



Tomasz Zalega  
Faculty of Management, University
of Warsaw, Poland

Buying Behaviour of Polish Urban Silver Singles: Choices of Market Products and Shopping Places

Zachowania nabywcze miejskich srebrnych singli w Polsce:
wybór produktów rynkowych oraz miejsca dokonywania
zakupów

Abstract

The aim of the study is to identify and evaluate the buying behaviour of Polish silver singles concerning their choice of shopping places and the frequency of purchasing selected food and non-food products. The research was conducted in two stages from 2018 to 2022. The study shows that silver singles can be considered active consumers. Positive or negative attitudes towards shopping are determined by the age, education and wealth of the surveyed seniors. Shopping is a “big” or “very big” pleasure for young-old individuals (people aged 65–74), primarily women with a secondary or higher education, earning a monthly disposable income of over PLN 3,500. While shopping for food, silver singles prioritise price, quality and promotional offers, while fashion and the desire to stand out are of lesser concern. Conversely, when purchasing market products, they pay more attention to product quality than price. Single elderly people typically purchase food products at bazaars, marketplaces, corner shops and discount stores. For non-food products, they opt for big-box retailers as well as shops and showrooms located in shopping centres.

Keywords:

consumption behaviour, consumer preferences, shopping place, shopping frequency, silver singles

JEL classification codes:

D10, D12, D15, D70

Article history:

submitted: August 15, 2023

revised: December 5, 2023

accepted: January 7, 2024

Słowa kluczowe:

zachowania konsumpcyjne, preferencje konsumentów, miejsce zakupu, częstotliwość zakupu, srebrni single

Kody klasyfikacji JEL:

D10, D12, D15, D70

Historia artykułu:

nadestany: 15 sierpnia 2023 r.

poprawiony: 5 grudnia 2023 r.

zaakceptowany: 7 stycznia 2024 r.

Streszczenie

Celem artykułu jest identyfikacja i ocena zachowań nabywczych srebrnych singli w odniesieniu do wyboru miejsca i częstotliwości realizacji zakupu wybranych produktów żywnościowych i nieżywnościowych. Badanie zostało przeprowadzone w dwóch etapach w latach 2018–2022. Wynika z niego, że samotnych seniorów można uznać za aktywnych konsumentów. Pozytywny bądź negatywny stosunek do robienia zakupów jest determinowany wiekiem, poziomem wykształcenia i zamożnością badanych seniorów. Zakupy sprawiają dużą lub bardzo dużą przyjemność osobom w wieku podeszłym, przeważnie kobietom mającym wykształcenie średnie lub wyższe, dysponującym miesięcznym rozporządzalnym dochodem powyżej 3500,00 zł. Przy zakupie produktów żywnościowych srebrni single dużą wagę przywiązują do ceny, jakości i promocji, natomiast są mniej wrażliwi na modę i chęć wyróżnienia się. Z kolei przy zakupie produktów rynkowych większą wagę przywiązują do jakości produktów aniżeli do ich ceny. Samotne osoby starsze zakupy produktów żywnościowych robią najczęściej na bazarach i targo-

wiskach, w sklepach osiedlowych i dyskontach, natomiast zakupy produktów nieżywnościowych – w sklepach wielkopowierzchniowych oraz sklepach i salonach zlokalizowanych na terenie galerii handlowych.

Introduction

The subject of “singlisation” has recently garnered significant attention, primarily in light of the ageing of many societies, including the Polish population. The market is currently witnessing the emergence of a distinct profile for single seniors as consumers. While there are discernible differences between the elderly living in Poland and their peers in Western Europe, with the former being characterised as more traditional, loyal and supportive of their families, it is evident that economic realities are driving a mental transformation in Polish society. This transformation extends to elderly single consumers and influences their patterns of consumption and consumer decision-making.

The diversity in consumer behaviour among silver singles¹ is shaped by external determinants rooted in the prevailing system of values, established habits, traditional conduct, and the mechanisms and institutions governing today’s economy. While decisions made by silver singles are influenced by individual characteristics such as attitudes, motives and personality, their choices regarding the place, time, frequency, and mode of purchasing food and non-food products are the outcome of various market-related, economic, cultural, psychological, and health-related factors. These decisions result from the interplay between consumer needs, shopping possibilities, and the potential benefits offered by different distribution channels. Consequently, it is extremely difficult to capture and define the multifaceted aspects of consumer behaviour among single elderly people on the market. Empirical research serves to identify such specific behaviours at a given moment, laying the foundation for establishing certain regularities in the consumer behaviour of this demographic group.

The aim of the article is to identify and evaluate the buying behaviour of silver singles, focusing on their choices of shopping places and the frequency of purchasing selected food and non-food products. With this in mind, four research hypotheses were formulated:

H₁: The frequency of shopping in all forms of retail trade decreases with the age of single seniors.

H₂: Silver singles with better financial means are less inclined to engage in shopping motivated by promotions offered by retailers.

H₃: When shopping for food products, silver singles prioritise price, while with non-food products, they tend to value quality over price.

H₄: Single elderly people usually buy food products at bazaars and local marketplaces, while opting for big-box retailers when it comes to non-food products, driven by economic considerations associated with the competitive prices of products offered by such retailers.

The structure of this article is as follows: After a brief introduction and literature review, the focus shifts to the research conceptualisation and a description of the research sample and its characteristics. Subsequently, the analysis explores factors determining the purchase of food and non-food products by silver singles. The study then synthetically examines the shopping places chosen by elderly people living alone. Finally, major conclusions are drawn at the end of this article.

¹ Throughout this article, the terms “silver singles,” “single seniors,” “single elderly people,” and “elderly people living alone” are used interchangeably.

Literature review

Consumer behaviour of silver singles in scientific research

Modern production technology and innovations in consumer societies, combined with a heightened focus on consumer lifestyles and advancements in medicine, have contributed to a gradual increase in the average life expectancy of individuals, resulting in a growing population of elderly people, including those living alone. Ageing is a complex phenomenon that impacts various aspects of an individual's life, including consumer behaviour. **Dekker [1986]** referred to elderly people as “time immigrants,” highlighting that they have traversed the highs and lows of their lifetime, and their experiences directly influence their consumption behaviour.

The elderly, including those living alone, are influenced by purchasing determinants that differ from those affecting other age groups. These distinctions arise from shared experiences and values within a specific generation, shaping attitudes and lifestyles. Until recently, “elderly consumers,” despite their activity on the market, were often depicted as unattractive from a business perspective – poorly educated, ailing, infirm, impoverished, and lacking zest for life [**Cuddy et al., 2005**: 267–268]. While this portrayal may hold true for certain senior groups, especially the oldest-old, it no longer reflects the entire demographic. As individuals progress through subgroups due to the natural ageing process, consumption styles evolve and there are gradual changes in consumption behaviour. The older the group, the lower the life satisfaction, primarily for health reasons. A misguided understanding of the elderly has resulted in a shortage of products and services tailored to their needs and expectations. However, over the past two decades, this perception has gradually shifted [**Zalega, 2021**]. Current debates increasingly emphasise a more nuanced understanding of the life experiences of elderly consumers, especially those living alone, to cater to their real needs with specific product offerings. This sizeable group of consumers does not seek special offers solely due to age; instead, they expect to be provided with universal, age-friendly offerings. According to **Guido et al. [2020]**, the potential of the elderly segment, in particular single seniors, is not duly appreciated by either marketers or marketing specialists.

Over the next 15 years, elderly consumers, including single seniors, will drive consumption growth in developed markets. However, few companies truly understand this segment and its nuances. Considering this, company offerings should be tailored to silver singles, who, despite being a diverse group, share common characteristics. Notably, single elderly individuals often embrace new technologies and innovative products. Consequently, it is possible to expect an increase in the popularity of products and services intended for silver singles, particularly those related to leisure and the pursuit of new experiences. Moreover, single seniors are gradually becoming more receptive to the convenience of online shopping.

In recent years, the impact of ageing on consumer behaviour has been the subject of many studies in Poland [**Kusińska, 2002**; **Światała, 2011**; **Bombol, Słaby, 2011**; **Rogała, Fojutowski, 2014**; **Zalega, 2016**; **Błędowski i in., 2019**; **Olejniczak, 2019**; **Dąbrowska, Janoś-Kresło, Mróz, 2020**] and elsewhere [**Szmigin, Carrigan, 2001**; **Moschis, Mathur, 2006**; **Gonzales, Paliwoda, 2006**; **Yoon, Cole, 2008**; **Myers, Lumbers, 2008**; **Meneely, Burns, Strungle, 2009**; **Yin, Pei, Ranchhod, 2013**; **San, Yazdanifard, 2014**; **Gordon-Wilson, Modi, 2015**; **Phua i in., 2020**; **Westberg, Reid, Kopanidis, 2021**; **Bui, 2022**]. These studies have shown that ageing significantly influences consumer behaviour, leading to changes in preferences, attitudes and decision-making processes.

In academic considerations and research, age is no longer the only classification criterion. Previous discussions on the behaviour of elderly people, including those living alone, traditionally categorised individuals into separate cohorts based on their chronological age [**Nimrod, Rotem, 2010**: 68]. However, contemporary research results increasingly incorporate elements that divide the cohort of elderly people into clearly defined segments of consumers, reflecting the specificity of their behaviour. This approach often prompts authors of studies to develop their own classifications, grouping elderly consumers based on the similarity of observed behaviour or characteristics.

When analysing the buying behaviour of the elderly, especially single seniors, it is possible to observe the stereotyping of this consumer segment. This approach is associated with assumptions about their low monthly

disposable income, a preference for products with high utility (rather than aesthetics) and a perceived technophobia. It stems from the neglect of their needs and perceptual characteristics or the inadequate dedication of products and services designed for their age group. According to **Agoggo, Milne and Schewe [2014: 387–388]**, single seniors who appreciate opportunities to meet their own needs often do not identify certain products and services as targeted towards them, as they frequently perceive themselves as younger and fitter than they really are. Consequently, they may be hesitant to purchase certain products and services intended mainly for the elderly [**Weiss, Lang, 2012: 155–157**].

Another crucial aspect of consumer behaviour affected by the ageing process is how individuals process information. With age, cognitive processing abilities decline, impacting decision-making when purchasing products and services. Additionally, product preferences are influenced by ageing, with elderly consumers often valuing functionality, quality and durability over aesthetics and brand recognition. They tend to prefer products that meet specific needs, such as health and well-being. Moreover, the ageing process affects how people assess and use products. Elderly consumers tend to be more selective in evaluating products, focusing on properties that suit their needs while ignoring irrelevant information. They also tend to utilise products, prioritising the safety and ease of use of products over novelty and innovation. Additionally, as people age, visits to local shops and marketplaces become more frequent and the enjoyment derived from shopping increases.

Single seniors often make consumer decisions based on broader access to goods of varying quality. Depending on their monthly disposable income, they seek goods that satisfy them in terms of quality, price and place of origin, particularly concerning food products.

When analysing the consumer behaviour of single seniors, it is important to remember that they make up a widely diverse group in terms of income, needs, preferences and lifestyles. This group of consumers is highly attractive to various entities, including companies and banks.

To better understand the shopping habits and preferences of elderly people living alone, the following aspects should be analysed:

- shopping frequency,
- attitudes towards shopping among the respondents,
- factors taken into account when shopping,
- preferred places to purchase consumer goods and services.

Marketing determinants affecting the buying behaviour of silver singles

For consumers, including single seniors, who choose from a myriad of products offered on the market, the objective attributes developed in the production process do matter. These attributes determine the product's capacity to satisfy buyers' needs and expectations. Almost every product has core and additional functions. The former are expressed by the actual properties of the product and its technical and physical parameters. Meanwhile, additional functions include, above all, the convenience of use and aesthetics of the product. In many cases, additional functions of products may be of greater importance to consumers than some elements of core functions [**Bajaj, Bond, 2017: 78**].

