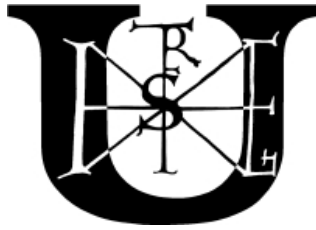


THESIS OF DOCTORAL (PHD) DISSERTATION

Krisztina Szarka

Gödöllő

2014



SZENT ISTVÁN EGYETEM

**Comparison of the sustainable consumer behavior
in the 50+ generation based on Hungarian and
Swiss studies**

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2014

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1 Context and goals of the work

1.1 Importance of the issue

I have written my dissertation on the relationship between senior marketing and environmentally conscious consumer behavior, with a holistic marketing approach.

The task of the holistic/social marketing is to determine the target markets' needs, wants and interests, and to satisfy them more effectively, than competitors, in a way that preserves or enhances the consumers and societies well-being. Thus the goal of social marketing is to understand and influence the human behavior, and its essence is the support of campaigns aiming for behavior change (Kotler – Keller, 2006, 58). The social marketing therefore essentially attempts to find a solution for current social issues such as sustainable development with the instruments of traditional marketing (Nagy, 2012, 70), and its success stands or falls on its efficiency of revealing the outlooks and attitudes behind consumer decisions.

Consequently, in my dissertation I examine an extremely complex topic. I was determined to touch on all areas integrally linked with the marketing and/or social approach of elderly people's food consumption – and this defines the structure of my thesis. Due to the interdisciplinary nature of the subject my research has touched on several fields of studies, such as demography, or gerontology – the study of the physiology and pathology of aging – but the dissertation was written essentially with a sociological approach.

The importance and relevance of my subject matter are confirmed by several factors. One of the factors is the across the board demographical trend, the increasing ratio of the elderly within the population in the developed countries. In addition to this, in western countries there is also a change in the way of thinking about the elderly, which leads us to another factor relevant to the topic. Today, seniors are more experienced, have more self-confidence, know what they want, and are more conscious, thus their expectations from the manufacturers, vendors and service providers are often higher and more clear-cut, than those of the younger consumers (Meyer, 2009, 17).

Furthermore, experience has shown, that seniors with an active lifestyle, strong self-image, positive values, and a quality of life, are satisfied with (Mahs, 2009, 29) present strong buying power, thereby – through their purchases – have a higher impact on the economy.

Businesses have to take these circumstances into account in all fields of their operation, and – in order to grow, or even to stay on the market – need to redefine their product policy, communication and marketing instruments. They should recognize, that the 50+ age group is an independent, moreover a very valuable target group, which can only be addressed in a special way, with sophisticated tools.

Sustainability is an extremely topical issue on its own. Consuming and purchasing are activities, and as such, require a number of physical and psychological actions. According to the action theory, each person has an ‘action need’ of a certain quantity and quality, which can also be satisfied by purchasing and consuming (Erdős, 2000, 15). However, the excess of product supply stimulates purchasing constantly and increasingly, waking such needs, that the person cannot – or only by depleting his resources can – satisfy. At the same time according to the UN’s Brundtland Report (1987), sustainable consumption is a development that “meets the needs of the present without compromising the ability of future generations to meet their own needs” (Persányi, 1988).

While professional senior marketing practically had been born by the 1990s in the developed Western countries, Hungary is significantly lagging behind in this field, too; the domestic workshops (apart from little partial research) did not examine closely the market behavior and consumer needs of the seniors, either. Furthermore, Hungarian advertising paints a rather stereotyped picture of the people over 50 years of age, even though it is not ethical, and from a marketing perspective, it is not exactly tactful to suggest in the advertisements, that those over 50 are in poor health, dependent and passive subjects. Instead, “they should be treated as active and increasingly active participants, who – if needed – would even deny their age” (Bíró, 2008).

It is especially a great challenge for the actors of the food industry to address the 50+ generation and to construct a portfolio focusing on the aspects of sustainable consumption. Having examined the question in this perspective it becomes clear, that the businesses not only are able to improve their position in

the market by serving the needs of elderly households, but the pattern of demand can also be changed by steering the consumer behavior and their consumption in a direction, that takes the aspects of sustainability in account. This way, the examination of the question – in what way and how much are the environmentally-conscious considerations impacting the Hungarian seniors in their purchasing decisions? – also has practical relevance. Furthermore, old people in all eras symbolized wisdom, kept and passed on traditions; thus there is reason to assume, that, if the elderly have a positive attitude towards sustainability in their purchases, through their example, younger generations of the family will learn to apply this as a good practice – which increases the importance of my topic. My firm position is that the positive examples within the family have a key role in developing the consumer behavior towards sustainability. Therefore, my goal is to address the generation fifty plus through the family.

1.2 Subject and goal of the dissertation

According to my assumption there is a correlation between the seniors' choice of values and their consumer behavior towards sustainability. Thus in my dissertation I have focused on the examination of the interfaces between senior marketing and sustainable development.

The starting point of the analysis of the literature is the reality, that while in western countries (especially in the English and German speaking areas) senior marketing has a more than 30 year old history, in Hungary even the marketing professionals are not always aware of its necessity. It is especially peculiar knowing, that today the concept and significance of the senior market segmentation is generally acknowledged. Western marketing professionals have already come to the conclusion in the 1980s that the separate target group of the elderly does exist – and from this time on institutions, agencies and research teams have begun to deal with the question at greater length.

Based on this theoretical ground, throughout the analysis of the literature I have borne the following in mind:

1. Aging is an unstoppable and irreversible progress, and not only is it somatic, but also its psychological dimensions can be perceived. However, I consider it important to demonstrate: elderly people are not necessarily dependent and in poor health. Research has shown over and over, that those more cautious and responsible people leading a deliberate and more planned lifestyle (eat healthy, do regular physical activities and go to screenings) are also physically more healthy and less susceptible to diseases. Elderly does not primarily mean a certain age, but, just as much, an attitude and a feeling. My goal is to point out, that it is insufficient to segment the senior consumers based merely on their age – it is preferable to add dimension by taking some further, complex criteria in account, such as lifestyle or characteristics of the quality of life.
2. My goal is to explore, what kind of correlation can be detected between the good quality of life of the elderly and the various values. Among them I especially focus on the values, whose presence and role I aim to

reveal in my empirical research: these involve in particular the category of the family and sustainability.

3. One of the most obvious manifestations of the pursuing of sustainability is the sustainable consumption pattern. The primary scene and, simultaneously, the main influencer of the consumption is the family. My goal is to prove, that sustainable consumption on an individual level is less of a scientific issue, and is much more a choice of values. The sole presence of environmental consciousness on a cognitive level is not a guarantee for environmentally conscious acting. Based on the analysis of the literature, I aim to prove, that the patterns seen within the family (parents and grandparents) play a great role in shaping the desirable behavior patterns.

The aim of the analysis of the literature was two-fold: first, to – by using Hungarian and foreign sources – collate those decisive theories that could lead to statements suitable for further consideration. In order to do so, I have analyzed studies and monographs. This phase of the work is characterized part by the analytic-synthetic, part by the descriptive critical method. On the other hand I was guided by the idea that – besides unfolding the most competent domestic theories – I wanted to give an overview of a wide range of relevant German literature. I was consciously looking for such German language (mostly Swiss) authors, who had not been published in Hungary so far.

I accept it as a fact that the– from the viewpoint of our topic – positive aspects of the consumer behavior cannot be automatically related to the cognitive level of the sustainable development. The customer behavior in compliance with the sustainability criteria is not necessarily the consequence of a conscious, critical decision making: it might as well root in a current fashion trend, or in community expectations and standards. Facing problems of immediate survival can also result in a “consume” pattern, which can be interpreted as sustainable: in such cases families tend to buy less, look for larger packaging sizes, saving resources. I aim to answer in my empirical research, in what extent can the elements of the sustainable consumption be decisive for the consumer decisions of the seniors enrolled in the investigation. For this reason, my goal was to make the value items following consciously the sustainable value system distinguishable from others originating from other motivations.

The surveying was completed in two parts, geographically distant, and in their social and economic characteristics considerably different areas: in Hungary and in Switzerland. My goal was to compare the topic-relevant criteria of the enrolled Hungarian senior population with the attributes of the Swiss population. Experience shows that the western patterns sooner or later – even if in an altered form – find their way to our country. According to my assumption, the currently prevailing Swiss trends will possibly show up in Hungary in time, thus can be interpreted as a kind of projection.

