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# **Senior Customers' Desire Expectations during their Service Encounters with Customer Contact Employees**

## **Abstract**

Developed countries are faced with rapidly changing demographic trends and in particular with an increasing number of grey citizens. However, relative little is known about seniors within consumer contexts. Taking into account the tremendous potential of the older customers at least in terms of market size, services need to know what their senior customers expect from their service encounters. This paper is part of a wider qualitative program aiming to explore the grey market's perceptions of the service encounter. Considering also prior research which indicates seniors' preference for personal service encounters along with the importance of customer-contact employees in the service encounter, the particular paper aims to develop a deeper understanding of seniors' satisfaction with the contacts that they get from the service encounter. In-depth interviews combined with projective techniques were the methods used for the collection of data. Efforts were made to recruit seniors from a wide range of age pools and socioeconomic levels. The findings indicate that the majority of these people seemed to associate senior customers' desire expectations in the service encounter with competent customer contact employees who are willing to have personal, empathetic and respectful contacts, ability to consider older customers' biological and social needs while they would refrain from unjustifiable age related stereotypes. These qualities seemed to be more frequently encountered on the face of older rather than younger customer contact employees. The paper concludes with suggestions to managers to the recruitment, training, and performance measurements of customer contact employees due to the older customers' increasing numbers and importance and reviews the limitations of the study.

**Key words:** *seniors; customer satisfaction; service encounter; customer contact employees*

## **Introduction**

Western European countries are faced with rapidly-changing demographic trends and in particular with an increasing number of senior citizens (Burt and Gabbott, 1995). The changing demographics of the ageing population are affecting the age composition of consumer markets (Moschis, 2003). However, relative little is known about seniors within consumer contexts (e.g., Yoon *et al.*, 2005; Kim *et al.*, 2005). Prior research in the older consumer sector has shown a geographical preference to the US, leaving the UK largely

unexplored (see Ahmad, 2002; Szmigin and Carrigan, 2001b; Long, 1998). US studies employ in the main rigid methods in studying the consumer behaviour of the seniors while their main focus is on food, financial and leisure services (see Mathur *et al.*, 2003; Moschis *et al.*, 2003; Mathur *et al.*, 1998). However, studies in UK explore mainly fields of health, social deprivation and exclusion and the images of older customers in advertising (e.g., Szmigin *et al.*, 2003; Carrigan and Szmigin, 2003). Very few studies, however, have examined the behaviour and reactions of the elderly in the services (Szmigin and Carrigan, 2001a). This is quite puzzling taking into account the tremendous potential of the older consumers at least in terms of market size. This research study responds to calls for empirical exploration of the aged customers' preferences in the service encounter (e.g., Szmigin and Carrigan, 2001b) and in particular it deals with the qualities and behaviours that service employees should have when in contact with the seniors. This exploration is based on seniors' recall of service encountered experiences rather than with constructs already identified within the consumer behaviour and services literature, which may or may not have been significant to the seniors.

This article begins by outlining the 'aging' phenomenon and setting the purpose of the particular study. It reviews literature on customer satisfaction and the role of contact employee in the service delivery. It then discusses the methodology adopted for the study and the findings that underlie senior customers' desire expectations from their contacts with the service employees. Lastly conclusions are drawn, managerial implications are identified, limitations are reviewed, and suggestions for further research are offered.

### **Aging Phenomenon**

The 2001 UK Census revealed that people aged 60 and over already outnumber children under 16 in the UK for the first time (ONS, 2003). Over the past 50 years the proportion of the population over 60 has increased from 16 percent to 21 percent due to medical advances and healthier life styles (ONS, 2003) and as result of the significant shrinking of the youth market (e.g., low birth rate) (Carrigan, 1999; 1998; Schewe and Balazs, 1992). The number of people aged over 65 is projected to increase by more than 1 million to reach 11.9 million (Huber and Skidmore, 2003) and by 2040 it will have risen to more than 15 million (ONS, 2000). This shift is evident throughout Europe with one in four Europeans expected to be of retirement age by 2025 (Tempest *et al.*, 2002). Even though increasing longevity generates new economic opportunities, however, only a few companies have seriously considered this

particular global demographic shift and thoughtfully adapted their products and offerings to the grey market (Pak and Kambil, 2006).

Literature on mature customers suggests that the grey market is not homogenous. Nielson and Curry (1997, p.311) report that “over time, only one common characteristic of mature individuals emerged: that they are among the most diverse and idiosyncratic of all age groups”. People have different characteristics and grow up in different circumstances (Tempest *et al.*, 2002; Szmigin and Carrigan, 2001a,b; Pratt and Norris, 1994). Therefore, they are subject to different influences, make different choices and decisions, and pursue different goals with varying degrees of success. It is therefore, inappropriate to assume that the latter phases of their lives should result in homogeneity. However, Leventhal (1997), although admitting that there is “no magic formula” in serving the needs of the mature market, stresses the need for some guidelines for marketers to use.

The nature of the grey market is changing with its members tending to be more active and prosperous than seniors in previous generations (Carrigan, 1998; Long, 1998; Silvers, 1997). The main reasons attributed to their improved status is the lack of dependants to support and educate, fully paid mortgages, possession of private and occupational pensions, inherited properties from parents and relatives and accumulated savings and assets (Long, 1998; Tynan, 1989). The grey market has substantial purchasing power and high levels of expectations from services and products while it is willing to spend time and money on shopping (Carat Insight, 1998).

