

Marketing Strategies of Health Care Services for the elderlies in Select District of Assam

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By

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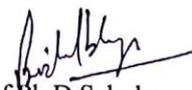
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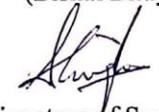
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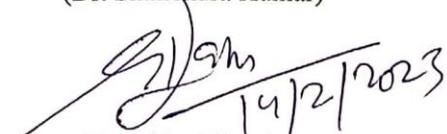
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Submitted by Bishal Bhuyan under the supervision of Dr. Shailendra Kumar, Assistant Professor, Department of Management, School of Professional Studies, Sikkim University, Gangtok.


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DECLARATION

I, **Bishal Bhuyan**, bearing Enrolment No.: **17PDMN02** hereby declare that the Ph.D Thesis entitled "**Marketing Strategies of Health Care Services for the elderlies in Select District of Assam**" submitted to **Sikkim University** for the award degree of **Doctor of Philosophy** is my original work carried out by my effort. No portion of this thesis has been submitted earlier to this or any other university for the award of any degree or certificates.

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CERTIFICATE

This is to certify that the thesis titled "Marketing Strategies of Health Care Services for the elderlies in Select District of Assam" submitted to Sikkim University, Gangtok in partial fulfilment of the requirements of the award of the degree of Doctor of Philosophy in the Department of Management, Sikkim University embodies the result of bonafide research work carried out by Bishal Bhuyan under my guidance and supervision. No part of the thesis has been submitted for award of any other Degree, Diploma and Fellowship.

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- **Bishal Bhuyan**

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LIST OF ABBREVIATIONS

Acronyms	Expanded form
SME	Small and medium-sized enterprises
OTC	Over the counter
B2B	Business to Business
B2C	Business to Consumers
SAARC	South Asian Association for Regional Cooperation
SRS	Sample Registration System
NRTA	National Retired Teachers Association
AARP	American Association of Retired Persons
NRC	National Register of Citizens
EPOS	Electronic Point -of- Sales

CHAPTER I

INTRODUCTION

The purpose of this chapter is to provide overview of Marketing, Marketing of Healthcare Services, Concept of Marketing Mix and it's evolution, Marketing to the Elderly Population: Global and Indian Perspective and Assam in particular.

Background of the Study:

In nearly every nation where a sizable population is moving towards the ageing process, the human civilization is observing an incredible series of inclinations (Michaels, 2003; Wodok, 2004; Gassmann & Reepmeyer, 2006). So far, the history of humanity had a pre-conceived notion that the growth and development in the modern era can be done by focusing on the younger segment and not on the elderly segment of a population. This majorly explains the limitation regarding the consequences of the economic development on both the younger and elderly populations. Besides, it is fairly noticeable that any individual's demand and consumption pattern changes significantly over time. However, it is not abrupt and undetermined. Hence, it is not a wise move to underdetermine any segment as their changing pattern of consumption may provide an untapped room for opportunities for the marketers to invest. (Neundorfer, 2008; Kohlbacher & Herstatt 2008)

It is undoubtedly noticed that the elderly population slopes towards having a different set of needs, wants, and desires dissimilar from the other sections. The elderly population frequently encounters various chronic diseases, physical disabilities, mental illnesses, and other psychosocial problems. These problems cannot be viewed

in isolation. Furthermore, a wide range of factors that often affect the mental as well as physical health of the elderly people includes social concerns like separation from their children, occupation, maltreatment, poor knowledge, less awareness about the risk factors, food, and nutritional requirements, psycho-emotional concerns like mental stress, difficulty in keeping themselves occupied, financial constraints and unsuitable health-care system accessibility increases the risk of health deterioration for the elderly people thus reflecting a hostile impact on their quality of life (Shrivastava et al., 2013). Due to these reasons, the elderly population should be fingered with utmost care and affection. Previous research showed that marketing has always been preoccupied with young, children, and women (Allan, 1981; Bivins, 1984; Dwight & Urman, 1985). There is a constant stereotype that restricts the rationality in the thinking progression of the marketers who believed that the aged group of customers has a peculiar segment of low net-worth and is unaccompanied solely on the income of their children and doesn't have wealth of their own. However, the scenario has changed entirely in today's modern era. The recent studies conducted by (Klebl, 2007; Arnold & Krancioch, 2007) contradicted this subtext and represented a different picture by signifying that nowadays, the elderly segment represents a large group of an untouched market that has the capability of staying financially independent even in their later years. Many surveys later reveal that the demographic characteristics of the elderly consumers are high in educational qualifications and independent in their source of income. They have even marked their presence in the world of digital and virtual media by getting along with the internet and print media (Meiners, 2010). In addition to this, a study conducted by (Meyer- Hentschel; 2009) revealed that the age group of 55 to 65 saves twice as much as the age group of 25 to 44. Hence, it can be understood that there is enormous potential in the elderly

segment with regards to buying and spending behavior like the other segments of a market. If the elderly consumers are motivated, they can even invest more in properties, cars, traveling, and buy better quality products. Therefore, considering the elderly market, the marketing companies can importantly target this segment of customers in the future decades to come (Klausch, 2008; Arnold & Krancioch, 2007).

1.1 The overview of marketing:

Finding and satisfying the human needs and desires that give customers value is the primary goal of marketing. According to the "American Marketing Association," marketing is a function of an organization and a collection of procedures for developing, disseminating, and providing value to customers as well as for managing client relationships in a way that is advantageous to both the business and its stakeholders. It is also an art as well as science that involves choosing and segregating the target market, creating, offering, and freely exchanging products and services of value to each other. Furthermore, marketing helps in dealing with customers and offers profitable customer relationships by tapping the right product in the right place, at the right price, and at the right time (Kotler & Armstrong, 2006). For a marketer in a given market, it is very difficult to serve the needs and satisfy the wants of all the customers uniformly because everybody has a different set of tastes and preferences, a marketer split the total heterogeneous market into various homogenous groups and designs to attain the two-fold goal of marketing which is to attract potential customers through promising superior value and to hold & grow prevailing customers through delivering satisfaction (Kotler & Armstrong, 2006). Although the elementary function of marketing is to attract new customers and retain the existing customers to generate profit (Jobber, 2004), it is not the sole function in general. Some other decisive

marketing functions include creating awareness of the company to its audience. This is often done by keeping the business name on the door or by simply showing the presence of the company (Morgan, 1994). Hence, the marketing function cannot be performed by a single entity. It involves the collaboration of the entire organization to create customer satisfaction (Kyambalesa, 2000). Magnusson and Forssblad (2000), mentioned that it is important for the companies to put the customer in focus and adapt to their needs while selling any product or service. They further mentioned that during the year 1990's many markets have succumbed to losses due to excessive supply of products. However, the companies that have had the customers and their needs in focus are the ones that have survived in the long course. This argument is supported by Fill and Fill (2005) by mentioning the point that whenever marketing of any product or service takes place, it should be aimed at the preview of the consumer market or the business market. They further discussed that the market of products and services sold through B2B (business to business) is comparatively larger than the market for B2C (business to consumers). The reason being is that the companies within the B2B (business to business) market builds a series of networks and establish relationships with many other companies to achieve their goals and objectives. Advertising, personal selling, public relations, direct marketing, telemarketing, trade exhibitions, and marketing research are some of the marketing techniques used to reinforce it (Dwyer & Tanner, 2006).

The concept of marketing acts in a dissimilar way depending on the size and nature of the company. A company with a hefty investment and resources can deal with more marketing tools and have usually more personnel engaging with the subject (Patten, 1998). However, Gilmore et al. (2001) have argued that small and medium-sized enterprises (SMEs) have a peculiar set of characteristics that distinguish them from

the conventional marketing techniques used in large organizations. Additionally, Forssblad and Magnusson (1987) in their study mentioned that a smaller firm is easier to manage as there is little manpower involved in different departments. On the contrary, a larger firm can inspect their surrounding at a higher level with a broader marketing analysis. Therefore, recognizing a company's customers is vastly prioritized in smaller firms (Patten, 1998).

