).

The purpose of grouping leisure activities is to see whether something worth the attention is overlooked. In Machida's (町田隆男 1985) research, he observed that lower income households tend to engage themselves more in passive activities such as television watching, relaxation, reading and gardening etc. On the contrary, the high-income households found to be involved in less passive activities, and are involved more in spending type of activities including travel, golf, learning/practices.

In this study, a more refined grouping is designed. Two divisions of "indoor" and "outdoor" are used in segregating leisure activities in the first level. Then there are subdivisions of "outside Hong Kong" / "inside Hong Kong" under the "outdoor" group, and "outside home" / "inside home" under the grouping of "indoor." The rationale under which is that the scale of outdoor activities in general is bigger than that of indoor ones. Since Hong Kong is a rather small place, there are limited outdoor activities. With its proximity to nearby regions as well as the good international infrastructure, "outdoor" very often actually goes beyond and denotes outside Hong Kong. Furthermore, most "indoor / inside home" activities are non-

spending type of activities with a few exceptions such as playing mahjong at home or doing Tai'chi or leisure walking in the "outdoor / inside Hong Kong" category. The grouping and some examples are illustrated briefly below.

Leisure activities			
Outdoor		Indoor	
Outside Hong Kong	Inside Hong Kong	At home	Not at home
<ul style="list-style-type: none"> ▪ Travel to overseas 	<ul style="list-style-type: none"> ▪ Doing Tai'chi ▪ Swimming ▪ Leisure walking ▪ Fishing ▪ Golfing ▪ Gambling (horse racing) ▪ Other exercises ▪ Sight-seeing 	<ul style="list-style-type: none"> ▪ TV watching ▪ Listening to radio ▪ Reading ▪ Gardening ▪ Relaxing ▪ Home cooking ▪ Playing mahjong ▪ Playing chess ▪ Other hobbies (painting, music etc.) ▪ Chatting with friends ▪ Gambling (horse racing) 	<ul style="list-style-type: none"> ▪ Dining out ▪ Formal academic studies ▪ Other hobby groups ▪ Activities at elderly centers ▪ Cinema/Chinese opera

Leisure Activities Enjoyed by the Elderly

An experience in Japan

The survey conducted by Machida (町田隆男1985) in 1984 in Suginami-ku, Tokyo, Japan revealed that passive activity of watching television was the most commonly sought leisure for the elderly surveyed (35.7%). Among other inside home activities, reading scored highest (32.6%), followed by gardening (24.5%). For outdoor leisure activities, playing golf or tennis (28.9%) ranked the top of the list, and traveling ranked second (26.0%). Meeting friends and attending parties (13.25%) was also very common among older people. One interesting finding was that there was a much higher percentage of highly educated elderly taking part in

golfing or tennis than those with lower education. Those with low level of education, blue collar, or retired from small corporations tend to spend more time on watching television than on other leisure activities. It is worth mentioning, however, that all elderly were equally active in tourism regardless of their education level and working experience.

Common leisure activities of the Hong Kong elderly

Similar to their Japanese counterparts, the survey by Law (1994) of the elderly in Kwun Tong, a less affluent district, revealed that the most common leisure activity for the elderly in Hong Kong was watching television/movies (25.5%). Followed by leisure morning walk/traveling (19.0%), shopping/going to restaurants (15.3%), wandering in parks (14.6%), playing mahjong (13.1%) and keeping pets (fish)/gardening (10.2%). Chow & Chi (1997) suggested that playing mahjong, doing tai chi exercises, or chatting with neighbors are the most convenient and valuable form of leisure activities to the elderly. Educational programs for the elderly, however, are not so popular due to cultural reasons. There are also social centers that provide both social as well as recreational activities for the elderly. In March 1991, about 70,000 elderly were members of the 155 social centers. As at 1st October 1998, there are a total of 205 social centers registered in Hong Kong.

Leisure Activities as a Potential Marketing Opportunity

Abundance of time resources

Light-hearted elderly people often make jokes on themselves by saying that "everyday is Sunday." It is true that since retirement, older people come to have an abundance of free time apart from daily necessities. This infers that they have more

time to spend on leisure activities. Unless shutting oneself up at home sleeping or watching television, most leisure activities are possible in inducing consumption. Even a leisurely walk in the neighborhood may render an elderly to dress in more appealing outfits or warmer overcoats that suggest possible marketing opportunities.

A study in the USA reflected that elderly people with both time and money tend to spend considerably on leisure-related products and services like educational seminars, sporting goods and travel (Campanelli 1991). Linden (1985) also suggested that older consumers provide a market for leisure products and services such as travel. Similar findings in a study on expenditures on education and entertainment in Japan revealed that although the percentage of education and entertainment expenditure decreases with increasing age, there was a significant increase in the 60 to 64 age group. The increase was mainly attributed by the joining of package tours in this group (赤星礼子 1989). Some other studies also suggested that the retirement market for holidays is large and the subjects would take more than one holiday per year (Tynan 1990). In the USA, many airlines and hotel chains offer discounts to the elderly as the elderly have considerable amount of time and discretionary income to spend on traveling (Eisman 1993: 37).

Psychological and physiological needs

One of the motives of the elderly in leisure activities is to maintain "social contacts and being with others (Tokarski 1993:65)." Older people need to be acquainted. As discussed previously, older people in Japan tend to spend more when they are with friends than when they are alone.

Even though the health condition varies for the elderly, better living standards as well as higher education level have resulted in more health conscious elderly. While some may only spent one or two hours doing exercises, the more affluent ones may join fitness centers or sports clubs in hotels (Tokarski 1993).

Moschis (1993) also observed that in cooler climates, there is "seasonal migration" of the elderly. These elderly migrate to regions where the climate is warmer in winter and then go back to their homeland when the weather is less severe. By the same token, older consumers buy houses outside the urban areas in pursuit of a more comfortable environment. These all suggested marketing opportunities.

Marketing Strategies Adopted in the USA and Japan

Special products catering the needs of the elderly

Identifying the market niche by addressing the unique product needs of the elderly is becoming increasingly important especially when the number of older consumers is increasing. Some manufacturers are now providing products that serve this purpose. Whirlpool Corp., for instance, has begun placing larger control knobs on the front of its home appliances. Human Dynamics Inc. (Oxford, Mississippi) cater the physical needs of the elderly by offering a bathtub called the ComfortCare System which is a lower than the conventional bathtub that allows one to enter and exit as easily as a bed (Welter 1990). Union Corporation (Japan) manufacturers Union Handbars, one of the products of its Care System, which can be easily installed to toilet systems to help the elderly to lower themselves or rise up their bodies when using the toilets. A study showed that products that meet the needs of

the elderly and provide them with comfort and convenience such as special neck and head supporting pillows and adult diapers are always the best sellers (Posta 1991).

Promotional appeals

Eisman (1993) quoted from the Advertising Age, 1992 that consumers age 50 and older prefer free samples either in stores (78%) or in malls (72%). 63% of the older consumers like the chance of trying the products. Some (62%) like to be rewarded with gifts with purchases. Other forms of discount such as money-saving coupons (57%) and incentive programs for frequent-purchase programs (liked by 42%) are also recommended (Eisman 1993: 37).

CHAPTER III

METHODOLOGY

Sampling

The samples

In order to select the more affluent and better-educated elderly consumers in Hong Kong, a total of 83 Chinese Hong Kong elderly aged 60 and over from five different interest groups in wealthier neighborhoods or education institutes were surveyed. Among the five groups surveyed, three of them were from elderly centers, one from a hobby group plus an old boys group of a middle-school, and the fifth group from a university for the elderly.

Sampling Procedures

Unlike younger ones who tend to concentrate at work places or schools, older people are more scattered. Places where they tend to concentrate are old people's homes and nursery homes, community centers or other hobby groups for the elderly.

In consideration of the limited resources, clustered sampling was adopted. Since the project was to identify the spending characteristics of the elderly on leisure activities, wealthy and healthy older people like those actively participating in hobby groups, day time community centers where older people may participate in various activities, and those continuously improving themselves in educational seminars were

selected. A brief outline of the five selected groups of elderly interviewees is as follows.

1. *Day Time Social Center for the Elderly*

Daytime social centers are established for the elderly to stay in the daytime to enjoy the various social and recreational activities provided. All such centers are subsidized and run by non-profit making institutes and are registered at the Social Welfare Department. As at 1 October 1998, there are a total of 205 social centers registered in Hong Kong². In this project, three of the centers were subjectively selected basing on their seemingly affluent neighborhood. Two assumptions have been made here. First, older people for convenience are more likely to join those social centers in their neighborhood. Second, those who join the social centers in more affluent neighborhoods are better off and therefore have higher purchasing power.

Basing on the above assumptions, six centers were short-listed. Three centers were selected for convenience and personal interviews were conducted on subjects who volunteered for the survey.

2. *Hong Kong Fine Arts Association Ltd. and the Clementi Middle School Old Boys*

Established by teachers and principals from primary and secondary schools more than thirty years ago, the HK Fine Arts Association Ltd. (香港美学会) now has around twenty members. The group actively takes part in art exhibitions in various venues in Hong Kong such as the City Hall in Central and holds regular

² Information provided by Mr. Fung Ching-Kwong (S(E)3) of Social Welfare Department, Elderly Branch on 18th November 1998.

meetings every month. The group provides an excellent sample of the more affluent, educated elderly with special interest in fine arts.

Through the introduction of one of the members of the Hong Kong Fine Arts Association Ltd., a group of Clementi Middle School old boys were conveniently contacted for the survey. The fifteen old boys meet regularly once a month and are all over seventy years of age. Similar to the aforementioned hobby group, this old boys group also provided excellent samples for the survey as they are educated and more affluent. The elderly in these two groups are very scattered geographically and there is no fixed venue for their regular meeting. As per their request, self-administered questionnaire survey was preferred to face to face interviews for their own conveniences.

3. *University for the Elderly*

Higher education level may affect the type of leisure activities participated and thus result in higher level of expenditure as suggested by Machida (町田隆男 1985). Subjects of higher education level, that is, those who had attained secondary or tertiary education were ideal subjects for the survey. As such, students of a university for the elderly, the Christian Nam Wah College, were invited to participate in the survey.

As per the request of the Principal of the university, self-administered questionnaire survey was conducted for minimal interference of normal school activities. Questionnaires were distributed conveniently by the Principal to the students in the secondary and university sections of the university with the primary section excluded.

Research Design

Research procedures

Structured researches of both self-administered questionnaire survey and personal interviews using the same questionnaire were conducted. A pretest with eight elderly of the questionnaire using personal interview and self-administered questionnaire methods was conducted prior to the survey to check the interview time required and to fine-tune the questionnaire. Five different interest groups and education institute were then invited for the survey. The survey lasted for about five weeks commencing 31st January 1999.

Among the five groups, face to face interviews were conducted for the three elderly centers in their premises. The subjects were interviewed individually in a separate room and each interview lasted for an average of twenty minutes. The author did all the personal interviews by asking subjects the questions stated in the questionnaire and filled in the questionnaire herself according to the verbal response of the subjects.

For the remaining two groups, however, self-administered questionnaire survey was conducted instead of face-to-face interviews in consideration of the preferences of the elderly and various limitations. Questionnaires were dispatched to the groups' person in charge who then, at their discretion, distributed the questionnaires to those elderly who volunteered to participate in the survey. Completed questionnaires were collected by the persons in charge and later collected by the author.

Questionnaire design

The questionnaire was so designed to explore four main areas of marketing interest: the leisure activities elderly in Hong Kong often participated; their spending characteristics; psychographics, values and attitudes; and general demographics.

Leisure activities

A total of 25 items of activities were listed, with item number 26 as an open question for missing activities that the subject might feel like adding to the list. The activities were divided into three groups basing on the different degree of participation frequencies, with each groups having its own set of frequency scales. The rationale of which is for better representation of the actual frequency of participation, since the frequency of watching television at home, for instance, is very different from that of traveling overseas. A 5-point scale estimating the frequencies of participation during the last twelve months was used.

Spending characteristics

In this section, the proportion of personal monthly expenditure on the five basic categories of *Food, Housing, Medical and Health Care, Travel and Personal Care* in daily living, as well as the category of *Others* were explored. This would estimate how much the subjects spend on the non-daily necessity category of *Others* and therefore probe the chances of marketing opportunities.

Psychographics, values and attitudes

With reference to the Eight-Factor Model of consumer style characteristics (Sproles & Kendall 1986), six out of the eight factors were selected for study in this survey basing on the applicability to the Hong Kong situation and their value to the

Hong Kong marketers. All the questions asked in this section were the actual statements used in the questionnaire of the original research. Likert's 5-point scales was used.

The six factors were quality consciousness, brand consciousness, fashion consciousness, price consciousness, brand/product loyalty and confusion orientation.

1. *Quality Consciousness*

Four questions were asked regarding quality consciousness. Consumers scoring high in this factor consider that very good quality is very important and feel satisfied only if the product is the best or perfect. They tend to get the very best or perfect choice when it comes to purchasing products. In general, they usually try to buy those products having best overall quality.

2. *Brand Consciousness*

The two questions asked probe how important well-known national brands are to the subjects, and whether they believe that the higher the price of a product, the better its quality. High scorers indicate a positive orientation towards brands.

3. *Novelty-Fashion Consciousness*

There were three questions asked under this factor. Consumers who consider fashionable, attractive styling is very important to them tend to have higher scores. These fashion conscious consumers also incline to keep their wardrobes up-to-date with the changing fashions and that they usually have one or more outfits of the very newest style.

4. *Price Consciousness*

Only one straight and direct question was asked to see whether consumers would buy as much as possible at sale prices. Those with higher scores, of course, are more likely to buy more at times of sales.

5. *Confusion by Over-choice*

There were three questions asked to get information for this factor. Consumers of high scores usually find themselves confused with the large amount of product information and the huge variety of products and shops to choose from. They often have difficulty in choosing which stores to shop.

6. *Brand and product loyalty*

Two questions were asked to see the habitual and loyalty orientation in purchases. The high scorers have favorite brands or products which they tend to buy over and over and stick with them.

General demographics

A total of eleven questions on general demographics with focus on income and monthly expenditure were asked.

Data Collection

The details of data collection are as follows:

1.1 Caritas Social Centre for the Elderly - Caine Road

Address	Room 231, Caritas House, 2-8 Caine Road, Central, Hong Kong
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Agency	Caritas - Hong Kong
Date	8 February 1999
Time	2:00 PM to 4:45 PM
Number of subjects	4
Research Method	Personal interview using structured questionnaire
Response Rate	100%

1.2 Sai Kung Social Centre for the Elderly

Address	Flat 45-48 Kwong Fat House, Fisherman's Villages, 140 Hong King Road, Tui Min Hoi, Sai Kung.
Agency	Caritas - Hong Kong
Date	8 February 1999 (AM) and 9 February 1999 (whole day)
Time	9:00 AM to 12:00 NN (99.2.8) and 9:00 AM to 4:30 PM (99.2.9)
Number of subjects	19
Research Method	Personal interview using structured questionnaire
Response Rate	100%

1.3 Fong Shu Chuen Social Centre for the Elderly

Address	G/F, Block 39, Heng Fa Chuen, Chai Wan, Hong Kong.
Date	25 and 26 February 1999
Time	9:00 AM to 5:00 PM
Number of subjects	28
Research Method	Personal interview using structured questionnaire
Response Rate	100%

2. Interest Group

Institute	HK Fine Arts Association Ltd. and Clementi Middle School old boys group
Date	31 st January 1999 to 15 th February 1999
Number of subjects	19
Research Method	Structured questionnaire for self completion
Response Rate	95%

3. Education Institute

Institute	Christian Nam Wah College
Date	1 st March 1999 to 6 th March 1999
Number of subjects	13
Research Method	Structured questionnaire for self completion
Response Rate	92%

Data Analysis

Three data analysis methods were adopted in this study: (1) frequencies and means analysis, (2) factor analysis plus Cronbach alpha reliability test, and (3) K-means clustering followed by means comparison. The details of the analytical procedures are explained below.

