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## Article

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## Article

# Optimising Retail Environments for Older Adults: Insights into Customer Behaviour and Organisational Performance

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**Abstract:** Retailers have traditionally prioritised younger customers, often overlooking the distinct needs of older consumers. As this demographic grows, it is increasingly important to cater to their shopping preferences. This study explores the behaviours, needs, and challenges of Croatian consumers aged 60+ through qualitative semi-structured interviews. Findings indicate that older urban customers in Croatia prioritise quality over price, are brand-loyal yet discerning, and balance price consciousness for necessities with the willingness to spend on desired items. The study contributes to consumer behaviour theory by highlighting older consumers' selective brand loyalty and self-directed decision making. It expands on ageing population theories by challenging assumptions that older consumers are passive shoppers, emphasising their preference for informed, self-directed purchasing. From a retail strategy perspective, it emphasises experience-based retailing, advocating for enhanced customer service, clear store navigation, and tailored marketing. Practically, our research provides actionable insights for retailers to optimise service, enhance operational efficiency, and improve profitability. Adapting retail environments to better serve older customers can foster a more engaging and rewarding shopping experience, benefiting both consumers and businesses.

**Keywords:** customer behaviour; needs; habits; grocery retailers; older population; organisational performance



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## 1. Introduction

The world's population is ageing faster than ever before, and Europe has the largest ageing population in the world. According to Statista's data for 2021 (Statista, 2021), Europe leads the way with 19% of the older population, followed by North America with 17%. In 2020, it was projected that there would be more people aged 60 and over than children under 5, and the World Health Organisation (WHO, 2022) estimated that the proportion of the world's population aged 60 and over will almost double between 2015 and 2050. Croatia is no exception, and every fourth Croatian is older than 60 (Croatian Bureau of Statistics, 2020).

The segment of older customers is growing in size and purchasing power, but it has not received enough attention, and there is little information about their grocery shopping habits. Observing specific customer segments helps retailers understand what, how, and why they buy (Geuens et al., 2003) and what differences are important. The existing literature on consumer behaviour has predominantly focused on younger demographics, emphasising digital engagement, fast-changing preferences, and brand switching tendencies.

While some studies have explored older consumers, they largely focus on Western markets, with limited research addressing their shopping behaviours in Central and Eastern

Europe, including Croatia. The grocery retail sector has particularly lacked region-specific insights into how urban older consumers make purchasing decisions, navigate store environments, and interact with marketing strategies.

Additionally, previous research has failed to acknowledge the specific socio-cultural and economic factors influencing older urban consumers in Croatia, such as their high brand loyalty, value orientation, and preference for self-informed shopping. As a result, retailers often misinterpret their expectations and fail to provide tailored experiences. This study aims to bridge this gap by offering a context-specific examination of the shopping habits, preferences, and challenges faced by older urban consumers in Croatia, and it addresses the following research question: How can retailers change store design, their marketing strategies and pricing models to better meet the shopping behaviours, preferences, and needs of older urban customers and enhance operational efficiency and profitability?

The theoretical framework directly informs the research objectives by providing a structured lens through which to examine the unique shopping behaviours of older consumers. By linking consumer behaviour models with real-world purchasing patterns, this study aims to generate actionable insights that retailers can use to optimise their business strategies. Furthermore, this study tests and refines existing theories by applying them to a new regional and demographic context (older urban consumers in Croatia), providing empirical validation and contributing to a more comprehensive understanding of ageing consumer behaviour.

The study collected data from 89 semi-structured interviews with older customers to investigate their perceived grocery shopping needs and preferences. Thematic analysis was used to interpret the results. Understanding the differences between customers of different ages is crucial for companies to adapt their marketing strategies, increase customer satisfaction, and improve the shopping experience. The findings of this study can inform grocery retailers on what kind of customer experience they need to provide to remain relevant to the 60+ customer segment.

The paper is structured as follows: The first section provides an overview of the previous literature on this topic. Then, the results of the qualitative study on the lifestyle and shopping behaviour of older customers are presented and discussed. Conclusions and suggestions for further research can be found at the end of the paper.

## 2. Theoretical Framework

The existing literature on consumer behaviour, particularly in relation to older consumers, contains mixed findings about their shopping habits, decision-making processes, and attitudes towards retail. While some studies portray older consumers as passive, price-sensitive, and less influenced by digital developments, more recent studies point to more complex and self-determined shopping behaviours.

According to [Solomon et al. \(2019, p. 9\)](#), the study of customer behaviour involves “the processes involved when individuals or groups select, purchase, use, or dispose of products, services, ideas, and experiences in order to satisfy needs and desires”. Grocery shopping is a routine activity involving all customers, regardless of age, and it has been described as one of the fundamental elements of customer behaviour. To remain profitable, stores need to attract and retain customers, and their opinion and experience are of paramount importance. Customers’ needs and wants must be met if they are to have a satisfying shopping experience.