In relation to service delivery, studies on senior customers’ characteristics indicate that they favour service quality, social interaction and strong social relationships with service providers (Moschis *et al.*, 2003; Carrigan, 1999; Eichelbaum, 1999; Nielson and Curry, 1997). Thus, customer contact employees may present an important element in seniors’ evaluation of the service encounter. Senior customers are also more likely than their younger counterparts to be social/recreational shoppers (Mason and Bearden, 1978), probably due to greater time availability in retirement (Lumpkin *et al.*, 1985) and the reduction in opportunities for social interaction that has been associated with aging (Patterson, 2007; Rook and Pietromonaco, 1987). These findings suggest that for senior customers the importance of the service contact employees is considerable and thus further attention on customer contact employees’ qualities

and behaviour is required. However, the majority of these studies were conducted in US and as result might reflect the potential idiosyncrasies of this country (Liu and McClure, 2001; Winsted, 2000). Correspondingly, the knowledge of how aging could affect consumer behaviour within the service encounter could possibly enable service providers to better satisfy their seniors and develop stronger interpersonal relationships with them.

### **Customer Satisfaction**

The importance of customer satisfaction to business is well documented in the literature (e.g., Kim *et al.*, 2003; Mihelis *et al.*, 2001; Nicholls *et al.*, 1998). Prior research suggests that customer satisfaction is associated with customer retention (Jones and Sasser, 1995), repeated sales (Blodgett *et al.*, 1995; Bearden and Teel, 1983), market share and profitability (Sureshchandar *et al.*, 2002), defence against competition (Lele and Sheth, 1987), customer loyalty (Caruana, 2002; Selnes, 1998), and word-of-mouth (Bearden and Teel, 1983).

Although customer satisfaction is fundamental for the market economy, there is not a consensus as to what constitutes satisfaction. This is also reflected within the marketing research where differential research contexts and methods cause customer satisfaction to be researched in various ways (Caruana, 2002). Definitions of customer satisfaction have been mainly influenced by cognitive theories with the expectancy disconfirmation paradigm to give the ground for the vast majority of satisfaction studies (e.g., Erevelles *et al.*, 2003; McCollough *et al.*, 2000). According to this paradigm, when the customer's perceptions match his/her expectations then the expectations are confirmed and the customer is satisfied. However, if the perceptions fail to match the expectations then the expectations are perceived as being disconfirmed and the customer is dissatisfied. This may weaken future dispositions towards the service and the customer may search for other service providers (Erevelles *et al.*, 2003). In general this model holds that the more negative the disconfirmation, the greater the dissatisfaction, whereas the more positive the disconfirmation, the greater the satisfaction.

Although the disconfirmation model has been widely used in customer satisfaction research (Erevelles *et al.*, 2003; Fournier and Mick, 1999), it has been heavily debated. The model has been challenged for reasons related to: over-dependence on situationally-induced factors (e.g., LaTour and Peat, 1979); neglecting to include other intra-personal influences on (dis)satisfaction (for example affective state and generalised attitudes) (Westbrook, 1980); not taking into account customers' prior experiences (from personal use, word-of-mouth

endorsement/criticisms; and/or the marketing efforts of companies such as advertising or personal selling) (Pieters *et al.*, 1995; Woodruff *et al.*, 1983); and customers' wishes regarding the performance of the service encounter/product (Spreng *et al.*, 1996).

Many researchers point to the need for more dynamic, holistic and context-dependent models (e.g., Fournier and Mick, 1999; Pieters *et al.*, 1995) than the confirmation/disconfirmation or preconsumption standards models that compete to be the dominant satisfaction paradigm. Interpretative investigations of satisfaction as revealed through customers' market-based experiences and assimilation processes are recommended as better alternatives (see Fournier and Mick, 1999; Pieters *et al.*, 1995). These alternative frameworks for investigation could serve two purposes. First, they could contrast their findings with the prevailing satisfaction paradigm and its models. This contrast might reveal anomalies and omissions in the currently dominant approaches of satisfaction. Second, they "could propose extensions and new discoveries that address the limitations and exclusions" of the existing satisfaction theory (Fournier and Mick, 1999, p. 5). This study aims to explore the constructs (qualities and behaviours) that underlie senior customers' desire expectations during their service encounters with the customer contact employees. These constructs will be the outcome of senior customers market-based service encounters.

### **Customer Contact Employees**

The importance of customer-contact employees in the service encounter is considerable (Mattsson, 1994). The direct and close interaction of customer-contact employees with customers is often thought to have a great influence on the evaluation of the service product (see for example Klemz, 1999; Wels-Lips *et al.*, 1998). However, marketing studies have not sufficiently addressed the role of front-line employees in customers' evaluation of the service encounter in the context of service provision (see Pettigrew *et al.*, 2005; Johnson-Hillery *et al.*, 1997).

