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What We Do Know and Don't Know about Marketing Communications on Mature Consumers

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What We Do Know and Don't Know about Marketing Communications on Mature Consumers

ABSTRACT

Purpose: Given the increased significance and rapid growth of an ageing population, this review paper (1) defines the *mature consumer* segment chronologically to resolve definitional inconsistencies found in prior marketing communications literature, (2) identifies the current state of the marketing communications field in terms of mature consumer research, and (3) highlights future research directions on mature consumers for marketing communications academics and practitioners.

Design/methodology/approach: A synthesis of existing marketing communication research on mature consumers (those aged 50+), published in top-tier journals since 1972, is provided. 106 papers were identified in 21 marketing journals.

Findings: Three existing research themes were identified: market segmentation of mature consumers [we ground this theme in three interrelated facets: chronological age, health (physical and neurological) and self-perception of age (also referred to as cognitive age)]; attitudes and behaviours of mature consumers; and marketing to mature consumers. We also propose several future research themes: further definition of mature consumers and widening the scope of examination; segmenting mature consumers to account for heterogeneity; information processing of mature consumers cannot use a one-size-fits-all approach; the influence of marketing mix elements on mature consumers; and alternative methodologies to better understand mature consumers.

Research Implications: Recognising the heterogeneity within the chronologically-based mature consumer segment, we propose an extended mature consumer definition which includes biological, psychological and social dimensions, as well as life events and life circumstances, rather than biological age alone.

Practical Implications: In practical terms, understanding information processing of mature consumers cannot use a one-size-fits-all approach and marketing mix elements may affect

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behaviour differently within this segment. This will require alternative methodologies to understand these processes fully.

Originality: This synthesis of mature consumers research within the marketing communications field provides key research questions for future research to better understand this market segment and its implications for marketing communications, theory development and practice.

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BACKGROUND

Globally the population is ageing. In the U.S.A. it is expected that by 2030 more than 20% of the county's population will be over 65 years old compared to 13% in 2010 and 9.8% in 1970 (U.S. Census Bureau, 2018). In the UK, by 2041, this age group is set to reach 20.4 million and make up 26% of the population with the fastest rise expected in those over 85 years of age (ONS, 2018). Worldwide, China, Japan and Korea are considered the fastest ageing countries where those 65+ make up more than 30% of their populations, while Korea is expected to become the oldest developed nation by 2065 (ESCAP United Nations 2016). Given this expected growth, *mature consumers* represent a significant opportunity for companies (Hewitson 2017). For example, in 2016 the UK over 50s represented 33% of the population yet they held 70% of all household wealth (Saga, 2016). The increasing market size of mature consumers, their larger disposable income, less time restrictions and purchasing power have led to the emergence of new products and services targeted specifically at them (e.g. Stephens 1981, 1991; Sudbury-Riley & Edgar, 2016). This study aims to define the mature consumer segment chronologically, bring together our understanding of current literature on mature consumers in marketing communications and propose future research directions of both theoretical and practical importance.

Age remains one of the most popular segmentation criteria due to its importance, correlation to other factors and easiness to measure (De Pelsmacker, 2021; Egan. 2020). It is often used exclusively in product or service offerings such as homes for over 50s or travel insurance during COVID-19 for the over 60s. As a result within marketing communications, academics and practitioners are increasingly recognising the importance of this market. Existing research acknowledges the heterogeneousness of the mature market and examines processing, behaviour, and decision-making amongst this audience. Additionally, research identifies effective communications strategies and information sources to reach this market

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(e.g. Amatulli et al., 2018; Burnett, 1991; Davis & French, 1989; Grougiou & Pettigrew, 2011; Yoon, Cole & Lee, 2009).

However, finding ways to reach mature consumers with effective messages is still a struggle for many practitioners (Moschis & Mathur, 2006) who have been slow or unsuccessful to target this market (Hurley, 2016). Most advertising budgets are spent on advertising targeting people under 50 years old (Ridley, 2014) and most advertisers still use the same advertisements to communicate to all audiences (Kim et al. 2016). Moreover, use of older models and prominent age-based marketing stimuli to target mature consumers has produced conflicting results (e.g. Milliman & Erffmeyer, 1990; Swayne & Greco, 1987; Weijters & Geuens, 2006; Wolf, Sandner & Welpe, 2014). A lack of representation in advertising appeals, as well as an advertising industry that is often accused of ageism (Bruell, 2019), could lead both mature consumers and professionals over 50s to believe that they are unimportant and not valued (Grougiou & Pettigrew, 2011; Swayne & Greco, 1987).

However, research shows mature consumers have their own consumer identity process (Schau, Gilly & Wolfinbarger, 2009), which should encourage marketers to develop more well considered consumer segmentation to customise marketing communications to this audience. Mature consumers remain under-researched (Moschis, 2012) and theoreticians highlight the need to examine their cross–cultural perceptions and values (Sudbury & Simcock, 2009), engagement with digital media (Goldberg 2009; Parida, Mostaghel & Oghazi, 2016), the digital divide (Cosco, 2018; Hwang & Nam, 2017), and age discrimination in advertising and marketing institutions (Nunan & Domenico 2019). Recent research (Kuppelwieser & Klaus 2020) also highlights different concepts of individuals' time perception as a useful tool to apply to different age segments in market research.

Within the context of marketing communications, our paper provides a synthesis of existing research in top-tier marketing journals, from 1972 to the present day, identifying the

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current state of the marketing communications field in terms of what we know and what we do not know about mature consumers within the marketing communications area and highlighting future research directions (building on Moschis 2012). In doing so, we make two distinct contributions.

First, we argue that age as a concept commonly restricted to chronology is not enough for marketing segmentation techniques developed to meet mature consumers' unique needs. Given that past research varies in terms of chronological age segments defined as mature (ranging from 50+ to 80+) we resolve this inconsistency in chronological definitions of mature consumers and specifically within the marketing communications literature by proposing the interaction between three main variables key in any discussion of marketing to this group: i.e., chronological age, health (physical and neurological) and self-perception of age (or cognitive age). These types of segmentation variable combinations overcome the limitation of using only simple demographic segmentation when developing effective marketing communications.

Second, we identify a range of consumer behaviours performed by mature consumers, their decision-making processes, and the influence of a range of psycho-social factors that leads to particular consumer attitudes and behaviours; and the effectiveness of various marketing techniques aimed at mature consumers. This contributes to our understanding of the mature consumers market as we extend the mature consumer definition to include biological, psychological and social dimensions, as well as life events and life circumstances, rather than biological age alone. Additionally, our synthesis of findings can be used as a primary guide for practitioners who want to tap into the mature consumer market and ensure that their monetary endeavours do not go wasted; while minimising the propagation of stereotypes that are harmful to mature consumers with the aim of increasing their well-being and getting the most out of marketing communications targeting them.

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METHOD

Research approach

To address our objectives of defining the mature consumer segment chronologically, identifying the relevant literature on mature consumers in marketing communications and proposing a future research agenda, we conducted a review of the existing research on marketing communications and mature consumers. We adopted a systematic process to ensure replicability as outlined by Popay et al., (2006). An initial scoping of the topic literature through the use of the EBSCO Business Source Complete database allowed us to gain an overview of the research topic and contributed to the development of the following Boolean phrase for use when conducting the review: *"Older consumers"* OR *"Mature consumers"* OR *"Grey market"* OR *"Over 50s"* OR *"Elderly"* OR *"Elder"*.

From our initial exploration of the research topic the authors agreed on the following inclusion criteria:

1) Peer reviewed original research written in English.
2) Articles focused on the mature consumer. Whether through direct intentional investigation of older individuals or the inclusion and comparison between several age categories, one or more of which included individuals over 50 years of age.
3) Articles focused on, or related to, the marketing communications mix. The focus, research aims or questions of the articles, and their contributions were related to the use of advertising, personal selling, sales promotion, public relations, and direct marketing.