W. Disch, the author of the "silver rule" of marketing, claims that the elderly, notably single ones, expect a positive message and a reflection of their specific needs. They like to identify with the product and expect advice as well as efficient and fast service. Moreover, they expect a personalised approach, recognition of their diversity, and a match to a specific segment [**Kozuch, 2006: 85–86**]. Undoubtedly, single seniors, when purchasing food and durable goods, attach great weight to product quality understood as the sum of product features that determine the product capacity to meet specific consumer needs. Deming defines quality as a predictable degree of uniformity and reliability at the lowest possible cost, with adaptation to market requirements [**Oakland, 1992: 65–67**]. In turn, according to **Feigenbaum [1992]**, quality is the total product and service characteristics of marketing, design, manufacture, and maintenance allowing the product and service to meet the expectations of the user. For elderly consumers, including those living alone, product quality

matters most in the process of making purchase decisions regarding food products and infotainment equipment [Zalega, 2016: 225–227]. Research by many foreign authors [Haghshena et al., 2013: 17–24; Zimon et al., 2014: 60–61; Veerakumar, 2017: 7–10; Mashao, Sukdeo, 2018] shows that consumers, mostly from the 60+ age group, are willing to pay more than average for a high-quality product, and the most frequently purchased products of this type are household appliances and electronics as well as cosmetics.

An important aspect of a product that influences consumers' behaviour is its price. In marketing, the product price defines its features and value, determines potential buyers, and contributes to creating an image of the product as either mass-market or luxury. Therefore, it plays a crucial role in facilitating product selection and forming a subjective assessment. Many studies reveal that product price has a significant impact on the buying behaviour of elderly consumers, including single seniors [Sulkiewicz, 2007: 164; Rohani, 2012: 143–159; Rogala, Fojutowski, 2014: 130–136; Grzybowska-Brzezińska, Szmyt, 2011: 595; Wiktor et al., 2018; Harahap et al., 2018: 47–51; Ali, Anwar, 2021: 26–39]. It is essential to note, however, that price is not the sole criterion determining the final choice of a particular product by the consumer.

Another crucial product feature is the brand, understood as a repository of information presented synthetically through a name, symbol, pattern, sign, or a combination of these. Like price, a brand may evoke associations with quality, encompassing various elements to convey intensified content [Li, Zhang, 2020: 64; Zong, He, 2022]. The primary goal of a brand is to differentiate products from a specific manufacturer or retailer. Undoubtedly, consumers, including silver singles, often link attitudes toward a brand with its price, creating a mutual influence. Price is not only integral to establishing a brand's position but also contributes to shaping its image, especially in market segments where setting an appropriate price level is essential. Numerous studies indicate that elderly consumers, including those living alone, place a higher emphasis on the product brand, particularly when purchasing durable goods as opposed to food [Jamal, Goode, 2001: 482–492; Jalilvand et al., 2011: 153–154; Andervazh et al., 2013: 687–693; Chovanova et al., 2015: 618–619; Zhang, 2015: 58–62; Nobar, Rostamzadeh, 2018: 417–430]. Furthermore, with age, elderly people, including single seniors, become less susceptible to external suggestions and peer opinions. These factors are not as influential as they were in adolescence, allowing them greater freedom in making purchase decisions and being driven by a broad a range of motivations [Wolfe, Snyder, 2003: 52; Bombol, Słaby, 2011: 122].

Particularly noteworthy are the elements related to promotion, which include information reaching the consumer through specific promotional activities by enterprises [Subramanian, 2017: 87; Akhmetshin et al., 2018: 653]. Promotion is a kind of marketing dialogue between the manufacturer and the buyer. Its key purpose is for the sender (usually a company) to make the recipients (customers) aware of specific product features, generate interest, and persuade them to take advantage of the proposed offering. According to Sztucki [1997: 216], promotion is a **form of social communication in the crucial field of fulfilling material needs through individual products of human activity, economy and ingenuity**. Promotion can also be less autonomous, encompassing a set of measures designed to enhance the attractiveness of an offer for prospective customers and make them more willing to engage with it. Comprehensive activities can help gain trust and understanding on the part of consumers, fostering a favourable image of the company in their immediate environment. Given the frequently restricted mobility of elderly people, including single seniors, and their limited access to internet resources, along with the associated costs of obtaining information about products, promotional newsletters and leaflets prove to be convenient and effective forms of product promotion. These channels enable the elderly, including those living alone, to learn about the offerings of many retailers. Research on the impact of marketing tools on the shopping behaviour of elderly people, including silver singles, reveals that, among the various sources of information about products on the market for consumer goods, they most often receive information from television, promotional leaflets and newsletters, and friends and family, with the internet being a less frequent source [Kusińska, 2002: 97; Sulkiewicz, 2007: 158; Zalega, 2016: 225–227; Hesham et al., 2021].

Advertising is closely related to the promotion of products. It is regarded as an instrument of communication between the company and the market, constituting a mass, paid and impersonal form of presenting a product sale offer [Altkorn, Kramer, 1998]. Producers use advertising to increase the volume of product sales, effectively shifting the demand curve to the right. The significance of advertising extends beyond its impact on the sales of specific products; it also shapes lifestyle patterns. The implementation of three key functions of advertising – informing, persuading, and reminding – allows for the modification of consumer behaviour. The impact of advertising on consumer decisions primarily depends on age, disposable income, and the level of education. Despite the increased attractiveness of the elderly, including single seniors, as consumers and targets of marketing activities, interest in this market segment is relatively small. Research shows that the older and more affluent the consumer is, the less frequently they make purchases under the influence of advertising. While this relationship is not as clear-cut in the case of education, an increase in the level of education tends to make consumers, including elderly people living alone, more inclined to shop under the influence of advertising [Sowa, 2001; Perchla-Włosik, 2011; Bylok, 2013; Zalega, 2016].

Use value is another essential product feature, defined as the subjective value of a specific product resulting from its capacity to meet specific needs. It is important to consider that the subjectivity in determining use value stems from the fact that the uses of a particular product may vary based on the profile of the buyer and/or consumer. The concept of use value is often discussed in the context of consumer satisfaction research and when defining the so-called customer value. Faulkner and Bowman [1996] define perceived use value as the satisfaction experienced by the buyer during the purchase or use of a product or service. Meanwhile, Christopher and Peck [2005: 56] view use value as a balance between perceived benefits, i.e. what the customer “receives,” and the total cost of obtaining those benefits, i.e. what the customer gives. This perspective is shared by Chandran, Rangarai, and Parayitam [2020], who draw on research conducted on the impact of brand awareness and product use on brand and product satisfaction.

Another factor influencing consumers' purchasing decisions is loyalty, often equated with habit. In this sense, habit is considered a component of action and context that consistently leads to the same behaviour. While not every action becomes a habit, every action repeated many times in the same circumstances can be habit-forming. For a habit to form, the brain must associate a sequence of events with a specific context, automatically prompting a certain response. Breaking a well-established habit can be difficult, as evidenced by a 2011 experiment conducted by Neal. The experiment showed that the consumer behaviour of elderly people, especially those living alone, with a strongly ingrained context of habit, often contradicts logical thinking [Neal et al., 2012: 494].

Loyalty is a complex, polymorphic phenomenon with various grounds, often exerting different types of impact [Dick, Basu, 1994; Drolet, Yoon, 2020]. Moreover, it is dynamic and changes over time, evolving under the influence of manifold determinants. In the colloquial sense, loyalty is associated with attachment, reliability, faithfulness and commitment. Consumer loyalty can be defined as an attitude or behaviour expressed through repeated purchases, faithfulness to the brand or communication of positive opinions, such as those about the product brand, to other consumers. In marketing terms, loyalty can be defined on behavioural, cognitive and emotional (affective) grounds. In the first approach, loyalty is construed as behaviour consisting of the systematic repetition of a purchase, with each instance being the result of the satisfaction experienced [Sullivan, Adcock, 2003: 346]. Under the cognitive approach, loyalty is an outcome of a cognitive process during which the consumer makes a conscious decision about the choice of a specific product and evaluates its properties in comparison with competing products. In turn, loyalty defined on an emotional basis is recognised as a positive attitude usually caused by a feeling of liking of and attachment to a specific product, brand, company or place of purchase. The quoted definitions of loyalty make one aware of the complexity of this concept and the fact that many factors encourage the consumer to re-purchase the product(s) – among them, there is always the factor of satisfaction, usually supported by cold calculation or emotion [Timm, 2001: 74–75]. Regardless of their marital status and age, elderly consumers prefer established brands. Research conducted

in this market segment demonstrates that elderly consumers tend to consider and/or buy fewer brands than consumers from younger cohorts. It also proves that such consumers, including those living alone, are more loyal to brands, while consumers from generations X and Y seek innovation [Cole et al., 2008; Lambert-Pandraud, Laurent, 2010; Lambert-Pandraud et al., 2017; Phua et al., 2020; Drolet, Yoon, 2020].

Product packaging is another feature considered by single seniors as consumers in the process of making purchase decisions. From a marketing perspective, packaging attracts attention, distinguishes products from one another [Ampuero, 2006: 100–112], and conveys information and symbolic meaning [Sundar, Noseworthy, 2014: 138–151]. For these reasons, packaging elements serve as symbolic clues influencing the purchase decisions of single seniors at the shopping place and their assessment after the purchase [Argo, White, 2012: 67–80; Deng, Srinivasan, 2013: 104–117; van Ooijen et al., 2017: 71–72]. Research undertaken by Ford et al. [2018] reveals that changes resulting from multidimensional ageing may expose elderly people to an increased risk of experiencing vulnerability when interacting with packaging. Without a doubt, studying how packaging impacts the behaviour of silver singles as consumers is a difficult and complex task because packaging itself consists of many elements that can modify its perception. The perception of packaging can be influenced by numerous situational factors (e.g. the environment and time pressure) as well as factors on the part of consumers (their attitudes, beliefs, shopping habits, etc.). Moreover, single seniors, especially when buying durable goods, do not base their purchase decisions solely on packaging; their choices are also influenced by factors such as previous experiences with the product.

In the case of durable goods, data obtained by consumers from sellers during a purchase are crucial. This includes information on product quality, terms of sale, methods of use and maintenance, transport options, warranty period, etc. The product distribution system, from the producer to the final buyer, plays a substantial role in shaping consumer behaviour. This in particular applies to the right development of the product range, efficient management of the movement of goods in time and space, and features of a retail outlet, such as its location, opening hours, and parking functionality. It should be noted that consumers' sensitivity to these marketing stimuli depends largely on factors influencing buyer behaviour, such as economic, demographic, socio-cultural, and psychological considerations. Obtaining information about single seniors as consumers and the criteria that drive them in the decision-making process allows for a better adjustment of the commercial offer to their preferences and expectations. In their shopping choices, single seniors as consumers increasingly pay attention not only to the price and quantity of products but also to their quality, brand, manufacturer, and shopping place. Only the reception of a certain combination of these clues reflects actual shopping situations. In recent years, consumers' shopping awareness has changed dramatically with access to new sources of information, leading to shifts in their buying behaviour.

Shopping places chosen by single seniors

The choice of the shopping place is a key stage in the purchasing process. Initially, consumers face the general decision of selecting the type of shop. In the next step, there is a search for information, followed by an assessment of alternatives and the final purchase decision [Baltas et al., 2010: 38; Jacobs et al., 2010: 170–171; Gensler et al., 2012: 988–989; Hino, 2014: 676–677; Koksol, 2019: 3; Tan, 2019: 59–61]. Consumers evaluate possible shopping places, considering factors such as product availability, time spent shopping, and product price and quality. Additional criteria include the preference for a place of sale where consumers can easily return and exchange purchased products (especially non-food products) and where they do not expect to encounter any problems with sellers respecting rights arising from guarantees and warranties.

Consumer behaviour is closely tied to leveraging various types of trade offers. The diverse range of goods available means that shops are increasingly in competition with one another. Monroe and Gultinan argue that the choice of where to make a retail purchase is conditioned by [Monroe, Gultinan, 1975; Vandell, Cartera, 1993]:

- the general attitude of consumers towards visiting points of sale,
- the planning of purchases and spending,
- the importance of shop attributes and how they are perceived by consumers.

In the first group of factors, the consumer's attitude towards economic, socio-cultural and demographic elements plays a vital role. Initial attitudes are also influenced by advertising and the prices of products sold by a given shop. The attitude thus formed shapes the planning of purchases and spending as well as the perception and importance assigned to the characteristics of individual shopping places. Specific shop attributes, in turn, impact the consumer's attitude towards shops, resulting in attitudes that can be positive, neutral or negative. More often than not, it is the positive attitude of consumers towards the shop that consistently influences their shopping choices. Further selection involves a specific product and depends largely on the internal communication of the shop. The attitude towards a given point of sale is formed and conditioned by impressions, experiences, and satisfaction derived from the quality of purchased products and services, as well as the overall ambience [Mazurek-Łopacińska, 2021].