Customer-contact employees are often seen as part of the service, as their role is to mediate between the company and the customer (Gabbott and Hogg, 1998). Therefore, in many cases how the seller interacts with the customer may be more important than how the product performs (see for example Mihelis *et al.*, 2001; Baron *et al.*, 1996; Tanner, 1996; Julian and Ramaseshan, 1994; Surprenant and Solomon, 1987). A customer often makes inferences from a service experience based not only on the specific front-line employee that he/she may

interact with, but also with other personnel who may assist (directly or indirectly) the service delivery. Therefore, all employees, and not necessarily only the customer-contact employees, should be careful of the messages they may convey. This is happening whether they are “present but not active, whether on staff breaks or wearing a distinctive uniform home on the bus” (Gabbott and Hogg, 1998, p. 76).

Customers’ influence on contact-employees interaction could also have some implications for service delivery. Customers’ actions, reactions and other characteristics could have a significant impact on the actions and mannerisms of front-line service personnel to tailor the customers’ needs to the organisations’ offerings in real time (Bitner *et al.*, 1994; Solomon *et al.*, 1985). In other words, each customer’s style may need a different employee style (Bettencourt and Gwinner, 1996). A good matching between the service employees’ characteristics with that of their clients (e.g., appearance, lifestyle, gender, age etc.) may affect the quality of the interaction between the two parties (for reviews, see: Gabbott and Hogg, 1998; Crosby *et al.*, 1990). Taking into account the tremendous potential of the older customers at least in market size, it forces service industries to understand what their senior customers expect from their service encounters and ensure that their contact employees adapt their behaviour to them.

### **The Data Collection**

The study’s objective is to develop a deeper understanding of the attributes (qualities and behaviours) of the customer contact employees that seniors’ desire and to uncover the constructs that underlie these desire expectations. In-depth interviews and projective techniques (sentence completion tests and word association activities) were the methods used for the collection of data. No predetermined set of questions was followed but the flow and content of the conversation was directed by the interviewees themselves. Projective methods aimed to encourage the respondents reveal, through light-hearted and safe exercises (Gordon, 1999, p.165), the hidden levels of their consciousness by reacting to different types of unstructured and ambiguous stimuli in response to the qualities and behaviours that customer contact employees would like to have (Hussey and Duncombe, 1999; Easterby-Smith *et al.*, 1997; Day, 1989).

The selection of the interviewees was based on criterion purposive sampling. The criteria used for selection were: i) age, ii) type of service, iii) date of service experience, and iv) location of

informants. These are quite different criteria from the usual criteria and techniques of statistical sampling (Flick, 2002). The threshold of sixty years of age was chosen to define the senior segment in line with much of the grey marketing literature (e.g., Ahmad, 2002; Hare *et al.*, 2001; Hare *et al.*, 1999; Eysenck, 1987). The services used in the study were mainly selected based on two criteria: i) the characteristics of senior customer interaction with the services and ii) the services demand amongst the older customers. i) Senior customers' interactions with the selected services aimed to vary considerably in terms of financial cost, frequency of interaction and opportunity to switch to competitive services. This intended the resulting empirical findings of the study to be likely more 'generalisable' as a result of covering greater diversity of service encounters. ii) Based on the second criterion, previous studies have suggested retirement housing, clothing, tools, house renovations, travel options and leisure activities as enjoying great demand by the seniors (e.g., Access Economics, 2001; Moschis 1994). Taking into consideration the above two set criteria, the choice of services was narrowed down to: retailing, financial services, leisure based services (e.g., travel services), repair services, beauty and exercise clinics, restaurants and telephone/gas and electricity subscriptions. Seniors' market based experiences with the service encounters should have taken place within one year from the date of the interview. This stipulation aimed to protect the findings from seniors' inability to accurately and in detail recall the elements that are salient to their evaluations of service encounters with the customer contact employees. The interviewees were recruited in various social clubs and day care facilities that are targeted at seniors residing in the City of Glasgow. The sample design provided a broad range of responses covering an almost equal number of men and women, and adequate representation of seniors from all age pools (e.g., 65s, 75s and 80s). The sample size was determined by the richness of the data obtained by the interviewees and stopped when themes and patterns emerged from the in-depth interviews become 'saturated' (see Patton, 2002). Efforts were made to recruit interviewees from a wide range of socioeconomic levels. Table I details the characteristics of the sample.



**Table I: Sample Characteristics**

<i>Category</i>	<i>Number of interviewees</i>
Males	23
Females	37
Age band (years)	
60-65	18
65-70	22
70-75	8
75-80	7
80+	5
Interview location	
50+ Centre	32
Pensioners' action centre 1	20
Pensioners' action centre 2	8
Education received	
Basic education	13
High School	26
University Degree	21
Financial state (annual income)	
Up to £5,000	13
£5,000-£10,000	8
£10,000-20,0000	24
£20,000-£30,000	11
£30,000+	4