The goal of my research was the – to my knowledge, very necessary, gap-filling – identification of the consumption pattern and sustainable consumer behavior of the 50-plus population (G1) and their guiding factors. Beyond the mere description, I set it as a goal to learn the value structure behind the consumer behavior of the target group, as the set of values causes a deeper and longer lasting experience for the following generations, than the actions that they result in (G2). Beyond the set of values, I also took the fears associated with sustainability up for examination: it seems as an evident assumption, that these factors with a negative emotional background can have an equally important role in shaping the consumption patterns (G3). My goal was further, to complete the appearance of the factors of values, fears and sustainability in the consumption structure with the expectations towards food products and their purchasing, as the most tangible elements of my investigation (G4).

To answer my objectives, I have formulated the following hypotheses:

G1: Analysis of the different aspects of the sustainable development and consumption

- H1:** With regard to their consuming habits, the Hungarian fifty plus target group differs significantly from the Swiss group with similar demographic characteristics.
- H2:** The enrolled Hungarian fifty plus population is not homogeneous with regard to their consuming habits; a segment can be identified, for which the values of the sustainable development are really important.

G2: Exploring the general dimensions of the value concepts

- H3:** The sustainability related consumption practices of the target group and the identified set of values are in connection with each other. In this context, the family is a value item of priority, and an important factor of the transfer of consuming habits between generations.

H4: The values of the researched Hungarian fifty plus generation essentially do not differ from the ones of the Swiss sample with similar demographic characteristics.

G3: Investigation of the seniors' sustainability related concerns

H5: The sustainability related concerns of the Hungarian and Swiss seniors do not differ essentially.

H6: The sustainability related concerns of the Hungarian seniors have significant impact on their consumption habits.

G4: Identification of the food consumption related expectations

H7: Pronounced differences can be observed between the expectations driving the food consumption habits of the Hungarian and the Swiss population.

H8: The food-related expectations of the Hungarian fifty plus generation are well-defined and strongly influence their purchasing and consuming habits.

2 Material and method

In the framework of the secondary research I have overviewed the relevant Hungarian and international literature; when determining the sequence of the analysis, I aimed to follow a path, which forms a clear unit. The table below displays the main interrelations and logical interfaces:

Table 1: The course of the analysis of literature

<p>Senior marketing (Chapter 1.1)</p> <p>In this chapter, I provide a brief description of the development and the importance of the senior marketing, as a new discipline and practical approach. The literature provides two main reasons for its legitimacy, which are the following:</p>	
<p>1) „Demographic Revolution” (Naegale 1993): the increased aging of the modern Western societies</p>	<p>2) A significant group of seniors has an increasing impact on the economy through their purchases and customer decisions</p>

<p>Demographic changes (Chapter 1.2)</p>	
<ul style="list-style-type: none"> • I outline the general tendencies valid in the modern societies. • With regard to the life expectancy, there are considerable differences even within Europe. For this, I present the Hungarian and the Swiss demographic characteristics separately. 	<ul style="list-style-type: none"> • The different sources agree, that the quality of life – to be discussed later – depends on the available material resources. Thus it is necessary to collate, what kind of old-age related benefits are the Hungarian and the Swiss citizens entitled to.

Segmentation (Chapter 1.3)

The social group of the elderly is not homogeneous. For this reason, the elderly can be examined exclusively as people with past and future (Karl 2012). Starting from this, takes the definition of the market segmentation place.

To understand better the consuming habits of the elderly, the whole, heterogeneous market has to be divided to homogeneous market segments. With regard to this, I present some of the segmentation criteria most widely used in case of seniors:

- Age
- Lifestyle
- Lifecycle

The process of aging, and its main characteristics (Chapter 1.4)

The segmentation of the group of the seniors – regardless of the criteria it is based on – cannot ignore the inevitable physical and psychological changes caused by aging. In this chapter, I summarize these changes and the typical syndromes.

<p>Values (Chapter 1.5)</p> <p>In my interpretation, the values determine decisively the decisions of the individual's decisions, and in the given case, its consumer choices. In this chapter I present different definitions of value based on the Hungarian and the international literature.</p> <p>Values and quality of life – close related concepts. In this regard, I provide an overview of the characteristics where, according to the literature, good (subjective) quality of life and well-being can be traced back to. Thus takes place the presentation of wisdom gained with age, the family and the sustainability as values.</p>	<p>Sustainability (Chapter 1.6)</p> <p>„The sustainable development is the strategy of the future” (Bittencourt, 2003, 25). The concept of sustainability appeared first in German speaking areas, and the German literature is to date a leader in the discussion on this subject. In this chapter I provide an overview of the most widely known definitions, interpretations of sustainability.</p> <p>Sustainable (environmentally conscious) consumption</p> <p>The sustainable consumer behavior is the combined product of several factors. In this subheading I aim to summarize the most important factors identified in the international literature (<i>Subheading 1.6.3</i>). I examine separately, how the relevant Hungarian scientific workshops see the situation of the sustainable development (<i>Subheading 1.6.4</i>).</p> <p>As a particular feedback, I close the overview of the literature with the position promoted by the Hungarian Association of Conscious Consumers – according to this; the conscious consumer behavior is an attitude, which is characterized at the same time by consideration of the consumer needs and the “ability to keep distance from the gimmicks of marketing”.</p>
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Source: own compilation

In the following (Table 2) I present the research-technology approach followed while conducting the systematic primary and secondary collection of information, and that it is appropriate for reaching the objective.

Table 2: Summary of the research methodology

Research method	Time of the realization	Location of the research	Research focus	Sample
Secondary research	2008	HU, CH	Clarification of definitions, conceptualization	Relevant literature
Pair interview	2010	HU: Laboratory of the SZIU, Gödöllő	Purchasing habits; material resources / conversion of consumer goods, values of sustainability	50-plus age group, 1 man, 1 woman
Focus group	2013	HU: Laboratory of the SZIU, Gödöllő	The connection between the environmentally conscious consuming and the values of the sustainability vs. established habits, economic considerations	50-plus age group, 1 man, 3 women
Deep interviews	2014	HU: Pest County	Set of values related to the consumption, attitude, level of awareness	50-plus age group, 2 men, 6 women
Deep interviews	2014	Cantons of CH: Zurich, Basel, Lucerne	Set of values related to the consumption, attitude, level of awareness	50-plus age group, 2 men, 10 women
Surveying	2013	Hungary	Used sections: G1 – Values G11 – Respect of traditions G2 – Concerns of sustainability G4 – Expectations towards food products G6 – Habits of consumption Demographic identification	Nationally representative sample. Full sample: 1039 participants 50-plus cluster: 411 participants

Surveying	April – June 2014	Switzerland	G1 – Values G2 – Concerns of sustainability G4 – Expectations towards food products G6 – Habits of consumption Demographic identification	Full sample: 202 participants 50-plus cluster: 202 participants
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Source: own compilation

For processing and visualizing the data collected in this research, I have used Microsoft Office 2013 program package and IBM SPSS Statistics 21 statistical software running in Windows 8.1 environment. I have analyzed the answers provided to the questionnaires with descriptive statistical method, analysis of variance, and further principal component and cluster analysis – the results of the latter were optimized with Varimax rotation. In all cases in the cluster analysis I have used the k-means method tested with different initial dimensions. I verified the adequacy of the results by testing of significance (with expected result under 0.01) and with KMO testing.

3 Results

3.1 The most important conclusions of the dissertation

One of the most important conclusions of the analysis of the literature is that in order to understand the seniors' value choices and perception, we have to be familiar with the phenomenon of aging, and its biological, psychological and social implications. Aging is an inevitable process, this means biologically a decline in physical, loco-motor and also in cognitive functions. The pace of this process may vary individually, however it seems certain that with proper lifestyle and positive attitude the impairment of these functions can be slowed down. Psychological aging results in changes of the personality and self-esteem. In this regard, it is also of significance, how the individual thinks of himself, how old does he feel himself: namely, the subjective age not necessarily matches the chronological age. Finally, the social dimension of the aging causes changes in the value system. It is an important experience, that today's senior generation is a lot different from earlier senior generations both in their lifestyle and their values. Elderly in the in the developed, welfare states are mentally and physically active, self-conscious, live a lively social life and have a significant amount of disposable income.

