

“Marketing to aging population: are values held by senior American consumers similar to Turkish consumers?”

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Marketing to aging population: are values held by senior American consumers similar to Turkish consumers?

Abstract

The world population ages rapidly and this general condition can be viewed in Turkey as well. As they grow old, the psychological, individual, and social value judgments that shape the consumers' marketing behaviors also change. The aim of this research is to determine the elderly consumers' points of view that live in the city of Mersin, Turkey, by examining 55+ American consumers' judgments about psycho-social values. Descriptive and qualitative techniques were used in this research. The data were gathered from one-to-one interviews realized by 12 women and 12 men who live in Mersin, and the following results were obtained. Economic and physical independence, decent and untarnished way of living are important for the age group of 55+. The women respondents who once had a job and are retired now give more importance to economic independence. The housewives, however, think that the decrease in their economic independence does not affect their personality. As they grow older, both women and men become more tolerant compared to the young people. Their social relations weaken compared to their younger ages. For instance, when compared to their youth, elderly people go to the cinema, theatre and concert less often, but they watch TV more frequently. They believe that moral senses (friendship, fellowship, sharing of sadness and happiness, helping others, loving humans, family and all creatures, etc.) have supportive force for them. Because of health problems with their eyes, they read newspapers, magazines and books rarely compared to their younger ages. Spending time with their family, taking up hobbies, working for the sake of the community, making people happy make them content. What is more important for 55+ age group consumers is the usability, reliability, and the adequate style of the products and services, rather than their brand.

Keywords: aging, aged consumers, marketing to aging population, psycho-social values.

Introduction

The subject of "aging" has recently received a great deal of attention in the media and in our national dialog due to the increasing size of the aged population. Two factors have contributed to the increasing attention. First, a revolution in longevity is taking place in this country and around the world as more people are living for longer lives than has ever been true in the history of mankind (Moschis et al., 1997). For example, in Turkey, two-fourths of the people who are born today are expected to live to the age 65, and half of them will live to the age of 80 (www.turkstat.gov.tr). The developments in medical care have a great importance in the long-life of the people.

A second factor is responsible for the increasing attention on the aging population. The increasing number of aged adults in population is attracting businesses. Companies will have to understand the consumption needs of aged people and how the aged market responds to various marketing activities of the firm. Businesses have already begun to respond to the needs of the aged population by developing new products or modifying existing ones (Schewe, 1988). Mature adults have got more economic power in the hands relative to younger consumers, who are likely to demand products and services suitable to their needs and lifestyles (Leventhal, 1991).

The recent progress in the field of health such as new diagnosis and treatment methods, new medicament, scintigraphy techniques, and operations have enabled people to live longer lives. Consequently, the population of elderly people in the society has increased, bringing with it the problems of the aged, and the solutions to these problems have become more important. Due to the decrease in birth and death rates, the world population will become aged rapidly incoming 50 years. This condition will be observed more often in developed countries. It has been noted that in the longevity of life 50% of environment, 25% of genetic factors, and 25% of personal healthcare play an important role (An interview with Dr. Gloria Gutman, www.sabah.com.tr, April 26, 2006). According to the data of WHO, in 2006, there were 600 million people aged 60 and over; there will be 1.2 billion by 2025 and 2 billion by 2050 in the world. Today, about two thirds of all aged people are living in the developing world; by 2025, it will be 75%. In the developed world, the very aged segment (80 and over) is the fastest growing population group. Women outlive men in virtually all societies; consequently in very old age, the ratio of women/men is 2:1 (www.who.int/aging/en).

According to 2006 data of Eurostat, Statistical Bureau of European Union, the population of 25 member countries has been aging gradually. One EU citizen out of six is 65 and over. It has been foreseen that by 2030, one fourth of Europe's population will have consisted of the senior people. The EU coun-

tries with a highest population of 65 and over are Italy with 18.2%, Germany with 17.5%, Greece with 17.3%, and Sweden with 17.2% (www.eurostat.ec.europa.eu).

The 2006 data of the USA Statistical Bureau demonstrate that the population of 50+ is 76 million and this represents the 28% of the whole USA population. It has been estimated that by 2015 this age group will have constituted 45% of the general population. 50+ population is seen as the biggest consumer group in the USA with 1.6 trillion purchasing power. The products and services that address to the seniors are seen as the most profitable businesses of the coming years (www.census.gov/poulation/).

When observed demographically, Turkish population is yet displaying a younger structure; however, it is expected that by 2020 the population of the old will have been about 20 million. Today 6 million old people, whose age is 60 and over, is living in Turkey and this rate makes up only 8% of the whole population. In coming years the population of Turkey will be about 100 million and the rate of aged population when compared to general population will be around 15 to 20%. Consequently, the aging fact as well as economic and social problems will be one of the main issues of Turkey in the future (Life Satisfaction Survey 2006). From this perspective, this research will have the aim of reflecting the future to present day.