### **The Data Analysis**

Even though there are many ways to analyze, synthesize and interpret qualitative data, the analysis of the data in the current study mainly followed the work of Lowe (1993) and Shaw (1999). The main paths of data analysis for the current study are i) analysis on site; ii) running the data open; iii) focusing the analysis and iv) deepening the analysis. Detailed description of data analysis permits not only to understand which path has been chosen but also how and why the particular path has been used (Shankar and Goulding, 2001). That might increase the epistemic warrant of the research product (Spiggle, 1994). Details of these stages of data analysis are given below:

i) Analysis on site: the analysis on site started by the time first data was collected (Tesch, 1990). The researcher analyzed and interpreted the first interviews, via mental maps and written notes during and after each interview. On site analysis was necessary and important mainly for two reasons: i) it enabled the attention and emphasis to be paid on those experiences that could make the understanding of the phenomenon under study clearer (Marshall and Rossman, 1995) and ii) it allowed the exercise of some control over the

emerging ideas by being 'checked' simultaneously through the collection of further data (Goulding, 2005).

ii) Running the data open: at this stage dwelling with the data and trying to achieve further closeness with it was necessary (e.g., by going back and forth into the data). The result of this process was the emergence of 'open' themes (Lowe, 1993, p. 7). These open themes worked as low level descriptive labels and were mainly based on the frequency of their appearance. However, no predefined scheme was used in the analysis. The aim of the open themes was to take apart any data that would explain better the objectives of the study. The sections that contained the relevant data were then pulled together into categories around which the collection of further data was made (Tesch, 1990). This took place in a continuous and iterative way. The result of this process was chunks of data to be placed together under the umbrella of various common themes. Other data was discarded as being irrelevant to the aim of the study (Shaw, 1999). That reduced the size of the data into a more manageable size. However, checks and readings of the transcripts as a whole were also continued, advocating part to whole analysis (Thompson, 1997).

iii) Focusing the analysis: at this point the collection was mainly driven by the emerging themes that resulted from the previous stages. Any data collected at this stage was constantly compared with the previous emerging open themes looking for similarities and differences between the new and old data (Spiggle, 1994). This constant comparison resulted some new themes coming to the surface, others to submerging and changing their name and a few being discarded as irrelevant to the study. This process was again on going and required further readings and checks of the transcripts. This procedure came to an end at the point where no new themes were emerging and saturation was achieved.

iv) Deepening the analysis: When data were classified to homogeneous 'core' categories the following step was to further analyze these categories. That took the form of interpreting the relationships that existed among the 'core categories'. This process was continuous and comparative and looked for similarities and differences among the 'core' themes until a cohesive integration of the categories emerged (Shaw, 1999).

Overall, the proposed analysis of the data for this study was inductive and iterative. As result, the interdependence of the processes proposed earlier was unavoidable.

## Findings

This paper is part of a wider qualitative program aiming to explore the grey market's perceptions of the service encounter. The great majority of the interviewees seemed to seek something more than mere commercial exchange and appeared to be attracted by those market experiences that may enhance their self-actualisation and provide them with personal recognition and social support. In this regard, the majority of these people seemed to associate senior customers' desire expectations in the service encounter with competent customer contact employees who are willing to have personal, empathetic and respectful contacts, ability to consider older customers' biological and social needs while they would refrain from unjustifiable age related stereotypes. These qualities seemed to be more frequently encountered on the face of older rather than younger customer contact employees. These findings are organized into six themes and were mainly based on the frequency of their appearance, as shown in Table II. These themes are integrated with extant theory in order to enhance or improve understanding of the qualities and behaviours that may underlie senior customers' desire expectations during their service encounters with the customer contact employees.

**Table II: Major Themes and Categories**

Major Themes and Categories	
Themes	Categories
<b>Empathy and personalization</b>	Personal relationships Understanding Interactions with similar aged employees
<b>Stereotypes and patronizing behaviour</b>	Stereotypes Patronising behaviour Gender differences
<b>Formalities</b>	Dress code Name terms Older employees
<b>Experience and trust</b>	Work experience Maturity Loyalty Reliability
<b>Sales pressure</b>	Hard sales Older employees
<b>Understanding and respectability of seniors' debilities</b>	Biological limitations Older employees

## Empathetic and Personal Employees

Most studies of older consumers have focused on their economic status in explaining their market place behaviour and paid little emphasis on senior customers' deficiencies and intrinsic or interpersonal reasons for shopping (for example Miller *et al.*, 1998). *"I feel as, at this particular time as if life is too depressing. I feel life is going toward its close. I cannot keep feeling that. The older you get the more you do (feel like that). I need ... Well, I need*

*people around me ... I just go to somebody (service assistant) who is sympathetic. When you are not well, you need sympathy. Not all the time but when you are not well*” (female, 63). *“I tend to buy from places that have understanding and show personal attention... and it makes the difference. Especially now that I am living on my own”* (female, 64). *“I tend to use the same travel agent because I know the people there. They are good at dealing with people. They make it seem as if they are interested in you. Sort of personal, inter-personal thing. This is very important. I am sure you often get that from people of my age”* (female, 61). These interviewees seemed to associate the establishment of personal relationships between themselves and service providers with a positive evaluation of the service encounter. These findings may provide support to the growing counter-movement of recognising social bond and benefits in the market place (see Price and Arnould, 1999). This may also point to the frequently social character of satisfaction with the service encounter, a finding that contrasts sharply with the conventional framing of satisfaction as an isolated and individualised phenomenon (Fournier and Mick, 1999). A possible explanation for this could be seniors’ attentions for relationships. Sherman *et al.* (2001) have shown that in later life there might be a significant transition from accumulating possessions to a greater preference towards relationships. As a result, seniors might give greater attention to their interactions and the social part of their shopping trips rather than focus on the actual acquisition of the product that might result in the market exchange due to their reduced social contacts (e.g., retirement, empty nest, loss of family members and friends). This may also reflect seniors’ opposition to modern society that places great emphasis on individuality and individual gain resulting into alienated consumers (Bocok, 1993).