The other main conclusion can be drawn based on the literature is that treating the senior consumes as a uniform target group is impossible. The segmentation based on their lifestyle, way and quality of life is strictly necessary, which has many examples in Western-Europe and in the United States. Following from the presence of the complex and valuable sub-segments identifiable in the senior generation, that addressing them in the stereotyped, homogenizing way of the marketing messages is counterproductive. Marketing messages with such content cannot be countenanced for two reasons. Firstly, from an ethical point of view they have a negative effect on the social image and self-image of the elderly and reinforce the already existing stereotypes against them. Secondly, with regard to the efficiency of the marketing, they are low-efficiency, as in any age segment it would be inefficient to treat – for example – the price sensitive consumers, with less available material resources and the self-conscious, wealthier consumers seeking for quality as one block.

The third important statement is that there are three sets of factors with especially great effect on the environmentally conscious behavior of the individual: demographic, external and internal factors. External factors include, among others, the economic factors, for example the financial possibilities of the individual, and the social, political and cultural factors. Internal factors are the motivation, ecological sensitivity, the values, attitudes and the environmental consciousness. The environmentally conscious consumption materializes only, if the favorable external and internal factors are all present. Even if the individual is aware of the importance of the conscious consumption, with limited or absent financial possibilities, he won't be able to convert his environmentally conscious attitude into action. At the same time, adequate knowledge is necessary for the sustainable consumption – in this field, I stress the role and responsibility of the businesses and marketing professionals.

The analysis of the literature is closed with the definition provided by the Association of Conscious Consumers; according to the association, the conscious, critical consumer behavior is a behavior characterized at the same time by the constant balancing of the consumer needs and by the “ability to keep distance from the gimmicks of marketing”. However, it would be premature to come to the conclusion that the conscious customers cannot be reached with marketing tools. The sustainable consumption can be supported by appropriately toned, genuine, and unexaggerated messages. In marketing, it is of utmost importance to constantly track and react to the changes in the behavior, attitude system and value system of the consumers. Hence, corporate marketing cannot ignore the increasing environmental consciousness of the consumers.

3.2 Evaluation of the hypotheses

I present the research results following the logic of the hypotheses.

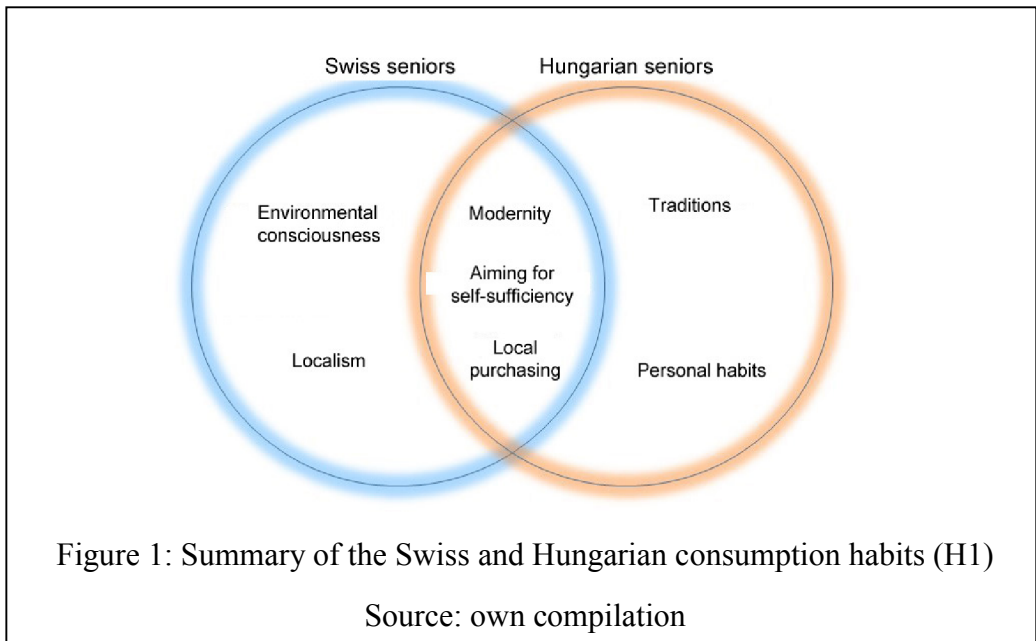
H1: With regard to their consuming habits, the Hungarian fifty plus target group differs significantly from the Swiss group with similar demographic characteristics.

Both Hungarian and the Swiss respondents have answered the questions of the primary research underlying this hypothesis by using full extent of the 1-to-5 rating scale with a great scatter of responses. In absolute terms, the Hungarian respondents have most strongly agreed with statements relating the purchasing and consuming to their immediate living space and current situation, such as “*I do shopping in nearby / local stores*” (4.3 / 5), “*I go shopping on foot or by bicycle*” (4.1 / 5) or “*I prefer seasonal food items*” (4.1 / 5). As a counterpoint to the positive pattern, they felt the least typical of them the statements about changing their habits significantly, such as purchasing food items purchasing food items over the Internet (1.4 / 5), or vegetarianism (1.5 / 5). This identified pattern appears even more prominently in the light of the responds of the Swiss respondents, who also show some adherence to their customs, but this never reached the level experienced in case of the Hungarians.

The analysis of the responds above with dimension reduction techniques have accentuated and heavily emphasized the deep differences between the consumption habits of the Hungarian and Swiss respondents. In the groups formed by the principal component analysis of the responses given by the Hungarian seniors the following food purchasing tendencies can be detected: the most pronounced is the attention based on the traditional habits and the moderation, which as well self-limits the individual consumption. Beside these, such patterns can be identified with relatively big weight as aiming for self-sufficiency, local purchase, naturalness and ethics. Based on the examination of the Swiss seniors’ consumption habits, the following principal components can be identified: the most characteristic principal component is caring, which reveals a high level of environmental consciousness. The attention, which is based on the individual, is less than half of the Hungarian. Further difference is that the localism, as an individual category, is not present in the Hungarian sample.

For both population, modernity, aiming or self-sufficiency and the motivation for local purchases play a similar role. However, I was able to uncover significant differences in that regards that the environmentally consciousness influences stronger the purchasing decisions of the Swiss seniors. Another important difference is that the enrolled Swiss population can be defined better and divided to clusters richer in detail based on their consumption habits, than the Hungarian.

In my view, the differences between the Hungarian and the Swiss are more pronounced and profound than the similarities. I accept my hypothesis.



H2: The enrolled Hungarian fifty plus population is not homogeneous with regard to their consuming habits; a segment can be identified, for which the values of the sustainable development are really important.

The detailed statistical analysis of the questions researching the consumption patterns was clearly able divide the homogeneity of the Hungarian target group into various groups. The careful examination of the principal component analysis have identified seven well-defined systems of motivation, which are the following: attention, moderation, modernity, naturalness, local purchase, aiming for self-sufficiency, ethics. Beyond the methodological appropriateness, the segments formed turned out to be relevant for the consumption-based analysis of the Hungarian 50-plus generation from a practical point of view, too, thus I have

found such elements in each motivational segment, which can potentially actively contribute to the integrity of our environment, furthermore behind each one of these characteristically different considerations can be detected. In the segment of “attention” – which is the biggest segment – the intention to cost minimization is behind the direct purchases from the farmers; the consumers motivated by the moderation are influenced (intentionally or involuntarily) by the lowering of the consumption; in the third biggest segment, the segment of “modernity” the purchase of organic products appears as kind of a current trend to follow. Although the other principal components identify motivational factors with substantially smaller importance, all seven segments – without exemption – contain elements that are valuable in regard to the sustainability, and which are presented and systemized in Table 3. Overall, I accept my hypothesis.

Table 3: The Hungarian seniors’ clusters of consumption habits (H2)

Importance	Cluster	Demography	Habit	Hiatus
1	Backyard farmers	N/A	Self-sufficiency	Modernity
2	Ethical consumers	Income: 70k HUF Gender: balanced Age: 60.5 years	Ethics	Moderation
3	Conscious eaters	Income: 126k HUF Gender: female Age: 66.9	Moderation	N/A
4	Sober consumers	Income: 113k HUF Gender: balanced Age: 64.2 years	Attention	Modernity
5	Indifferent consumers	Income: 85k HUF Gender: male Age: 61.0	Modernity	Attention

Source: own compilation

H3: The sustainability related consumption practices of the target group and the identified set of values are in connection with each other. In this context, the family is a value item of priority, and an important factor of the transfer of consuming habits between generations.