People over 55 control an important part of the Turkey's assets and discretionary income, so, marketers cannot afford to ignore these demographic trends. Businesses are likely to respond to consumers who have economic power, and the aged consumers market is increasingly becoming the most powerful consumer group.

The purpose of this paper is to highlight the key issues confronting senior Turkish and American consumers which affect their marketing behavior. These range from the definition of the aging to values held by senior consumers. This paper also addresses some of the commonly raised key values which are held by senior American consumers and whether they are similar to Turkish consumers' or not.

1. Values held by american people at the age of 55 and over

Aged people have different requirements from society and government as opposed to young people, and frequently differing psycho-social values as well. In a research which is conducted in USA, forty attitudinal questions were asked in order to gauge the importance of more than 34 different values to senior adults over 62. For the sake of clarity, these distinct values were summarized in 13 dimensions,

ranked from most to least important as follows (Wolfe & Snyder, 2003):

1. Self respect: This is of utmost importance to mature American people. They believe in integrity and perseverance. Self-respecting seniors also tend to value self-sufficiency and independence.
2. Family ties: These are also very important to seniors. Seniors with strong family ties consider their families a top priority. They are genuinely interested in the welfare of the family and each of its members, no matter where they reside or how frequently they see them, and are willing to make sacrifice for them.
3. Faith and religion: Expressed as spiritual connection to God and the community of believers, faith is virtually as important to mature Americans as their family ties. Many are guided by religious principles, taking comfort in their religion and the sense of a divine purpose in life.
4. Warm relationships: These are highly valued by mature American people. Seniors are emotionally supportive, loyal and consider friendship a top priority.
5. Kindness and compassion: These are values that go a step beyond warm relationships. Compassionate seniors value forgiveness and honesty and emphasize helping others. They believe in social justice and equality for all people.
6. Intellectual curiosity: There is a segment of the aging population that exhibits a high degree of intellectual curiosity. These seniors pursue knowledge, paying attention to changes taking place around them. They enjoy mental challenges and look to understand rather than accept what it is they are investigating.
7. Health and well being: These are important values, but not at the top of the list as one might expect. Wellness-minded seniors are likely to lead healthy lifestyles through diet, exercise, and avoiding health risks. Seniors that value health and well-being strive for inner harmony and tend to have a positive outlook on life.
8. Fun and happiness: Seniors value fun and happiness similar to wellness. Seniors who value happiness maintain positive outlooks on life. They enjoy variety and tend to lead active lives.
9. Conservative attitudes: Many aged people are conservative in their approach to living. They are respectful of tradition, authority, rules and social institutions. Conservative seniors also value politeness and civility.
10. Financial security: Many seniors also value financial security because they are concerned about having enough money to sustain their cur-

rent lifestyle and take care of unforeseeable circumstances.

11. Power and recognition: Some aged people value power and recognition because they prefer to take the lead rather than follow orders and seek the praise and accolades from others.
12. Excitement: The rush of excitement does not just belong to the young. There are seniors who crave thrills and adventure. They tend to be spontaneous and rebellious.
13. Material possessions: These are important to some seniors. They value owning status symbols. Materialistic seniors are conscious of brand image and how others perceive them.

2. Conclusions from the literature

Who is an aged consumer? There appears to be no consensus on the characteristics that define one as an "aged person". Age per se is not a very good criterion to use because there is a great deal of variability in aging. Because aging is multidimensional – that is, people gradually grow old biologically, psychologically and socially – any age boundary used is not likely to produce a meaningful definition. Simply, people do not always look or act their age. It often becomes necessary to use an arbitrary age, and even chronological definitions need to be placed in a proper perspective. For example, marketers of nursing homes may use a higher boundary than marketers of travel and leisure services. Yet, for practical purposes, we often use a lower age limit, usually 50 or 55, to include people who may have a need for a wide variety of products and services (Moschis et al., 1997, p. 283; Leventhal, 1991, p. 30).