Further, the majority of interviewees indicated their preference of older employees on senior providers’ empathy of the older customers’ needs and wants. Many of the interviewees reported that an older employee is usually more willing and able to understand the special needs that a senior customer might experience. *“It is just a difference in the approach. A young person speaking to another young person probably gets on very well. A young person to an old person perhaps they have no sort of use to each other in their dealings. You know, you tend to be dismissive of a young person. When people are in a similar age group they tend to be more understanding”* (female, 60). *“I suppose it is shared experience, life experience. You find that you don’t have to explain everything so much. You have got the same background. If there was a choice, then I prefer to deal with people of my own age”* (female, 76). *“I relate much better to older people. I find that they have a much better*

*rapport with me. Let's say compared to a younger person. I don't have the same kind of relationship with them than with the older ones. I feel more comfortable*" (male, 69). These findings seem to provide support to the symbolic-interactionist notion of identification with others. This notion supports the concept of similarity and attraction and suggests that individuals that perceive their values and attitudes to be similar to others are attracted to those others (Kaiser, 1990). Likewise, many interviewees attributed this mutual understanding between similar aged employees and customers to shared experiences and common situations that these two types of people (service providers and senior customers) might have experienced. For instance, similar characteristics - i.e., brought up in similar eras and having gone through similar life stages, might result in bringing older customers and older front line employees closer to each other in comparison to any other age group. Therefore, senior customers' evaluation of the service encounter could be heightened. The majority of the interviewees seemed to associate the establishment of close and personal relationships between themselves and contact employees with a positive evaluation of the overall service encounter.

### **Employees Free of Stereotypical and Patronising Behaviour**

Over emphasis on senior customers' biological debilities was also negatively perceived. Many of the interviewees indicated that customer contact employees may need to leave aside any prejudices that they might have in relation to any older customers' debilities. *"I find patronising behaviour unjustified. They see the white hair, they have this stereotype: "Here is a wee granny. ... I think there is a kind of assumption among some people that when people are of a certain age they lose their marbles (she laughs bitterly)"* (female, 68). *"I think when you get older; people think that your brain cells have dried up. You know that they have become atrophied. And you even find that in some shops. They treat you differently as they get this perception of slightly older people"* (female, 61). *"I think there is an element of age. Young employees often make assumptions. What irritates me is when they call me "dear" and they often want to help me cross the street whether I want to go or not. Maybe a stiff leg in the morning, but generally speaking, I still feel as if I am in thirties. I expect to be able to do everything and I still do"* (female, 63).

Differences were recorded between men and women in their responses towards service employees' patronising behaviour. Many female interviewees suggested that younger service employees tend to exhibit more patronising behaviour to them compared with their senior

males. This could be explained on the grounds that stereotypes tend to expand with the combination of being old and female. Within the literature of social gerontology, there is a stream of research that deals with double jeopardy. This proposes that with advancing age the inequality existing between men and women increases (see Chappell and Havens, 1980). Taking into account that women tend to be more sensitive to relational parts of the service encounter (Iacobucci and Ostrom, 1993), it is not surprising that they also showed greater sensitivity to patronising/stereotypical behaviour compared to their male counterparts. This finding could further indicate that older women may differ in their threshold level of message cues in a service experience and the degree that prioritizes emotionally-based expressive attributes compared to their male counterparts. Further, it has been suggested that women tend to experience younger age identities than men usually do and therefore they might be more sensitive to stereotypical associations compared to men (see Sherman *et al.*, 2001). *“I think that when you are a woman of retirement age, they think that you are stupid. They assume that you are stupid and so ... they sometimes are a bit patronising. ... It is very irritating when they try to patronise you. Yes. ... I do think that is the case. When they realise that you are a woman of a certain age they think that you have lost some mental capacity. That is the case which is ridiculous”* (female, 67).

Part of seniors' patronising problem might stem from general received opinion of how older people are likely to behave (see Szmigin and Carrigan, 2001b,c). The existence of many organisations such as Age Concern, and Help the Aged, and discussions in the mass media and research done by gerontologists on the limitations of old people, might often be translated into certain poor age-related stereotypical images of seniors' abilities and roles (See McKie, 1999; Psychology Today, 1993). That in turn might make some marketers place too much stress on compensating for older customers' declining acuity and possibly shape front-line employees' perceptions and actions over the aged population.

### **Formal Employees**

The majority of the interviewees mentioned that their evaluation of the service encounter is often influenced of the way they are approached by the front-line employees. Therefore, a great number of interviewees perceived that customers should be addressed in formal rather than casual ways as respect to their appreciation of 'old-fashioned' values. Formalities were often perceived as indications of quality and respect. In this regard, the majority of the interviewees expressed the attitude that casual dress code is an objectionable way of

addressing any customer and particularly those that are of older age. That might be due to senior customers' nostalgia of traditional values, such as the use of formal dress code in the service encounter. Lack of such dress code and formalities were more evident among younger employees. *"I would like to be attended to by someone who is smartly dressed. Shirt, tie, jacket etc., etc. But that has been changing. Now, they are allowed to be dressed as they like, everyday in their working week. Especially the young come in with their trainers on and their football tops and whatever"* (male, 70). *"May be I am an old traditionalist but what annoys me is this dress code. Going to a bank on a Friday for example and the boys are all in football clothes. This sort of thing. Oh! Absolutely!"* (male, 70).