1. Frequencies and means analysis

This method was performed for Part One, Two and Four of the questionnaire. These parts are concerned with the leisure activities participated, general demographics and the proportion of individual monthly spending. The more

popular leisure activities among the elderly subjects were identified and their general demographics explored. Using means analysis, the average spending of the population on each consumption category was investigated, and the estimated spending amount was calculated. Cross tabulation was also used to distinguish the characteristics of specific groups.

2. Factor analysis and Cronbach alpha reliability test

Graded by Likert's 5-point interval scale, factor analysis was used in analyzing the six factors of consumption psychographics in Part Three of the questionnaire. Only those items with scores above 0.5 were accepted. Out of the six factors, five factors were loaded with more than one item and therefore Cronbach alpha reliability test was conducted to affirm the internal reliability of the items used. Alpha reliability coefficient of 0.6 was set as a threshold, any coefficients of the factors below 0.6 would be rejected in the analysis.

3. K-means clustering followed by means comparison

This method was used to analyze the six factors of consumption styles in Part Three as well. By K-means clustering, each of the factor was clustered into two groups. Using comparison of the means of these clustered groups, notable differences could be distinguished, if any. The demographic characteristics of the subjects such as gender, education level and travel experience were then cross-tabulated with these six factors. The means of these groups of varying demographic characteristics would be compared to the sample means for further analysis.

CHAPTER IV

RESULTS AND DISCUSSION

A total of 83 elderly participated in the survey and 83 questionnaires were collected. Eighty-two questionnaires were valid for analysis.

Profile of Subjects

Seventy-three percent of the 82 subjects interviewed were female, and the remaining 27 percent were male. Their age ranged from 62 to 86, and the mean age was 71. Many of them were either around 65 or around 75, with each cluster accounted for slightly less than one-fifth of the whole sample size. The majority 57 percent of subjects was married, while the second largest group of 35 percent was widow or widower. Because of the purposeful selection of interview groups, their education level averaged above primary level. Over 41 percent of the subjects attained secondary level and about 7 percent of the subject even had post secondary level or above.

Leisure Activities Participated

Non spending type of leisure activities participated

Among all leisure activities that do not cost an individual to participate in, watching television was the most common, followed by listening to radio and reading.

This finding is similar to a research on Japanese elderly that watching TV is the most common activity, followed by reading.

One hundred percent of the subjects responded that they watch television. About 92 percent watch television every day and amongst them, 35 percent even watch more than three hours of television per day. Seventy-two percent of the elderly listen to radio at least three times per week.

Since most of the respondents (74.4%) were literate, reading newspapers and magazines is found to be fairly common as well. About 70 percent of the elderly would do some reading and amongst them, 68 percent read newspapers and magazines everyday.

To reach the elderly, above the line media of television, radio and newspaper can be used the same as when reaching consumers in other market segments.

Chatting with friends either on phone at home, or even on mobile phones was the second most common leisure activity participated. Others chat with friends face to face at social gatherings such as at elderly centers. Over 84 percent of the respondents appeared to be health conscious and did some leisure walking and simple exercises at least once or twice a week. Most of them (42.7%) even do so everyday. As compared to their Japanese counterparts who play golf or tennis, the Hong Kong elderly commonly participate in the more traditional and non spending type of exercises.

Spending type of leisure activities participated

Only seven of all the spending type of leisure activities had over 50% of participation of the elderly surveyed. These were: going to restaurants, sight-seeing either in Hong Kong or travel overseas, taking part in those activities organized by elderly centers, playing mahjong, watching Chinese Opera at opera house, doing home cooking (for leisure) or attending other hobby groups such as singing or English classes.

Going to restaurants was the most common among all spending type of leisure activities. Over 96 percent of the respondents would eat out in restaurants. Almost half (48 percent) would go to restaurants every week. There was no particular trend observed relating to household income or individual monthly spending for the spending per meal, as revealed by the elderly, usually cost them only about twenty to thirty Hong Kong dollars. Similarly, the spending on participating in activities and hobby groups at elderly centers, going to opera house as well as travel inside Hong Kong was minimal because all these activities and tours the respondents participated were organized by non-profit making institutions.

Emphasis should be put on the activity of traveling overseas. Sixty-three percent traveled overseas in the last twelve months. Most of those who had not traveled were due to poor health conditions. Of those who traveled overseas, half of them had a household income of HK\$5,001 to HK\$15,000 and could not be regarded as affluent. There were two major reasons. Many traveled to mainland China or nearby regions such as Thailand where the total travel expense was affordable to the average household. Traveling overseas sometimes is regarded as a high commitment event to the elderly, so sometimes the children of these elderly would

pay for the travel expenses even though they are not living together with the elderly. These children although do not contribute to the household income calculation, they do attribute to substantial spending of the elderly.

Income and Expenditure

Household income

In more affluent neighborhoods at Caine Road and Hang Ha Chuen, as well as for the more affluent interest group of Hong Kong Fine Arts Association/Clementi Middle School old boys group, the household income was generally higher. Almost all the subjects in these more affluent groups lived in self-owned apartments, as compared to the sample that only about 78 percent were living in self-owned apartments. The majority of 44 percent had household income lied in the range of HK\$5,001 to HK\$15,000. Eighteen percent was in the range of HK\$15,001 to HK\$25,000. The remaining more affluent households were 14 percent, 2 percent and 6 percent for the ranges HK\$25,001 to HK\$ 40,000; HK\$40,001 to HK\$60,000; and above HK\$60,001 respectively. In spite of our purposeful selection of the more affluent neighborhoods, the household income was not as high as anticipated and about 14 percent had a household income less than HK\$5,000. In fact 13 percent of the elderly were living alone. Very often their pocket money became their household income and thus resulted in low household income.

Monthly expenditure

The amount spent per month for each individual varied largely from less than HK\$1,000 to as high as HK\$25,000. Twenty-three percent of the elderly spent less than HK\$1,000 on the average per month. These individuals were all living with their

family and they therefore did not have to spend on the daily necessities. For those 12 percent of elderly living alone, their expenditure per month were larger as compared to those living with the family. Forty percent of the elderly who lived on their own spent about HK\$1,001 to HK\$3,000 per month. Another 40 percent spent about HK\$3,001 to HK\$5,000 per month, while the remaining 20 percent would spend HK\$5,001 to HK\$10,000 per month. When there were larger amount of expenses, such as travel or hospitalization, their children would pay for the full amount of the bill. The individual spending often are only for the purchase of daily necessities.

Discretionary Income

About half of the respondents (48.8%) had more than one source of income, or "pocket money" for daily expenditure. More than 70 percent of the respondents received pocket money from their children, although they said that the amount might vary greatly in different times of the year. Pocket money from their children tended to be more in festive times such as Chinese New Year or on their birthdays. Moreover, many of them were above 65 years old and were eligible for the government pension fund for the elderly regardless of their financial situations. About 37 percent received old age allowance from the government, which amounts to about HK\$700 per month.

Expenditure pattern

Among the five categories of daily necessities, the largest portion of expenditure goes to food, which accounts for 27 percent of the total individual expenditure. The remaining expenditures average out to other categories of daily necessities of Housing (7%), Medical (9%), Transportation (10%) and Personal Care (7%). Translating into absolute amounts, the 82 elderly spend a total of almost four

hundred thousands a month. The average amount spent per individual per month is around HK\$4,665.

One remarkable finding is the overwhelmingly large proportion of expenditure spent on non-daily necessities. About 40 percent of the total monthly expenditure or HK\$1,866 per individual is spent on the category of "Others." As a side information revealed by the elderly during the interview, most of them regarded this portion as their "entertainment fee." They would spend the amount on dining at restaurants, buying clothes for themselves or participating in activities organized by the elderly centers. Rather than buying gifts, however, the elderly prefer giving pocket money to their children or grandchildren instead. There are two implications here. This proportion of money spent on "Others" may constitute business opportunities for the marketers. If the money is given out as gift moneys, nevertheless, marketers should gear their appeal to those receiving the money instead.

Consumption Characteristics

Using factor analysis, six factors were identified in the measurement of each of the consumption characteristics of the respondents.

Brand consciousness

Two items are loaded in this factor with a reliability of 0.6998. By K-means clustering, two distinctive groups can be identified from the sample. The first group comprises of 44 subjects and the second group 38. While the mean score for the sample is 2.8537, the mean scores for the two groups are 3.6932 and 1.8816 respectively. This suggests that 53.6 percent of the respondents are likely to agree

that the well-known national brands are best for them. They also believe in the price quality relationship that the higher the price of a product, the better its quality.

Elderly females in general have a more positive orientation towards brand consciousness as indicated by the mean score of 3.2667. Thirty-two percent of the elderly females agreed to or highly agreed to the brand factor. On the other hand, the mean score for the male respondents is only 1.7272, which is well below the sample mean. A large proportion of males (68.2 percent) either disagreed or highly disagreed to the statements of positive brand orientation. When making buying decisions, female elderly are likely to focus more on the values imposed on the product such as a good brand name or a higher price charged.

Elderly with different education level also responded differently. Of all those who did not attend any schools, 42.3 percent agreed or highly agreed to the statements of positive brand orientation. The trend of disagree or highly disagree increases with higher education levels. For those who have attended primary level, the percentage is 33.3. The trend goes on with 47.1 percent and a further 83.4 percent for those with secondary and college or above respectively. This can be interpreted that those having higher education level will not simply evaluate a product or service by the external values imposed such as a brand name.

Elderly male respondents have higher education level than the females. It is therefore not clear whether the differences observed in brand consciousness are a result of difference in gender or education level. In the older days, males had a higher chance of having education. So it would be reasonable to assume that elderly males are better educated than elderly females. Marketers may still refer to

the above findings on brand orientation in devising plans to promote their brands and setting prices.

There is a very significant trend observed regarding brand consciousness and travel experience. Among those who had not traveled in the last twelve months, 58.6 percent disagreed or highly disagreed to positive brand orientation whilst only 13.6 percent indicated agree or highly agree to the factor. On the contrary, while 23.0 percent of those who had traveled disagreed or highly disagreed to the factor, a much larger proportion of this group (48.0 percent) answered Agree or Highly Agree. The mean score for the traveled group is 3.3269 which is well above the mean score 2.8537 of the sample. This can be explained that those elderly exposing to more international brands when they travel overseas would be more aware of the quality and styles of such brands. A positive attitude relating these concepts are likely to be established which may later affect their consumption behaviors and believes.

Quality consciousness

Four items are loaded in this factor with a reliability of 0.6205. The mean score for the sample is 2.6098. Two distinctive groups can be identified using K-means clustering which comprises of 16 and 66 subjects in each group. The mean scores for the two groups are 3.8595 and 2.3068 respectively. Only 19.5 percent of the respondents are likely to agree that good quality is very important. They tend to select the best quality product in purchases and will endeavor to achieve so. They are likely to be satisfied with products of better qualities.

Although the majority of the sample do not care much about quality, subjects from higher household income groups tend to agree on the importance of good

quality. For the three groups of higher household income of HK\$15,001-HK\$25,000, HK\$25,001-HK\$40,000 and HK\$40,001-HK\$60,000, the percentages are 26.6, 16.6 and 50 respectively.

To the affluent elderly, quality matters. One apparent explanation is that they can afford to purchase higher quality goods that are usually more expensive. Moreover, these more affluent elderly have a higher chance of being exposed to better quality goods when their family members purchase high quality goods. Using good quality goods is simply a norm amongst their peers and family members. The culture so established fosters a positive attitude toward quality goods. As a result, they would be very quality conscious and will endeavor to get quality goods whenever they can afford.

The group that had traveled has a higher percentage of its members (22.9 percent) agree or highly agree to positive quality orientation, as compared to the mere 3.4 percent in the not traveled group. Similar to brand consciousness, those who had traveled are more likely to get exposed to a larger variety of products and services overseas in which some may be of higher qualities. This is a learning process and the elderly will tend to prefer better quality products and less likely to compromise on quality.

Fashion Consciousness

Three items are loaded in this factor with a reliability of 0.6221 and a mean score of 2.4065, which is the second lowest among all the six factors analyzed. By K-means clustering, the sample can be classified into two distinctive groups. The first group comprises of 17 subjects and the second group 65. The mean scores for

the two groups are 3.6471 and 2.0821 respectively. About one-fifth (20.7 percent) of the sample are inclined to regard being fashionable and attractive is important to them. They are more likely to have one or more outfits of the newest styles and be up-to-date with the changing fashion.

All the respondents who agree or highly agree to a positive fashion orientation are female. The majority of male respondents (86.3 percent) do not agree to that being fashionable is important to them. Almost all fashion conscious elderly (85.7 percent) are of lower education level with primary level or no education at all. It is understandable because fashion consciousness is affection for charm and beauty and does not require one to have profound knowledge to comprehend or achieve.

Comparable to the findings on travel with brand consciousness, 85.7 percent of the fashion conscious respondents had traveled in the last twelve months. Unlike frequent business travelers, traveling overseas is a big event to the elderly. They will be more concerned about their personal outlook for this occasion especially they would take pictures back home or meeting friends and relatives they have not met for a long time. Moreover, the fashion trends in overseas may have certain impact on these elderly visitors, whether they follow or not. Those who had traveled overseas will therefore be more likely to become more fashion conscious than those who had not.

Price consciousness

Only one item is loaded in this factor and therefore no reliability test has to be performed. The mean score for this factor is 2.3293, the lowest among all the six factors analyzed. Elderly on the average do not agree that they would buy as much

as possible at sale prices. The respondents reflected that they are not heavy users and find over purchase at sales prices not desirable. By K-means clustering, two very distinctive groups are identified with bipolar mean scores of 1.8971 for a group of 68 subjects and 4.4286 for another group of 14 subjects. Although the majority of elderly do not buy as much as possible at sale prices, those who do have different purchasing behaviors at sales would tend to buy a lot more since the mean score for this group is 4.4286, which is above the "agree" score of 4.0.

Twenty percent of the females agree or highly agree that they tend to buy as much as possible at sale prices, while only nine percent of the males will do the same. A consistent trend is observed for price conscious elderly with different education levels. About 28.6 percent of the elderly who never have any formal education are found to be price conscious. The percentages of elderly in groups of different education levels decline when education levels go higher and higher. Only 23.8 percent and 8.8 percent of elderly respectively from the groups with primary level and secondary level of education will tend to buy more at sales. No respondents from the college and above group revealed that prices at sales have any effect on their purchasing behavior.

