Understanding the Older Irish Consumer

An exploration of self-perceived age and the advertising perceptions of the older Irish consumer

Emma Brennan

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Abstract

We are living through one of the biggest social transformations of the 21st century – a world population that is ageing. This has major implications for marketers, specifically how they can target this new consumer and capitalise on this demographic shift. There has been little study undertaken to gain a deep understating of this older cohort in an Irish context providing the impetus for this study. This paper endeavours to understand the self-perceived age construct, cognitive age, of over 50's consumers in an Irish context and uncover their perceptions of Irish older consumers representation in advertising.

The existing literature indicates the growing shift in segmentation away from chronological age towards other self-perceived measures. Cognitive age is regarded as the most appropriate measure of understanding how old a consumer feels. This in turn impacts on how marketers target an older demographic. It was important to understand how older consumers currently perceived their representation in advertising due to its close relationship to how individuals perceive their own behaviours and age.

A mixed methods approach was applied in this study to provide robust findings that present a fuller picture of the over 50 Irish consumer. This study conclusively demonstrated that the over 50 consumers in Ireland possess a cognitive age younger than that of their actual age in line with existing literature on the older consumer globally. The study has also provided substantial evidence that a large proportion of Ireland's over 50 consumers do not feel represented in advertising. The results of this study provide additional support for cognitive age as a process which enriches our understanding of the older consumer. The study contributes to research on consumer behaviour specifically the widely underrepresented older consumer.

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Chapter 1 Introduction

We are currently facing an aging phenomenon worldwide; life expectancy has grown, and societies worldwide are seeing their social make up change. According to the United Nations, the world's population is growing older - almost all the world's countries are experiencing increases in the number and share of older people. This is fast becoming one of the most significant social transformations of the twenty first century (United Nations, 2015). Such social change is also evident in Ireland. The Irish population has been progressively growing older since the 1980's. Between 2011 and 2016 alone there was a 13% increase in the number of individuals aged 50 and over (CSO, 2017). The 'Grey Pound', as it is termed, have greater levels of disposable income than other generations and currently represent an extensive untapped opportunity for retailers (KPMG, 2016).

Marketers are hard wired to consider the age of the target market when designing products and reaching their consumer audiences with marketing communications. People of the same age are a key reference group for consumers, and they tend to consume in similar ways. This is because those of a similar age often have similar circumstances and we broadly behave in similar ways (Solomon et al, 2010). In both practice and academia there has been a large focus in recent years on millennials and the new up and coming consumers Generation Z. Academics and marketers alike have focused on trying to understand their behaviours and attitudes whilst developing best practice on how to reach and engage this technologically focused cohort. However, the increasingly wealthy and powerful over 50's market is often forgotten.

1.1 Research Justification

"Empirical research into older consumers is sparse in comparison to younger samples, with older respondents frequently missing from studies of consumer behaviour." (Sudbury-Riley et al, 2015: 247) The over 50's is a consumer grouping which are relatively untapped in terms of academic research. With their growing prominence within the consumer marketplace it is imperative that a deeper understanding of this segment is developed.

A key determinant of an older consumer's consumption behaviour has been proven to be self-perceived age as opposed to chronological age (Sudbury-Riley, 2015). Marketers rely heavily on chronological age when positioning products/services and

segmenting target markets. Although this has proven to have its many merits, the process becomes less effective for older age groups. Moschis (2000) demonstrated how as people age, they become increasingly dissimilar to each other in terms of lifestyles, needs and consumptions habits. Understanding consumer behaviour in terms of cognitive age (how old one feels) rather than chronological age opens many opportunities for marketers to reach and exploit this age segment which is commonly treated as a homogenous grouping.

Self-perceived age is one area that could be investigated to uncover the optimal way to target this lucrative consumer market. An academic study on Irish consumers self-perceived age of those aged 50 plus has not yet been conducted. Studies have focused on North America, Belgium, France, Hong Kong, Japan, Malaysia, the Netherlands, Spain, Switzerland, Taiwan and the UK (Sudbury-Riley et al, 2015).

It is in fact industry and practice that appear to be leading the charge in terms of uncovering the behaviour and attitudes of the older demographic in Ireland. Irish media agency, MediaVest, in 2014 released their study which highlighted that today's over-55s don't identify with "traditional concepts of age", and that the advertising industry has failed to catch up with their lifestyles (Slattery, 2014). This echoed a 2016 KPMG report which emphasized that the older generations certainly do not feel old nor do they want to be marketed or sold products in a manner which makes them feel old (KPMG, 2016). There is scope from an academic context to explore the over 50 Irish consumer.

1.2 Research Question and Objectives

The core aim of this research is to understand the older Irish consumer through an exploration of self-perceived age and the advertising perceptions of those considered to be the 'Grey Market'. Arising from the core aim of the study, a research question was formulated:

Is self-perceived age measure, cognitive age, a more appropriate way to segment and target over 50's Irish Consumers, than chronological age?

Two objectives are further explored throughout this following chapters:

1. Gain an understanding of the older Irish Consumers self-perceived age versus chronological age.

Self-perceived age has gained momentum as an alternative to chronological age and literature regarding older Irish consumers is bereft of any such research so this forms the core objective of the study.

2. Uncover the perception of the Over 50's on their representation in advertising.

This objective was chosen as a key topic to explore due to its close relationship with how individuals perceive their own behaviours and age. Such exploration will enhance the overall research outcomes.

1.4 Scope and Delimitations

This study seeks to add to the current body of literature on Self-Perceived Age and Consumer Behaviour by examining the cognitive age of over 50 consumers in an Irish context and explore its potential as a method to segment and target over 50's Irish consumers by investigating how Irish Over 50's currently feel they are represented within advertising. This study does not extend insights into other demographics or examine other forms of self-perceived age asides from the aforementioned cognitive age measure.

The study could be considered narrow as it is focused on solely the calculation of cognitive age measure in Ireland and does not include an investigation into its potential combinative nature with other variables such as personal values. It was not feasible to expand the survey internationally, so the research is focused on those living in Ireland.

1.5 Dissertation Structure

This dissertation is structured to provide a rational development through the research process and is structured as follows: Chapter 2 Literature Review gives an in-depth account of the existing literature pertaining to ageing consumers, cognitive age and the representation of older consumers in advertising. Chapter 3 presents the research methodology and outlines the research philosophy, approach, strategy and method of research. Sample and method of data analysis are discussed. Chapter Four presents the findings of the research and Chapter Five discusses the implications of the findings in the context of the two research objectives. Finally, Chapter 6 provides an overall conclusion generated from the findings and the wider study. Recommendations for both further academic research and for practitioners are also considered.

Chapter 2 Literature Review

2.1 Introduction

This literature review has its foundations in consumer behaviour which is further built upon with reference to key academic texts and publications relevant to the research question and objectives of this study. The extensive review is organised into three key topics; consumer behaviour and age, self-perceived age and reaching the over 50's market with advertising. Two important hypotheses are uncovered and tested further in the following chapters.

2.2 Research Background
2.2.1 The Aging World Population

The world's population is growing older and it is fast becoming one of the most significant social transformations of the twenty first century (United Nations, 2015). The United Kingdom (UK), for example, is predicted to have just under 40% of the population aged 50 years old or older by 2025 (Angus and Westbrook 2018).

Older consumers are also in the best stead financially when compared to any other age demographic globally. Those aged 50-59, the majority of whom are still working, have oftentimes reached senior positions at work or have inherited wealth. They have earnings 28% above the average earnings across all age groups. This income level is expected to grow by at least 20% over the next six years (Angus and Westbrook 2018). This alone makes the 50plus demographic a desirable target for marketers for a vast array of products/services.

2.2.2 Aging Ireland

Ireland's aging population has been the subject of many studies. However, these studies have focused mainly on social policy and healthcare provisions (TILDA 2018). The Irish population has been progressively growing older since the 1980's. Between 2011 and 2016 alone there was a 13% increase in the number of individuals aged 50 and over (CSO 2017).

It is predicted that by 2041 there will be 2.44 million people aged 60 and over, constituting one third of the Irish population (CARDI 2015). The growth of the older population is as a result of, in part, the dramatic increase in life expectancy in the past 100 years. In 2007, life expectancy at birth was 76.8 years for men and 81.6 years for women. This demographic transformation requires government policymakers to

ensure that service provision is improved to enable this growing portion of society the opportunity to experience healthier and more active lives as they live longer. (ibid 2014)

2.3 Consumer Behaviour

Consumer behaviour is a key focal point within the academic study of marketing. It is the study of the processes involved when individuals or groups, select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires (Solomon et al 2010). It is imperative that marketers are equipped to understand consumers behaviours and attitudes, so they can best satisfy their needs. Traditionally viewed as an individualistic experience – psychologically driven and economically self-interested, more contemporary theorists point to the importance of influencers on the consumers life and environment. Both Belk (1987) and Holt (1997) called for more macro consumer research – that is social and cultural influences that have major impacts on consumer behaviour. This research sits within this realm of marketing theory and practice.

2.3.1 Age and Consumer Behaviour

Delving deeper into the expanse of consumer behaviour, the impact of age on consumer behaviour particularly stands out. People of the same age are a key reference group for consumers, and they tend to consume in similar ways. This is because those of a similar age often have similar circumstances and broadly behave in similar ways (Solomon et al 2010).

Generations are characterised by age, period and cohort (Devaney 2015). They can be considered as groups of individuals who shared the same birth years, age locations and significant life events at critical developmental stages in life (Kupperschmidt, 2000). Mannheim's seminal paper 'The power of generations' outlines the significance of generations as life events during these periods have been discovered to elicit a similar effect in the behaviour and attitudes of the generations born within the same time period.

"Their co-existence is of more than mere chronological significance." (Mannheim 1952:282)

Individuals throughout their lives are privy to the same dominant influences – political, intellectual and social, at the same time as their contemporaries and at the

same life stage. It crucially, for the purposes of this study, moves the argument of generations away from 'arithmetical mysticism' to an arena requiring intuitive understanding (ibid 1952: 282).

2.3.2 Understanding the Aging Consumer

Sudbury-Riley et al (2015) outlined several key reasons as to why Baby Boomers (born between 1946 and 1964) are an attractive generation for marketers:

- First generation to have life experiences dominated by choice, autonomy, self-expression and pleasure
- Anti-traditionalist by nature
- More prosperous than generations gone before
- Big spenders
- Shaped modern marketing but neglected by it as older adults

Angus and Westbrook (2018) further this perspective, demonstrating that Baby Boomers (born between 1946 and 1964) are the generation with the most indifference to age. They do not think or see themselves as old, and they most definitely do not want to be referred to in those terms. This new type of mature consumer has plenty in common with their younger counterparts and are focused on continuing to be themselves regardless of age. This consumer wants products and services that align with their youthful outlook (ibid 2018).

In Ireland, living standards remains the same as people age and transition into retirement for several reasons: fewer financial outgoings, less or no dependents, more time to shop around and less emphasis on savings. Thus, making Ireland's over 50's attractive for marketers. The quality of life amongst Irelands over 50's does not linearly decline with age, in fact it increases to a peak at 68, after this point it begins to marginally decline. It is not until the age of 80 does this decrease accelerate (TILDA 2018).

Critically, the transformation from a youth to a mature consumer is not linear and occurs at different ages for different consumers. Age is less important than the consumers state of mind (Corlett 1999). Thus, highlighting the necessity of this study to gain a further understanding of older consumers self-perceptions of age. As consumers age lifestyles change, the self regains importance and spirits are renewed,

the focus becomes less on others and more on the themselves. Older consumers have time and money and are free from the shackles of peer pressure bringing about a new perspective to how they view purchases (ibid 1999).

With such a global socio-economic phenomenon currently happening at pace, it is surprising that older consumers are neglected by both marketing practitioners and academics alike (Sudbury-Riley et al 2015). Outside of the United States of America, little is known about the consumer behaviour of older consumers and this even still lags far behind what is known about other important consumer segments (Kohlbacher et al 2011). The increasingly wealthy and powerful over 50's market is often forgotten. This provides compelling evidence of the urgent need to examine the older consumer in an Irish context.

2.3.3 Chronological Age

Chronological age is defined as the age of a person as measured from birth to a given date (Anon 2019) and is a key basis of consumer segmentation. Consumer behaviour practitioners and marketers alike have routinely utilised this metric with little attention applied to other age-related factors which can also have an impact on the behaviour and attitudes of consumers (Barack and Schiffman 1981; Sudbury et al 2015). Nevertheless, chronological age is still present in nearly all marketing research (Sudbury and Simcock 2009).

"While chronological age has been a core demographic variable for years, it is limited in its ability to reflect the full dimensionality as what constitutes someone's age." (Eastman and Iyer 2005: 133)

Barack & Schiffman (1981) highlighted three limitations associated with utilising chronological age as a determinant of consumer behaviour:

- ✓ It is difficult to employ chronological age in consumer behaviour for researchers interested in attitudes and behavioural patterns of older consumers
- ✓ Most importantly it does not account for the fact that people often perceive themselves to be an age that is different to their chronological age
- ✓ Literature is scant on the influence of self-perceived age

Long (1998) highlights the lack of relevance chronological age demographics have for the older segment:

"Chronology per se is, in many ways, a very blunt instrument to measure and understand the attitudes and feelings of the Grey Market." (Long, 1998: 77)

Ageing is unpredictable; therefore, the use of chronological breaks is misguided. Long (1998) points to three influences on the Grey Market which encourage this unpredictability: normative age development, experience of historical events and individuals own unique experience. Long (1998) purports that these influences make it more difficult to market product/services via chronological age demographics to the over 50's. However, such segmentation does remain much more effective for younger age groupings when development follows a more similar pattern.

