

ONLINE CONSUMPTION HABITS OF OLDER PEOPLE IN HUNGARY

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Abstract: People's lives have been significantly affected by COVID-19, including the elderly, who have sought to limit personal contact, especially during quarantine periods. Their shopping habits, and their daily lives changed, too. The basis of my research was a longitudinal study conducted by the Department of Gerontology of the University of Debrecen, Faculty of Health Sciences. I conducted a two-region study in the summer of 2021, using the interview technique. I was looking for answers to the question how and to what extent the COVID-19 epidemic has affected the lives of members of older people's organisations, and how and in what ways their habits have changed, such as the use of digital devices and consumption in general. The results show that during the pandemic, in 2020, telephone contact was the main mode of communication between members of organisations, while in the following year, 2021, there were almost equal numbers of people who preferred online contact and those who preferred traditional telephone contact. Older people have presumably become more open to the online world, which is why internet use and online contact have become more common. During the period under review, older people's willingness to use digital tools increased and this also broadened their opportunities, such as by developing their skills, which was often a necessity. This is also true for online purchases. Online consumption has also increased among older age groups, as well as among all age groups of domestic consumers. For older people in particular, this is influenced by their opportunities for digitalisation. The main advantage of digitalisation for older people is that they can keep in touch with each other and with their family members living further away much more easily, but the disadvantage is the financial cost, as not all older people can afford to have the right technical conditions, internet access and skills.

Keywords: aging; Covid-19; online shopping habits

JEL Classification: Z13

Introduction

The number and proportion of older people is increasing in our country and around the world, and there is a growing opportunity and need for scientific research on them. By 2025, more than 25% of Europe's population will be over 65 years of age, which will be the greatest challenge of the 21st century, both socially and economically, and this is also true for Hungary (European Commission, 2018).

Ageing is not the same for all people, because there can be huge differences between life paths, life events and problems (Hegedüs, 2020).

Definitions of old age vary in the literature. Klebl (2007) includes people aged 50 and over in the target group for age marketing, but divides them into further subgroups (50, 60, and 70+ years). The World Health Organisation (WHO) refers to people aged 50 and over as ageing, while people aged 65 and over are considered older people (Balázs and Bene, 2019).

According to Bálint Boga (2017), the elderly can be divided into two main groups: young-old (<75); old-old (75<). The over-50 age group is referred to as the "Silver Economy", which

includes all services that meet the needs of people over 50. It is understood as a set of services and products that, in addition to meeting needs, also increase economic activity.

Online shopping habits in Hungary

The GfK Hungária Market Research Institute surveyed people aged between 15 and 69 in 2016, and the results showed that online shopping is becoming increasingly popular among Hungarian consumers. 9 out of 10 people surveyed have made a purchase on an online platform. The organisation's 2016 research revealed that consumers have also become more open to online shopping abroad due to lower prices. The survey also found that shoppers are sticking to sites that are tried and trusted. People prefer to use their smart phones to read the news and browse "social media", while for online shopping they prefer laptops and desktops. People mainly order books, electronic equipment and fashion items online. In 2020, COVID-19 will also make it possible to buy food online in Hungary. According to the survey, younger people mainly prefer smart phones and tablets, with desktop computers in third place. The reverse is true for older age groups, suggesting that the size of the device is an important consideration for older people (Nagy and Keller, 2017). Figure 1 shows the distribution of age groups in digital device use:

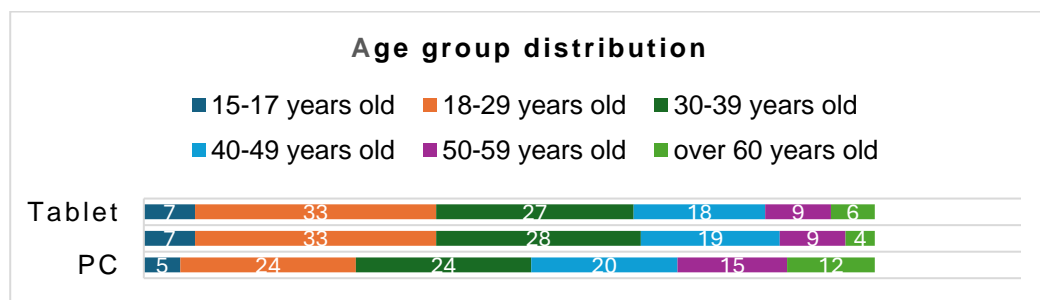


Figure 1: Distribution of digital devices by age group (data should be interpreted as a percentage)

Source: Own editing according to Nagy and Keller, 2017:6

Types of online buyers in Hungary

Below I present two typologies of online shoppers from the wide range of products on offer, without claiming to be exhaustive.