Aging is defined as the senescence that occurs by the decline of physical capabilities and generally the decrease of mental abilities that can be observed in this period of lifetime (Larousse Dictionary, 1986). In other words, aging is the organic process of getting old and showing the effects of increasing age (www.medical-dictionary.com). There is a gradual change and a decline in biological and mental functions in an organism after 35 years old. The process of aging is not a disease but rather a "normal" phenomenon which results in a decreased overall physiological capacity of people (Schewe, 1988). Aging depends on the decision of the individual about himself. An individual is as old as he/she feels (Bilgin, 1989). The studies on the elderly people consider different age periods in order to define aged consumers. In defining the aged consumer concept, age limit is an important variable; additionally biological, social and psychological factors have also an effect on the concept of 'aged consumer' (Bone, 1991; Marangoz, 2005). When literature about aged consumers is looked over, it has been found out that there has not been a consensus

on the definition of the concept, and generally the concept of the aged is defined according to individuals' calendar age. Some authors define people at the age of 55 and over as aged, while others consider the aging border as 65 and over (Wolfe & Snyder, 2003; Leventhal, 1991; Bone, 1991; Gilly & Zeithaml, 1985). Chronological age is one of the most common methods suggested for determining the borderline of aging and segmenting this market. In literature, several researchers suggest using four age related segments: 55-64, 65-74, 75-84, 85 and over (Marangoz, 2005; Dychtwald, 1997; Moschis et al., 1997; Bone, 1991; Leventhal, 1991).

As in many countries in the world, in our country, enterprises give more importance to marketing departments for the young consumers while ignoring the needs and demands of the aged consumers. There have been a few researches done on the needs and demands of the population at the age of 55 and over although they make up an important percentage of the world population. This condition leads to a hesitation for the businesses to take part in this marketing section.

Aged consumers have tendency to purchase the products that enrich their lives, enable them to communicate with others, and provide them with the opportunities with which they can take advantage of the world beauties (Bone, 1991). The aged get the most satisfaction from taking part in the meetings for the sake of the society and from social activities. On the other hand, they fear the loss of economic independence and loneliness the most. They need the products and services that will enable them to feel their life is worth living and worthwhile (Schiffman & Konuk, 1983). These new products and services should also have such characteristics that lower their fear of tangible and physical dependence.

Adults at the age of 55 and above spend on health tourism, leisure activities, health-care (anti-aging) products and medical assistance more than other age groups both in Turkey and USA (Mature Marketing Summit, 2006; www.jwtmmg.com; Gurkan, 2007). These consumers are always retired or continue part-time working after retirement; therefore, they have a plenty of disposable income and free time. Also, aged women do not buy expensive fads and they are not order takers. Nevertheless, value and convenience are important to this group (Kinley & Sivils, 2000).

3. The aim and scope of the study

As the ratio of aged people in whole population is getting higher, and as dissimilarities in their personal value judgments, habits, and behaviors occur due to aging and due to the change in their physical,

psychological and social needs, this research aims to determine prioritized value judgments and moral values of the aged individuals and to analyze similarities between aged Turkish and American consumers.

Mersin Province in the Mediterranean Region was chosen as the research area. Mersin has been one of the cities which is preferred by retired individuals for quite a long time due to its affordable life standards. Besides cheap housing, food supply, heating and so on, Mersin also offers retired individuals cultural and artistic facilities, and because of these advantages Mersin was chosen as a research area.

4. The research study

An exploratory and qualitative research was conducted to reveal how aged people put their needs into words and to find out their perception about these needs. A standardized open-end interview method was used to go deep into elderly people's inner world and to be able to look at the issue from their perspective. A 13-dimension scale which was developed by Wolfe and Snyder in 2003 and which contains basic individual characteristics, habits and psycho-social values of American people at the age of 62 and over was exactly used in the interview form.

The research was done by using standardized open-end interview method among 24 individuals, 12 women and 12 men, who were at the age of 55 and over. Male and female groups consist of subgroups of 4 people, divided according to their education levels as high, medium and low. Since education is the most important criterion that affects individuals' basic characteristics, habits and psycho-social values, it was taken into account in this study. In today's society, the age of 55 tends to be seen as marking the entry into a new stage of life following youth and career. We may now even consider 55 to be a "midpoint" in the adult lifespan. They are creating a new retirement lifestyle after 55. Many research surveys about aged consumers are realized over adults of 55, because age 55 is a borderline between mature adult and old ages. In her study, Bone (1991) formed the study group among the individuals who were at the age of 55 and over, as the retirement age in the USA is 55. The women respondents' basic social-economic characteristics are presented in Table 1, and men participants' ones are included in Table 2. One of the women is still working, four of them are retired, and seven of them are housewives. Except housewives, the occupations of other women are as follows: the working woman is a medical doctor, among the retired: one of them is a nurse, and the others are teachers. Eight of the women are married, one is single and three of them are widows.

Four of them are secondary school graduates, four are graduates of high school and the other four have BA or MA. All except one have children. Their age ranges from 58 to 82. All of them live in urban environment. Details of those that involved in this study are included in Table 1, with all names altered for the purpose of anonymity.