Other researchers, including P.K. Sinha and A. Banerjee, argue that key determinants influencing the choice of a shop include consumer socio-demographic variables, predominantly personality and age. Elderly people, especially those who are single and more conservative, tend to choose small, local shops over hypermarkets and shopping centres, which are more popular with the younger segment of consumers [Sinha, Banerjee, 2004: 486–489].

Elderly consumers consider it significant to be able to buy all planned products at one place. Therefore, it is important that shops are well stocked, with no product shortages. Elderly consumers want to find everything they need easily and relatively quickly, hence shop arrangement and appropriate product display are vital. Every consumer expects a shop to offer good value for money, and the shopping atmosphere is gaining importance, varying significantly across retailers. Consumers have learned that visiting various types of retail outlets – discount and corner shops, supermarkets and hypermarkets,² as well as local marketplaces and small shops close to their place of living – can offer a broader range of options.

Elderly people living alone have the option to shop at both permanent and seasonal marketplaces. According to a definition by Statistics Poland, marketplaces are separate areas or buildings (a square, a street, a market hall) with either permanent or seasonal small retail outlets or equipment intended for trading on a daily basis or on specific days of the week. For a marketplace to be considered permanent, separate areas or buildings must be designated for trading every day or on specific days of the week and operate for more than six months in a calendar year. In contrast, seasonal marketplaces are squares and streets where retail outlets operate for up to six months a year due to an increased flow of buyers, repeating this activity in subsequent seasons.

Another shopping destination for single seniors shop is corner shops, which are integral to the landscape of Polish housing estates. There is a vast network of corner shops across the country. In the case of small corner shops, success hinges on not size but on the operating model and the shopping experience. For this reason, they are increasingly appealing, often resembling mini-supermarkets. These corner shops provide a growing array of services, such as sending and receiving parcels, making payments, and even cash withdrawals. They usually enable diverse payment methods and occasionally hybrid purchases (click & collect). Corner shops implement loyalty programmes, mobile applications, and engage with customers outside the shop through advertising leaflets, promotional campaigns and social media channels. Despite their small size, corner shops offer a wide range of products. Shoppers can find affordable food products such as cold cuts, cheese, meat, fresh bread, sweets, drinks, ready-to-eat meals, frozen food, cigarettes, and hot snacks to take away. An undeniable advantage of corner shops lies in their return to a service model focused on customer needs. Due to the limited space in these shops, sales assistants can concentrate on helping customers find products, providing advice and delivering a friendly and empathetic approach – crucial for single seniors, especially the old-old and the oldest-old.

² The basic forms of retail trade include hypermarkets, supermarkets, discount shops, corner shops, and specialist shops.

Convenience shops have evolved into a significant format in the modern sales channel. These are small-sized retail outlets (with a sales area of less than 400 m², although the definition suggests they are usually 100–200 m²) offering a limited range of products, including items that are ready to eat or require only minor processing before consumption. In these shops, customers typically shop for supplementary products when household needs are small (one to two products). The largest chain in this segment is Żabka Polska, owned by the Mid Europa Partners fund, which manages the Żabka and Freshmarket chains. Many other convenience shop chains are also active in this segment, e.g. Carrefour Express, but with a much smaller number of outlets.

Another type of retail outlets where single silvers shop includes discount stores³ that offer goods at a lower price than high-end shops and department stores. Discount stores typically employ an extensive low-cost strategy that allows them to provide goods at a lower price than other shops in the immediate vicinity. Their focus is primarily on competitive product pricing. While the range of available products may be limited, and the quality not the highest, these shops attract customers with a diverse selection of goods and frequent promotions. Consequently, discount stores such as Biedronka and Lidl are highly popular among Polish single seniors. It is also common for similar retail chains to create private labels, allowing them to keep the lowest possible prices. However, discount stores have undergone significant changes in the last five years, transitioning from crudely designed outlets, with a relatively narrow range of low-end products, to more supermarket-like establishments. On the other hand, the increasing number of discount stores means they also share similarities with corner shops.

Another category of shops frequently visited by silver singles comprises super- and hypermarkets. These establishments differ from discount retailers in terms of space, a more diverse product range, higher product quality, and the presentation of products. Hypermarkets are retail spaces with a sales area of more than 2,500 m², employing self-service sales models. They provide an extensive array of both food and non-food items commonly purchased by consumers. Furthermore, hypermarkets offer customers an ample number of parking spaces and often provide catering and additional services. Supermarkets, on the other hand, are retail spaces with a sales area ranging from 400 m² to 2,499 m². They primarily operate in a self-service system, offering a comprehensive selection of foodstuffs as well as non-food products.

Shopping centres are another destination for single silvers when shopping. The term “shopping centre” refers to a commercial property planned, built and managed as a single commercial facility consisting of shops and communal space, with a minimum leasable area of 5,000 m² and at least 10 shops [Mikołajczyk, 2009: 138–139]. The market for shopping centres in Poland is constantly developing and is already highly saturated in many locations. The emergence of new fourth- and fifth-generation centres and the modernisation of older-generation centres are sometimes viewed as an excess of retail space by residents. Consequently, shopping centres have intensified efforts to attract and retain new customers, leading big-box shopping centres to target the segment of elderly people, including single seniors. This increased interest in seniors is partly due to a migration of young consumers away from shopping centres as popular clothing brands open online stores. One example is the Zara chain, which has been available online since March 2012. Young people, traditionally the mainstay of shopping centres, are gradually shifting away. Their role is being assumed by middle-aged individuals and seniors, typically those who have already attained a medium to high financial status, in contrast to young consumers who are still in the process of establishing themselves. This shift makes seniors an attractive and desirable group of consumers. Although the elderly may not shop as often as younger demographics, their visits to shopping centres have become far more frequent than just a decade ago. This trend is attributed to the growing mobility of the elderly and the increased availability of shopping centres in close proximity to their residences. This is crucial as we approach a point where the potential for making a purchase or participating in shopping significantly impacts the well-being and mental welfare of single sen-

³ Discount stores can take various forms, such as hard-discount outlets, soft-discount outlets, discount supermarkets with an extended product range, and discount hypermarkets. Hard-discount outlets offer mostly commercial brands and focus on packaged products, resulting in a relatively limited range of products. Soft-discount outlets offer a mix of commercial brands, producer brands, and fresh products.

iors. The outflow of young people from shopping centres and the increased visits by the elderly have prompted noticeable adaptations by managers of big-box shopping centres. Such outlets are progressively adjusting their product range to attract and retain seniors, evident in the creation of separate alleys and service points exclusively intended for the elderly. Additionally, there has been a marked expansion of food services within shopping centres, with cafés, ice cream parlours, and fresh juice bars now present on practically every floor, catering to the preferences of senior shoppers [Zalega, 2016].

In the first two decades of the 21st century, the structure of retail sales in Poland changed markedly. Modern brick-and-mortar sales channels increased their market share from 19.4% to 46.6%, while traditional grocery shops saw a decline from 27% to 9.6%. Społem shops and non-associated individual owners still operate in the traditional format. Modern forms include hypermarkets, supermarkets, discount stores, convenience shops with a hard franchise, and grocery shops in the soft-franchise model. The popularity of the franchise model is growing, exerting an increasing impact on the market [Sobiech, 2021].

Nielsen data presented in Table 1 indicate that between 2018 and 2020, the number of small corner shops in Poland decreased by 13.3% and that of permanent marketplaces dropped by 1.6%. Notably, the number of discount stores went up by 8.2% [Nielsen, 2018]. The number of hypermarkets, meanwhile, rose until 2018, only to shrink by 6.3% in 2019 and 2020.

Table 1. Number of shops in Poland by form of retail trade, 2018–2020

Form of retail trade	Years		
	2018	2019	2020
Hypermarkets	347	342	325
Supermarkets	3,963	4,147	4,403
Discount stores	4,007	4,140	4,335
Convenience shops	31,989	32,256	<i>no data</i>
Small corner shops (up to 40 m ²)	33,221	30,463	28,793
Marketplaces (permanent)	2,156	2,154	2,122

Source: Nielsen [2018]; Bartoszewicz, Obłąkowska [2022].

Research methodology

Research conceptualisation

The key aim of the designed and conducted empirical research was to identify and evaluate the buying behaviour of silver singles, specifically concerning their choice of shopping place and the frequency of purchasing selected food and non-food products.

Elderly people living alone, i.e. “silver singles,” were selected for the research because of their growing importance and decision-making power in today’s societies. As active market participants, they respond with increasing intensity to the changing environment, globalisation and the impact on consumption, lifestyle, and emerging consumer trends [Tootelian, Varshney, 2010; Sudbury-Riley et al., 2015; Swimberghe et al., 2018; Berg, Liljedal, 2022]. Understanding their motivations, behaviours and market attitudes can undoubtedly help enterprises decide on appropriate innovative marketing strategies. This understanding is crucial for companies to chart the right development path, ensuring their products and services remain attractive to new customers, especially elderly people living alone. This becomes even more significant amid dynamic changes in consumption patterns and the rapid development of mobile technologies and applications.

The tool used to conduct the research was the author’s original survey questionnaire, comprising 15 closed-ended questions about shopping places and frequency. The questionnaire also included five demographic questions about basic household characteristics such as gender, age, level of education, monthly disposable income, and place of residence.

The empirical material contained in this article comes from direct research carried out in the form of a survey questionnaire among silver singles. The survey questionnaire was administered to respondents by the author of this study. This research method was chosen in view of the older age of respondents, who may have limited openness to new media such as the internet, smartphones or iPods, often used in direct research.

Prior to the main survey, pilot surveys were conducted covering a group of 20 seniors living in single-person households. These pilot surveys aimed to assess the selection and clarity of questions in the questionnaire, as well as the overall structure of the questionnaire. Some single seniors encountered difficulties in understanding certain issues in the questionnaire, such as new consumer trends, the lifespan of durable goods or criteria for selecting market products. As a result, modifications were made to the questionnaire structure, including the deletion, replacement or modification of certain questions. It should be noted that well-established techniques commonly used in market and marketing research were employed to design the survey questionnaire.

The use of personal interviews for research among seniors was mainly motivated by its versatility, which reduces the likelihood of refusal to participate in the survey and allows for direct contact between the interviewer and respondent. This increases the chances of obtaining in-depth information on the consumer behaviour of elderly people living alone. Despite the higher costs of research based on direct interviews, the diagnostic value derived from respondents' statements is significant. However, it is important to complement the data obtained in this way with information from various secondary sources for a more comprehensive understanding of the subject matter.

Given the non-exhaustive nature of the research, it was necessary to broaden the sample. The study employed the targeted quota sampling method, which is commonly used in sociological research and involves selecting participants based on, e.g., gender, age or the level of education. This method ensures that the sample is representative of the entire population provided that its structure is identical to that of the studied population in terms of key characteristics. The sample structure was carefully chosen to mirror the composition of the studied population in selected urban centres. This approach helps eliminate coverage errors, which occur when certain groups within the population are not adequately represented in the sample due to errors in sampling location selection. To mitigate this risk, the research was carried out in large residential districts away from the city centre, as per the designated research area outlined on a map.

In addition to the questionnaire-based interviews, explanatory research was conducted to further understand the characteristics and behaviours of the group under investigation. In late January and early February 2018, personalised, in-depth interviews were carried out with 20 silver singles selected based on key socio-demographic characteristics such as gender, age, education and place of residence. These interviews, each lasting approximately 50–65 minutes, were conducted in person by the author of the study with individuals representing different age groups within the elderly population in various Polish cities: young-old, old-old and the oldest-old inhabitants of Warsaw, Cracow and Łódź. The in-depth interviews provided a deeper understanding of specific market phenomena and processes in which elderly people living alone participate. They yielded valuable insights into the respondents' needs, drivers of behaviour, perceptions, habits, and expectations. Subsequently, the interviews were transcribed and analysed using qualitative research methodology.