It is also important for a marketer to survive and stay profitable in a market. To do so, a marketer should try to be a first mover. Rahman and Bhattacharyya (2003) state that companies that are first to produce a new product or service with the help of a new process to enter a new market are defined as the first movers. It is certainly a strong marketing tactic that might provide a competitive advantage to a company against its competitors.

The needs and profitability of the product and service are often complemented by the opportunity for growth in the market. Dwyer and Tanner (2006), in figure 1.1 has essentially mentioned four types of business situations for any company for product growth opportunities which include market penetration, product development, market development, and product diversification.

Figure 1.1: Product Market Growth Opportunities

	Present Product	New Product
Present Market	Market Penetration	Product Development
New Market	Market Development	Diversification

(Source: Dwyer & Tanner, 2006)

The market penetration strategy is used by a company where that competes in an existing market (present market) and intends to occupy a larger market share with its existing products (present product). Whenever a new product is developed by a company, they have an intention to serve the market where they are familiar with the customers and their habits. This is called product development. Another condition occurs when companies introduce an already existing product in a new market which is known as market development. But many times, it so happens for a company where they develop a new product but it might not be possible to launch it in an existing market and consequently have to face a new market. Hence, they go for product diversification with a new product as well as a new market.

Summating the overview of marketing, we can understand that marketing is not just about advertising and/or selling products and services rather these are just a few of the marketing activities which are carried out by any organization (MOTI, 2005). The marketing activities are often associated with the identification of needs and want, segmentation, targeting, and further satisfying the customers' needs in an organization. This viewpoint can be related to the definition by Boone and Kurtz (1998) which says *'Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, services, organizations, and events to create and maintain relationships that will satisfy individual and organizational objectives.'*

1.2 Distinguishing Marketing of Service from the Product

The discrepancy between products and services has long antiquity in the field of marketing and another discipline like operations management and management Johnson(1999). While most marketing literature provides diminutive space when it

comes to services, it mostly emphasizes products and regarded service as a peripheral activity that helps in adding value (Bowen & Ford, 2002). Nevertheless, Fisk et al. (1993) mentioned that the features of a service which are intangibility, inseparability, heterogeneity, and perishability form a basis to differentiate a service marketing from product marketing. Likewise, Bowen and Ford (2002), in their study have organized a comprehensive review to understand the difference between manufacturing and service organization based on the same four dimensions of services.

Service is known for its process nature whereas a product appears as a final or finished item that is consumed by the customer (Gronroos, 1998). Mark (2021), mentioned that the vital feature of a product is that it is physical and tangible. This signifies that a product can be seen and touched. It can even be replaced and returned to the seller if it is found defective or damaged. One peculiar characteristic of the product is that it is the consumers who create and derives values from it, unlike service where the value is created by the service provider. Another important aspect of a product is related to ownership. The owner of a product is deemed by the purchaser after a transaction takes place. Since, the product is tangible; hence its ownership can be transferred, unlike services where it can only be felt. The detailed characteristics of the service are explained below.

In a nutshell, the difference between a product and a service is mentioned in table 1.1:

Products	Services
It is tangible and can be seen and touched.	It is intangible and can only be felt.
Value is derived by the customer.	Value is derived by the service provider.
It can be stored for future sale/use.	It is perishable and cannot be stored for later use/sale.
It can be owned after a monetary transaction.	A service cannot be owned by the consumer even after a monetary transaction.
It is returnable to the seller	It is non-returnable

Source: Gadd and Fisher (2019)

The above-mentioned characteristics make the marketing process different for service companies. The segregation of services from products may be difficult but the companies need to deliver a unique value to their customers in a different way than the competitors. Targeting the potential customers and then offering them multiple options of superior quality helps in benefiting the companies in gaining a positive brand image, trust, goodwill, and competitiveness (Kotler et al., 2008). Another factor that differentiates traditional product marketing from service marketing is the aspect of quality (Kotler et al., 2008). Unlike products, the measurement of service quality is difficult, and therefore it is typically defined by the rate of customer retention. The measurement of service quality is dependent on a plethora of factors such as the attitude of the employees towards its customers, the interaction process, and the level of demand. There may be cases when the customer is unhappy with the services provided by a company. In such a scenario, service recovery plays an important factor

in service marketing. It helps in recovering the unsatisfied customer into satisfied or even loyal customers. The possibility to improve the quality of service can be done by motivating the service employees with incentives and delegating responsibility and authority. With the increase in cost, the productivity of service should also increase, however, without jeopardizing the quality offered. To improve the quality of the services, a company should extend its focus on training the staff, hiring more skilled employees, or using automatization to cut down the cost (Kotler et al., 2008).

1.3 Marketing of Healthcare Services

Mohan and Naik (2006), in their study, have mentioned that the marketing of services is challenged with numerous problems which include customization, segmentation, and communication. Hence, a marketer needs to understand the customer's perception of different service elements which might lead to better results and synchronization among service businesses. Although the concept of the marketing mix is measured as a reasonable combination of product, price, place, and promotion, the traditional marketing mix in service marketing is considered insufficient due to the absence of standardization and intangibility. In addition to this, customers derive satisfaction from service providers through a comparison of expectations with the actual service performance and quality appraisal evaluation.

Another study conducted by Parasuraman et al. (1988), proposed that customers use five determinants to evaluate service quality i.e., tangibility, reliability, accuracy, assurance, and empathy. However, the status of each element might vary depending on the type of service being evaluated. With the emerging growth of service providers entering the market, the service firms might have to leap their marketing orientation toward the customer's needs and preferences. The emergence of

Information Technology has been a boon to today's consumers as they are becoming more informative, educated, and knowledgeable. Consumers are playing a crucial role in being transformed from unpretentious payers to becoming active participants in the entire process. Some of the foremost development in the healthcare sector include privatization, better involvement of patients, and self-treatment of minor illnesses are some of the common practices which are becoming more prevalent in both rural and urban areas. Hence, the Over the Counter (OTC) health products like Revital, Glucon-D, Dagine, Calcium Sandoz, Eno, etc. are in growing demand and might fall under this category.

Salgaonkar (2006), has highlighted that healthcare organizations can take advantage of the changing technology in providing better medical services to their customers. A consistent healthcare service along with efficiency, effective and flexible medical practice can help an organization in creating loyal customers. The loyalty of a customer in the healthcare sector does not solely depend on the service received but also on other psychological factors like personality and communication skills, care, and empathy of the healthcare providers. The study findings further suggest that for every business the key to success lies in its capability to preserve a strong base of loyal customers, and healthcare is not an exception to it. The healthcare providers can be considered an entrepreneur as they need to follow the same entrepreneurial activities such as possessing marketing skills to compete with other healthcare providers in the same segment.

1.4 Marketing Strategy

Baker and Michael (2008), defined marketing strategy as a long-term and forward-looking approach which consist of the overall game plan of an organization or

business to achieve its fundamental objectives. It helps the organization by providing a sustainable competitive advantage over its competitors by understanding the needs and wants of the customers. In addition, Varadarajan (2010), mentioned marketing strategy as a combined pattern of decisions by an organization that specifies crucial choices concerning to serve the market, segmenting the target market, allocation of resources among the marketers, establishing a better channel of distribution and communication among the marketers to achieve the organization's objectives. The term "marketing mix" refers to the assortment of components that make up a company's marketing strategy. Product, pricing, place, promotion, people, process and physical evidence are the "Seven Ps," or components of the marketing mix. These components together contribute to marketing mix. The demands and desires of the target market, as well as the company's advantages and disadvantages, must be considered in a successful marketing mix. Depending on the business, the product or service being supplied, and the target market, a successful marketing mix will differ (Edeh, 2022). Therefore, in the current study, marketing mix has been used to define marketing strategy.

1.5 The Marketing Mix Strategy - Revisiting the Origin

Shaw (2012) has highlighted marketing as a social and managerial process through which an individual or a group acquires their needs and wants while creating and exchanging products and values with the customers. The functions of marketing deal with a plethora of activities ranging from production and distribution of products and services to create an ethical and social responsibility environment in both domestic and global scenarios (Kotler, 2011). In addition to this, (Keelson, 2012) mentioned marketing as a process that rotates around the periphery of the customer, and to meet

their requirements, the marketers articulate and design the marketing mix which a firm can later use to take control and meet the customer's needs within its target market.

