

## Consumer Behaviour of Silver Singles on the E-Tourist Market

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### Abstract

**Purpose:** To identify the consumption behaviours of singles aged 60+ (running single-person households) on the e-tourism market and to identify barriers to the use of this type of services, taking into account socio-demographic and economic factors.

**Design/methodology/approach:** A survey questionnaire was used to collect data from 96 elderly Polish singles using (or not using) e-tourism. The survey was administered using the Computer-Assisted Web Interview method. Next, the answers were analysed with the use of advanced statistical tools (the Bonferroni method).

**Findings:** 52% of the respondents have used tourist e-services at least once in the last two years. Most often, they searched for accommodation, trips, air and rail connections, purchased tickets in connection with a tourist trip, and searched for tourist offers on the Internet. Financial reasons and the lack of needs in this area were recognized as the dominant barriers to participation in e-tourism. Socio-demographic factors, i.e. gender, education, age and place of running a single-person household and economic factors shaped the behaviour of the respondents on the e-market discussed.

**Research limitations/implications:** Firstly, a limited number of respondents does not allow for the generalization of the results. Secondly, as the study involved the use of a survey, the subjective interpretation of questions and a declarative nature of responses could have affected the results. Thirdly, the reasons for running a single-person household were not the focus of the study.

**Practical implications:** The results can be used to develop more effective marketing strategies in tourism e-business and to manage the leisure time of elderly “silver” singles effectively.

**Originality/value:** Research into the participation of elderly singles in e-tourism as a manifestation of civilization megatrends, including demographic, social and technological trends.

**Keywords:** elder people, consumer behaviour, single-person household, e-Services, e-Tourism, Poland.

**JEL:** D12, L86, Z32

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## Zachowania konsumenckie srebrnych singli na rynku e-turystycznym

### Streszczenie

**Cel:** Identyfikacja zachowań konsumpcyjnych osób w wieku 60 lat i więcej prowadzących jednoosobowe gospodarstwo domowe na rynku e-usług turystycznych i rozpoznanie ograniczeń z korzystania z tego rodzaju usług z uwzględnieniem czynników społeczno-demograficznych i ekonomicznych.

**Metoda:** Posługując się kwestionariuszem ankiety, dane zebrano od 96 starszych, polskich singli korzystających (lub nie korzystających) z e-turystyki. Do przeprowadzenia ankiety wykorzystano komputerową metodę wywiadu internetowego. Następnie odpowiedzi przeanalizowano przy użyciu zaawansowanych narzędzi statystycznych (metoda Bonferroniego).

**Wyniki:** 52% respondentów w ciągu ostatnich dwóch lat skorzystało co najmniej raz z e-usług turystycznych. Najczęściej w Internecie wyszukiwano miejsc noclegowych, wycieczek, połączeń lotniczych, kolejowych, nabywano bilety w związku z wyjazdem turystycznym oraz poszukiwano ofert turystycznych. Wśród dominujących barier udziału w e-turystyce uznano względy finansowe oraz brak potrzeb w tym zakresie. Czynniki społeczno-demograficzne, tj. płeć, wykształcenie, wiek oraz miejsce prowadzenia jednoosobowego gospodarstwa domowego oraz czynniki ekonomiczne kształtowały zachowania respondentów na prezentowanym e-ryнку.

**Ograniczenia badań i wnioski:** Po pierwsze, ograniczona liczba respondentów nie upoważnia do generalizowania wyników. Po drugie, przeprowadzono badanie ankietowe, zatem subiektywna interpretacja pytań i deklaratywność mogła mieć wpływ na wyniki. Po trzecie, przyczyny prowadzenia jednoosobowego gospodarstwa domowego nie były celem tego artykułu.

**Implikacje praktyczne:** Wyniki można wykorzystać przy opracowywaniu skuteczniejszych strategii marketingowych w turystycznym e-biznesie oraz przy efektywnym zarządzaniu czasem wolnym starszych singli.

**Originalność:** Badania uczestnictwa starszych singli w e-turystyce, jako przejaw megatrendów cywilizacyjnych, w tym trendów demograficznych, społecznych i technologicznych.