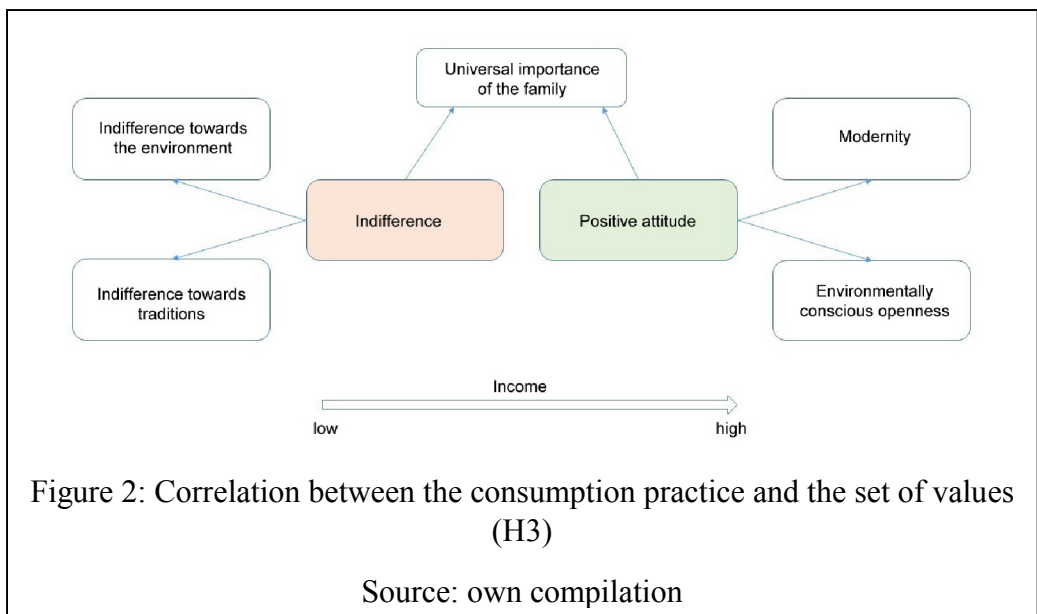
When I compare the sustainability-related consumption practice and the set of values, a remarkably consistent picture forms. On the rating scale, the Hungarian respondents used typically the upper – between 3.8 / 5 and 4.7 / 5 – range of the scale to express their opinion, which predicted the interpretation complexity of the further analysis. In accordance with such expectations of mine, among the Hungarian seniors formed one distinctively dominant value group (the conflict-free security), representing a weight equivalent to the 60 percent of the explained variance of the sample; the following, second largest principal component of the value system (the hedonism) plays a role merely third as big. At the same time, this dominant value pattern meant, that among the questions investigating the value items it was possible to clearly identify the values shared by almost everyone in the sample – namely the importance of the family appointed as the focus of the hypothesis. The importance of this item was supported by all components of my research:

- Results of the qualitative research show that for the enrolled Hungarian seniors' family is very important. They have suggested directly as well as indirectly, that the family is a factor of substantial value, which has appeared in their answers in a spontaneous and implicit way when discussing almost any given topics.
- On the scale of the questionnaire evidently the security of the family (4.7 / 5) stands on the first place, which value is even higher (+0.3 / 5) than the one from the Swiss sample.

Besides the identification of the dominant items, I have also shown obvious correlations between the consumer habits and the attitude towards the traditions. Those Hungarian seniors disinterested in the traditions seem to be – at least – indifferent about the environmental consciousness of their consumption habits and their correspondence with the criteria of the sustainable development. Those respondents, who like the traditions also ranked high modernity, the purchase and consume of organic and eco-products, and the modern purchasing methods, such as buying over the internet among their values. However, I also found, that the traditionalists have the highest average monthly income out of the clusters

examined, thus it cannot be excluded, that this consumption pattern depends rather on their social situation rather than on their bond to the traditions. Hence, I don't consider it unequivocally proven, that the values and the consumer behavior would have a direct effect on each other. In my view, both are more likely to be a parallel manifestation of an underlying general attitude.

Nevertheless, it can definitely be established, that those seniors, who are indifferent to the traditions, are typically also indifferent to the consumer habits compatible with sustainability. And those group with the respect for the traditions pronouncedly present in their values system are typically open towards the environmentally conscious and sustainable consumer behavior as well. Thus, I accept my hypothesis.

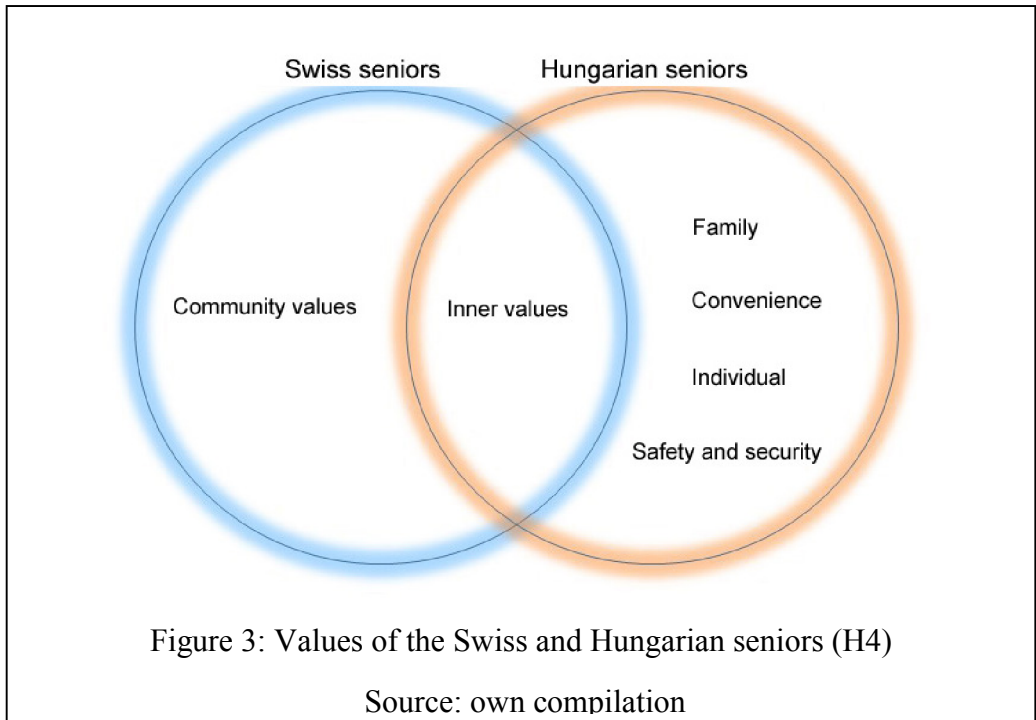


H4: The values of the researched Hungarian fifty plus generation essentially do not differ from the ones of the Swiss sample with similar demographic characteristics.

As the very pronounced Hungarian pattern of the previous hypothesis suggests, there are fundamental differences between the values of the Hungarian and the Swiss seniors. Of course the family as the core value of the Hungarian sample couldn't have played a role of the same intensity for the Western-European

senior population, but the differences grew beyond this item. The biggest difference primarily is the intimacy, to which the Swiss fifty plus respondents attaches far greater importance, than the Hungarians, who valued in average almost one whole point lower the mature love (-0.8 / 5 points), the exciting life (-0.8 / 5 points) and true friendship (-0.5 / 5 points). Further difference is, although the “convenient life” appears in the middle section of the value hierarchy that it is much more important for the Hungarian 50-plus generation, than for their Swiss peers.

