

Trust, Commitment, and the Elderly: Exploring Age Differences in Consumer-Brand Relationships

Steffen Jahn, Chemnitz University of Technology, Germany
Hansjoerg Gaus, Saarland University, Germany
Tina Kiessling, Chemnitz University of Technology, Germany

EXTENDED ABSTRACT

In industrialized Western countries, the population is rapidly aging. Companies took a long time to realize that this fact is relevant for their businesses and often responded with inappropriate marketing activities (Moschis 2003, Weijters and Geuens 2006). Thus, in order to improve strategies aimed at mature consumers, we have to understand their behavior, investigate their consumption needs, and identify whether the older consumer market should be treated as homogeneous or further subdivided (Moschis, Lee, and Mathur 1997). Psychological and consumer research indicates that there are indeed differences within the segment of consumers older than 50 years (e.g., Carstensen, Isaacowitz, and Charles 1999; Helson and Soto 2005) and that consumers boycott brands that mistakenly treat the elderly as being all equal (Tepper 1994; Weijters and Geuens 2006). In this vein, changes in emotion regulation that come along with aging (Carstensen, Isaacowitz, and Charles 1999) might influence consumer behavior through differences in brand attachment. Thus, we argue that there are differences in consumer-brand relationships (Fournier 1998) across age segments. Despite the widely accepted importance of a brand relationship perspective and the need for research incorporating older consumers, we are aware of only one study that connects these perspectives (Olsen 1999). However, in this qualitative research the five women all were around the age of fifty and no age-specific differences could be analyzed.

So far, extant age-related research mainly focused on declining cognitive abilities of older people (Yoon 1997; Yoon, Cole, and Lee 2009). There is growing evidence, however, that not all older adults exhibit marked declines in performance of executive function tasks (Yoon and Cole 2008). More important for changing behavior might be changes in motivation across the life span (Carstensen, Fung, and Charles 2003). Thus, we draw on socioemotional selectivity theory which suggests changes in emotion regulation due to perception of time as limited (Carstensen, Isaacowitz, and Charles 1999). Supporting this view, Williams and Drolet (2005) show that consumers older than 65 years have higher liking and recall of emotional appeals in advertisements. In contrast, young adults have higher liking and recall of rational appeals. While, on average, people older than 50 years give more importance to emotional goals than younger adults, research suggests a further increase around the age of 65 (Carstensen, Fung, and Charles 2003; Carstensen, Isaacowitz, and Charles 1999; Williams and Drolet 2005). Thus, consumers' emotional attachment to brands is likely to differ between groups of 50-65 year olds and older people. More precisely, relationships among important marketing variables like self-concept connection, partner quality, brand trust, and affective commitment are assumed to differ across what we call "younger elderly" and "older elderly" consumers.

Following prior studies, trust was considered to be a determinant of relationship commitment (Chaudhuri and Holbrook 2001; Morgan and Hunt 1994). In addition, self-concept connection and partner quality were seen as determinants of trust and commitment (Breivik and Thorbjørnsen 2008; Escalas 2004; Kressmann et al. 2006; Laurenceau, Barrett, and Pietromonaco 1998). Regarding differences between both age groups, the effect of trust on commit-

ment is assumed to be higher for the younger elderly, relative to the older ones (Charles, Mather, and Carstensen 2003; Williams and Drolet 2005). In contrast, the effects of partner quality on commitment and trust are expected to be higher for the older elderly (Carstensen, Fung, and Charles 2003; Carstensen, Isaacowitz, and Charles 1999; Helson and Soto 2005; Williams and Drolet 2005). In addition, self-concept connection is supposed to impact on commitment to a higher extent within the group of older elderly consumers (Carstensen, Fung, and Charles 2003; Carstensen, Isaacowitz, and Charles 1999). Due to common heuristics in the identification-trust link (Butler 1991; Dunn and Schweitzer 2005), we expect only low if any age-group differences in the effect of self-concept connection on trust (Yoon and Cole 2008).

We empirically tested the hypotheses in a survey among 341 women over the age of 50. Coffee as a frequently purchased packaged good was chosen because here strong brand relationships may continue to impact on buying behavior even into old age. Moderator analyses with LISREL reveal significant path differences between the younger elderly and the older elderly groups for the influences of partner quality on commitment and trust. In addition, the path from trust on commitment is higher for the younger elderly. However, two results are counter-intuitive. The path from self-concept connection on commitment did not differ across groups. Its influence on trust differed, being stronger within the younger elderly group. A reason might be that this link is more cognitively driven than expected. Hence, the younger elderly process the information more deeply and form their trust judgments on the basis of identification. While trust represents the major determinant of commitment for the younger elderly, commitment is not affected by trust within the older senior segment. For the latter, commitment heavily depends on perceived partner quality. Self-concept connection has little impact on commitment in the entire sample with no difference across both age groups. Older elderly's trust process is determined by partner quality, while both partner quality and self-concept connection affect trust judgments within the group of younger elderly.