Notably, there is increasing levels of individualisation particularly from midlife and beyond. The differences between consumers in this segment become more pronounced in later life thus making traditional targeting tools/models less relevant. Nonetheless, it does not discount the use of chronological age and other more traditional demographic markers when targeting a younger cohort as consumer behaviour is less differentiated in these segments (Wolfe, 1997).

Ahmed (2002) points to the heterogenous nature of older consumers and emphasise that their characteristics leave little connection with their chronological age. The diversity in needs, lifestyles and consumption habits mean that the older population cannot be assumed to be homogenous. This has increased the challenge for marketers when developing effective segmentation groupings of this cohort (Sudbury and Simcock 2009). Critically, chronological age measures have increasingly lost their predictive power on older consumers behaviours and attitudes (Guido et al 2014). Therefore, new dimensions of age measurement are essential to understanding older consumers.

2. 4 Cognitive Age

"Cognitive age is now the preferred method of measuring self-perceived age among marketers." (Sudbury and Simcock 2009:7)

Cognitive Age was introduced to consumer research by Barack & Schiffman (1981) (Johnson 1996). Their work was grounded in gerontological research that considered

a variety of non-chronological age variables. Gerontology research looks at three types of age (Barack & Schiffman 1981):

1. Biological Age: The age of the body and calculation of potential life span
2. Social Age: The age as a result of where individuals sits within the wider social structure and societies habits and routines. An individual's position within their lifecycle is a factor here. E.g. parent to young child
3. Social-Psychological Age: This can be subjective age (self-perception in terms of reference groups – young, middle aged, elderly, old), personal age (self-perceived age in terms of numbers) and other perceived age (how old others perceive you to be).

Cognitive age is a measure of self-perceived age and considers that people often view themselves as younger than their birth/chronological age. This perception influences their purchasing behaviour. Cognitive age is determined by how old one feels, how one looks, their interests and how one does most things (Barack & Schiffman 1981).

Sudbury-Riley et al (2015) cite key consumer behaviour theorists Belk (1987) and Jarvik (1975) when justifying the usefulness of self-perceived age rather than chronological age when researching older adults as ageing does not occur in the same way for all individuals. This thought process reflects on the fact that the number of years someone has lived is a poor reflection on that person's behaviours and attitudes.

2.4.1 Development of the cognitive age concept

Barack and Schiffman (1981) introduced the concept of cognitive age to consumer behaviour in the early 1980's (Johnson 1996). The concept however can be traced back to the 1950's in a study by Tuckman & Lorge (1954). Since then academics have explored this topic under numerous guises including construct assessment (Barack & Schiffman, 1981), measure comparisons (Stephens, 19991), demographic variables (Gwinner & Stephens, 2001) and attitudes (Gwinner & Stephens, 2001) (Wei, 2005).

Wei (2005) explored the connection between cognitive age and innovativeness whilst Hong et al (2013) determined the role cognitive age plays in technology acceptance. The impact of cognitive age on personal values and lifestyles has also been explored by authors in recent years: Iyer et al (2008), Sudbury & Simcock (2009), Iyer (2010), Kohlbacher et al (2011) and Chevron (2012) have all tackled this perspective.

A cross cultural approach to cognitive age began to appear in academic thinking in the late 2000's with Barack (2009), Kohlbacher et al (2011) and Sudbury et al (2015), all examining cognitive age across regions. Studies have focused on North America, Belgium, France, Hong Kong, Japan, Malaysia, the Netherlands, Spain, Switzerland, Taiwan and the UK. (Sudbury-Riley et al, 2015) The outcomes of Sudbury-Riley et al (2015) demonstrated the cross-cultural differences in countries previously not explored in terms of cognitive age. An academic study on Irish consumers self-perceived age that consider older Irish consumers (or those aged 50 plus) has not yet been conducted.

2.4.3 Determining cognitive age

Kastenbaum, et al (1972) work "The ages of Me" first explored the concept of 'how old a person seems to himself'. This instrument asked a set of four functional questions (feel, look, do, interests) that respondents had to specify an absolute age. Barak and Schiffman (1981) adapted the four questions slightly and gave respondents the opportunity to select an age decade rather than an absolute age in response. The "Ages of Me" instrument as adapted by Barak and Schiffman (1981) is the most widely accepted framework. The questions included in this model are:

"I feel as though I am in my […]"

"I look as though I am in my [...]"

"I do most things as though I were in my [..]"

"My interests are mostly of those of a person in his/her […]"

Barack and Schiffman's (1981) model for calculating cognitive age will be used to measure this construct amongst older Irish consumers later in this dissertation. Sudbury-Riley et al (2015:249) clearly outline why this methodology is standard practice in calculation of cognitive age: "Cognitive age incorporates all dimensions of aging, in that feel age is likely to reflect psychological and biological factors, look age is affected by biological factors, do age and interests age both reflect how a person acts and will be impacted by psychological and social factors, and may also reflect biological factors such as poor health."

2.4.4 Cognitive Age Research Outcomes

Cognitive age has been proven to not adequately reflect chronological age across the four dimensions of look-age, do-age, interest-age and feel-age in leading academic research over the last fifty years, firstly in gerontological research and in more contemporary times within marketing academia (Kastenbaum 1972; Barack and Schiffman 1981; Chua et al 1990; Wilkes 1992; Johnson 1996; Wei 2005; Marthur and Moschis 2005; Iyer et al 2008; Auken and Barry 2009; Sudbury and Simcock 2009b; Iyer and Reisenwitz 2010; Kohlbacher and Cheron 2012; Hong 2013; Sudbury-Riley et al 2015). Research has uncovered that older consumers are significantly more likely to identify their age-related feelings and actions with a younger age grouping than one that is more in harmony with their actual age (Barack and Schiffman 1981).

Studies in the United States and the UK have typically reported differences of 8 to 12 years between actual and self-perceived age (Sudbury and Simcock 2009b). However, some other studies have demonstrated a less marked difference in self perceived age and actual age (Chua et al 1990; Uotinen 1998). Most studies have concentrated on single country case studies but the need for cross cultural comparisons has arisen as the deliberations around this concept have progressed. Sudbury-Riley et al (2015) furthered the discussion and identified an overall pattern and direction of youth bias across four nations – UK, Germany, Hungary and Japan.

Older consumers with a lower cognitive age are more interested in fashion, more innovative and are more likely to be socially involved (Iyer and Reisenwitz 2010). They tend to feel younger than their chronological age when it comes to hedonic consumption i.e. shopping for fun in contrast with utilitarian consumption i.e. shopping for needs where cognitive age and chronological age are less disparate (Guido et al 2014).

Although cognitive age studies have mainly focused on older demographics, there have been some studies demonstrating the applicability of this concept for younger demographics. The results of which have highlighted smaller discrepancies between cognitive and chronological age (Chang 2008). Bei and Chiao (2003) demonstrated that people over 20 perceived their cognitive age as younger by an average of 2.81

years. Whereas teenagers perceived themselves to be marginally older in terms of cognitive age then chronological age by 5.18 months (Chang 2008).

2.5 Cognitive Age and Consumer Behaviour

2.5.1 Segmentation

Cognitive age is more capable of explaining some consumer behaviours than some other more commonly used variables such as income, education, health, attitude towards the elderly and social contacts (Gwinner and Stephens 2001). Auken and Barry (2009) highlighted the predictive power of cognitive age over chronological age, as a better predictor of behaviour. Chronological age measures are possibly masking attitudes and behaviours that are revealed through the utilisation of cognitive age. Therefore, as a metric cognitive age can be useful in international segmentation strategies (Auken and Barry 2009).

Whilst cognitive age use in isolation has its limitations, the combination of this measure with a list of personal values can provide marketers with much richer insights into the 50plus market (Sudbury and Simcock 2009b). Empirical research has outlined the links between personal values and various consumption behaviours and attitudes whilst personal values are also used in marketing research and studies as a basis for market segmentation and product positioning (Kohlbacher and Cheron 2012).

When cognitive age is combined with personal values in such a way a number of distinct segments begin to emerge underlining the position that the older consumer market is not homogenous (Sudbury and Simcock 2009b). Personal values and other metrics such as health condition and financial status also provide a viable approach to understand older consumers (Kohlbacher and Cheron 2012).

2.5.2 Behaviour

Chua et al (1990) examined several possible antecedents to cognitive age. The research uncovered how cognitive age was related to life satisfaction, activity level, physical health and culture which in turn all impacted the older persons own consumer behaviour. A younger cognitive age is associated with a greater life satisfaction, increased activity and more social involvement. However, the latter social involvement link has been refuted by Wilkes (1992) who found no link between a younger cognitive age and greater social involvement amongst older women when compared to their cognitively older counterparts. Cognitively 'younger' older women

had higher self-confidence, greater interest in fashion, a strong work focus and higher levels of participation in entertainment and cultural events. (Wilkes 1992)

Wilkes analysis does not consider the male perspective as he focuses exclusively on females leading to a gap in the knowledge. However, Marthur and Mochis (2005) broadened Wilkes model and widened the sample to include men adding depth and development to the original arguments set out by Wilkes (1992). Their findings suggest that the below model of cognitive age (figure 1) with biological changes, chronological age and transitional life stages as antecedents, and age-related consumer behaviours resulting from cognitive age is pertinent to a wide range of age groups and both genders.
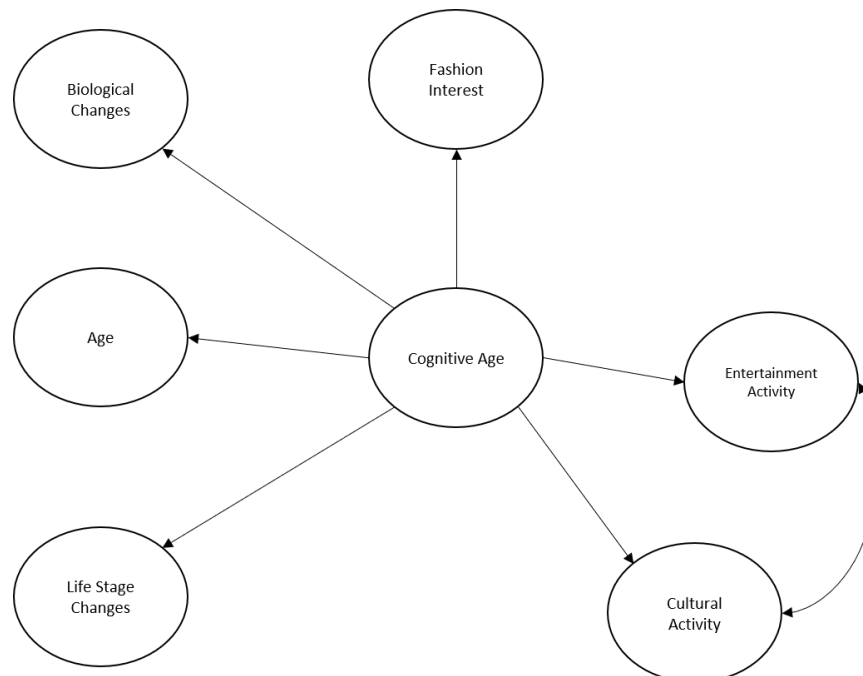
Figure 1 Wilkes (1992) Model adapted by Marthur and Moschis (2005)

A person's cognitive age can also be impacted by their experiences of life events that occur at different stages of life, often marked by the transition into social roles that society expects e.g. becoming a parent. The experiences of health-related events in particular affect people's cognitive age as oftentimes health-related events make people consider and become more aware of their age. (Marthur and Moschis 2005)

Cognitive age impacts consumer behaviour throughout the decision-making process. It has the ability to influence consumer behaviour in a diverse array of social, cultural and leisure activities. Cognitive age is a much more accurate measurement of self-image amongst older consumers and can have effects on numerous purchasing

decisions including fashion and defensive ageing consumption (Sudbury-Riley et al, 2015).

Wei (2005) found that cognitive age lends itself to operating as a mediator in the adoption of high-tech products and is therefore a greater predictor of consumption behaviour of innovative products. Those with a younger cognitive age are also more likely to use the internet than those seniors with an older cognitive age (Eastman and Iyer 2005).

However, cognitive age is not a stable construct and it will be affected by altering attitudes to aging. Therefore, continuous research is required to understand its impact on this segment and how best marketers can target them (Iyer et al 2008).

2.8 Reaching the Over 50's Market through advertising

2.8.1 The proliferation of advertising

Advertising is omnipresent in our daily lives. It is the one area that reaches almost every consumer and can provoke opinion within public discourse (Carrigan and Szmigin 2000). An integral element of advertising is imagery. Imagery provides us with the resources and reference points that shape our understanding of the world including individual and collective identity. Marketing communications play an integral role in influencing consumer behaviour and visual identity constitutes a significant portion of this function (Shroeder and Bogerson 2005). In particular, imagery of models, celebrities, spokespersons, average consumers and employees comprise a substantial part of marketing deliverables and advertising. It is these images that serve as 'stimuli, signs or representations driving cognition, interpretation, and preference'(ibid 2005:578). Most importantly, imagery influences what we know and believe (ibid 2005).