**Słowa kluczowe:** osoby starsze, zachowania konsumpcyjne, gospodarstwo domowe singla, e-usługi, e-turystyka, Polska.

## 1. Introduction

The contemporary consumer market is characterized by abundance, complexity and rapid changes manifested, for example, in the dynamic development of e-services, increasingly visible in the tourism business (Berbeka & Niemczyk, 2017; Pawlicz, 2012; Seweryn, 2017, pp. 21–24; Strielkowski, Riganti, & Wang, 2012). For almost two decades, there has been talk of e-tourism, understood as a reflection of the digitization of all processes in the tourism sector involving two levels: the tactical one (e-commerce sector) and the strategic one (value chain and strategic contacts with all partners in the areas of e-tourism) (Buhalis, 2003; Buhalis & Law, 2008). E-tourism includes the purchase and booking of tourist packages or individual tourist services online (using tourist portals and mobile applications), virtual tours of tourist attractions and places of interest, and searching for tourist offers and information (Berbeka, 2017; Dąbrowska, Janoś-Kresło, & Wódkowski, 2016; Niemczyk, 2017). As a result of this development, no customer is

able to master all the markets in which he/she is or intends to be active. Consumption applies to every household, but it is more convenient to live in a two-person household, where adults can share responsibility and be up to date with information about various goods and services and possible ways of their purchase (Dąbrowska, Janoś-Kresło, Lubowiecki-Vikuk, & Słaby, 2018). Today, numerous households consist of only one adult, who has specific consumer competences. Such households are called single-person households (Dąbrowska et al., 2018; Kislev, 2019; Klinenberg, 2012; Peter & Olson, 2010; Piekut, 2019a). This is becoming a challenge for both consumers and marketing specialists. Berg and Teigen (2009) proved that, in terms of consumer competence, living together was especially beneficial to women who entrusted the obligation to buy new technologies to their partners. In this area, singles are constantly relying on themselves or the help of friends, acquaintances (Sarkisian & Gerstel, 2016) or honest producers/service providers, which means that their consumer decisions can be unstable, impulsive and sometimes irrational. At the same time, singles demonstrate various consumer behaviours (Piekut, 2019b). They may be more flexible, which translates into less economic disruption and a more dynamic labour market, but this can make the entire economy more risky (Schrager, 2014).

Young singles can be considered active consumers (Zalega, 2019), as they use online platforms and mobile applications for shopping (Huang & Wei, 2019). Some of them do it in an extravagant way (Masahiro, 2000), while others demonstrate rationality, and there are also those who lead a frugal lifestyle (Czernecka, 2014; Czernecka & Zalega, 2017). Brugler (2016) rejected the hypothesis regarding the stability of consumption preferences among singles and couples. Therefore, it seems that singles' higher level of spending especially on food products, catering services (Browning, Chiappori, & Lewbel, 2013; Kroshus, 2008) and tourist services (Bosiacki, 1987; Dąbrowska & Janoś-Kresło, 2011; Dąbrowska et al., 2018; Lubowiecki-Vikuk, 2011; Niemczyk, 2012; Słaby, 2019b), as compared to non-singles, may result from, among other things, the lack of consumer education in making rational purchasing decisions. The fact is that the expenses associated with running a single-person household are higher than in the case of two- and multi-person households (Bennett & Dixon, 2006; Piekut, 2019a), which for the elderly "silver singles" (Słaby, 2019a; Zalega, 2020) can be a significant limitation in the consumption of high-order or low-order services.

Until the 21st century, there were very few goods and services on the market that would be tailored to the needs of singles (Dąbrowska et al., 2018). It can be assumed that this was due to the stigmatization and marginalization of people living alone (DePaulo, 2007), especially women, as "strangers" with regard to the standards of heterosexual relationships and motherhood. One example of this phenomenon was the tourism industry, which was not at all sensitive to this type of consumer (Stone & Nichol, 1999).

These specific conditions together with socio-demographic, spatial and economic factors, the most significant ones being age, income level and representation of a socio-professional group, determine consumer behaviours of singles on the tourism services market (Lubowiecki-Vikuk, 2011). Similar conclusions, but with regard to the general population, were reached by Szopiński and Staniewski (2016), who showed that age, gender, education level, occupation, and professional position are important in the context of tourist e-services consumption. Despite numerous studies on tourist behaviours of Polish singles (e.g. Dąbrowska et al., 2018; Lubowiecki-Vikuk, 2011), little is still known about their purchasing behaviours on the tourism e-market, especially among silver singles. This requires empirical analysis and diagnosis. Taking all this into account, it can be assumed that identifying the behaviour of silver singles on the e-tourism market and barriers to the use of this type of services will make it possible to better understand their behaviours in this changing market.