Many of the interviewees also raised serious concerns regarding customer contact employees' unauthorised use of their first names without their previous consent. *"Service employees should have some respect. Only my friends would call me by my first name. It is as if they denounce you. Diminution. They are diminishing you when they are using your first name"* (male, 71). *"I prefer to be called by my surname. I have got used to it over the years. Particularly older people, you would never call anybody by their first name. It was just the way you were brought up"* (female, 68). *"An older employee would never call you by your name. Just because of the way you were brought up. Age deserves respect but young employees tend to forget that"* (female, 64). These findings may further indicate that older employees are usually more capable and willing to adhere to old-fashioned values.

Many interviewees also suggested that the use of first names might signal an objectionable familiarity and closeness that some service providers may aim to establish with their customers. Seniors suspected that this takes place in order for companies to gain feelings of trust and sympathy over their sales. Therefore, any business policy that encourages the use of first names in order to increase familiarity and sales might not be particularly satisfactory in the grey market. *"Use of first names. There are times when I think I should object to it. I feel uncomfortable with it. Well, you are making an assumption. It is assuming a closeness of relationship that it is not necessarily there"* (male, 75). *"It has to be my surname. I don't like people pretending that we are all great buddies. People that I don't know. Boundaries are not always a bad thing you know"* (male, 76). However, other studies, mainly coming from US, suggest that service organisations' less formal attitude (e.g., using customers' names) might help the facilitation and provision of social ties with their customers (for example Gwinner *et al.*, 1998). However, the majority of the interviewees did not seem to prefer the less formal

attitude in the service encounter which is the trend nowadays. These findings might be also attributed to customers' preference to adhere to existing practices. Any changes in these practices such as informalities in the service delivery *"has the potential to disturb the equilibrium and so resisting change is a normal response"* (Carrigan *et al.*, 2004, p.403).

### **Experienced and Trustworthy Employees**

Seniors mentioned feeling reluctant to patronize service organizations that fail to create commercial exchanges governed by trust. For the majority of the interviewees the service personnel emerged as an important source of trust. Older salespersons once more appeared to be preferred to the younger ones. For many of these interviewed seniors, older employees were indicated as an important source of trust due to their prior market experiences and the extensive knowledge of their working subject. Similar arguments have also been expressed by Patrickson, 2002; Patrickson and Hartmann, 1995; Thurston *et al.*, 1990. *"Young people don't have the experience that somebody in their forties or fifties would have. I obviously prefer people of my own age group... I think a lot of employers are practicing ageism or age discrimination. They get told that they are over qualified. This is their favourite and that is usually from young management. Well, usually the management are very young people. Now, managers, on the whole, are totally different and the young men of 18 or 20 are the managers now. I think this is discrimination"* (male, 60). *"If it is someone 18 or 19, I wouldn't particularly be happy because I don't think they would probably understand what I am looking for to be honest. I would be a little bit worried"* (female, 60). From these comments, for a senior type of post, older customers prefer to see someone more mature in age.

Some of these interviewees also perceived older workers as being more reliable in their dealings with the customers. Based on these interviewees, this faith is founded in the loyalty that older employees may have for their posts and as result possibly being more reliable in their dealings with their customers. *"A slightly older person is more reliable and dependable. Because they were brought up in a tradition that you never left your work unless you were very ill. Some young people, if they get fed up they just chuck it up"* (female, 69). *"So many businesses, banks for a start, it is very unusual to get anyone that is over fifty in the bank as well as in many other jobs. In other words, they are getting rid of large and large banks of experience. And experience is experience and it could be very useful to get and cope with. So often you just get the impression that you are speaking to some young, young person who just doesn't know. They don't have the knowledge, they don't have the experience, they cannot*



*simply deal with your problem*” (male, 68). These findings also support the work of Hulme and McCarthy (1992) and Stanley (2001) that view older workers as being reliable, conscious and loyal to their employers. These findings might be influenced by the ethic of hard work and loyalty shared by the majority of the seniors (see also Lunsford and Burnett, 1992). Life and working experiences of the senior customers may have produced values and market preferences (i.e., loyalty either in work and market) that may be different and often conflicting from those that may exist lately (i.e., no loyalty in job and market preferences). *“I expect them (front-line employees) to know and they don’t. But again, usually they are temporary staff. So, probably, they don’t have the time to learn very much and they move on. So, I don’t think that there is any commitment like in the past”* (female, 60). *“I think that employed people nowadays don’t have any commitment to their job. They are not interested and they don’t really care. I think that is because people don’t have lifetime careers anymore. Maybe they don’t feel that they have to put the same effort into”* (female, 63). These interviewees appeared to value work loyalty and to dislike the contemporary working trends of temporariness. They seemed to be nostalgic of the ‘qualities’ that the service personnel had in the past. Nostalgia is an element that has not been extensively researched regarding its contribution to seniors’ service encounter evaluations.