Any articles not available in their full text form and those published prior to 1970 were excluded from the review. The date exclusion was mainly for practical reasons as often these articles are not available in their full text form, however, their relevance to contemporary discussion of mature consumers could also form a justification for their exclusion.

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Search Process

A list of 21 three and four-star marketing journals (as rated by the Association of Business Schools) were selected according to their relevance and likelihood to contain literature pertinent to the review (see Table 1 for journal list). The search was conducted in September 2021, resulting in a total of 3,319 search records across all journals. As per the PRISMA protocol for conducting and reporting a systematic review (Moher et al, 2015), a three-stage process was adopted to identify the articles that would ultimately be included for synthesis. Firstly, all records were screened for inclusion criteria 1, this resulted in 477 search results being excluded based on their non-original research article status (i.e. due to the records being for short commentaries, editorials etc). Secondly, all remaining records (deemed to be articles) were screened by title and abstract based on the remaining inclusion criteria, with 187 articles meeting our inclusion criteria based on this cursory examination. Lastly, the full-text review of these articles revealed 24 articles were unavailable in full-text and 57 were excluded based on the articles not fitting the inclusion criteria of being related to the elderly market segment or having sample sets not containing elderly respondents (see Figure 1 for a diagram of this process).

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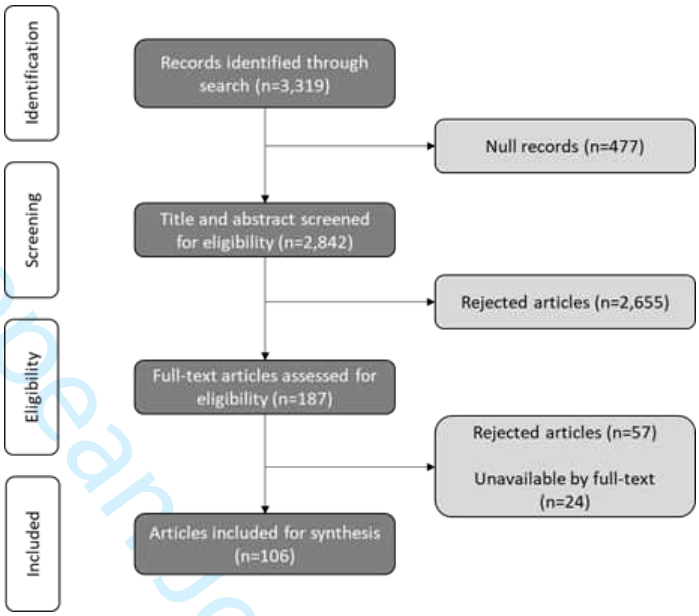
Figure 1. Flow diagram of systematic review search and screening process



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Data extraction

Data were extracted regarding the year of publication, journal, country-of-origin, methods, findings and research themes. Table 1 summarises the distribution of these key variables across the 106 identified articles.

INSERT TABLE 1 ABOUT HERE

THEMATIC ANALYSIS

Segmenting consumers by chronological age is the most straightforward way of segmenting a population (Barak and Stern, 1986; Catterall and Maclaran, 2001; Mathur and Moschis, 2005; Weijters and Geuens, 2006). Some researchers use a comprehensive definition of mature consumers and include all individuals above 50 years of age within that term (e.g. Moschis & Mathur, 2006; Sudbury & Simcock, 2009). Others make additional segmentations

of over 50's with 50-64 year olds, the 65-80 year olds and the 80+ year olds being common distinct groupings (e.g. Drolet, Williams & Lau-Gesk, 2007; Wolf et al., 2014; Yoon, Lee, & Danziger, 2007). Age and ageing, however, refers mainly to chronological age. Age, to use a cliché, is a state of mind. In this section we will outline the literature on the market segmentation of mature consumers (Theme 1) and describe the interaction between three main variables key in any discussion of marketing to this group; chronological age, health (physical and neurological) and self-perception of age (or cognitive age). When considering the mature consumer segment, it is also important to identify a range of consumer behaviours performed by mature consumers, their decision-making processes, and the influence of a range of psycho-social factors that leads to particular consumer attitudes and behaviours (Theme 2); and the effectiveness of various marketing techniques aimed at mature consumers (Theme 3).

In analysing the literature, these three themes were identified by using an iterative approach (Ladge et al., 2012; Pratt, 2009; Pratt et al., 2006). The analysis was performed by two researchers who collaborated in developing themes inductively from the literature. The themes chosen from those identified were agreed upon by both researchers. In this section, we summarise some of their findings and report some of the practical advice that these articles give based on these themes identified by our review (see Table 2 for the summary of existing research themes and the papers identified under each theme).

INSERT TABLE 2 ABOUT HERE

Theme 1: Market segmentation of mature consumers

Consumers differ in buying attitudes, preferences and needs. Through market segmentation heterogeneous segments are created to meet consumers unique needs (Kotler and Armstrong, 2017). Age has historically been an important segmentation variable (Berkman & Gilson, 1974; Lumpkin, 1985). It is important, however, that marketers and advertisers do not

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treat mature consumers as one universal segment and instead use a range of identifying factors to distinguish individuals within this category (Moschis 2012; Moschis & Mathur, 2006; Thompson & Thompson 2009). Previous research acknowledged the ambiguity surrounding at what point a consumer becomes mature. Grougiou and Pettigrew (2011), for example, acknowledge that while there is the tendency in marketing communications research to use chronological age as a means of defining the mature customer, there is not an agreed classification.

Justification for age grouping is rare but some papers do discuss reasoning. Moschis and Mathur (2006) and Jahn et al. (2012), for example, adapted their age cut-offs based on previous literature, industrial or government reports, and to suit their research aims and scope. A common means of choosing an age cut off is based on life cycles as noted by Lazer (1964) and Erikson, Erikson & Kivnick (1994). A number of the reviewed studies do not separate age into distinct groups, in these cases age is treated as a scale variable and the authors will often talk about findings based on ageing in that older participants increase the likelihood of a certain behaviour as they age (Gaston-Breton & Raghubir 2013; Im, Bayu & Mason 2003; Lambert-Pandraud & Laurent, 2010).

With chronological age as a starting point mature consumers can be segmented and used as such for marketing purposes. Barhnhart and Peñaloza (2013) and Huff and Cotte (2016), for example, both note a distinct change in consumer behaviour in the over 80s, whereby relatives and carers may be involved in the consumer decision making process, especially in bigger consumer purchases such as care services (Sheng, Simpson & Siguaw 2019). While the academic literature acknowledges the limitations of relying solely on simple demographic variables such as chronological age (Guido, Amatulli & Peluso, 2014; Johnson & Cobb-Walgren 1994; Stephens, 1991), these variables can provide rich insights in combination with other variables.

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Deterioration of physical, but also of cognitive function is inextricably linked with chronological age. Ageing as a biological function, however, may manifest itself in different ways and at different times, not necessarily on the same schedule as chronological ageing. Past marketing communication research provides evidence that such indicators of age can vary beyond chronology. Some articles (e.g. Greco & Swayne, 1992; Swayne & Greco, 1987) describe age based on external biological cues such as: extensive grey hair and wrinkles around the eyes and/or hands and/or neck, thickening of the ankles, the quickness of step, the use of ambulatory aids such as canes or wheelchairs. Others used a combination of cognitive, social, and biological factors in conjunction with chronological age to refer to the mature market (Day et al., 1987; Guiot, 2001; Vishvabharathy & Rink, 1984). Marketing communication research also supports this notion that ageing is multidimensional in nature (Birren, 1968; Moody, 1988; Moschis, 2000; Phillips & Sternthal, 1977). An individual's information processing and the cognitive decision-making process is one such dimension (Johnson & Cobb-Walgren, 1994; Mrkva et al., 2020; Phillips & Sternthal, 1977; Rousseau, Lamson, & Rogers, 1998; Sorce, 1995; Yoon et al 2005).