Bányai and Novák (2017) divided online consumers into five main groups according to the primary purpose of the purchase:

1. Convenience shoppers: they have a higher average age. This type of shopper orders online for convenience, buying mainly groceries.
2. Thorough shoppers: they prefer to shop online because there is a lot of information available on the internet about the product they want, but they often buy in person things they have previously bought online.
3. Saver shoppers: this type of shopper is constantly on the lookout for promotions, and will shop online if the product they want to buy is cheaper online than in stores, and even prefer this type of shopping if they get a discount after the purchase.
4. Hardcore shoppers: regular online shoppers. They are not only happy to order online for themselves, but also for others. They often order from foreign sites and are not deterred by the possibility of paying online by credit card. They also frequently visit popular sites for browsing.

5. **Busy shoppers:** this type of shopper is not interested in the possibility of a sale. They don't browse unnecessarily, they only visit websites with the intention of making a purchase, and due to time constraints they only spend as much time browsing as they need to finalise the order. They only order for themselves.

Older consumers

Following the launch of COVID-19 in 2019, the use of ICT tools has come to the fore. During the quarantine period, elderly organisations have become more attentive to their members, even taking advantage of ICT. A lot of innovative ideas were generated during the quarantine period, a period that was more difficult for urban elderly people living in a flat without a balcony. According to the interviewees, it was easier for the elderly in the villages to cope mentally with the quarantine period. Contact with family members was the most lacking for the interviewees (Patyán, et al., 2021).

The use of ICT tools can have a positive impact on the mental health of older people, which can also improve their memory. Older people who use ICT tools are less likely to suffer from depression than their peers who do not use ICT tools. Research shows that older people who regularly spend time using ICT tools feel less isolated. The digital divide between older people and young people who use digital technologies is still significant, but has narrowed significantly in recent years (Kristóf and Győri, 2021).

There is a growing interest in technological devices for older people. Geriatric technology covers devices for older people that improve their quality of life and support them in maintaining their independence. ICT opportunities can also reduce older people's feelings of loneliness and exclusion (Tóth, 2022). By continuously monitoring their health, the deterioration of their health can be slowed down and reduced. They can keep in touch with more distant family members more easily, even by video call, which, if assisted by a younger family member, can also have intergenerational benefits and foster closer family ties (Bene et al., 2020). There are also negative effects of using ICT devices, such as lack of personal contact, poor posture due to prolonged sitting, and looking at a monitor can impair eye health, lead to internet addiction, and can also be victims of internet abuse (Kristóf and Győri, 2021).

At the roundtable discussion held in the framework of the XI International Conference of Gerontology Days in Nyíregyháza, experts analysed the consumer protection concerns of the elderly. Participants agreed that elderly consumers need increased attention in the context of accelerated technological change. Participants discussed the following topics: traps, making older people more aware consumers, and contacting consumer protection agencies. The police captain said that the gullibility of the elderly is being exploited groups are still present today and will always be present. He highlighted the dangers of easy loans on the internet (Bene, 2019).

The characteristics of the elderly in the digital space in Hungary are described in more detail in Bene et al (2020). They highlight the role of digitalisation beyond health solutions to community support and combating loneliness. At the same time, they draw attention to the characteristics and opportunities that partly explain the vulnerability of older people to consumerism. These are:

- Their regular monthly income is their pension;
- they have plenty of free time;
- many live alone;
- many have family members living far away (often abroad);
- they face a real risk of loneliness and isolation.
- pensioner clubs, other active retirement communities;
- they can go to events, offices, financial institutions.

In their daily lives, they have the time and opportunity to engage in personal dialogues in different local communities. They can participate in various events and in the ever-expanding elderly education programme. They can also get involved in communities specifically for older people and join initiatives (e.g. sports, volunteering, education) in the online space (Bene, 2022). It should be borne in mind that older people are motivated differently from people of working age. Experience has shown that many of them are prone to take undue risks, even consciously. Socialised in a significantly different environment from today (cohort effect), their information processing and problem-solving patterns are less up-to-date and do not sufficiently support their advocacy. Technological and even linguistic changes work against them becoming aware consumers (online consumption). The digital landscape before the pandemic was characterised by the slow catch-up of older people in the digital space.

Table 1 shows the most popular online activities of Rat-era natives and veterans (consumers over 65), showing that they differ most for online purchases (Bernschütz et al., 2020).