The elderly in general would look carefully to find the best buys. As discussed above, nevertheless, elderly females seem to buy more at sales than elderly males. Even though buying more than needed at sales, the female respondents said that they would keep a proper inventory of the over purchased items. On the contrary, male respondents said keeping stocks after excessive purchase was very troublesome and often not welcome by their children. This hinted that the merchandises that elderly females purchase more at sales are less likely to be

perishable goods but those that can be kept for a longer time. Such products may be, for instance, canned foods and household consumable.

Among those who had traveled, 21.2 percent agree or highly agree that they are more concerned with price, as compared to the 10.3 percent in the not traveled group. When traveling overseas, shopping very often becomes one of the many highlights and it is easy to regard this activity as recreational and enjoyable. People are likely to buy more as well when they find something rare, interesting or substantially cheaper. They tend to have more knowledge on best buys. The experience pertains and elderly who traveled are found to be more price conscious and are more inclined to purchase as much as possible at sales prices.

Brand/product loyalty

Two items are loaded in this factor with a reliability coefficient of 0.8527, which is the highest among all the six consumption style factors. The mean score of 3.4085 is also the highest. This suggests that elderly on the average have a positive orientation towards brand and product loyalty. Two groups can be distinguished using K-means clustering with the mean score of one group at a high 3.9333 and another group at a distinctively low score of 1.9773. Over seventy percent of the respondents belong to the group with a high score. This implies that most of the elderly agree or highly agree that it is likely for them to make repurchases of favorite brands and products. Brand and product loyal elderly males and females scoring four or above are in comparable proportions in their groups, with 66.7 percent for females and 59.1 percent for males respectively. The average score for brand/product loyal females is 4.3250, which is well above the sample mean.

It is interesting to see that those who had traveled in the last twelve months has lower brand loyalty than those who had not. Among the group that had not traveled, 72.3 percent agree or highly agree that they have favorite brands and products and are likely to make repurchases. The percentage, however, is only 59.6 for another group that had traveled. When the elderly travel, they are exposed to a wide variety of brands and products that they are unfamiliar with, and may even have the chance to try them out. As a result, they are likely to be more receptive of other brands and products and will be less inclined to stick with a few brands.

Confusion by over-choice

Three items are loaded in here with an internal reliability of 0.7733 and a mean score of 3.0894 which is very near to the neutral score of 3. Using K-means clustering, two groups having equal number of subjects with mean scores of 3.9024 and 2.2764 respectively are identified. Respondents in the group with a higher score agree or highly agree that there are too many brands to choose from and they are often confused. They also find it sometimes difficult to decide which store to shop. Moreover, information on different products and brands also cause them confusion.

A larger proportion of the male elderly (64.3 percent) is confusion oriented, as compared to the 30.1 percent of the females who feel the same. Notable differences are also observed in varying educational levels relating to this factor. While only 19.2 percent of elderly in the "no education" group agree or highly agree to being confused by over-choice, the figure increases to 23.8 percent for the primary level group. In the secondary level group, the proportion surged to a high 61.7 percent, and an even higher 83.3 percent for the group with college and above education. Those having attained higher levels of education find it more confusing with product information and

varieties because they are literate and are lured to read the product information for better understanding of the product before purchase. On the contrary, those having lower education level may not be able to read very well or are illiterate and cannot read the product information. They therefore simply ignore all the accompanying product information and avoid selecting from a large variety of products that might cause them confusion. As a result, rather than trying to comprehend a product by reading the accompanying literature or by comparison with other products, they appear to evaluate a product by some presumed values such as brand names, price tags and word of mouth. The elderly of lower education level therefore are less likely to have confusion when making purchases.

CHAPTER V

CONCLUSION

Summary of the Research

Eighty-two Hong Kong Chinese elderly aged sixty or over participated in the survey. More than 85 percent of the sample are from more affluent neighborhoods or interest groups. The most common non-spending type of leisure activities they participated are watching television, reading and listening to radio. Among all spending type of leisure activities, the most common ones are dining at restaurants, joining local tours in Hong Kong and traveling overseas. Regarding individual monthly expenditure, the largest portion goes to food, followed by travel expenses and medical expenses. A large proportion of forty percent of spending is spent on the category of "Others."

Study on their psychographics relating to consumption styles finds that elderly females are more brand and fashion conscious than elderly males. Elderly females tend to buy more at sales and demonstrate higher degree of loyalty towards brands and products. Male elderly who are better educated than female elderly in general, find themselves often confused by over-choice and product information. Those having higher household income are more quality conscious. Those who had traveled overseas in the last twelve months are also more conscious on brand, quality and fashion.

Managerial Implications

Establishing a well-known brand

Female elderly, those who had traveled overseas and those having a lower education background are more brand conscious. Rather than making their own judgments on the brands like the better educated group, they simply adopt the values imposed and images established in advertisements or by sales figures. Establishing a brand name by advertising on television is recommended since all of them watched television, even though at varying frequencies. Other above-the-line media such as newspapers and radio can also be considered.

Price is found to be not the main concern in making purchase decisions of the elderly. Marketers therefore are advised to concentrate on establishing a good name for their products with better quality even at a slightly higher price since the elderly accept that good brands are more expensive and female elderly in particular judge a brand by the higher price it charges.

Fashionable product design with smaller packages

When designing products for the elderly females, styles should be emphasized as the primary appeal because they are more fashion conscious. Since the elderly often find the product information very confusing, especially for those who are better educated, products should be easy to comprehend and use with minimal product information required. If there is too much complicated explanations or using instructions, those better educated elderly will find it confusing whilst the less educated ones will simply ignore such information or decline to purchase the product

altogether. If detailed product information is inevitable, use pictures alongside with the explanation phrases.

Considering the finding that elderly people are not heavy users in general and seldom buy excessive stocks even at sales especially for the males, smaller packing with less content per package is recommended. This allows the elderly to use up the product more quickly and make repurchases more frequently. If inducing bulk purchase is the marketing strategy, the content should be individually packed that allows storage for a longer time. The smaller size and content also induce the elderly to buy more since the products can now be easily stored and take the elderly less time to use them up. Although more quickly using up a product means greater danger of brand shifting, the marketer has little to worry provided the quality of his product is good and a brand name well established. Repeated purchase can be expected since most of the elderly are highly brand and product loyal. For example, hair conditioner type of hair dye in fashionable yet smaller containers may appeal to the fashion conscious elderly females while at the same time matches their low usage habits.

Advertising appeal

It is good news to the advertisers because it seems possible to establish a brand or to convey a complicated message to the elderly consumers through television advertisements since the findings revealed that about 92 percent of the respondents watched television everyday. In targeting the affluent female elderly consumers, brand names should be emphasized and the product should have a tint of fashion sense because this group believes in brands and is also fashion conscious. If

the message of high quality is difficult to deliver or comprehend, relate the product's superior quality with its higher price can be one of the considerations.

Reaching the gray market and promotional appeals

The more affluent elderly tend to frequent elderly centers and restaurants in more affluent neighborhoods. They are also more likely to travel overseas and are better educated.

Reaching this target market in person requires cooperation with elderly centers, restaurants and travel agencies. Promotional tactics such as sponsorships and joint promotions can be considered. Suggestions will be inviting members from elderly centers in more affluent neighborhoods for factory visits (such as a confectionery manufacturer) and offering new product trials (tasting and free samples of a low cholesterol biscuits, for instance) during the visit. Others like dispatching free samples or trial packs outside restaurants may also be considered.

Elderly customers are ideal pull factors for travel agents. Promotions such as special discounts for the whole family if an elderly is included, or promotional campaigns like "one elderly brings a toddler for a free trip" can encourage more family members to joint tour packages and thus boost the sales. Other joint promotions like bundling services or products with travel agencies (for instance, special "health tour" in collaboration with spas or health food restaurants etc.) are likely to generate effective marketing results.

Since these more affluent elderly are very brand and product loyal, identifying those stores and chains frequented by this market is critical to the retailers. As the

elderly generally treat shopping a recreational event, store managers as well as shopping mall managers can consider transforming the shopping environment to make it more comfortable in order to attract the elderly customers. Transformations can be small scale such as only adding a few benches and a water fountain, or installing lockers for the elderly shoppers to store their purchase temporarily.

Other marketing opportunities

Considering the respondents' active participation in the activities organized by the elderly centers, marketers may consider membership clubs for the elderly in even more affluent neighborhoods such as the mid-levels in Central, Kowloon Tong, Happy Valley and Hong Kong south such as the Repulse Bay. There is little worry on the consumption ability of the elderly as the children of the elderly are likely to pay the bill for larger amount of expenditures. By building up a loyal membership base with information of the more affluent in this gray market, marketers are in a more advantageous position in carrying out strategic marketing plans.

Limitations of the Study

The research design

As discussed earlier, two different research methods of face to face interview and self-administered questionnaire method were used since two of the groups surveyed only accepted self-administered questionnaire method. The different treatments may affect the data collected since there is less control on the self-administered questionnaire method and hence interpretation of the questions might also be different in the two methods.

The sample and sampling procedure

In order to study those elderly consumers with marketing values, the respondents were subjectively selected by cluster sampling and not on random bases. The elderly centers surveyed were selected from those subsidized by non-profit making or volunteer groups. The interest group was surveyed for convenience and the university for the elderly selected basing on the author's judgment. There may be other private interest clubs for the more affluent elderly that this study had not considered. When doing survey in the elderly centers, the respondents participated on voluntary basis since random sampling was too disturbing to the centers. The sample therefore may not provide a true representative sample of our population of interest.

Applicability of the research findings

The findings on consumption styles only reveal the relative differences of the two groups observed by K-means clustering. That one seemingly tempting opportunity to marketers does not necessarily denote a significant marketable meaning. For instance, it is found in the research that female elderly are more fashion conscious than males. Issues like whether such a difference is enough to trigger purchases on fashionable products, as well as the content of fashion, are not addressed in this study. What the elderly respondents regarded as fashionable may be substantially different from that of a middle age marketing manager as well, for instance.

Directions for Future Research

Consumption styles

Further studies on the content of consumption styles such as taste, acceptable quality, price, elements for a preferred brand etc. are recommended. Specific study on product types and consumption styles will provide invaluable information as well. For instance, an elderly may put more weight on quality when purchasing food products, but is more brand conscious in the purchase of outfits.

Affirming the true attributes

It would be most desirable if comparison can be made for different market segments such as the baby boomers market and the teenagers market. By comparing the results, marketers can determine whether the differences in consumption styles, personal spending and leisure activities participated are attributed by age or in fact by other factors like gender, education level or household income etc.

Epilogue: The Changing Environment

The results of this study furnish marketers useful information of the gray market in Hong Kong under the context of the current business environment. Similar to other regions, the business environment in Hong Kong is rapidly changing and marketers must not overlook these areas when devising marketing plans for the elderly in the coming decades.

Political/Legal

The Hong Kong Special Administrative Region Government is reviewing the retirement and medical system in Hong Kong. The Mandatory Provident Fund

scheme is about to be launched within this year of 1999. Suggestions of reducing medical subsidies by government and payments for medical services to be borne by patients themselves are being considered. These will bring upheaval changes to the income and expense structure of all those retiring in the coming years.

Education

It has for many years the nine years free education scheme been implemented in Hong Kong. The education level of the elderly-to-be will be higher than that of the elderly today. Since education level relates to several consumption characteristics, marketers should take into consideration of the higher education level of those elderly-to-be in formulating marketing plans in the coming decades.

Technology

Technological advancement brought about health betterment and making high-tech products more affordable. Elderly regarded as unfit to participate in various activities today can regain their mobility tomorrow, or found participating in other less energy consuming leisure activities such as chatting on the Internet. This will open up new opportunities for the marketers as well.

Despite the limitations, this study explored the characteristics of the elderly consumers in Hong Kong. It also provided a framework for future studies of the gray market and had made applicable marketing recommendations. Most important of all, this study has brought up the critical issue of an expanding gray market in Hong Kong in the coming decades. It arouses the awareness of marketers and reminds them to prepare themselves for the challenges of addressing the needs of this market.