The literature, comparing cognitive ability and memory, shows different processing between these groups with regards to the accuracy of recall (Cole & Houston, 1987; Law, Hawkins, & Craik, 1998), price memory (Gaston-Breton & Raghubir, 2013), and the impact of pace of presentation, format and sentence structure on recall (Ensley & Pride, 1991; Golstein, Hershfield & Benartzi, 2016; Kim et al. 2016). Additionally, mature consumers have been shown to process warnings about false information differently (Gaeth & Heath 1987; Skurnik et al., 2005), process information differently based on time of the day (Yoon, Cole & Lee, 2009; Yoon, Lee and Danziger, 2007), perform slower on consumer search tasks (Cole & Balasubramanian 1993) and mature consumers are less likely to remember brands or products advertised, or other aspects of commercials as age increases (Ensley & Pride, 1991). Exposure

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and acquisition of brands in childhood leads to better and faster recognition of brands in adulthood (Ellis, Holmes, and Wright, 2010). As such when compared to younger consumers, mature consumers may face limitations in cognitive processing and working-memory capacity when dealing with new product information or solving new search problems. These factors will need to be carefully considered when marketing towards this population.

While chronological and biological age explains some consumer beliefs and behaviours [e.g., Josiassen, Assaf and Karpen (2011) highlighted that mature consumers tend to be more ethnocentric], their explanation is greatly enhanced with the addition of consumer self-perceptions of age. Self-perception of age (or cognitive age) involves the self-assessment of how the mature consumer perceives themselves and how they want other people to perceive them (Goldberg 2009; Gwinner & Stephens 2001; Stephens 1981; Van Auken & Barry 1995). A person's cognitive age, therefore, is socially constructed and influenced by an individual's experiences and life events, for example retirement (Schau, Gilly and Wolfinbarger, 2009) or becoming a widow/widower (Moschis, Mathur & Smith, 1993).

These experiences in turn may interact with a biological factor such as a chronic condition making people more aware of their age on a day to day basis. For example, self - perception of age can vary depending on context (Amatullis, Peluso, Guido & Yoon 2018; Guiot, 2001; Tepper 1994; Thakor, Suri & Saleh, 2008; Weijters & Geuens 2006). Amatullis et al (2018) found that older consumers tendency to feel younger varied as a function of whether they were exposed to young or old (i.e. a similar age) social cues in an environment. Guido, Amatulli & Peluso (2014) who examined the impact of contextual factors on older consumers' cognitive age (feel-age) and chronological age, found that older consumers' feel-age is affected by social cues, the physical environment and product category type. In different groups of seniors (over 50s) there were determinants of subjective-age biases identified that showed that a feeling of remaining young rather than an aspiration to be younger resulted in cognitive-age

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bias (Guiot, 2001). Additionally, younger adults might consider themselves as elderly individuals especially when it comes to processing information, physical health, experiences, values and lifestyles (Guido et al., 2018; Gunter 2012). These factors may serve as markers of transitions into social roles people are expected to enact at different stages in life (Mathur & Moschis 2005; Mathur, Moschis & Lee 2008). This effect appears to be robust and may be cross-cultural in nature (Sudbury-Riley, Kohlbacher and Hofmeister 2015).

Figure 2 illustrates the three interrelated facets of the mature consumer segmentation as a model. The figure has two axes that consider how an individual may see themselves in respect to age. On the X axis is the individual's lived experience of physical and cognitive health while on the Y axis is the individual's self-perception of how old they are. Chronological age correlates to each of these variables, but the correlation is not perfect. Below are four examples of individuals (A, B & C, D) within this segmentation. Please note that these are not meant to be exhaustive and consumers could sit at any point in the diagram.

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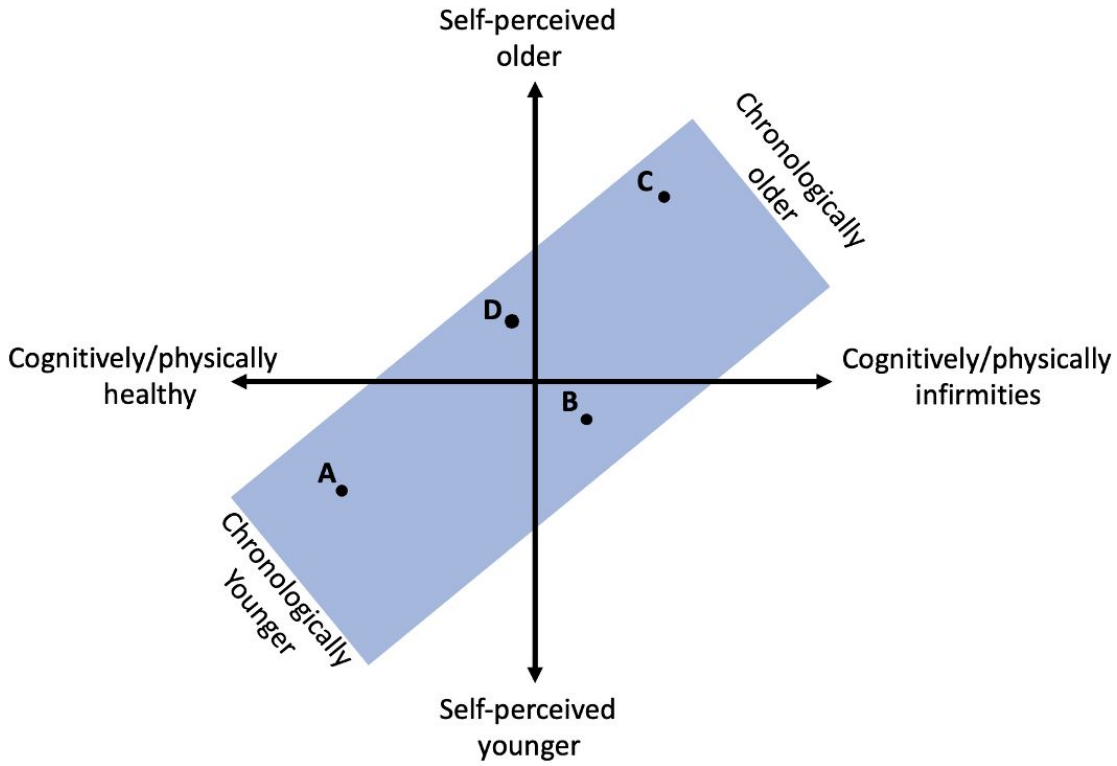
Figure 2. Model of mature consumer segmentation



A. She is 55, pre-retirement, keeps in good health and generally sees herself as young (i.e. she wouldn't label herself a mature consumer).
B. He is 65, he recently retired, has a few aches and pains and sometimes forgets what he wanted to buy from the shops but other than this is in good health. He would understand why the label of mature consumer is used for him, but would be mortified if he was referred to as elderly.
C. She is 82 years old, has been retired for 20 years, is a great-grandmother. She has had a hip replacement in the last few years and very much "feels her age" on a day to day basis. Her family assists her with shopping and she would agree that the term elderly describes her.
D. He is 51 years old, pre-retirement, he is in good physical health, but he perceives himself as older and ageing; he has some health issues that add to his perception of being older and he feels depressed. He would agree that his would be described as a mature consumer.