Table 1. Women participants social-economic characteristics

Name	Age	Marital status	Education	Work	Number of children
Ayşe	60	Divorced	High-school	House-wife	1
Canan	72	Married	High-school	Nurse	2
Emel	62	Married	University	Doctor	2
Fatma	79	Married	University	Teacher	2
Güler	82	Married	Secondary	House-wife	5
Nese	64	Married	University	Teacher	2
Piraye	74	Divorced	Secondary	House-wife	3
Senel	65	Married	Secondary	House-wife	3
Serap	61	Married	Secondary	House-wife	2
Sıdıka	57	Married	University	Teacher	4
Tugba	60	Single	High-school	House-wife	–
Zeynep	80	Divorced	High-school	Teacher	1

Table 2. Men participants social-economic characteristics

Name	Age	Marital status	Education	Work	Number of children
Ali	58	Married	Secondary	Mechanic	4
Cengiz	62	Married	University	Architect	4
Ender	65	Married	High-school	Accountant	1
Erdem	66	Divorced	High-school	Sales-man	–
Halil	72	Married	High-school	Noncommissioned officer	2
Ibrahim	61	Married	Secondary	Public servant	–
İsmail	71	Single	Secondary	Cook	1
Kazım	74	Single	University	Judge	3
Mehmet	57	Divorced	High-school	Post-man	1
Mustafa	74	Married	Secondary	Graphicier	3
Yusuf	64	Married	University	Doctor	2
Yücel	63	Married	University	Agricultural engineer	2

Semistructured interview questions which were used in the study were illustrated in the Appendix and they provided consistent structure across interviews. Interview probes individualized each interview. Interviews lasted about 60 to 90 minutes. Nearly all were conducted at the respondents' residence. All interviews were realized by the author. The author coached respondents in interview procedures. In about 40% of the respondents there was blood bond and 60% of them had an acquaintance, friendship or kin relationships with the interviewer. The data that

obtained from 13 questions asked by using open-end interview method were summarized and interpreted with Descriptive Analysis Method.

5. Findings

The findings of one-to-one interviews about psycho-social values held by age group of 55+ who live in the city of Mersin are below.

5.1.a. Evaluation of the concept of honor. For women, the concept of honor constitutes an important part of personality, and means an individual's being respectful and honest to himself and to his environment.

For men, honor is being independent, in terms of economic, social and cultural aspects. Cengiz defines it as 'being the owner of stainless, respectful sort of life'.

5.1.b. Examining whether there is a link between the concepts of honesty and determination. From women's perspective, honesty means being straightforward, open-hearted. Determination is being stable, carrying on ones job in a planned way. According to Canan, 'it cannot be said that every honest man is determined, every determined man is honest'.

From men's perspective, an honest man is someone with a target and a hardworking man who never takes a wrong step in order to reach his aim. Determination is an effort to reach the target. There is no link between honesty and determination. Halil notes, 'if an honest man is determined, honesty gets closer to determination. There are people who are determined, but forger at the same time'.

5.1.c. The effect of decreasing economic independence on the personality. From women's perspective, a group of women (among them are women with low level of education as well as retired women with high level of education) asserts, 'a decrease in my individual income does not affect my personality. There might be social pressure, my environment might restrain on me. However, I try not to be affected by reducing my expenditures'. The other group, on the other hand, states that 'it is important for them to be independent economically; otherwise, they will be influenced negatively. One of them says, 'I might be more aggressive'. This group consists of individuals with medium and high levels of education.

From men's perspective, a group of men (with medium and high levels of education) states that 'educated and sane man never be influenced. I try to adapt to the circumstance I am in.' The other group, on the other hand (low level of education), says that 'it is crucial to be self-sufficient economically, otherwise one will look crestfallen'.

5.1.d. The effect of decreasing physical independence on personality. The responses given to the question 'in what way decrease in your physical independence does affect your personality?' by the women enrolled in the study could be evaluated in two groups. Decreasing physical independence causes some women lose their self respect, and affects their social life and their psychology in a negative way accordingly. Women in the other group however, imply 'if it is a condition I could not change, I try to accept it; but if it is something I can change, I make an effort not to be affected.'

Several of our men informants, however, express their view as 'decreasing their physical independence might cause negative effect on their personality, limit their actions, pacify their social relations, and get them down psychologically. One man responds that 'negative changes might occur in my personality due to the pressure from my environment. For example, I might disguise in a personality that is rebellious and hard-shell.'

5.2. Increasing concern to family ties and family members as getting older. Women who have grandchildren emphasize that 'as getting older family ties become more important,' whereas women without grandchildren state that 'there has been no difference'.

The majority of men have common point of view which is, in recent years concerning family members, especially after the birth of their grandchildren, has increased. They say, 'after retirement, they could not go to the cinema or the theatre as often as they did in the past'. They have a lot of spare time, so they care more about family members, and they spend more time with their children and grandchildren. A minority group of men noted that 'there has been no change at all'.