The marketing mix's beginnings can be traced back to the late 1940s (Groucutt & Leadley, 2004; Hunt & Goolsby, 2011). The first known person to mention the term "mix" was Harvard University marketing professor Prof. James Culliton (Banting & Ross, 1973). In the year 1948, an article entitled 'The Management of Marketing Cost' was published by Culliton in which the author defines marketers as 'mixers of ingredients' (Keelson, 2012). A few years down the line, Prof. Neil Borden, a colleague of Culliton's published a reviewing article that specified the early history of the marketing mix in which he claimed that he was encouraged by Culliton's idea of 'mixers while crediting himself with propagating the concept of "marketing mix" (Baker, 2001). According to the account of Borden, constantly used the term 'marketing mix' from the late 1940s on many occasions. One such instance was during his presidential speech delivered at the American Marketing Association in the year 1953 (Dominici, 2009). Marketers, on the other hand, were fairly dubious about the components that need to be included in the marketing mix until the 1960s, despite the fact that the notion of marketers as "mixers of ingredients" paced on (Waterschoo & Van den Bulte, 1992). It was in the 1960s when the 4P's of marketing mix took their modern form when E. Jerome McCarthy presented them within a managerial approach that encompassed analysis, consumer behavior, market research, market segmentation, and planning. This approach to 4P's model was further popularized and promoted by Philip Kotler (Kotler, 2000; Keelson, 2012). The 4P's of marketing by McCarthy were widely adopted by both academicians and experts (Constantinides, 2006). The vision of extending the marketing mix first took place at an inaugural

conference of the American Marketing Association in the early 1980s which was dedicated to the theme of Service marketing. Following the event, experts pointed out many important limitations of the 4 Ps model based on the initial theoretical framework (Fisk et al., 1993). The collective review of the papers presented at the conference indicated that service marketers were thoughtful about reconsidering the general marketing mix based on the understanding that services were fundamentally dissimilar to products and hence require a different tool and strategy to deal with. Hence, in 1981, Broom and Bitner projected a model of 7P's as being more applicable for service marketing. This model comprised the original 4P's along with the extended 3P's which are process, people, and physical evidence (Boom & Bitner, 1981).

In later times, McCarthy and Perreault (1987), have defined the marketing mix as “*the controllable variable that an organization can co-ordinate to satisfy its target market*”. This definition with minor changes was widely accepted and later Kotler and Armstrong (1989) took reference and defined their definition of the marketing mix as *the set of controllable marketing variables that the firm blends to produce the response it wants in the target market*”. In addition to this, Shapiro (1985), defined “*the essence of the marketing mix concept is, therefore, the idea of a set of controllable variables or a tool kit at the disposal of marketing management which can be used to influence customers*”.

The elements of the Marketing Mix:

N.H Borden in his initial concept of the marketing mix had a set of 12 elements namely:

1. Product Planning
2. Pricing
3. Branding
4. Channel of distribution
5. Personal selling
6. Advertising
7. Promotion
8. Packaging
9. Display
10. Servicing
11. Physical handling
12. Fact-finding and analysis

However, Borden did not consider these elements as sacrosanct or fixed as there was room for modification and therefore suggested that the other experts or academicians may have a different list of opinions or list to his. Later, by taking the work of Borden as a reference, Frey (1961), suggested dividing the marketing variables into two parts which are first: the offering (product, packaging, brand, price, service) and secondly: the methods and tools (distribution channels, personal selling, advertising, sales promotion, and publicity). On the other hand, Lazer and Kelly (1962) and Lazer et al. (1973) suggested three elements: the goods and service mix, the distribution mix, and the communication mix. However, after a long boulevard of modification, the most

popular and widely accepted marketing mix framework has been that of McCarthy who strategically reorganized and reduced Borden's 12 element outline into today's popular 4Ps of marketing i.e., product, place, price, and promotion (McCarthy, 1964). Each of these categories consists of a range of different elements under its head and hence one can express it as product mix, price mix, promotion mix, and place mix. The formulation of 4Ps is so popular and widely accepted that some authors have synonymously used the term 4Ps in place of the marketing mix in their introductory textbooks (Pride & Ferrell, 1989; Stanton et al., 1991). While McCarthy's 4Ps framework is popular and widely accepted, there cannot be any means a theory wouldn't be criticized and questioned. The 4Ps marketing mix also endured the same. Kent (1986), has argued that the 4Ps framework is too simplistic and misleading. In addition to this, various other authors have found the 4Ps marketing framework inadequate and recommended their change. For example, Nickels and Jolson (1976), suggested adding the element of packaging as the fifth 'P' in the marketing mix. Mindak and Fine (1981), suggested the addition of public relations as the fifth 'P'. Kotler (1986), also suggested the inclusion of Power and Public relations as an additional 'P'. In the context of relationship marketing, Payne and Ballantyne (1991), suggested the inclusion of People, Process, and Customer service. Again, in the context of industrial marketing, Judd (1987) suggested the inclusion of People as a method of differentiation. All these criticisms and suggestions for change in the marketing mix were largely temporary and have arisen out of consideration while addressing specific marketing problems.

The marketing mix approach is facing an additional sort of weakness which has been exposed by the growing literature on service marketing. The academicians and researchers have a growing consensus in the context of service marketing literature

that service marketing is different because of its nature like intangibility, perishability, heterogeneity, and inseparability (Berry, 1984; Lovelock 1979; Shostack, 1977). The original marketing mix which was introduced by Borden did not incorporate the characteristics of services and service marketing (Cowell, 1984; Shostack, 1977) and further mentioned that the 4Ps marketing is inadequate to define the characteristics of service marketing (Shostack, 1977;1979). To incorporate the aspects of service marketing into the marketing mix, many authors like Renaghan (1981) proposed a three-element marketing mix for the hospital industry which were a product-service mix, presentation mix, and the communication mix. Another concept was added by Brunner (1989), which was 4C's that comprised the concept mix, cost mix, channel mix, and communication mix. However, the most influential alternative framework that was widely accepted was the concept by Broom and Bitner's 7 Ps of marketing where along with the 4Ps of the traditional marketing mix (product, price, place, and promotion) an extension was added with another 3 Ps which include people, process and physical evidence. The framework is discussed below:

Table 1.2 The Marketing Mix

Product	Price	Place	Promotion	People	Physical Evidence	Process
Traditional Quality		Distribution	Advertising			
Features and options	Discounts and allowances	Channels of Distribution	Personal selling			
			Sales promotion			
Style Brand name Packaging Product line Warranty and Service level	Payment terms	Coverage Outlet Locations Sales Territories Inventory levels and locations	Publicity			
		Transport carriers				
Modified and expanded for services						
Quality level		Location	Advertising	Personnel	Environment	Policies
Brand name	Discounts	Accessibility	Personal selling	Training	Furnishings	Procedures
Service line	Allowances	Distribution	Sales promotion	Discretion	Color	Mechanization
Warranty	Payment terms	Distribution channel	Publicity	Commitment	Layout	Employee discretion
Quality/price Price differentiation		Coverage		Incentives Appearance Interpersonal behaviour Attitudes Other customers' Behaviour Degree of involvement, Customer/customer Contact	Noise level Facilitating goods Tangible clues	Customer involvement Customer direction Flow of activities

Source: Booms and Bitner (1981)

1.6 Marketing Mix strategies - The 7 P's:

Product: Borden (1984), defined a product as “*anything which is characterized by its quality, design, features, brand name and sizes*”. Additionally, Armstrong and Kotler (2006) highlighted a product as “*anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a need or want*”. However, a product can also be intangible in an in-service industry which cannot be measured in quantity. Hence, a service product can be defined as the extent to which a service firm develops a holistic approach to meet its customer's needs and preferences in a vastly competitive market. Ferrell and Hartline (2005), in their study, have stated product as an essential element of the marketing mix strategy due to its unique features and attributes which helps a marketer to differentiate their products from their competitors. In the case of the elderly population, a product will include the various day-to-day necessary items for instance mobility products like walkers and walking sticks, wheelchairs, orthopaedic products, food products, rehabilitation tools like hot water bags, hygiene products, weight cuffs, etc. Hence while buying a walking stick the consumers are buying comfort for their legs, while buying a sanitary product they are maintaining hygiene. Therefore, a product focus on the various benefits that it offers.