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Further demographic factors such as income, education and gender interact further with the ageing experience (e.g. Burnett, 1991; Day et al., 1987; Sherman, Schiffman & Mathur, 2001). Income in combination with age has been shown to be related to media habits and attitudes (Rahtz, Sirgy & Meadow, 1989; Burnett, 1991). A study by Sudbury and Simcock (2009) indicated that UK-based consumers over 50 spend more on products such as luxury cars and travel. They also suggested that "as people age, they become more dissimilar with respect to lifestyles, needs and consumption habits". On the other hand, when compared to their contemporaries, older low-income consumers exhibit different consumer choice patterns and respond differently to marketing practices in comparison to older high-income consumers (Phillips and Sternthal, 1977; Walsh, Evanschitzky, & Wunderlich., 2008). For example, older consumers who are wealthier are more likely to use online shopping (Nunan & Di Domenico, 2019).

Alongside self-perceived age gender has been shown to affect shopping orientations (Sherman, Schiffman and Mathur 2001). Credibility of adverts as an information source (Davis & French, 1989) and information search motivations (Morris, Tabak & Olins, 1992) alongside age have been shown to provide valuable profiling information for mature consumers. These types of segmentation variable combinations overcome the limitation of using only simple demographic segmentation when developing creative marketing communications.

Theme 2: Attitudes and behaviours of mature consumers

The second key theme to come out of this review concentrates on mature consumers' attitudes, decision-making processes and purchasing behaviour. Studies examine differences between young and mature consumers, but also between different segments of mature consumers, highlighting how different mature cohorts consume.

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Work on everyday brand choice shows little difference between mature consumers and younger consumers. Uncles and Ehrenberg (1990) found no age-related differences in brand choice when comparing two groups (above and below 55 years old), and D'Amico (2007) found that differences in the number of brands purchased and brand switching behaviour could not be explained by age. Both suggested that any differences in brand choice behaviour could be better explained by disposable income and lifestyle and those mature consumers who stay active, both mentally and physically, have similar requirements and desires as those who are younger. Cole, Laurent, Drolet, et al. (2008) argued that due to age-associated changes in cognition and goals, mature consumers simplify or restrict the choice process and prefer to select long-known options. As age increases to a more elderly population (i.e. 80+) differences in brand choice appear but these appear to be largely driven by age self-perception (Burt & Gabbott; Uncles & Lee 2006) and mobility issues (Lumpkin & Hunt 1989). With regards to brand attachment numerous studies identify mature consumers as particularly loyal consumers who are unlikely to shift brands (Jahn, Gaus and Kiessling 2012; Lambert-Pandraud & Laurent, 2010; Lambert-Pandraud, Laurent, & Lapersonne, 2005; Mittal & Kamakura 2001). Jahn, Gaus and Kiessling (2012), for example, found that for mature consumers frequent interactions through personal contact and building meaningful communications is important in their consumer decision making process. Furthermore, Lambert-Pandraud, Laurent & Lapersonne (2005) found that when buying a new car, mature consumers consider fewer brands, fewer dealers and fewer models often opting for a similar model of car to that of a previous purchase. Lambert-Pandraud et al. (2017) further note that there seems to be a turning point, when people reach 60 years old, in terms of brand preference for established versus newly introduced brands.

Additionally, with regards to discounts and loyalty programmes 50-54 year old consumers were less likely to use discounts promoted with an age segmentation cue, while consumers aged 65 and older were not affected negatively by the presence of a senior citizen

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label (Tepper 1994). In a service marketing context, Lacey, Suh and Morgan (2007) found that mature consumers generally embrace loyalty programmes because they welcome the resulting special treatment. However, the 70+ age segment tends not to respond to level-one marketing loyalty programs (e.g. interested in receiving economic- and customization based preferential treatment benefits), while the 50-59 years old age segment tends to have the highest level of response to level-three marketing loyalty programmes (e.g. receiving a full array of economic- and customization-based preferential treatment benefits). Lastly, in terms of pricing, Ainslie and Rossi (1998) found that mature consumers who are retired are less price sensitive than younger consumers but could not find evidence of them being feature sensitive. Additionally, research suggests that mature consumers are more risk adverse and tend not to try new products (Schiffman, 1972). Sudbury and Simcock (2009) also found that self-respect and security are the most important values for mature consumers; while having a warm relationship with others, fun and enjoyment in life are less important to them in comparison to cognitively young consumers. Mature consumers search less compared to younger consumers (Cole & Balasubramanian, 1993), rely more heavily on advertiser-supplier information (Lumpkin & Festervand, 1988), and are more price sensitive (Cleeren et al.,2010). In service encounters mature consumers prefer formality, even though prior research has suggested informality during service provision helps facilitate social ties with customers (Gwinner, Gremler & Bitner, 1998).

Another decision-making theme in the literature relates to the role of mature consumers time perception (Guy, Rittenburg, and Hawes 1994; Salisbury and Nenkov 2016; Szmigin and Carrigan 2001) which is culturally dependent (Guy, Rittenburg and Hawes 1994) and socially constructed (Szmigin and Carrigan 2001). Generation differences, gender roles, and stage of life, all influence the differences in the way mature consumers perceive time and how they spend it, which eventually affects their consumer decision-making processes.

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The final aspect of mature consumer behaviour identified in this review is that of social and emotional drivers in consumer behaviour. This is demonstrated by Loroz (2004) who notes that even though casinos are often loud, crowed and dimly lit, and venues that you would not usually expect older consumers to enjoy, older consumers often make up a large percentage of a casino's revenue. Gambling to these individuals, Loroz suggests, offers older consumers a sense of control, a break in the routine and a physical, emotional and sensory lift (Loroz, 2004).

This is similar effect to the social aspects of shopping that have been identified as particularly important for mature consumers who use shopping to alleviate loneliness (Kim, Kang & Kim, 2005, Lim & Kim, 2011). Trees and Dean (2018) note that food choice and treats have been shown to signify love to the mature market. Furthermore, Price et al., (2000) stated that emotional context and meaning in consumerism may change with age. Mature consumers' desire for cherished possessions plays an important role in their reminiscence and review of their life. Concerns about the disposition of special possessions involve strong and ambivalent emotions. Therefore, mature consumers are likely to remain attached to the product which they use for a longer period of time compared to younger consumers. Consumption behaviour plays a key role in the formation of attachments and related emotions that develop between a grandmother and a grandchild (Godefroit-Winkel, Schill & Hogg 2019).

Theme 3. Marketing to mature consumers

Our final research theme refers to how mature consumers have been represented in the marketing communications literature, and resulting practical applications.

Historically, mature consumers have been ignored or, when present, have not been portrayed in a flattering manner in advertisements (Swayne & Greco, 1987; Szmigin and Carrigan 2001). "The In-Laws" Tide advertisement (USA, 2016 https://www.ispot.tv/ad/AfqH/tide-the-in-laws) portrays a multigenerational family living

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together. It shows a couple talking about their laundering needs and ends with a confused grandfather entering the room looking for his pants. In this advertisement not only is an older person being represented following a stereotypical approach, but a vulnerability of memory loss is being ridiculed, as pointed out by both industry experts and consumers (Dychtwald, 2021). Similarly, in the "Martha: 2022 Enrollment Period" (USA, 2021 https://www.ispot.tv/ad/qfeP/medicare-benefits-and-questions-line-martha-2022-enrollment-period) advertisement for Medicare, consumers did not appreciate the representation of an older lady as cranky and foolish looking. Catterall and Maclaren (2001) argue that the resulting bias from such poor representation might contribute to perpetuating a negative Western stereotype of mature consumers. Research has examined these portrayals from the perspective of leaders in the advertising industry, advertising archives (Swayne & Greco, 1987), academic literature (Catterall & Maclaran, 2001), and mature consumers themselves (Greco & Swayne, 1992; Milliman & Erffmeyer, 1990; Weijters & Geuens, 2006). This research highlights the need to understand how mature consumers react to the use of mature characters in marketing communications and in particular how mature consumers react to different age groupings in advertising (Catterall & Maclaran, 2001; Greco & Swayne, 1992; Milliman & Erffmeyer, 1990; Weijters & Geuens, 2006).