Table 1: Comparison of preferred internet activities for two generations

Generation	Activity	Never	Sometimes	Often	Very often
Born during the Ratko era	Sending email	7,2	47,5	33,1	12,3
	Chatting (written communication)	14,8	40,5	34,5	10,2
	Online telephony (verbal communication) via the internet	34,8	37,0	21,5	6,7
	Activity	Never	Sometimes	Often	Very often
	Use of social networking sites	0,0	7,6	54,2	38,2
	Read news on a social networking site	1,7	14,5	51,0	32,8
	Read news on a news portal (not a community site)	4,9	24,5	39,7	30,9
	Internet gaming	46,5	23,9	19,3	10,2
	Online shopping	26,4	58,6	12,5	2,5
	Sending email	7,9	48,5	34,9	8,7
Veterans	Chatting (written communication)	14,6	45,0	37,1	3,3
	Online telephony (verbal communication) via the internet	42,8	36,0	18,6	2,5
	Use of social networking sites	0,0	9,8	63,7	26,5
	Read news on a social networking site	3,3	14,3	60,0	22,4
	Read news on a news portal (not a community site)	5,7	32,4	43,0	18,9
	Internet gaming	48,3	25,8	17,1	8,8

	Online shopping	36,7	52,5	9,2	1,7
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Source: Own editing according to Bernschütz et al, 2020:44

Kenesei (2020) researched assistive technology use in old age. She used an online questionnaire technique among elderly people over 60 years of age. 65% of respondents use the internet daily, but 13% do not even use it monthly. Kenesei's survey found that on average they spend 11.5 hours a week on the internet, mostly from a desktop computer. They use the internet to keep in touch, read the news and find information.

Hegedüs (2020) studied behavioural changes in individuals over 50. 73 in-depth interviews were conducted. The interviewees do not have problems with their livelihood, 17 of them are actively working. Most of the interviewees have tertiary or secondary education and most are married. Interviewees were asked to recall a point in their lives when their shopping habits changed, either positively or negatively. Interviewees had difficulty or no difficulty in recalling this. Most had changed their shopping habits because of their children or their health.

Mehrolia and colleagues studied the shopping habits of online food ordering during the pandemic in 2021. They conducted statistical analyses to examine the association between age and online food ordering. They found no significant association between the two factors, which may be due to the low participation of people aged 50 and over in the study. At the same time, the results showed that those who tried online ordering once became repeat customers.

Research method and sample

The aim of the longitudinal research carried out at the Department of Gerontology, Faculty of Health Sciences, University of Debrecen, is to assess the functioning and resilience of pensioner organisations (Bene, Patyán, 2022). The research will be conducted in three periods: spring 2020, summer 2021 and spring 2023, by interviewing the leaders of the county clubs of the two large pensioners' organisations and, on their recommendation, the leaders of other county pensioners' member organisations. The present study explores the online consumption habits of active seniors in retirement clubs in light of the COVID-19 epidemic and related restrictive regulations.

I focused my research on two major regions to explore possible similarities and differences. I started my research by content analysing the relevant interviews from the COVID survey, and then I completed interviews with the 2021 survey respondents based on a set of defined criteria, which I analysed using the previous code table to supplement the new information. In order to improve comparability of the data, I tried to analyse almost the same number of interviews from the two regions (east of the Tisza river and Transdanubian).

The sampling frame consisted of the county and affiliate leaders of the National Association of Hungarian Pensioners' Associations and the National Association of Pensioners' Clubs and Seniors "Life for Years". Table 2 shows the respondents. The average age of the interviewees was 70.5 years. 6 men and 13 women were interviewed.

The interviews were mostly arranged and conducted by phone or Facebook messenger. The interviews were mostly 30-40 minutes long. The scheduling was difficult because of the summer period, the elderly organisations were trying to catch up with their cancelled events and many were on holiday.

Table 2: Presentation of samples

Name	Organisation	Region
Lászlóné Nagy Ilona	Head of Szolnok City Clubs and Pensioners' Interest and Cultural Association	east of the Tisza river