Price: Another important element of the marketing mix strategy is price. Kotler et al. (2008), defined price as “*the amount of money charged for a product or service, or the total value that consumers exchanges for the benefits of having or using the product or service*”. Price as a factor plays a crucial role in counteracting its competitors and confirms the survivability of the organization. However, it is difficult for marketers in pricing the services rather than pricing the products. It is the

intangibility nature of service which makes the price a pivotal indicator of quality. Peter and Donnelly (2007), highlighted in their study that the price of a product or service plays a crucial role in the purchase decision of the customers. The decision-making of the customer is based on the value for money which they will receive while repurchasing a product or service from the marketer. Various factors like the demand for the product, cost of production, consumers' ability to buy, competitors' price for a similar product, government policies, etc are taken into consideration by a marketer while fixing the price of the product. The price segment for elderly people will include liberal return policy rebates, senior discounts, special group membership discounts, pension plan policies, etc. The pricing of the products will determine the effect on demand and also on the profitability of the firm.

Place: Hirankitti et al. (2009), in their study, have defined place as *“the ease of access which potential customers associate to a service such as location and distribution”*. The place is another essential factor in the marketing mix which acts as a focal point for attracting customers. A wrong selection of place may create difficulty for the customers to reach and locate the firm. Hence, the place has a direct connection with time and location (Copley, 2004). Place involves a chain of courses that starts from the manufacture of the product to the attainment of the final consumer through various networks of manufacturers, distributors, wholesalers, retailers, and finally the consumer. The whole distribution network is also called a channel of distribution. It depends upon the organization whether to sell the products directly to the retailer or through the distributors/ wholesaler. They can even opt for direct selling. For the selling of elderly products, the marketer can locate their outlets near the hospitals, inside a shopping center, or near old age homes, telemarketing, direct selling, etc.

Promotion: Gronroos (1994) and McCarthy (1960) in their study have mentioned that the component of promotion in the marketing mix is dependent on multiple factors such as advertisement, public relations, personal seeking, and sales promotion. Additionally, Lovelock and Wright (2002), have stated promotion is “*a communication program which facilitates the customer’s interest regarding the purchase of any products or services*”. If the product is manufactured by the firm keeping the consumer’s needs and wants in mind, done with the pricing activities, and made the product available at outlets for the consumers but unless and until the consumers are not aware of the features, availability, benefits, and value of the product or service than the marketing efforts won’t be successful. Hence promotion is an important ingredient of the marketing mix as it refers to a process of informing, persuading, and influencing a customer to choose the product to be bought (Weinreich, 2006). The various promotional tools include personal selling, advertising, publicity, and sales promotion. For the promotion of the elderly products the promotional activities may include distributing sales coupons for senior citizens, special assistance services like valet parking, a print advertisement that emphasis on group conformity, educating the pharmacist, avoiding age stereotyping in advertisements, etc.

People: Shanker (2002), highlighted that the element of people in the marketing mix plays a crucial role as service cannot be separated from people. Here people are referred to as the workforces who produce and deliver the service. Under marketing mix, people include all the different individuals involved in service providing process which includes all managers, retailers, wholesalers, and supporting staff who are involved directly or indirectly in-service delivery process. In the case of elderly

people will include the healthcare service providers like the family caregivers, nutritionists, etc.

Process: The process in the marketing mix can be described as how a service is delivered to the customer. It is a set of activities that include sales management, processing of client's order, and after-sales service after service consumption. Zeithaml et al. (2006) mentioned process "*as a set of procedures, mechanisms and the flow of activities through which services are delivered*". Additionally, Helm and Gritsch, 2014 in their study have mentioned customers as an integral part of any service operation who receives an experience after availing of a service. Any service process needs to be appropriately designed to ensure availability, consistency in quality, and convenience for the customers (Gheorghe & Petrescu, 2013; Zeithaml et al., 2006). A process generally forms the different tasks that are performed by the companies. For a firm to execute a process effectively, it is important to hear the customers' complaints and opinions, prompt recovery from the issues, and with minimum charge. The process influences consumer perception about service or product and later affects their purchase decision. In the case of aged people, the different processes will include homemaker services, personal care services, transportation services, home delivery meals, etc.

Physical evidence: Unlike physical goods, services cannot be displayed due to their intangible characteristics. However, to purchase any goods or service, a customer often relies on tangible clues for its evaluation and assessment. The physical evidence of the marketing mix includes the exterior design, signature, parking, landscape, surrounding environment, interior design, air quality, seating comfort, and appearance of the staff. Physical evidence plays an important role in healthcare services. It is

evidence of the environment in which the service is delivered with physical or tangible commodities with a platform for companies and consumers to interact. The physical services in healthcare services will include the company's business cards, degree frames, salutations, etc.

In addition to studying the 7Ps, researchers have also studied the implications of marketing mix on customer satisfaction and customer loyalty. Thus, in the context of marketing literature, the relationship of products and services with customer satisfaction is the most commonly accepted antecedent toward customer loyalty. According to Fornell (2002,) "*satisfied customers can be viewed as economic assets that yield future cashflows.*" The idea of customer satisfaction can be formulated by comparing the perceived and expected store performance. Thus, consumers with positive experiences continue visiting the store. Researchers pointed out that there is a difference between customer satisfaction with tangible products and with service experiences (Dimitriades, 2006). This difference can be explained by the inherent intangibility and perishability of services, as well as the incapacity to separate production and consumption (Veloutsou et al., 2005; Dimitriades, 2006). Empirical studies have proved the relationship between customer satisfaction, customer loyalty, and company outcomes such as market share and profitability (Fornell, 1992; Rust et al., 1995; Fornell et al., 2006).

Consumer Satisfaction: Barners (2011), highlighted customer satisfaction as "*a response to customers assessment on the fulfillment of needs, desires, expectation, and objectives selected in accordance assuming satisfaction, perceived, fun and met various demands*". Additionally, (Oliver, 1980; Kotler, 2006) defined customer satisfaction as an emotional or cognitive response of varying intensity within a

specific time directed towards the focal aspects of product use or consumption. However, the notion that has appeared to accomplish the widest acceptance among the researchers after the 1990s is that “*satisfaction is an overall evaluative judgment of a product after purchase or consumption*” (Mohsen Ali Murshidet al., 2004). But, Johnson (2002), recommended a need to adopt a collective overall definition of satisfaction as an important indicator of the firm’s past, present, and future performance. A study by (Wang et al., 2012; Hani et al., 2012; AL Muala et al., 2012) found out that the elements of marketing mix strategies are best specified as a function of customer satisfaction. Furthermore, a study by Prashant et al.(2012) revealed that the elements of the marketing mix provided the healthcare firms with a positive impact on satisfaction and physicians’ behavior toward drugs. However, more studies are required on marketing mix strategies to grow more attention of healthcare firms to achieve customer satisfaction.

Consumer Loyalty: Peter (2003), highlighted customer loyalty to the product as equivalent to the loyalty to services. The study further mentioned that the possibility of loyalty can be measured by three things namely: (a) the proportion of service requests (b) the order of service demand (c) the probability of demand for services. This size, proportion, and order request for product and service are further combined to calculate probabilities based on-demand services. George (2007), has highlighted that the indicator of loyalty marketing is based on repeated purchases, providing further recommendations, and establishing positive feedback on various products and services purchased by the customers. In addition to this, the study also revealed that a loyal customer helps the firm by spreading positive word of mouth. Wahab et al.(2016), in their study further revealed that the product and price of the marketing mix have a significant effect on customer loyalty rather than place and promotion.

However, other studies by (Al Muala & Al Qurneh, 2012) indicate that product, place, promotion, and physical evidence have a significant effect on customer loyalty while price, people, and process are non-significant to customer loyalty.