FIGURE 1

Gender of Respondents

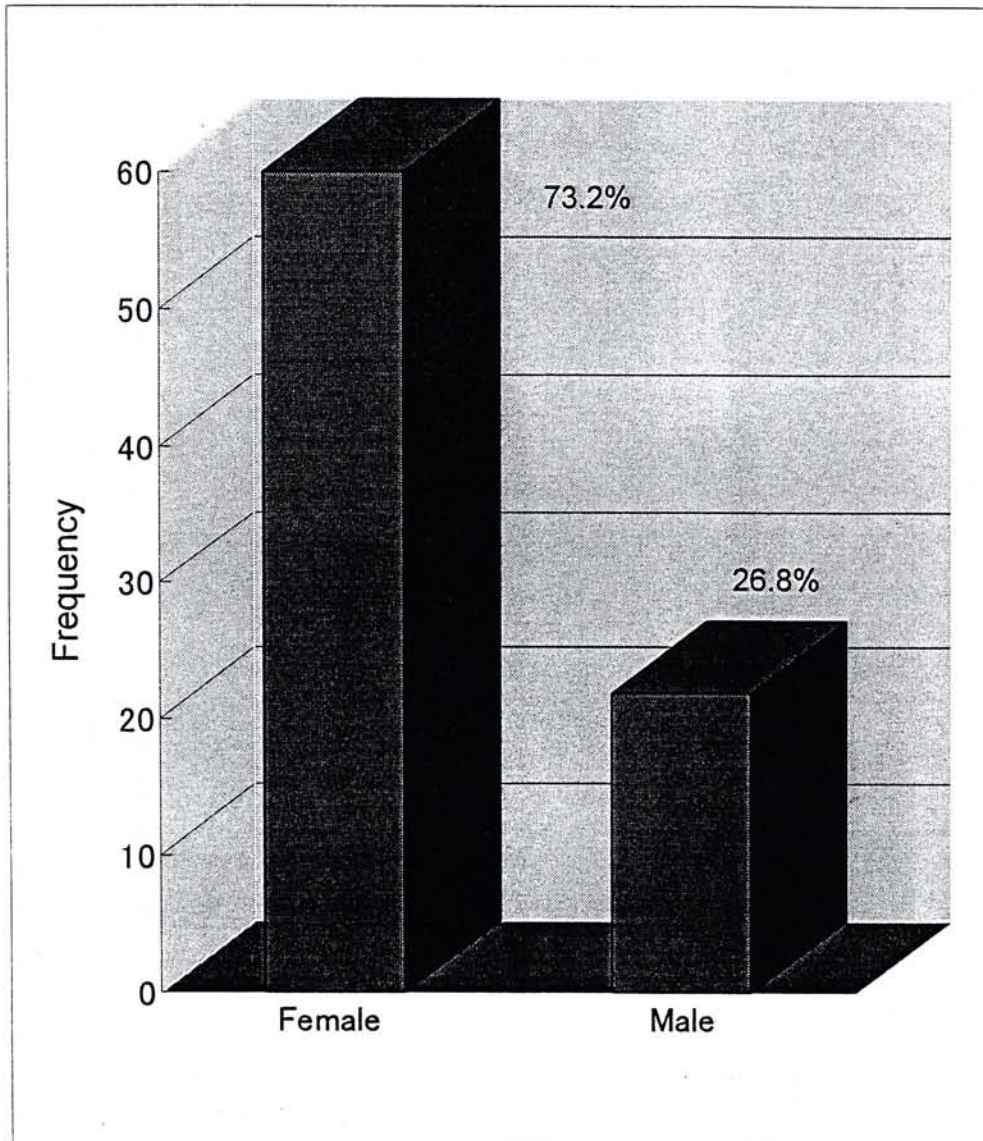


FIGURE 2

Age of Respondents

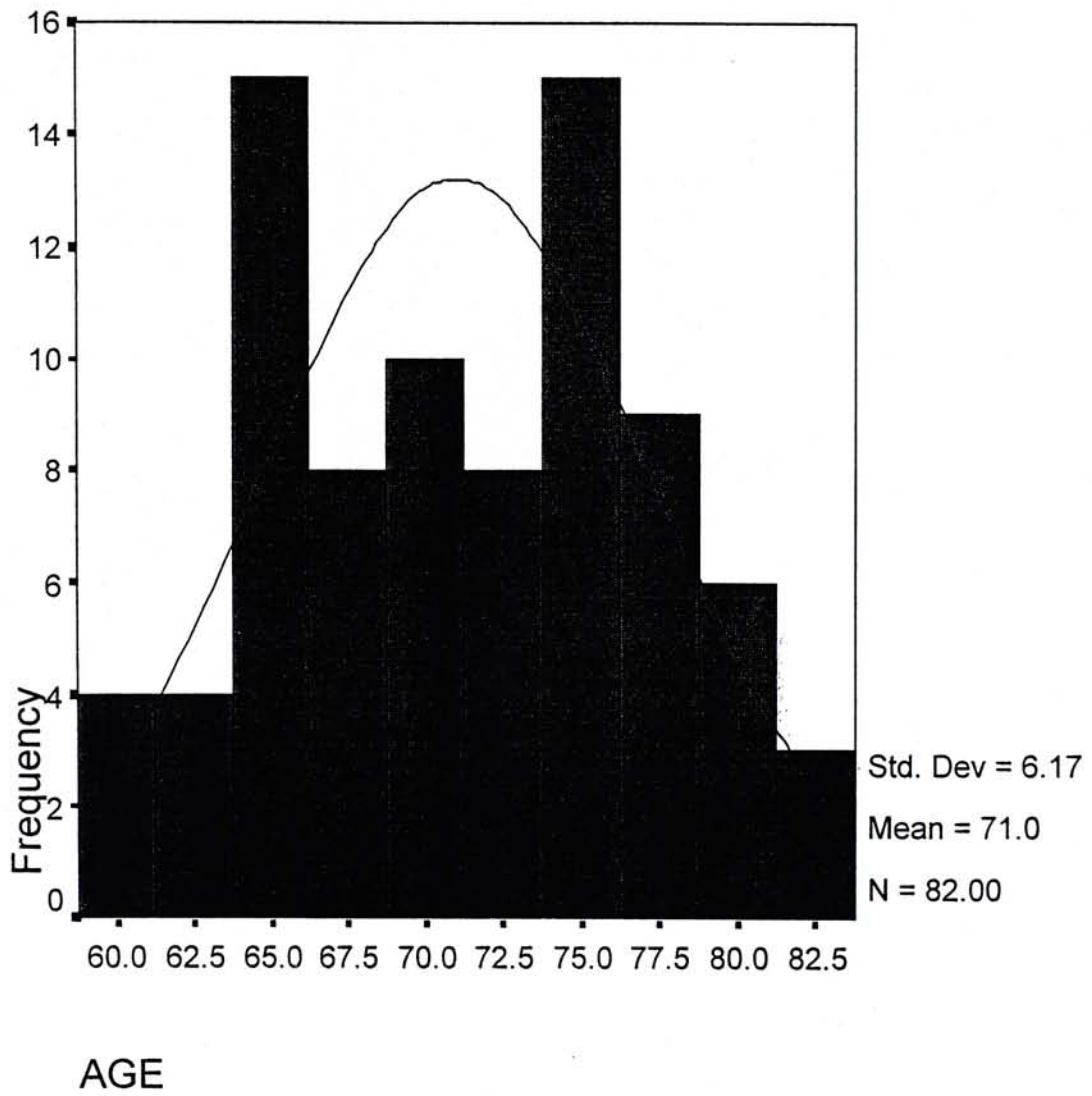


FIGURE 3

Marital Status of Respondents

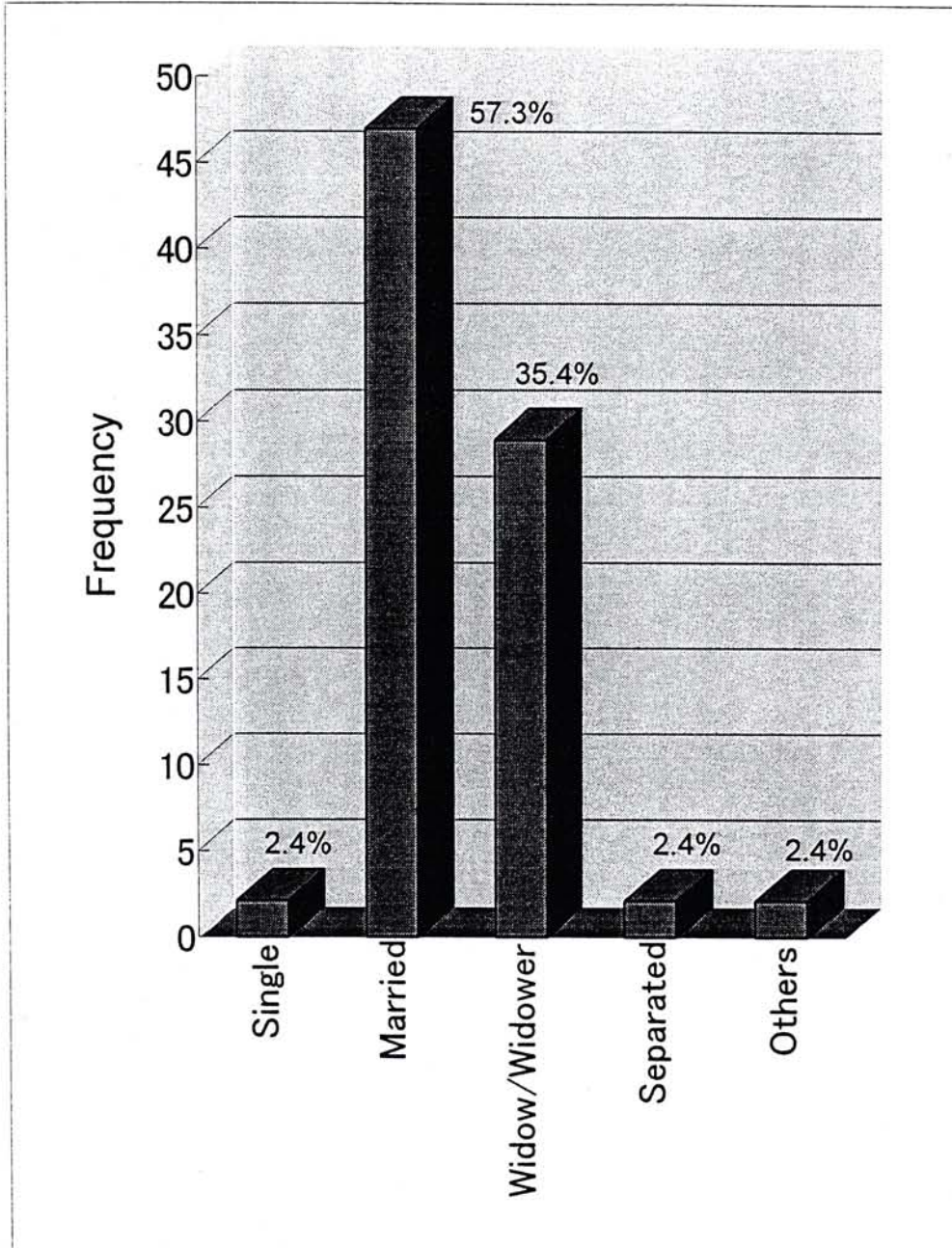


FIGURE 4

Education Level of Respondents

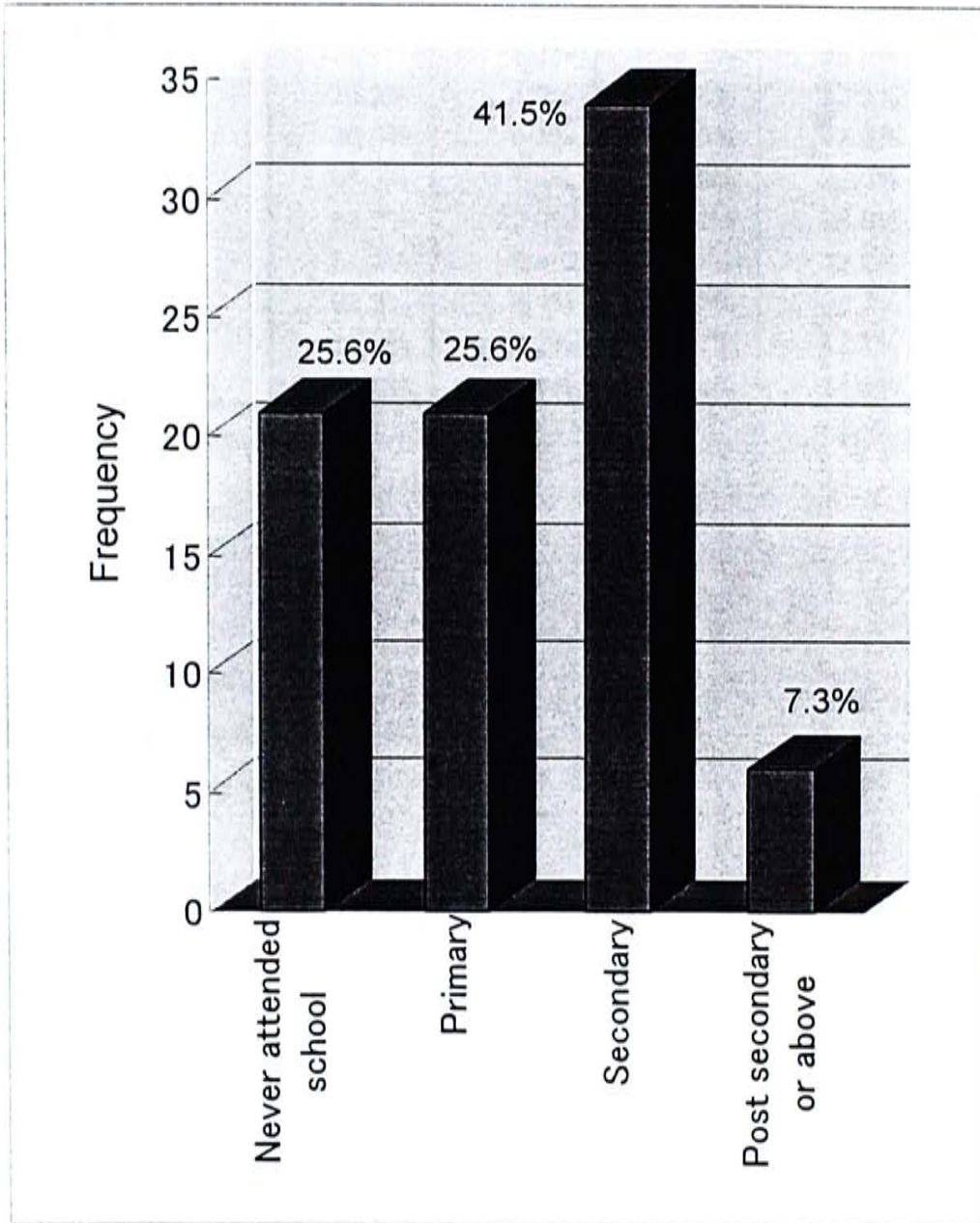


FIGURE 5

Leisure Activities Participated

		1	2	3	4	5
WATCH_TV	%		1.2%	6.1%	59.8%	32.9%
RADIO	%	23.2%	4.9%	9.8%	43.9%	18.3%
READING	%	30.5%	6.1%	8.5%	47.6%	7.3%
GARDENIG	%	57.3%	7.3%	8.5%	22.0%	4.9%
RELAXING	%	32.9%	22.0%	15.9%	26.8%	2.4%
TAI_CHI	%	84.1%	2.4%		12.2%	1.2%
SWIMMING	%	82.9%	6.1%	3.7%	3.7%	3.7%
WALKING	%	15.9%	12.2%	20.7%	42.7%	8.5%
OTHER_EX	%	68.3%	9.8%	2.4%	14.6%	4.9%

Legend

- 1 Never participated
- 2 Less than three times a week
- 3 Three to six times a week
- 4 Everyday
- 5 More than three hours a day

All percentages are based on the whole sample size of 82 subjects

FIGURE 6

Leisure Activities Participated

		1	2	3	4	5
COOKING	%	47.6%	23.2%	6.1%	7.3%	15.9%
MAHJONG	%	48.8%	13.4%	20.7%	11.0%	6.1%
CHESS	%	89.0%	4.9%		1.2%	4.9%
ART_FORM	%	89.0%		1.2%	3.7%	6.1%
CHATTING	%	2.4%	15.9%	34.1%	23.2%	24.4%
RESTAURA	%	3.7%	7.3%	30.5%	29.3%	29.3%
ACADMICS	%	84.1%		1.2%	11.0%	3.7%
OTHR_HOB	%	56.1%		3.7%	39.0%	1.2%
ELDR_CTR	%	20.7%	19.5%	17.1%	30.5%	12.2%

Legend

- 1 Never participated
- 2 Less than once a month
- 3 One to three times a month
- 4 One to six times a week
- 5 Everyday

All percentages are based on the whole sample size of 82 subjects

FIGURE 7

Leisure Activities Participated

		1	2	3	4	5
MOVIE_OP	%	43.9%	52.4%	1.2%	2.4%	
FISHING	%	98.8%	1.2%			
GOLF	%	98.8%		1.2%		
BET_HOME	%	90.2%	2.4%	2.4%	2.4%	2.4%
BET_JOCK	%	97.6%		1.2%	1.2%	
TRAVEL	%	35.4%	63.4%	1.2%		
HK_TRAVL	%	18.3%	72.0%	9.8%		

Legend

- 1 Never participated
- 2 One to eleven times a year
- 3 One to three times a month
- 4 Once a week
- 5 More than once a week