Advertising effectiveness is deeply rooted in creating awareness for a product or service within the mind of the consumer and then continually reinforcing its position in a passive learning style. It rarely has an outward effect unless it is offensive in its exclusion or inclusion of certain segments of society (Carrigan and Szmigin 2000). However, the rarity of this outward effect is called into question given that over the years: "Marketers and advertisers have ignored the individuality and diversity of older consumers." (Nielson and Curry 1997: 310)

2.8.2 Representation of over 50's in Advertising

Advertising and other forms of marketing communications to older consumers functions within forbidding perceptions of ageing reinforced by gerontology. Traditionally, gerontology has focused on the downsides of aging, and the overall toll it takes on individuals as life progresses towards chronic illness and decline in sensory, motor and cognitive keenness. Such emphasis has obscured the many positives associated with aging and the movement towards self-realisation (Wolfe 1997).

Western culture tends to regard people over 50 as obsolete; shoved to the side-lines or depicted as living largely self-indulgent purposeless lives (Wolfe 1997). With all this considered it is unsurprising that older consumers hold little value or standing in the eyes of marketers. Decades of almost exclusive focus on youth and has resulted in a youth bias that has permeated through marketing and advertising. Advertising has widely promoted the denial of aging (Wolfe 1997; Sudbury and Simcock 2009a).

"The over-fifties today form a very different profile from the 'elderly' of the past; healthier diets, improved life expectancy and a widespread desire to feel younger for longer mean that they neither look nor feel old, and certainly do not want to be viewed as such by marketers and advertisers."(Carrigan & Szmigin, 1999:8)

However, the interests of the older consumer align with those of younger generations when it comes to many product and service categories from cars to financial products, the key difference being that older consumers are oftentimes in a better position to pay for them than the younger cohort (Carrigan and Szmigin 2000). *"They too buy cars, washing powder and shampoo, although if one looked at a typical nights TV advertising you might be forgiven for believing these products to be the exclusive domain for the under 35s."* (Carrigan and Szmigin 2000:129)

Mature individuals do not see themselves as old in a homogenous way, they feel they have a lot to contribute, have a 'can do' attitude and are willing to embrace new challenges. They are attracted to businesses that project an optimistic, daring and confident image of themselves (Nielson and Curry 1997). Miller (1998) and Long (1998) illustrated the frustrations of this demographic when it comes to advertising:

"I do not think that my age group is represented in advertising, and I notice that they are likely to put things in an advert that I am not interested in…." (Miller, 1998 as cited by Carrigan & Szmigin 2000:312)

"Unless they (i.e. advertisers) are talking about funeral plans or bus passes only a very small proportion are directed at older people." (Long, 1998:76)

It is evident that the widespread approach to targeting the Over 50 consumer needs to change. The older consumer is not a homogenous group and should be presented with products and services that communicate with them in an intelligent, meaningful and unique manner. They are energetic, successful, adventurous and amongst the most creative people in society (Nielson and Curry 1997).

2.8.3 Perspectives on the Advertising Industry

The Grey Consumer has been a hot topic within the advertising world since the 1980's when the demographic changes i.e. increasing population age became apparent. However, some 35 years later, marketers are more obsessed with youth than ever before (Binet and Carter 2015). Only one publication from a media and advertising organisation, MediaVest (2014) was uncovered which attempted to further understand the older consumer segment from an Irish perspective, thus demonstrating the scarcity of information available for marketers.

A key criticism is that marketers are still overly reliant on chronological age for key activities such as targeting, marketing, brand activations, and research recruitment. This is in spite of growing evidence of its limitations in practice:

"Researchers of this stream widely continue to use chronological age as their segmentation basis, even though other independent variables, particularly cognitive age, have been strongly recommended." (Gregoire 2003:19)

Carrigan & Szmigin (2000) uncovered that a lack of older people in advertising was less to do with their 'unsuitability' and more to do with stereotypical prejudice coupled with a lack of creativity thus leading to 50plus advertising that is inappropriate and dull. Advertising agencies are stuck in a traditional mindset when it comes to over 50's resorting to age old stereotypes that are no longer relevant for contemporary over

50's (Thompson and Thompson 2009). Sudbury-Riley & Edgar (2016) echoed both sentiments calling for advertisers to include older people in pre-tests and take note of age-related differences when older consumers are a segment within the target market.

Advertisings obsession with youth can in part be attributed to a lack of perspective. Many marketers assume themselves to be the average consumer when in fact most people working in advertising are quite young. A recent census of advertising agencies in Ireland, highlighted that 75% of advertising executives are aged under 40 (IAPI 2018). Also, aging societally has been portrayed as something quite scary and often acts as a reminder of our own mortality whilst youth is perceived as providing a bounty of creativity, imagination and energy (Binet and Carter 2015).

Regardless of age, good advertising is still good advertising – it must deliver on emotion and have clear messaging that supersedes that of the competitor. It is recognising that mature consumers are not all the same, and how best to reach this diverse cohort may be different to other age groupings (Nielson and Curry 1997).

2.8.4 Cognitive Age and Advertising to Over 50's

"The more you understand the mind of your mature customer, the more you can conditionally present your product or service in such a way that your target can ultimately deduce the value of your offering." (Nielson and Curry 1997:312)

Cognitive age is a valuable concept for advertising targeting, creative decisions and media selection. It is most potent when used in conjunction with chronological age (Stephens 1991). Stephens (1991) recommends marketers use the Barack and Schiffman (1981) model that includes the age-decade scale as best practice. It is easier to administer, analyse and interpret than other models. However, cognitive age is not a substitute for chronological age, but it can enhance advertising understanding of this large segment of society (Stephens 1991).

Marketers cannot section all older consumers into one group as there are significant differences in their lifestyles based on cognitive age (Iyer 2008). Cognitive age as highlighted above influences attitudes towards different media, brands and various forms of marketing communication (Sudbury-Riley et al 2015). Cognitive age, values, attitudes and psychographic details can be utilised to develop effective strategies for

advertising and positioning (Sudbury and Simcock 2009a). However, there are limits to how far the concept of cognitive age can be taken in isolation as Sudbury-Riley & Edgar (2016) emphasise the importance of both chronological and cognitive age - a one size fits all approach for this demographic is not appropriate.

2.8.5 Best Practice Advertising to over 50's

As far back as the early nineties, organisations have identified that societal stereotypes of older consumers are not always reflected in how older consumers view themselves (Stephens 1991). Although armed with this knowledge, Sudbury-Riley et al (2015) make the case that marketers' current knowledge of how to successfully reach and target the over 50 demographics is embedded in uncertainty and high on speculation with little empirical research studies underpinning their perspectives. (Sudbury-Riley et al, 2015)

A recent industry study by Trinity Mirror Group uncovered a number of interesting advertising touchpoints that resonate with the over 50 consumers (Wotton 2017). Men over 50 respond positively to factual ads with an emphasis on awards and hallmarks making them more likely to switch to cheaper or newer brands. Humour, children and pets were also uncovered as appealing to the more emotional side of this grouping. However, men were less impressed with the use of celebrity and could act as a purchase deterrent. Women over 50, however, are positively predisposed to the use of celebrities like Helen Mirren and Twiggy and well-presented men like David Gandy and George Clooney. Unsurprisingly emotive advertisements with hints of nostalgia appealed to Women over 50, whilst humour although appreciated was less of a driving force (Wotton 2017).

Although older consumers may feel younger and desire to feel younger for longer does not mean that they want to associate themselves with those who are chronologically younger. In fact, an increasing number of role models in their 50's, 60's and 70's whom portray themselves as cognitively younger e.g. Goldie Hawn, Helen Mirren, Jack Nicholson etc could be more appropriate for use in marketing communications than younger models (Carrigan and Szmigin 2000). This echoes the research outlined by Wotton (2017) above and the effectiveness of older models for women over 50 specifically. Chang (2008) uncovered a concord between the models perceived age

and the consumers cognitive age predicting higher degrees of 'for me' perceptions, perceived brand affinity, self-referencing and positive brand involvement.

2.8.6 Ethical considerations when representing older consumers

Exclusion from marketing imagery – 'the likelihood of not representing particular people in marketing communications can impact negatively on consumers as it indicates an absence (Shroeder and Borgerson, 2005: 593). By removing certain demographics or underrepresenting certain sectors of society, possible meanings, interpretations and understandings are limited in ways that can negatively influence certain groups, individuals and scenarios (Shroeder and Borgerson, 2005).

For marketers a balance is required when it comes to fully representing the older consumers and avoiding tokenism. Simply including imagery and more diverse representations of the older consumer in advertising may not be enough if consumers feel it has been carelessly handled (Shroeder and Borgerson 2005).

2.9 Literature Review Conclusion

The literature review has highlighted issues which are extremely relevant for further exploration and development in an Irish context for a number of reasons; it provides an impetus to study this age demographic utilising cognitive age (quantifiable measure of self-perceived age), outlines the uniqueness of the older consumer(aged 50 plus), highlights the lack of research in the field, demonstrates the standard practice for calculating cognitive age, underlines the argument for its use in practice and emphasises the perceived misrepresentation of older consumers in advertising.

This literature review has demonstrated the need to understand the older consumer demographic in a different manner. Such studies have not yet been carried out in an Irish context and there remains a gap in both academic and practical knowledge surrounding this growing and potentially very lucrative 'greying market'. Thus, providing the impetus for replication studies and further exploration of this topic. There is also scope within an Irish setting to explore these frustrations and uncover how Irish Over 50's feel about their representation in advertising from a domestic context.

The overall review of the literature in this arena has led the researcher to develop two hypothesis which are outlined below:

- Hypothesis 1: Irish over 50's perceives themselves as younger than their chronological age
- Hypothesis 2: Irish over 50 consumers feel misrepresented in advertising

Chapter 3 Research Methodology

3.1 Introduction

"The practice of business research does not exist in a bubble, hermetically sealed off from the social sciences and the various intellectual allegiances that their practitioners hold." (Bryman and Bell 2007:5)

The raison d'etre of research is "about generating knowledge about what you believe the world is." (Lee and Lings 2008:6 as cited by Johnston 2014). Research creates new knowledge and its progress is rooted in judgements of what is known and how it is known (Johnston 2014). Saunders et al (2015) puts a clear structure on the term research and defines it as 'something people undertake in order to find out things in a systematic way, thereby increasing their knowledge.' (Saunders et al 2015:5) Research must possess three characteristics to create meaningful results: data are collected systematically; data are interpreted systematically and there is a clear purpose – to find things out (Saunders et al 2015). The objectives of this study are twofold as outlined in chapter 1; to determine if the cognitive age of over 50's Irish consumers are in line with other international studies and to uncover the perception of the over 50's Irish consumer on their representation in advertising.

Research design is a plan or proposal to conduct research which encompasses the intersection of philosophy, strategies of inquiry and specific methods (Creswell 2009). This chapter endeavours to explain the methods used to underpin the study, discussing the approach taken to answer the research objectives. Utilising 'The Research Onion' as the framework for this chapter, the researcher outlines the theoretical philosophies and their suitability for this dissertation and establishes the correct 'fit' in terms of research approach, strategy, choices, time horizons and techniques and procedures for the research question at hand (Saunders et al 2015). Quinlan (2011) emphasises the importance of fit throughout every step of a research project so that it aligns with its focus and purpose. The chapter concludes with a reflection on ethical considerations and research limitations.

3.2 Research Philosophies

Saunders et al (2015) depict the issues underpinning the choice of data collection techniques and analysis procedures as the 'Research Onion'.
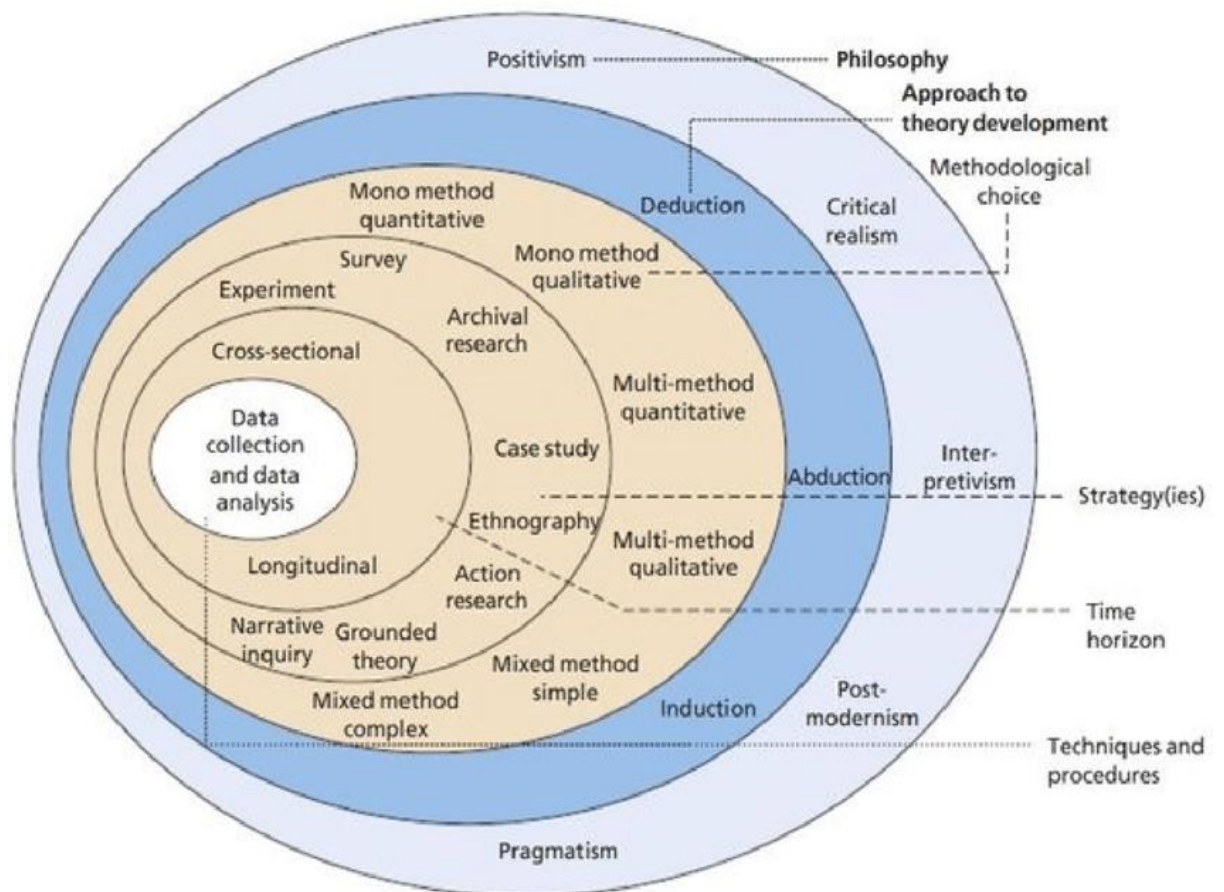
Figure 2 The Research Onion (Saunders et al 2015)

Before reaching the central point of research methods, researchers must peel away important layers relating to the paradigm of the research.