The following hypotheses were formed:

- H1: The main group of silver singles who use tourism e-services are women with higher education and a satisfactory financial situation.
- H2: Economic factors are a major barrier to the use of tourism e-services by silver singles.
- H3: Barriers to the use of tourism e-services by silver singles differ according to such factors as gender, age, education and place of residence.

As such, this study explored people aged 60+ running single-person households in Poland, which was preceded by an analysis of research on general tourist behaviours of singles.

## 2. Tourist Behaviour of Singles: A Literature Review

As demonstrated by Wolny (2015), currently the most popular e-services are those related to e-tourism, but the frequency of their purchase depends on the consumer's country of origin. While over 27% of the French purchased e-tourist services once or several times a month, Polish consumers did it much less often, i.e. once a year (54.1%) or several times a year (40.8%). Also, services most frequently ordered by Polish singles via the Internet, both using a laptop/computer and smartphone/tablet, are tourist services along with cultural and hotel services (Dąbrowska & Janoś-Kresło, 2018; Dąbrowska et al., 2018). According to the researchers, "singles are a challenge for modern business and e-business" (Dąbrowska et al., 2018, p. 150). Due to civilization megatrends – especially socio-demographic and technological ones – as well as the emerging profiled offers targeted at the singles segment on the tourist services market, it is worth analysing their consumer behaviour in order to be able to manage their leisure time, and thus the tourism industry itself, more effectively. Even more so because there is a scarcity of research on consumer behaviour in the tourism indus-

try that goes beyond the concept of a “traditional” nuclear family (Cohen, Prayag, & Moital, 2014). Tourist behaviours of singles (including market segmentation criteria) are rarely taken up by international researchers (for an exception see Heimtun, 2012; Heimtun & Abelsen, 2012; Heimtun & Morgan, 2012; Stone & Nichol, 1999). This situation makes it difficult to construct a model of tourist behaviour related to the increasing number of people running single-person households, especially those run by silver singles.

Tourism, as an area of study, has expanded its scope, reflecting an increasing recognition in the academic community paralleled by the application of interdisciplinary concepts and methods (Alves, Sousa, & Machado, 2020). Tourism activities are amongst the most relevant drivers of economic development and growth in various economies compromising sustainable development (Sousa & Rodrigues, 2019). Indeed, research in tourism has been studying its various implications from a multitude of perspectives and with interdisciplinary insights. Depending on the individual characteristics of singles, their tourist behaviours vary, which emphasizes the heterogeneity of this social group (Heimtun & Morgan, 2012; Kislev, 2019; Peter & Olson, 2010, p. 352; Suen, 2015). Lubowiecki-Vikuk (2011) demonstrated that tourist activity mainly concerned those singles ( $n = 1069$ ) who: had higher education, ran single-person households in large urban agglomerations, were professionally active (especially when they represented a socio-professional group – managers in organizations and enterprises) and achieved high monthly income. Tourism for singles is a way to search for adventure and self-realization (Kislev, 2019, p. 180), but it is also a chance to meet family and friends outside their permanent place of residence (Table 1). It seems that the purchase of tourist services has permanently entered the model of managing the leisure time of people living alone. Younger singles from big cities organize travel on their own to a greater extent than before (Dąbrowska et al., 2018). On such occasions, they spend their leisure time creatively and actively (Czernecka, 2014; Lubowiecki-Vikuk, 2011), without forgetting about social relations (Heimtun, 2012; Heimtun & Abelsen, 2012). LGBT+ singles present similar behaviours, incurring significantly higher tourism expenses than other sub-segments of singles. But in the consumption of tourist services, some limitations may occur among silver singles (aged 60+), especially those with elementary education, running single-person households in rural areas or in small towns, with low income and in a difficult financial situation (Dąbrowska, Janoś-Kresło, & Lubowiecki-Vikuk, 2019a; Słaby, 2019a). This is slowly beginning to change. For instance, on the example of singles aged 50+ it has been noticed that despite their generally low levels of income, their tourist activity rates were higher than in the case of their peers living as couples, even though they could not afford luxury services (Lubowiecki-Vikuk, 2012; Lubowiecki-Vikuk & Sarnowski, 2013; Żurek, 2008).