Greco and Swayne (1992) suggested that mature consumers do not trust mature characters portrayed in advertising. Yet, others suggest that mature consumers view mature and middle-aged characters as more genuine or credible than younger ones (Milliman & Erffmeyer, 1990). However, when it comes to age-free products using mature models as reference figures makes no difference in sales (Greco & Swayne, 1992). Weijters and Geuens (2006) note that perceptions are also affected by what age-related terminology is used in adverts with '50+', 'Senior', and 'Retired' evaluated more positively than 'Third age' and 'Elderly'.

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Mature consumers also utilise different information sources, have different attitudes towards media use compared to younger consumers, and research proposes specific media vehicles that could be used to reach them (Stephens, 1981; Lumpkin and Festervand 1988). Previous research finds that mature consumers are heavier users of a greater variety of information sources (Day et al., 1987; Gilly & Zeithaml 1985; Phillips and Sternthal 1977) but there is little consensus and little in the way of contemporary evidence, on which media vehicles are most appropriate. Even though opinion leaders and independent expert sources are also important in some cases (for example - healthcare, Strutton and Lumpkin 1992), Ensley and Pride (1991) suggest television is the main media for mature consumers, due to its use for entertainment. Additionally, television is multi-sensory and might help consumers overcome cognitive ability limitations (Cole and Houston 1987). However, it should be noted that these papers pre-date the year 2000 and the introduction of social media and significant online advertising and shopping.

Some research also suggests that point of purchase displays, salespeople, end-aisle displays, shelf tags, and other tools play a significant role in inducing impulse purchasing for mature consumers (Cole and Houston 1987; Strutton and Lumpkin 1992). Similarly, newspapers and magazines have traditionally been highly used channels of consumer information for mature consumers (Burnett, 1991). Recent studies have identified a narrowing of the digital divide and a growing potential for the use of social media as an information source (Nunan & Di Domenico 2019), especially for health-related information (Parida, Mostaghel & Oghazi, 2016). Although mature consumers may not believe that the internet will save them time while shopping they acknowledge benefits to its use (Punj 2011). New digital technologies can be challenging for mature consumers who may attribute their inability to cope with this new technology to their age and vulnerability (Nunan & Di Domenico, 2019). Additionally, Campbell, Ferraro, and Sands (2014) found that when mature consumers are exposed to social

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network marketing they demonstrate different behavioural intentions than other consumer segments and tend to be "hesitant" with lower engagement, low purchase intention and word of mouth.

Koenigstorfer and Groeppel-Klein (2012) looked at personality factors and their influence on behavioural choices regarding mobile internet. They found that older adults with high technology optimism are more likely to choose mobile internet in comparison to younger adults. Mature consumers are also likely to be late adopters of consumer electronic products (Im, Bayu & Mason 2003). All of the above suggests that marketers should carefully adapt the marketing mix in order to attract the mature market (DeLorme, Huh and Reid, 2006; Hoy, 1994; Morris, Tabak, & Olins, 1992; Stremersch, Landsman and Venkataraman, 2013).

In terms of advertising style and content, longer and slower paced adverts and self-paced print media encourage better recall and processing of messages in mature consumers (Johnson and Cobb-Walgren 1994). When communication of brand benefits is the key aim informational appeals are also likely to work better for mature consumers and where generation of consumers' choice is the key aim music and marketing information is likely to be most effective (Gorn & Goldberg 1991). Williams and Drolet (2005) found that emotional appeals in advertisements led to higher partiality and recall in mature consumers and more positive responses regardless of whether they are hedonic or utilitarian products (Drolet, Williams & Lau-Gesk, 2007). Teichert et al. (2018) argued that mature consumers are convinced more by informational than emotional appeals.

Additionally, Droulers et al., (2015) examined the impact of television program context (sad versus happy) and found no negative influence of a sad television program on attitude toward the embedded television advertisement among mature consumers. Furthermore, Ewing, Du Plessis, and Foster (2001) demonstrated that cinema advertising and appeals are not limited

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to the youth market. It is an underutilized medium that can be more effective in targeting mature consumers compared to younger consumers.

Finally, within this theme, and due to the noted deterioration of cognitive ability in mature consumers, researchers have explored mature consumers' vulnerability to advertising and marketing malpractice. Among these findings, mature consumers have been shown to misunderstand advertising claims more often, make illogical inferences from them (Law, Hawkins & Craik, 1998; Tinkham, Lariscy & Avery, 2009) and be more receptive to telemarketing scams and vulnerable to fraud (Langenderfer & Shimp 2001; Lee & Geistfeld, 1999; Maronick, Gleason, & Stiff 1989). While it is agreed that mature consumers are more susceptible to such advertising messages, Anderson (2006) highlights that older mature consumers might be less likely to be the victims of high-tech deceptions such as identity theft due to a lower likelihood of owning a credit card and making purchases online.

Rousseau, Lamson and Rogers (1998) propose several recommendations for advertisers and marketers that aim to improve the cognitive ability of mature consumers in terms of advertising design recommendations. For example, the colour used, the size of the text, the composition, and the use of cues and visual symbol to aid memory for warning information. Skurnik et al. (2005) highlight that future research should focus on finding methods of helping improve mature consumers advertisement message recall, working with their reduced memory distortion and cognitive processing in mature adults.

DISCUSSION

Mature consumers make up a growing demographic segment, and they are a significant target group for product/service providers. We argue here that mature consumers have different consumer behaviours which means firms need to provide different marketing communication

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strategies for this category. Aligned with research calls in age-related research to examine the consumer behaviour of different age categories we developed this research to study consumer behaviour of mature consumers. Our study analyses past research and identifies significant differences between mature consumers and other age categories in culture, cognitive ability, memory, social and emotional drivers. As such, we provide new theoretical and practical insights into a range of aspects of mature consumer behaviour.

It is clear that there is little consistency in how mature consumers are defined in the marketing communications literature. Definitions and parameters used in the extant research seem to have been more or less arbitrary, based on researchers' perspectives and stereotypical approaches (Weijters and Geuens 2006). Mature consumers when viewed as >50, are not a single market and more precise segmentations are needed such as 50-65, 65-80, 80+. It is even more useful if chronological age is used alongside other dimensions of ageing such as physical/cognitive health and self-perception of age. In fact, as we have shown, the latter two are likely to have a larger predictive ability on consumer behaviour than chronological age. This provides the basis for our definition in this paper which we present to resolve the definitional inconsistencies found in the prior marketing communications literature. Little work is available to suggest how mature consumers define themselves, and how they relate to other mature consumers; rather than focusing on how advertisers and marketing communicators view the mature consumer.

Traditionally the mature consumer segment has been studied using age and physical appearance as segmentation variables for communication purposes (Grougiou and Pettigrew 2011). However, the heterogeneity of mature consumers is increasingly being acknowledged and variables such as values, attitudes, life roles, lifestyles and living conditions are increasingly being used to segment consumers, either separately or in combination. Hence, practitioners of marketing communications should reconsider how they segment the mature

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consumer market and take into account chronological age alongside physical/cognitive health and self-perceptions of age; as well as potentially values, attitudes, life roles, lifestyles and living conditions.