This study contributes to consumer behaviour theory ([Solomon et al., 2019](#)) by highlighting how older consumers prioritise product quality and brand loyalty while remaining price-sensitive for necessities. Unlike younger demographics, older consumers rely less

on peer influence and digital marketing, instead favouring traditional marketing channels such as printed brochures and in-store experiences.

Regarding ageing population theories (Baltes & Smith, 2003), this research underscores the evolving autonomy of older consumers, challenging assumptions that they are passive shoppers. The findings align with Moschis' framework for consumer decision making in an ageing population, emphasising the cognitive effort in purchasing decisions and preference for familiar brands (Moschis, 2003). Additionally, the results add nuance to the socioemotional selectivity theory (Carstensen et al., 2003), which suggests that older consumers prioritise emotionally fulfilling experiences, is reflected in their preference for engaging in social shopping and in-store interactions.

From a retail strategy perspective, this research expands on Backstrom and Johansson's (2006) findings by demonstrating that retailers often misinterpret older consumers' expectations. While retailers may assume that convenience and senior-focused zones appeal to older shoppers, this study reveals that they resist being categorised by age and instead seek inclusive, mainstream retail experiences. Retailers must therefore shift toward experience-based retailing, focusing on enhanced customer service, clear in-store navigation, and trust-building strategies to cater to this growing demographic.

Eriksson and Stenius (2024) pointed out that to be successful, retailers must recognise and respond to the needs of target age groups. As competition between grocery retailers has intensified, in-store footfall has become increasingly important. All customer groups are valuable to retailers, and the older customer segment should be no exception. Nevertheless, retailers are focusing on the needs of younger, affluent, and mobile customers, while others, such as older customers, are being disadvantaged (Chu et al., 2010). The economic growth that the older customer segment can stimulate does not necessarily result from the affluence of this segment, but from its sheer size. Indeed, in developed countries, the older urban population is the only age group that is growing (Van Hoof et al., 2018).

As digital technologies continue to redefine the retail shopping experience, older consumers are increasingly adapting to new shopping methods, albeit slowly and at different paces (Zheng et al., 2024). Understanding these trends is critical for companies looking to effectively target this demographic. Older consumers have historically relied on cash and traditional banking methods, but digital payment systems such as contactless cards and online banking are gaining traction (Chen et al., 2024). Nevertheless, challenges remain. Pantano et al. (2022) highlight that older consumers face barriers such as concerns about fraud, difficulty remembering passwords, difficulty with website navigation, and a lack of trust in digital interfaces. Therefore, companies that offer intuitive digital payment systems, optimise e-commerce experiences, and integrate AI tools while addressing usability concerns are more likely to attract and retain older customers.

It is widely recognised that the behaviour of older customers differs from that of other generations, as customers' needs, desires, and abilities change as they grow older, affecting their lifestyle, perceptions, and therefore, their (grocery) purchasing behaviour. Previous studies have identified the following differences: shopping as a social event and as a form of exercise, shopping at less busy times (in the morning or on quieter days of the week), preference for one-stop shopping, seeking personal attention and special services, greater store loyalty, preference for quality, increased demand for facts, lower price sensitivity, more joint purchasing decisions, reliance on local stores, greater emphasis on the sensory aspect of shopping, faster response to emotional stimuli, lower expectations and avoidance of complaints (Pettigrew et al., 2005; Cottet et al., 2006; Patterson, 2007; Cox et al., 2005; Meneely et al., 2009b; Meiners & Seeberger, 2010; Lambert-Pandraud & Laurent, 2010; Hettich et al., 2018). Therefore, the older customer segment deserves serious attention and differentiated service. Older customers are given limited consideration by retailers who

consequently fail to meet the needs of older customers, even though it is in their best interest to change this and improve the customers' shopping experience (Meneely et al., 2008). Retailers should be more responsive to the needs of older customers and take advantage of the new opportunities they offer (Shiu et al., 2004). Furthermore, Backstrom and Johansson (2006) found a significant difference between retailers' and customers' opinions on what constitutes a pleasant in-store shopping experience, suggesting that retailers do not know exactly what their customers want or how to meet their needs. Therefore, research is needed into the needs and preferences of older customers in particular. In Croatia, the grocery shopping behaviour of older customers has not received much attention and has yet to be fully documented.

Retailers can enhance their organisational performance by becoming more efficient, customer-focused, and profitable, thereby strengthening their competitive position in the market (Shakoor et al., 2017). By adopting a customer-centric strategy—including tailored marketing, personalised service, optimised store layouts, improved accessibility, and appropriate technology integration—retailers can build long-term customer loyalty and differentiate themselves from the competition. This differentiation can be a key factor for gaining a competitive edge in a crowded market. Retailers that innovate in these areas not only set industry trends but also solidify their competitive position. As the global population ages, those who proactively address the needs of older customers are better positioned for long-term success, ensuring sustained growth and resilience in an evolving market.

### 3. Methodology

As the focus of this exploratory and descriptive research was on the subjective human experience and the researcher was looking for detailed information, interested in hearing a variety of stories, the semi-structured individual face-to-face interview method was used for data collection. The interview method was also chosen because it allowed a rapport to be built with the participants, and attention could also be paid to the non-verbal behaviour of the participants during the interview. This was considered important for the older participants.