Single persons	Tourist behaviour	Author(s)
General		
Singles	<ul style="list-style-type: none"> <li>– they treat tourism as a leisure and an opportunity to visit relatives/friends</li> <li>– a significant share in leisure tourism, business tourism, cultural tourism and sport tourism</li> <li>– they usually organize their trips and tourist stays on their own</li> <li>– singles with lower income more often participate in domestic tourism</li> <li>– they travel with friends (except for male singles, who are more likely to travel alone)</li> <li>– during their stays at tourist destinations, they prefer active forms of recreation</li> <li>– they follow fashion and choose prestigious tourist destinations,</li> <li>– they have high expectations in terms of quality and access to tourist infrastructure</li> </ul>	Czernecka (2014), Dąbrowska & Janoś-Kresło (2011), Dąbrowska et al. (2018), Fąk & Karpiński (2013), Lubowiecki-Vikuk (2011), Malchrowicz-Moško & Lubowiecki-Vikuk (2020), Niemczyk (2012)
Sub-segments		
City singles	<ul style="list-style-type: none"> <li>– they treat tourism as a hobby, an opportunity to get to know new places and cultures and to do shopping</li> <li>– they prefer long-term or weekend trips abroad</li> </ul>	Biernat & Lubowiecki-Vikuk (2012), Biernat & Lubowiecki-Vikuk (2013)
Singles 50+/60+	<ul style="list-style-type: none"> <li>– participation in spa tourism and business trips, which involves active recreation and making new friends</li> <li>– the share of elderly singles in tourism, including health tourism, decreases with their age, unsatisfactory financial situation and lack of tourist needs</li> <li>– those who travel most often organize trips on their own, use cheap transportation and stay at their relatives' or friends' homes</li> </ul>	Dąbrowska, Janoś-Kresło, & Lubowiecki-Vikuk (2019a), Dąbrowska, Janoś-Kresło & Lubowiecki-Vikuk (2019b), Lubowiecki-Vikuk (2012)
LGBT+* singles	<ul style="list-style-type: none"> <li>– they spend 30% more on tourist travel than heterosexual individuals</li> <li>– they organize trips on their own (88.3%)</li> <li>– their motives for travel are: rest and recreation, visiting relatives and friends, visiting tourist attractions; these motives vary depending on gender and sexual orientation</li> <li>– when choosing a tourist destination, they focus on whether the staff of the accommodation facility are gay friendly and tolerant towards the LGBT+ community</li> <li>– especially men who have sexual contacts with other men have a need for a safe holiday in a given location, without having to hide their LGBT+ identity</li> </ul>	Lubowiecki-Vikuk (2016), Lubowiecki-Vikuk & Borzyszkowski (2016), Silva, Cardoso, & Sousa (2018)

\* Lesbian, gay, bisexual, transgender and other individuals to encompass spectrums of sexuality and gender.

Tab. 1. Tourist behaviour of singles. Source: The author's own study.

Against this general background, three segments of singles have been distinguished with regard to tourist behaviour (Lubowiecki-Vikuk, 2013):

1. *Innovative individualists* – singles influenced by fashion, pursuing a healthy and active lifestyle, also during trips abroad.
2. *Eloquent educated people* – single women whose passion is to visit domestic tourist regions and single men who treat travel as a hobby, wanting to make new friends at the same time.
3. *Comfort-loving types* – singles using popular forms of active recreation (Figure 1).

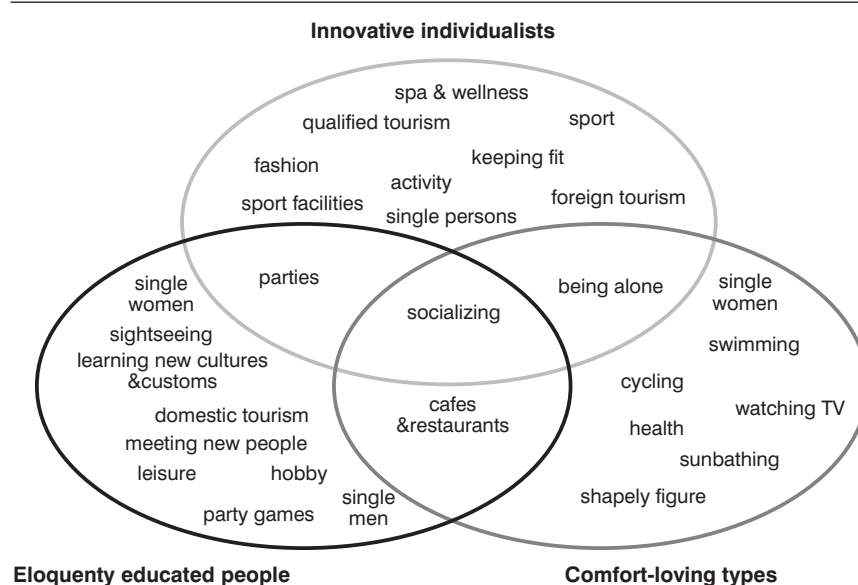


Fig. 1. The typology of singles with respect to their attitudes and approach towards tourism. Source: Lubowiecki-Vikuk, 2013, p. 208.