Changes in the way researchers segment mature consumers have been accelerated due to the digital evolution where traditional ways in which marketers reach consumers and how consumers communicate with one another are rapidly changing (Voorveld 2019). While the notion of 'digital exclusion' or the 'digital divide' (Cosco, 2018; Dijk and Hacker 2011; Hwang and Nam 2017) have been used to examine mature consumers, care must be taken against simply segmenting mature consumers based on their mere level of access to digital technology. Recent research also highlights that mature consumers are increasingly using social media sites such as Facebook, Twitter, and YouTube for social reasons and to access information, especially health-related (e.g. Medlock et al. 2015; Neves et al. 2018; Nunan and Domenico, 2019; Parida, Mostaghel, and Oghazi 2016; Tennant et al. 2015;). Consumers are now simultaneous and multi-tasking media users (Duff and Segijn 2019; Heo and Cho 2009). However, work in this area has either being focused on younger consumers, or is out of date and does not account for today's digital landscape (e.g., Cleeren et al. 2010; D'Amico 2007; Ensley and Pride 1991; Ewing, Du Plessis and Foster 2001; Rousseau, Lamson and Rogers 1998 and Tepper 1994). Marketing communications researchers still know little about how mature consumers in different stages of their lives approach, adopt, and use new technologies and digital channels (Hwang and Nam 2017; Nunan and Domenico 2019). Practitioners also should not make assumptions about new technological innovations and the mature consumer market, while critically reflect on mature as the primary target market for products/services through technological enablement.

Our review of the literature further found that the sample of mature consumers looked at in research to date relate to terms of 'active' and/or 'healthy' without these terms being

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clearly conceptualised. Research samples have tended to be limited to affluent mature consumers, with active lifestyles, who are healthy, and well-educated (e.g. Burnett 1991; Day et al. 1987; Johnson and Cobb-Walgren 1994; Milliman and Erffmeyer 1990; Morris, Tabak and Olins 1992; Shapiro 2018; Swayne and Greco 1987; Tinkham, Lariscy and Avery 2009; Uncles and Ehrenberg 1990). Thus, the extant research has neglected the mature segment of people who are less affluent and educated and possess limited financial or social capital. This group is extremely important to study as age is positively related to a receptiveness to telemarketing and susceptibility to fraud (Lee and Geistfeld 1999) and may mean that this age group is more vulnerable to deceptive advertising.

While the field has acknowledged that mature consumers process marketing and advertising information differently from their younger counterparts (Matthes 2019), understanding of these differences in information processing is still limited. Many studies in this area compare cognitive and memory ability between mature and younger consumers but this does not consider the noted heterogeneity of mature consumers. Few studies directly examine processing differences within the mature consumer market and examine potential differences between the age groups of: 65–74, 75–85, and over 85 years old consumers (e.g. Gordon, Ciorciari and Laer 2018; Lee and Geistfeld 1999; Morris, Tabak and Olins 1992; Yoon, Cole and Lee 2009). Moreover, much of this work has focused on more traditional mass media such as TV, radio, newspapers and magazines.

In addition, there is little consensus regarding visual processing by mature consumers. Some research has acknowledged the possibility of using visual images and symbols to help mature consumers overcome limited memory (Law, Hawkins and Crail 1998) and strengthen their information-integration skills (Cole and Balasubramanian 1993; Skurnik et al. 2005). Additionally, visual cues have been suggested to help mature consumers plan their shopping and reduce brand-switching (Block and Monvitz 1999). However, few studies investigate the

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usefulness/effectiveness of applying visual aids in advertising to mature consumers (Yoon, Lee and Danziger 2007), while there is little consensus about how symbols are comprehended by mature consumers (Rousseau, Lamson and Rogers 1998).

The role of place remains important in the case of mature consumers as it helps us to better interpret and understand their behaviour, when developing meaningful communications. Prior research has shown that social cues and physical surroundings can manipulate the cognitive processes of mature consumers, which will eventually affect their purchasing decisions (e.g. Amatulli et al. 2018; Yoon, Lee and Danziger 2007). However, there is very little research that looks at the creative and design elements of communications and assesses mature consumers' responses to and engagement with these. Existing research tends to limit its focus to designing physical space to best serve mature consumers (Kim, Kang and Kim 2005; Rosenbaum 2006) while neglecting the fact that the mature are now increasingly engaged and participating in digital society (Parida, Mostaghel and Oghazi 2016). Wang et al, (2007) focused on designing retail websites to target mature consumers and some researchers have highlighted the need for websites to be accessible and convenient (Lim and Kim 2011; Maronick, Gleason and Stiff 1989).

There is little consensus in the literature regarding the role of age-differences in advertising and marketing communications' effectiveness largely because there is a line of research that suggests that what works when advertising to younger people will not necessarily work for mature consumers (Sudbury-Riley and Edgar 2016). Additionally, it has been noted that mature consumers who differ in socio-demographic characteristics prefer different forms of communication and rely on different sources of information (Stremersch, Landsman and Venkataraman 2013). There is also little agreement in the literature about the role of different appeals and message characteristics within advertisements on mature consumers. Existing studies that investigate the effects of message characteristics on mature consumers tend to focus

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on positive appeals and their impacts on recall and behavioural outcomes (Williams and Drolet 2005). Overall, practitioners should be cautious when advertising to mature consumers that may be considered vulnerable, and the tactics employed to reach them since there is still much unknowns in terms of information processing for this target segment.

Through our review, we have been able to define the mature consumer segment chronologically, identify core topics of interest with regards to their consumer behaviour and reveal areas of contradicting or missing knowledge. Such observations generate both theoretical and practical implications, in especially forward-looking investigations around digital futures, sustainability, ageing, health, and well-being, among others.

FUTURE RESEARCH

Here we provide fruitful directions for further research based on five key areas: further defining mature consumers and widening the scope of examination; segmenting mature consumers to account for heterogeneity; information processing of mature consumers cannot use a one-size-fits-all approach; the influence of marketing mix elements on mature consumers; and alternative methodologies to better understand mature consumers. A summary of the key future research questions to be addressed by academics and practitioners are included in Table 3.

PLACE TABLE 3 ABOUT HERE

First, future research needs to continue to develop the definition of mature consumers and widen the scope of the examination of these consumers. We have recognised the heterogeneity within the chronologically-based mature consumer definition and future research should extend the definition provided in this paper to include biological, psychological and social dimensions. Additionally, a definition could include other components such as life events and life circumstances, to fully describe and understand the mature consumer (Fozard

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1972; Zniva & Weitzl, 2016). As well as how we define mature consumers it is necessary to understand how matures consumers, and other stakeholders define themselves.

Second, future research must account for heterogeneity in segmenting mature consumers. In doing so it must segment mature consumers based on behavioural variables such as online social media data usage (Voorveld 2019) online behavioural outcomes from media engagement metrics such as clicks, shares, user-generated comments, likes, conversions, and advertising avoidance to segment mature consumers (Poels and Dewitte 2019). How mature consumers use technology and social media is under-explored as is their inclusion within digital society (Nunan and Domenico, 2019). A further segment that requires future research is consumers who are less affluent and educated and poses little financial or social capital. Cultural segmentation aspects must also be considered (Lee, 2019) and future research should account for cultural differences by conducting cross-country and within-country examinations, especially in the Asian and Pacific region (countries such as China, Korea and Japan where the fastest growing ageing populations can be found). All the aforementioned have key policy implications for the regulation of the advertising industry, which future research additionally needs to address.

Third, further research is needed regarding the information processing of mature consumers. The digital evolution, in combination with mature consumers' propensity to rely on opinion leaders and expert sources (Parida et al. 2016), call for future research to investigate whether social networks and online communities can in fact improve the cognitive function of mature consumers (Goldberg 2009), and reveal insights into how mature consumers react to digital media and changes in form, content, and accessibility of marketing information (Duff and Segijn 2019). Findings in this area could also directly inform policy makers, because of the potential vulnerability of mature consumers, as online advertising remains largely unregulated. There is therefore a need for future research to determine whether symbols are

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useful for mature consumers, whether they could be used to replace textual messages and whether their format affects mature consumers' purchase behaviour and responses to advertising (Goldstein, Hershfield and Benartzi 2016).