The interviews were conducted between 4 March 2024 and 15 June 2024 in Osijek, Croatia. For the list of interview questions, please refer to Appendix A. The majority of participants were interviewed at the Faculty of Economics and Business, while approximately one-third of the sample was interviewed at the premises of an association for older adults. A small number of interviews were conducted in participants' homes. Each interview lasted between 20 and 30 min. Data collection was carried out by a team of five adults. Each of the 89 participants was asked the same questions in the same way. The topics selected were based on the literature review and previous research. Both pre-coded and open-ended responses were used. The pre-coded responses ensured the compatibility of the entire sample and were subjected to statistical analysis. In order to gather as much detailed information as possible, probing questions were frequently asked, i.e., follow-up questions after the interviewee had given their first answer. At the end of the interview, there was still time for spontaneous discussions.

Given the extensive sample size (89 interviews), this study prioritised the synthesis of recurring themes over individual quotes to maintain conciseness and readability. The analysis emphasises patterns observed across multiple responses, ensuring the findings reflect broad trends rather than isolated opinions. While direct quotations can provide illustrative examples, the decision to focus on thematic prevalence ensures a more comprehensive representation of the data.

Although the decision regarding who should participate in the study (citizens over 60, men and women) was made before the study began, the decision on who should be interviewed and how participants should be found was made during the study. To recruit participants, the researcher used informal networks known to her, and the snowball technique (being aware of the potential bias), i.e., interviewees were asked to provide names of other potential interviewees. The researcher applied theoretical sampling and stopped looking for new participants when the subsequent data did not add anything new to the researcher's understanding of the problem, which is referred to as theoretical saturation (Fox, 2009). This was assessed through continuous comparative analysis during the coding process. To ensure the reliability of the thematic analysis, inter-coder reliability was established by having an assistant researcher independently code a subset of the data, followed by discussions to resolve discrepancies and reach consensus on emergent themes. At the same time, the researcher ensured that participants represented different categories and therefore the widest possible range of perspectives, even if they represented extreme views and did not represent the average. All participants were assured of anonymity and confidentiality. Thematic analysis was used for the qualitative data analysis. First, key concepts were identified, and then, the researcher attempted to categorise and develop these into common themes.

## 4. Results and Discussion

### 4.1. Lifestyle of Older Urban Customers

A total of 65 women and 24 men took part in this study. Their average age was 62, but, on average, they feel 18 years younger. Most of them are retired and 15% work part-time. Although they focus on their own consumption, they see their role as supporting younger family members and 33% help their children financially. Only 20% save money. This is in contrast to a previous study (Gilmartin, 2023) stating that older people are less self-oriented and more altruistic than younger generations.

Both men and women in this sample enjoy shopping. This supports the findings of Meneely et al. (2009a) and Dennis et al. (2010) that shopping provides pleasure and entertainment for older customers, in addition to its functional role. Most of them estimate that they are active for 7 h or more a day. The majority own a smartphone and more than half of them drive a car (91% of men in the sample). This gives them mobility and a sense of independence, helps them overcome physical access difficulties, and makes it easier for older customers to decide freely where to shop. It is therefore not surprising that proximity to the store is not a priority for them.

They usually live with a partner or alone. The opinion of other people is usually less important and has little influence on their decisions. The fact that older urban customers are less exposed to peer influence than other generations could be important information for retailers, as they should not assume that older customers are helpless, and that other people make the purchasing decisions for older customers. Instead, retailers should be aware that older customers are happy to make their own decisions, and they should therefore create informative content for them, such as blogs, videos, and brochures that empower older urban customers with knowledge and confidence to make purchasing decisions.

By recognising and respecting the independence of older customers, retailers can develop strategies that emphasise individual choice, provide comprehensive information, and offer personalised service. These approaches not only address the decision-making preferences of older customers, but they also build trust and loyalty, ultimately leading to long-term customer satisfaction and business success.



#### 4.2. Shopping Behaviour of Older Urban Customers in Grocery Stores

The following three main themes emerged from the interviews: shopping habits, in-store difficulties, and recommendations for improving the shopping experience for older customers. In terms of shopping habits, older customers are most likely to go grocery shopping once or twice a week, with men reporting shopping more frequently than women. They seem to prefer smaller purchases, which they do more often (*“I like it better when I only buy 2 or 3 things. It is easier to carry. This means I have to go shopping every other day”; “I go shopping to meet neighbours and stretch my legs”*). [Bezirgani and Lachapelle \(2021\)](#) have previously documented the influence of age on grocery shopping frequency, with older customers shopping more frequently.

Although most respondents in this study are retired and live on a fixed income, which makes them more cautious about spending and more sensitive to price changes, two-thirds said that quality is more important to them than price (*“I value brands and the retailer’s reputation is very important”*), and no difference was found between men and women in this regard. More conservative spending habits were found in this sample. Older consumers in this sample prefer physical purchases over online purchases (*“I hate online shopping. As long as I can move, I will go to the shop”; “Internet shopping is not for me!”; It is too complicated! My children like it”*), and retailers should therefore make a special effort to enhance their in-store shopping experience by offering free items, special rewards, exclusive events, and special promotions tailored to older customers. Further suggestions can be found in Table 1.