1.7 The Need for a General Marketing Mix

The original article was written by Broom and Bitner and proposed to limit the extended marketing mix to service marketing. However, having a separate marketing mix for services is somehow difficult to maintain. Levitt (1981), offered a statement saying that *“Everybody sells intangibles in the marketplace no matter what is produced in the factory”*. In addition to this Levitt (1972), mentioned *“there is no such thing as the service industries. There are only industries whose service components are greater or lesser than those of other industries. Everybody is in service”*. This view matches in parity with Shostack’s view of goods and services which considered products as a tangible dominant and services as an intangible dominant (Shostack, 1977). Likewise, Foxall (1985), mentioned that *“anything which is exchanged in a market transaction is a service or a bundle of service which may or may not involve the transfer of a physical entity”*. Cowell (1948), even mentioned that there are no fundamental differences between the marketing of products or services. The author stated, *“what differences there are, are the sort often drawn to distinguish between ‘consumer marketing’ and ‘industrial marketing’, that is the difference of degree and emphasis, the same principles and concepts are of relevance to all fields”*. In those circumstances, why should the marketing mix be different for both products and services? The answer to this question was well explained by Enis and Roering (1981), who highlighted that if a product is defined in a collective package of benefits in both tangible and intangible forms then the call for

an exclusive marketing strategy is unreliable. A generic marketing mix was needed which would differentiate the borders of both products and services (Rafiq & Ahmed, 1995).

1.8 Marketing to the Elderlies

1.8.1 Who is an Elderly?

The World Health Organization (2011) has defined the term elder or elderly as “*a person who correlates with the psychological age of 50 to 65 years, depending on the setting, region, and country*”. Madelein (2017), has mentioned that the terminology of the word ‘Elderly’ varies from country to country. In many developed countries, the elderly is defined as a group of people who belong from the age group of 60 to 65 years which is by their retirement period (Supiphat, 2017). However, this age group is not static as in many developing countries like Africa; the group between 50 to 55 years is considered old age. Remarkably, in some cultures, age is not considered a criterion to consider someone elderly. They depend on the deterioration of their body to terminate their occupation (Supiphat, 2017). Another difficulty that may persist to define the elderly by age is the lack of population data and unrecorded birth dates. Even the United Nations Organization has no formal defined standards to define the term elderly. Hence, to meet a common ground the most widely used definition of an elderly person is defined at an age of 65 or above (Madelein, 2017). In addition to this, the World Health Organization has classified three levels of aging society which is:

1. Aging society: Countries where more than 10 percent of the population is over the age group of 60 years and more than 7 percent is 65 years or more.

2. Aged society: Countries, where more than 20 percent of the population is over the age group of 60 years old and more than 14 percent are 65 years or more.
3. Super aged society: Countries where more than 20 percent of the population is over the age group of 65 years or more.

Moreover, many authors have presented a different notion on the aging group for elderly people. Schutz et al. (1979) have identified the elderly market as people over the age of 45 and above. (Bartos, 1980; Edwards, 1979) have identified the elderly market as people over the age of 49 and above and (Towle & Martin, 1975; Yep, 1977), have identified the elderly market as people over the age of 65 and above. However, other authors like Barak and Schiffman (1980) have mentioned the use of developmental or cognitive approaches to defining the term elderly. Yet, no reasonable method existed to methodically identify elderlies (Atchley, 1972). Therefore, one has to use chronological age as an operational definition to define the elderly. In the United States, most workers retire at the age of 65. Henceforth, this signified a lower-age perimeter for defining the elderly market. Whenever a person retires a person has to go through a bunch of changes in their daily activity such as their leisure time increase, loss of income, and sometimes social disentanglement. These changes mostly signify what is to be an ‘elderly’ in most countries more likely than chronological age (Visvabharathy & Rink, 1985).

1.8.2 Understanding the Elderly Market from the Marketing Perspective

Based on a study of the senior citizen’s lifestyle, researchers define the elderly market *“as people of 55 years of age and older who are consumers of products and services for seniors”* (Kim, et al., 2003). The marketing activities of the companies have always centered their focus on the youth, kids, and women section of the population

thus neglecting the elderly (Meyer-Hentschel, 2008; Gassmann & Reepmeyer, 2006; Meyer- Hentschel, 1986). However, there has been a drastic transition in the viewpoint towards the underrated segment of the population i.e., the elderly. Companies have realized the potential in the elderly market and hence considered it a treasury of opportunities. Therefore, marketing to the elderly is now becoming an economic necessity for many forward-looking companies (Meyer-Hentschel, 2008; IHK, 2008). The context of marketing strategies for the elderly population has undergone various contradictions by various authors in their studies. They seem to differ with their opinions in their studies with regards to marketing strategies for the elderly population. One group of authors insisted that companies should not use any special approach strategies for the elderly market. They focused on integrating marketing where the advertising communication of products and services offered by the companies are not aimed at any particular age group of people.(Feige, 2006 & Giger, 2003). This makes it possible for the elderly to feel included into society as opposed to being left out (Krieb & Reidl, 2001). On the other hand, the other group of authors puts their emphasis on the target marketing strategy concept where the companies perform marketing activities by focusing and targeting explicitly one particular segment (Meyer-Hentschel & Meyer-Hentschel, 2009). The studies insisted on shifting the focus of the companies towards the elderly population in fulfilling their needs and requirements. Nevertheless, it is also important to be understood that for every age group the communities behave differently. Everyone has their taste, preferences, interest, cultures, traditions, social background, and consumption patterns, and based on their lifestyle and nature, the companies tapped the opportunity for its profit. But marketing to an elderly person needs an extra edge of maturity and a mixture of rationality. It is important to understand that an elderly person has traveled

a long journey of roller-coaster life. Hence, much improvisation is needed while formulating the marketing strategies to capture the aged population. The companies need to be more emphatic about the elders. The marketer needs to understand that the perspective and communication channel will not be equivalent to that of the other subsections of the society. It is sometimes due to the generation gap between the target audience and the marketers that the actual requirement of the customers is not fulfilled. The elderly don't have much interest in materialistic items rather they are more inclined towards forming new relationships with their family, better health, personal fulfillment, and forming new happy memories. Yes, elderly people indeed have both time and money but at the same time, they are much more careful about their spending patterns than younger people.

1.8.3 Market Segmentation Approaches for the Elderly

(Kalbermatten, 2008; Kofidou, 2008;), conducted a study where they revealed that there exists to be a phase of life called 'Age' but typically there are no aged people. Taking this statement into consideration, Peterz (2003) conducted a study that revealed that the elderly population is the most unpredictable and difficult segment for a marketer to conduct any market research on. Additionally, Mayer and Hentschel, (1986) in their study revealed that the elderly population develops a change in behavior in their later ages. Meyer-Hentschel(2008), Meyer (2008) and Pompe (2007), further mentioned in their study that the 50-plus generation is the most heterogeneous and diverse market than any other segment of the population. Nevertheless, various researchers have also mentioned in their studies that there is a constructive shift in the mindset of the elderly segment in today's modern era. They have come out from their cocoon of inhibitions and prove to be more active, self-

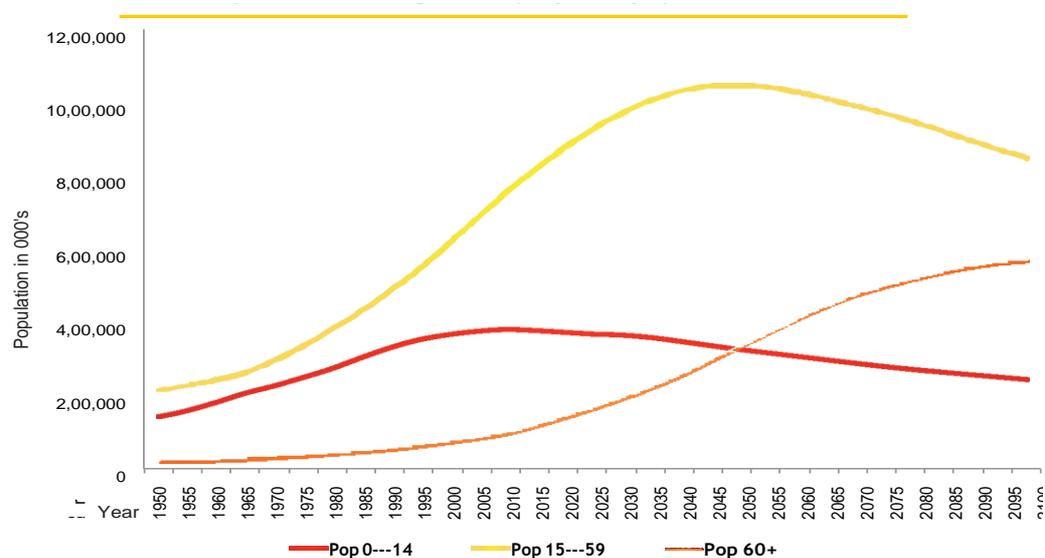
reliant, demanding, optimistic, adventurous, experience-seeking, keen to consume, and pleasure-loving. They try to evade risk, dislike using credit cards for purchases, are more impulsive while purchasing, and want to enjoy life instead of saving (Strauch, 2008; Wild 2008; Kofidou, 2008). Because of the great potential for growth in this industry, marketers have divided the older market into different age groups (Kalbermatten, 2008; Engel, 2008).