It can be seen that the foreign tourist market in particular is flexible with regard to singles (see Dąbrowska et al., 2018, pp. 72–73). Travel agencies, associations and other tourism-related entities offer tourist packages for singles or individual services that are targeted at specific types of consumers, taking into account their gender, age and economic status. The exceptions are the controversial categories of medical tourism, such as reproductive tourism using *in vitro* fertilization services. In such cases, single women can be excluded from this service market. At the same time, singles have the option of using, and some of them use, abortion tourism services, and older singles – the “euthanasia tourism” services (Ladki, El Hajjar, Nacouzi, Nasereddine, & Mahmoud, 2016). This raises the moral and ethical anxiety.

ety of many researchers (e.g. Cohen, 2012; Machnik & Lubowiecki-Vikuk, 2020; Vequist, Guiry, & Ipock, 2012), but such products are available on the tourism market.

The Polish market is trying to respond to the needs of singles as regards the organization of typical tourist trips. It is worth emphasizing that most singles were not yet familiar with tourist offers created for them or, if they had already known and used them, thought that the number of these offers was insufficient, and they were not attractive due to excessive prices and the need to pay additional fees for single rooms in tourist hotels (Lubowiecki-Vikuk, 2011). In addition, singles would expect more diverse tourist offers and tourist events designed exclusively for people living alone. Dąbrowska et al. (2018) noted that the level of satisfaction of singles from large cities with tourist services organized by travel agencies was high (44%) or very high (11%). Nevertheless, this is an enormous challenge, because the marketing activities of tourist enterprises do not keep up with and do not always meet the expectations of singles (Dąbrowska et al., 2018) or the elderly (Szopiński & Staniewski, 2016).

### 3. Materials and Method

Two research methods were used in the work: critical literature analysis and diagnostic survey method. To achieve the aim of the study, the authors of this paper used the results of an empirical study conducted by a team of scientists from the Department of Consumer Behaviour Research, SGH Warsaw School of Economics (Poland) as part of the research project “Behaviour of the elderly aged 60+ on the e-services market”. A quantitative study using a survey questionnaire created by the authors of the project was conducted in December 2019 with the use of the Computer-Assisted Web Interview (CAWI) technique. The questionnaire was programmed using CADAS software. The implementation of the study was preceded by a test of the study website. The sample was selected from the panels of SYNO Polska Internet users aged 60+ by means of a random-quota method. The survey was carried out on a sample of 578 people using at least two e-services (e-commerce and e-banking).

Next, only those ( $n = 96$ ) who ran a single-person household were selected from the group of respondents. They were asked appropriately formulated (closed or semi-open) questions related to e-tourism (Dąbrowska, Janoś-Kresło, & Wódkowski, 2016) in which they had participated at least once in the last 2 years. Using a five-item Likert scale (Croasmun & Ostrom, 2011), the respondents were asked about the degree of satisfaction with tourist e-services (1 – very dissatisfied, 2 – rather dissatisfied, 3 – neither dissatisfied nor satisfied, 4 – rather satisfied, 5 – very satisfied) and assessment of changes in the frequency of using such services in the last 2 years (1 – definitely more/more often than 2 years ago, 2 – rather more/



more than 2 years ago, 3 – the same as 2 years ago, 4 – less frequently/less than two years ago, 5 – far less frequently/less than 2 years ago). They were also asked about the frequency and scope of using e-tourism. Those who did not use tourism e-services at all were asked about reasons for that. Apart from the information on participation in e-tourism, data regarding gender, age, education, the place of permanent residence and assessment of the financial situation of the respondents were collected.

Then, relationships between socio-demographic characteristics of the respondents and their declarations regarding their behaviour on the market of tourist e-services were analysed. To determine if the differences observed were statistically significant, the Bonferroni method was used (Bhattacharya & Burman, 2016). SPSS Statistics ver. 25.0 software was used to analyse the results. The significance level was set as  $p$ -value  $\leq 0.05$ .

#### 4. Results

The study included 96 people aged 60+ who ran single-person households in one of the 16 Polish provinces analysed. The characteristics of the respondents according to the five socio-demographic and one economic characteristics adopted by the authors are presented in Table 2.