**Table 1.** Summary of comments and recommendations for retailers (based on the interviews).

What Older Customers Shared in Interviews	Dos and Don’ts for Retailers
Focus on personal consumption	Emphasise products and services for personal consumption in marketing communication.
Enjoy shopping, consider it a leisure and social activity	Enhance shopping experience
Go grocery shopping 1–2 times a week, prefer smaller packaging, tend to spend more time shopping (take time to make decisions, compare prices, and see shopping as a social activity)	Avoid bundles and multi-buy offers for this demographic. Provide comfortable seating area for rest, do not rush them. Avoid time-urgency marketing strategies, introduce special loyalty programmes.
Use smart phones, but prefer offline marketing	Use traditional media—print, TV, and multi-channel marketing—in order to encourage online shopping with older customers. Make online shopping platforms user-friendly with large fonts, simple navigation, and an easy checkout processes.
Drive cars	Ensure there is ample, convenient parking with wider spaces close to the entrance for older customers (similar to parking for the disabled).
Are less influence by peers/family, prefer to make their own decisions	Craft marketing messages that speak directly to the individual, emphasising personal choice and autonomy. Be transparent about pricing, ingredients, sourcing, and manufacturing processes to build trust and facilitate informed decision making.
Prefer to make informed decisions Tend to spend time looking around	Provide detailed product descriptions and educational content (in-store presentations, how-to videos, brochures, guides, or short workshops). Create interactive product displays and demo stations that help older customers understand and use products effectively, helping them make independent decisions.

Table 1. Cont.

What Older Customers Shared in Interviews	Dos and Don'ts for Retailers
Value quality over price, appreciate practicality of products, prioritise long-term value over initial cost	<p>Highlight value and benefits of products when communicating with older customers.</p> <p>Communicate how products improve quality of their life, well-being, and independence.</p> <p>Emphasise durability of products.</p> <p>Offer information on health-related products and how they can benefit older customers.</p>
Are bargain-oriented for needed items but ready to splurge on desired products	<p>Offer competitive pricing, discounts, and promotions on essential items, and position high-quality, premium products as desirable splurges.</p> <p>Design targeted marketing campaigns that highlight discounts and value deals on necessities. Use storytelling and aspirational marketing to promote splurge-worthy items. Emphasise how these products enhance lifestyle, well-being, or bring joy.</p> <p>Suggest desirable, higher-margin items that complement essentials purchase (e.g., offer a premium skin care product alongside basic toiletries).</p> <p>Clearly designate sections of the store for bargains and essential items (easily accessible and well-stocked), and create visually appealing displays for high-end, desirable products.</p> <p>Solicit feedback from older customers about their needs and preferences for essential items, using surveys, focus groups, and in-store conversations.</p> <p>Gain insights into what types of products older customers consider splurge-worthy and adjust inventory and marketing strategies accordingly.</p>
Chose private labels when notice little differences between branded and private label products	<p>When nudging to buy more expensive products, clearly communicate the differences.</p>
Consider retailer's reputation important, are perceptive to socially responsible retailers	<p>Provide clear and honest information about products, including materials, origins, and usage instructions.</p> <p>Be transparent about pricing, discounts and product information. Avoid hidden fees and fine print that can cause distrust</p> <p>Be consistent in brand messaging and customer experience across all channels.</p> <p>Secure positive word-of-mouth.</p>
Value tidiness	<p>Maintain high standards of cleanliness in stores.</p> <p>Ensure they are well lit and well maintained.</p> <p>Implement and communicate strong health and safety measures, especially important for older customers who may be more health conscious.</p>
Are loyal to products, services, and retailers and resistant to change	<p>Develop loyalty programmes with special discounts, offering rewards and benefits for older customers.</p> <p>Maintain consistent quality and reliability in products and services.</p>
Do not read product labels regularly	<p>Ensure large, clear fonts.</p> <p>Provide magnifying glasses on carts.</p>



Table 1. Cont.

What Older Customers Shared in Interviews	Dos and Don'ts for Retailers
Appreciate friendly assistants	<p>Train staff to be patient, friendly, and attentive to older customers, and to act as advisors rather than pushy salespeople, offering information and guidance without pressure.</p> <p>Encourage staff to listen carefully to the needs and preferences of older customers, providing personalised recommendations based on their input.</p>
Hate lines and rush at checkouts, find product relocation confusing	<p>Provide personal shopping assistants to help older customers find what they need.</p> <p>Ensure the physical store layout is easy to navigate independently with wide aisles, clear signage (large fonts on signs), and accessible facilities.</p>
Prefer physical shops to online shopping	<p>Focus on enhancing in-store shopping experience.</p> <p>Ensure your website is user-friendly with large fonts and simple navigation.</p> <p>Provide online customer support to assist with any questions or issues.</p>
Expect personalised shopping experience	<p>Insist on personalised and respectful interactions.</p> <p>Staff should be trained to understand and address the specific needs of older customers, to be patient, respectful, and helpful, providing a comfortable shopping experience tailored to older customers.</p> <p>Use clear, straightforward messaging.</p> <p>Regularly seek feedback from older customers about their shopping experience and areas for improvement.</p> <p>Show appreciation by making visible improvements based on their suggestions.</p>

