

A Qualitative Study of Mall Shopping Behaviors of Mature Consumers

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Mall retailers may be discounting the importance of mature consumers by assuming that mature consumers are satisfied with their experiences. However, as the mature consumer segment grows in terms of population and wealth, it becomes increasingly necessary to understand and meet their demands. This study employed 30 in-depth interviews to understand the mature consumers' mall experience. Overall, the respondents in our study generally had favorable perceptions of shopping malls in terms of product selection, convenience, and opportunities for social interaction. We found five elements that are important for mature consumers to form an impression of the shopping malls they visited most often: convenience, choice, crowds, ambiance, parking, and hedonic shopping orientation. Mature consumers in our sample did not reduce their shopping frequency or the length of their stay for each shopping trip compared to younger age cohorts; however, they did spend less per trip. Department stores are most often visited by mature consumers followed by specialty stores and crafts or book stores. When evaluating specific mall attributes, mature consumers indicated their preference for surface parking. They also suggested that malls need more sitting places. Despite extensive merchandise offerings, they still feel that malls are lacking some of the stores that cater to their lifestyles. They were dissatisfied with service quality in department stores in terms of being understaffed and the salesperson's lack of product expertise. Also interestingly our respondents said they felt younger than their chronological age would indicate. This has implications for the product mix within stores and expectations regarding the appearances of stores within the mall and the mall itself. The managerial implications of the results can aid mall retailers in capitalizing on the mature market by meeting the needs of mature consumers.

Introduction

As the number and the spending power of mature consumers grow, they are demanding more attention from mall retailers. However, while mature consumers have both time and money to spend, they often believe marketers, including retailers, by and large do not have enough understanding to connect with them (Leinweber, 2001). The number of mature consumers is growing and will keep growing as the largest population cohort — the Baby Boomers — is reaching retirement age. According to the U.S. Census Bureau (2000), there were 78.2 million Baby Boomers (those born between 1946 and 1964) in 2000 (comprising 28% of the U.S. population), and 7,918 of them turn 60 each day.

Beyond the growth in numbers, mature consumers are also gaining wealth. Compared to younger generations, people in mature households aged 55-64 are reported to have the highest per person discretionary income, averaging \$65,000 per year (Lee, 1997). This can be due to a number of reasons, including fewer children present in the household and higher incomes. According to the 2004 Bureau of Labor Statistics Consumer Expenditure Survey, retired households are the most likely segment to own a home without a mortgage, indicating while those households may

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have lower incomes, they have higher discretionary income (United States Bureau of Labor Statistics, 2004). Older Americans also hold more than 75% of all financial assets, own almost half the credit cards in the United States, and buy 41% of the new cars (Dychtwald, 1999). According to the smoothing consumption concept of the life-cycle hypothesis, after the age of 65 expenditures should be higher than income, as pre-retirement savings often begin to make up the gap between expenditures and income (Modigliani and Brumberg, 1954).

However, this is not the case, as wealthy mature consumers are not spending their money. The data presented in the Consumer Expenditure Survey indicates that households with the reference person over the age of 65 that have incomes over \$50,000 show a disconnect between income and expenditures; on average, at least about \$11,000 per year is not being spent (United States Bureau of Labor Statistics, 2004). It is not the case that mature consumers feel the need to save money either, as Stoller and Stoller (2003) report elderly people generally find their incomes to be adequate, even when those incomes are relatively low.

It seems that mature consumers are the dreams of mall operators, given that on average they have higher discretionary income and are more likely to have time to shop. This could have an impact on the mall sector as it has been in decline in recent years for various reasons (Fickes, 2001). First, the increasing number of shopping malls offers consumers more options to shop but also fuels the intense competition among shopping center operators. Second, alternative shopping venues such as online shopping and value retailers such as dollar stores have become more popular, as they offer both convenience and price advantages that meet the needs of Americans with less time to shop. Third, boring mall formats deter shoppers who may also be seeking entertainment and excitement while shopping. As a result, many malls have suffered dwindling foot traffic and more vacancies, contributing to declining sales among mall tenants. Much has been done to address these issues, such as bringing live entertainment into the mall, changing the tenant mix to better cater to local tastes, etc. But more could be done, and in this research we want to call the attention of mall managers to a possible alternative market: mature consumers. Most mall marketing is targeted to consumers in their teens, 20's, and 30's (Lee, 1997). As a result, mature consumers over the age of 55 are often ignored in the marketplace, and the growing purchasing power of mature consumers is not being actively harnessed by mall retailers.

Although marketers should start to recognize the market potential of mature consumers, there is limited research available on the experiences of mature consumers in shopping malls. This study is intended to fill this gap by exploring the following research questions:

1. Should mall managers market to mature consumers?
2. Should the older consumers be treated differently?
3. How can mall managers attract mature consumers to shop at malls?