5.3. The importance of moral sense. All women indicated that moral sense, beliefs, religious and moral tendencies are of importance to them. A group of women cannot worship due to health problems. There are some women who can spend more time for worship after retirement, and who worship more as compared to their previous years. They believe that moral senses such as friendship, fellowship, solidarity, human love, family love, love towards all creatures, and so on keep them alive. It was confirmed that women worship more than men do.

For men moral senses are quite important. The most important is love. Yusuf says, 'I am faithful to moral values such as friendship, brotherhood, love, share of sorrow and happiness.' Yucel indicates, 'moral senses play an important role in civic con-

sciousness. Family love, love of country, friendship, and fellowship are important moral values.'

5.4. Relations with friends. Women who have health and family problems state that they see their friends less and women without these problems indicate that there has been no change in their relations. Men with high level of education and income spend more time with their friends. They say 'I can spend more time with my friends after retirement', whereas there are men who state 'I cannot see my friends as often as I used to do in the past. Health problems, moving to other cities, economic reasons, deaths do friends apart. New friends cannot be found easily, new friendship is difficult to construct.'

5.5.a. Kind heartedness. According to women 'kind heartedness' means being caring, loving, tolerant, honest, helpful, seeking for others goodness, being kind to all creatures, being objective, showing respect to others rights as well as keeping his own rights.

Men enrolled in this study use these concepts to explain what 'kind heartedness' means to them: 'being beneficial to all human beings and creatures, helping beings more feeble than himself, being tolerant'.

5.5.b. Kindness. From women's perspective kindness is resultant of love, mercy, and help. When kindness is uttered women think of mothers' love to their children and maternal love. As Tugba words it, 'kindness means approaching all creatures with love'.

According to men, kindness means loving all creatures. It means showing more love to younger people. Ibrahim states that 'being tolerant and indulgent means showing respect to people's freedom'.

5.5.c. Social justice. Women define social justice as the government's providing equal rights to all individuals in the fields of health, education, economy, and so on; as well as providing equality of opportunity to all people. According to Sıdıka, social justice means trying to decrease the differences among individuals in the society (economic, social, education, etc.) to the minimum.

According to men, social justice is that leaders of the society should distribute all the products and services produced (security, justice, health, salary, education, etc.) to people of the society equally. Kazim points out, that 'social justice is being able to provide all individual's living humanly. It is to obtain a social balance that does not agitate hate and greed among social layers.'

5.6. Curiosity of learning as an intellectual. Women state that when they were younger they used to read more newspapers and magazines, whereas as they get older they watch TV more. Due

to their eye problems they read fewer books as compared to their younger ages. It was found out that women with lower education level watch more TV, and read fewer books as compared to women with higher education level.

As for men, medium and high level educated men read newspapers daily; compared to this they seldom read books, and they watch TV less compared to the educated men of low and medium levels. Educated men of low level, however, watch TV often, but read newspapers and magazines seldom.

5.7. Health problems. Among women, especially with low level of education, there are problems of obesity, osteoporosis, rheumatism, and teeth problems. Regardless of education level, all women have high level of cholesterol, diabetes, high blood pressure, and eye problems due to aging.

Among men, there are heart-vessel embolism, high blood pressure, eye and ear discomforts, rheumatism, high cholesterol, diabetes and excessive weight problems. Men, when compared to women, take health problems less serious.

5.8.a. Facilities for fun. It was found out that middle aged women with medium and low levels of income prefer TV programs, especially they watch music programs and sitcoms in order to have fun; they get together with the loved ones in weddings, engagement parties, or henna nights; and they seldom go to the cinema and the theatre to enjoy themselves. Women with high level of income often go to vacations in their country or abroad, and they go to the cinema, theatre and exhibitions.

Regarding men's views, one man with low income level states that he watches music programs on TV, and he likes dinner-parties with friends and relatives accompanied with music; a man with medium level of income says that he watches TV more often because he cannot go to the cinema and the theatre as frequently as he used to do. One man with high income level points out that he goes to the cinemas and the theatres whenever he finds an opportunity.

5.8.b. Take advantage of the leisure time. Women with high income level do sports, jogging, painting, playing cards, listening to music and so on in their leisure times. Medium and low income group prefers knitting, needlework, handcraft, listening to music, playing cards, doing crossword puzzle, gathering with friends, making cakes and meals that their children and grandchildren love.

The activities men do in their free times do not show any differences according to their education and income levels. The responses from different level of education and income groups are as follows: 'In my

free time I read newspapers, books, listen to music, meet my friends, do crossword puzzle, do sports. I watch discussion programs and quiz shows, play cards, spend time with grandchildren and gardening’.

5.8.c. Pleasure activities. Married or widow, women who have children and grandchildren enjoy and are happy spending their time with their children, grandchildren, relatives and the loved ones. Women without children are happy when they travel, do peaceful and stressfree works, and deal with their hobbies.