1.9 Elderly Population Overview- The Global Perspective

The worldwide elderly population is increasing exponentially. According to the report of World Population Ageing (2019), globally there are around 703 million elderly persons who are aged 65 or above 2019. Eastern Asia and South-East Asia are the places for the largest accumulation of the world's elderly population which is around 260 million followed by Europe and North America which is around 200 million. According to the projection of the experts, over the coming three decades, the global number of elderly populations is expected to be more than double which might reach over 1.5 billion persons in 2050. However, in the context of a global perspective, the experts predicted that there will be an exponential growth in the size of the elderly population between 2019 and 2050. The major projected area is likely in Eastern and South-Eastern Asia where the percentage of the elderly population might increase from 261 million in 2019 to 573 million in 2050. The same pace of growth in the number of elderly populations is expected in Northern Africa and Western Asia where the numbers may rise from 29 million in 2019 to 96 million in 2050. Subsequently, sub-Saharan Africa has witnessed the second-fastest growth in the number of elderly populations which is expected to grow from 32 million in 2019 to 101 million in 2050. However, contrary to this, the expected increase in the population of the elderly

population is relatively less in Australia and New Zealand and other regions like Europe and Northern America as the population is already old significantly than in other parts of the world. Hence, among the developmental nations, the less developed countries apart from the least developed countries will encompass more than two-thirds of the world's elderly population, rising from 37 million in 2019 to 120 million persons aged 65 years or over in 2050. In addition to this, the United Nations 2015, categorized the composition of the overall global population where the elderly population (60+) constitutes the fastest-growing age segment while the children (0-14) and working-age (15-59) segments observed a crucial reduce in population gradually (graph 1.1).

Graph 1.1: World Population by Age Category, 1950-2100



Source: United Nations (2015), World Population Prospects, 2015 Revision, Department of Economic and Social Affairs, United Nations.

An article published by the United Nations, New York, 2019, department of Economics and Social Affairs, Population Division revealed the mentioned points to give an overview of the aging of the world's elderly population.

1. Population aging cited as a global phenomenon: The size and proportion of the elderly population are experiencing exponential growth in almost every country of the world. The world statistics of the elderly population 2019 have reported around 703 million persons who are aged 65 years or above in the year 2019. However, these numbers are projected to a spike that doubles to 1.5 billion by 2050. In the global context, the portion of the elderly population has increased from 6 percent in 1990 to 9 percent in 2019 respectively. Moreover, this portion is expected to rise further to 16 percent by 2050. Hence, one among six persons in the world will be aged 65 years or above.

2. Population aging has been fastest in Eastern and South-Eastern Asia, Latin America, and the Caribbean: The Eastern and South-Eastern Asia have witnessed a rise in the percentage of the elderly population who are above the age group of 65 and above from 6 percent in 1990 to 11 percent in 2019. Similarly, the percentage of the elderly population has increased from 5 percent in 1990 to 9 percent in 2019 in Latin America and the Caribbean. Additionally, the portion of the elderly population is anticipated to increase between 2019 and 2050 among these four regions: Northern Africa and western Africa, Central and Southern Asia, Latin America, the Caribbean, and Eastern and South-Eastern Asia.

3. The elderly population's life-expectancy rate beyond the age of 65 is improving: In the global scenario, a person aged 65 in 2015-2020 could expect to live an additional 17 years on average. However, this figure is projected to increase to 19 years by 2045-2050 respectively. Between 2015-2020 and 2045-2050, life expectancy at age 65 is probable to increase in all countries. Currently, there is a global gender gap in life expectancy between men and women. Reports suggest that

women currently outlive men by 4.8 years. However, over the next three decades, this global gender gap is expected to slender to a comparable extent.

4. Indicators that integrate both demographic and economic information advocate that the aging of the elderly population depends on their pattern of production and consumption: The economic old-age dependency ratio indicates the ratio of the dependent population to that of the working-age population. It is considered an important indicator of the economic burden carried by each worker that integrates measured levels of consumption and production by aged people. Hence, regions like Europe, Northern America, Australia, and New Zealand have shown that population aging has the utmost impact as it has a high proportion of elderly people and also a high level of consumption pattern.

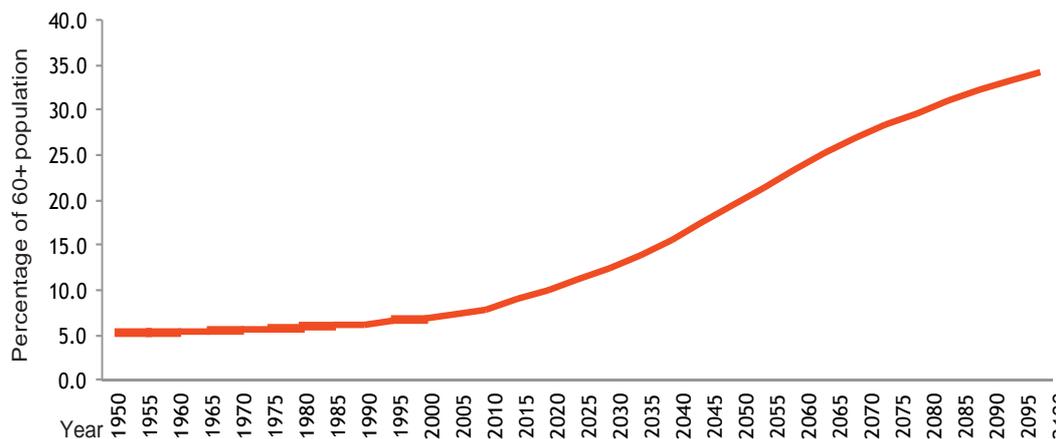
In addition to this, a report by the United Nations, 2015 on World Population Prospects revealed that in Asian Countries, the proportion of the elderly population is expected to increase from 10.5 percent to 22.4 percent during the year 2012 to 2050. In Eastern Asia, the proportion of elderlies is expected to be 34.5 percent by 2050. The country-wise statistics show Japan with 41.5 percent, South Korea with 38.9 percent, and China with 34 percent may project to report a stiff curve in reporting the highest proportion of the elderly population by 2050. However, the South Asian Association for Regional Cooperation (SAARC) countries namely Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, and Sri Lanka are likely to have around 21 percent elderly population by 2050. Precisely among the SAARC countries, Bangladesh with 22.4 percent, Bhutan with 24.1 percent, the Maldives with 31.2 percent, and Sri Lanka with 27.4 percent are estimated to overreach the SAARC average as per the 2050 statistics. Although, the statistics for the elderly population in

India is not more than 19 percent by 2050. However, the actual and absolute numbers might be very large.

1.10 Elderly Population Overview- The Indian Perspective

Population aging in India is increasing exponentially at a remarkable rate due to the rapid progression and refinement in the area of life expectancy level. With the escalation in the number of elderly populations, the demand for their inclusive care tends to grow (Mane, 2016). As per the census report of the United Nation’s 2015, the proportion of the elderly population over the age of 60 is projected to increase from 8 percent in 2015 to 19 percent in 2050 (graph 1.2). Additionally, reports claim that by the end of the century, the elderly population will constitute nearly 34 percent of the total population in the country (United Nations Population Fund, 2017).