Respondents indicate that they have a lifetime of experience in managing budgets and therefore value frugality. They often look for value for money, look for quality products at reasonable prices (*"If you ask me, the best is when I find a good product at a good price"*), and are more likely to compare prices and look for discounts (*"I am happy to take advantage of special promotions or discounts"*; *"I am so happy when I find something on reduced price. I buy such products for my children, too. When they get to the store after work, everything is gone"*; *"I plan my big shopping on days with senior discounts (once a month)"*). They are also more thoughtful when it comes to their purchasing decisions. They expect retailers to tell them why prices are higher and what customers are receiving for that price. This is probably why they do not respond well to time-limited marketing strategies. Therefore, regular discounts, loyalty programmes, and senior discounts may attract more older customers to grocery stores. *"I am not interested in bulk offers because I live alone and fear that I will not be able to use up the products before the expiration date"*. Instead of these marketing campaigns, retailers should emphasise the quality and durability of the products, as it was also found that older urban customers prefer long-term value over initial cost.

The practical benefits of the products were often emphasised in the interviews (*"When I buy, I want to know how this will help me live better or easier. And I want a proof"*; *"I do not mind paying (more) if I know what I get for my money"*). For this reason, retailers trying to sell to this customer group should not focus on the products but rather convey the message of what this product will do for them by using a clear, straightforward message that emphasises the value and benefits of the products. This shows that older urban customers want similar products to younger generations, but they want them for different reasons.

Interestingly, older urban customers do not just go shopping when they need something, but also when they want to “stretch their legs” or “meet friends and socialise”. (“Shopping is how I spend my free time”). This is particularly true for single households. When it comes to shopping centres, they are divided between those who “hate them because of the crowds, the noise and the many paths”, and those who love them (“I can find everything I need in one place and be around people”). As older customers generally see shopping as a leisure activity, retailers should focus their strategies on improving the overall shopping experience and making it enjoyable and engaging. Some suggestions on how this can be achieved are listed in Table 1. By focusing on these areas, retailers can make shopping an enjoyable and fulfilling pastime for older customers and encourage them to spend more time and money in their stores.

In addition, 70% of respondents find out about special offers and promotions from flyers, catalogues, and TV ads (“I don’t like ads on my phone, I prefer to have something in my hands, to mark in the leaflet what I need and take it to the store. This makes things so much easier”). Although the majority of respondents own a smartphone and spend a lot of time online, they live most of their lives offline and prefer something tangible, such as brochures, which they can hold in their hands. It is important that retailers are aware of this and do not abandon traditional marketing strategies like physical catalogues and commercials when trying to reach older demographics. Multi-channel marketing that targets this customer segment online and offline would be appropriate.

Older customers are traditionally attracted to what is familiar to them (“I buy products I am used to. What’s the point in trying new ones?”; “I do not like trying new things”; “The new ones are worse than the old ones”; “There are so many similar products on the market. I could never try them all”). They tend to be resistant to change and only a third like to try new products. In this sample, 50% are not willing to switch brands (“You will not see me switching brands. What I like, I like”). According to previous research (Patterson, 2007), older customers are also more loyal than other generations, which makes them valuable in the eyes of retailers. Accordingly, retailers should ensure that their products and services consistently meet high quality standards.

They read product labels and information on food packaging, but they do so irregularly (“I read them from time to time only”; “I rarely read descriptions. I simply cannot read the small prints”; “I would read labels more often, but the print is too small. If only we had magnifying glasses on shopping carts. I saw that in Germany”). As people age, their perception of time changes, and older customers tend to take more time to make their purchasing decisions. Retailers should be careful not to rush them in any way. They also have a lot of free time and are looking for ways to fill it (“I have the time. I do not need to hurry. I always see someone I know”; “I enjoy looking around. I don’t need delivery. I can do it on my own”). Two-thirds (equal numbers of men and women) like to look around the store and have a coffee after shopping. Compared to other generations, they spend an average of 25% more time in the store (McKinsey & Company, 2016).

From the information gathered, it can be concluded that this customer segment in Croatia has an increased sensitivity to value, i.e., the benefits they can derive from using the products minus the associated costs. This segment is highly sensitive to price (“I would change the store if the prices were higher compared to other stores”) and increasingly sensitive to affordability (“I can pay, but I don’t want to”). Those who are mobile, in good health and for whom shopping is a reason to leave the house, are less price-sensitive and not interested in home delivery services. These results show that significant differences and a greater individualization of behaviour can be observed within this customer segment. The older customer segment is not homogeneous and should be treated accordingly in future studies.