In the paper, we review the existing studies on mature consumers in general, as the age of mature consumers is fairly loosely specified. Specifically, we focus on their lifestyles and consumer behavior and, most importantly, their shopping behavior. We took a qualitative approach to collect and analyze interview data from mature

consumers regarding their opinions of malls, and we present and discuss the findings to address the implications for mall management.

Literature Review

A number of previous studies have focused on the segmentation of mature consumers based on chronological age (Goodwin and McElwee, 1999), lifestyles (Moschis, 2003; Shufeldt, Oates, and Vaught, 1998; Sorce, Tyler, and Loomis, 1989) and values (Leinweber, 2001). Some have alluded to the relationship between segmentation and shopping behavior. For example, Shufeldt et al. (1998) identified five clusters based on the lifestyles of mature consumers, and examined the relationships between the lifestyle segments and the factors that influence the purchase of over-the-counter drugs. The five clusters are: “family-oriented,” “young and secure,” “active retiree,” “self-reliant,” and “quiet introvert.” Furthermore, they demonstrate that “quiet introverts” tend to enjoy shopping at shopping centers, as they get the chance to get out and do something. Unfortunately, these segmentation studies do not provide an understanding of mature consumers’ shopping behavior overall, or, further, how this behavior may differ across various population segments.

In the following sections, we review the existing studies that examine the shopping behavior of older consumers in the following respects:

- the demographics and psychographics of mature consumers;
- store preferences or choices;
- shopping behavior; and
- age-related shopping concerns.

Demographic and Psychographic Characteristics

According to Marmon (2003), the mature consumers over the age of 50 are collectively the wealthiest segment of the population, with more assets and higher home ownership rates than younger groups. Mature consumers aged 55-74 hold 77% of the nation’s assets and represent one-quarter of the spending on apparel, dining, entertainment, and household furnishings (Lahue, 2000).

The mature consumers today are by no means the same as earlier generations. As a result, much effort has been made to understand their lifestyles and value orientations. As noted previously, Shufeldt et al. (1998) used a convenience sample of senior citizens 65 and older to identify five clusters based on their lifestyles and examined the relationships between the lifestyle segments and the factors that influence the purchase of over-the-counter drugs. The five clusters are “family-oriented”(characterized by enjoyment of time with families and friends), “young and secure” (active attendance in cultural/art events), “active retiree” (active participation in political campaigns), “self-reliant” (work on community and volunteer projects), and “quiet introvert” (shopping at malls and shopping at new different places). Sherman et al. (2001) also describes the so-called “New-Age Elderly” consumers, who tend to be more optimistic about their financial situations than their Traditional Elderly

counterparts. Furthermore, older New-age women (as compared to older men) seem to be more price-conscious and responsive to retail specials and incentives, as well as more adventurous. They also generally possess more market-relevant knowledge in the form of shopping smarts.

As a result of their financial optimism, mature consumers today seem to be more actively searching for ways to spend their money. In a survey by Littrell, Paige, and Song (2004), respondents over the age of 50 are identified as active travelers, taking an average of five trips per year, with 72% of those trips over 300 miles from home for an average length of eight days. Looking at expenditures as related to family life-cycle stages, Hong et al. (2005) show increased travel expenditures by those individuals over 55 and married, as compared to younger and single respondents. In a study of attitudes toward retirement by Harris (2003), 75% of baby boomers reported retirement as "having fewer obligations," and 55% reported "having time to indulge oneself." Furthermore, households where the reference person is aged 65-74 donate 6% of their income on average in cash contributions to charities, as compared to 2% of income for households where the reference person is aged 45-54 (United States Bureau of Labor Statistics, 2004). Overall, there is the willingness and ability of the mature market to utilize their disposable income. Mature consumers are also available to new marketing messages, as they utilize web-based media at the same rate as adults aged 18-29 (Consoli, 2005).

Store Preferences

Although some argue that older consumers base their store choices on the same set of store attributes as younger shoppers (Lumpkin et al., 1985), others disagree. For instance, Moye and Giddings (2002) examined the relationships between retail store attributes and retail approach-avoidance behavior of older apparel consumers (those aged 65 and over). They discovered that older consumers tend to spend more time and money in retail stores that offered credit, discounts for those 65 and over, and liberal return policies. They would not return to and would avoid looking around in retail stores without chairs or benches or with inferior products and poor business practices. Goodwin and McElwee (1999) further investigated the store attributes that can discriminate among "pre-retirement" (those aged between 55 and 64 years), "young-old" (those aged between 65 and 75 years) and "old" (those aged from 75 to 84) segments of mature consumers. Among the 23 attributes they examined, "senior citizen checkout," "senior citizen discounts," "assistance in locating goods," and "value for money," as well as "product quality" seem to be more important to the "old" segment than to the other two younger segments. Additionally, "close and easy parking" and "well-known brand names" are viewed as more important to the "pre-retirement" group than to the other two older groups.