Over half (52%) of the respondents had used tourism e-services at least once in the last two years. These were both men (54%) and women (51%), predominantly from the age group of 70+ (57%), more often with higher than secondary education ( $p \leq 0.05$ ; 74% vs. 36%), usually running single-person households in cities of 101–500 thousand inhabitants (58%) from Łódzkie, Opolskie, Świętokrzyskie and Zachodniopomorskie Provinces (75% each) and in majority ( $p \leq 0.05$ ; 60%) assessing the financial situation in their households as average.

The respondents ( $n = 50$ ) were asked to express their satisfaction with e-tourism. The dominating opinions were “rather satisfied” (62%) and “very satisfied” (30%). There were no statistically significant relationships between these opinions and the respondents’ socio-demographic and economic characteristics.

As for changes in the respondents’ participation in the e-tourist services market, 44% of them have not noticed any changes in recent past – in their opinion it is “the same as 2 years ago”, which was clearly stated by respondents with secondary education (56%). However, half of the respondents increased their share in this market (“rather more” – 28%, “definitely more” – 22%), especially those with higher education (29% and 24% respectively). In the time period analysed, 8% of the women surveyed purchased tourist e-services less often. The same applied to people aged 70+ (13%), with higher education (9%), from Opolskie (33%) or Mazowieckie (15%) Provinces, and from cities with over 500,000 inhabitants (14%).

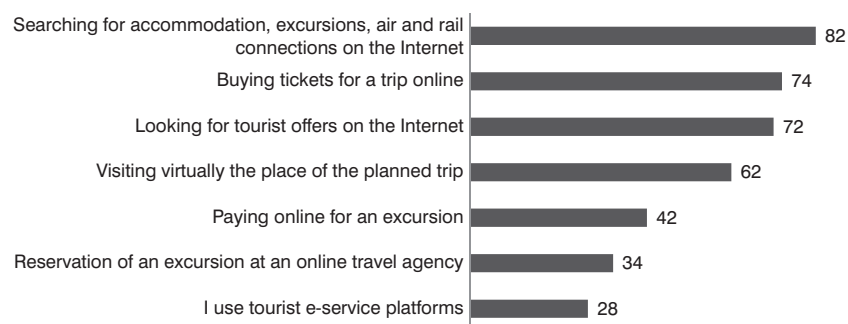
Variables		Frequency	Percentage
		n = 96	%
Gender	Female	70	73.0
	Male	26	27.0
Age	60–64	28	29.2
	65–69	40	41.7
	70+	28	29.1
Education	Primary <sup>a</sup> /vocational	6	6.3
	Secondary	44	45.8
	Higher <sup>b</sup>	46	47.9
Place of residence	Village/town of up to 10 thousand inhabitants	9	9.4
	Town of 10–100 thousand inhabitants	28	29.2
	City of 100–500 thousand inhabitants	33	34.4
	City of over 500 thousand inhabitants	26	27.0
Provinces <sup>c</sup>	Mazowieckie	20	20.7
	Śląskie	15	15.6
	Małopolskie	9	9.4
	Łódzkie	8	8.3
	Pomorskie	7	7.3
	Wielkopolskie	7	7.3
	Dolnośląskie	5	5.2
	Kujawsko-Pomorskie	4	4.2
	Opolskie	4	4.2
	Świętokrzyskie	4	4.2
	Zachodniopomorskie	4	4.2
	Lubelskie	2	2.1
	Podkarpackie	2	2.1
	Podlaskie	2	2.1
	Warmińsko-Mazurskie	2	2.1
Lubuskie	1	1.0	
Financial status (report)	“modest”	25	26.0
	“average”	60	62.5
	“good”	11	11.5

<sup>a</sup> Respondents with primary education being residents of Lubelskie Province more often than Mazowieckie Province (50% vs. 5%). <sup>b</sup> Respondents with higher education were less likely to have modest financial means than average (28% vs. 57%). <sup>c</sup> This variable had statistically significant correlations with the level of education, place of residence and the financial situation of the respondents.

*Tab. 2. Socio-demographic and economic profile of study respondents'. Source: The author's own study.*

The study demonstrated that the respondents used e-tourism with a varying frequency. Every tenth person did it at least once a month. Most (36%) used this type of service once every 2–3 months. Others used it once every six months (28%) or even less frequently (26%).