"Questions of method are secondary to questions of paradigm, which we define as the basic belief system or worldview that guides the investigation, not only in the choices of method but in ontologically and epistemologically fundamental ways." (Guba and Lincoln 1994:105)

Both Easterby-Smith (2012) and Saunders et al (2015) highlight the significance of ontology and epistemology as the starting point of the research process (Johnston 2014). Ontology connects the study of being, the nature of being and our ways of being in the world. Epistemology is centred on knowledge – what constitutes knowledge and the processes through which knowledge is created (Quinlan 2011). These two philosophical approaches are the outer shell of the research onion and wrap around methodologies and methods (Johnston 2014). Axiology is an aspect of philosophy that studies judgements about value. The main element of this arena that is of interest to

researchers is in terms of the process of social enquiry – the role that our own values play in all stages of the research process (Saunders et al 2015).

3.3 The Pragmatic Worldview

The research philosophy chosen for this dissertation underpins this researcher's strategy and the methods chosen as part of this strategy. The philosophy adopted in this research has been influenced by practical considerations as the research question in discussion in this dissertation does not sit squarely in one philosophical domain. Saunders et al (2015) highlight that in practice, research questions rarely fall neatly into only one philosophical domain and encourages researchers to be flexible in the approach and methods that are adopted. This can be considered the position of a pragmatist:

"Pragmatism argues that the most important determinant of the epistemology, ontology and axiology you adopt is the research question – one may be more appropriate than the other for answering particular questions." (Saunders et al 2015:109)

Pragmatism as a world view arises out of actions, circumstances and consequences rather than precursory conditions found in epistemological positions like positivism. Those adopting a pragmatic viewpoint focus on the research problem and use all approaches necessary to understand the issue (Creswell 2009). This viewpoint allows the research to combine the elements of positivism, realism and interpretivism to best suit the question being examined (Saunders et al 2015). The epistemological position of a pragmatic stance allows for either or both observable phenomena and subjective meanings that can provide acceptable knowledge dependent on the research question. Here the focus is on practical applied research combining different perspectives to aid in interpreting the data (Saunders et al 2015). In terms of axiology, values play a major part in interpreting the results and the research can adopt both objective and subjective points of view (Saunders et al 2015).

3.4 Research Approach

The significance of the relationship between theory and research cannot be undervalued. There is an essential relationship between the two that effects the approach the researcher undertakes in their pursuit of knowledge development (Johnston 2014). There are two possible research approaches which form the second

layer of the 'Research Onion' – deductive and inductive approaches. Key to the application of either approach is the literature reviewed and existing theory in the arena being explored by the researcher (Saunders et al 2015).

- **Deductive:** This approach is founded on what is known about a particular area and of the theoretical considerations in relation to that area, a hypothesis is then deduced and subjected to empirical scrutiny (Bryman and Bell 2015).

- **Inductive:** This approach is data driven, data is collected first and theory is developed as a result of the data (Saunders et al 2015).

The core research paradigm within this dissertation is deductive with an emphasis on preceding theory surrounding cognitive and self-perceived age. Previous research theory will inform the model utilised in this research namely the "Ages of Me" instrument as adapted by Barack and Schiffman (1981). Cognitive Age will then be established by determining the average age identified across the statements within the "Ages of Me" instrument and compared with chronological age. As underlined by Sudbury-Riley (2015), this methodology is a simplified approach supported by comprehensive theoretical principles developed across disciplines and is multidimensional. Therefore, a suitable model to adopt in this research. The second research objective also flows from previous research theory as outlined in chapter 2 Literature Review. As such two hypotheses have been created and are tested within the following chapters.

3.5 Research Choice and Strategy

Saunders et al (2015) refer to the way in which a researcher combines quantitative and qualitative techniques and procedures as research 'choice'.
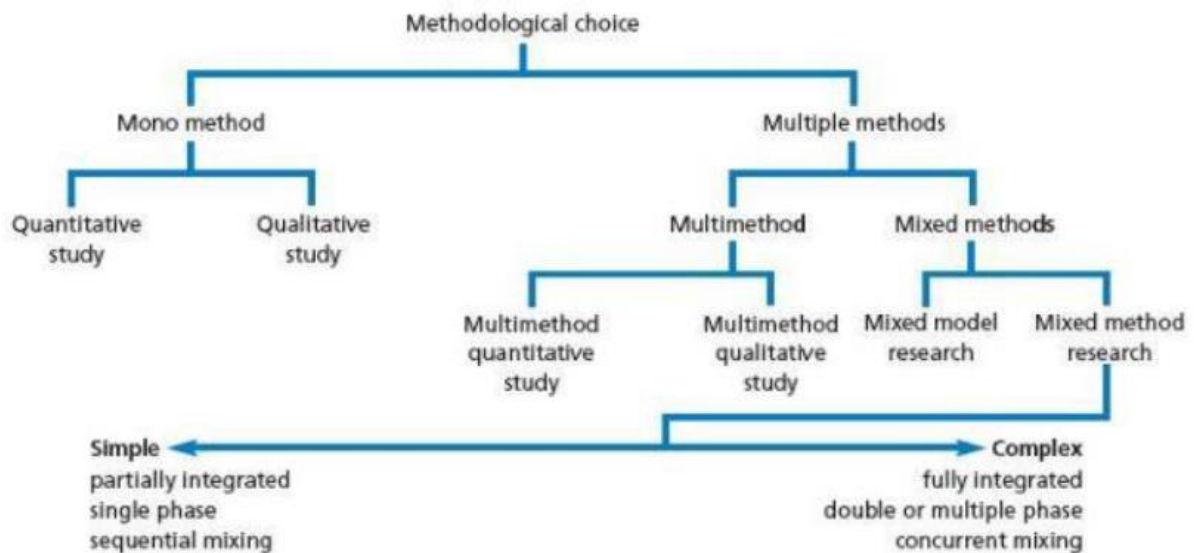
Figure 3 Research Choices (Saunders et al 2015)

The diagram above demonstrates the research choices available to this researcher. The mono-method uses a single data collection technique and corresponding analysis method. Multiple methods enable the researcher to use more than one data collection technique and analysis procedure (Saunders et al 2015). The multiple methods approach is gaining more prominence and is increasingly advocated in business research (Saunders et al 2015; Creswell 2009; Bryman and Bell 2015).

Quantitative research is focused on the control, randomised selection, collection analysis and interpretation of numerical data applying probability theory, measurement instrumentation, and statistical processes leading to inferences and generalisations. Qualitative inquiry in contrast endeavours to explore, capture and describe variables of individuals and group experiences within a cultural context. The findings of qualitative research are not generalisable due to their small samples (Stahl et al 2019). Both research paradigms have strengths and weaknesses and many researchers believe a combination of both can be successfully answered through the combination via a multi-strategy approach that fully interrelates the findings (ibid 2019).

The defining characteristics of a mixed method approach are as follows (Denscombe 2008:272):

➢ Quantitative and Qualitative methods are within the same research project

> The sequencing and priority that is given to the Quan and Qual elements of data collection and analysis are clearly defined

> An explicit account of the way Quan and Qual elements of the research relate to each other

> Pragmatism as the philosophical underpinning for the research

A mixed method approach specifically is applied in this dissertation as it utilises the strengths of both quantitative and qualitative research. The main opposition to adapting such an approach views mixed method as contravening epistemological and ontological constructs (Saunders et al, 2015). However, as outlined in the research philosophy section 2.2, the researcher has employed a pragmatist world view.

This dissertation is rooted in a mixed method approach specifically with a concurrent embedded strategy (see figure 4). A concurrent embedded strategy of mixed methods is identifiable by its use of one data collection phase – both quantitative and qualitative are collected at the same time. This strategy has a primary method that guides the project and a secondary method that provides a supporting role (Creswell 2009).
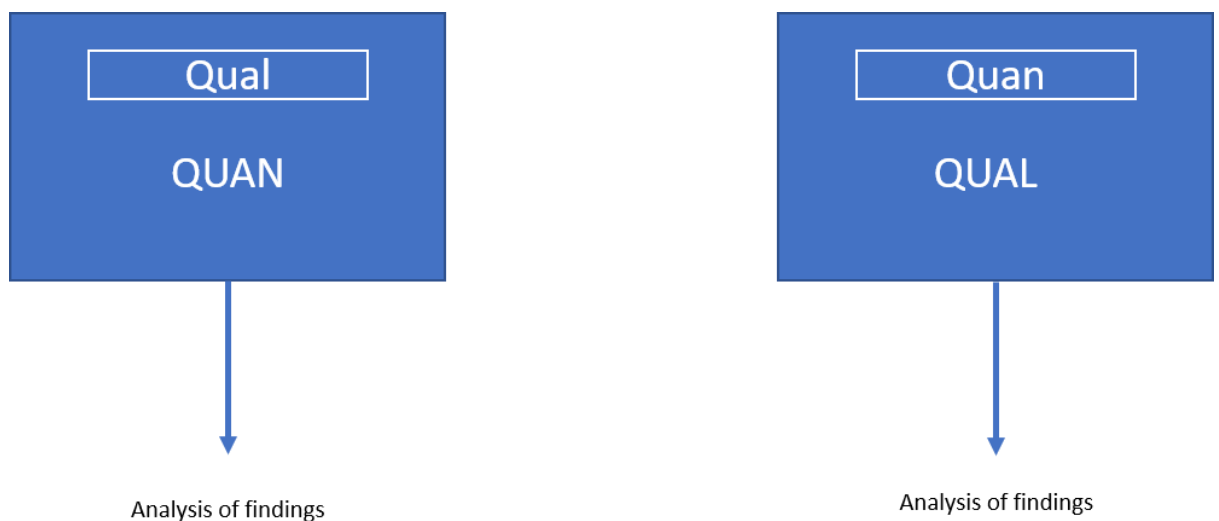
Figure 4 Concurrent Embedded Strategy (Creswell 2009)

This dissertation's primary method is quantitative, the qualitative research undertaken is embedded into the framing of the primary method. In this research, the qualitative data seeks information at a different level of analysis. By employing a concurrent embedded strategy, it allows this researcher to gain a broader perspective then could be gained from using the dominant data collection method in isolation (Terrell 2012).

This strategy combines the two approaches in the analysis phase (Creswell 2009; Terrell 2012)

The assessment of cognitive age is heavily weighted in quantitative research. The primary element of this research is a replication study, following an existing research model to determine cognitive age of the over 50 consumer in an Irish context. Therefore, quantitative method is the dominant research position and is deductive in nature. The secondary qualitative element looks to uncover and delve deeper into the attitudes and feelings of the over 50 consumer with an emphasis on their representation in advertising and requires an inductive approach.

3.6 Time Horizon

There are two possible time horizons when conducting research – cross-sectional studies and longitudinal studies. A cross-sectional study is a snapshot in time whilst a longitudinal study takes a diary approach over a prolonged period (Saunders et al 2015). This dissertation adheres to a cross-sectional study design. It is restricted to a specific point in time and involves 'the study of a particular phenomenon at a particular time' (Saunders et al 2015:200).

3.7 Secondary Data Collection

Secondary data refers to research previously collected for some other purpose (Saunders et al 2015). The main advantages of secondary data are; it requires fewer resource requirements, it is an unobtrusive measure, can provide comparative and contextual data and offers a permanence of data. However, one must also remain cognisant of the limitations of such a collection, namely that the data may have been collected for a purpose that does not match the researchers needs (Saunders et al 2015).

In the process of conducting this research, the researcher conducted a review of the relevant literature in the subject area and investigated key publications from governmental agencies, industry practitioners and published media articles. Journals and e-books were accessed via the electronic database in the National College of Ireland Library and hard copy books were accessed from both National College of Ireland Library and Fingal Libraries.