The material collected was then arranged, i.e. grouped, counted and pre-assessed for completeness of the information. The verification and evaluation of the material allowed for eliminating filling errors, inaccuracies, logical and systematic errors. From the initial numbers of survey questionnaires received from 3,198 respondents in 2018 and 2019 and 3,863 respondents in 2021 and 2022, the following were deemed eligible: 3,167 and 3,834 questionnaires, representing 99.03% and 99.24% of the total sample respectively. Further, they were coded and the data set thus created was processed by a statistical package. The application of the IBM SPSS 26.0 PL statistical package together with AMOS 29 and Matlab R2023b made it possible to analyse the information obtained from standardised interviews in a relatively short time.

Correlation coefficients, mainly Pearson's (ρ), Spearman's rank (r), and Cramér's V association coefficient (VC), were used to determine the directions and strength of the relationships between dependent and

independent variables. The strength of the relationship between two variables expressed on a nominal scale is measured by means of Kendall's tau coefficient (τ_b), which allows for determining the strength and direction of the relationship between the considered variables. Other non-parametric tests employed in the study to verify the statistical hypotheses include the Mann-Whitney U test and the Kruskal-Wallis test, which permitted the observation of significant statistical relationships between the measurement of shopping places preferred by silver singles and the variables concerning the survey respondents. The result of the statistical test is the so-called test probability (p), where low values testify to the statistical significance of the analysed relationship.

Selection and characteristics of the research sample

The research was conducted in two stages from 2018 to 2022. In the first stage, a survey was carried out on a sample of 3,167 silver singles from February 1 to October 30, 2018, and from May 1 to October 30, 2019. The second stage took place from March 1 to September 30, 2021, and then from February 6 to September 30, 2022, covering a sample of 3,834 elderly people living alone. The COVID-19 pandemic, caused by the SARS-CoV-2 coronavirus, and the lockdown imposed in Poland in March 2020 restricted free movement and rendered it impossible to conduct research among single elderly people in 2020. In line with the research assumptions, the sample exclusively included singles aged 65 and over who made independent consumer decisions on the market. The survey was conducted as part of the author's own research and was fully funded by the Faculty of Management at the University of Warsaw.

In this article, "silver singles" mean people aged 65+, living alone by their own choice (in single-person households), for reasons beyond their control (widows, widowers) or those who live alone because they are divorced or have been abandoned by their families. These people usually have no parental responsibilities, are economically independent, have a secondary or higher education, have a large group of friends and acquaintances, are strongly focused on themselves and their needs, and lead a specific lifestyle in which they pursue individual values and relationship patterns. In addition, this study assumes that singles cannot remain in informal LAT or distant relationships and their possible romantic relationships cannot be lasting.⁴ This definition thus excludes elderly people who are in a permanent heterosexual or homosexual relationship and narrows the group of "silver singles," allowing research uniformity.

The author of this study divided silver singles into:

- (1) young-old – people aged 65–74;
- (2) old-old – people aged 75–84;
- (3) the oldest-old – people aged 85 and over.

The survey was conducted among participants of the University of the Third Age (U3A) programme at state universities in Warsaw, Cracow, Łódź, Poznań, Gdańsk, Katowice, Lublin, Białystok, Toruń and Wrocław, as well as among members of parochial clubs in parishes located in the Archdioceses of Warsaw, Cracow, Łódź, Białystok, Gdańsk, Katowice, Lublin, Poznań, Wrocław and the Dioceses of Warsaw-Praga and Toruń (Table 2).

Overall, 53.8% of women and 46.2% of men participated in the survey in 2018 and 2019. In 2021 and 2022, these proportions stood at 54.3% for women and 45.7% for men. Taking into account the age of silver singles, in both stages of the study, almost three-fifths of the respondents were young-old, one in three persons living alone represented the old-old age bracket, and one in 10 was the oldest-old.

The respondents were also asked about their level of education. The survey questionnaire included four categories of education: primary, basic vocational, secondary, and higher. Respondents with a secondary education formed the largest group. In both stages, over 35% of those surveyed declared this level of education. One in four respondent was a university graduate, and those with a basic vocational education represented a similar percentage. In the sample surveyed, people with a primary education made up the smallest group (12%). It should be borne in mind that the level of education affects the preferred lifestyle. Better educated

⁴ This definition of a silver single was presented to people participating in the survey before they filled in the questionnaire.

people more often adhere to the principles of a healthy lifestyle, try to follow a proper diet, provide the body with the necessary nutrients, are concerned about their health and monitor its status, practice sports and undertake other types of physical and mental activity. Usually, they also have more knowledge about the risks to their physical and mental well-being, and are able to avoid these hazards or minimise their adverse effects. Therefore better educated people enjoy relatively better health and live longer.

Table 2. The structure of silver singles

Characteristics of silver singles	Stage one (2018–2019)		Stage two (2021–2022)	
	Number of respondents	%	Number of respondents	%
Total	3,167	100.0	3,834	100.0
Gender:				
Female	1,704	53.8	2,082	54.3
Male	1,463	46.2	1,752	45.7
Age:				
65–74	1,875	59.2	2,250	58.7
75–84	972	30.7	1,154	30.1
85 and over	320	10.1	430	11.2
Education:				
Primary	383	12.1	483	12.6
Basic vocational	820	25.9	1,004	26.2
Secondary	1,115	35.2	1,365	35.6
Higher	849	26.8	982	25.6
Monthly disposable income:				
up to PLN 2,500.00	985	31.1	1,315	34.3
PLN 2,501.00–3,500.00	1,393	44.0	1,338	34.9
3,501.00–4,500.00	643	20.3	824	21.5
more than PLN 4,500.00	146	4.6	357	9.3
Professional activity				
I do additional work	321	10.1	636	16.6
I live solely on a pension/disability pension	2,846	89.9	3,198	83.4
Place of residence:				
Warsaw	399	12.6	471	12.3
Cracow	377	11.9	445	11.6
Łódź	355	11.2	441	11.5
Poznań	348	11.0	399	10.4
Wrocław	298	9.4	387	10.1
Gdańsk	288	9.1	356	9.3
Katowice	294	9.3	353	9.2
Lublin	269	8.5	345	9.0
Białystok	279	8.8	326	8.5
Toruń	260	8.2	310	8.1
U3A students	1,948	61.5	2,285	59.6
Parochial community members	1,219	38.5	1,549	40.4

Source: Author's own calculations.

In both stages, the largest group among single seniors included people whose monthly disposable income ranged from PLN 2,501 to PLN 3,500. For one in three respondents, the household income did not exceed PLN 2,500. Meanwhile, one in four single seniors surveyed earned a monthly disposable income ranging from PLN 3,501 to PLN 4,500. The smallest group of respondents included households where disposable income was above PLN 4,500 per month.

The place of residence was also an important variable in the research. In line with the research assumptions, the sample comprised single elderly people who lived in large Polish cities: one city with over 1 million inhabitants (Warsaw); one city with a population of 750,000 to 1 million (Cracow); three cities with 500,000 to 750,000 residents (Wrocław, Łódź and Poznań); four cities with 250,000 to 500,000 inhabitants (Gdańsk, Lublin, Białystok and Katowice), and one city with a population of 100,000 to 250,000 (Toruń).

In the first stage of the research, covering the 2018–2019 period, almost 45% of the silver singles described their economic situation as good and two-fifths rated it as bad. Almost one in 10 respondents regarded their economic status as “very bad,” while one in 10 assessed their financial situation as “very good.” In the second stage, the percentage of elderly people living alone who assessed their situation as very bad increased. This option was selected by one in seven respondents. The percentage of silver singles evaluating their financial situation as bad did not change. Interestingly, the proportion of single seniors who considered their financial situation to be very good rose in 2021 and 2022. Such an answer was given by one in six respondents. One in three persons living alone described their economic status as good. Moreover, the information obtained from the respondents shows that there is a positive correlation between the population of the city where singles lived and their self-perceived financial situation. The bigger the city, the greater the percentage of silver singles who assessed their financial situation as good or very good ($r = -0.171$, $p \leq 0.01$ in the first stage of the research and $r = -0.159$, $p \leq 0.01$ in 2021–2022).

In both stages, three-fifths of elderly people living alone participated in lectures organised by the Universities of the Third Age (U3A) as auditor students, while almost one in three silver singles was a parish community member. Based on the obtained results, it can be stated that over women accounted for four-fifths of all those living in single-person households and identifying themselves as parish community members, whereas the feminisation level for U3A students was slightly lower, at 71.2%.

Findings and discussion

Consumer behaviour of silver singles as shown by the presented research

The findings concerning how often the elderly shop confirm that the seniors surveyed can be considered to be active consumers. One in four respondents goes shopping every day; more than two-fifths of seniors shop a few times a week; one in three once a week; and 2% of respondents shop less frequently. It can thus be stated that 66% of the elderly are active consumers who systematically visit not only small corner shops and marketplaces but also super- and hypermarkets and shopping centres.

In both stages of the study, the shopping frequency among silver singles is associated with their age ($\tau_b = -0.179$, $p < 0.01$ in 2018–2019 and $\tau_b = -0.216$, $p < 0.01$ in the second stage). Young-old seniors shop far more often than the oldest-old. Among the young-old, more than three-fifths say they shop every day, compared with one in three old-old and one in 10 oldest-old respondents.

Education is another statistically significant variable related to the shopping frequency among the surveyed single seniors ($\tau_b = -0.219$, $p < 0.01$ in 2018–2019 and $\tau_b = -0.224$, $p < 0.01$ in the second stage of the research). It has been found that shopping frequency increases with the level of education. Hence, it is not surprising that single seniors with a higher education more often say they shop every day than those with a primary education. The survey shows that women are more inclined to do everyday shopping than men ($\tau_b = -0.321$, $p < 0.01$ in the first stage of the research and $\tau_b = -0.229$, $p < 0.01$ in 2021–2022). Besides, financial status has a direct effect on the frequency of shopping among silver singles ($\tau_b = -0.179$, $p < 0.01$ in 2018–2019 and $\tau_b = -0.184$, $p < 0.01$ in the second stage). Shopping is done every day by almost one in two respondents with a monthly disposable income of more than PLN 3,500 and one in three seniors with a monthly disposable income of PLN 3,501 to PLN 4,500. One in 10 respondents with a monthly disposable income of less than PLN 2,500 says they shop daily. This group of single seniors does shopping once or a few times a week.

Based on the analysis of the data obtained in the two stages of the research, it can be concluded that the financial situation of those surveyed had a major effect on shopping frequency if price reductions were offered ($\tau_b = -0.126$, $p < 0.01$ in 2018–2019 and $\tau_b = -0.154$, $p < 0.01$ in the second stage). The better their financial situation, the less inclined single seniors were to be attracted by discounts. The survey demonstrates that silver singles in a bad and very bad financial position reported frequent purchases driven by price reductions

(67.2% in the first stage and 69.8% in 2021–2022). The same was true for more than two-fifths of respondents in a good financial situation, and less than one in nine respondents in a very good financial condition.

Meanwhile, single seniors attending courses at Universities of the Third Age (U3A) shopped more often than parochial community members ($\tau_b = -0.139$, $p < 0.01$ in 2018–2019 and $\tau_b = -0.141$, $p < 0.01$ in the second stage).

Both stages of the research reveal that the place of residence of silver singles is not a statistically significant variable associated with shopping frequency. It appears that seniors living in Warsaw, Poznań and Gdańsk most often declare that they do shopping daily, whereas those from Białystok and Łódź do this the least frequently.

The respondents' attitude towards shopping is an extremely important element to consider when analysing the shopping habits and preferences of seniors (Table 3).