As for elderly shoppers' store choice, Lumpkin and Greenberg (1982) state that older consumers shop in department stores more often, especially where they are personally known. Moye and Giddings (2002) agree that older consumers (aged 65 and older) preferred to shop at department stores and mass merchandisers for clothing.

Shopping Behavior

Nam et al. (2007) examined the apparel shopping preferences of mature women in America. They found that mature subjects purchase apparel for pleasure or need, but less for conformity. Their purchase decisions are influenced more by fit and comfort than by fashion. Echoing this finding, Littrell et al. (2005) also show that older consumers in their study (aged 60-75 years old) differ from younger generations in their greater focus on qualities of apparel comfort, value, and high quality. They also prefer authentic products and ethnic attire and are more likely to participate in local activism.

Contrary to popular belief that elderly consumers tend to be loyal to specific brands or stores, a study by Tongren (1988) indicates that older consumers are more likely to accept substitute products in a stock-out situation. The majority of older consumers also are not inclined to buy foods advertised specifically to elderly people (Mason and Bearden, 1979).

There are few studies that specifically examine mature consumers' mall shopping behavior. It seemed that compared to other age groups, older people increasingly use malls as a venue for exercise and entertainment, and less as a way to make purchases (Mason and Smith, 1974; Lumpkin 1985). They may also regard shopping malls as a place for social interactions. In particular, Kim, Youn-Kyung, Kang, and Kim (2005) investigated the relationship between loneliness and older consumers' mall patronage motivations. They found that the lonelier the older consumers get, the more likely they are to go to malls for services such as hair salons, health care, or banking services, and to eat. They also found that the loneliness among older consumers is also positively correlated with their propensity to seek diversion and recreation in the mall.

Age-related Shopping Concerns

As noted by Goodwin and McElwee (1999), some store attributes such as "senior citizen checkout," "senior citizen discounts," and "close/easy parking" have become important for elderly consumers to choose where to shop. But other studies show a different picture of elderly consumers. For example, some studies show that consumers 65 years and older do not seem to value certain benefits associated with the needs of mature consumers, such as places to rest while shopping, clearer labels, ease of locating items, and so on (Mason and Bearden, 1979; Tongren, 1988).

Previous studies have examined older consumers of various ages, most of which concerned consumers 65 years or older (Tongren, 1988). As some argue, these consumers have different lifestyles than those between 55 and 64 years of age. Today, mature customers are usually referred to as those who are 55 years and older. Therefore, caution must be taken when discussing the results of these earlier studies.

In summary, mature consumers and mall retailers may have the potential to meet each others' needs. Mature consumers can provide mall retailers with higher revenue potential, given their higher discretionary income. Mall retailers can provide mature consumers not just with goods and services, but also with a place to reduce

loneliness, utilize services, eat, and enjoy aesthetically pleasing and stimulating environments (Kim et al, 2005). Therefore, to mall managers, mature consumers can be an enormous market opportunity. Yet as revealed in our review of literature, only a few studies have been devoted to study mature consumers shopping behavior in malls. This study represents our effort to fill this gap to gain better knowledge of this consumer group.

Research Methods

A broad push to understand the motivations and needs of mature consumers will require an exploratory qualitative study to capture mature consumer attitudes, motivations, and values regarding retail mall shopping experiences. To this end, we conducted 30 in-depth personal interviews with mature consumers regarding their shopping habits. This allowed respondents to describe their experiences without imposing predetermined (and possibly biased) options, and provided a richer and more accurate data set than a structured questionnaire.

Design of Interview Questionnaire and Pretests

We developed a list of interview questions based on a review of literature on shopping malls and mature consumers. The script which was used starts with a question asking respondents to describe what may come to their mind when thinking of the word “mall,” by using only three words. They are then asked to elaborate on this choice of words. This question is intended to capture the overall impressions and perceived image they have about shopping malls.

The second set of questions consists of a battery of questions related to issues concerning mall shopping behavior, such as:

- “How often do you visit a shopping mall?”
- “How long do you usually spend in a shopping mall?”
- “How much do you spend on average when you visit a mall?”
- “What time of day do you usually go to the mall?”
- “What kind of stores do you visit most often in malls?”