When I was looking for the pattern underlying the instantly interpretable answers by the help of the cluster analysis and the dimensionality reduction technique of the principal component analysis, I found instructive similarities and differences. The value system of the Hungarian and the Swiss 50-plus generation is similar so far, that half of both samples belongs to a cluster, which attaches great importance to the inner values. Where I see a crucial difference is that the concept of the “inner values” is interpreted differently by the Hungarian and Swiss respondents. While Hungarian seniors define the inner values basically through their personal emotions and experiences, the Swiss respondents find belonging to a community and integration into the community as an integral part of its concept, too. In my opinion, it can be traced back to historical and cultural factors, that the seniors of the two nations give different meanings to the relationship between the individual and the community. While in the Hungarian population beside the family the wider community barely gains importance, this is an important item of the value system of the Swiss target group. I see economic and cultural reasons lying behind it, that while for the Hungarian seniors the safety and security has a central importance, in the Swiss population this factor is rather weak. The revealed differences in my view are fundamental, and affect the value system of the enrolled population. Thus, I reject the hypothesis.



H5: The sustainability related concerns of the Hungarian and Swiss seniors do not differ essentially.

The research of such issues where the consensus can be considered homogenous, might be a tough task. Who would doubt, that the pollution of the drinking water or the accumulation of waste is wrong? In accordance with this, the Hungarian as well as the Swiss respondents gave marks in a very tight range (4.1 – 4.6 / 5) for the questions examining the concerns regarding sustainability. At the same time, the inner structure of the items indicating the concerns is revealing, as the characteristic patterns can show patterns even within this tight range. I came to this conclusion also when examining the hypothesis, thus I found unambiguous answers to the question raised.

Based on the revealed pattern, the Hungarian seniors are relatively more concerned regarding the abstract problems (global warming, depletion of the energy resources, diseases transmitted from animals to humans), than their Swiss peers. Further, the worst fears of the Hungarian respondents concern food safety. Among the more tangible concern-clusters the biggest group is the one of those worried about the deterioration of the living conditions.

I found the group of those concerned about the food safety in the Swiss sample of nearly the same size as among the Hungarians. An important difference is, however, that the concerns of the Swiss respondents are more well-defined, as such factors as the carrying capacity of the Earth, degradation of natural resources, the fear of the unknown and the overpopulation do not appear as marked in the Hungarian responses.

Overall I found that the almost half of the Hungarian respondents showed a fairly strong concern in a general level regarding the questioned items, without ranking particularly the problems. The respondent Hungarians seemed to be reluctant about connecting their personal life and global issues of sustainability. Within the Swiss population the biggest group is concerned about man-made damages, they – in my opinion – perceive the downsides of the human activity on a substantially broader scale, than the – otherwise, few – Hungarians of the same group. It follows, therefore, that the Swiss respondents not only sense the human responsibility, but are aware of it, that the individual is also able to do a lot in the fight for protecting and preserving the environment. In contrast, the Hungarian respondents feel themselves more vulnerable, maybe more powerless against their fears. Thus despite some similarities I think that the differences between the Hungarian and the Swiss target group are more decisive, than the similarities, hence, I rejected the hypothesis.

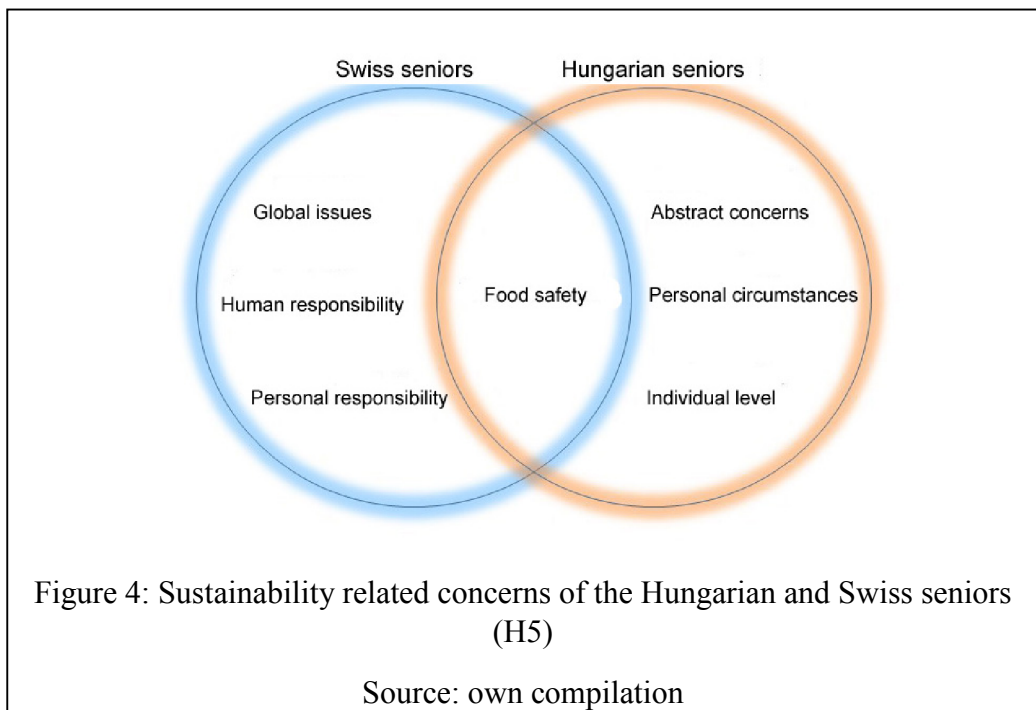


Figure 4: Sustainability related concerns of the Hungarian and Swiss seniors (H5)

Source: own compilation

H6: The sustainability related concerns of the Hungarian seniors have significant impact on their consumption habits.

Although the patterns discovered by the examination of the previous hypothesis show the differences between the sustainability related concerns of Hungarian and Swiss seniors, narrowing the subject of the investigation to the Hungarian seniors, the above mentioned problem of the rating on a tight scale occurs more heavily. Especially, because – as stated above – the significant difference in this field between the Hungarian and Western-European 50-plus generation was that the Hungarian respondents have shown a set of concerns concentrating on their personal life, detached from their wider environment.

According to this, the concerns of the enrolled Hungarians are far too general; it does not seem that they see the individual's reasonability related to the environmental damages and they hardly connect their possibilities for acting with the sustainable development. Therefore, no picture emerges, which would suggest, that their concerns regarding sustainability would be in a strong connection with their consumer behavior. Practically in the case of each concern-cluster a characteristic customer habit can be defined, however, I found these to have a very loose connections with the set of concerns forming the clusters. Hence, I rejected the hypothesis.

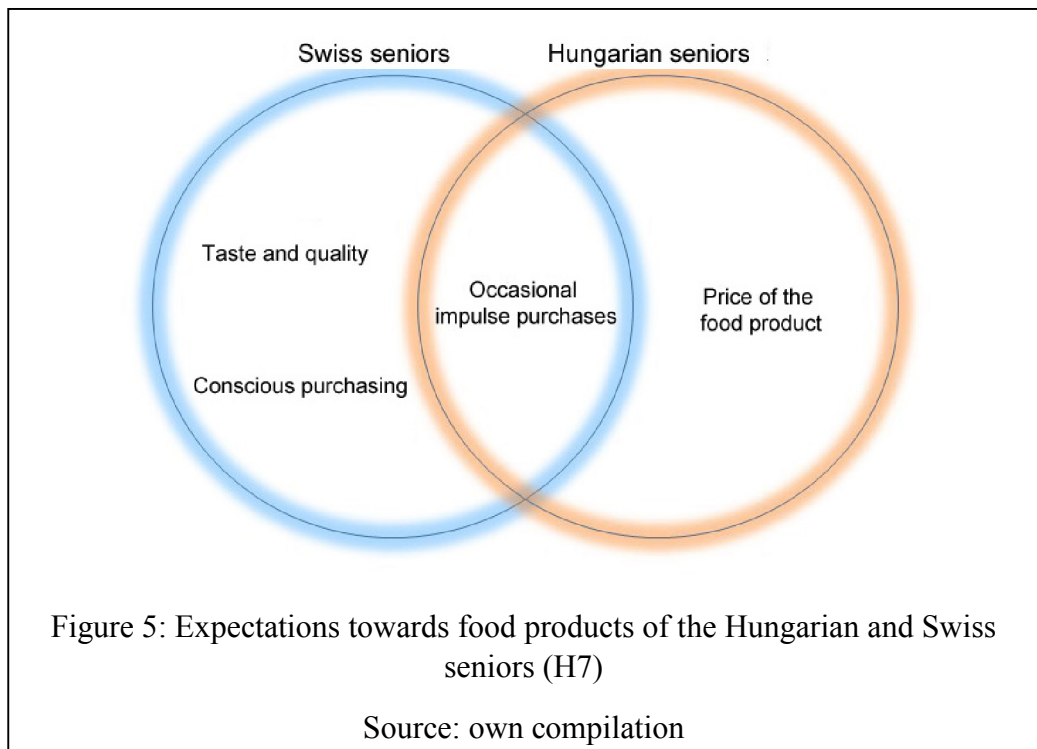
H7: Pronounced differences can be observed between the expectations driving the food consumption habits of the Hungarian and the Swiss population.