Graph 1.2: Percentage of the 60-plus person in total population, India, 1950-2100

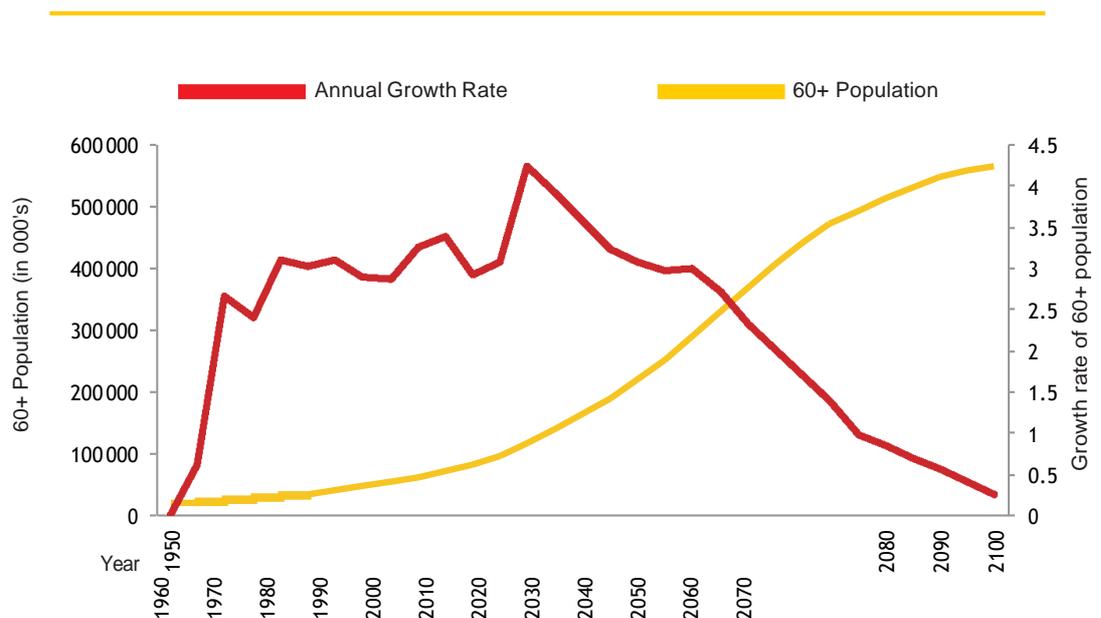


Source: United Nations (2015), World Population Prospects, 2015 Revision, Department of Economic and Social Affairs, United Nations.

Another graph 1.3 portrays the size and growth of the elderly population in India between the years 1952-2100. The inferences illustrated from the figure show that the

annual growth rate of the elderly population will be over 3 percent till the middle of the century indicating a faster pace of growth than other age categories. On the contrary, the growth rate of the younger age group is much lower in the country (ORGI, 2011). Therefore, the younger generation of India will turn into a hastily aging society in the coming eras. Although the growth rate of the elderly population hollowed slightly in the 1960s and 1980s, the portion of the aged group was always higher than the general population with the difference between the elderly and the younger population being widened over time (United Nations Population Fund, 2017).

Graph 1.3: Sizes and Growth Rate of the Elderly Population in India, 1950-2100



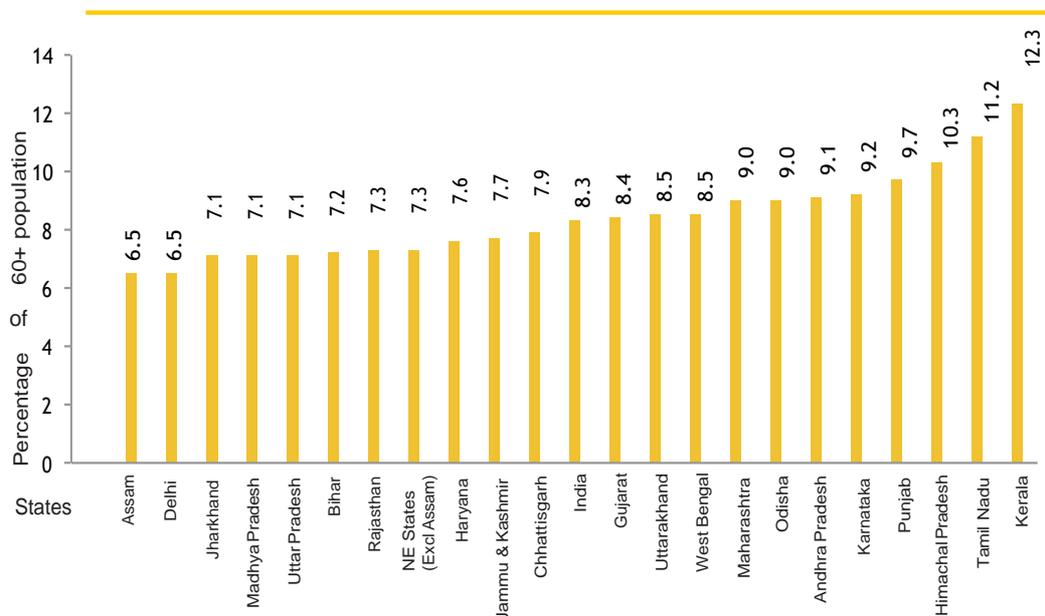
Source: United Nations (2015), World Population Prospects, 2015 Revision, Department of Economic and Social Affairs, United Nations.

1.10.1 Elderly Population Disparities across States

India as a country possesses a peculiar characteristic of diversity among its individuals that distinguish it from the rest of the world. The country's inter-regional and inter-state demographic variety can be observed by the differences in the age

structure in the different parts of the country. For example, graph 1.4 shows the statistics of the aging population in India where the southern states are currently leading in population aging along with Himachal Pradesh, Maharashtra, Odisha, and Punjab. However, the central and northern states of the country like Uttar Pradesh, Rajasthan, Madhya Pradesh, Bihar, Jharkhand, Chhattisgarh, and Uttarakhand have a much lower percentage of the elderly population (United Nations Population Fund, 2017).

Graph 1.4: Percentage of 60 plus Population across States in India, 2011

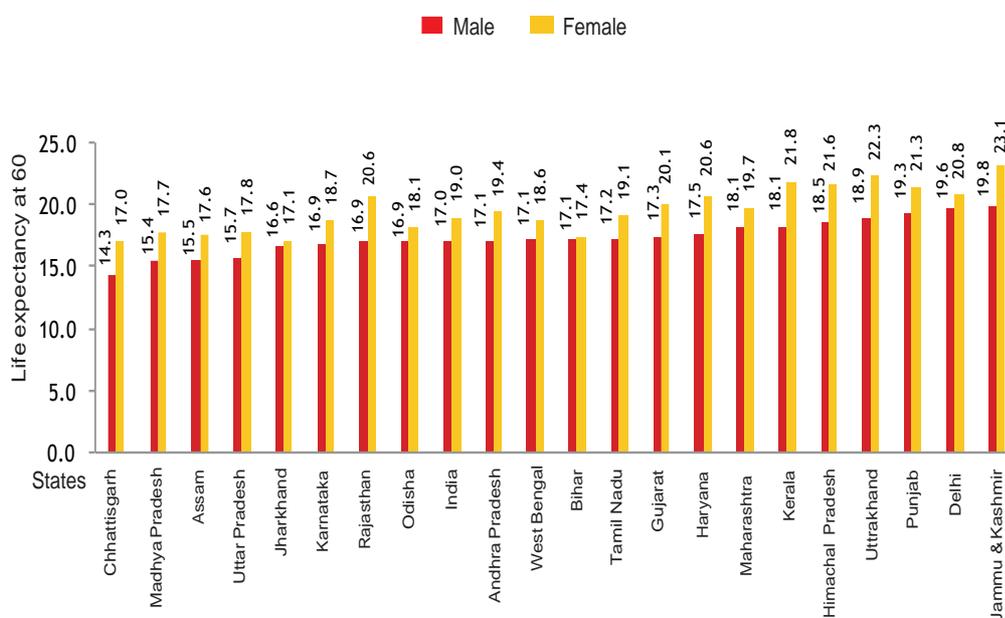


Source: Computed from ORGI (2011), Census of India, 2011, Office of the Registrar General and the Census Commissioner of India, Ministry of Home Affairs, Government of India. www.censusindia.gov.in.