In the third part of these interviews, we probed further to get at specific aspects of the respondents’ perceptions of shopping malls. For example, existing research suggests that parking may be a concern for mature consumers. Therefore, during the interviews we asked follow-up questions about their opinions on parking and related issues such as parking availability, lighting and security, and distances from entrances. We also asked for their preferences for surface versus ramp parking, and so forth. The interview script ended with short demographic questions about education attainment, employment status, age, marital status and psychological age.

A graduate student with academic knowledge and research experience in consumer behavior and retailing was recruited as a research assistant to conduct the interviews. This student also had extensive marketing industry experience conducting

marketing surveys and in meeting customer needs regarding product development. Three pilot interviews with colleagues and students were first conducted, which helped us to identify repetitive questions, questions with ambiguous meanings to the respondents, and questions that should be included but were missing in the initial list. An additional question designed to probe the respondents' views regarding parking at malls was developed and refined after the pilot interviews. Also, follow-up questions regarding safety issues at malls were also refined.

Sampling

A convenience sample of the friends or colleagues of one author was taken, using a snowballing approach for the in-depth interviews. The interviews took place in the informants' homes or in public places such as a restaurant, at the request of the interviewees. The research assistant was instructed to include a balanced consumer sample in terms of gender and age. Based upon a thorough review of qualitative studies published in the *Journal of Consumer Research* up to 2006, we found that in-depth interviews used in consumer research commonly involve 10 to 40 people. To achieve the demographic representation we desired, we decided to interview 30 consumers aged 55 or above. The demographic information of the respondents is summarized in Table 1.

During the interview process, the research assistant read the introduction to the respondent that briefly describes the purpose of the project. After the respondent completed the Informed Consent Form, the interviewer began asking questions according to the interview sheet. Each interview was about 30-45 minutes in length.

Data Analysis Methods

All audio-taped interviews were transcribed to facilitate data analysis, which resulted in about 200 pages of transcripts. A grounded approach using an open coding technique was employed, where both researchers read through the transcripts and coded the responses to the open-ended questions. During the process, we independently identified the themes for each question and then categorized these themes into meaningful groups. Once the categories were established, interview data was sorted into different categories for further comparison (Strauss and Corbin, 1990). We compared our individual results and we discussed discrepancies until a consensus was reached.

Answers to some of the interview questions, such as patronage frequency (measured by average trips made to shopping malls per month), average length of stay per trip (measured by number of hours a consumer spends in a mall trip), and average spending during each trip, were quantified in the data set. If a respondent provided a range instead of an exact number, the middle point of the range was used.

Table 1.
Sample Demographic Characteristics.

Variable	Categories	Counts
Gender	Male	12
	Female	18
Age	55-64	14
	65-74	11
	75 and above	3
	Missing	2
Marital Status	Single	6
	Married	20
	Divorced	2
	Missing	2
Education	High school	2
	Some college or Associate's Degree	7
	Bachelor's degree	8
	Master's degree	4
	Ph.D.	5
	Missing	4
Employment	Retired	16
	Part time	12
	Full time	1
	Missing	1

Findings and Results

This section includes the demographic profiles of our sample, and our findings on the following areas:

- mature consumers' impressions of the mall including their most and least favorite aspects of the mall;
- mature consumers' mall shopping behaviors measured by frequency, the length of a typical shopping trip, average expenditures, and types of stores visited; and
- an evaluation of selected mall attributes that may affect mature consumers' mall shopping behaviors according to existing literature.

Sample Profile

As seen in Table 1, all but three informants perceived themselves to be younger than their actual age. This perception of themselves may have a significant impact on the way they shop:

I'm 57 now, but do I think I'm 57? I think maybe I'm in the mid 40s, late 40s at the most. As long as you feel good and are able to do the things you want, I don't think about my age, really." (male, 57, married, retired but works part time)

Impression of the Mall

In the script, the respondents are asked to use three words to describe what came to their minds about malls, and later asked to elaborate on their choices. Table 2 lists the following common themes that emerged from our interviews, including the sample quotes from our respondents. These themes are as follows:

- *Convenience.* In the minds of mature shoppers, malls provide convenience mainly because all of the stores in a mall are under one roof, which not only saves them time comparison shopping among stores but also reduces the total walking required, which can be a serious concern for mature consumers that have health conditions.
- *Choice.* The respondents seem to agree that malls offer lots of choices through a wide variety of stores and a food court. However, some are concerned that there is a shortage of retailers that meet their changing needs compared to the number of stores that cater to younger crowds, especially for fashion goods such as clothing.
- *Crowds.* Thirteen out of 30 respondents mentioned "crowds" or "lots of people" in shopping malls. Because of constant crowds, the malls seem noisy. Our sample respondents especially expressed concerns with the youth crowd who often hang out after school and are often considered the culprit of the noise.
- *Ambiance.* Most of our respondents mentioned the positive aesthetics of malls, such as pleasing colors, attractive lighting, warmth, and so on.
- *Parking.* There are mixed reactions regarding parking in malls. Some of our respondents talked about parking that they think is inconvenient, but others believe that mall parking is easy and convenient.
- *Hedonic Shopping.* Our respondents also revealed how they use malls for purposes other than making purchases, such as for family gatherings, recreation, socialization, etc.