Being with their families, going on vacation and seeing new places, doing community work, working in the garden, buying a small gift, being witness to happy moments of their beloved ones (engagement, wedding, etc.), seeing other people happy make men happy. In Yusuf’s words, ‘I am very happy as long as I follow my hobbies and I am with my beloved ones’.

5.9.a. Concept of tradition. Women specify that the concept of tradition is reminiscent of customs that have become rules in the course of time, wedding, engagement ceremonies, meals that have been made for generations, and traditional hand crafts. There are women who explain this concept as ‘social customs from past to present, social principles that have been actualized and accepted for years such as ‘special day’ visits, aiding each other, welcoming guests, engagement and wedding ceremonies. Traditions are complete set of rules that have been accepted by the society for a long time and that consist of the behaviors we should be demonstrating. They are elements which best reflect our country’s cultural values. According to Ayşe ‘this, for instance, might be serving a guest a cup of Turkish coffee, as well as a moral fact such as a ceremony of asking for a girl’s will for marriage.’ Traditions are the rules that tie the different parts of a society to each other.

According to men, tradition is one of the cultural components of the society. According to Cengiz, ‘under local scale, common attitudes, behaviors are essential. Traditions are operational outcomes of society’s customs, values, accepted practices, the ways of life, and habits universally within its local culture. Ender, however, says, ‘there are good traditions as well as bad ones; traditions change in the length of time.’ Men, compared to women, pay more attention to respect to their elders.

5.9.b. The concept of authority. From women’s perspective, authority is being predominant by taking people around us and the society under our hegemony. It is a person’s reaching his target by oppressing people around him. Authority means pressure, brutal behaviors, ‘anything-I-say-should-be done’ kind of behavior. Piraye has looked at the

concept of authority from a different perspective and explains it as ‘one’s making people around feel her seriousness’.

A group of men defines the authority as putting pressure on something, while another group states, ‘in the family authority is important in order to discipline the ones younger than you; in education and discipline authority is a must, though it must be limited. Halil’s words on this issue are, ‘authority is necessary to prevent social injustice and not to violate the social order’.

5.9.c. Social rules. Women define social rules as ‘engraved rules that everyone should obey in order to provide peace of the society’. These rules are the principles of living in a crowd, for example, queuing up in the crowd, helping the aged people crossing the road and so on. It is individuals’ knowing each others privileges and duties while living together in the society. It may be a young’s giving their seat in the bus to the elderly people. These rules are essential for the continuation of the society’s values and always requisites to every individual. Fatma words it, ‘when you ignore the social rules, you might encounter with the risk to be labeled as insane’.

According to men, social rules are society’s general acceptances. For instance, the young rather not sit while crossing their legs in front of elder people (sit properly), or not talk loudly in crowded places and so on. Social rules are non-written rules that the society obey. It means to have good communication skills with the people around you and to be consistent with the general behaviors of the society such as the way you talk, sit and so on. According to İbrahim, ‘society enforces individuals to obey the social rules’.

5.9.d. Social institutions. Women define family as a social institution. The structure and order of family as a social institution is important. There are also social institutions which serve for the sake of humanity on any subject such as health, education and so on, and which are constituted by the government or people who get to gather for charity work. For example, Society for the Protection of Children, Red Crescent, Asylum for the Aged, Communal Kitchen, Turkish Women Support Foundation, Association for the Protection of the Aged People and so on. The majority of the women have paid more attention to these social institutions as they get older.

For the men; social institutions start with the family, and can be associations that are organized, ranging from the government, non-governmental organizations, to welfare institutions administered by the government. Social institutions are essentials for the continuation of the society. Cengiz divides social

institutions into two basic categories: the first is official social institutions, and the other is civic social institutions. It was determined that men could not name any of these institutions after this question.

5.9.e. Courtesy. Women define courtesy as, 'acting kind without offending the human being or the creature across you, loving it. It is the feeling of acting humanly and kindly to the people around you and the feeling which comes by birth and is fed by your family manners and traditions. It may be an attitude or one's character, tone of voice, and the style of address. It is the best characteristic and the most important qualification of being a human. It is the respect and love one shows to the person next to you in order to make him feel important.'

Men perceive courtesy as, 'to be able to communicate kindly without offending others; showing respect and love to the ones next to you'. Mustafa interprets courtesy as a consequence of positive behaviors.

5.9.f. Being helpful. Women indicate that being helpful is helping humans who are economically and physically in need of help. As one woman words it, 'being helpful is the feeling of helping people and all living beings as much as one could do and afford, without expecting anything in return'. Women try to help people or any humans in need of help as far as they could afford.