All percentages are based on the whole sample size of 82 subjects

FIGURE 8

Non Spending Type of Leisure Activities Participation

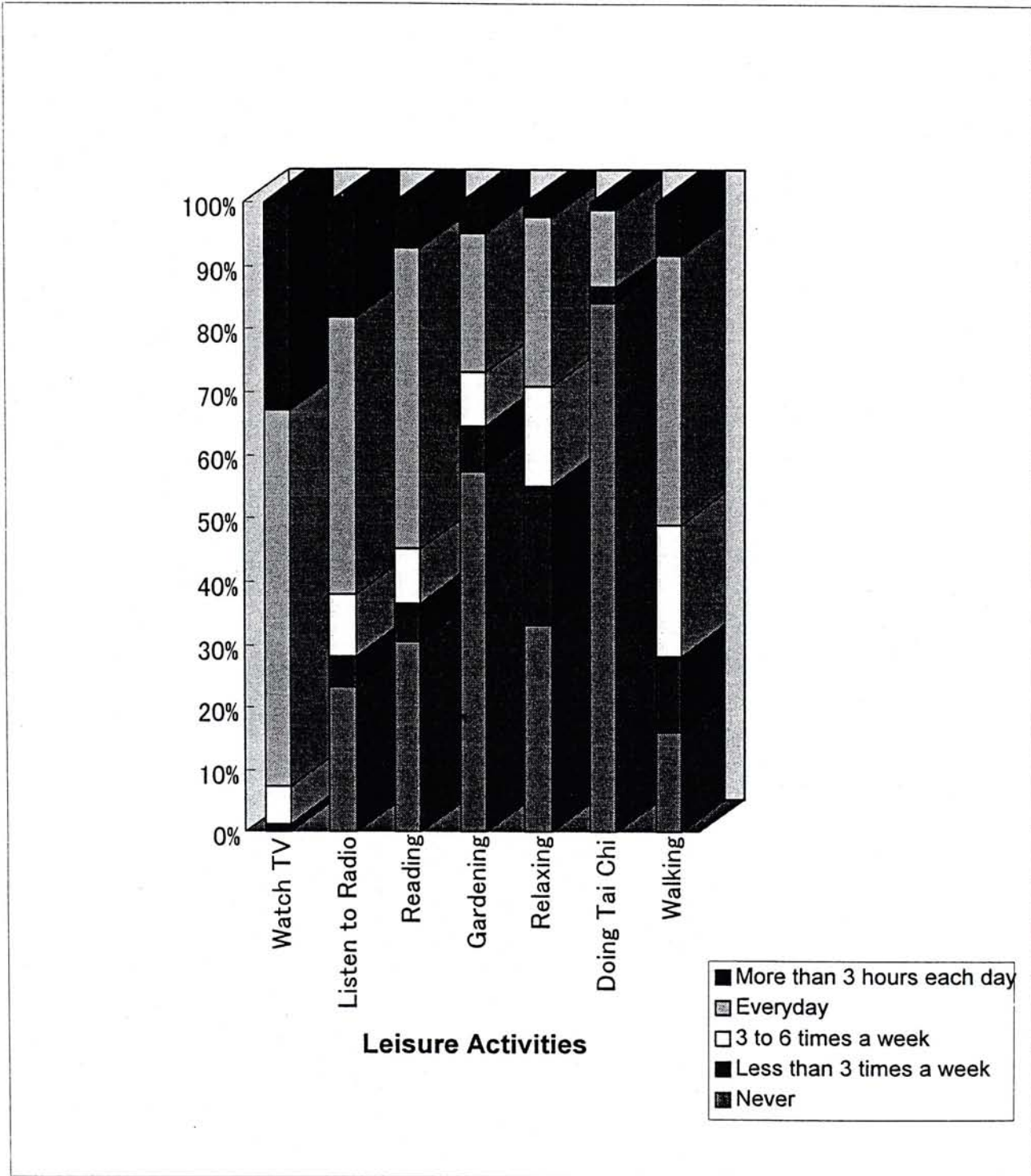


FIGURE 9

Non Spending Type of Leisure Activities Participation (continued)

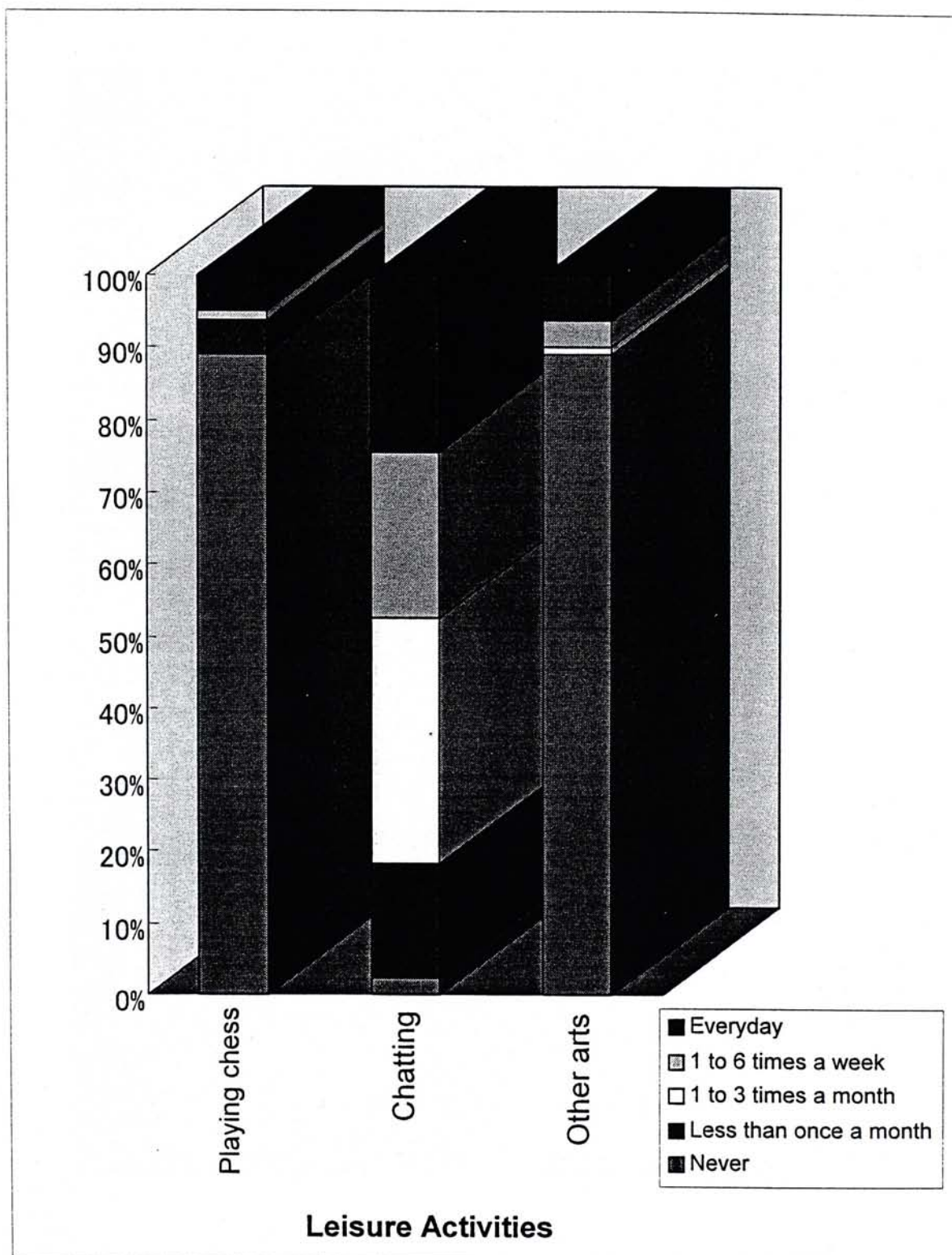


FIGURE 10

Spending Type of Leisure Activities Participation

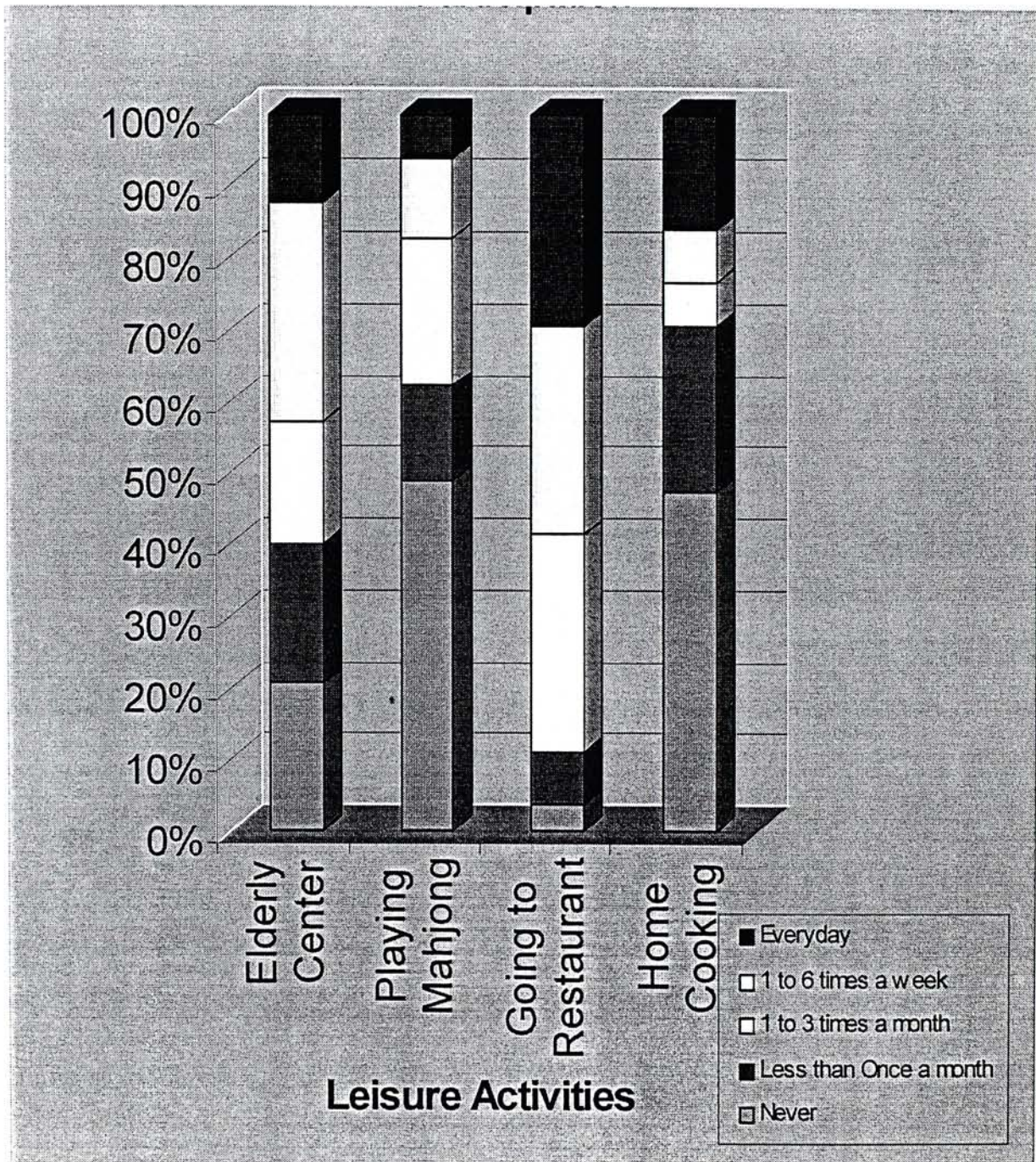


FIGURE 11

Spending Type of leisure Activities participation (continued)