In summary, our results indicate that the extensive variety offered by the malls is their most attractive aspect to mature consumers. The convenience of having everything under one roof, indoors and sheltered from inclement weather, ranks as the second most favorite aspect, followed by the hedonic and experiential aspects of malls,

Table 2.
Mature Consumers' Impressions of Shopping Malls.

Main Themes	Quotes
Convenience	“If you’re hungry there’s places to eat, and a variety of items. You have a foray of choices without going from store to store with a car, so it is convenient.” (male, 57, married, retired but works part time)
Choices	“You can get a good variety, if you’re going some place where you go to buy something at a music store, and at a book store, and clothing. You’ve got a lot more options.” (female, 60, married, works full-time)
Crowd	“That’s probably why I go mid afternoon. You’re not going to be so inclined to see the high school kids or any of the kids like that coming in and trashing it or getting ready for the 18 theatres or anything like that.” (male, 57, divorced, retired)
Ambiance	“(In) Hilldale I find more relaxing and restful than West Towne, for example. Sometimes you like the music, the ambiance is very nice. I’ve often felt when you walk in, it just seems like it’s kind of relaxing actually.” (female, 61, single, works full-time)
Parking	“I think that the way they set up the parking, people don’t realize how difficult it is for some people to be walking any distance, and its not always good. I think they could take that into consideration. Parking makes a difference.” (female, 66, married, retired but baby-sits)
Hedonic Shopping Themes	Quotes
Family Gathering	“The only time I go shopping-shopping is with my Rita, for Christmas when we have to go, and that’s a little bit of a tradition that we’ve developed.” (male, 60, married, part-time work/volunteer)
Recreation	“Even though I don’t like a lot of crowds, I still enjoy having people around, so you have a chance of meeting some people you haven’t seen for a while.” (male, 57, married, retired but works part time.)
Escapism	“If there’s times when I’m just feeling like I need time to think or whatever I can do that too, no body bothers me, I don’t bother them. (female, 60, married, works full time)
Social Interaction	“I like the people, I like the social interaction. I like talking to strangers, that’s never been a problem”(female, 66, married, retired but baby-sits)

like playgrounds for grandkids, places for walkers and spaces for various exhibits and community activities. On the other hand, parking is the least favorite mall attribute, followed by crowds.

Shopping Behaviors of Mature Consumers

In our examination of the mall patronage behavior of our respondents, we investigated the following aspects: patronage frequency, average expenditure per trip, and average length of stay per trip. We also examined the specific times for mature consumers to visit a mall and the types of stores that they tend to visit most often.

Shopping Frequency, Length of Stay and Expenditure

We compared the results of this study with that of a mall patronage study that we conducted in 2004 (Hu and Jasper, 2004; Hu and Jasper, 2007). In that study, data was collected from a commercial mailing list containing a random sample of 2500 consumers, half women and half men, from the 20 largest metropolitan areas in the U.S. The goal of the 2004 study was to devise a comprehensive scale to measure consumers' shopping experience in the mall and examine the relationships between consumer mall experiences, their lifestyles, and their patronage behaviors. After two waves of mailings, a total of 224 returned surveys were deemed usable responses, of which 97 were completed by mature consumers. Here we compared patronage behaviors between our current sample and the non-mature consumers in the 2004 sample, between our current sample and the mature consumers in the 2004 sample, and between the mature and non-mature consumers within the 2004 sample. The comparison results are presented in Table 3.

The non-mature consumers in our 2004 study are on average 42 years old, and we compared the two groups using *t*-tests. Contrary to the popular belief that as consumers grow older and their activity level decreases they make fewer trips to malls, the respondents in our current sample show no signs of a reduction in their shopping frequency (1.74 times per month compared to 2.27, $t = 1.853$) or the length of their stay for each shopping trip (1.75 hours per trip compared to 1.85, $t = -0.176$) as compared to younger consumers in our 2004 study. However, our data set shows that mature consumers did spend less per trip: \$75 on average, as compared to \$108 ($t = 2.924$). One explanation for this is that increased expenditures for health care or reductions in certain needs like work clothes may contribute to this decrease in spending. The interviews with our respondents to some degree support this argument. But our interviews also reveal that there are unmet needs which could create revenue for mall retailers, as the survey participants have expressed concern that most mall retailers cater to young people or that they cannot find the merchandise tailored to them. Interestingly, there is no significant difference in every aspect of shopping behavior between the mature and non-mature consumers in our 2004 study. It seems that mature consumers over time have reduced their expenditure in malls, which can also be alarming to mall operators. However, given the exploratory nature of our study, further research is deemed necessary to confirm our findings.