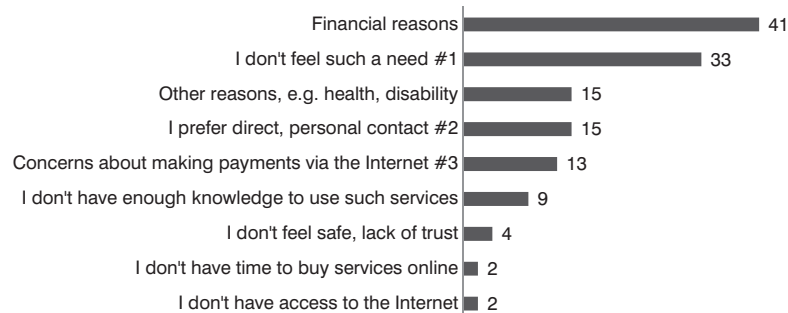
The e-consumers surveyed searched for accommodation, excursions, air and rail connections on the Internet (82%) – Figure 2. The study also showed that the respondents purchased tickets in connection with a tourist trip via the Internet (74%), searched for tourist offers online (72%), visited virtually the places they planned to go to (62%) and paid the cost of a tourist trip via the Internet (42%). Moreover, 34% of the participants booked their trip at an online travel agency – this was done more often by women than men ( $p \leq 0.05$ ; 44% vs. 7%). The lowest number of respondents used tourist e-service platforms (28%), and they were more often those with higher education than secondary education ( $p \leq 0.05$ ; 38% vs. 6%).



\* Percentages do not add up to 100 – multiple choice questions.

Fig. 2. The use of particular tourist e-services by the respondents\* (%). Source: The author's own study ( $n=50$ ).

The respondents (48%) indicated the reasons for not participating in e-tourism (Figure 3). Financial considerations were deemed the most significant barrier (41%). Men (58%) decidedly more often than women (24%) indicated the lack of needs in this respect. The same reason was statistically significantly more often indicated by people aged 60–64 (53%) than people aged 70+ (8%). The same percentage of respondents (15% each) pointed to other barriers (including health aspects, disability, independent travel organization) and the fact that they prefer direct personal contact, which was less important for the respondents from Śląskie Province (11%) than Mazowieckie Province (71%). It also turned out that the place of residence was important due to concerns about making online payments. Such a relationship was noted more often in the case of people living in rural areas and small towns (57%) than in towns of 10–100 thousand inhabitants (8%) and cities of 101–500 thousand inhabitants (7%).



Note: Significant differences ( $p \leq 0.05$ ) between #1 – men vs. women and 60–64 years vs. 70+, #2 – Mazowieckie vs. Śląskie Province, #3 – a village or town of up to 10 thousand inhabitants vs. a town of 10–100 thousand inhabitants and a city of 101–500 thousand inhabitants.

Fig. 3. Barriers to respondents' participation in e-tourism (%). Source: The author's own study ( $n=46$ ).

## 5. Discussion

The study identified consumer behaviours of silver singles on the e-tourist services market in Poland. It was clearly noted that more than 50% of the respondents were active on the market of tourist e-services and at the same time definitely satisfied with them. These findings are consistent with surveys concerning the general Polish population on the e-market (Wolny, 2015). It should be noted that socio-demographic and economic factors shaped the behaviour of silver singles on the tourist e-market, i.e. tourism e-services were more frequently used by women with higher education and a satisfactory financial situation (H1). With respect to the financial situation, no significant statistical relationships related to this type of behaviour were demonstrated. However, it remains the main barrier to the use of tourism e-services by silver singles (H2). It seems that gender and education may be of significance, followed by age and the place of residence – size and nature of the place of residence, province (H3). The rest of the silver singles surveyed did not exhibit this type of behaviour at all. Thus, the results of the study corroborated the findings by Dąbrowska et al. (2019c), who showed that 48% of singles aged 60+ did not use e-tourist services.

The reason for this is not closely related to the age of singles. Almost three decades ago, Poon (1994) observed that silver singles are active consumers, but harder to please than more traditional tourists. Given the differences in market conditions related to the level of ICT development (Ferreira & Sousa, 2020; Seweryn, 2017) and the socio-demographic change (Zalega, 2016), it can be observed that silver singles are slowly entering the market of tourist e-services. E-services have offered new opportunities for the elderly to satisfy their needs. According to Dąbrowska et al. (2019a), the