3.8 Primary Data Collection

A concurrent embedded strategic approach has been adopted for this research, as detailed above. As such both quantitative and qualitative measures have been exercised with quantitative forming the dominant paradigm and qualitative taking a secondary role. Quantitative survey and semi-structured interviews are the chosen research instruments and are now discussed below.

3.8.1 Primary Method: Quantitative Survey

Quantitative research investigates relationships between variables, which are measured numerically and analysed utilising an array of statistical and graphical techniques (Byram and Bell 2015). A survey is a systematic method of data collection, usually using samples that are designed to measure behaviour and attitudes and create descriptive of analytic statistics (Harrison 2018). A survey is the chosen quantitative research instrument to collect the required research data within this dissertation. This method allows the researcher to utilise a sample of a Over 50's Irish consumers from the wider population so that inferences can be made about characteristics, attitudes or behaviour of this population, explicitly, their self-perceived age (cognitive age) and their attitudes to advertising (Cresswell 2009).

The core research paradigm is deductive with an emphasis on preceding theory surround cognitive age and chronological age. Previous research theory will inform the model utilised in this quantitative survey, namely the "Ages of Me" instrument as adapted by Barack and Schiffman (1981). This instrument is deemed reliable as it has been utilised across multiple studies and is the standard measure of cognitive age as detailed in Chapter 2 (Barack and Schiffman 1981; Stephen 1991; Gwinner and Stephens 2001; Wei 2005; Iyer et al 2008 and Sudbury-Riley 2015). The questions comprised in this model will form the backbone of the quantitative survey:

"I feel as though I am in my [....]"

"I look as though I am in my [...]"

"I do most things and though I were in my [...]"

"My interests are mostly those of a person in his/her [...]"

The full quantitative survey also includes a 9 statements to understand the over 50 consumers attitudes towards ageing, lifestyle and their representation in advertising

(See Appendix 1). The online survey tool SurveyMonkey, was utilised to create the survey, generate a survey link and record responses. The survey respondents self-administered the survey via a survey link to the questions hosted on SurveyMonkey. The data was then exported in excel and converted into a SPSS readable file and uploaded into SPSS for analysis. The survey was tested SurveyMonkey was utilised to ensure the reliability of the survey execution, ensuring all respondents received the questions in the same order and identical content.

A survey test was conducted prior to wider release to ensure the validity of the questions, format and scales of the instrument (Creswell 2009, Harrison 2018). The test survey responses were not recorded and are not included in the final dataset. The survey was in field from the 5th June to 20th July to ensure a robust sample size of 133 was collected and ran concurrently with the semi-structured interviews.

3.8.2 Secondary Method: Semi-Structured Interviews

Interviews can collect a realm of qualitative and objective information. It is this richness of data gathered at interviews that often make them a good choice as a research instrument (Walle 2015).

A face to face interview enables the researcher to develop a rapport and establish comfortable communication with the interviewee. This rapport helps build the relationship between interviewer and interviewee so that confidential, open and honest conversations can be exercised (Quinlan 2011). There are three categories of interviews that are widely used (Saunders et al 2015):

➢ Structured Interviews
➢ Semi-Structured Interviews
➢ Unstructured or In-depth Interview

A semi-structured interview approach was employed for this research as the secondary data collection method. This type of interview provides the researcher with the opportunity to probe answers i.e. it allows interviewees to build on or explain their answers (ibid, 2015).

Semi-structured interviews allow the researcher to explore the gambit of cognitive and chronological age and understand the perceptions of how older Irish consumers are represented in advertising through enabling participant to talk freely whilst uncovering

rich and in-depth data. The semi-structured interview schedule was arranged thematically to ensure its appropriateness within this research. The key themes explored are:

1. Age
2. Lifestyle
3. Advertising

Within each theme, key questions were included to act as prompts. The researcher used this schedule (Appendix 2) to guide the interviews and omitted and/or included questions as the situation required to ensure the objectives of the research were covered.

All interviews were recorded using a mobile app Otter and transcribed onto individual Microsoft Word documents for analysis. The interviews ran concurrently with the survey during the period 5th June to the 20th July 2019 and varied in length from 30 – 50 minutes depending on interviewee. All interviews took place in Dublin, Ireland. Each interviewee was given a brief introduction about the research topic and the purpose of the research, this was included in the interview schedule (Appendix 2). The qualitative data was analysed thematically. This is the most common way to analyse qualitative data and involves coding – searching for and identifying themes and patterns across the data sets (Bryman and Bell 2015, Saunders et al 2009) The richness of data uncovered during this process is embedded into the wider quantitative piece to provide depth and colour to the quantitative findings. This qualitative research will play a key role in validating the quantitative research undertaken.

3.9 Sampling

Sampling is required when it is not possible to conduct a census of a population for practical, budgetary or time reasons (Saunders et al 2015). The samples chosen for both the quantitative and the qualitative aspects of this research are non-probability samples, the respondents were chosen based on convenience and availability (Cresswell 2009). The samples were carefully chosen to represent the population, but it cannot be considered representative of the population in the statistical sense. The weight in non-probability sampling is on the ability of a comparatively small number of examples to visibly exemplify the phenomenon under investigation. (Quinlan 2011) In other words generalisations can be made related to theory rather than population

(Saunders 2015). The validity and reliability of the research that will arise from this research will be tied to the researcher's data collection and analysis skills than with the size of the samples (ibid 2015).

A snowball sampling method has been chosen as the non-probability sampling technique for the primary research survey. The snowball sampling technique is a form of convenience sampling, the use of which results in a sample which will not be representative of the population. The researcher firstly contacts a selection of individuals that are relevant to the research topic and then utilises these individuals to establish contacts with others (Bryman and Bell 2015).

Although less common in quantitative research as it is a non-probability sample a case has been made by Coleman (1958) for its use in quantitative research (Bryman and Bell 2015) : "When the researcher needs to focus upon or to reflect relationships between people, tracing connections through snowball sampling may be a better approach than conventional probability sampling (Coleman 1958)" (Bryman and Bell 2015:435)

The secondary qualitative method, semi-structured interviews, use a purposive sampling technique. In this case, the researcher has made a judgement about who to include in the research. The individuals chosen for the semi-structured interviews had a contribution to be made to the research topic (Quinlan 2011). Purposive sampling is commonly used when working with very small samples and the researcher wishes to select individuals that are particularly formative and information rich (Neuman 2005, Saunders et al 2015). The purposive strategy employed in this dissertation is homogenous sampling – focusing on a particular subgroup where all members are similar. The characteristics of the sample are similar so can be explored in more depth and minor differences can become more evident (Saunders et al 2015).

3.9.1 Population

This dissertation is specifically focused on the 50-year-old plus consumer in Ireland. This cohort represent the population of this research. According to the CSO (2017), there are 2.18 million Irish adults 50 plus accounting for 45% of the overall population. The gender split of this demographic is 52% female and 48% male.

3.9.2 Sample Size

Primary Method Sample

A snowball sampling technique was utilised to collect responses for the research survey. The researcher identified twelve key individuals to complete the survey. These individuals were sent the survey via email and text message and were then requested to distribute the survey to other individuals that fit the survey requirements. In order to complete the survey and to be considered a valid respondent, the individual must be aged 50 years old or older and reside in Ireland.

The survey had a total of 122 respondents over the fieldwork period. 10 responses were discounted – 9 respondents were aged under 50 years old and 1 respondent did not fully complete the survey, to ensure the validity of the sample.

Secondary Method Sample

A purposive sampling technique was executed for the qualitative element of the research – semi-structured interviews. The sample cases chosen were part of a convenience sample, they did meet the age requirements for inclusion, and all were living in Ireland at the time of research. In addition, sample participants were chosen from the early survey respondents.

Participant	Age	Gender	Interview Location
P1	58	Female	Dublin
P2	55	Female	Dublin
P3	54	Female	Dublin
P4	62	Male	Dublin

3.10 Data Collection Observations

Age is a sensitive topic, and this became apparent during the collection phase of the research. The researcher noted the sensitivities of assuming an individual is over 50 and their willingness to participate in an age-related survey and/or interview. In some cases, the researcher received an initial pessimistic reaction before the respondent volunteered to participate.

3.11 Research Ethics

Ethics represent the standards of behaviour that guide a researcher conduct in relation to the rights of those who become the subject of a work or are affected by it (Saunders

et al 2015). It essentially is the capacity to distinguish between right and wrong (Quinlan 2011). When conducting research, it is essential that one becomes an ethical practitioner. This requires a formal open and critical engagement with ethical standards. This study's research methodology was heavily influenced by ethical considerations and is guided by the constructs of 'do no harm', integrity and transparency (Quinlan 2011).

Age is a sensitive topic, as such the researcher gave due consideration to the questions asked of both respondents of the survey and interviewees in the semi-structured interviews so as to not cause any harm or offence to the participants. Respondents participated in this study on a voluntary basis. There was no reimbursement or incentives offered during this process thus reducing the risk of bias. The research data which contained raw survey data, recordings, transcripts and data reports are stored digitally on in password protected software to ensure and maintain confidentiality. The recorded files will be stored until the research has been examined and the accreditation process completed. An ethical review application was submitted to and approved by National College of Ireland during this process.

3.11.1 Survey Ethical considerations

The online survey was issued using an anonymised link. No personally identifiable information was asked of the survey respondents and this was made clear at the outset of the survey.

3.11.1 Semi-Structured interview Ethical Considerations

Utilising open, honest and clear communication, the researcher ensured that all participants understood the purpose of the research and their role within this context. Each interviewee in the semi structured interviews were provided with consent forms before the commencement of the interviews and informed that the interviews would be recorded. All participants of the semi-structured interview were made aware of their ability to access the recordings at any point in time if they so should wish. All participants have been completely anonymised and are not referred to by name within this dissertation so therefore are not personally identifiable.

3.12 Research Limitations

There are several limitations curbing the breadth of this study. Firstly, this dissertation therefore needs to obey criteria such as a defined timeline and word count. The timeline allows for secondary research and primary research to be conducted.

The researcher has also considered the limitations of employing a mixed methodology strategy which mainly occur in the interpretation of data and combination of data sources phases. Namely as the two methods are unequal in priority it may result in unequal evidence within the study.

A non-probability sample was employed for both the quantative and qualitative research, the use of such technique has inherent limitations. These type of samples although will have similar charateristics of the population are not representative of the population and have much larger margins or error than probability sampling techniques. It was not possible to run a probability sample in the necessary timeframe.

There is also an overall female bias in the research this is not unusual within research particularly with a survey as a data collection method. The response rates for survey-based research tend to be lower for males than females (Smith, 2008).

Chapter 4 Findings and Analysis

4.1 Introduction

This chapter will delve into the findings of the research plan and methodology as outlined in the above chapter. At this juncture it is vital to revisit the research question and the hypotheses derived from both the question and the study of relevant literature in the arena. The research question for this study is: **Is self-perceived age measure, cognitive age, a more appropriate way to segment and target over 50's Irish Consumers than chronological age?**

Stemming from this research question two hypotheses have arisen. Firstly, Irish over 50's perceives themselves as younger than their chronological age i.e. their cognitive age is younger than their chronological age and secondly, Irish over 50 consumers feel misrepresented in advertising. This chapter endeavours to accept or reject these hypotheses with reference to both quantitative and qualitative findings.

4.2 Descriptive Data

Both quantitative and qualitative data is combined to give a deeper understanding of the research question and derived hypotheses within this chapter. Key insights have emerged through the analysis of cognitive age and representation of older consumers in advertising in an Irish context.

4.2.1 Quantitative Survey

The online survey received 133 responses overall. However, only 123 responses were considered valid as they met the key criteria – i.e. the respondent was aged 50 or older. Therefore, the sample population represented in these findings is based on these 123 respondents (n=123). The gender split of the respondents was heavily weighted towards females at 76% versus 24% of respondents who were male. This is in line with Smith (2008) who highlighted that response rates for survey-based research tend to be lower for males than females.

The average age of respondents was 60.62 with a standard deviation of 7.49 years. Age identity was briefly explored in question 3 of the survey with 63% of respondents identifying themselves as middle-aged, 27% identified as young and 11% identified as old. Two lifestyle statements featured in question 5 of the online survey which demonstrated a respondent base that had increasing free time and more disposable

income. 71% of the survey respondents agreed with the statement 'I have more free time now to do the things I enjoy most' and 2 in 3 (66%) respondents agreed with the statement 'I finally have the disposable income to spend on what I want'.

4.2.2. Qualitative Interviews

A semi-structured interview approach was undertaken with four interviewees to further understand the impact of age and their perceptions of the representation of older consumer in advertising. Three females and one male were all interviewed during this process. Several key themes arose from the interviews; age is perceived as just a number; life stages are the chief determinants of how old one perceives themselves to be and interviewees did feel underrepresented in the media and more specifically advertising.

4.3 Calculating cognitive age

The widely cited "Ages of Me" instrument as adapted by Barack and Schiffman (1981) was applied in this research to determine cognitive age of Irish over 50 consumers. Question 4 of the questionnaire replicated this widely empirically validated model measuring respondents self-perceived age through four constructs:

"I feel as though I am in my [….]"

"I look as though I am in my […]"

"I do most things and though I were in my […]"

"My interests are mostly those of a person in his/her […]"

An age decade was selected for each question and an overall composite score (cognitive age) was calculated by averaging the midpoint values for the four components. This method is considered standard practice (Van Auken et al 2006, Sudbury-Riley et al 2015). Table 1 details the dimensions of cognitive age for those aged 50 plus in Ireland.