Table 3
Differences in Mall Shopping Behaviors: Mature Consumers vs. Younger Consumers.

Mall Shopping Behaviors	A	B	C	<i>t</i> test results		
	2004 mail survey: < 55 years old (n = 127)	2004 mail survey: >= 55 years old (n = 97)	2006 interview: convenience sample >= 55 years old (n = 30)	A-B	B-C	A-C
Average Age	42	66	64			
Mall Visit Frequency (Average trips per month)	2.27	2.25	1.74	0.093	1.668	1.853
Average expenditure per trip (\$)	108.27	95.26	75	1.433	1.840	2.924
Length of stay per trip (hours)	1.85	1.88	1.91	-0.313	-0.064	-0.176

Shopping Time

Half of the 30 respondents to our interviews often shop during weekdays, compared to only five respondents who often shop during weekends and six respondents who shop during both weekdays and weekends. Our data also shows that half of our mature respondents intentionally avoid crowds by shopping during mornings or early afternoons when teenagers are in school. We do not have additional information to compare this with the general population in terms of shopping time, but several of our respondents have mentioned that they have changed the times when they visit malls after their retirement. For example, one respondent stated the following:

Oh I stay away from [malls] weekends now. I used to go during weekends because it was mostly the only time I could get to go while I was working. But now I'm retired, I like to go during the week, and I like to go early in the morning. (female, 59, married, retired)

Stores Most Visited

When asked “What kind of stores do you visit most often in malls?” the most visited by our respondents is, by far, the department stores, mentioned by 20 out of 24 respondents. Second is clothing specialty stores (11 out of 24 respondents), followed by craft stores and book stores (4 out of 24 respondents).

Evaluation of Mall Attributes

The following mall attributes were drawn from previous studies that were considered important to mature consumers. Our respondents were asked to discuss these attributes based on the mall they visited most often.

Parking

Despite the common complaints of parking conditions in today's regional shopping malls, only two of our respondents had serious complaints about parking situations at the malls. Surface parking is largely preferred to ramp parking for safety reasons, and because of difficulties negotiating stairs due to health conditions.

Furthermore, seven respondents explicitly expressed that they do not mind walking the distance to mall parking. Two suggested parking improvements at malls include the addition of senior citizen parking and development of a numbering system in parking lots to help mature consumers in locating their cars easily.

Atmosphere

Most of our informants appreciated the constant remodeling work the shopping malls have done to bring their environments up-to-date. They appear to be satisfied with the lighting and openness of the space as well. However, the results from our interviews also reveal concerns that may deserve notice from mall management. First, six informants mentioned that malls need more sitting places for people to take a break from walking around, and for men to wait for their wives:

[M]alls are a little different from going to casinos in Vegas where you don't want people sitting down. The mall shouldn't be that frightened, because when men go out there [they go] to go sit and wait for their wives. You won't get a frustrated husband, the wife shopping so long. It will make more people want to come (male, 69, married, retired).

Second, five informants mentioned that malls are noisy. Some of them attribute this to young crowds hanging out in the mall or to kids' play areas. However, they largely oppose the removal of kids' play areas. As a solution, three respondents suggested using carpeted floors to reduce noise levels. Some also suggested a quiet area for people to rest and relax.

Variety of Stores

As mentioned previously, mature consumers in our sample appreciate the extensive selections offered by mall retailers, but they also feel that malls are lacking some of the stores that cater to their lifestyles. Our data provides a few glimpses in regard to the types of stores that our mature consumers found missing. First, they did not find independent stores, especially those carrying merchandise with local flavors or those contributing to the local communities. According to our respondents, these stores

offer the mall a sense of warmth and friendliness. Second, our mature consumers found a lack of stores catering to their needs. Our sample expressed frustration with not being able to find the fashion goods that are suitable for them to wear. Finally, many respondents seemed to miss the pharmacies or hardware stores where they can pick up things for their houses without driving far to a big box retailer. In terms of food, many respondents are seeking healthier choices in food courts and prefer sit-down restaurants more than fast food.

Security

Due to age and health conditions, personal safety is an important issue for mature consumers when they are choosing where to shop. Shopping malls have high marks among our respondents for providing security officers. Everyone we interviewed expressed high confidence in mall security and felt safe despite occasional incidents in the malls they frequent.