From men's perspective being helpful means to provide social benefit in all areas. They help people as far as they could do. Kazim says that 'it is the feeling of realizing social justice. It is giving what you have (knowledge, money, etc.) to the person next to you without expecting anything in return.

5.10. The effects of decreasing financial possibilities of the aged on the power position in the society. Women from medium and high level education group think that if people in the society value people around them according to their income, the decreasing financial opportunities will affect power position in the society; whereas if they value their character more than their income, it will have no effect on power at all. The ones who have had up and downs in their lives state that the decrease does not affect anything, they could adapt to any situation. Two women from low level education group, however, think that decreasing financial possibilities might affect their psychology negatively.

Men with medium and upper levels of education say: 'my image in the society is not evaluated by money; therefore it does not affect me. Everything is possible in life. The decrease in my income does

not cause any decrease in my powerful position in the society. I want to create an image with my knowledge. Money might disappear all of a sudden but not the knowledge. It always remains. Participants with low level of education believe that 'decrease in financial opportunities will reduce the sense of power that money gives in the eye of the society, and it is possible for the man with lower income to be looked down on and teased. Both men and women participants with high income level, when compared to low income level group, are more affected.

5.11. The effect of having strong social relations, being known by others, being praised and appreciated on happiness. Having good relations with their friends, being known by the things they do, being appreciated, being praised but not in an exaggerated way make women happy.

Being able to continue strong social relations, being known by young generations, their work being praised make men happy.

5.12.a. What makes you excited? Coming across with a friend whom they have not seen for a long time, seeing one of the relatives, grandchildren, happy ceremonies of their friends, relatives, a success of family members, looking at old photographs, rewatching an old but a good movie, finding something that is thought to be missing, seeing a piece of art, and even little presents make women excited.

Social events excite men. For example, our national football team winning international success, our singers winning a contest such as Eurovision, and so on. Meeting a friend or a relative that has not been seen for a long time or listening to a good song might make men excited.

5.12.b. Flaring up in angry in quite a short time. 'Do you get angry all of a sudden?' is the question asked and part of the women says 'I do not get angry suddenly, not much has changed in the length of time.' Another group of women, however, states, 'I could get angry suddenly; I was the same in the past, nothing has changed. I try not to get angry all of a sudden. I used to get angry more in the past; as years passed, it reduced.'

The responses to the same question given by men are as follows: A group of ten men say, 'I do not get angry all of a sudden, not much has changed through years. I stop and think before I utter a word.' Two men, however, states, 'I could get angry suddenly, but in a short time I calm down; compared to past years I get more angry.' Men who get angry easily and suddenly have serious health problems. These problems make them quick-tempered as well.

5.13.a. Spiritual value of the possessions they own. Eleven women say, 'the spiritual value of the possessions I own is very high, even a small souvenir is very important for me. I will be sorry for it. Things with a history are important for me, I will be upset.' Only one woman states that the spiritual value of the things she owns is not very high.'

Eleven men say that the spiritual values of the things they own are very important and selling them would make them sad. Two men out of these eleven state that books are their most valuable possessions, and others indicate that there is like a spiritual link between their car and themselves. Only one man thinks that possessions he owns do not carry any spiritual value, and he would not be sad at all if they are to sell.

5.13.b. Which products had better have a brand? For women, primarily food, secondly clothing and then household items should be of a brand. It is important for upper income group women to have brand clothing (shoes, make-up products, etc.).

Men say, 'if brand indicates quality it is then important. Sometimes very cheap products could be of good quality.' Firstly food, secondly household items, and then clothing should be of quality. Upper education and income group state that they want their clothing and accessories (watch, pen, etc.) to be a brand.

5.13.c. The importance of brand image. Women say, 'brand image is not important for me, what is important is goods being well-quality and suitable to my taste. Since I use them for a long time, I give importance to quality not the brand. Durability, quality and being healthy or not is important for me.' Only one woman from medium level of education group states that brand image is important for her, especially clothes without any brand can easily be deformed.

According to men, brand image is not important. What is more important for men are the products satisfying their needs. Two high level educated men state that 'brand image is sometimes important, for instance in formal clothes that they wear in a meeting.

5.13.d. Our belongings being liked by other people. According to nine women, it is important to own things to their taste, regardless of what others think. 'I use it if I like even if others do not like it. It is not important at all if other people do not like the things I like, I use them anyway. What is important is my visual taste.' Three women, however, think, 'if others like the belongings I own, I will be happy; I tell them to buy the same things. I'll be happy if they like the things I like.'

Seven of the men say, 'it is important that I like it; not important whether others like it or not. Five of them add, 'if others like my belongings, I'll be very happy; of course others thought is important.'

Conclusion

Aging is a privilege and a societal achievement. It is also a challenge, which will have an impact on all aspects of 21st century society. It is a challenge that cannot be addressed by the public or private sectors in isolation: It requires joint approaches and strategies.