Table 3. Attitudes towards shopping among single seniors (%)

Items	Attitude towards shopping							
	I like it very much		I like it		I shop because I have to		I don't like it	
	2018–2019	2021–2022	2018–2019	2021–2022	2018–2019	2021–2022	2018–2019	2021–2022
Total	24.8	23.9	34.3	36.5	26.3	26.9	14.6	12.7
Age:								
65–74	39.3	38.4	40.3	39.7	15.2	17.8	5.2	4.1
75–84	19.0	18.5	39.5	38.9	21.4	25.7	20.1	16.9
85 and over	16.1	14.8	23.1	30.9	42.3	37.2	18.5	17.1
Gender:								
Female	26.7	25.9	35.1	37.8	24.3	26.1	10.9	10.2
Male	22.9	21.9	33.5	35.2	28.3	27.7	18.3	15.2
Education:								
Primary	23.5	22.7	33.6	34.3	29.5	29.8	13.4	11.6
Basic vocational	22.6	21.9	35.2	36.4	25.8	26.1	16.4	15.2
Secondary	27.3	25.1	33.9	36.5	26.7	26.9	12.1	11.5
Higher	25.8	25.5	34.5	37.2	23.2	24.8	16.5	12.5
Monthly disposable income of up to PLN 2,500.00	12.5	11.7	30.9	31.7	34.2	38.7	22.4	17.9
PLN 2,501.00–3,500.00	21.7	20.9	31.8	34.9	27.8	31.5	18.7	14.4
PLN 3,501.00–4,500.00	30.5	27.8	35.2	36.9	20.9	23.2	13.4	12.1
more than PLN 4,500.00	34.5	35.2	39.3	44.2	21.9	14.2	3.9	6.4
Place of residence:								
Warsaw	26.1	25.1	35.2	38.2	24.9	24.3	13.8	12.4
Cracow	25.6	24.1	35.7	36.3	25.8	27.7	12.9	11.9
Łódź	23.9	22.7	34.3	35.0	26.7	28.9	15.1	13.4
Wrocław	24.8	23.3	33.9	35.2	25.1	28.3	16.2	13.2
Poznań	26.1	25.6	35.0	37.2	25.7	25.3	13.2	11.9
Gdańsk	25.8	25.4	34.1	37.7	25.9	24.6	14.2	12.3
Katowice	25.1	24.2	33.9	36.6	26.9	26.4	14.1	12.8
Lublin	22.9	22.2	33.7	36.1	27.3	28.1	16.1	13.6
Białystok	22.8	21.5	34.2	35.4	27.8	30.0	15.2	13.1
Toruń	24.9	24.8	33.0	35.4	27.0	25.5	15.1	12.4
U3A students	27.9	26.3	37.2	37.6	24.0	24.5	10.9	11.6
Parochial community members	21.7	21.5	31.4	35.4	28.6	29.3	18.3	13.8

Source: Author's own calculations.

In the context of the findings, it can be concluded that almost three-fifths of single seniors like shopping or like it very much. In both stages of the research, one in three respondents claims to be reluctant to shop, and only one in seven single seniors admits disliking shopping.

A positive or negative attitude towards shopping is determined by the age, education, and wealth of those surveyed. Shopping is a big or very big pleasure for young-old respondents, mostly women with a secondary or higher education, those earning a monthly disposable income of over PLN 3,500, and those living in Warsaw, Gdańsk, and Poznań. The survey results indicate that elderly people living alone who are university graduates

more often declare a liking for shopping than respondents with a primary education ($\tau_b = -0.119$, $p < 0.01$ in the first stage of the research and $\tau_b = -0.121$, $p < 0.01$ in 2021–2022). The analysis also shows that many more single women than men are inclined to shop frequently, while also stating that they like shopping very much ($\tau_b = -0.231$, $p < 0.01$ in 2018–2019 and $\tau_b = -0.225$, $p < 0.01$ in the second stage). Moreover, single seniors in a better financial situation are not only inclined to shop more often but are also more likely to say that shopping is a big or very big pleasure for them ($\tau_b = -0.157$, $p < 0.01$ in the first stage and $\tau_b = -0.128$, $p < 0.01$ in 2021–2022). In addition, some respondents (mostly women) claim that they like shopping or like it very much and emphasise that they often go shopping in the company of a neighbour or friend.

In contrast, the greatest reluctance to shop is reported by the oldest-old singles, predominantly men with a basic vocational education who earn a monthly income not exceeding PLN 2,500 and live in Łódź and Lublin.

Factors determining food purchase in silver singles' households

The findings reveal that while shopping for food, silver singles attach considerable importance to price, quality and promotion, while caring less about fashion and the desire to stand out. Health considerations ranked only fourth in the hierarchy of factors (Table 4). In light of the survey, such findings come as no surprise.

Table 4. Determinants of food purchase in the households of the seniors surveyed (%)

Items	Very important		Important		Not important	
	2018–2019	2021–2022	2018–2019	2021–2022	2018–2019	2021–2022
Price	82.6	84.1	13.5	13.8	3.9	2.1
Quality	65.8	64.7	29.4	31.9	4.8	3.4
Health	56.1	55.2	38.2	39.8	5.7	5.0
Brand	29.1	28.9	57.6	56.9	13.3	14.2
Fashion	11.5	10.2	42.1	41.6	46.4	48.2
Promotions	57.8	59.3	30.5	30.5	11.7	10.4
Shopping place	37.2	38.9	49.8	51.2	13.0	9.9
Product packaging	28.1	25.6	53.4	56.7	18.5	17.7
Habit	15.9	17.1	49.8	51.1	34.3	31.8
Desire to stand out	2.5	3.1	13.9	11.7	83.6	85.2
Advertising	28.0	25.8	54.2	58.3	17.8	15.9

Source: Author's calculations.

Both stages of the research reveal that silver singles are primarily driven by product price when buying food. It was identified by over four-fifths of those surveyed ($p < 0.01$). This situation is not surprising given that the financial situation of the elderly is difficult and that they spend a significant portion of their disposable income on food. Based on the empirical material collected, it was observed that women mentioned price as the fundamental factor in purchasing food products slightly more frequently than men (87.6% vs. 77.3%, $p < 0.05$ in the first stage and 88.9% vs. 79.3%, $p < 0.05$ in the second stage). It was also noted that silver singles' opinions were significantly related to their age ($p < 0.01$). Young-old respondents agreed with this statement the least frequently, whereas the oldest-old did so the most often. The level of education also influences the opinions of respondents about the impact of price on their decisions to buy food ($p < 0.01$). Silver singles with a primary and basic vocational education most commonly declared that price was the most important aspect when they purchased food. The survey also found that respondents participating in parochial communities paid attention to product price more often than U3A students ($p < 0.001$).

Over three-fifths of silver singles identified product quality as a key factor when shopping for food products, especially organic food. The importance of product quality increases as disposable income rises ($p < 0.01$). Wealthier consumers, who tend to be more demanding, aspirational and curious, are interested in buying higher-quality product substitutes or more luxurious items. This is confirmed by the direct research. The wealthiest

households with monthly disposable incomes of more than PLN 4,500 showed the greatest interest in quality products, while lower-income households placed less importance on product quality ($\rho < 0.194$, $p < 0.01$ in the first stage of the research and $\rho < 0.217$, $p < 0.01$ in 2021–2022). Notably, quality represents a set of advantages and disadvantages of a particular food product as viewed by consumers themselves. Therefore, being a typical immeasurable feature, it is purely subjective and assessed differently by each person. Once again, age proved to be a variable associated with respondents' opinions in this regard ($p < 0.05$). The importance of quality as a fundamental factor in buying food products was most commonly mentioned by the young-old respondents and least frequently by the oldest-old. The level of education also influenced the opinions of silver singles about food product quality ($p < 0.05$). University graduates voiced this opinion most often, while those with a primary education mentioned it least frequently. The research also found that two-fifths of U3A students considered food product quality essential, whereas only one in three senior parochial community members living alone regarded it as a significant factor ($p < 0.05$).

For almost two-thirds of the respondents, promotions are of great importance when buying food products ($p < 0.05$), while almost half of those surveyed point to utility ($p < 0.001$). Most often, these factors were listed as key determinants of purchasing food products by young-old people who had a secondary education, earned a monthly income of up to PLN 4,500, and actively participated in U3A courses.

Almost one in three respondents identified brand, advertising and product packaging as factors that played a vital role when shopping for food. The distribution of responses varied, depending largely on the silver singles' wealth: 34.2% (33.7%) in the wealthiest households vs. 8.9% (8.2%) in the poorest households, ($p < 0.001$); education level: 35.8% (36.7%) among singles with a higher education vs. 6.7% (5.9%) for respondents with a primary education, ($p < 0.001$); and age. Brand reputation was mentioned most frequently as the fundamental factor when shopping for food by young-old respondents and least often by the oldest-old, ($p < 0.01$) It was also observed that factors such as brand reputation, advertising and product packaging mattered more for U3A students than for parochial community members when buying food products: 34.7% (29.8%) vs. 21.3% (20.6%), ($p < 0.001$). Significantly fewer silver singles mentioned habits 15.9% (17.1%), fashion 11.5% (10.2%), and the desire to stand out 2.5% (3.1%).

The survey results and the subsequent conclusions should not be treated as fully representative of the entire population of Polish silver singles. They only offer some insight into the actual consumer and dietary behaviours of this demographic segment.

Research into the factors determining the purchase of food products by single seniors is poised to enrich broader discussions and foster the exchange of views on the dietary behaviours of silver singles. This, in turn, may encourage other Polish scholars and researchers from various scientific and research centres to undertake extensive research in this area. The lack of empirical understanding of opinions about the market readiness for silver singles should provide some ground for further research by professionals across various scientific disciplines, in particular marketing specialists [Jeruszka-Bielak et al., 2018; Marseglia et al., 2018]. Undoubtedly, research is needed on the interactions between the dietary patterns and other lifestyle behaviours of elderly people living alone.

Factors determining the purchase of selected non-food products in silver singles' households

An interesting insight was provided by an analysis of data on the criteria for selecting non-food products. The drivers of single seniors' purchase decisions regarding such products are presented in Table 5.

When considering the type of product and the selection criteria, it is crucial to highlight that economic factors, such as price, quality, and utility, take precedence in prioritising selection criteria for non-food products. Other key criteria include brand reputation, promotional offers, shopping habits and the location of purchase. Meanwhile, the possibility to stand out, fashion trends, and advertising play a marginal role. Importantly, the significance of these selection factors is determined by product type.

Table 5. Factors considered by silver singles' households when purchasing selected market goods (%)

Category	Research stage	Clothing and footwear	Furniture	Household appliances	Household electronics	Cleaning products	Personal care	Medical services	Cultural and leisure services
Price	2018–2019	56.7	52.7	49.6	59.8	51.3	26.5	77.2	57.1
	2021–2022	57.1	49.9	50.7	58.1	53.1	28.3	81.1	63.2
Quality	2018–2019	49.8	50.2	83.2	74.2	27.4	16.8	88.6	57.4
	2021–2022	50.6	48.7	87.3	77.1	29.3	18.1	90.1	61.3
Utility	2018–2019	47.3	65.9	28.3	40.7	3.2	3.1	–	12.9
	2021–2022	46.7	69.2	29.9	43.3	3.1	2.9	–	15.1
Brand	2018–2019	25.4	20.8	65.3	52.7	18.4	7.3	–	47.7
	2021–2022	24.7	19.8	59.9	58.2	17.3	6.9	–	48.2
Fashion	2018–2019	23.2	5.9	2.0	4.7	1.0	1.0	–	3.8
	2021–2022	21.5	4.6	2.3	5.2	0.9	0.8	–	4.4
Promotions	2018–2019	24.2	10.2	12.4	9.2	6.5	5.5	3.7	–
	2021–2022	24.9	9.4	11.8	8.9	7.1	5.2	6.1	–
Shopping place	2018–2019	10.2	15.1	9.1	8.7	5.1	4.1	59.5	20.1
	2021–2022	12.1	13.8	10.6	9.2	4.8	3.9	55.7	17.9
Product packaging	2018–2019	2.5	1.0	1.1	1.0	6.7	2.0	–	–
	2021–2022	1.9	0.8	1.0	1.0	5.9	2.4	–	–
Habit	2018–2019	3.2	2.2	1.0	2.4	22.5	17.4	55.2	8.9
	2021–2022	4.1	1.9	0.9	1.8	18.6	15.2	60.1	7.3
Possibility of standing out	2018–2019	8.4	1.0	2.2	1.6	–	–	–	2.1
	2021–2022	7.3	0.9	1.8	1.5	–	–	–	1.8
Advertising	2018–2019	1.5	1.9	2.7	3.5	5.0	2.1	1.4	4.5
	2021–2022	1.7	1.4	3.1	3.9	4.2	1.9	1.9	5.3

Source: Author's own calculations.