Layout

Ten out of 23 informants consider the malls in general to be easy to navigate. Their complaints mainly focus on the lack of maps and directories that help shoppers find their location. Our respondents also suggest that maps and directories need to be updated quickly when stores move in or out.

Customer Service

Eleven out of 24 of our respondents feel that the customer service in shopping malls is good. The remainder expressed dissatisfaction with various aspects of services. Eight out of 25 feel that many of the department stores are understaffed, and as a result they find it difficult to find someone to help them when needed. It also seems that our respondents perceived that the bigger department stores have a greater shortage of salespeople:

You could walk into the store and not see a single person. ... Nobody was going in there, because nobody could get any service. And they... ruined their whole business by not offering services and that's something they've had to... come back from (female, 66, married, retired).

Additionally, there is a lack of product expertise demonstrated by store clerks according to some respondents:

I guess I get more bothered by the lack of expertise of the sales people. If you go into an REI, you know those folks do that stuff.... I love that kind of a store. Years ago, I stopped asking young clerks, 'Now is that going to shrink?' They would kind of look at it [and say], 'Well, sure, it's cotton.' I think to myself, 'What am I asking questions like that for?' (male, divorced, employed full-time).

Frustrated with this lack of service in shopping malls, many have turned to other shopping venues to find what they need, including the Internet.

Conclusions and Managerial Implications

In our sample, the youngest respondent is 56 years old and the oldest is 89. Despite the age differences, they have things in common that differentiate them from younger generations. First, many of them have entered the “empty nest” life stage and they have fewer financial obligations in terms of raising children, and lower (if any) mortgage and car payments, meaning that they are more financially secure. Second, they tend to be more socially concerned than younger generations. For example, several respondents in our sample expressed strong support for local, independently-owned stores over the large chain stores, which is consistent with the findings by Tongren (1988). They also support measures taken by retailers to support local communities. Most importantly, given their changed lifestyles and more socially-oriented value system, they demonstrate the following shopping motivations and behaviors that may be more salient than for other age cohorts and deserve the attention of mall developers and management:

- Now that their children have grown up and left their homes, they are less likely to visit malls for recreational purposes. Instead, they are more inclined towards utilitarian shopping:

When my kids were young... that was entertainment on weekends. We'd just go and walk through the malls, and they would bug me for everything they could get their hands on. But that was kind of a family recreational thing. But as far as malls are concerned [now]... I need something and I have to go there (male, divorced, full-time).

- They value quality more than quantity. This is congruent with the results from Goodwin and McElwee (1999). But more specifically, the mature consumers in our sample do not tolerate poor service overall. Our interviews indicate that mature shoppers may resort to alternative shopping venues such as the Internet, or they may even stop patronizing retailers with poor service altogether. They also prefer healthier food than fast food in the food court.
- Existing literature indicates that consumption patterns change when consumers enter into the mature consumer group (Lahue, 2000). With regards to shopping malls, our results show that the types of stores mature consumers patronize change. As they approach retirement, and especially after retirement, they spend less on goods and services related to work, such as work clothes. This additional unspent income can now be used towards items for the home, hobbies, travel, and so on. One respondent indicated, for example, that he now likes to browse William Sonoma for his kitchen and cooking needs.

- Malls are generally regarded as the destination for fashion goods. But our interviews indicate that as malls attempt to accommodate younger generations, especially teenagers, the industry might be losing touch with the older generations. We do not intend to argue against the trend of marketing towards youth in malls, but we consider it problematic when the only fashion specialty retailers for mature women are Christopher & Banks or Coldwater Creek, and mature men can only find the types of clothing they demand in department stores.
- Mature consumers have also changed their mall shopping behaviors. They prefer to shop in the morning or early afternoon, and are likely to shop weekdays rather than weekends to avoid crowds. However, mature shoppers still make frequent trips and spend as much time in malls as younger age cohorts. They also prefer malls to be relaxing and restful rather than noisy but exciting.

Given these characteristics of mature consumers, have shopping malls been positioned to serve their needs? The mature consumers surveyed in our study generally have favorable attitudes toward shopping malls in terms of their provision of an extensive selection of products, convenience, and opportunities for social interaction. However, they also feel the malls today have not yet adjusted to meeting their specific needs. These unmet needs may provide enormous opportunities for the mall industry, and based on the findings from this study, we can make the following managerial suggestions for mall management where mature consumers are a significant component of the trade area:

- *Create more reasons for mature consumers to shop.* Considering that mature consumers have fewer needs for clothing items, the staple goods offered in most malls, shopping malls need to find other ways to attract mature shoppers. To this end, many malls have transformed themselves into community centers through various approaches: opening doors early to morning walkers and exercisers; improving their role as a one-stop destination by bringing in services providers (e.g., a post office, banks, clinics); bringing in local talent for entertainment; sponsoring events for social causes; and holding other events attractive to mature consumers, such as book signings, antique shows, art fairs, and so forth. Just as malls brought in kids' play areas to appeal to families with young kids, considerations should be made to appeal to the needs of older people.