Table 1 Dimensions of Cognitive Age (mean age in years)

Cognitive Age Measure	Ireland
Feel Age	48.66
Look Age	55.08
Do Age	47.76
Interests Age	47.68

'Interests Age' is marginally the youngest age measure, closely followed by 'Do Age' and 'Feel Age'. As evidenced in previous research 'Look Age' is perceived as much older than any other dimension (Sudbury-Riley et al 2015, Wilkes 1992, Barack and Schiffman 1981) and as such is potentially a less reliable measure than the other three dimensions (Wilkes 1992, Barack and Schiffman 1981).

Table 2 Youth Bias by dimension of cognitive age in years (Youth Bias is the difference between chronological and self-perceived age)

	Years	Standard Deviation
Feel Age	11.96	10.13
Look Age	5.54	5.72
Do Age	12.85	8.65
Interests Age	12.93	9.07

As demonstrated by Table 2 and echoing previous self-perceived age studies, a youth bias was evidenced across all four dimensions of cognitive age in Irish over 50's (Hubley and Hultsch 1994, Uotinen 1998, Sudbury Riley et al 2015). The majority of those surveyed perceive themselves to feel, look, do most things and have interests that are younger than their chronological age. A reliability analysis on the four dimensions of cognitive age, look, feel, do and interest age using Chronbach's alpha was conducted. The results indicate a high level of internal consistency for the scale with this specific sample and are acceptable (Chronbach's alpha = 0.854).

Table 3 below demonstrates the age groupings by chronological age correlated with their calculated cognitive age decades. 68% of those respondents aged 50-59 identified with a cognitive age in their 40's. 61% of 60-69 year olds identified with a cognitive age in their 50's. Interestingly, 63% of those aged 70-79 also identified with a

cognitive age in their 50's. Overall, whilst the respondents were all aged 50 plus, 87% identified with a cognitive Age in their 30's (8.1%), 40's (43.1%) and 50's (37.4%).

Table 3 Age Groups of Respondents x Cognitive Age

Cognitive Age Decades								
Age Group		**30s**	**40s**	**50s**	**60s**	**70s**	**80s**	**Total**
50-59	Count	9	42	10	1	0	0	62
	% Age Groups	14.5%	67.7%	16.1%	1.6%	0.0%	0.0%	100.0%
60-69	Count	1	11	26	4	1	0	43
	% Age Groups	2.3%	25.6%	60.5%	9.3%	2.3%	0.0%	100.0%
70-79	Count	0	0	10	6	0	0	16
	% Age Groups	0.0%	0.0%	62.5%	37.5%	0.0%	0.0%	100.0%
80plus	Count	0	0	0	0	1	1	2
	% Age Groups	0.0%	0.0%	0.0%	0.0%	50.0%	50.0%	100.0%
Total	Count	10	53	46	11	2	1	123
	% Age Groups	8.1%	43.1%	37.4%	8.9%	1.6%	0.8%	100.0%

86% of those surveyed reported a cognitive age younger than their chronological age. 2% identified with a cognitive age older than their chronological age and 12% had a cognitive age that was neutral i.e. within the same age decade as their chronological age (Table 4).

Table 4 Cognitive Age across the sample

Cognitive Age	%	N
Younger	86	106
Older	2	2
Neutral	12	15

Overall cognitive age was calculated and is presented in the table below:

Table 5 Overall Cognitive Age

	Ireland
Mean Cognitive Age	49.80
Mean Chronological Age	60.62
Mean Youth Bias	10.82

It is evident that chronological age and cognitive age are different constructs, underscoring the fact that cognitive age is capturing aspects of age that are not sufficiently reflected in chronological age. This was confirmed with a paired samples t-test which demonstrated them to be significantly different. (t (122) = 18.005, p<0.001) Although it is unlikely a perfectly smooth normal curve is evident over the histograms representing chronological age and cognitive age, once the data is approximately normally distributed (peak in the middle and fairly symmetrical) as it is in this case, then the assumption of normality has been met (Samuels 2019). Therefore, a paired samples t-test was appropriate.

As exhibited above, chronological age and cognitive age are significantly different; however, correlation analysis showed the two to be positively correlated. (r=0.638, n=123, p<0.001) On average, Chronological age was 10.8 years older than cognitive age. (95% CI [9.63,12.01]). **Thus, the first hypothesis arising from the research question: Irish over 50's perceives themselves as younger than their chronological age can be accepted.**

4.4 Self-Perceived Age Themes

The quantitative findings above marry with the wider qualitative themes arising from the semi-structured interviews and provide an insight into the self-perception of age of the over 50 consumer in Ireland. Five key themes were identified which underpinned how the interviewees perceived aging and their own relationship with the concept of age: age is just a number, societal changes impacting on self-perception of age, the awareness of aging, reference group effects and life experience. These themes display potential underlying reasons as to why the over 50 Irish consumer possesses a cognitive age younger than that of their chronological age.

4.4.1 Age is just a number

For most interviewees the chronological age construct was an immaterial concept that meant very little to them. It was perceived as just a number and bore no reflection on the participants lifestyle or choices or how old they felt.

"Age is just a number, it's nothing else." P.1

"To me it is just a number. It's how you feel and about your attitude. You can be a young 50 plus or you can just kind of let your age dictate how you should be feeling." P.3

"I don't see myself as a certain age." P2

"Age is a state of mind." P4

Age was perceived as something required by law, a measure to categorise individuals and in some cases as something to create needless limitations on individuals.

"It's (age) never been anything else except we're required by law….. age, like gender, is irrelevant….they are nonsense made up by people to attempt to put boundaries in place that don't need to be in place." P1

The effect of other people's perceptions of the participants age was highlighted and its impact on their own perception of age. Participants felt that age should not factor in the impression or judgement of another individual.

"How someone perceives me should have nothing to do with my age, just look at the individual." P3

"My issues with age aren't mine, they're other people's." P1

The paradigm of how old one feels was a focus during the discussions with participants identifying an age they felt reflected who they were now

"I still feel like I'm in my 40's" P3

"I do think I'm 30 something." P2

82% of the online survey respondents also agreed that 'Age is just a number'. This Likert Scale statement appeared in question 5 of the questionnaire. 7.4% of respondents neither agreed nor disagreed with the statement whilst 1 in 10 disagreed.

4.4.2 Age Awareness

An interesting perspective was unearthed with regards to becoming more aware of one's age. Elderly parents, specifically, become a new focus and consideration in the lives of the over 50 consumer.

"Even though the kids have grown up, it's actually easier for my elderly mother to get in and out of that (style) of car" P1

As the concept of time speeds up for individuals, age awareness is heightened.

"It's making me realise, oh my god, I will get like my dad whereas five years ago when he was still old but more active, I was so far away from feeling any age – it was pie in the sky stuff. Whereas now I'm more aware and I do have to think a little about this." P2

4.4.3 Societal Changes

Society: The societal changes and narrowing generation divides mean that Irish over 50's are thinking differently about age.

"Our world is so much bigger and that makes us feel younger." P2

"I don't think we settle into age the way people did. I think that's a change in society." P1

The empowerment of individuals, particularly women, the increase in opportunities and access to technology and information has resulted in a savvy over 50's consumer who do not conform to traditional age roles of yore.

"I think what used to be considered old is no longer old." P1

"I'm middle aged. But in my head, I haven't got to middle age, in comparison to what my parents were at middle age." P2

"If I look at how my parents were at 50, that was quite old but life was very different then." P3

The empowerment of a generation has led to new lifestyles, opportunities and expectations in society. A whole new generation born to the equality, feminist and capitalist movements have led to individuals now over 50 who have experienced new

levels of choice, have a more liberal outlook and are self-indulgent. This cohort continue to demand these values in their later lives and age has not dulled this desire.

"So you know the post war generation, they had their babies and suddenly there was money, suddenly there was changing social circumstance." P1

"There's a sense of empowerment, that empowerment continues, once you've actually got that empowerment inside you, you certainly can't get rid of it. And I think that's why there is no age, I think that's why there's a whole load of us, who don't think the way we were supposed to think." P1

"Our world is very different, that we have these opportunities. My mum wouldn't have gone on holidays with the girls, and they wouldn't have gone out to restaurants as often as we would as a family, it would have been much more traditional." P2

Narrowing generation gap: Whilst large gaps between the over 50's and their parents existed, it is evident that such a divide is not present between this generation and their younger peers and children. Similar life experiences and expectations have resulted in a closer association between the over 50 consumer and their younger counterparts.

"I know exactly what my kids are talking about, because I've been there. And so has their dad. My parents wouldn't have had a clue." P1

"My youth wasn't that different to my children's...we have had similar experiences." P4

"I even listen to conversations that people have in work, even people a few decades younger than me and I can relate to what they are saying. That was not the same for myself and my parents." P3

4.4.4 Reference Groups

The effect of peer groups and reference groups on self-perceived age was apparent. The social circles kept by the over 50 respondents were diverse in age and this impacted on how they perceived their own age.

"I think working with different age dynamics for me, it keeps you young." P3

"If you think of the people I am mixing with, and my husband is six years younger than me and he would be the oldest of all his friends. So all of their wives and the

groups of people I would be with are more than 10 years younger than me. And it's only every now and then I realise I am older." P2

It is less about age when it came to social circumstances and more about shared common interests and values.

"I would be with likeminded people rather than like aged people." P3

4.4.5 Life Stages and Experience

The impact of life experience and life stages has affected the self-perception of age. Reaching milestones and encountering new experiences have opened a world of possibilities for this group of individuals and has kept them feeling younger.

"I think it has to do with how you live your life, what you're exposed to and the different opportunities you get. I think it's how each individual is driven or not, that will actually dictate how old you are. Life experiences like buying a house, progressing in your career, travelling, opens your eyes and keeps you young." P3

"I think it is life stages. I think life stages can keep you younger. If you look at me, I'm 55 and I have an eight-year-old. It's keeping me in with the people who have younger children. You're all at the same life stage." P2

4.5 Perception of the Representation of Irish Over 50 consumers in Advertising

Irish Over 50 consumers have an appetite for advertising, with 65% agreeing that they have bought a product as a result of seeing an advertisement. However, trust in advertising is low, only 12% of respondents agreed with the statement 'I trust advertising' (statements contained in question 6 of the questionnaire).

However, are marketers missing a trick by underrepresenting this demographic in their advertisements. The second research objective of this study is to uncover the perception of the Over 50's on their representation in advertising. The resulting hypothesis is that Irish over 50 consumers feel misrepresented in advertising. This hypothesis was examined through a combination of quantitative and qualitative analysis.

4.5.1 I don't feel represented in the advertisements I see

The statement 'I don't feel represented in the advertisements I see.' formed part of question 6 in the questionnaire. The results of which demonstrated that 64% (76) of those surveyed agreed that they don't feel represented in the advertisements they see. 28% (32) strongly agree with this statement.
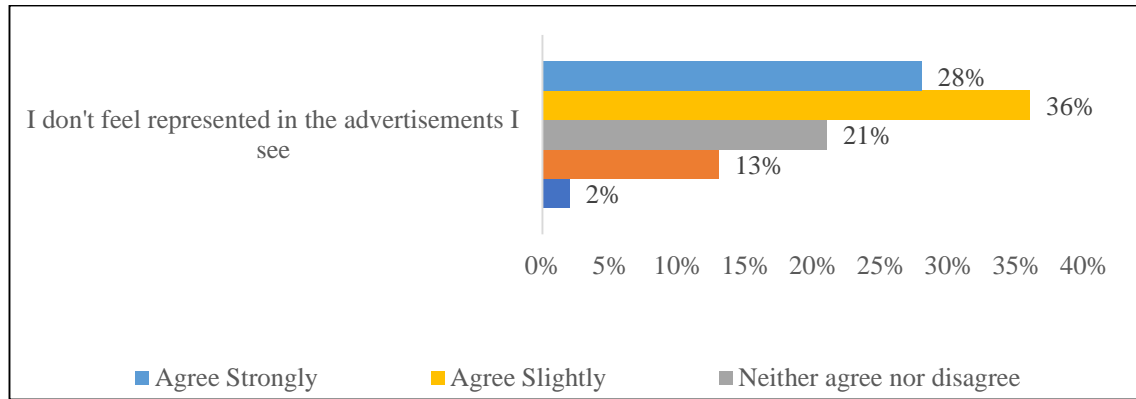

Figure 5 Likert Statement 'I don't feel represented in the advertisements I see' featured in Question 6

This Likert Scale was assigned numeric values for analysis in SPSS [Disagree Strongly – 0, Disagree Slightly – 1, Neither Agree nor Disagree – 2, Agree Slightly – 3, Agree Strongly – 4]. The overall hypothesis was reconsidered for this output, H0: Irish over 50 consumers do not feel represented in advertising have a mean score higher than 2. A score greater than 2 indicates that the respondents had a level of agreement with this statement.