Based on the investigation, the expectations of the Swiss and the Hungarian population seem to group along fundamentally different dimensions. The enrolled Hungarians primarily and definitely watch the price of the products, followed by the rare, impulsive purchases triggered by the exterior of the product, while for the Swiss seniors the taste of the product, the conscious product choice and the impulsive purchase decision play typically an important role.

The answers received to all quantitative questions asked in this topic supported this pattern. Although during the qualitative interviews the Hungarian respondents were able to highlight that, for them important characteristics regarding their food consumption, in the objective comparison all of those were ranked lower on the quantitative rating scale, than the highest ranked price (4.7 /

5). This fact also separates them distinctly from the Swiss seniors – comparing them, for the Hungarian 50-plus generation the price of the food products is with one whole point (+1.0 / 5) more important. It is especially of significance in light of the importance of the healthiness of the food products, which was significantly higher (+0.4 / 5) in the Western-European sample, than in the Hungarian one.

Although the different patterns can primarily be explained by the financial possibilities of the seniors of the two countries, in my opinion the significance of the conscious decisions regarding food choices might have another root beyond the economic considerations. Independent from the underlying reason, because of the undoubted differences, I accept hypothesis H7.



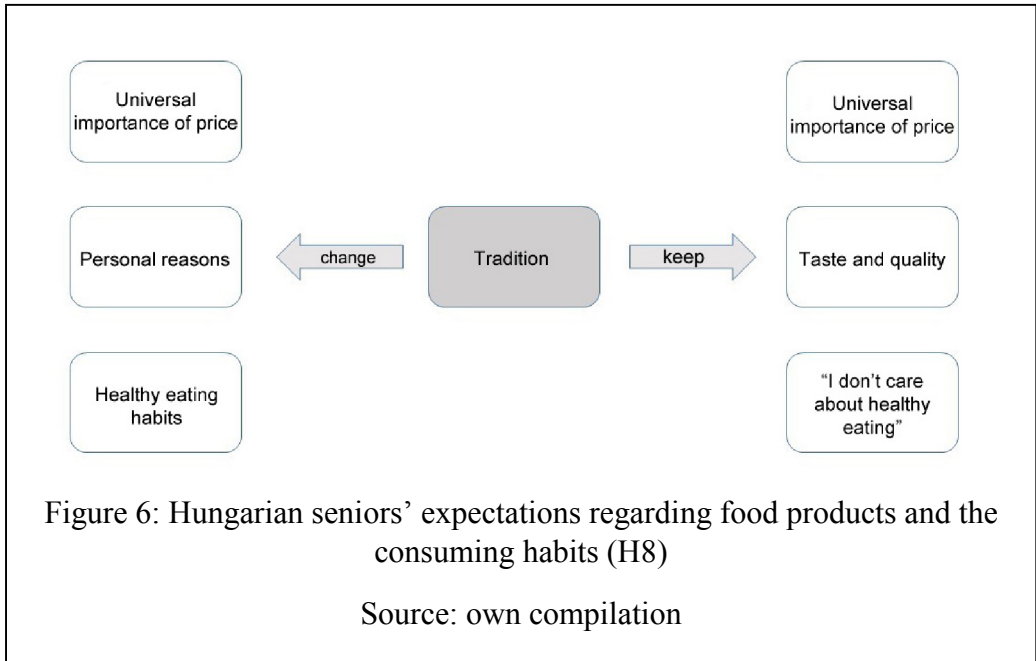
H8: The food-related expectations of the Hungarian fifty plus generation are well-defined and strongly influence their purchasing and consuming habits.

During the qualitative interviews I was able to determine the food and food purchase related values of the Hungarian target group. Based on the answers, I identified two distinct – and basically opposite-oriented – attitudes depending on how far away the individual had got from the traditional eating habits towards the consciousness. One extreme is the “I don’t care about healthy eating”-type attitude. Those who take this view stick to the conventional consumer patterns, rate the taste of the food high and are not concerned with secondary and related effects.

On the other extreme are not the conscious customers/consumers, but the ones, who link giving up on the conventional patterns with a well-defined reason or impulse. Members of this group felt the need in each case to give an explanation for their unconventional consuming habits (for example: “Due to my disease, I have lowered my consumption of sweet and greasy dishes”). The sensible need for giving an explanation signals that the complex expectation system related to the food items had not become natural and ingrained for the target group.

Parallel with this, it can be seen clearly, that the expectations reacted to food items are increasing. However – contrary to my expectations – the Hungarian seniors formulate their expectations along few and relatively simple dimensions. The most frequent and distinct expectation is the price, compared to which the other expectation-clusters of the Hungarian seniors are of small size or indifferent suggesting a very low level of consciousness. At the same time, in my view neither focusing exclusively on the price nor the indifferent attitude helps forming the conscious consumer behavior related to sustainability.

Omitting the weight of the expectations of the population towards food, quite well distinguishable clusters appear, which can be related stronger to the health and the environmentally compatible customer habits. However, in my view these groups, because of their small size, would distort the interpretation of the



analysis. Overall, I rejected hypothesis H8.

Table 4 summarizes and systematizes the results of my research and the methodical connections of the hypotheses.

Table 4: Summary of the results of the research

Goal	Hypothesis	Accepted	Rejected	Research field	Methods
G1	H1: With regard to their consuming habits, the Hungarian fifty plus target group differs significantly from the Swiss group with similar demographic characteristics.	✓		Sustainable consumer habits	qualitative analysis, factor analysis, cluster analysis
G1	H2: The enrolled Hungarian fifty plus population is not homogeneous with regard to their consuming habits; a segment can be identified, for which the values of the sustainable development are really important.	✓		Consumer preferences	qualitative analysis, factor analysis, cluster analysis
G2	H3: The sustainability related consumption practices of the target group and the identified set of values are in connection with each other. In this context, the family is a value item of priority, and an important factor of the transfer of consuming habits between generations.	✓		The role for the family as environment of the customer habits	qualitative analysis, factor analysis, cluster analysis, regression analysis
G2	H4: The values of the researched Hungarian fifty plus generation essentially do not differ from the ones of the Swiss sample with similar demographic characteristics.		✓	Connection of the customer habits with the value system examination and tradition	qualitative analysis, factor analysis, cluster analysis
G3	H5: The sustainability related concerns of the Hungarian and Swiss seniors do not differ essentially.		✓	Concerns connected with sustainability	qualitative analysis, factor analysis, cluster analysis
G3	H6: The sustainability related concerns of the Hungarian seniors have significant impact on their consumption habits.		✓	The effects of the Concerns connected with sustainability on the consumer behavior	qualitative analysis, factor analysis, cluster analysis
G4	H7: Pronounced differences can be observed between the expectations driving the food consumption habits of the Hungarian and the Swiss population.	✓		The role of the expectation towards food items	qualitative analysis, factor analysis, cluster analysis
G4	H8: The food-related expectations of the Hungarian fifty plus generation are well-defined and strongly influence their purchasing and consuming habits.		✓	Food related preferences	qualitative analysis, factor analysis, cluster analysis

Source: own compilation

4 Original scientific results

1. I summarized the theoretical connections of the senior marketing and the sustainable development.

I summarized the theoretical connections of the senior marketing and the sustainable development. To do so, I used the results of such Hungarian and international – German language, in the first place – researches, which analyzed the customer habits of the older generation and sustainability.

2. My research identified the connections of the values and the food consuming preferences of the senior population

My research identified the value items influencing the food consumption habits of the Hungarian senior population. By using coordinately the Rokeach scale and qualitative research techniques I demonstrated that the family represents an important item in the value system of the Hungarian 50 plus generation, regardless of the cluster they belong to. My research revealed that the family plays an important role in the life of the seniors, not only as a social context, but it also influences their customer behavior.