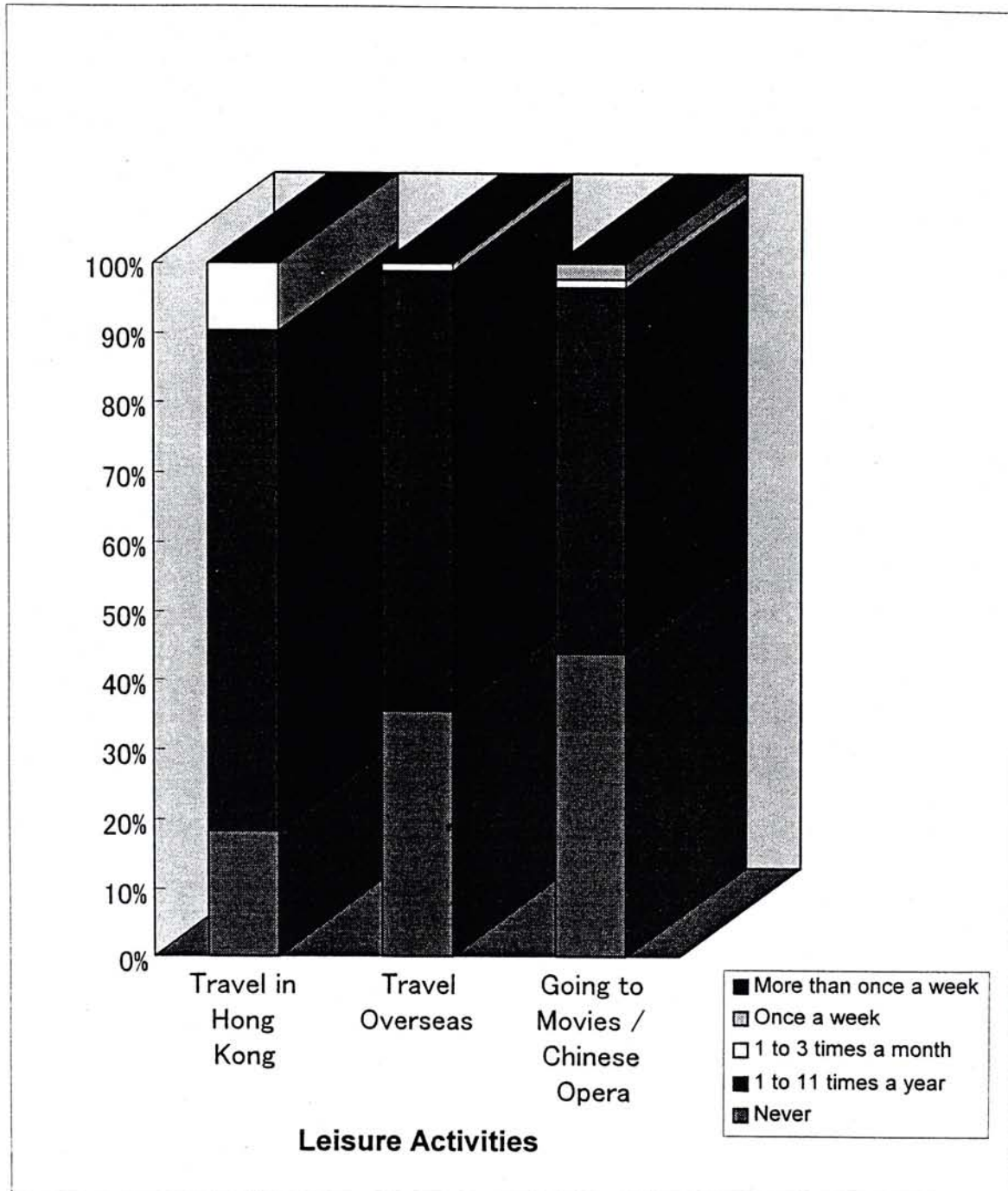


FIGURE 12

Household Income of Respondents

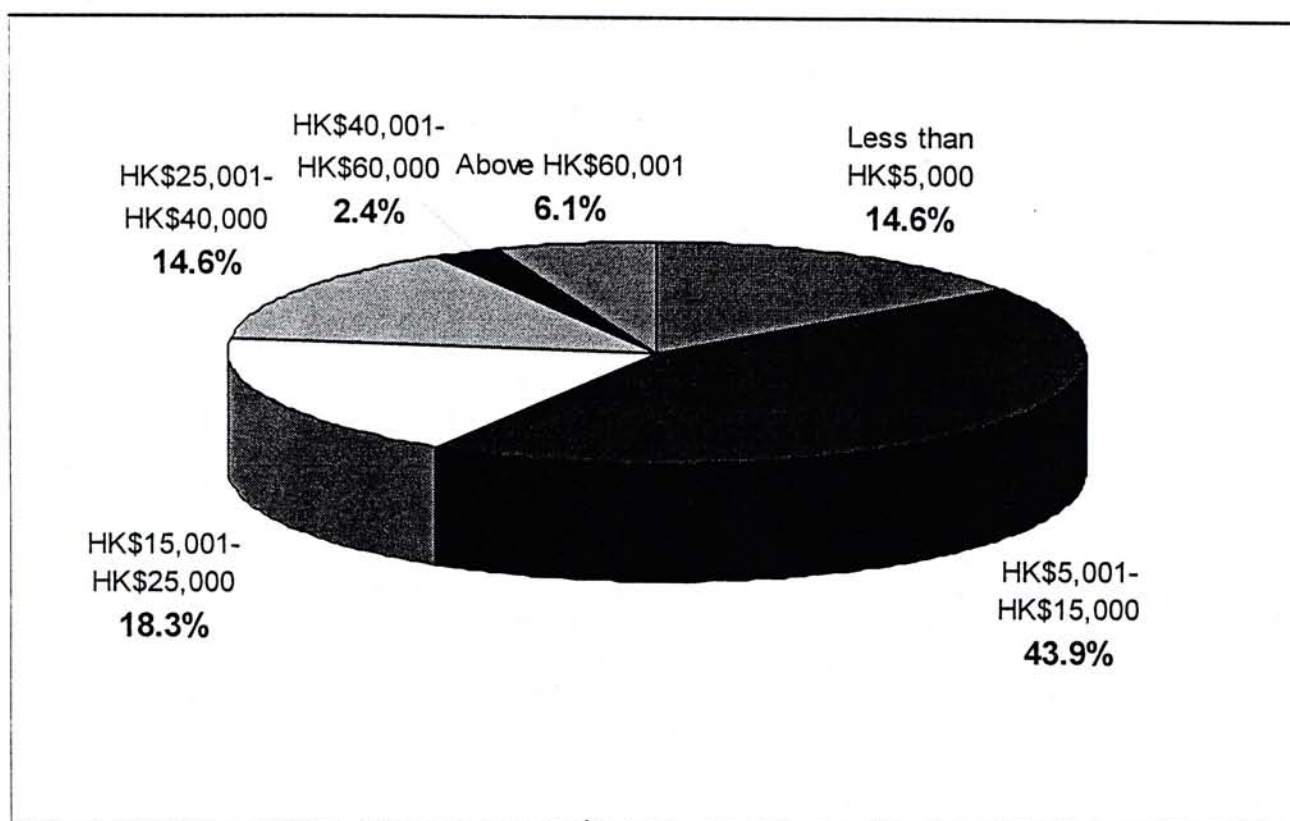


FIGURE 13

Individual Monthly Spending of Respondents

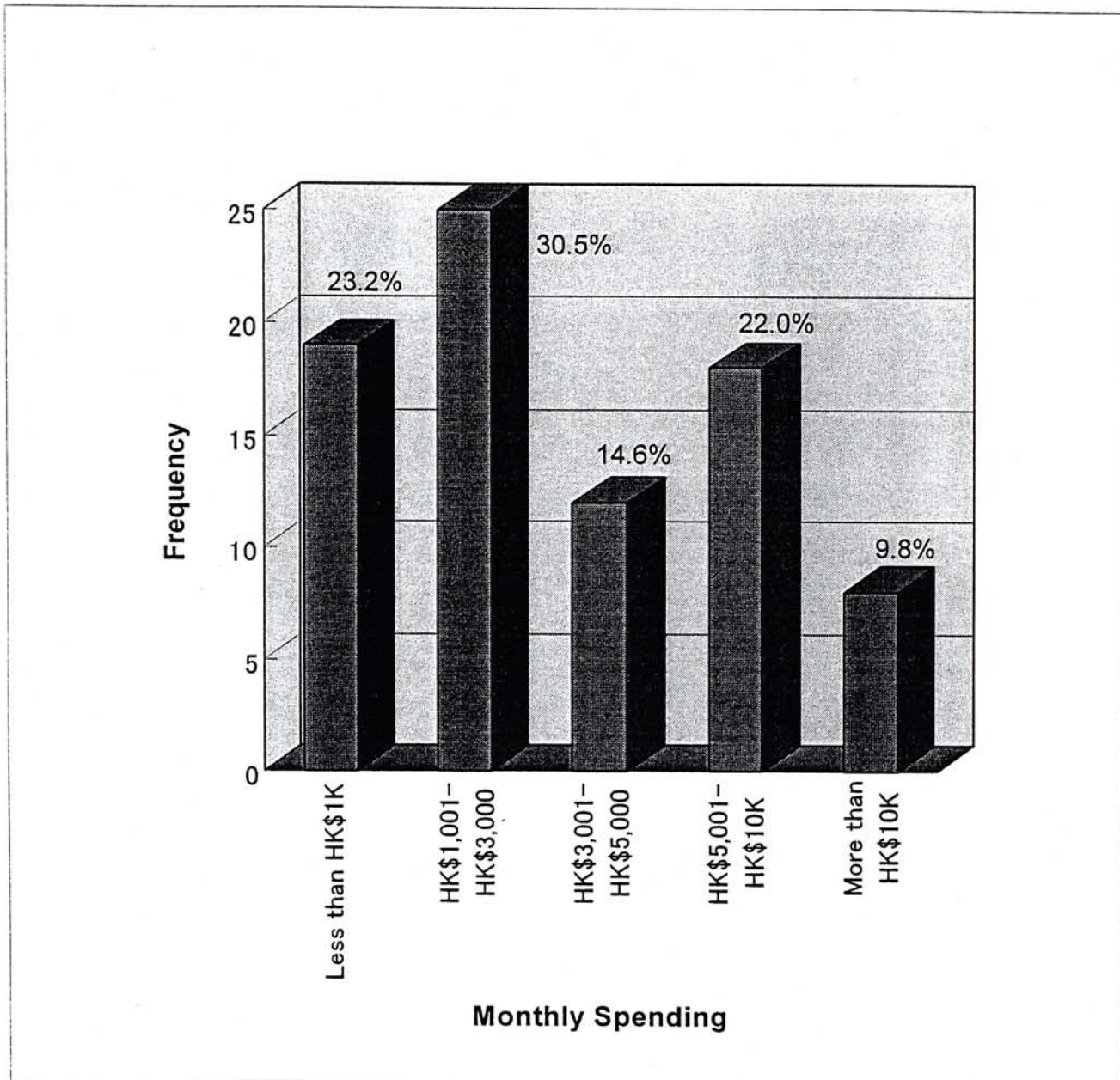


FIGURE 14

Respondents Living Alone or with Others

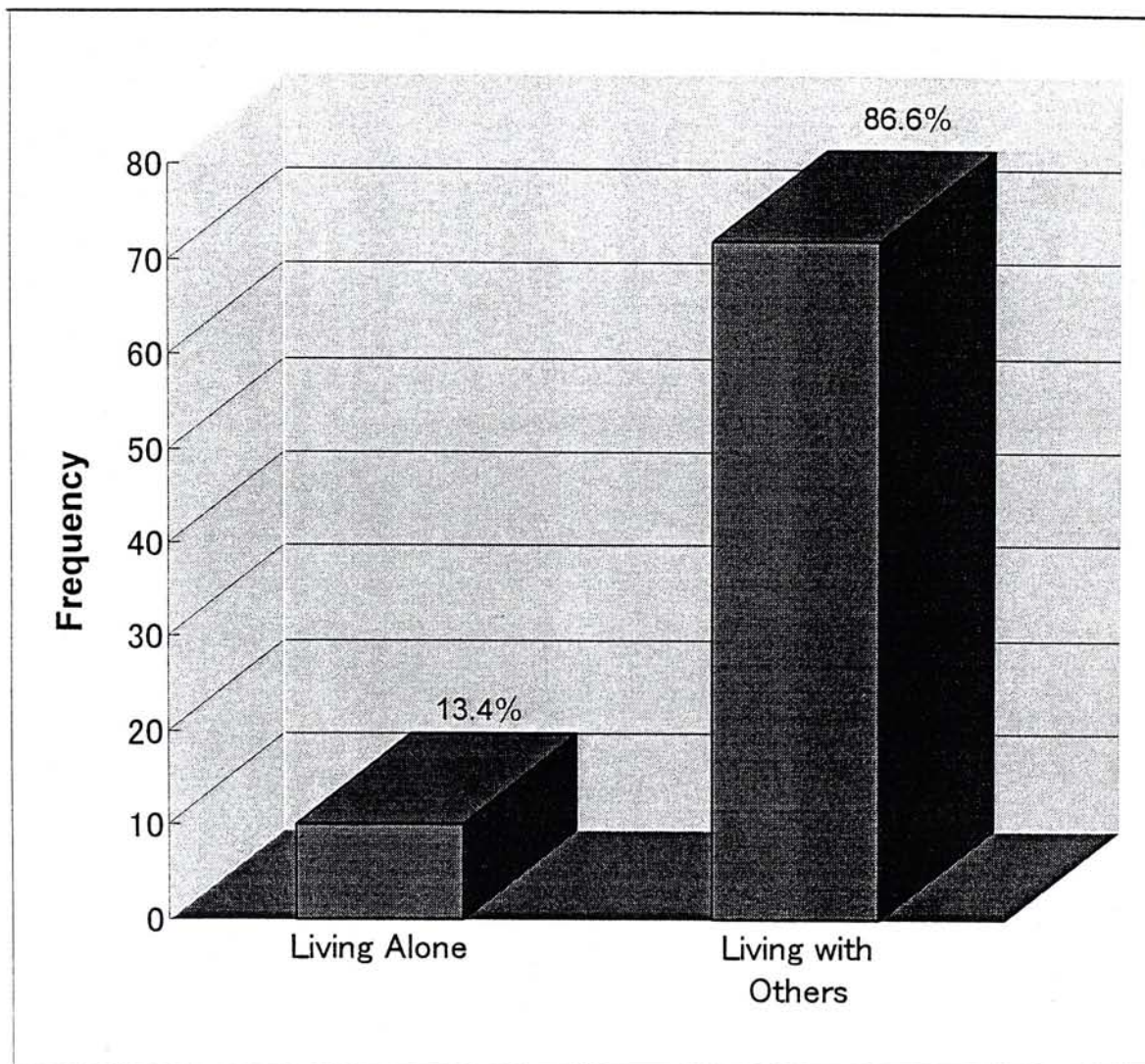


FIGURE 15

Allocation of Monthly Expenditure of Respondents

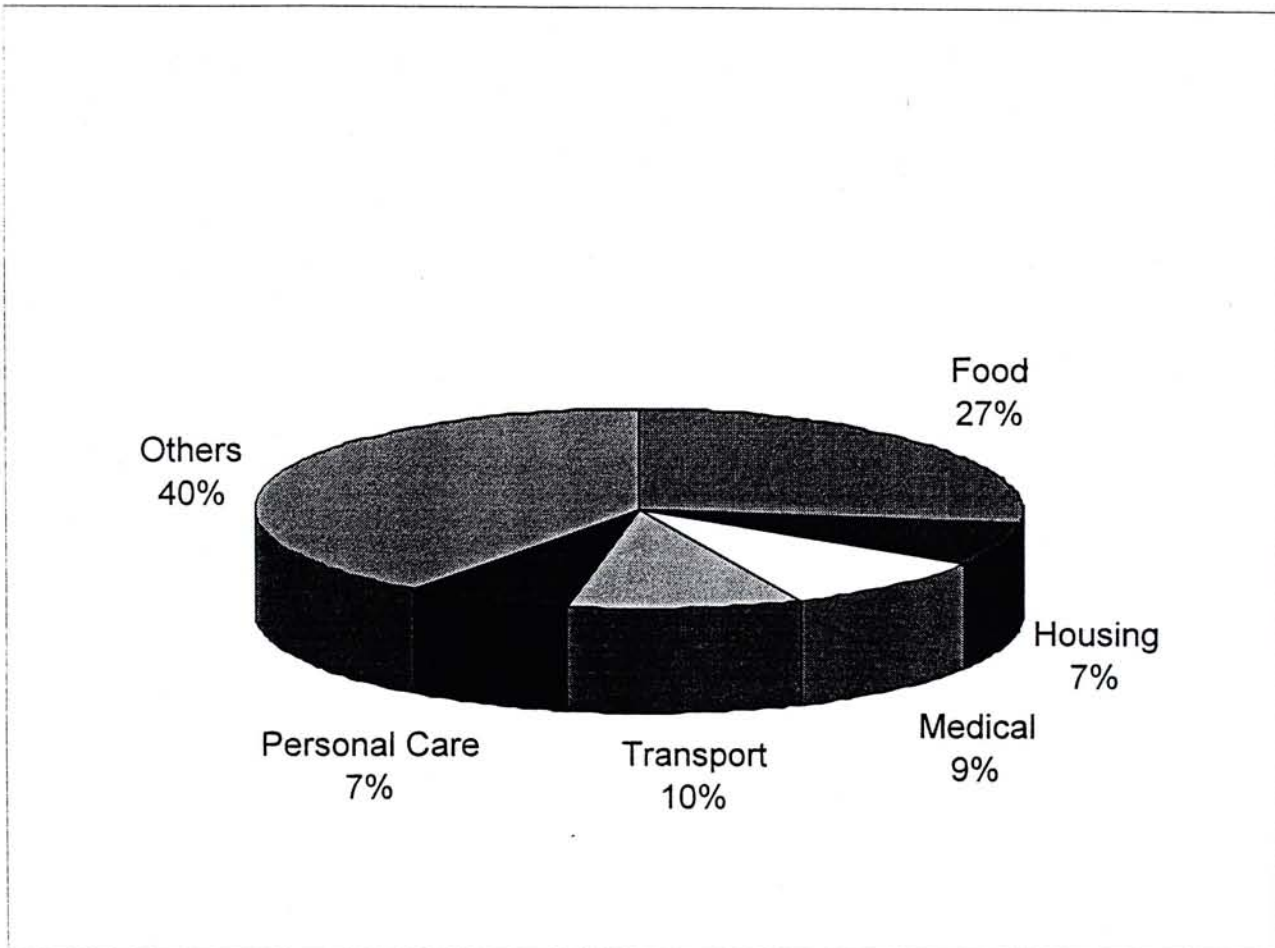


FIGURE 16

Estimated Amount of Monthly Spending of the Sample

	Total (82 subjects)	Individual
Food (27%)	\$103,283.51	\$1,259.55
House (7%)	\$26,777.21	\$326.55
Medical (9%)	\$34,427.84	\$419.85
Transport (10%)	\$38,253.15	\$466.50
Per. Care (7%)	\$26,777.21	\$326.55
Others (40%)	\$153,012.60	\$1,866.01
	\$382,531.50	\$4,665.02