Parametric analysis of ordinary averages of Likert scale data is considered justifiable by the Central Limit Theorem (St Andrews University 2019). A one sample T-test was performed on the Likert Scale of the statement 'I don't feel represented in the advertisements I see.' with the test value of 2 (as this represented the neutral value). The descriptive statistics for this variable are mean = 27.74, standard deviation = 1.06 and N=120. The mean score indicates there is some agreement with this statement, however the standard deviation is quite large. The t-test was performed and resulted in $t(119)=7.685$, $p<0.001$ and a 95% Confidence Interval [2.19, 3.67]. As both results are greater than the neutral score of 2, there is an overall level of agreement with this statement. Therefore, the **hypothesis can be accepted.**

The lack of representation in advertisements was keenly felt in the semi-structured interviews with participants expressing strong views about their representation in the

advertisements they see. Interviewees perceived the advertisements to be youth focused:

"I absolutely don't feel represented in the advertising I see." P4

"I think it probably is geared more for the young." P3

Interviewees also highlighted the negative aging depictions:

"I think if you're looking at adverts for the over 50 and they go into the Stannah Stairlift, you don't want to be that and you're not ready to be at that stage, it just doesn't make sense. We don't want to be associated with that." P2

The lack of representation was a concerning factor for some participants:

"Because you don't see much in media, like if you see an advert for JD Sports. You're not seeing my age group, even though I shop there and I'm probably fitter than a large proportion of their younger profile. I suppose you are cut off from it, so it is actually quite serious when I think about it." P2

4.5.2 Other Measures

Several supporting statements explored the concept of representation within this study and these are outlined in the below chart (figure 6). The chart depicts the statements across the 5-point Likert scale, the results of which are further examined below with reference to other variables present across both the quantitative and qualitative data.
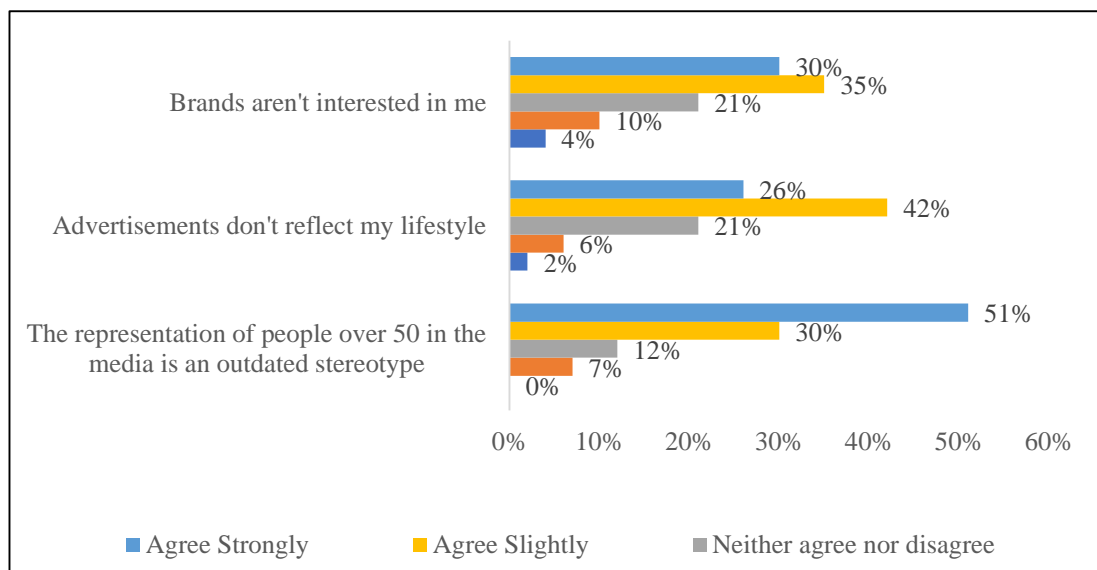

Figure 6 Three Advertising Statements 5-point Likert Scale (n=123)

The representation of people over 50 in the media is an outdated stereotype

81% (n=99) of survey respondents agreed with the statement 'The representation of people over 50 in the media is an outdated stereotype' as asked in question 5 of the online survey (appendix 1). 1 in 2 over 50 Irish consumer agrees strongly with this sentiment. 12% (n=15) remained neutral on the topic, neither agreeing nor disagreeing with the statement, whilst 7% (n=9) disagreed with the statement. 80% of females and 83% of males felt that the representation of people over 50 in the media is an outdated stereotype.

This theme also reoccurred in the semi structured interviews. Interviewees could not identify with the portrayal of over 50's in the media. They perceived the depictions of the older consumer to be negative, generally as elderly or infirm. This did not connect with their own sense of self:

"I see something about the over 50's and I think they're old people. They don't get me." P2

"Age can be seen as a negative, that once you hit a certain age that you should conform or act in a certain way." P3

Advertisements don't accurately reflect my lifestyle

68% (83) feel that advertisements don't accurately reflect their lifestyle. The agreement level was slightly higher for those identifying as cognitively younger (71%) and higher again for those with a cognitive age in their 50's (72%). 67% (42) of females and 73% (21) of males surveyed agreed with this statement. 21% of the sample neither agreed nor disagreed whilst 8% disagreed with the statement.

Interviewees also expressed the view that advertisements did not reflect their own lifestyles. The lifestyles portrayed were considered for much older people rather than the cognitively young over 50's:

"I'm ripe for a river cruise according to the adverts I see. Those people on the river cruise, I don't want to be them until I am 80." P1

"And then there's the over 50's hotel breaks. Technically, I am the target market but the person who is 50 is being given the same cabaret evening entertainment in the evening on some of these breaks as the 85-year-old. So, I could see Abba hits, Dickie Rock, Sonny Knowles and then me wondering when The Cure were coming in." P1

"All I see is funeral plans." P4

The participants pointed to their full active lives, rich in new experiences, that are not shown in the advertisements that they see:

"I think over 50's, we're not old. We're still doing family holidays, we're still doing beautiful holidays. If you're involved in sports, you probably still are. If you're a socialiser you probably still are. I am out all the time and have things going on all the time." P2

Brands aren't interested in me
65% (78) of respondents also felt that brands aren't interested in them. This is substantially higher for those with a cognitive age in their 50's (78%). 30% (36) strongly agreed with this statement. 14% disagreed and 1 in 5 remained neutral on the subject.

Interviewees also described the lack of interest shown by brands in the older consumer. They felt brands were getting it wrong, either not targeting this age group in the right way or completely omitting them from the conversation:

"I think what happens is they try and market stuff to people who are 60s and 70s by making it look like stuff that's 50s and that just makes the 50s feel bad." P2

"It seems very strange that you would cut somebody out just because they are a certain age. I think it's a cop out and its easy." P1

Internal Reliability of the Likert Scale Subgroup
The subgroup of four Likert Scale statements relating to the representation of people over 50 in advertising were analysed:

1. The representation of people over 50 in the media is an outdated stereotype
2. Advertisements don't accurately reflect my lifestyle
3. Brands aren't interested in me
4. I don't feel represented in the advertisements I see

The results of the Likert scale statements are extracted from Question 5 and 6 of the online survey (Appendix 1). These statements were also identified as key themes in the semi-structured interviews as demonstrated above.

A reliability analysis on the Likert Scale of the subgroup of four statements relating to perceptions surrounding advertising and brand using Chronbach's alpha was conducted. The results indicate a high level of internal consistency across the four statements and are acceptable (Chronbach's alpha = 0.761). Positive inter-item correlations were observed across all statements. The most significant positive correlation is between the statements: brands aren't interested in me and I don't feel represented in the advertisements I see ($r=0.639$, $n=120$, $p<0.001$).

Chapter 5 Discussion

5.1 Introduction

The main research question of this research is: *Is self-perceived age measure, cognitive age, a more appropriate way to segment and target over 50 Irish Consumers, than chronological age?* Two research objectives arose from the study of existing literature and the wider research question. 1) To gain an understanding of the older Irish consumers self-perceived age versus chronological age. 2) To uncover the perception of the over 50's on their representation in advertising. This chapter will review the key findings from the online survey and semi-structured interviews and interpret these findings in view of the literature outlined in chapter 2.

5.2 Irish over 50's perceive themselves as younger than their chronological age

As addressed above, the core research aim of this study is to uncover if Irish over 50's consumers cognitive age is younger than their chronological age. Based on the data collected, the findings of this research provide clarity on the issue in an Irish context and are in line with the findings of past studies across the globe.

5.2.1 Cognitive Age

The "Ages of Me" model (Kaustenbaum 1972) which was adapted by Barack and Schiffman (1981) in their work in consumer behaviour was utilised in this research. This model has been empirically tested across multiple studies and remains the primary method of cognitive age calculation. The use of this model allowed the researcher to establish if similar patterns existed in Ireland as in other countries with reference to cognitive age versus chronological age. Cognitive age has been proven to not reflect chronological age across leading academic research in both gerontology and marketing academia (Barack and Schiffman 1981; Sudbury-Riley et al 2015). Numerous studies have determined a younger cognitive age across the four dimensions of look-age, do-age, feel-age and interests-age (Kastenbaum 1972; Barack and Schiffman 1981; Chua et al 1990; Wilkes 1992; Johnson 1996; Wei 2005; Marthur and Moschis 2005; Iyer et al 2008; Auken and Barry 2009; Sudbury and Simcock 2009b; Iyer and Reisenwitz 2010; Kohlbacher and Cheron 2012; Hong 2013; Sudbury-Riley et al 2015). Most cognitive age studies have concentrated on single country case studies and that is the case in this dissertation (Sudbury-Riley et al 2015).

This research answered the call by Sudbury-Riley et al (2015) for more cognitive age research in more countries to enhance the existing research. The findings of this research echo and confirm the findings of previous studies that have been conducted before in an Irish context. Reflected in the data collected in this study, Irish over 50 consumers do perceive themselves to feel, look, do and have interests that are younger than their chronological age. They have an 'Interest Age' which was cognitively the youngest of the four dimensions, with 'do-age' and 'feel-age' closely following suit. Look-age was reported as the dimension for which cognitive age, albeit younger, was at a much closer level to actual age. This finding corroborates previous research that highlighted this distinction (Barack and Schiffman 1981; Wilkes 1992; Sudbury-Riley et al 2015). This distinction in the 'look-age' measure has led some academics to question its reliability within the model (Barack and Schiffman 1981; Wilkes 1992). Despite these concerns it continues to be widely used in the calculation of cognitive age (Sudbury-Riley et al 2015) and therefore, retained in this study.

Cognitive age research in the US and the UK have consistently reported differences of 8 to 12 years between actual and self-perceived age (Sudbury and Simcock 2009b). Reflected in the data collected in this study, the findings of this study are congruent with this position. Irish over 50 consumers report an average difference of 10.8 years with a spread between 9.63 years and 12.01 years at a 95% confidence level. This is in contrast with the outcomes of Chua et al (1990) and Uotinen (1998) studies who identified a less pronounced difference between actual and self-perceived age in Singapore and Finland respectively. Therefore, demonstrating Irish older consumers similarities with those consumers of the US and UK.

The results outlined in this study lend support for the assertion the concept of cognitive age is reliable (Sudbury-Riley et al 2015). It is a concept steeped in history with its foundations as far back as the 1950's in sociology, psychology and gerontology. It is one of the few measures relating to marketing to the older consumer. As highlighted previously, marketing to older consumers is high on speculation, however cognitive age provides an empirically tested measure enabling the marketer to gain insight into this cohort (ibid 2015).

5.2.2 Key Themes Impacting Self-Perceived Age

An important element of this research was the further exploration of age as a construct in semi structured interviews. This qualitative method allowed the researcher to delve deeper into the psyche of the over 50 consumer in Ireland and understand some of the antecedents of their self-perceived age. Such exploration brought forth several pertinent themes.

Both interview and survey participants considered age to be just a number ie. it was understood to bear no reflection on the participants lifestyle or the age they actually felt. In fact, the paradigm of how old one feels was more apt at mirroring who they are now and their behaviours than actual age. This perspective echoes that of the academics calling for new ways at looking at age other than chronological age (Barack and Schiffman 1981; Long 1998, Eastman and Iyer 2005). Barack and Schiffman (1981) highlighted limitations of chronological age namely it does not reflect the fact that often people perceive themselves as an age different to that of their chronological age. Chronological age demographics are a crude instrument to measure and understand the older consumer and do not account for the unpredictability of ageing (Long 1998). The older consumer is heterogenous in nature and possess characteristics that have little relevance with their actual age (Ahmed 2002).

As people age, they become increasingly dissimilar to each other in terms of lifestyles, needs and consumption behaviours (Mochis 2000). Several themes arose in the findings of this study that highlighted factors that demonstrate why the age of the older Irish consumer differed to that of their chronological age and also to that of their peers including societal changes, lifestyles and reference groups. Changes in society and the narrowing of generation gaps were interpreted as a driving factor of the new way of thinking about age for Irish over 50's.

As reflected in the findings of this study, the empowerment of individuals, greater opportunities and access to technology have resulted in alert older consumers who do not conform. Born in a period of change, Irish over 50 consumers have led diverse lifestyles and hold greater expectations than generations before. Their liberal and indulgent focus mean they expect more from the every day and age has not changed this outlook. This parallels with Sudbury-Riley et al (2015) assessment of the Baby

Boomer generation (born 1946 –1964) and underpins why older consumers are a unique and lucrative audience.

Angus and Westbrook (2018) highlighted how older consumers have a passive attitude to ageing and points to the commonalities between older and younger consumers. The findings highlighted that a narrowing of the generation gap between Irish over 50's and their younger counterparts have developed a closer association between the two. This is aided by the diverse reference groups and social circles pertaining to their lives as referenced in the findings. Much like the Baby Boomers, over 50's Irish consumers have plenty in common with younger cohorts and plan on ageing disgracefully by remaining themselves well into old age (Sudbury-Riley et al 2015).