3. I verified the effect of the economically motivated factors on the purchasing habits of the target group

With the help of the model and statement list of the quality and health conscious food consumption of the seniors edited by Véghe in 2010, my research verified empirically the central role of the price in the food consumption decisions of the Hungarian seniors. My analysis showed that the role of the price appears most clearly when examining the segments created based on the expectations regarding food products. For the majority of the Hungarian seniors the cost of food is by far the most important factor, so much, that besides indifference, this is the only principal component that can be named.

4. I expanded the field of science with the results of the comparative study of the Swiss and Hungarian seniors' sustainable consumer habits. Also I described the structure of concerns of the 50 plus consumers related to sustainable development

To my knowledge, previously, no empirical research had examined the sustainability related consumer pattern of the Hungarian and Swiss senior population.

I determined, that the Swiss 50 plus generation has a far more environmentally and health conscious attitude towards food consumption, that the Hungarian seniors, who are primarily motivated by direct individual concern. Based on my results, the sustainability related concerns of the Hungarian population typically occur at a general level. In contrast, the fears of the Swiss seniors observably group around the man-made damages. An important lesson of my research is that the Hungarians seem to avoid connecting their personal life with global issues.

The interconnections of the research goals, hypotheses and original scientific results are shown in Table 5.

Table 5: The interconnections of the research goals, hypotheses and original scientific results

Goal	Hypothesis	Accepted	Rejected	Original scientific results
G1	H1: With regard to their consuming habits, the Hungarian fifty plus target group differs significantly from the Swiss group with similar demographic characteristics.	✓		S3
G1	H2: The enrolled Hungarian fifty plus population is not homogeneous with regard to their consuming habits; a segment can be identified, for which the values of the sustainable development are really important.	✓		S3
G2	H3: The sustainability related consumption practices of the target group and the identified set of values are in connection with each other. In this context, the family is a value item of priority, and an important factor of the transfer of consuming habits between generations.	✓		S2
G2	H4: The values of the researched Hungarian fifty plus generation essentially do not differ from the ones of the Swiss sample with similar demographic characteristics.		✗	S2
G3	H5: The sustainability related concerns of the Hungarian and Swiss seniors do not differ essentially.		✗	S4
G3	H6: The sustainability related concerns of the Hungarian seniors have significant impact on their consumption habits.		✗	S4
G4	H7: Pronounced differences can be observed between the expectations driving the food consumption habits of the Hungarian and the Swiss population.	✓		S3
G4	H8: The food-related expectations of the Hungarian fifty plus generation are well-defined and strongly influence their purchasing and consuming habits.		✗	S3

Source: own compilation

5 Conclusions and recommendations

In the literature review of my dissertation I presented one of the highest-impact demographical trends of our age: while the number of births is decreasing in the developed countries of the world, not only is the weight of the older generations on the increase, but their impact on the economy bigger and bigger as well. The elderly with financial resources live an active life, self-conscious, determined in their decisions, and sophisticated and conscious in their purchases. Thus, the businesses in the United States of American and in Western-Europe cannot allow themselves to ignore anymore the needs of the seniors. The professional senior marketing was born more than thirty years ago in these countries: not only the scientific workshops but also the practicing marketing professionals and the enterprises are aware, that the 50 plus consumers have particular (and very well-defined) expectations, hence can only be addressed effectively with marketing messages tailored to these expectations. In Hungary the senior marketing is still in its infancy, there are only few advertisements turning to the elderly in an adequate fashion; the advertisements intended for seniors vary on a tight range of topics (medications, medicinal products, life insurance), and – unfortunately – often rely on stereotypical narratives (the senior is in poor health, has vision problems and pains, etc.).

In my opinion, the Hungarian companies have to change their approach, too, and acknowledge that the Hungarian seniors can be also spoken to with more nuanced marketing messages. To do so, however, it is indispensable to get to know and accept the process of aging, and its inevitable physical and psychological symptoms.

But the group of the elderly is not at all homogenous. By analyzing different sources, I came to the conclusion, that there is not a clear, unified position on who can be considered as elderly. The three conventional ages – the chronological age according to the number of the passed calendar years, the biological age signaling the age of the organism, and the psychological age meaning the person's subjective sense of age – used by the sciences on elderly coincide only randomly. The marketing professionals classify the 50 year olds and older as the target group of the senior marketing, but, according to the sociologists, at least three subgroups can be distinguished – for example: 50 year olds, 60 year olds and 70 year olds; or pre-seniors, young seniors and mature

seniors, etc. In my empirical research – using the approach of marketing – I enrolled people over 50 years and did not distinguish between age groups within the samples. As one of the possible future directions of my research, I could determine further categories within the elderly population and examine one by one their – for this topic relevant – expressions and attitudes.

Based on the analysis of the literature, I made one further important statement: The senior population can be divided into groups according to their quality of life, and within that, respectively, according to their financial situation. It is not indifferent, if the elderly person is active (because he continues working after retiring, or runs his own business) or not. If the retiree does not engage in work activities, but his family involves him in the raising of the grandchildren, he, as well, can be treated as active.

In my dissertation I did not undertake to introduce the Hungarian and Swiss retirement system in detail, however, based on the short literature review, two important differences can be identified. One of them is that the Swiss retirement system greatly urges the citizens for pre-savings and self-sufficiency. The other difference is that the services of the Swiss public and private pension funds are of an exceptionally high quality, the retirement benefits – as far as I can judge this based on the available data and personal experiences – ensure a satisfying financial background for the Swiss citizens for their elderly years. In contrast, the Hungarian pension system is heavily criticized, and the government is constantly trying to improve its efficiency by reform ideas. However, it seems, the setup of an ideal elderly care system in Hungary is still far: the fundamental problem – namely, that there are a lot of pensioners and few contributors – is still unsolved.

In my opinion, the Hungarian situation can be characterized by the statements of Erzsébet Bukodi (2004), namely, more than 45 percent of the elderly might have housing related problems, at least 30 percent of them can be described as poor based on their consuming habits, and among them 10 percent lives in extremely poor economic conditions.

One of the most important statements of my research is that the Hungarian senior consumer is pronouncedly price sensitive. The price of the product precedes practically all other factors in the purchase decision. Thus, with my research I verified a phenomenon revealed by the literature. At the same time, Bukodi in her cited work pointed it out: the older one is, the more chance one has to slip to

the group of the deprived, the lowest category of the consumer status groups. This is connected to the circumstance that the mature seniors as widows and widowers live typically in a one-person household – therefore their incomes are relatively lower, while their costs of housing, etc. are not decreasing, which leads them to restrict their spending on food products. With respect to this, I find it reasonable to examine separately the consumption habits and their value determination of the “young seniors” and “matured seniors” in my future researches.

Accepting the point of view of Hankiss (1977) I myself share the opinion that the objective and subjective values have to be distinguished. When the economic, social or literacy-related order of a society changes, the values objectively needed for the social existence will necessarily change, too. Hungary has certainly seen several fundamental social and economic changes in the last thirty years, and this inevitably affected the values and value based decisions of the citizens. I find the statement of Pulay (2011) important, according to which, if a community has an ambiguous atmosphere, then either the value system (or its formulation) is missing, or the examples and the traditions are not consistent with the stated values. The result of the TÁRKI researches (2009) referred in my analysis show exactly, that there is (and has been for some time now) a value crisis in Hungary. Most of the Hungarians are overly pessimistic, lots of them think, that it is impossible to thrive decently here, and that even though the corruption is bad, it is also a necessary part of the system. Within Europe, here is the lowest rate of those, who find education and qualification important; the majority thinks, the secret of success is to be born in the right family.

I find a single point of break out from this general value crisis, and this is the family, in the universe of which the traditions are transferable. Family is namely the most important, non-replaceable scene of the value creation and bequeathing traditions. Accepting the position of Farkas (2006), it can be stated, that the intellectual, ethical, religious and social values represented by the family are the base of the well-being and psychological health of the individual and of the development of the society.

At this point I was able to demonstrate the interfaces between the behavioral patterns of the elderly and the sustainable consumption. Namely, seniors are creating a bridge to the values of the past by their growing presence as customers. Today's 50 plus generation was already active before the fifties, when

the society was still untouched by the explosion-like consumption, and the question of the sustainability of their environment had not yet been formulated with such poignancy as nowadays. These values rooted in the traditions can be passed over by the seniors onto the next generation, potentially contributing to the sustainability of the environment, our health and lifestyle.