In general, older customers are less affected by external influences and tend to shape their own product perception (*"I do not want anyone tell me what I should buy, and when"*). Partly for this reason and partly due to their poorer eyesight, they conclude that, unlike younger generations, there are fewer differences between similar products, despite what marketing claims (Gilmartin, 2023). When asked whether they avoid private labels, most of them (both men and women) replied: *"For certain products"*, or *"It depends"*. Men are more likely to opt for private labels than branded products, which is probably due to the fact that they perceive fewer differences between products than women (*"They taste the same. Only the packaging is different. And it's cheaper"*). From the respondents' statements, we can conclude that if they hardly perceive a difference between branded products and private labels or if they only buy what they need, they are more likely to be price conscious and choose private labels. In contrast, when buying desired items, e.g., clothing, health products, or more expensive and durable products, such as household appliances or a car, they are enthusiastic and willing to spend a lot of money as they see this purchase as an investment. Retailers are therefore advised to emphasise the unique features, exclusivity, or luxury aspects of these items to justify their higher prices. They should also train their staff to help older customers find the best deals on key items by giving them tips on savings and special offers, and they should position their staff as knowledgeable luxury item advisors, offering detailed information and personalised recommendations to encourage them to purchase higher-end items. By balancing these strategies (competitively pricing key items and offering premium products such as high-end electronics and gourmet foods), retailers can meet the dual expectations of older customers by encouraging loyalty through favourable pricing on key items while driving sales through targeted promotions on higher-margin, sought-after products.

Retailers should build credibility and trust by emphasising brand reliability and reputation, as older customers are likely to value these attributes. Building trust and fostering loyalty among older customers is critical for retailers looking to attract and retain this demographic. Table 1 details various strategies to achieve this goal. While older consumers demonstrate a preference for traditional retail environments, our findings align with broader research on consumer trust in Artificial Intelligence (Gerlich et al., 2023), both suggesting that technology, when perceived as fair and convenient, can enhance user experiences. Retailers implementing AI should prioritise transparency, accessibility, and personalization to meet the expectations of older consumers. Research on trusting AI found that distrust in human-driven messaging contributes to trust in AI. Similarly, results from this study suggest that older consumers exhibit scepticism towards human-driven persuasion (they are less influenced by peer opinions and external marketing strategies). This suggests that AI-driven recommendations may be appealing to older customers, provided they are perceived as transparent and unbiased, rather than as an extension of manipulative marketing.

As far as shopping lists are concerned, more than half of our sample goes shopping with a list (*"I always make a shopping list. Otherwise, I buy the things I do not need and forget to buy the ones I need"*). One could conclude from this that older customers are thrifty or that they are afraid they might forget something. Since 41 out of the 65 women in this sample use shopping lists, we could conclude that women tend to plan ahead and are more careful with money than men. Most female participants in this survey respond to special offers and promotions, especially when it comes to needed items, and they participate in loyalty programmes. But, although they are value-oriented, they do not shop in sales because they do not like the crowds (*"I hate it when the shops are crowded, so I go shopping before noon, when everybody is at work"*; *"I don't go to the shops when there are sales. It's too congested. I can get hurt"*). This is consistent with the findings of Cottet et al. (2006) that a crowded

store and queues at the checkout have a negative impact on the shopping experience of older customers.

Customers are divided into those who check the bill at the checkout and those who do not. However, among those who do not, some admitted that they do not check the bill until they go home. Obviously, the pressure at the checkout is too great and they do not have enough time to go through the items on the bill (*"I do not check the bill until I get home. There is no time for that at the checkout"*; *"Queues at the checkout are horrible. I get so confused when somebody breaths down my neck"*).

There are other important findings from the interviews. Older customers value the cleanliness of the store and, as Meneely et al. (2009b) found, a diverse selection of items in the store (*"I like Kaufland, you know. I exercise while I walk through the aisles, I meet neighbours and people I know. . ."*). In contrast to previous research (Meneely et al., 2009b), which found that customer frequency in small, neighbourhood stores increases with age, in this study, the city's largest supermarket was the preferred store for the majority of interviewees. The availability of items, especially special offers, is valued, as well as good service and a personal touch. It was also found that older customers have a greater interest in socially responsible retailers and place great importance on the store operating ethically. The appreciation of an actual person as an assistant when shopping is seen as a positive factor (*"I like it most when I see my favourite shopping assistant in the aisles. Then, we chat a bit while she helps me find what I need"*). Proximity to the store is more important to women than men (as almost all men in the sample drive). Both men and women value a spacious parking lot and amenities such as restrooms, cafes, and a post office under one roof.

Respondents were almost unanimously against the so-called senior zones in shopping centres (*"No, we do not need senior zones. What a nonsense!"*; *"NO, we are stigmatised enough being old"*), which is contrary to popular opinion. One might assume that it would suit them if the stores they need were close together, with all the amenities and services suitable for older customers, but they rejected the idea mainly because they do not want to be recognised by their age and be segregated from other shoppers. Interestingly, this idea was frowned upon by men in particular.