Fourth, the influence of marketing mix elements on mature consumers for effective marketing communications planning requires further research attention. Further research should examine the role of place, both off and online, and examine the use of online communities by mature consumers. The notion of third places (Rosenbaum 2006) designed to support medical services and as a way to support consumers who face health difficulties and reduce their loneliness might also warrant future research attention. Most work on communications effectiveness has concentrated on traditional media but further research is needed to examine the role of online influencers, comparative online context and reviews of products and services (Kees and Andrews 2019) on mature consumers and to compare types of information (rational vs emotional) and types of media (traditional vs digital, social media vs websites). Message characteristics which may affect mature consumers, like negative versus positive emotional appeals on mature consumers (Poels and Dewitte 2019; Williams and Drolet 2005), textual versus visual, still versus moving images, audio-visual versus text-based content, and type of imagery (i.e. natural imagery, avatar) remain an underexplored area.

Finally, alternative research methods to provide deeper insights should also be used to examine mature consumers in future research (Voorveld, 2019). Common research methods such as self-report questionnaires and interviews have been used but alternative methods such as neuromarketing (physiological methods measuring aspects such as facial expressions, heart rate, blood pressure, respiratory rate, etc) (Droulers, Lacoste-Badie and Malek 2015; Poels and Dewitte 2019) as well as Netnography (using ethnographic methods online)(Kozinets 2019) could be used to overcome problems of self-reported data. Additionally, tools such as text analysis, data mining, blog analysis and Instagram analysis can enable the discovery of insights

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into how mature consumers interact in contemporary digital contexts. Further qualitative methods could also provide a deeper understanding of the role of group dynamics, social impacts and cultural elements (Gőssling et al., 2012) on mature consumers. Our study draws attention to this rich and under-researched area of mature consumers and calls for further investigations to better understand mature consumers.

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TABLES

Table 1. Distribution of key variables across 106 articles on mature consumers

Year of publication	**Number (%)**		
1970-1979	3 (2.8)		
1980-1989	15 (14.2)		
1990-1999	21 (19.8)		
2000-2009	33 (33.1)		
2010-Present	34 (32.0)		
Total	*106*		
Publishing Journal			
	Number screened by abstract (%)	**Number for full text review (%)**	**Number in final review (%)**
European Journal of Marketing	584 (17.6)	10 (5.3)	6 (5.7)
Industrial Marketing Management	57 (1.7)	0	0
International Journal of Research in Marketing	53 (1.6)	0	0
International Marketing Review	224 (6.7)	2 (1.1)	2 (1.9)
Journal of Advertising	110 (3.3)	12 (6.4)	8 (7.5)
Journal of Advertising Research	37 (1.1)	19 (10.1)	13 (12.3)
Journal of Consumer Psychology	110 (3.3)	10 (5.3)	4 (3.8)
Journal of Consumer Research	312 (9.4)	17 (9.1)	12 (11.3)
Journal of Interactive Marketing	35 (1.1)	2 (1.1)	1 (1.0)
Journal of International Marketing	29 (0.9)	1 (0.5)	0
Journal of Marketing	208 (6.3)	10 (5.3)	3 (2.8)
Journal of Marketing Research	90 (2.7)	8 (4.3)	4 (3.8)
Journal of public policy & marketing	138 (4.2)	8 (4.3)	6 (5.7)
Journal of Retailing	62 (1.7)	4 (2.1)	1 (1.0)
Journal of service research	47 (1.4)	4 (2.1)	2 (1.9)
Journal of the Academy of Marketing Science	721 (21.7)	30 (16.0)	8 (7.5)

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Marketing Letters	236 (7.1)	13 (7.0)	9 (8.5)
Marketing Science	46 (1.4)	7 (3.7)	3 (2.8)
Marketing Theory	38 (1.1)	1 (0.5)	0
Psychology and Marketing	167 (5.0)	29 (15.5)	24 (22.6)
Quantitative Marketing and Economics	92 (2.8)	0	0
Total	*3,319*	*187*	*106*

Research location	
	Number (%)
U.S.A.	61 (57.5)
United Kingdom	6 (5.7)
Belgium	1 (1.0)
France	6 (5.7)
Germany	5 (4.7)
Sweden	1 (1.0)
Africa	1 (1.0)
Australia	2 (1.9)
Multi-country sample	7 (6.6)
Not explicitly stated the location of sample/data (e.g. literature review)	16 (15.1)
Total	*106*

Method	
	Number (%)
Cross-sectional survey	43 (40.6)
Mixed methods	16 (15.1)
Experimental/ Quasi-experimental	16 (15.1)
Literature review/Conceptual	15 (14.1)
Qualitative (e.g. depth-interview, thematic analysis, focus group, ethnography)	9 (8.5)
Content analysis/secondary data analysis	7 (6.6)
Total	*106*

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Table 2. Summary of existing research themes on mature consumers in marketing communications

Theme	Sample Papers (alphabetical order)
Market segmentation of mature consumers	Amatulli, Peluso, Guido, & Yoon, (2018). Barnhart & Peñaloza, (2013). Berkman & Gilson (1974). Cole & Balasubramanian (1993). Davis & French, (1989). Day, Davis, Dove, & French, (1987). Ensley & Pride, (1991). Gaeth & Heath, (1987). Gaston-Breton & Raghubir (2013) Goldberg, (2009) Grougiou & Pettigrew (2011). Gwinner & Stephens (2001) Huff and Cotte(2016). Johnson, & Cobb-Walgren, (1994). Kim, Mishra, Wang & Singh (2016). Law, Hawkins, & Craik, (1998). Lumpkin, (1985) Mathur & Moschis (2005). Mathur, Moschis & Lee (2008). Morris, Tabak, & Olins (1992). Moschis (2012) Moschis, Mathur & Smith, (1993). Mrkva, Johnson, Gächter, Herrmann, Mrkva, Johnson, Phillips, & Sternthal, (1977). Rahtz, Sirgy & Meadow, (1989). Rousseau, Lamson, & Rogers, (1998). Sheng, Simpson, & Siguaw, (2019) Sherman, Schiffman, & Mathur, (2001). Sorce (1995). Stephens (1981). Stephens (1991) Sudbury-Riley, Kohlbacher and Hofmeister (2015) Tepper, (1994). Thakor, Suri & Saleh, (2008). Thompson and Thompson, (2009) Van Auken, and Barry, (1995) Visvabharathy & Rink (1985). Weijters & Geuens (2006). Yoon (1997) Yoon, Laurent, Fung, et al. (2005). Josiassen, Assaf and Karpen (2011) Ellis, Holmes, and Wright, (2010) Schau, Gilly and Wolfinbarger (2009) Guido, Amatulli & Peluso (2014) Yoon, Lee and Danziger, (2007)

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Attitudes and behaviours of mature consumers	Burt and Gabbott (1995) Cleeren, Verboven, Dekimpe, & Gielens, (2010). Cole, Laurent, Drolet, et al. (2008). D'amico, (2007). Godefroit-Winkel, Schill, and Hogg (2019) Guy, Rittenburg, & Hawes (1994). Jahn, Gaus, & Kiessling, (2012). Kim, Kang, & Kim, (2005). Lambert-Pandraud & Laurent, (2010). Lambert-Pandraud et al. (2017) Lambert-Pandraud, Laurent, & Lapersonne, (2005). Lim, & Kim, (2011). Loroz (2004). Lumpkin & Hunt (1989) Mittal & Kamakura (2001). Price, Arnould, & Folkman Curasi, (2000). Punj, (2015). Rosenbaum (2006). Salisbury and Nenkov, (2016) Schiffman, (1972). Sudbury and Simcock (2009) Szmigin & Carrigan (2001). Trees and Dean (2018) Uncles & Ehrenberg, (1990). Uncles & Lee 2006 Wang, Baker, Wagner, & Wakefield (2007).