The goal of my research was to reveal the pattern of consumption and the sustainable consumer behavior of the 50-plus generation (G1) and the – of my knowledge, gap-filling – exploration of the factors driving it. Beyond the simple description, I aimed to learn the value structures underlying the customer behavior of the target group, as for the next generation the set of values has a deeper and longer lasting effect, than the actions which they are resulting in. (G2) Beyond the set of values, I also took the fears associated with sustainability up for examination: it seems as an evident assumption, that these factors with a negative emotional background can have an equally important role in shaping the consumption patterns (G3). My goal was further, to complete the appearance of the factors of values, fears and sustainability in the consumption structure with the expectations towards food products and their purchasing, as the most tangible elements of my investigation (C4). I conducted my research, along with the currently existing seniors of Hungary, among the elder citizens of the developed Switzerland – which can be regarded as the future, to be able to evaluate the Hungarian 50-plus population objectively by adding an external viewpoint.

In my empirical research – based on the analysis of the literature – I was able to demonstrate, that within the 50 plus generation, homogenous groups can be created on the level of value systems, which is far deeper, than the basic demographic dimensions. Both the group of the values and the clustering of the enrolled representatives of the society resulted in a consistent and well-definable outcome. I also find it as an important result, that I was able to relate the value groups with the details of the customer behavior. The nature of this connection is less relevant on a causal level. Its real importance is that the attitudes represented by the values appear in the customer habits. I was able to show, that the consumption practices Hungarian 50 plus generation derives from the global characteristics of their value system. A further, highly important result of my research is that although connecting with the community is relatively weak in the Hungarian sample, the same cannot be said about the family. The examination of the values by both qualitative and quantitative research showed,

that the family is the most important factor for the Hungarian seniors. Thus I accepted my hypothesis (H3) related to the values.

When comparing the Hungarian and Swiss seniors along their value components, although they showed some significant overlaps, I was able to reveal two decisive differences. One of them is, that the price perception of the Hungarian 50-plus generation has clearly higher preference, and this, in my view, is the product of the low level of resources available. I refer back to my statements regarding the Hungarian and Swiss retirement systems: in Switzerland, the citizens are urged for pre-savings and self-sufficiency, at the same time, the Swiss retirement system ensures a more dignified life, than the Hungarian one, flawed for a number of reasons. Several Hungarian researches revealed, that a major part of the older generation faces problems of immediate survival, while those, who belong to higher consumer segments represent only a lower share.

The other fundamental difference is that while the Hungarian respondents are dominated by emotions of individual focus, belonging to a community is more important for the Swiss seniors. I evaluated these two as such significant differences, whereby the revealed similarities do not seem decisive. Thus the hypothesis, according to which the values of the researched Hungarian fifty plus generation are not essentially different from the ones of the Swiss group with similar demographic characteristics (H4) – could not be accepted.

It cannot be emphasized enough, that the Hungarian seniors are exceptionally price sensitive. The role of the price – implicitly – reveals itself in the food related purchases, too. This statement verifies those results of the literature, according to which the most of the spending of the older generation of the Hungarians is on food products. It is necessary to recall here the statement of Keszthelyiné (2004): the households with an elderly head of household in 2002 have spent 64-65 percent of their total expenditure on food products, housing, health and personal care products and services. The results of my empirical research definitely shows, that for the enrolled Hungarian 50 plus population the cost of the food products is by far the most important factor, so much, that besides indifference, this is the only principal component that can be named. Hence, the hypothesis, according to which food-related expectations of the Hungarian fifty plus generation are well-defined and strongly influence their purchasing and consuming habits (H8) – had to be rejected.

I also investigated the question, what kind of factors motivate the target group in their purchase decisions and concerns related to the sustainability and environment. My firm conclusion is, that although the concerns of the enrolled elderly are well-defined, they are different from the concerns of their Swiss peers in one important aspect. The Hungarian 50-plus respondents did not connect their consumption habits with the criteria of the sustainability. This pattern shows that the population feels their personal actions of low-impact: do not feel responsibility for the environmental damages, and do not think, that they have the opportunity to improve the state of the environment by their actions and conscious decisions. As at the beginning of my work I assumed, that the sustainability related concerns of the Hungarian seniors have significant impact on their consumption habits, the hypothesis in this regard had therefore to be rejected (H6). There were several studies conducted in Hungary measuring the sustainability related attitudes and activity of the population, and, although none of these studies extended explicitly to the specific characteristics of the senior population – I find their statements verified through my research. In this context I would like to specifically refer to the survey of the “Cognitive-WWF Ökobarméter 2004”: according to this, 30 percent of the population falls into the category of “indifferents” (practically, they are only concerned of the sinking of tankers), and a mere 17 percent is the share of the “concerned”, who think that all listed human activity has major damaging effect on the environment.

As well I had to reject the hypothesis, according to which the sustainability related concerns of the Hungarian and Swiss seniors do not differ essentially (H5). Based on the samples examined I found that the Swiss respondents do feel their personal responsibility and do know their options for acting in regards to the issues of sustainability.

I revealed a further difference between the Swiss and the Hungarian sample: the inner structure of the consumption habits of the Swiss seniors is noticeably better-defined and more responsible. The dominant factor in the food purchase and consumption habits of the enrolled Hungarian population is the individual; the closer the environmental damage is, the more relevant they feel it to be, however the issues with spillover effects barely get a response resulting in actions. Thus my assumption that the Hungarian fifty plus target group with regard to their consuming habits differs significantly from the Swiss group with similar demographic characteristics – is confirmed (H1).

Despite all this, I was able to identify such a cluster in the Hungarian population, for which a consumption structure supporting the sustainability of the environment and health is really strong. At the same time, fact is, that with regard to the weight of these groups within the senior population, they are far from decisive. At the beginning of my work I assumed that the target group is not homogeneous with regard to their consuming habits, and that a segment can be identified, for which the values of the sustainable development are really important. Hence the above mentioned, I accepted this hypothesis (H2).

Looking at the pattern of the consumption habits of the Hungarian seniors a marketing point of view, the target group does not appear to be especially susceptible to the elements of the customer attitude parallel with sustainability. Currently the affordability and the individual exposure to harm stand on the top of their motivational hierarchy. The way out of this situation is a long and complex process. The lessons revealed by my dissertation can be valuable steps for this process.

The practical applicability of the main results of my dissertation is summarized as follows:

- (1) The knowledge of the companies regarding the senior consumer habits is in its infancy. There is a particular need for an empirical research to examine the concepts of senior-friendly products and services both on consumer and business side. So far, the marketing researches publicized in this topic investigated the customer habits of the North American seniors. There are however, enormous opportunities in the deeper understanding of the needs of the European senior customers.
- (2) Of course there are some among the enrolled senior consumers, for whom the sustainability of the biological and social community both in a broader and narrower sense is an important value, however, the weight of their group in the population is quite low. This is especially concerning, as I found among the Swiss consumers the number of those feeling responsible and taking responsibility for their environment very high. In this connection, my recommendation for those Hungarian businesses, which regard the seniors as their target group, to place contents related to sustainability and environmentally conscious consumption in their marketing messages.

- (3) To strengthen the enterprises based on the sustainable consumption of the Hungarian seniors, in my opinion, there is a serious and long educational process needed. The education and further training of the professionals should be provided in Hungary, to develop their marketing-oriented approach, to learn the conditions needed for successfully entering the market and to get information constantly about the current Western trends.
- (4) I consider it a significant result of my research, that I was able to identify a value, along which, in my view, the Hungarian fifty plus generation can be addressed: this is the family. This concept has an almost universal value, with a strength, that, in my opinion, could motivate those respondents, who would normally be distant with the consumer habits supporting the sustainability of the environment. No grandparent would be dismissive, if the producers, vendors would argue that the choice of a certain product serves the health needs of their grandchild.

6 The author's publications related to the field of the dissertation

Scientific books, book passages

In Hungarian:

Ruff T. – Domokos T. – Kovács Á. E. – Dúl N. – Opauszky Á. – Szalay Zs. G. – Szarka K. – Csapó L. A. (2012): Felsőoktatási intézmények alkalmazkodó képességének javítása munkaerő-piaci információk alkalmazásával, Szent István Egyetem, Gödöllő, 2012, ISBN 978-963-269-320-0

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