Similarly to Backstrom and Johansson (2006) and Meneely et al. (2009b), participants in this study found the product shift very confusing (*"I hate it when they change the store layout. What's the point in that? Only to confuse us"*). Small print on product labels and not clearly labelled prices and promotions are another source of in-store difficulty (*"I get really angry when prices are not properly displayed. These big stores are confusing enough without it"*), but the most commonly cited challenge for older customers in the store is finding a salesperson to ask for information. The most common comment in the interviews was that they expect friendly staff and a personal shopping experience and that they should be given attention (*"We want to be recognised. That's why I like the small shop in my neighbourhood"*). This is consistent with the findings of Cox et al. (2005) and Meneely et al. (2009b). Retailers are recommended to provide personalised customer service, including in-store assistance and through customer support channels, and they should ensure that stores are accessible and user-friendly for older customers; use traditional media such as print, television, and direct mail that may be more effective in reaching older audiences; and focus on improving the in-store shopping experience as older consumers prefer physical shopping to online shopping. Recommendations for improving the shopping experience for older customers should therefore include more available, responsive, and trained staff, as well as a shopping experience that is better tailored to the needs of older customers. In addition, retailers could develop loyalty programmes specifically tailored to older customers, offering rewards and discounts that match their preferences, and they should work with local communities and senior centres to build strong relationships and long-term

customer loyalty. Older customers would appreciate it if retailers offered educational content to help older customers make informed purchasing decisions, such as product guides and how-to videos, and highlighted products and services that promote personal consumption, health, and wellness, which are often top priorities for older adults.

From the above, it can be concluded that older urban customers are partially satisfied with the shopping experience and seem to notice more positive than negative factors when grocery shopping. They rarely complain (e.g., about prices, limited shopping options, shelf height, multiple purchase offers they cannot take advantage of, long queues at checkouts, crowds, etc.), have lower expectations than assumed before the survey, and thus, give the impression that they are rather resigned. In contrast to the results of a similar study in Northern Ireland (Meneely et al., 2009b), older urban customers in Croatia do not feel disadvantaged compared to other customer groups. They seem to have resigned themselves to the current situation and are not actually looking for special services, probably because they do not want to be perceived as old and grumpy (*"I am aware of what I am capable of, and I adapt to my abilities. I go shopping during morning, and if I do not like the products or the prices are too high, I do not buy"*).

Previous studies (Pettigrew et al., 2005; Meneely et al., 2009b) suggest that older consumers tend to be passive shoppers who are largely guided by habit, prefer familiarity, and exhibit little exploratory behaviour. However, this study shows that older Croatian city dwellers exhibit selective engagement. While they remain brand loyal for some products, they actively compare prices, evaluate product quality, and make self-determined choices. These findings challenge the assumption that older consumers are passive and suggest that consumer decision-making models need to be modified by incorporating a dimension of situational flexibility where loyalty is selective rather than universal.

A recent study (Gilmartin, 2023) has suggested that digital platforms, AI-assisted shopping, and personalised recommendations are increasingly accepted by older consumers. Conversely, this study shows that although older Croatian consumers use digital tools (smartphones, online browsing), they predominantly prefer offline contacts when making purchasing decisions. This suggests that retailers should adapt models where technology can support, but not replace, face-to-face contact with older consumers.

Older economic theories (Solomon et al., 2019) emphasise that older consumers, especially those on fixed incomes, prefer price over quality. The results of this study show that older Croatian consumers prioritise quality over price for desirable products, while they remain price conscious for daily necessities. This challenges the price elasticity models applied to older consumers and argues for a dual-value framework where consumption is driven by need and discretion rather than affordability alone.

Many retailers believe that the creation of "senior zones" or separate shopping experiences will increase the satisfaction of older consumers (Backstrom & Johansson, 2006). This study found that older consumers strongly resist being categorised by age and prefer to shop in inclusive, normal environments rather than designated senior-friendly areas. This challenges the senior segmentation approach and suggests that universal design principles, rather than demographic-based retail strategies, may be more effective.

## 5. Conclusions

Despite the limitations of this study, certain conclusions can be drawn. In Croatia, older urban customers are not a priority for retailers. Although they represent a great opportunity for driving growth in the retail sector, few retailers understand this customer segment. Similarly to Zniva and Weitzl (2016), this research has established that this is not a group of like-minded people, but a diverse group, which is why this age group should be treated as a heterogeneous group in further research.

The results of this research redefine older consumers' decision making and suggest moving from passive loyalty to situational, selective engagement. By proposing a dual-value framework, in which price consciousness coexists with discretionary spending, this study also suggests adapting price sensitivity models. By highlighting gaps in digital engagement, the findings emphasise that technology should complement, but not replace, the in-store experience of older shoppers. Finally, the study challenges age-specific retail strategies by arguing for inclusive retail rather than age-based segmentation.