For a consumer, the degree of importance of the products and services differs according to divergent stages of lifetime. Aged consumers, with all their experience of life, are sensitive to the feeling of happiness and they are fully aware of this feeling (Cooper & Miaoulis, 1988). The marketing of the aged consumers is a market of experience rather than 'products-services market'. Reowning what they already have does not make them happy (Dychtwald, 1994). Spending time with their children and especially with their grandchildren, and buying presents for them make the aged consumers very content.

There have been researches confirming that the interest areas of the aged base on moral and family issues (Gectan, 1984). Based on the data obtained from one-to-one interviews of the aged consumers this study revealed the fact that for study group, moral issues, helping others, human and family love, friendship and fellowship are crucially important. The promotion and advertising strategies of the products and services prepared and arranged by the enterprises for this age group should consider these moral values which are estimated highly by the aged consumers.

Television is a medium of communication that all women and men respondents prefer for enjoying themselves. The aged people consider the television as a gate to the society. The previous studies conducted in this area support this result (Schiffman & Kanuk, 1983; Solomon, 1992). For the aged individuals, television serves for many functions. It is a medium that enables them to escape from the loneliness and boredom, creates an alternative for the social interaction, and gives a feeling of being part of the society. Because of these reasons, the aged people prefer the programs which give information on daily news and events. In other words, the aged people see television as a medium with which they might establish communication with the society. The activities for the leisure time and for self development which are organized for the young should also be considered for the aged and be supported by the government, public institutions, social aid organizations, charitable foundations, and other organizations.

The aged consumers are more conservative against products with a brand than the young. The consumers in this group, compared to other ones, give less credit to special and innovative brands, and favor most the products with practical usability, guarantee conditions, reliable reputation, and with which they have past experiences (Laudon & Bitta, 1988). The brand image is not very important for the aged interviewed in this study, especially those with low level of income. Food should be of well quality and produced in healthy conditions, similar to the clothing which ought to be of high quality, suitable for the personal style and for their health.

As the aged population increases, the interest to health services which provide physical and psychological support, to personal health care and anti-aging products, and to web pages giving information about health issues rise. Ignorance of aging consumers which are 55+ costs companies billions and billions. It is critical to realize in the future that aged consumers, who are more insistent on being understood as individuals, rule the marketplace.

This study in which psycho-social value judgments of the aged consumers living in Mersin, Turkey were investigated is a local one; and conducting such studies in other countries will be of great benefit.

Appendix A

Interview form

The aim of the researcher is to investigate the opinions of mature individuals who are at the age of 55 and over on the issue of basic individual and social value judgments.

Basic questions for semistructured interviews:

1. a) To you, what does the concept of 'honor' mean?
b) Is there a link between the concepts of 'honesty' and 'determination'?
c) Does the decrease in your economic independence affect your personality?
d) In what way the decrease in your physical independence does affect your personality?
2. In recent years, has there been an increasing concerning to family ties and relations?
3. Are moral senses important for you?
Hint: Helping others.
Hint: Religious and moral tendencies.
4. Has there been any change in the relations with your friends?
Hint: Frequently seeing friends because of health problems.
Hint: Being able to spend more time with friends.
5. What do these concepts mean to you?
a) "Kind heartedness";
b) "Kindness";
c) "Social justice".
6. As an intellectual person, is your interest to learning high?
Hint: Reading newspapers and magazines.
Hint: Reading books.
7. Do you have any health problems?
Hint: If so, what are they?
8. a) What do you do to enjoy yourself?
Hint: Going to the theatre, cinema and concerts.
b) What do you do in your spare time?
Hint: I do painting.
Hint: I play cards.
c) What makes you happy the most?
Hint: Spending time with my children and grandchildren.
Hint: Cooking.
Hint: Spending time with my friends.
9. What do these concepts mean to you?
a) "Tradition";
b) "Authority";
c) "Social rules";
d) "Social institutions" ;
e) "Courtesy";

- f) "Being helpful".
10. Does the decrease in your financial possibilities have any effect on losing your powerful position in society?
Hint: Decrease in your income.
Hint: Moving to a district where lower social classes live.
11. Do a) having socially powerful relations;
b) being known by others;
c) being praised;
d) being appreciated, make you happy?
12. a) What makes you excited?
Hint: Rewatching an old and good movie?
b) Do you get angry suddenly in quite a short time?
At the end: Is your anger more or less when compared to 30 years ago?
13. a) Do the possessions you own have high spiritual value? Do you get upset when you sell such a good?
b) Which products do you prefer with brand most?
Hint: Food, clothing, household goods;
c) Is brand image important for you?
d) Is it important for you that your belongings being liked by other people?
14. Do you have any opinions and suggestions to add?

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