If I were manager of a mall, I would use local talent a good deal more than they do. About the only time they do now is... at Christmas time. And it would seem like a natural way to attract business and generate more interest.... (male, 89, married, retired).

- *Improve product and service quality.* Existing literature indicates that

mature consumers tend to be more loyal than younger generations. Our study suggests that their loyalty can stem in part from the excellent service received from certain retailers. Some respondents stated that they will switch to other shopping alternatives or will follow their stores without hesitation if they leave their locations in malls. To achieve these levels of service, mall retailers need to take measures to address the shortage of clerks and improve their training. Shopping malls are often considered a place for high-quality products and services, which is why higher prices are usually expected. Unfortunately, neither of these two attributes is perceived by our sample; therefore, malls may be in danger of losing valuable aspects of their image in the minds of mature consumers. On the other hand, one respondent mentioned how one retailer captured business from certain mature consumers:

One thing I love about the Boston Store... is they offer senior citizens' day for 55 and older [consumers]. ...I spend a ton of money at Boston Store [on] that 55 and older day, because you get 20% off. ... No other stores offer that except Boston Store, so I think that is really beneficial to them.... So if you're buying something really nice, [and] you're getting 20% off, I think that's a great deal. I've been using that more since I found that out (female, 60, married, full-time).

- *Provide healthy food options.* Considering that mature consumers tend to be more health- or diet-conscious, mall managers should upgrade the food court to include more healthy options. One idea suggested by our respondent would be to serve an all-you-can-eat salad bar.
- *Update the tenant mix to meet mature consumers' needs.* The results from this survey indicate that malls may have driven many mature consumers away, given that malls do not have a proper tenant mix that offers products that cater to their tastes. Part of this problem may be that only a handful of specialty-clothing stores that serve mature consumers are based in malls. More broadly, however, as mature consumers spend more on things other than formal or casual clothing, can they find them in shopping malls? If the mall industry can show a more favorable attitude toward catering to mature consumers, more specialty stores may come to the mall. This is comparable with what has occurred with teenage consumers in malls over the last 10-15 years, which fostered the enormous growth of teen retailers such as Sun Pacific, American Eagle, and Abercrombie & Fitch. Given that a shopping center is typically considered the destination for the whole family, though it needs to include stores that not only cater to kids of various ages and their working parents, but also to the older generations.
- *Adjust the mall environment to make it more pleasant to mature consumers.* Our study indicates that a pleasant mall environment can include: a.) a smaller scale, so that mature shoppers can reduce their

amount of walking; b.) a quieter mall with lots of rest areas and sitting areas to promote casual social interactions; and c.) carpeted floors for safer walking and reduced noise level. Given that most mature consumers are shopping during times when younger consumers are not in the mall, mall management may be able to prepare the mall for different target customers to maximize its traffic flow. This could include opening up the mall early to accommodate the mall walkers and exercisers; channeling in different genres of music for different shoppers; moving the kids play area to a place that is far enough removed so that it does not distract shoppers inside stores; and setting the hours for the kids play area to the evenings and weekends. Also, malls could emulate Kmart, which has run successful senior days when senior citizens get special discounts for their purchases on that day, or could simply set aside certain hours during a day when mature consumers are typically shopping to run special discounts for mature customers.

Research on mature consumers is important given the increasing economic significance of this segment. Unfortunately the research on mature consumers, especially in shopping centers, is still limited and as shown in our literature review, may be outdated. This study, although exploratory in nature, represents an effort to fill this gap and provide theoretic grounding in the future. We analyzed mature consumers' impression of the mall including their most and least favorite aspects of the mall. We also examined mature consumers' mall shopping behavior measured by frequency, the length of a typical shopping trip, average expenditures, and types of stores most visited. Finally, we assessed selected mall attributes that may affect mature consumers' mall shopping behaviors.

Despite its contribution to the research of mature consumers, this study is still subject to the limitations involving the use of a convenience sample for in-depth interviews. Given that the interviews were conducted in one geographic area, caution must be taken to generalize the findings or results of this study. We also recognize the limitation of not segmenting mature consumers by their lifestyles, demographic characteristics, etc. because mature consumers are by no means one homogeneous group. Future research studies should be designed to investigate shopping motivations, attitudes and behaviors by different age and lifecycle segments and compare them to each other.

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