FIGURE 17

Factor Analysis

Rotated Component Matrix

	Component					
	1	2	3	4	5	6
BRAND1					.803	
BRAND2					.841	
CONFUSE1	.826					
CONFUSE2	.799					
CONFUSE3	.819					
FASHION1				.501		
FASHION2				.671		.525
FASHION3				.858		
LOYALTY1			.909			
LOYALTY2			.920			
QUALITY1		.788				
QUALITY2		.551				
QUALITY3		.599		.510		
QUALITY4		.547				
PRICE1						.880

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

The 15 items are groups into six factors:	
Brand 1 + Brand 2	Brand
Confuse 1 + Confuse 2 + Confuse 3	Confuse
Fashion 1 + Fashion 2 + Fashion 3	Fashion
Loyalty 1 + Loyalty 2	Loyalty
Quality 1 + Quality 2 + Quality 3 + Quality 4	Quality
Price 1	Price

FIGURE 18

Cronbach Alpha Reliability Test for Brand

***** Method 1 (space saver) will be used for this analysis *****

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients

N of Cases = 82.0

N of Items = 2

Alpha = .6998

FIGURE 19

Cronbach Alpha Reliability Test for Confusion

***** Method 1 (space saver) will be used for this analysis *****

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients

N of Cases = 82.0

N of Items = 3

Alpha = .7733

FIGURE 20

Cronbach Alpha Reliability Test for Fashion

***** Method 1 (space saver) will be used for this analysis *****

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients

N of Cases = 82.0

N of Items = 3

Alpha = .6221

FIGURE 21

Cronbach Alpha Reliability Test for Loyalty

***** Method 1 (space saver) will be used for this analysis *****

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients

N of Cases = 82.0

N of Items = 2

Alpha = .8527

FIGURE 22

Cronbach Alpha Reliability Test for Quality

***** Method 1 (space saver) will be used for this analysis *****

R E L I A B I L I T Y A N A L Y S I S - S C A L E (A L P H A)