### **Against Pressure Selling Employees**

The realization of sales procedures as annoying by the majority of the interviewees comes in contradiction with research which claims seniors unable to perceive sales pressure as unfair (Lee *et al.*, 1996). As result, this finding runs counter to other research studies that want seniors disadvantaged and unfamiliar when it comes to their dealings in the marketplace. Many of the interviewees appeared to be deliberate in their consumer decisions and seemed to resist selling approaches that make them feel pressured. Life experience or as it is known in the literature “crystallized intelligence” (Durkin, 2000, pp.: 644) could have a positive effect in the protection of mature in age customers from sales pressure representatives. *“I go to a bank that I have been going for thirty years. You know there are people in the bank that have not been there for thirty years but I have been there for thirty years. Very often when I go to the bank, they want to sell me a new account or lend me money or getting me a credit card. I will decide, I know, when I need a credit card. I know when I need money”* (male, 65). *“Sometimes, I kind of put them back. I say to them: ‘Look! I don’t want a loan at my seventy one’. They say: ‘We will give you a loan’ and I say: ‘I don’t want a loan for thousands of pounds. May I say again that I am 71 and I have had breast cancer?’ and there are out of the*

*conversation before I finish the last word. They run away. You get rid of them. Stop on them. I am not a daft old lady” (female, 71).*

The fact that these interviewees do not initiate the sale may also contribute to their feelings of discomfort and suspicion. Seniors, and particularly those in retirement, have learnt how to transcend time and to lead a less pressured life. This might mean that they do more of what they enjoy most and this might even cover their decision when they are ready and willing to accept the sale. Some of the interviewees not only did report their dislike of hard sales but also mentioned that this type of sales is better suited to younger rather than to older in age service employees. This is reported to have a positive affect on seniors’ perceptions towards older rather than younger employees. *“Everything is hard sale nowadays. They get the older person out who may have been out there (bank) for nearly 30 years for a younger person. But people are not interested in this entire hard sale. It is not just doing your job. It is all hard sale and older employees are not particularly good at this” (female, 74).*

While ethical considerations in the service provision might be relatively recent developments and someone would not expect the senior customers to be active participants, findings suggest the opposite. The findings may reveal that senior customers could be members of the growing population of ethically motivated consumers (Szmigin *et al.*, 2003; Cowe and Williams, 2001). Hence, ethical stances might make some seniors more sensitive to employees’ behaviour and explain some seniors’ objections to certain practices and behaviour in the service encounter.

### **Employees Willing to Understand and Respect Seniors’ Limitations**

Many of the interviewees suggested that some of the service providers often fail to take into consideration physical debilities that older people as customers may have (e.g., difficulties in seeing and limitations in reacting within a short time). That in turn seems to affect negatively in many cases the interviewees’ evaluation of the service encounter. Older employees’ were also perceived to respond better to older customers’ physical limitations. Many interviewees reported that they often feel pressured by young, impatient employees that are unable to understand their inabilities. For instance, many of the interviewed seniors reported their discomfort when being asked by young service providers to react within a relatively short period of time in service situations whereas an older one would be usually more willing to attend their needs for extra time and attention. Persuasion theory could possibly contribute to

these findings. Based on this theory, any information given to seniors needs to be processed peripherally. That means that seniors might need greater support in integrating and storing information in their memory compared to other younger people (Moschis, 1992). *“Older employees have got more patience usually ... and younger people do seem to be a bit flip. You know... Flip... quick answer, quick, smart. Young people are not prepared to spend so much time showing you whereas an older person, an older employee will come and help. You will have more attention. Yes. I do think this is important”* (female, 67). *“Older employees have more understanding in what I am looking for and have a better way in dealing with me, rather than a young person. A young person would not be considerate of my problems. He would not understand my aching feet, and my need ‘to let me think’. I am saying more mature employees is my liking because of considerations such as these”* (male, 76).

These findings also support the work of IPM (1993) and Johnson-Hillery *et al.* (1997) that emphasise that older employees are usually better at interpersonal skills. That could be attributed to communication problems that might exist between young employees and senior customers. These problems could be attributed to differences in the process of learning new information between younger and older age segments. Seniors’ decreased ability to integrate and store information in memory for later retrieval might contrast younger age segments’ enduring learning and recall and may result in communication problems (Moschis, 1992, p.130).

### **Concluding Comments and Managerial Implications**

Within the marketing domain there is a growing awareness of the need to understand and appreciate older customers’ needs and wants. The findings respond to calls for empirical exploration of the aged customers’ needs and wants in the service encounter.

With aging people may experience a number of social deficiencies. Reduced interaction with family and friends and voluntary or society-imposed withdrawal could be some. Even though there is evident appreciation of the social role of shopping in the literature, however, there is limited evidence that this could be closely related to seniors’ service expectations with the customer contact employees. In this regard, the majority of these people seemed to associate senior customers’ desire expectations in the service encounter with competent customer contact employees who are willing to have personal, empathetic, stereotypes-free but considerate, trusty and respectful service encounters. Although, the importance of the

interactions with service staff has been stressed in the literature, the critical role of this element over and above all other elements is not generally acknowledged (Pettigrew *et al.*, 2005).