Attaining goals, reaching milestones and availing of new experiences has increased the scope of the world for the Irish consumer and has impacted their self-perception of age according to the findings in this study. Marthur and Mochis (2005) also noted life stage changes as an antecedent of cognitive age. A person's experience of life events can impact cognitive age. Health-related events were considered to affect a person's cognitive age as they become more aware of ageing (Marthur and Mochis 2005). An awareness of age was highlighted during this research with reference to the health of elderly parents and the self-realisation that this could one day be their situation as the concept of time speeds up for individuals. The resulting diversity of all these factors means older consumers cannot be considered homogenous (Sudbury and Simcock 2009a).

5.3 The Over 50's perception of their representation in Advertising

The secondary research objective of this study was to uncover the perception of the Irish over 50's on their representation in advertising. The findings of this research have provided a first-hand account of the perceptions of over 50's in Ireland and has highlighted important issues that marketers must take heed of.

5.3.1 Irish Over 50's Don't Feel Represented in Advertising

As evidenced in the data collected, a high proportion of Irish over 50's do not feel represented in the advertising they see. There is a powerful sense of injustice when it comes to advertising and there is an overwhelming feeling that advertising is *'geared more for the young'(P3).* Advertising has for decades almost exclusively focused on youth and youth culture and widely promoted the denial of ageing (Wolfe 1997;

Sudbury and Simcock 2009a). Negative age depictions in advertising were seen to drive home outdated stereotypes by participants.

Irish adults have needs and wants that match with those of younger generations as evidenced in the findings of this study. However, as Carrigan and Szmigin (2000) indicate, if an individual was to consider the advertising they see, they may be forgiven for thinking that most products were exclusively for the under 35's market. The lack of representation is a concerning factor for Irish over 50 consumers and negatively impacts both their sense of self and their perception of brands. Schroeder and Borgerson (2005) stressed how the omission or underrepresentation of certain demographics in marketing communications can have a harmful impact on those individuals and groups.

Carrigan and Szmigin (2000) had previously found that the lack of older people represented in advertising was less as a consequence of their 'unsuitability' and more due to a stereotypical prejudice coupled with a lack of creativity resulting in inappropriate or dull advertising copy in the UK. This parallels with the perceptions of over 50 consumers in Ireland. Reflected in the findings of this study, interviewees emphasised the lack of interest shown by brands to the older consumer. Brands were interpreted as not targeting this age cohort in the right manner or completely omitting them from the conversation.

Advertisements were not perceived to capture the lifestyle of the Irish over 50 consumers. When over 50 individuals were portrayed in advertising, they appeared to portray a much older mindset. Interviewees felt that the advertisements did not understand the cognitively younger over 50's. Participants pointed to their full, active lives and emphasised how their desires had not changed in tandem with their chronological age. Nielson and Curry (1997) outlined how mature individuals do not see themselves as ageing in a homogenous way. Older consumers have a 'can do' attitude and embrace new challenges enthusiastically (Nielson and Curry 1997).

5.3.2 Outdated Stereotypes

Thompson and Thompson (2009) hailed advertising agencies as stuck in a traditional mindset when it comes to over 50 consumers applying age old stereotypes which are no longer relevant for modern over 50's. An overwhelming majority of respondents agree with this sentiment and feel the representation of people over 50 in media is an

outdated stereotype. Interviewees reported a lack of connection with the depiction of the older consumer in the wider media landscape. They pointed to their inability to identify with the portrayal of over 50's. Arguably, this finding is in line with previous work by Sudbury-Riley and Edgar (2016) that also highlighted the outdated stereotypes in marketing and called on marketers to include this demographic in advertising pre-tests.

It is difficult to believe that despite the growing numbers of older people, there remains a strong misrepresentation of the older consumer in the marketing arena. It is unsurprising then that research from Nielsen and Curry in 1997 still holds true for contemporary Irish over 50's consumers. As reflected in this study and also in other previous studies, the older consumer is not a homogenous group, they are successful, energetic, vivacious and creative. Marketers should be presenting products and services to this cohort in a thoughtful, intelligent and empathetic manner. There is a real need to change the approach to targeting this demographic (Nielsen and Curry 1997) and this begins with understanding how they feel.

5.4 Limitations of the study

The key limitations of this study are sample size and gender spread. Sample size for both elements of the study were restricted to a convenience sample as a result of time and access. In both cases, the research is heavily weighted towards females. The study is focused on the Irish market so may not be applicable in other instances. A mixed methodological approach was conducted whilst giving depth and gravitas to the findings of the study fell victim to some limitations including time considerations. Several wider limitations about the concept of cognitive age for academics and marketers are discussed further in Chapter 6 Conclusion.

5.5 Conclusion

This chapter of discussion brings forth the contribution of this research to the wider academic literature. This study has contributed empirical data and evidence that Irish over 50 consumers are in line with global research - they are cognitively younger than their chronological age and uncovered the underlying perceptions on ageing for this cohort of individuals. It has demonstrated that the perceptions of over 50 consumers in Ireland are parallel with wider studies and echo the need for marketers to begin to shift their focus and become more aware of and understand the value of this cohort.

Chapter 6 Conclusion

The purpose of this study is to contribute to the body of research surrounding cognitive age and the perceptions of older consumers of their representation in advertising. The study of cognitive age amongst older Irish consumers had never been conducted. Whilst there is a dearth of literature specifically focusing on older consumers and advertising in Ireland. This research addresses these gaps in knowledge. A robust mixed methodological approach was utilised to prove both hypotheses whilst also uncovering the deeper attitudes and opinions of the over 50 Irish consumer. It allowed participants the opportunity for expression and provided this researcher with a rounded picture of both cognitive age and representation in advertising.

An extensive review of the literature unearthed several valuable insights and models which were adapted in this research and drove the research hypotheses. Firstly, cognitive age is gaining momentum as a reliable alternative to segmentation than chronological age (Barack and Schiffman 1981; Sudbury-Riley et al 2015). The 'Ages of Me' model (Kaustenbaum 1972) has been widely executed across countries and cultures demonstrating its universal applicability. No such study had been conducted in Ireland as highlighted above so the need for some understanding of the perspective of the older Irish consumer was great.

The primary research objective and subsequent findings and discussion, in the opinion of this researcher, has conclusively demonstrated that the over 50 consumers in Ireland possess a cognitive age younger than that of their actual age. Therefore, raising questions about the appropriateness of marketers using chronological age as a segmentation tool in isolation.

The results of this study provide additional support for cognitive age as a process which enriches our understanding of the older consumer. It also provides evidence that these older consumers are a heterogenous group and cannot be viewed as one single market segment. The study contributes to research on consumer behaviour specifically the widely underrepresented older consumer. It provides empirical evidence which adds to the growing body of knowledge demonstrating how the tendency to group all over 50's into one homogenous grouping is outdated and disingenuous (Sudbury and Simcock 2009a). Thus, adding to the growing evidence

that self-perceived age is superior to chronological age as a basis for targeting the older consumer (Sudbury-Riley et al 2015).

The second objective uncovered the perceptions of the older Irish adult and their representation in advertising. There is substantial evidence that a large proportion of Ireland's over 50 consumers do not feel represented in advertising. Older consumers do not feel their lifestyles are accurately represented (68%), or that brands are interested in them (65%) and they don't feel represented in the advertisements they see (64%). When they do witness an older consumer's representation in media, 81% think themselves portrayed as an outdated stereotype. These views were further supported by the same themes reoccurring in the qualitative interviews.

6.1 Limitations of Cognitive Age

6.1.1 For Research

Cognitive age is an aspect of self-concept. The self-concept is the concept or perception an individual has of his/herself as a physical, social and moral being. As with any measurement of self-concept, it is burdened with the problems of determining any self-reported construct (Gwinner and Stephens 2001). Wylie (1974) questions the reliability and validity of many measures of self-concept research. However, such problems typify most social and psychological measurement, particularly within the field of research of cognitive and motivational constructs (Gecas 1982).

Cognitive age has, in past studies, been determined intuitively rather than scientifically and signifies an assumption of legitimacy and consistency (Van Auken et al 1993). Very little has changed in this regard over the past 25 years and Sudbury-Riley et al (2015:246) make a call for the cognitive age scale 'to be validated in more countries and cultures.' This research has answered this call and exploring cognitive age in an Irish context.

There is a contention that measuring cognitive age in isolation is not appropriate as it does not consider the contextual factors that affect the cognition of adults such as: physical environment, social factors and product categories. The self-concept is an internally generated point of view and such internal factors as self-esteem and self-confidence can change dependent on context. In some environments a person is more relaxed and familiar and while in others they are more challenged and excited so this

can affect the self-evaluation of individuals leading to differing cognitive ages (Guido et al 2014).

Wilkes (1992) cautions the use of the dimension of how one looks in the calculation of cognitive age. Although older individuals frequently perceive themselves as younger than their chronological age this is less evident for the 'how old you look' dimension. Barack and Schiffman (1981) had also highlighted the lower reliability of this component of cognitive age. It would suggest that relative to the other elements of cognitive age calculation, how one looks is less important in determining one's self-perceived age (Wilkes 1992).

6.1.2 For Practice

For marketers it is worth noting that cognitive age does not explain everything and there is still value in collecting standard demographics from consumers. Marketers must also consider the additional cost and methodological difficulties of measuring complex psychological constructs like cognitive age when other variables may perform just as well (Gwinner and Stephens 2001).

6.2 Implications for Marketers

This research has demonstrated two very important findings for marketers, firstly, older Irish consumers perceive themselves as younger than their chronological age and secondly, Irish older adults do not feel represented in advertising. These two learnings provide marketers with key insights into this lucrative audience. The current method of targeting this demographic is not working as evidenced by the findings in this study. Many older Irish consumers feel misrepresented and/or omitted in marketing communications. This is a new generation of older adults who don't feel their age, have interests like those of younger generations and have money to spend. Marketers disregard this audience at their detriment.

6.3 Recommendations for Future Research

This study is the first of its kind in Ireland, no other study has previously been undertaken to understand the self-perceived age of older consumers. The findings have highlighted the potential applicability of the measure for marketers when understanding the Irish over 50 consumers. There is scope for wider study of this concept in Ireland extending the findings of the research to incorporate a national representative sample.

As emphasised by the literature, very little research into Irish older consumers is available. It would be a worthwhile future research agenda to further study the older consumer in terms of the antecedents of cognitive age, the impact of personal values and its effects on buying behaviour in an Irish context. It would also be pertinent to further empirically analyse the connection between cognitive age and representation in advertising to further validate its potential value as a targeting technique.

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Appendices

Appendix 1 Quantitative Fieldwork Questionnaire

Age is it just a number?!

This survey is part of a wider piece of research for my Msc in Marketing dissertation. All results are completely anonymised and confidential.

This survey will take 5 minutes to complete. Thank you for taking part.

1. How old are you?

2. Are you
- ◯ Male
- ◯ Female

* 3. Do you consider yourself
- ◯ Young
- ◯ Middle-Aged
- ◯ Old

4. Please select the decade that is most representative for each statement

	20's	30'	40's	50's	60's	70's	80's
I feel as though I am in my	◯	◯	◯	◯	◯	◯	◯
I look as though I am in my	◯	◯	◯	◯	◯	◯	◯
I do most things as though I am in my	◯	◯	◯	◯	◯	◯	◯
My interests are mostly those of a person in his/her	◯	◯	◯	◯	◯	◯	◯

5. Thinking about your lifestyle, please consider the below statements:

	Agree Strongly	Agree Slightly	Neither agree nor disagree	Disagree Slightly	Disagree Strongly
I have more free time now to do the things I enjoy most	○	○	○	○	○
Age is just a number and it doesn't reflect my lifestyle	○	○	○	○	○
The representation of people over 50 in the media is an outdated stereotype	○	○	○	○	○
I finally have the disposable income to spend on what I want	○	○	○	○	○

6. Thinking about the advertising you see in your daily life, please consider the below statements:

	Agree Strongly	Agree Slightly	Neither agree nor disagree	Disagree Slightly	Disagree Strongly
Advertisements don't accurately represent my lifestyle	○	○	○	○	○
Brands aren't interested in me	○	○	○	○	○
I don't feel represented in the advertisements I see	○	○	○	○	○
I have bought a product as results of seeing an advertisement	○	○	○	○	○
I trust advertising	○	○	○	○	○

Appendix 2 Qualitative Semi-Structured Interview Question Guide

Explainer: My research question explores if self-perceived age is a better way to target over 50 consumers than chronological age which is more commonly used. To that end, this interview will explore the concept of self-perceived age – how old you feel and also how you feel you are perceived in media, with a particular focus on advertising.

Question guide grouped by theme: Age, Lifestyle, Advertising

<u>Age</u>

Is age just a number?

How old do you feel?

How do you think ageing is reflected in society?

<u>Lifestyle</u>

Has your lifestyle changed in the last 10 years?

Do you have more disposable income now to spend on what you want?

<u>Advertising</u>

Do you feel you are reflected in the advertising you see on a daily basis?

How do advertisements reflect people over 50?

Are you influenced to buy products as a result of seeing advertising?

Do you trust the advertising you see?

Would you be more likely to buy a product if there was a more diverse age profile in the advertisement?