Overall, the findings support the theoretically derived assumption of shifts in brand relationships with respect to consumers' life cycle. Socioemotional selectivity theory (Carstensen et al. 1999) has been successfully used to describe these shifts. In general, for younger elderly it seems to be important how the brand is, expressed by the links between self-concept connection, trust, and commitment. For the older elderly it appears to be more relevant what the brand does. Consequently, a high partner quality drives their brand trust and affective commitment. "What a brand does" seems to fit older people's needs and generate positive emotions. In line with socioemotional selectivity theory, this affects motivation and behavior. Younger elderly appear to be more able or willing to put cognitive effort in the brand relationship process. Concluding, this study contributes to the understanding of the 50+ market by analyzing differences in consumer-brand relationships between two groups of elderly consumers, namely those between 50 and 65 and those above 65 years of age. In addition, we demonstrate that chronological age is a valuable segmentation criterion for both consumer researchers and marketing managers. The findings chal-

lenge prior research that generally devaluated chronological age in favor for other measures such as cognitive age.

REFERENCES

- Breivik, Einar and Helge Thorbjørnsen (2008), "Consumer Brand Relationships: An Investigation of Two Alternative Models," *Journal of the Academy of Marketing Science*, 36, 443-472.
- Butler, John K., Jr. (1991), "Toward Understanding and Measuring Conditions of Trust: Evolution of a Conditions of Trust Inventory," *Journal of Management*, 17, 643-663.
- Carstensen, Laura L., Helene H. Fung, and Susan Turk Charles (2003), "Socioemotional Selectivity Theory and the Regulation of Emotion in the Second Half of Life," *Motivation and Emotion*, 27 (June), 103-123.
- _____, Derek M. Isaacowitz, and Susan Turk-Charles (1999), "Taking Time Seriously: A Theory of Socioemotional Selectivity," *American Psychologist*, 54 (March), 165-81.
- Charles, Susan Turk, Mara Mather, and Laura L. Carstensen (2003), "Aging and Emotional Memory: The Forgettable Nature of Negative Images for Older Adults," *Journal of Experimental Psychology: General*, 132 (2)310-324.
- Dunn, Jennifer R. and Maurice E. Schweitzer (2005), "Feeling and Believing: The Influence of Emotion on Trust," *Journal of Personality and Social Psychology*, 88 (5), 736-48.
- Escalas, Jennifer Edson (2004), "Narrative Processing: Building Consumer Connections to Brands," *Journal of Consumer Psychology*, 14 (1&2), 168-80.
- Fournier, Susan (1998), "Consumers and Their Brands: Developing Relationship Research in Consumer Research," *Journal of Consumer Research*, 24 (4), 343-73.
- Helson, Ravenna and Christopher J. Soto (2005), "Up and Down in Middle Age: Monotonic and Nonmonotonic Changes in Roles, Status, and Personality," *Journal of Personality and Social Psychology*, 89 (2), 194-204.
- Kressmann, Frank, Joseph M. Sirgy, Andreas Herrmann, Frank Huber, Stephanie Huber, and Dong-Jin Lee (2006), "Direct and Indirect Effects of Self-Image Congruence on Brand Loyalty," *Journal of Business Research*, 59 (9), 955-64.
- Laurenceau, Jean-Philippe, Lisa Feldmann Barrett, and Paula R. Pietromonaco (1998), "Intimacy as an Interpersonal Process: The Importance of Self-disclosure, Partner-disclosure, and Perceived Partner Responsiveness in Interpersonal Exchanges," *Journal of Personality and Social Psychology*, 74 (5), 1238-1251.
- Morgan, Robert M. and Shelby D. Hunt (1994), "The Commitment-Trust Theory of Relationship Marketing," *Journal of Marketing*, 58 (3), 20-38.
- Moschis, Georg P. (2003), "Marketing to Older Adults: An Updated Overview of Present Knowledge and Practice," *Journal of Consumer Marketing*, 20 (6), 516-25.
- Moschis, Georg P., Euehun Lee, and Anil Mathur (1997), "Targeting the Mature Market: Opportunities and Challenges," *Journal of Consumer Marketing*, 14 (4/5), 282-93.
- Olsen, Barbara (1999), "Exploring Women's Brand Relationships and Enduring Themes at Mid-Life," in *Advances in Consumer Research*, Volume 26, eds. Eric J. Arnould and Linda M. Scott, Provo, UT: Association for Consumer Research, 615-20.
- Tepper, Kelly (1994), "The Role of Labeling Processes in Elderly Consumers' Responses to Age Segmentation Cues," *Journal of Consumer Research*, 20 (4), 503-519.
- Weijters, Bert and Maggie Geuens (2006), "Evaluations of Age-Related Labels by Senior Citizens," *Psychology & Marketing*, 23 (9), 783-98.
- Williams, Patti and Aimee Drolet (2005), "Age-Related Differences in Responses to Emotional Advertisements," *Journal of Consumer Research*, 32 (3), 343-354.
- Yoon, Carolyn (1997), "Age Differences in Consumers' Processing Strategies: An Investigation of Moderating Influences," *Journal of Consumer Research*, 24 (3), 329-42.
- _____, and Catherine A. Cole (2008), "Aging and Consumer Behavior," in *Handbook of Consumer Psychology*, eds. Curtis P. Haugtvedt, Paul M. Herr, and Frank R. Kardes, New York, NY: Taylor & Francis, 247-270.
- _____, _____, and Michelle P. Lee (2009), "Consumer Decision Making and Aging: Current Knowledge and Future Directions," *Journal of Consumer Psychology*, 19, 2-16.