Silver singles' choices of clothing and footwear are governed by four factors: price, quality, utility and brand reputation, whereas the shopping place, habit and product packaging are less significant. In the case of furniture, the decisive role is played by utility, price and quality. Brand is slightly less important, although not negligible. When buying household appliances and electronics, silver singles chiefly take quality into account, with a slightly smaller focus on criteria such as brand reputation and price. When purchasing cleaning products, they are motivated by price, quality, habits and brand reputation. In turn, decisions to buy cosmetics for everyday personal care are affected by price, quality and some consumer habits. Product utility and brand reputation also play a role, albeit somewhat smaller. Another significant group of market products comprises services in the broad sense, including medical, cultural and leisure services. The purchase of medical services is determined by criteria such as quality, price and shopping place. Single seniors' habits also factor in, although to a lesser extent. The same driving factors are prominent in the case of cultural and leisure services.

In the context of the survey, the analysed behaviours of silver singles suggest that market products are seen primarily from the perspective of their quality and price. This proves that, when buying market products, silver singles attach greater weight to quality than price. This especially applies to household appliances, electronics and medical services. By contrast, when buying clothing and footwear, furniture, cleaning products, cosmetics for personal care, and cultural and art services, single seniors consider price as the fundamental factor.

Shopping places chosen by single seniors – empirical aspects

Decisions made by silver singles as to where to shop are determined by economic factors (location of a retail outlet, attractive product prices, convenient opening hours, wide range of products) and demographic and social factors (age, gender, education, monthly disposable income). Studies on the elderly with regard to shopping

places are carried out in Poland on different spatial scales (e.g. city, region, country), using various research techniques and samples. As a result, they are not directly comparable [Kowalczyk, 2007; Badanie konsumentów..., 2009; Grzybowska-Brzezińska, Szmyt, 2011; Byłok, 2013; Zalega, 2016; Dąbrowska et al., 2020].

When analysing shopping places based on the gender of single seniors, some differences emerge (Table 6). In both stages of the research, single senior women exhibited a statistically significant preference over men for shopping at marketplaces, corner shops, discount stores, supermarkets, and hypermarkets. Conversely, men opted for shopping at bazaars and local marketplaces. The survey shows that shopping centres were equally favoured by women and men.

Table 6. Forms of retail trade preferred by silver singles when purchasing products according to demographic and social characteristics

Items	Bazaar/ marketplace		Corner shops		Discount stores		Supermarkets/ hypermarkets		Shopping centres	
	2018- -2019	2021- -2022	2018- -2019	2021- -2022	2018- -2019	2021- -2022	2018- -2019	2021- -2022	2018- -2019	2021- -2022
Total	2.6	2.5	3.2	3.1	2.9	3.2	2.9	3.2	2.4	2.3
Gender:										
Female	2.5	2.4	3.3	3.2	3.1	3.3	3.2	3.6	2.4	2.3
Male	2.7	2.6	3.1	3.0	2.7	3.1	2.6	2.8	2.4	2.3
Age:										
65–74	2.9	3.0	3.7	3.8	3.5	3.9	3.4	3.5	2.8	2.9
75–84	2.6	2.5	3.2	3.3	2.8	3.2	3.1	3.2	2.4	2.2
85 and over	2.3	2.0	2.7	2.2	2.4	2.5	2.2	2.9	2.0	1.8
Education:										
Primary	2.8	2.6	2.9	2.8	2.7	2.9	2.6	2.8	1.8	1.7
Basic vocational	2.7	2.5	3.0	2.9	2.9	3.1	2.8	3.0	1.9	1.9
Secondary	2.5	2.3	3.2	3.2	2.9	3.3	2.9	3.1	2.2	2.1
Higher	2.4	2.6	3.7	3.5	3.1	3.5	3.3	3.9	3.7	3.5
Monthly disposable income:										
up to PLN 2,500.00	2.0	2.0	2.7	2.5	2.6	2.9	2.4	2.6	1.9	1.7
PLN 2,501.00–3,500.00	2.2	2.1	2.9	2.8	2.7	3.1	2.8	3.0	2.1	2.0
PLN 3,501.00–4,500.00	2.7	2.5	3.2	3.2	3.1	3.4	3.1	3.5	2.3	2.3
more than PLN 4,500.00	3.5	3.4	4.0	3.9	3.2	3.4	3.3	3.7	3.3	3.2
Place of residence:										
Warsaw	2.7	2.5	3.1	3.1	3.0	3.4	3.2	3.5	2.6	2.5
Cracow	2.7	2.6	3.2	3.2	2.9	3.2	3.0	3.3	2.5	2.4
Łódź	2.6	2.5	3.3	3.2	2.9	3.2	2.9	3.2	2.4	2.3
Poznań	2.8	2.7	3.1	3.1	2.8	3.1	3.0	3.3	2.5	2.4
Wrocław	2.8	2.7	3.2	3.1	2.8	3.1	3.0	3.2	2.4	2.5
Gdańsk	2.6	2.5	3.3	3.2	2.9	3.2	2.7	3.1	2.5	2.5
Katowice	2.6	2.5	3.1	3.0	2.9	3.3	3.1	3.1	2.3	2.2
Lublin	2.4	2.4	3.2	3.0	2.8	3.2	2.8	3.0	2.3	2.1
Białystok	2.4	2.3	3.3	3.1	2.7	3.1	2.6	3.1	2.2	2.0
Toruń	2.4	2.3	3.2	3.0	2.8	3.2	2.7	3.2	2.3	2.1

Note: Rating on a five-point scale: 1 – I don't shop at this place, 2 – I shop rarely, 3 – I shop quite often, 4 – I shop often, 5 – I shop very often. p^* – probability according to the Mann-Whitney U test ($* p < 0.05$ – the tested difference is statistically significant, $** p < 0.01$ – statistical significance of the relationship is high, $*** p < 0.001$ statistical significance of the relationship is very high).

Source: Author's own calculations.

The age of single seniors had a significant impact on their chosen shopping place. Corner shops emerged as the most popular among those surveyed. This is because they are conveniently located close to the respondents' place of residence. In both stages of the research, a highly statistically significant relationship was also found for shopping at bazaars and marketplaces, in supermarkets and hypermarkets, and in shopping centres. Likewise, it can be observed that the frequency of shopping in all forms of retail trade decreases with the age of single seniors.

Another factor determining where silver singles shopped was their level of education. In both stages of the research, the education of the respondents had a statistically significant association with their preferences

as to where to buy products in the case of discount stores, supermarkets/hypermarkets and shopping centres (Table 7). Silver singles with a higher education were most eager to shop in these types of retail outlets. On the other hand, marketplaces and corner shops were most commonly chosen as shopping places by respondents with a primary and basic vocational education.

Table 7. Test probability between relationships determined using the Mann-Whitney U test and the Kruskal-Wallis test

Form of retail trade	Gender		Age		Education		Monthly disposable income		Place of residence	
	2018–2019	2021–2022	2018–2019	2021–2022	2018–2019	2021–2022	2018–2019	2021–2022	2018–2019	2021–2022
coefficient	p ¹	p ¹	p ²	p ²	p ²	p ²				
Bazaar/marketplace	0.0002***	0.0001***	0.0031**	0.0000***	0.0831	0.0673	0.00531	0.0015**	0.3765	0.4378
Corner shops	0.053*	0.013**	0.0003***	0.0000***	0.0451*	0.399*	0.0000***	0.0001***	0.0513*	0.0375*
Discount stores	0.0132**	0.051*	0.0006***	0.00581*	0.00134***	0.0003***	0.0022**	0.0000***	0.0092**	0.0438**
Supermarkets/hypermarkets	0.0172**	0.055*	0.0000***	0.0000***	0.0000***	0.0001***	0.0000***	0.0000***	0.0000***	0.0001***
Shopping centres	0.0861	0.0938	0.0000***	0.0000***	0.0004***	0.0002***	0.0000***	0.0000***	0.2731	0.1853

p¹ – probability according to the Mann-Whitney U test, p² – probability according to the Kruskal-Wallis test (* $p < 0.05$ – the tested difference is statistically significant, ** $p < 0.01$ – statistical significance of the relationship is high, *** $p < 0.001$ – statistical significance of the relationship is very high).

Source: Author's own calculations.

The respondents' wealth is a significant factor of choosing the shopping place. In both stages, there was a very strong, statistically significant relationship in the case of purchases made in all forms of retail trade with the exception of bazaars and marketplaces (Table 7). The proportion of those opting for medium-sized corner shops, supermarkets, hypermarkets and shopping centres rose with the wealth of the respondents. Less affluent single seniors whose monthly disposable income did not exceed PLN 2,500 preferred shopping in corner shops close to their place of residence, while avoiding shopping centres. Wealthier respondents opted for completely different places to shop. Single seniors with a monthly disposable income of over PLN 4,500 most commonly shopped in big-box retail shops, chiefly in super- and hypermarkets, and often visited corner shops.

The last analysed factor of the choice of shopping place was where silver singles lived. In both stages of the research, this factor is not significantly related to the respondents' preferences for shopping places, except in the case of bazaars and marketplaces. For other forms of retail trade, the place of residence had a statistically significant impact on the respondents' preferences. Bazaars and marketplaces were most often visited by single seniors living in Poznań and Cracow. Corner shops were preferred by silver singles living in Gdańsk and Łódź, while respondents from Warsaw and Cracow most frequently shopped in discount stores. Shopping centres were most commonly visited by those living in Gdańsk and Warsaw.

Respondents who regularly shop in small corner shops and at bazaars and marketplaces say that shopping at such outlets has many advantages. These include fresh food, proximity to the place of living, possibility of ordering a specific product that is not generally in stock, friendly service, and trustworthy shop assistants. Meanwhile, shopping centres are much less often visited by silver singles than corner shops and marketplaces close to their place of residence. This can be partly explained by the fact that the respondents, especially the oldest-old, feel insecure at such places and at the same time feel lost in the diverse product range, so making the right decision about product quality is problematic to them. Furthermore, single seniors visiting hypermarkets and shopping centres, unlike younger consumers, less often make impulse purchases. Only 2% of the respondents behave in this way. One in five silver singles claimed that they visited large shopping centres only to take a walk, look at shop windows and spend time among other people. This behaviour is primarily observed

among old-old female seniors who want to stay anonymous among other people and seek a way to use their surplus free time. In addition, shopping centres were most often visited by young-old respondents, predominantly women living in Warsaw, Wrocław and Gdańsk, and those actively attending U3A courses. Such visits were intended for purely social purposes, enabling these respondents to have a nice time with their friends over coffee or tea. It was mainly senior women who claimed that shopping centres were a good place to meet friends, take advantage of entertainment opportunities and participate in events such as concerts, exhibitions or workshops focusing on health advice (e.g. breast self-exam advice), nutrition, safety and innovation helpful in everyday life. It can therefore be said that shopping centres increasingly function in society as contemporary temples of consumption, as they are sometimes called.

It should be remembered that elderly consumers, including those living alone, often follow a “satisficing” strategy whereby they buy products that satisfy them, yet without taking action to maximise their satisfaction. The opposite is true of the use of products, where seniors strive to maximise their satisfaction.

Silver singles most often shopped for food products at bazaars and marketplaces as well as in corner and discount stores. Shopping in corner shops, at bazaars and marketplaces was declared by more than half of those surveyed. Bazaars and marketplaces were most commonly visited by silver singles to buy fruit and vegetables, meat, cold cuts, fish and fish products. Meanwhile, chicken eggs, vegetables, fruit, baked goods, confectionery products and poultry were most often bought in corner shops. Discount stores were slightly less popular with shoppers for food products. Respondents most often bought sugar, milk and dairy products, fish and fish products, and soft drinks there. Elderly people shopping in big-box retail shops usually bought sugar, alcohol, coffee, tea, milk, dairy products and poultry. They were attracted by low prices and numerous promotions for these products.