Reliability Coefficients

N of Cases = 82.0

N of Items = 4

Alpha = .6205

FIGURE 23

Distribution of Scores for Brand Factor

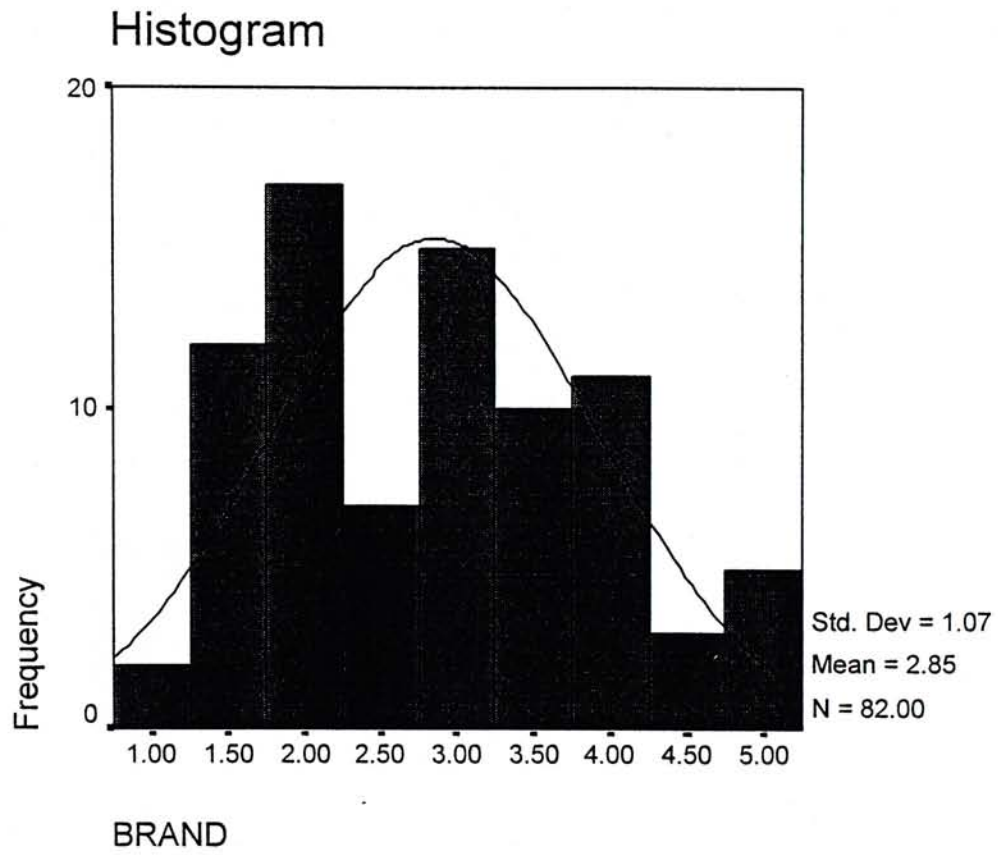


FIGURE 24

Distribution of Scores for Confusion Factor

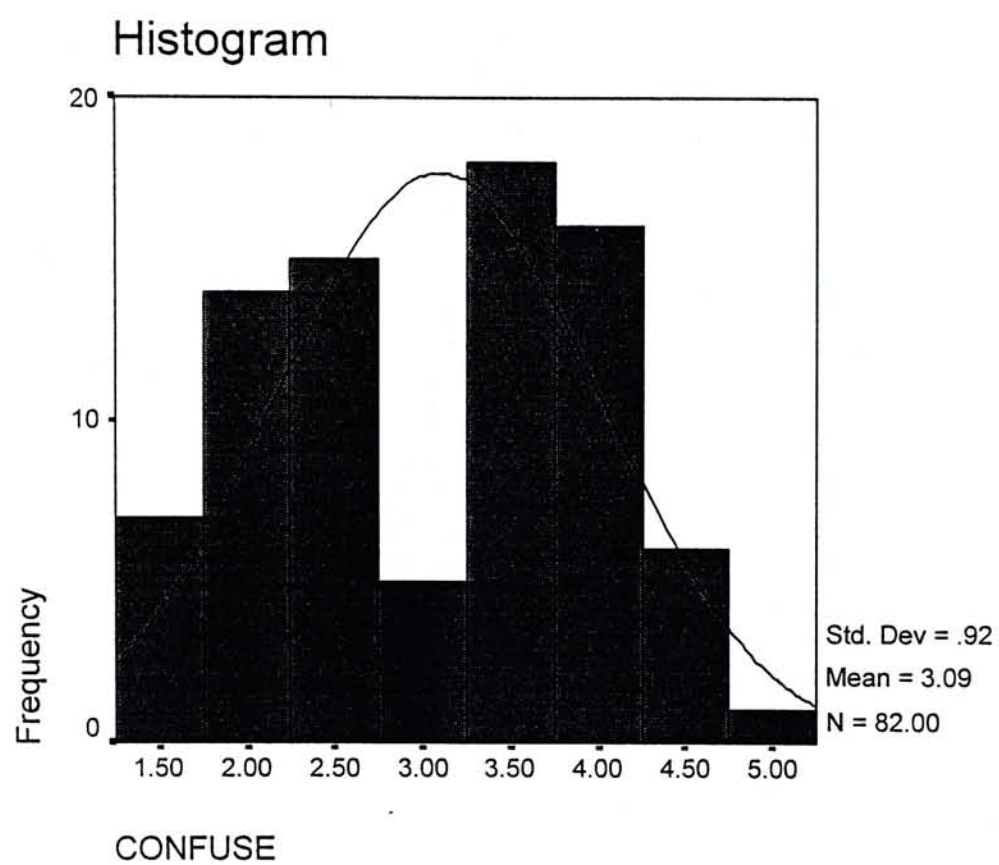


FIGURE 25

Distribution of Scores for Fashion Factor

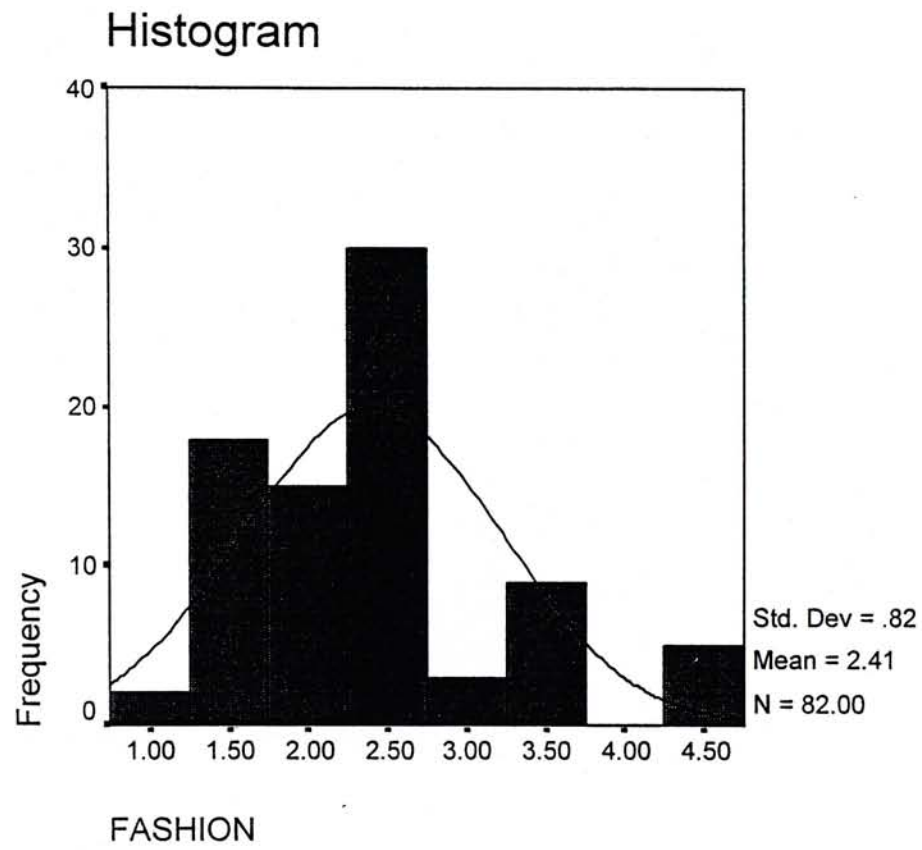


FIGURE 26

Distribution of Scores for Loyalty Factor

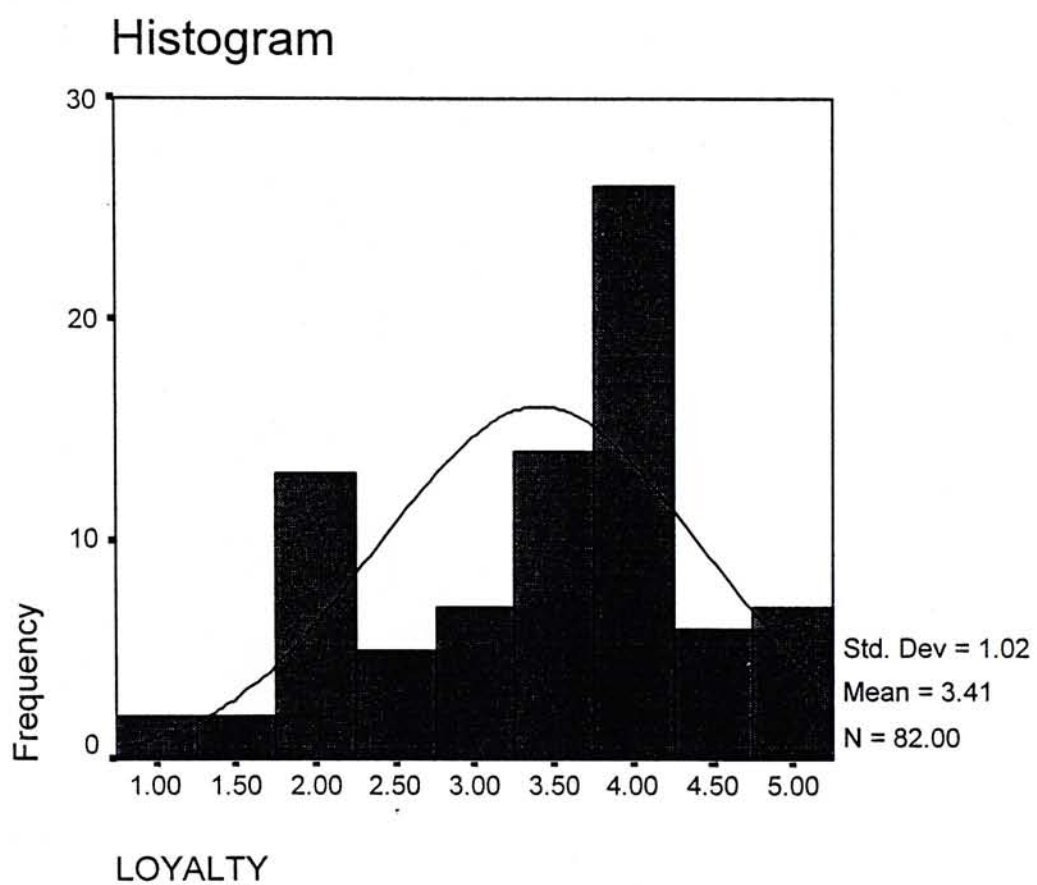


FIGURE 27

Distribution of Scores for Quality Factor

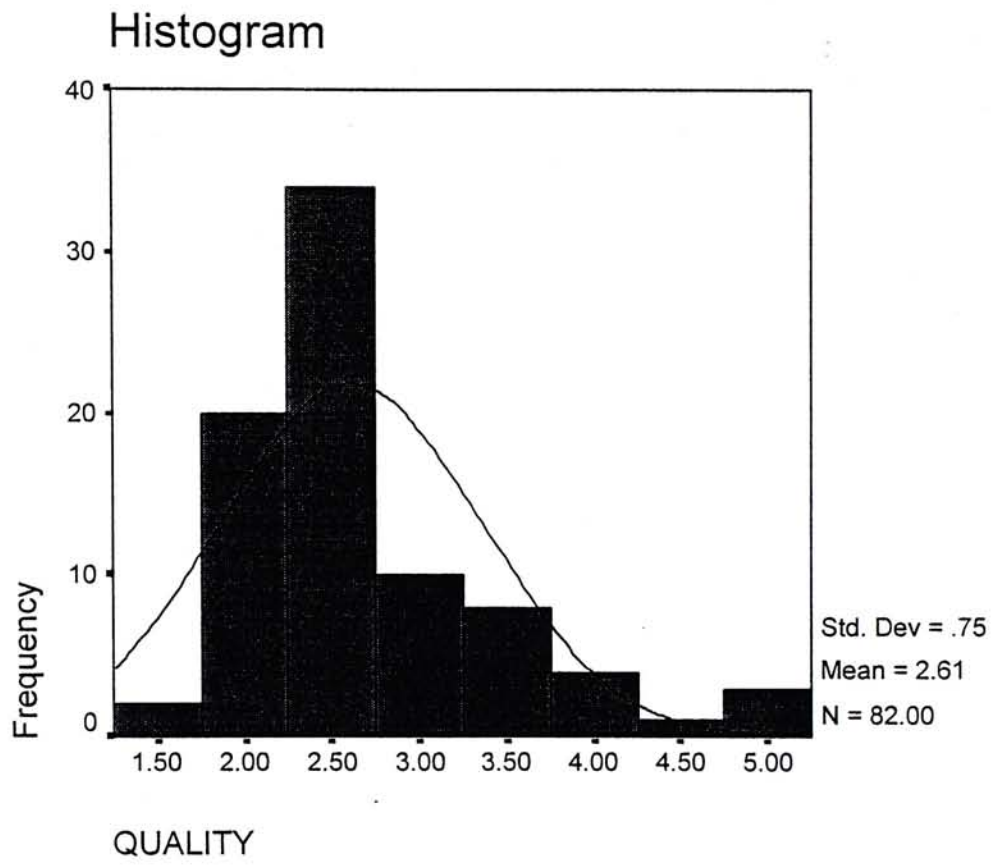
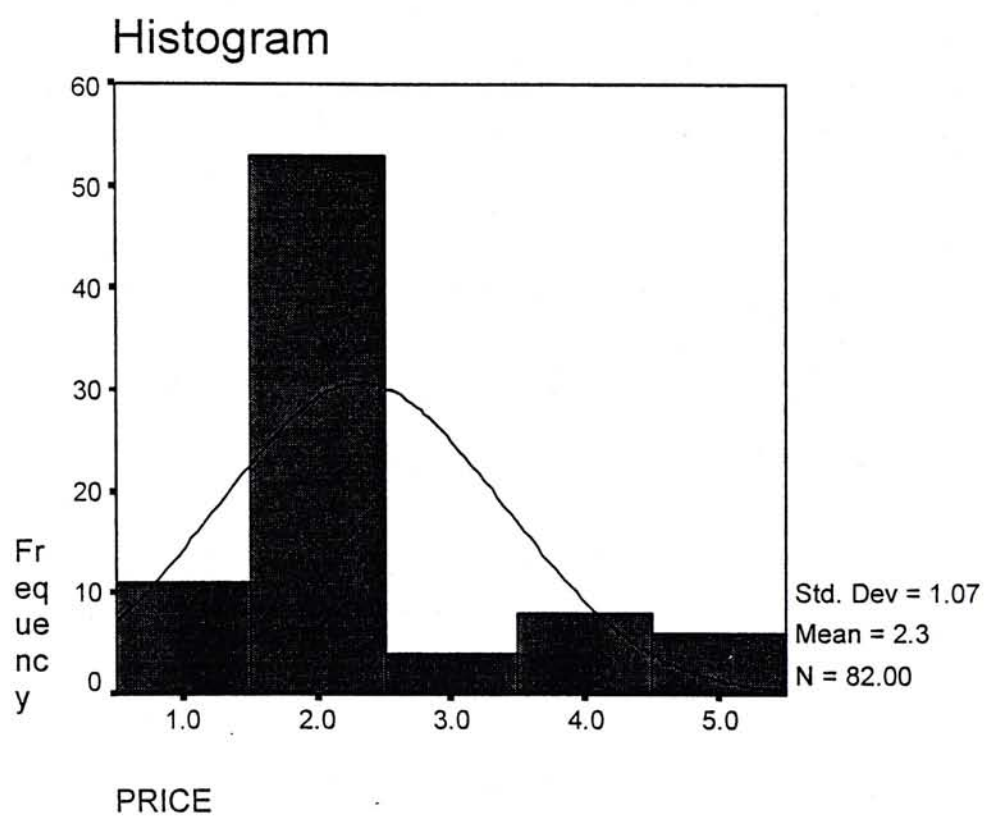


FIGURE 28

Distribution of Scores for Price Factor



QUESTIONNAIRE

Hello, nice to meet you. My name is Melissa Wong. I am a MBA student of the Chinese University of Hong Kong. I would like to study how seniors in Hong Kong spend their time on leisure as well as spending pattern.

I am very glad today to have invited you to spare about 20 minutes of your time for this survey. Thank you very much.

The questions that follow do not have right or wrong answers. Please answer all the questions according to your current situation and experiences. You will be kept anonymous. The data so collected will only be used for academic purpose. All individual data will be kept in strict confidence and will not be released to the public.

I. Leisure Activities

During the last year until now, how often did you participate in the following leisure activities? Please select as many activities as appropriate. (Show card 1)

	Never	Less than 3 times a week	3 to 6 times a week	Everyday	More than 3 hours a day
1. TV watching at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Listening to radio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Reading books, magazines, newspaper etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Gardening (pot plants)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Relaxing (sleeping etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Doing Tai'chi	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Swimming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Leisure walking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Other exercises. Please specify _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(Show Card 2)

	Never	Less than once a month	1 to 3 times a month	1 to 6 times a week	Everyday
10. Home cooking (for leisure)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Playing mahjong	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Playing chess	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Other hobbies like painting or playing musical instruments (piano etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Chatting with friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Going to restaurants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Academic researches or studies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Other seminars on hobbies (flower arrangement, cooking, painting, music etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. Participating in activities organized by centers for the elderly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Show Card 3)	Never	1 to 11 times a year	1 to 3 times a month	Once a week	More than once a week
19. Cinema/Chinese Opera going	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20. Fishing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21. Playing golf	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22. Gambling (Horse racing) at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23. Gambling (Horse racing) at race course or Jockey Club betting centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24. Travel - inside Hong Kong	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25. Travel overseas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26. Others (please specify as many possible)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. Spending Pattern

Please tell me on the average, the proportion of money you spent on the following basic categories of your daily living (Show card 4).

Food (not including social dining gatherings)	%
Housing (rent, mortgage etc.)	%
Medical & health care (all medical expenses, insurance, health food)	%
Travel expenses	%
Personal care (shampoo, skin care products, tissues, cosmetics etc.)	%
Others	%
Total	100%

III. Psychographics, Values & Attitudes

For the following statements, please indicate how well they describe you. If you agree to it very much, please put a tick in the box 5. If you disagree very much to it, please put a tick in box 1. If it is something in between, or if you have no opinion to it, please put a tick in other boxes. Thank you.

(Show card 5)

	Highly Disagree	Disagree	No opinion	Agree	Highly Agree
	1	2	3	4	5
1. Getting very good quality is very important to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. A product doesn't have to be perfect, or the best, to satisfy me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. The well-known national brands are best for me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. I usually have one or more outfits of the very newest style.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. I buy as much as possible at sale prices.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. There are so many brands to choose from that often I feel confused.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. I have favorite brands I buy over and over.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. When it comes to purchasing products, I try to get the very best or perfect choice.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. I keep my wardrobe up-to-date with the changing fashions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Sometimes it's hard to choose which stores to shop.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Once I find a product or brand I like, I stick with it.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. In general, I usually try to buy the best overall quality.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. The higher the price of a product, the better its quality.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Fashionable, attractive styling is very important to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. All the information I get on different products confuses me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

III. Demographics

1. I was born in _____ (Age : _____)
2. Female / Male (Please circle the appropriate one)
3. Your education level?
 - a. never attended school
 - b. primary
 - c. secondary
 - d. tertiary or above
4. What is your current marital status?
 - a. single (never married)
 - b. married

- c. widow/widower
 - d. separated
 - e. divorced
 - f. married but spouse not in Hong Kong
5. Whom are you living with now?
- a. single
 - b. spouse only
 - c. children
 - d. the spouse of children
 - e. grandchildren
 - f. parents
 - g. grandparents
 - h. brothers and sisters
 - i. other relatives
 - j. friends
 - k. others (please specify)
6. What type of housing are you living in?
- a. self owned
 - b. rented flats/rooms
 - c. rented beds
 - d. public housing
 - e. squatters/temporary housing etc.
 - f. homes for the elderly
 - g. others (please specify)
7. Are you working now earning a salary?
- a. Yes
 - b. NO (→ go to #8)
8. Your salary? HKD _____ per day* / week* / month* (please delete if not appropriate)
9. What is/are your (other) sources of income? Please select as many as appropriate.
- a. from previous savings
 - b. from work
 - c. from investments (such as profits from investments, interest from deposits, dividends from stocks etc.)
 - d. from retirement funds/pension schemes
 - e. from children/grandchildren
 - f. from friends/relatives
 - g. allowances and/or social assistants from government or other social welfare institutes
 - h. others (please specify _____)

長者休閒活動及參與感調查問卷

10. What is your household income per month? (Show card 6)

- a. below 5,000
- b. 5,001 to 15,000
- c. 15,001 to 25,000
- d. 25,001 to 40,000
- e. 40,001 to 60,000
- f. 60,001 or above

11. How much do you usually have to spend in a month? (Show card 7)

- a. below 1,000
- b. 1,001 to 3,000
- c. 3,001 to 5,000
- d. 5,001 to 10,000
- e. 10,001 to 25,000
- f. 25,001 or above

The questionnaire has been completed. Thank you very much.

長者休閒活動及消費模式調查問卷

婆婆/阿伯:

你好。我叫黃美琦，是香港中文大學工商管理碩士課程的學生，現在正進行一項有關長者休閒活動及消費模式的調查。

很高興能邀請你作一個約20分鐘的訪問。

以下的問題是沒有對或錯之分的，你只要根據你的現況及經驗作答便可。

這項調查是以不記名的方式進行的，所收集到的資料只供學術研究用途，所有個人資料是會保密的。

I. 休閒活動

請問你在過去1年內，有沒有參加過以下的休閒活動？如果有的話，每項活動大約參加過多少次呢？請你儘量列舉出參加過的活動。

	沒 有	1星期 少於 3次	每星期 3至6次	每天	每天3 小時 以上
1. 在家看電視	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 收聽電台廣播	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 閱讀書本，雜誌或報章等	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 種花	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. 休息(睡覺等)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 打太極	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. 游水	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. 散步，晨運	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. 其他運動 (請註明_____.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(Show Card 2)	沒有	每月少於1次	每月1-3次	每星期1-6次	每天
10 烹飪	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11 打麻將	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12 下棋	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13 其他藝術嗜好如繪畫, 音樂及彈琴	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14 與朋友聊天	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15 飲茶	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16 上課, 學術研究	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17 其他興趣班(如插花、烹飪、繪畫等)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18 參加老人中心的活動	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(Show Card 3)	沒有	每年1-11次	每月1-3次	每星期1次	每星期1次以上
19 觀看電影, 粵劇等	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20 釣魚	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
21 打高爾夫球	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
22 在家賭馬	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
23 在馬場/投注站等賭馬	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
24 在香港境內旅遊	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 海外旅遊	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
26 其他(請儘量列舉)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. 消費模式

就你日常的消費，請問你花在以下的類別的比重是多少？

食物(不包括飲茶、和朋友吃晚飯等)	%
住屋(例如租金, 樓宇按揭等)	%
醫療(所有醫療支出, 保險, 補品等)	%
交通	%
個人護理(洗髮水, 牙膏, 肥皂, 護膚品, 化粧品等)	%
其他	%
合計	100%

III. 消費習慣及態度

以下的句子是有關消費習慣及感受的。如果你對這些句子非常同意，請在(5)「非常同意」的方格寫上「√」號，如果非常不同意，請在(1)「非常不同意」方格寫上「√」，若介乎兩者之間，請在方格(2)，(3)或(4)寫上「√」號

(Show card 5)

	非常 不 同 意 1	不 同 意 2	無 意 見 3	同 意 4	非 常 同 意 5
1. 選購最好的品質是非常重要的	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. 我所滿意的產品不一定要是完美或最好的	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. 我覺得國際知名品牌是最好的	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. 我通常都有一兩件最新款的衣服	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. 減價時我會儘量大買特買	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. 市面上太多不同的牌子，令我眼花瞭亂	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. 有些牌子我十分喜歡，用完後又會再購買	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. 每當我購物時，我都會買最好的或完美的商品/服務	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. 我經常根據潮流轉變，更新購買衣飾	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. 有時總覺得不知應到那一間店去購物	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. 如果找到一隻我喜歡的產品或牌子，我便會一直繼續購買和使用	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. 我通常會買整體質素最高的貨品	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. 一隻產品價錢愈昂貴，品質愈好	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. 時髦及富吸引力的打扮，對我非常重要	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. 各式各樣不同牌子產品的資料，令我混亂	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IV. 個人資料

1. 你的出生年份是_____ (_____歲)

2. 女性/男性(請刪去不適用者)

3. 你的教育程度是
 - a. 從未入學
 - b. 小學
 - c. 中學
 - d. 大專或以上

4. 請問你現時的婚姻狀況是怎樣的?
 - a. 獨身 (從未結婚)
 - b. 已婚
 - c. 鰥寡
 - d. 離婚
 - e. 分居
 - f. 已婚但配偶不在香港

5. 現時你跟那些人住在一起?
 - a. 獨居
 - b. 丈夫/妻子
 - c. 子女
 - d. 媳/婿
 - e. 孫/外孫
 - f. 父母
 - g. 祖父母
 - h. 兄弟/姊妹
 - i. 其他親屬(如叔伯甥姪, 姨媽姑表等)
 - j. 朋友或沒有親屬關係的人
 - k. 其他(請註明:_____)

6. 請問你現居住在甚麼類型的房屋?
- 自置物業
 - 租樓/租房
 - 租床位
 - 公共房屋
 - 天台/木屋/臨時房屋
 - 安老院
 - 其他(請註明:_____)
7. 請問你現在有沒有做賺取工資的工作?
- 有
 - 沒有(轉往#9)
8. 請問你的工資有多少?
港元_____每日*/星期*/月* (*請刪去不適用者)
9. 你的收入來源主要來自: (可選多過一項)
- 工資
 - 儲蓄
 - 投資(股票, 物業, 外匯, 定期存款等)
 - 退休金/養老金
 - 子女/孫
 - 朋友/親屬
 - 政府或社署的援助/福利
 - 其他(請註明:_____)
10. 請問你每月家庭總收入有多少?
- 少於5,000
 - 5,001 至 15,000
 - 15,001 至 25,000
 - 25,001 至 40,000
 - 40,001 至 60,000
 - 60,001 或以上

11. 通常你一個月的開支大約多少?

- a. 少於 1,000
- b. 1,001 至 3,000
- c. 3,001 至 5,000
- d. 5,001 至 10,000
- e. 10,001 至 25,000
- f. 25,001 或以上

問卷完畢，多謝你寶貴的意見!

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