elderly appreciate the convenience, speed and ease of use of those services, time and money savings as well as faster access to information necessary to make a purchase decision. Moreover, e-services make everyday life easier for the elderly, allowing them to avoid personal participation in the entire service provision process or some part of it, and thus enabling them to avoid queues to satisfy their needs. However, not all the elderly appreciate those advantages as some of them prefer personal contact to remote, virtual communication. The problem of non-participation in e-tourism is complex and results primarily from financial considerations as well as from the lack of the awareness of tourist needs. These results are consistent with the research conducted by Śniadek (2007) referring to the general elderly population in Poland on the tourism market. The author mentions that apart from the poor purchasing power, it is their value system, in which tourism and leisure services occupy relatively low positions (Śniadek, 2007, p. 25), that constitutes a significant barrier. This can be a worrying phenomenon that requires monitoring and support. However, it should be noted that in this study, the issue of the lack of needs concerned singles aged 60–64, including men. In other words, these were still professionally active individuals, with limited leisure time compared to singles aged 65–69 and 70+.

Another significant barrier to participation in e-tourism demonstrated in this study is the lack of direct contact with the service provider. Being single, especially at an old age, can be associated with social isolation. Therefore, it is not surprising that singles 60+ value interpersonal contacts, which was clearly signalled in previous studies (Lubowiecki-Vikuk, 2013; Zalega, 2020). Although the development of e-tourism is noticed, especially by silver singles with a university degree, it seems that representatives of the tourism industry should pay attention to the social function of their enterprises and reach out to clients, e.g. through travel consulting or organizing and co-organizing meetings for travelling enthusiasts. As a result, such activities could enhance socializing, and thus stimulate tourist needs and increase confidence in e-tourism. It seems that activating measures should also target in particular elderly men through appropriate communication and selection of customized e-services.

Among the reasons for the inactivity of silver singles on the e-tourist market, “other reasons” were indicated, specifying that they are barriers related to health and disability. It should be noted that health is an important sphere of elderly people’s lives (Śniadek & Zajadacz, 2010; Zalega, 2020). But despite this fact, the research conducted by Dąbrowska et al. (2019b) demonstrated that singles aged 60+ rarely participated in health tourism, which was strongly associated with their difficult or barely satisfactory financial situation and low income. No such relationship was found in this study, which may be due to the specificity of e-services.

In addition, it can be seen that the barriers indicated by the respondents are associated with the lack of consumer competences (Gregor &

Kaczorowska-Spychalska, 2016), including a sense of security in making financial transactions over the Internet (Szopiński, 2020). In this case, it is necessary to educate silver singles (especially those who do not have higher education and run single-person households in rural areas or small towns), with respect to acquiring new competences, i.e. “theoretical knowledge and practical skills that allow a given person to implement the needs of the low and high order easily, efficiently and in a way that fulfils qualitative expectations, while maintaining responsibility for the choices and decisions made” (Dąbrowska, Bylok, Janoś-Kresło, Kiełczewski, & Ozimek, 2015, p. 54). This role can be played not only by Universities of the Third Age, but also by tourist organizations and associations or other entities activating the elderly and operating for the benefit of seniors, e.g. clubs for senior citizens. Tourist entities could get involved in these activities through e.g. the use of improved tourist e-service platforms and their promotion, which, as shown in this study, have not yet enjoyed the greatest popularity among silver singles.

This study has several limitations. A limited number of respondents does not allow for the generalization of the results. Secondly, as the study involved the use of a survey, the subjective interpretation of questions and a declarative nature of responses could have affected the results. Thirdly, the reasons for running a single-person household (temporary/permanent singles by choice or temporary/permanent singles for reasons beyond their control) were not the focus of the study. Ultimately, the results should be interpreted with caution. The main strength of this paper is that it takes into account socio-demographic and economic factors in explaining the behaviour of silver singles on the tourist e-services market. Previous studies focus on younger singles and rarely concern their participation in e-tourism. Moreover, this paper fills, at least in part, the gap in the literature on the behaviour of silver consumers.

## 6. Conclusions

This study suggests that when developing more effective marketing management strategies for businesses on the e-services market and effective management of leisure for silver singles, socio-demographic factors such as gender, education, age and the location of a single-person household should be taken into account (size and nature of the place of residence, province) against a backdrop of economic factors. It seems that the representatives of tourist enterprises should – by using e-marketing mix tools, in particular those related to the staff and their relations with e-customers – stimulate the needs of silver singles as regards their tourism activity and responsibly promote tourism products intended for this target group.

This could allow tourist and tourist-related entities to coordinate their activities and implement coherent social and tourism policies, so that they

include the promotion of e-services and the education of elderly consumers in this respect. In the light of the development of e-services, and therefore e-tourism, these results seem important not only for travel agencies, but also for hoteliers, carriers and representatives promoting tourist destinations.

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