Table 8. Products purchased by single seniors in various types of retail outlets (%)

Products	Bazaar/ marketplace		Corner shops		Discount stores		Supermarkets/ hypermarkets		Shopping centres	
	2018– –2019	2021– –2022	2018– –2019	2021– –2022	2018– –2019	2021– –2022	2018– –2019	2021– –2022	2018– –2019	2021– –2022
Fruit and vegetables	38.6	39.2	27.1	26.8	20.4	21.1	19.7	18.9	5.1	4.3
Chicken eggs	13.7	14.2	26.3	25.9	8.7	9.0	12.3	11.6	3.4	2.8
Sugar	1.1	0.9	1.6	1.4	31.6	32.4	59.4	53.9	9.3	7.9
Milk and dairy products	10.3	9.7	12.3	11.4	29.9	23.6	27.6	28.3	3.7	3.1
Bakery and confectionery products	31.2	34.3	26.3	25.6	19.8	20.4	23.7	24.2	4.6	4.2
Meat and cold cuts	23.3	25.1	20.3	19.9	23.6	24.1	19.7	18.9	9.2	8.6
Poultry	16.3	17.6	23.8	24.1	22.7	22.6	27.9	26.8	3.9	3.6
Fish and fish products	21.7	22.5	17.8	16.4	27.3	26.8	21.5	23.2	2.3	1.9
Coffee and tea	1.9	1.7	3.4	4.1	24.3	22.9	27.9	28.1	19.1	17.8
Alcohol	0.2	0.1	11.2	15.1	28.4	29.3	30.9	33.1	19.2	16.7
Soft drinks	0.8	0.7	11.1	12.6	33.2	34.1	37.5	38.2	18.1	16.2
Tobacco products	1.1	1.2	12.2	14.3	26.1	24.9	21.3	24.2	18.8	15.4
Clothing and footwear	5.1	4.9	4.2	3.8	5.7	9.3	27.1	26.8	69.3	67.5
Cleaning products	7.5	6.1	2.8	3.6	23.8	25.1	31.4	34.9	19.7	18.2
Cosmetics	1.6	1.5	2.1	1.9	11.4	13.1	41.7	43.3	37.8	34.3
Household appliances	–	–	1.1	0.9	3.7	3.1	36.2	38.1	42.3	41.1
Household electronics	–	–	0.2	0.4	2.3	2.7	34.2	36.1	51.2	47.6
Books and press	–	–	–	–	2.7	4.1	36.7	39.2	65.2	52.9
Furniture	–	–	–	–	–	–	6.9	7.5	67.9	62.1

Note: The total number of respondents does not add up to 100%. A person completing the questionnaire could select more than one response for the purchase of a given product or give no answer at all if they did not buy it.

Source: Author's own calculations.

In the case of non-food items, corner shops, marketplaces and bazaars were less popular among single seniors. A small proportion of respondents bought cleaning products, clothing and footwear at bazaars and marketplaces, whereas tobacco products and soft drinks were purchased in corner shops.

While shopping for non-food products, elderly people living alone most commonly visited super- and hypermarkets as well as shops and showrooms located in shopping centres. In big-box retail shops, single seniors most frequently bought cleaning products and cosmetics, while shopping centres were usually the place to go to buy clothing and footwear, household appliances and electronics, books and newspapers.

Conclusion

The research results have shown that decisions made by silver singles about their choice of place, time, method, and mode of purchasing food and non-food products are the result of many market, economic and socio-cultural factors. They are an effect of the confrontation of single seniors' needs with their shopping possibilities, but also with the potential benefits offered by various distribution channels.

The conducted survey confirmed all research hypotheses put forward in the study. Based on the information from silver singles, it can be concluded that the oldest-old singles shop less frequently than old-old and, in particular, young-old respondents. Following the analysis of the research material, it can be concluded that wealthier consumers are less susceptible to all types of promotions organised by retailers. Before making the final purchase of products or services, consumers driven by this principle compare the prices of the products they are interested in (e.g. by using web browsers) while looking for promotions and bargains. Wealthy respondents (with a monthly disposable income exceeding PLN 5,000), generally those with a higher education, do not like to overpay, and their purchase decisions are thought through. These decisions are not the result of emotions continually fuelled by the media. Such respondents usually buy products they need at a given time and do not pay attention solely to the price. Thus, they calculate the time and cost of transport to a particular shop to determine the cost-effectiveness of a promotion. Additionally, this group of respondents takes into account value for money, functionality, and composition (especially of food products). Therefore, wealthier silver singles make purchase decisions more consciously than poorer and less educated single seniors. Also, people with lower levels of education find it more difficult to analyse and assess offers correctly as the offers are deliberately designed in a complicated and not very transparent way by producers. This confirms the second research hypothesis.

The study shows that silver singles can be considered active consumers. A positive or negative attitude towards shopping is determined by the age, education level and wealth of the surveyed seniors. Shopping is a big or very big pleasure for young-old people, mostly women with a secondary or higher education who earn a monthly disposable income of over PLN 3,500. While shopping for food, silver singles attach considerable importance to price, quality and promotion, while caring less about fashion and the desire to stand out. This confirms the third research hypothesis. Meanwhile, when purchasing market products, they pay more attention to product quality than price. Single elderly people usually buy food products at bazaars and marketplaces, and in corner and discount stores. With non-food products, these consumers generally opt for big-box retailers and shops and showrooms located in shopping centres, which confirms the fourth research hypothesis.

The presented survey results are subject to some limitations resulting from a small research sample. They should not be treated as representative of the population of Polish silver singles. They only provide some insight into the factors behind the choice of shopping places and shopping frequency among silver singles.

This publication should contribute to a broader discussion and exchange of views on the consumer behaviour of single seniors, thereby encouraging other Polish scholars and researchers from various scientific and research centres to carry out extensive research in this area.

References

- Agoggo D., Milne G. R., Schewe Ch. D. [2014], Time benders: a model of subjective aging in aging studies, *Health Marketing Quarterly*, 31: 383–398.
- Akhmetshin E. M., Ilyasov R. H., Sverdlikova E. A., Tagibova A. A., Tolmachew A. V., Yumashev A. V. [2018], Promotion in emerging markets, *European Research Studies Journal*, 21 (2): 652–665.
- Ali B. J., Anwar G. [2021], Marketing strategy: pricing strategies and its influence on consumer purchasing decision, *International Journal of Rural Development, Environment and Health Research*, 5 (2): 26–39.
- Altkorn J., Kramer T. [1998], *Leksykon marketingu*, Polskie Wydawnictwo Ekonomiczne, Warszawa.
- Ampuero O., Vila N. [2006], Consumer perception of product packaging, *Journal of Consumer Marketing*, 23 (2): 100–112.
- Andervazh L., Gaskari R., Tarakme M. S., Vafazadeh S. [2013], The influence of brand trust and customer satisfaction on customer loyalty by SEM, *Journal of Basic and Applied Scientific Research*, 3 (9): 687–693.
- Argo J., White K. [2012], When do consumers eat more? The role of appearance self-esteem and food packaging cues, *Journal of Marketing*, 76 (2): 67–80.
- Badanie konsumentów III-go wieku – raport z badań* [2009], Raport dla Urzędu Ochrony Konkurencji i Konsumentów, Warszawa.
- Bajaj A., Bond S. D. [2017], Beyond beauty: Design symmetry and brand personality, *Journal of Consumer Psychology*, 28 (1): 77–98.
- Baltas G., Argouslidis P., Skarmeas D. [2010], The role of consumer factors in multiple store patronage: a cost-benefit approach, *Journal of Retailing*, 86 (1): 37–50.
- Bartoszewicz A., Obląkowska K. [2022], Transformacja i stan aktualny społeczno-ekonomicznego wymiaru ekosystemu detalicznego handlu spożywczego w Polsce: obraz dla polityki społeczno-gospodarczej, *Zeszyty Naukowe Polskiego Towarzystwa Ekonomicznego w Zielonej Górze*, 16: 48–65.
- Berg L., Liljedal K. T. [2022], Elderly consumers in marketing research: A systematic literature review and directions for future research, *International Journal of Consumer Studies*, 46: 1640–1664.
- Błędowski P., Grodzicki T., Mossakowska M., Zdrojewski T. [2021], *Badanie poszczególnych obszarów stanu zdrowia osób starszych, w tym jakości życia związanej ze zdrowiem*, Gdański Uniwersytet Medyczny, Gdańsk, <https://polsenior2.gumed.edu.pl/66095.html> (accessed on 2.03.2023).
- Błędowki P., Szatur-Jaworska B., Szweda-Lewandowska Z., Kubicki P. [2019], *Raport na temat sytuacji osób starszych w Polsce*, Instytut Pracy i Spraw Socjalnych, Warszawa, http://senior.gov.pl/source/raport_osoby%20starsze.pdf (accessed on 2.03.2023).
- Bombol M., Słaby T. [2011], *Konsument 55+ wyzwaniem dla rynku*, Oficyna Wydawnicza SGH, Warszawa.
- Bui H. T. [2022], Exploring and explaining older consumers' behaviour in the boom of social media, *International Journal of Consumer Studies*, 46 (2): 601–620.
- Byłok F. [2013], Strategia zachowań konsumpcyjnych seniorów na rynku dóbr i usług konsumpcyjnych, *Problemy Zarządzania*, 1 (40), 123–142.
- Chandran S. R., Rangarai H., Parayitam S. [2020], The effect of brand awareness and use, product awareness and use on brand and product satisfaction: A study of Ayurveda products from India, *Asia-Pacific Journal of Management Research and Innovation*, 16 (2): 103–121.
- Chovanova H. H., Kroshunov A. I., Babčanová D. [2015], Impact of brand on consumer behaviour, *Procedia Economics and Finance*, 34: 615–621.
- Christopher M., Peck H. [2005], *Logistyka marketingowa*, Polskie Wydawnictwo Ekonomiczne, Warszawa.
- Cole C., Laurent G., Drolet A., Ebert J., Gutchess A., Lambert-Pandraud R., Mullet E., Norton M. I., Peters E. [2008], Decision making and brand choice by older consumers, *Marketing Letters*, 19, 3 (4): 355–365.
- Cuddy A. J. C., Norton M. I., Fiske S. T. [2005], This old stereotype: the pervasiveness and persistence of the elderly stereotype, *The Journal of Social Issues*, 61 (2): 265–283.
- Dąbrowska A., Janoś-Kresło M., Mróz B. [2020], *Zachowania osób starszych na rynku e-usług*, Oficyna Wydawnicza SGH, Warszawa.
- Dekker D. L. [1986], *Sociology of the aged: an introduction to the development of the elderly*, Tianjin People's Publishing House, Tianjin.
- Deng X., Srinivasan R. [2013], When do transparent packages increase (or decrease) food consumption?, *Journal of Marketing*, 77 (4): 104–117.
- Dick A. S., Basu K. [1994], Customer loyalty: Towards and integrated framework, *Journal of the Academy of Marketing Science*, 22 (2): 99–113.
- Drolet A., Yoon C. [2020], *The aging consumer. Perspectives from psychology and marketing*, Routledge, New York.
- Faulkner D., Bowman C. [1996], *Strategie konkurencji (The essence of competitive strategy)*, Wydawnictwo Gebethner i Ska, Warszawa.
- Feigenbaum A. V. [1992], *Total quality control*, McGraw-Hill, New York.