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Marketing to mature consumers	Anderson (2006). Burnett, (1991). Campbell, Ferraro, and Sands (2014) Catterall & Maclaran (2001). Cole & Houston, (1987). Day, Davis, Dove, & French, (1987). DeLorme, Huh & Reid, (2006). Drolet, Williams & Lau-Gesk (2007) Droulers, Lacoste-Badie, & Malek (2015). Ewing, Du Plessis, and Foster (2001). Gaeth & Heath, (1987). Gilly, & Zeithaml, (1985). Glassman & Ford, (1988) Gorn & Goldberg, (1991). Greco & Swayne, (1992). Hoy (1994). Im, Bayu & Mason (2003) Koenigstorfer and Groeppel-Klein (2012) Langenderfer & Shimp 2001 Lee & Geistfeld, (1999). Maronick, Gleason, & Stiff (1989). Milliman, & Erffmeyer, (1989). Nunan & Di Domenico (2019). Parida, Mostaghel, & Oghazi,(2016). Pera, Quinton & Baima (2020) Punj (2011) Shapiro (2018). Skurnik, Yoon, Park, & Schwarz, (2005). Stremersch, Landsman, & Venkataraman, (2013). Strutton, & Lumpkin (1992). Sudbury-Riley & Edgar (2016). Swayne and Greco (1987). Teichert, Hardeck, Liu, & Trivedi, (2018). Tinkham, Lariscy, & Avery, (2009). Williams, P., & Drolet, A. (2005). Wolf, Sandner, & Welpe, (2014).

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Table 3. Future research directions

Future research directions: Themes	Research Questions
Further Defining Mature Consumers and Widening the Scope of Examination	• How biological, psychological and social dimensions, as well as life events and life circumstances, can be used to further define the mature consumer market beyond chronology? • How do different stakeholder groups (e.g., government, organisations, policy makers, marketing communications academics, marketing communications practitioners, consumers) define mature consumers? Do definitions vary and if so how? What are the reasons and implications behind these differences (if any)? • How mature consumers define themselves, and how do they relate to other mature consumers? • Do definitions of mature consumers vary across and within countries, and how? What are the reasons for those differences (e.g., % of mature population differences; developing vs developed countries)? • How has the definition of the mature consumer market changed over time? How has the mature consumer changed over time (e.g., more and more mature consumers use social media now than ever before) due to technology adoption? • How to improve age diversity, including older minorities in internal and external marketing communications activities?
Segmenting Mature Consumers to Account for Heterogeneity in marketing communications planning	• Beyond chronological age how should the mature consumer market be segmentated? • What are the main differences within the mature consumer market that are detrimental to marketing communications practice? Are some more important than others and why? • How stereotypes and ageism inform marketing communications? • What is the role of authenticity in the development of meaningful messages to mature consumers? • What are the key policy implications for the regulation of the advertising industry targeting mature consumers?

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Information Processing of Mature Consumers' intended communication Cannot Use a One-size-fits-all Approach	• How does information processing differ within the mature consumer market? • How does information processing differ between traditional and new media for mature consumers? Given the technological innovation we are experiencing, how do mature consumers respond to this? and how can marketing communication strategy enable more effective information processing (and effective in what way)? • Do differences in the type of information (e.g., visual versus text) affect information processing of mature consumers? • How do references to the mature consumer market impact information processing and what is the best way of advertising to the mature consumer market?
The Influence of Marketing Mix Elements on Mature Consumers for effective marketing communications planning	• What are the differences in the mature consumer market in terms of the 4Ps of the marketing mix and beyond (e.g., 7Ps) for a better informed marketing communications planning? • How does the changing face of marketing communications (i.e. hybrid, omni-channel communication) influence the communication of new, tailor made offerings? • How do mature consumers respond to products and services targeted at the masses? • How can marketing communications be used to increase demand within the mature consumer market of new products and services targeted solely to them? • How integrated marketing communications can be used to meaningfully communicate with mature consumers, including integration of feedback from message receivers.
Alternative Methodologies to Better Understand Mature Consumers	• How mature consumers interact in contemporary digital communication contexts? • What can alternative methodologies (e.g., neuromarketing and netnography) offer the marketing communications literature in terms of the mature consumer market? • How mature consumers construct online narratives and what can we learn from analysing their use of blogs, snapchat, WeChat, Instagram etc.

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	• How mature consumers' relationships are mediated by digital technologies?

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EJM-12-2020-0906.R3 – Response to Regional/Associate Editor (October 2022)

Dear Editor in Chief & Regional/Associate Editor,

We would like to thank the reviewing team, the Regional Editor and the Associate Editor for guiding us through the review process and we are very grateful that the paper has been conditionally accepted. Please find attached our responses to the final RE/AE comments below.

Sincerely,
The authors

Regional Editor Requirements

I noticed some other opportunities to tidy-up your manuscript, as follows:

1. Please make the purpose of your manuscript clear at the end of the first paragraph. This could be a sentence that states the overall aim or focus of the work.

Response: *We included the purpose of our study at the end of the first paragraph, as suggested.*

2. Can you split your second paragraph (in the introduction) into two more manageable chunks?

Response: *We have split the second paragraph in the introduction into three separate paragraphs to make this more manageable.*

3. In your method you state 'to address our objectives' - but you don't actually set out any specific objectives. If you state an overall aim at the end of the first paragraph, you can use this to introduce your method section 'To address our aim ...' Please also restate the aim as this helps the reader to better follow the logic of the method.

Response: *Thank you for pointing this out. We introduced our study's aims at the end of the first paragraph, as suggested. We further refer to them at the beginning of the Method's section.*

4. I am not so sure about the title 'Data Synthesis' could you think of a better title that reflects the content of this main section?

Response: *We have changed the title of this section to Thematic Analysis as in the section we propose the three themes that come from the analysis.*

5. Your contributions in the discussion section need more detail and more discussion. This section is too descriptive. This is a timely piece of work and you could usefully make a good contribution to the conversation in practice and in the literature on this.

Response: *As the future research section has now been made separate (see comments below) this section now focuses centrally on discussion with more detail and concrete theoretical and practical insights.*

6. Given its substantial nature, I would make the future research agenda a separate and distinct section (rather than being a part of the discussion).

Response: *Thank you for this comment. We have separated the future research section to be a separate section after the discussion. Linked with comment 7 below we have also cut down this section considering what has been included in Table 3.*

7. Given that you have table 3, I think that you could usefully cut down some of the text in your future research agenda - focus on giving the rationale for the theme.

Response: *Please also see our response to comment 6 above. We have separated the future research section and have also reduced this down considering what is included in Table 3.*

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8. Having seen this revision, I would now remove the conclusion, it detracts from your research agenda.

Response: *We have removed the conclusion from the paper. Thank you for your comments and guidance through the review process.*

Associate Editor Evaluation

This paper has progressed in an impressive manner throughout the review process. Thank you to the author team for responding to review team comments throughout. The result is a much stronger paper than the initial submission. I enjoyed reading back through this revised document, and I sincerely hope that it spurs new research into marketing to mature consumers.

Response: *Thank you for your comments. Like you we hope that this will encourage reviewers to work more within the area of mature consumers.*

I have just one final note for the authors -- although the writing is very good, overall, there are still several instances where commas are added to a sentence when they are not needed. For example, on page 5, the first sentence includes a comma after "chronology" that could be removed. In the next sentence, there is a comma after "literature" that is not needed. Another thorough reading with an eye toward this should address the issue. Also, there is a period missing after the A in U.S.A. in the first sentence of the paper.

Response: *We have corrected the examples you noted (re commas and the missing period) and have sought to remove unnecessary commas throughout the paper.*

Overall, this is an excellent research project and I thank the author team for their hard work!

Thank you for your comment and we thank the reviewing team and editors for their help in guiding the manuscript.

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