Dr. Csiszár Gabriella	Head of the Pensioners' Association of Nyíregyháza and its Region	east of the Tisza river
Molnár Ferencné	Head of the Association of Pensioners' Organisations of Hajdú-Bihar County and Debrecen	east of the Tisza river
Name	Organisation	Region
Szrenka Pálné	Head of the Association of Pensioners' Associations of Békés County	east of the Tisza river
Teszárovics Miklós	Head of the Pensioners' Interest Group of Borsod-Abaúj-Zemplén County and Miskolc City	east of the Tisza river
Breznai Sándorné	Head of Rece Traditional Preservation Association	east of the Tisza river
Szikszai Ferencné	Head of the Railwaymen's Diabetics Club	east of the Tisza river
Dévai Jánosné	Head of the Municipal Pensioners' Association	east of the Tisza river
Juhász Lászlóné	Head of the Conservatory Pensioners' Association	east of the Tisza river
Nyakó Józsefné	village pensioner	east of the Tisza river
Horváth Ferenc	Vice-President of the Arrabona Municipal Pensioners' Association	Transdanubian
Szabolcska Károlyné	Executive Secretary of the Szekszárd Regional Association of Pensioners	Transdanubian
Demeter Ferenc	President of the Association of Pensioners' Organisations of Veszprém County	Transdanubian
Béres János	President of the Pensioners' Interest Group of Zala County	Transdanubian
Vas Lászlóné	Head of the Pannon Pensioners Association of Győr-Moson-Sopron County	Transdanubian
Molnár Árpád	President of the Pensioners' Association of Vas County and the City of Szombathely	Transdanubian
Schreiner Vilmosné	Head of the Association of Retired Teachers and their Friends	Transdanubian
Dr. Kocsis Gyula	Life for Years leader	Transdanubian
Szabó Zsuzsanna	Head of Soly Pensioners Club	Transdanubian
Name	Organisation	Region
Nagy Barna	Head of the Debrecen Pensioners' Association	east of the Tisza river
Deák Jánosné	Head of the Interest and Cultural Association of	east of the Tisza river

	Szolnok City Clubs and Pensioners	
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Source: own editing

Results

The leaders of older people's organisations did not provide a unanimous answer to my questions about online shopping. Some were still completely reluctant to shop online, while others did not prefer this method of shopping because of bad experience.

„This age group really doesn't shop online, or someone's child does if they do. So I don't shop online.” (Mrs P. Sz., Békés county, 2021)

„My family shops online, but I'm not interested.” (Mrs S. V., Vas county, 2021)

Respondents who had ordered something online said that they had tried it because it seemed to be the safest form of shopping during the COVID period in terms of contact.

The results contradict the previously hypothesised increased openness to online consumption and show that many older people (including active older people who are opinion leaders) are still wary of shopping online, fear of being scammed or disappointed by the quality of the product. According to the club leaders, members of older people's organisations still prefer to buy the products they need in person, and they are not aware of any members who prefer to buy online. Most leaders urged members to be cautious about shopping online and asked professionals to make seniors aware of potential dangers.

There was no difference between elderly people in Transdanubian and east of the Tisza River in this area, with no equal preference for online shopping. Among the managers surveyed

- 5 of the surveyed managers mentioned that they were afraid of possible scams and the quality of the product ordered,
- 6 reported that they regularly buy online,
- 3 managers said that they did not prefer to shop online because of a previous bad experience, that they were afraid of online shopping because of a scam, and,
- 4 leaders said that they only shop this way with the help of their children or grandchildren, not alone,
- 1 driver wanted to protect his health during the COVID, so he only bought online during the pandemic, more,
- 2 mentioned that they had ordered products online but not regularly (Figure 3).



Figure 3: Frequency of online shopping
(Source: Own editing)

During the interviews, we were also interested to know exactly what products the managers who mentioned that they regularly order or had ordered online had purchased. Most of them purchased Christmas gifts, dietary supplements, household items and various balms online. Respondents expressed the importance of being able to buy certain products at the best possible price, so they keep an eye on promotions and only order if they get value for money. The managers who mentioned Christmas presents said that it was important for them to have as little contact as possible when shopping, so they bought their goods online to protect their health.

„I tend to order because I find something like family balm, that's it, something I think is good, I do, because I've always got it before, but not everyone is that brave.” (Mrs J. L., Szabolcs-Szatmár-Bereg county, 2021)

„Because of COVID people are more open to online shopping, I've done it myself.” (Mrs V. L., Győr-Moson-Sopron county, 2021)

Summary

The number of ageing people, i.e. people over 50, is growing rapidly, not only in our country but also in Europe, with social and economic consequences. The aim of my research was to assess the online shopping habits of senior citizens who are leaders and members of ageing organisations, i.e. seniors who are specifically active. I conducted semi-structured interviews and worked from their transcripts. The conclusion I drew from the research was that the quality of products and the ability to verify it for themselves is very important to older people. They watch for special offers and wait if necessary. Even though I surveyed active seniors, they reported that they were afraid of scams and fraud. Caution is indeed helpful against consumer scams, but excessive caution can be a barrier to their online consumption. ICT tools are used preferentially for browsing and maintaining contactless social interaction, which was particularly important for health protection and contact during the COVID-19 epidemic.

Online shopping could be further promoted among older consumers by strengthening intergenerational relationships, including helping and supporting grandchildren and children in the shopping process, and consumer education sessions for older consumers, where experts could raise awareness of the factors to consider when choosing the right websites. There is a need to promote internet safety for all age groups through policy programmes, awareness campaigns, programmes and practical education.

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