The majority of the interviewees stressed their need to be attended to by empathetic and understanding service employees. For these people, being served by caring employees was highly appreciated. Unlike Parasuraman *et al.* (1988) who found empathy to be the least valued element in service delivery of the identified service quality elements, the current study finds empathy to be highly praised and appreciated by the majority of the interviewees. The findings also supported a positive relationship between customers' satisfaction and life satisfaction. This may be particularly relevant for older people who may substitute their lost social contacts with market-based ones (i.e., personal attention in the service delivery).

Further, the findings indicated that personal contact, empathetic listening, expression of concern/care, and provision of genuine and patronising free service interactions were more frequently encountered by older than by younger employees. As result, the majority of the interviewees' expressed their preference on the more mature in age service employees who seem to be more willing to respond to the qualities that seniors may appreciate (Hare *et al.*, 2001; Bloch *et al.*, 1994; Maynard, 1994). This may have particular implications for segmentation and recruiting policies of many service organisations, especially those that target older customers (e.g., leisure activities, holidaymakers etc.). However, literature on human resource management suggests that ageism is evident with older employees becoming vulnerable to early retirement and redundancies (Stanley, 2001). Specifically, Prewitt (2002, p.109) reports that "*while many operators decline to talk about ageism, others candidly admit that their "hot" status would not have been possible had they not hired young, lean, attractive, "hip" people*". Key Note Market Review (1994, p.150) also forecasts that by 2006 the labour force will be much older compared to the one that existed in 1992 (nine million Greys aged 45 and over in 1992 in Great Britain will grow to 10.5 million by the year 2006). Considering that young recruits will be in short supply due to falling birth rates, a great number of present and future staff will come from the expanding pool of the older people (Stanley, 2001; Shen and Kleiner, 2001; Patrickson and Hartmann, 1995). It is thus suggested that companies should start taking a closer look at the skills and experience of the older workforce (Tempest *et al.*, 2002; St-Amour, 2001).

While ethical consumerism is not normally related to the older populations, ethically-based expectations were evident by many of the seniors in this study. These ethically-based expectations were mainly related to stereotype and patronising free behaviour, absence of misconceptions of seniors' abilities and objections towards hard sales tactics and temporary or part-time based working conditions in the service encounters. These ethically-based expectations may suggest that service organisations need to develop ethical behaviour based control systems to reward ethical and discourage unethical conduct with the senior customers.

Although some of the findings reported here might also be prevalent with other groups of customers, their impact with the grey market may be greater. That is because seniors tend to associate the establishment of close and personal relationships between themselves and the service providers with a positive evaluation of the service encounter due to their potentially reduced social contacts (such as retirement, empty nest and loss of family members and friends). Thus, service providers who are trained to respond to seniors' affective needs may manage to build and maintain favourable and stable relationships with their aged customers. Such training could emphasise the importance of communication, personal contact and empathy and provide suggestions for appropriate ways of addressing older customers (e.g., name terms and dressing code). Managers may need to screen for social abilities and personality characteristics that may facilitate the establishment of long-term interpersonal relationships between their seniors and their personnel. Personal histories and the use of interpersonal role-playing situations could help during the interview selection process (Crosby *et al.*, 1990). Although, these acts might be translated into higher costs of staff recruitment and retentions, the benefits that may result could justify the possible greater expense. As a cost effective measure, designated hours for older customers might give service organisations a basis for limiting special assistance, personal contact, and small talk for senior customers to these times. This would result in holding down the costs for the service organisations. These designated hours could be in the morning as most of the seniors tend to do the majority of their commercial exchanges during these times (see Mason and Bearden, 1978).

The resulting findings may have major implications on the service industry with regard to recruitment policies, training programmes and performance measurement procedures and could be very important messages to the service industry that will face a growing reliance on older consumers as a result of their increasing numbers (ONS, 2003) and short supply of young recruits (Stanley, 2001). Future projections indicate that seniors offer considerable

opportunities to those service providers who may be more alert to the concerns/limitations and thus of older customers' unmet needs.

### **Limitations and Directions for Further Research**

These are the findings of only an exploratory study of seniors' recall of service encountered experiences in one geographical region in the U.K. Larger scale research is needed to determine the extent to which the issues raised here reflect the views of the majority of seniors on actual and not only on recall service encountered experiences. Such research should look more closely at each of the dimensions of seniors' preference of service employees' qualities and behaviour and examine their implications for the grey market. While the sample design provides a broad range of responses covering almost an equal number of men and women, and an adequate representation of seniors from all age pools (e.g., 65s, 75s and 80s) and all socioeconomic levels, the interviewees are by no means randomly selected or statistically representative of the entire British senior population. As a result, the findings should be treated as indicative and suggestive and not as conclusive. However, further qualitative studies using similar data collection and analysis methods at different research sites and with different populations could enhance generalisability. Investments in longitudinal studies that would aim to explore how people's service encounter expectations may change over time could possibly provide a richer understanding of older customers' behaviour and thus provide information on which to base marketing decisions (Szmigin and Carrigan, 2001a). This paper proposes that further research is required into service employee characteristics and their impact on seniors' evaluation of the service encounter.

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