- Ford N., Trott P., Simms Ch. [2019], Exploring the impact of packaging interactions on quality of life among older consumers, in: Dunett S., Hamilton K., Piacentini M. (eds.), *Consumer vulnerability*, Routledge, London.
- Gensler S., Verhoef P., Böhm M. [2012], Understanding consumers' multichannel choices across the different stages of the buying process, *Marketing Letters*, 23 (4): 987–1003.
- Gonzales A., Paliwoda S. [2006], Segmenting the older consumer for online travel, *The Marketing Review*, 6 (4): 331–348.
- Gordon-Wilson S., Modi P. [2015], Personality and older consumers' green behaviour in the UK, *Futures*, 71: 1–10.
- Grzybowska-Brzezińska M., Szmyt M. [2011], Wybrane obszary zachowań rynkowych seniorów, *Zeszyty Naukowe Uniwersytetu Szczecińskiego. Ekonomiczne Problemy Usług*, 72: 591–603.
- Guido G., Pichierri M., Rizzo C., Chieffi V., Moschis G. [2020], Information processing by elderly consumers: a five-decade review, *Journal of Services Marketing*, 35 (1): 14–28, <https://doi.org/10.1108/JSM-09-2019-0368>.
- Haghshenas L., Abedi A., Ghorbani E., Kamali A., Harooni A. [2013], Review consumer behavior and factors affecting on purchasing decisions, *Singaporean Journal of Business Economic*, 1 (10): 17–24.
- Harahap D.A., Amona D.A., Augustini F. [2018], Effect of product completeness and price on consumer purchasing decision in SMEs market Medan, *Journal Manajemen*, 22 (1), February: 47–61.
- Hesham F., Riadh H., Sihem N.K. [2021], What have we learned about the effects of the COVID-19 pandemic on consumer behavior?, *Sustainability*, 13 (8): 4304.
- Hino H. [2014], Shopping at different food retail formats, *European Journal of Marketing*, 48 (3/4): 674–698.
- Jacobs S., Merwe D. van der, Lombard E., Kruger N. [2010], Exploring consumers' preferences with regard to department and specialist food stores, *International Journal of Consumer Studies*, 34 (2): 168–178.
- Jalilvand M., Samiei N., Mahdavinia S.H. [2011], The effect of brand equity components on purchase intention, *International Business and Management*, 2 (2): 149–158.
- Jamal A., Goode M.M. [2001], Consumers and brands: a study of the impact of self-image congruence on brand preference and satisfaction, *Marketing Intelligence & Planning*, 19: 482–492.
- Jeruzska-Bielak M., Kollajtis-Dolowy A., Santoro A., Ostan R., Berendsen A.A.M., Jennings A., Meunier N., Marseglia A., Caumon E., Gillings R., Groot L.C.P.G.M. de, Franceschi C., Hieke S., Pietruszka B. [2018], Are nutrition-related knowledge and attitudes reflected in lifestyle and health among elderly people? A study across five European countries, *Frontiers in Physiology*, 361 (27): 2681.
- Koksol H. [2019], Shopping motives, mall attractiveness, and visiting patterns in shopping malls in the Middle East: A segmentation approach, *Contemporary Management Research*, 15 (1): 1–23, <https://doi.org/10.7903/cmr.18625>.
- Kowalczyk I. [2007], Zachowania nabywcze na rynku żywności osób w średnim i starszym wieku, *Acta Scientiarum Polonorum*, 6 (2): 61–70.
- Kożuch J. [2006], Zachowania starszych konsumentów na rynku dóbr i usług, in: Kowalski J. T., Szukalski P. (eds.), *Starość i starzenie się jako doświadczenie jednostek i zbiorowości ludzkich*, Wydawnictwo Uniwersytetu Łódzkiego, Łódź.
- Kusińska A. [2002], Typologia ludzi starszych, in: Kusińska A. (ed.), *Warunki życia ludzi starszych i ich zachowania na rynku*, Instytut Rynku Wewnętrznego i Konsumpcji, Warszawa.
- Lambert-Pandraud R., Laurent G. [2010], Why do older consumers buy older brand? The role of attachment and declining innovativeness, *Journal of Marketing*, 74: 104–121.
- Lambert-Pandraud R., Laurent G., Mullet E., Yoon C. [2017], Impact of age on brand awareness sets: a turning point in consumers' early 60 s, *Marketing Letters*, 28 (2): 205–218.
- Li J.M., Zhang X.F. [2020], Influence of brand perceived value on customer repurchase intention: mediating effect of customer emotion, *Journal of Economics, Commerce and Research*, 2: 63–66.
- Marseglia A., Xu W., Fratiglioni L., Fabbri C., Berendsen A.A.M., Bialecka-Debek A., Jennings A., Gillings R., Meunier N., Caumon E., Fairweather-Tait S., Pietruszka B., Groot L.C.P.G.M. de, Santoro A., Franceschi C. [2018], Effect of the NU-AGE diet on cognitive functioning in older adults: a randomized controlled trial, *Frontiers in Physiology*, 9: 349.
- Maschao E. T., Sukdeo N. [2018], *Factors that influence consumer behavior in the purchase of durable household products*, International Conference on Industrial Engineering and Operations Management, July 26–27, Paris.
- Mazurek-Lopacińska K. [2021], *Zachowanie konsumentów na współczesnym rynku. Perspektywa marketingowa*, Polskie Wydawnictwo Ekonomiczne, Warszawa.
- Meneely L., Burns A., Strugnell C. [2008], Food retailers' perceptions of older consumers in Northern Ireland, *International Journal of Consumer Studies*, 32 (4): 341–348.
- Mikołajczyk J. [2009], Rozwój centrów handlowych w Polsce, *Zeszyty Naukowe Uniwersytetu Szczecińskiego. Ekonomiczne Problemy Usług*, 529: 137–153.

- Monroe K. B., Guitinan J. P. [1975], A path analytic exploration of retail patronage influence, *Journal of Consumer Research*, 2: 19–28.
- Moschis G. P., Mathur A. [2006], Older consumer responses to marketing stimuli: the power of subjective age, *Journal of Advertising Research*, 46 (3): 339–346.
- Myres J. H., Lumbers M. [2008], Understanding older shoppers: a phenomenological investigation, *Journal of Consumer Marketing*, 25 (5): 294–301.
- Neal D. T., Wood W., Labrecque J. S., Lally P. [2012], How to habits guide behavior? Perceived and actual triggers of habits in daily life, *Journal of Experimental Social Psychology*, 48 (2): 492–498.
- Nielsen [2018], *Quarter by numbers. Q4 2017*, The Nielsen Company, <https://www.nielsen.com/wp-content/uploads/sites/3/2019/04/2018.0320-20EU20-20Quarter20by20Numbers20Europe20Q4202017.pdf> (accessed on 8.05.2020).
- Nimrod G., Rotem A. [2010], Between relaxation and excitement: activities and benefits gained in retirees' tourism, *International Journal of Tourism Research*, 12: 65–78.
- Nobar H. B., Rostamzadeh R. [2018], The impact of customer satisfaction, customer experience and customer loyalty on brand power: empirical evidence from hotel industry, *Journal of Business Economics and Management*, 19 (2): 417–430.
- Oakland J. S. [1992], *Total quality management*, Butterworth-Heinemann, Oxford.
- Olejniczak T. [2019], *Konsumenci seniorzy wobec innowacji produktowych*, Wydawnictwo Uniwersytetu Ekonomicznego w Poznaniu, Poznań.
- Perchla-Włosik A. [2011], Rola reklamy i innych źródeł informacji w decyzjach zakupowych gospodarstw domowych, *Zeszyty Naukowe Wyższej Szkoły Bankowej*, 25: 41–55.
- Phua P., Kennedy R., Trinh G., Page B., Hartnett N. [2020], Examining older consumers' loyalty towards older brands in grocery retailing, *Journal of Retailing and Consumer Services*, 52, January, Article 101893, <https://doi.org/10.1016/j.jretconser.2019.101893>.
- Rogała A., Fojutowski L. [2014], Decyzje zakupowe osób starszych – kryteria wyboru i czynniki wpływu, *Marketing i Rynek*, 4: 130–136.
- Roghali A. [2012], Impact of dynamic pricing strategies on consumer behaviour, *Journal of Management Research*, 4 (4): 143–159.
- San Y. W., Yazdanifar R. [2014], How consumer decision making process differ from youngster to older consumer generation, *Journal of Research in Marketing*, 2 (2): 151–156.
- Sobiech A. [2021], Te 30 franczyz najbardziej interesuje Polaków, <https://franczyzawpolsce.pl/te-30-franczyz-najbardziej-interesuje-polakow/> (accessed on 28.03.2021).
- Sowa I. [2001], Rola reklamy w kształtowaniu decyzji zakupu różnych grup nabywców, in: Kieźel E. (ed.), *Decyzje konsumentów i ich determinant*, Wydawnictwo Akademii Ekonomicznej im. Karola Adamieckiego w Katowicach, Katowice.
- Sinha P. K., Banerjee A. [2004], Store choice behaviour in an evolving market, *International Journal of Retail and Distribution Management*, 32 (10): 482–494.
- Subramanian K. R. [2017], Product promotion in an era of shrinking attention span, *International Journal of Engineering and Management Research*, 7 (2): 85–91.
- Sudbury-Riley L., Kohlbacher F., Hofmeister A. [2015], Baby boomers of different nations, *International Marketing Review*, 32 (3): 245–278.
- Sullivan M., Adcock D. [2003], *Marketing w handlu detalicznym*, Oficyna Wydawnicza, Kraków.
- Sułkiewicz E. [2007], Wpływ narzędzi marketingowych na konsumenta „trzeciego wieku” w Polsce w świetle badań empirycznych, *Studia i Prace Kolegium Zarządzania i Finansów SGH*, 78: 156–168.
- Sundar A., Noseworthy T. J. [2014], Place the logo high or low? Using conceptual metaphors of power in packaging design, *Journal of Marketing*, 78 (5): 138–151.
- Swimberghe K., Darrat M. A., Beal B. D., Astakhova M. [2018], Examining a psychological sense of brand community in elderly consumers, *Journal of Business Research*, 82: 171–178.
- Szmigin I., Carrigan M. [2001], Introduction to special issue on cognitive age and consumption, *Psychology & Marketing*, 18 (10): 999–1002.
- Sztucki T. [1997], *Sztuka pozyskiwania nabywców*, Agencja Wydawnicza Placet, Warszawa.
- Światała M. [2011], *Zachowania konsumpcyjne ludzi w wieku starszym*, Wydawnictwo Uniwersytetu Ekonomicznego w Katowicach, Katowice.
- Tan J. P. [2019], Perceived value of shopping mall: attractiveness factor of shopper's experience and a framework to improve them, *International Journal of Accounting*, 7 (1): 58–71.
- Timm P. R. [2001], *Seven power strategies for building customer loyalty*, Amacom, Toronto.

- Tootelian D.H., Varshney S.B. [2010], The grandparent consumer: A financial “goldmine” with gray hair?, *Journal of Consumer Marketing*, 27 (1): 57–63.
- Vandel K., Cartera Ch.C. [1993], Retail store location and market analysis: a review of the research, *Journal of Real Estate Literature*, 1 (1): 13–45.
- Van Ooijen I., Fransen M.L., Verlegh P.W.J., Smit E.G. [2017], Packaging design as an implicit communicator: effects on product quality inferences in the presence of explicit quality cues, *Food Quality and Preference*, 62: 71–72.
- Veerakumar K. [2017], Consumer behavior and factors influencing purchase decision in durable goods, *International Journal of Computational Research & Development*, 2 (2): 7–10.
- Weiss D., Lang F.R. [2012], “They” are old but “I” feel younger: age-group dissociation as a self-protective strategy in old age, *Psychology and Aging*, 27 (1): 153–163.
- Westberg K., Reid M., Kopanidis F. [2021], Age identity, stereotypes and older consumers’ service experiences, *Journal of Services Marketing*, 35 (1): 54–64.
- Wiktor V., Toppan J.J., Nathana R.J., Fekete F.M. [2018], Factors influencing consumer behavior and prospective purchase decisions in a dynamic pricing environment – an exploratory factor analysis approach, *Social Science*, 7 (9): 153, <http://doi.org/10.3390/socsci7090153>.
- Wolfe D.B., Snyder R.E. [2003], *Ageless marketing: strategies for reaching the hearts and minds of the new consumer majority*, Kaplan, Washington.
- Yin Y., Pei E., Ranchhod A. [2013], The shopping experience of older supermarket consumers, *Journal of Enterprise Information Management*, 26 (4): 444–471.
- Yoon C., Cole C.A. [2008], Aging and consumer behaviour, in: Haugtvedt C.P., Herr P.M., Kardes F.R. (eds.), *Handbook of consumer psychology*: 247–270, Taylor & Francis Group/Lawrence Erlbaum Associates.
- Zalega T. [2016], *Segment osób w wieku 65+ w Polsce*, Wydawnictwo Naukowe Wydziału Zarządzania Uniwersytetu Warszawskiego, Warszawa.
- Zalega T. [2021], Evolution of consumption behavior of silver singles in Poland, *Problemy Zarządzania – Management Issues*, 19 (4): 51–80.
- Zhang Y. [2015], The impact of brand image on consumer behavior: a literature review, *Business and Management*, 3 (1): 58–62.
- Zimon D., Gawron-Zimon Ł., Szczygieł K. [2014], Wpływ jakości produktów na zachowania konsumentów, *Kwartalnik Nauk o Przedsiębiorstwie*, 4: 55–61.