This study not only highlights the unique shopping behaviours of older urban customers in Croatia but also provides insights applicable to broader retail contexts. As ageing populations grow worldwide, retailers in various markets can leverage these findings to better serve older consumers. The study underscores the importance of adapting marketing strategies, enhancing in-store accessibility, and developing personalised loyalty programmes to cater to older customers' preferences. By offering value-oriented products, clear communication, and exceptional customer service, retailers can effectively target this important demographic. Retailers in different economic and cultural contexts can apply these insights to create more inclusive shopping experiences, ensuring customer satisfaction and long-term business growth. Furthermore, multinational grocery chains and independent retailers alike can integrate these recommendations to build stronger relationships with this growing consumer segment, revealing their preference for quality, brand loyalty, and self-reliant purchasing habits. While generally satisfied with their shopping experience, older customers identify key areas for improvement, including better customer service, clearer product information, and enhanced accessibility. As the mass marketing approach is no longer relevant, it will be exciting to see what innovations retailers will introduce for this customer segment.

Retailers who tailor their marketing and operational strategies to accommodate older customers' needs stand to gain a competitive advantage. Providing value-oriented promotions, improving in-store navigation, and offering personalised service can foster long-term customer loyalty and increase profitability.

The researcher deliberately chose the interview as the method of data collection, knowing that interviews are often seen as a source of error that may randomly influence the study and acknowledging how bias may systematically influence the study results. Among the limitations of this study, the representativeness of the sample is the greatest constraint, alongside the snowballing technique used for sampling. Although the researcher stopped interviewing new participants when new data no longer provided new insights into this phenomenon, it became clear during the data analysis that some categories were not included or were underrepresented, such as individuals who are dependent on others, have physical limitations, have limited mobility, or suffer from serious illnesses. This research focused on the segment of older customers in urban areas; data from customers in rural areas would likely yield different results. The data collected is based on the subjective views and recollections of the participants, so it should be supplemented in future research by other methods of data collection, such as shadowing/accompanying older customers in stores and filming them. Future research could also explore the role of technology in their shopping experiences. A study of broader changes in older consumer behaviour in the context of digital transformation, influencer marketing, and AI-driven consumer engagement is also suggested.

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## **Appendix A. Questions for an Interview About the Habits, Needs, and Problems of Older People in Grocery Stores**

### DEMOGRAPHICS

Gender, age:

Do you live in accordance with your age?

How active and fit are you during the day?

How many hours do you spend outside your home daily?

Is this more or less than your parents when they were your age?

Your health is:

You live: Alone, With my spouse, With children/family member, In a retirement home, With a friend

The following applies: I am retired, I work part-time, I am married, My children no longer live with us

Monthly income:

Additional source of income

You spend money on: My personal needs, Saving most of my money, Helping my children, Investing (stocks, real estate, cryptocurrency)

How do you mostly spend your pension surplus on:

Health (aids, therapies, supplements, medications, private doctors), Travel, Shopping (non-food items), Beauty treatments (hairstylist, cosmetician), Cafés, Culture, Home improvement/repairs

How much does others' opinion influence you?

How important is others' opinion to you?

### HABITS

How do you prefer to spend your free time? Walking in nature/park, Going for coffee with friends, Going to the cinema/theatre/concert, Going shopping,

Do you consider the practicality of the products you buy?

Price is more important than quality?

Do you have favourite product brands that you always buy?

Do you enjoy shopping?

How often do you go grocery shopping?

How do you get information about products before shopping?

(TV ads, radio, flyers, social media, detailed reading, friends/family recommendations, I always go to the same store regardless of offers.)

How do you feel about trying new products?

What would make you switch from one store to another? (e.g., out-of-stock items)

Do you prefer private-label or branded products? (e.g., KPlus vs. Kandit chocolate)

Do you go shopping with a list?

Do you read product labels?

Do you go shopping: Alone, With a family member, With a friend, I don't go to the store; I shop online

How long do you spend in the store? I leave as quickly as possible, I like browsing around, I stay longer than I should,

How loyal are you to specific product brands?

Do you use loyalty card programmes? If so, which ones?

Why do you go shopping?

Do you know of any stores that offer special promotions for retirees?

- Why do you like shopping malls (Portanova, Avenue Mall, Stop & Shop, etc.)?  
(e.g., cafés, cinema, play area)
- Why do you go to shopping malls?
- How would you describe an ideal grocery shopping experience?
- After shopping, do you like to sit in a nearby café?
- CHALLENGES/PROBLEMS IN STORES
- What is the biggest issue for you in stores?
- Is it important to you that stores are near your home or public transport?
- Is it important that the parking lot is spacious, always has spots, and has wide parking spaces?
- Do you buy products on sale?
- Do you shop online?
- Do you buy discounted products close to expiration?
- Do you buy bulk/XXL packaging because it's cheaper?
- Are you satisfied with store service (friendliness, packing bags, product information, help finding products)?
- How important is service quality when choosing a store?
- What is your favourite grocery store?
- What are some important factors when choosing a store?
- RECOMMENDATIONS
- What is missing in stores?
- Would you shop more often if there were more seating in/near stores?
- Do we need senior-friendly zones? (Grouped senior-friendly stores, cafés for retirees, easy-access restrooms)
- Are you satisfied with the selection of products for seniors? What is missing?
- Is the shopping experience senior-friendly?
- Do you feel like no one pays attention to seniors?
- What could be improved?

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