The census report of 2011 further portrays the overall old-age dependency ratio which shows that there are over 14 elderly people per 100 working-age population, with a significant difference among the states. The state-wise comparison shows that the old-age dependency ratio is higher than 15 percent in the states like Kerala, Goa, Punjab, Himachal Pradesh, Tamil Nadu, Maharashtra, Odisha, and Andhra Pradesh whereas it is less than 10 percent in Arunachal Pradesh, Meghalaya, Nagaland, and Chandigarh.

A higher old-age dependency replicates a higher level of demand for care and support from the immediate family (ORGI, 2011).

Graph 1.5: State-wise Life Expectancy at Age 60 by Gender, 2010-2014



Source: ORGI (2016), SRS Based Life Table 2010–14, Office of the Registrar General and the Census Commissioner of India, Ministry of Home Affairs, Government of India. www.censusindia.gov.in.

In addition to this, the statistical data from the Sample Registration System (SRS), highlights that the life expectancy at the age of 60 has increased from 14 years in 1970-1975 to 18 years in 2010-2014 with men living less than two years than women respectively (graph 1.5). Mostly, all the Indian states are showing a decent result in the context of life expectancy at 60 years of over 15 years presently except the male elderly individuals in Chhattisgarh. Hence, life expectancy has significantly improved in mostly all the states of India (United Nations Population Fund, 2017).

1.11 Elderly Population Overview – With Reference to Assam

Assam – a land of the rich tapestry of culture, ethnicity, and people is the gateway to North-East India comprising the seven sisters (Assam, Arunachal Pradesh,

Meghalaya, Manipur, Mizoram, Nagaland, Tripura) and Sikkim. The North-East region accounts for 3.8 percent of India’s total population and covers nearly 8.05 percent of India’s total geographical area.

However, the percentage of elderly persons in the total population differs to a large extent among all these North-Eastern states. As per the census of 2001, the elderly population in these North-Eastern states comprises 5.3 percent of the total population of the region. Among these states, Assam recorded the highest number of the elderly population. Nearly 70 percent of the total elderly population of the North-East region belongs to the state of Assam. As per the population census of 2001, about 5.2 percent of the total population were senior citizens (60 years and above) in Assam. In addition to this, there is a dissimilarity in the habitants of the elderly people. Nearly, 87 percent of the total population belongs to rural areas. Hence, the proportion of elderly people is comparatively high in rural areas than in urban areas of Assam (Neog, 2016).

Table 1.3: Trends of Elderly population in Assam (in absolute numbers)

Age	1961	1971	1981	1991	2001	2011
60-64	239837	286779	378255	484834	577084	775698
65-69	89559	141740	180777	247335	382083	503642
70-74	87171	139643	175511	219649	296029	385277
75-79	33092	56756	73068	95001	135531	184352
80+	59495	80732	114060	147641	169639	229575
Total	509154	705650	973073	1194460	1560366	2078544

Source: Census of India (1961-2011)

The percentage of the elderly population of Assam (60 and above) in the year 1961 was 5.09 lakhs which eventually took a stiff leap to 20.7 lakhs in the year 2011 (Table 1.3). Along with this, the other North-Eastern states like Manipur have 7 percent, Tripura has 10 percent and Meghalaya has 5 percent of the elderly population. Sikkim has the lowest number of elderly people distribution with only 1 percent while Nagaland records 3 percent followed by Mizoram and Manipur with 2 percent of the elderly population as per the 2011 population census.

In addition to this, NSSO conducted a study in its 52nd round on the dependency among the elderly population which revealed that the 58 percent of females and 48 percent of males who belong from the rural areas are fully dependent in comparison to urban areas where these percentages vary on 64 percent females and 46 percent males respectively. Evaluating the situation in the major states, the study shows that only 5 states out of 15 reported a male dependency level of above 50 percent in the rural areas. All other states except Himachal Pradesh have conveyed that more than half of their elderly women are dependent on their everyday means of care and support. The study further revealed that women's dependency level in Assam is highest in rural areas with 69 percent. Also, the old-age dependency ratio (taking retirement age as 60+) in Assam increases steadily from 8.43 percent in 1961 to 10.33 percent in 2001. This signifies that the society in Assam is aging at a rapid pace (Neog, 2016).

1.12 Research Problem:

The purpose of the study is to understand the marketing of healthcare products and services to elderly people with the help of a marketing mix. For any product to be launched in the market, the companies develop new marketing strategies and plans.

This marketing plan includes situational analysis, objectives, goals to be met, tactics, costs, and profit estimation (Czinkota & Ronkainen, 2004). Before making any strategy, the marketers have to gather information about the targeted people, and accordingly, they can increase the marketing based on their demand. But it can be observed that the marketers are unable to focus on the needs of all the segments of the population of which some specific groups of people are mostly emphasized and few are overlooked. The present market is stagnant with the subgroups of youth, infants, women, and men. However, another section that comprises a major population is the group of aged class which remains unnoticed. Another problem the marketers are facing is the application of the marketing mix strategies to the different segments as numerous approaches and alternatives are depending on the nature of the market.

CHAPTER II

LITERATURE REVIEW

The purpose of this chapter is to provide reviews of the existing literature on various aspects of Marketing Mix strategy, so as to identify the direction of research and outline the research gaps on the same. This chapter is divided into various headings for further convenience and clarity.

In the present chapter, various research studies are reviewed and classified under the following sub headings based on objectives and different constructs in the study:

- Marketing to the Elderly
- Marketing Mix for the Elderly Population
- Relationship Between Customer Satisfaction and the Marketing Mix (7P's) Tools
- Customer Loyalty
- Relationship between Marketing Mix and Loyalty
- Customer Perception
- Relationship between Customer Perception and Loyalty

2.1 Marketing to the Elderly

For many researchers and marketers, developing marketing strategies for the elderly market segment is still an emerging topic (Kalbermatten, 2008). This chapter on pertinent literature on elderly consumer marketing will outline the history, significance, and effects of the marketing techniques and tactics that could aid marketers in successfully positioning their goods and services. The field of fairly elderly citizen marketing has only recently begun to grow, with an increasing number of research papers appearing in books and academic as well as marketing-related periodicals (Senf, 2008). The elderly market, defined as those over 65, would start to expand more quickly than ever before. It was predicted that the elderly would become a significant force in the marketplace due to their longer lifespans and higher purchasing power. Numerous requests for research to determine the size and makeup of the elderly segment resulted from this recognition of the aging population. (Senf, 2008; Reidl, 2007; Hunke & Gestner, 2006).

The elderly market caught the attention of marketers and consumer behaviorists in the early 1970s by Samli and Palubinskas (1972), Mason and Smith (1974), Klippel (1974), Reinecke (1975). Many businesses and organizations dealt with the elderly growth market in the 1980s. The target market of elderly citizens' consumers presented itself as the only group demonstrating solid growth, leading to the publication of an increasing number of books, essays, and articles on demographic change and marketing to elderly citizens. Numerous primary and secondary research studies from the past 20 years have tried to predict the size and purchasing power of the elderly consumer segment in the future (Meyer-Hentschel & Meyer-Hentschel 2008).

2.2 Marketing Mix for the Elderly Population

Products

The unique preferences and requirements of the elderly are frequently not taken into account when designing goods or services. Physical deterioration, limited economic opportunities, and social changes all contribute to the elderly population's need for different goods and services than the younger population. The needs of elderly consumers were previously ignored by businesses, but some recent attempts have been made to address those needs, according to a review of several pieces of literature on various product categories.

A product is defined as a tangible good or service offered to customers willing to pay. This accounts for half of the tangible commodities that consumers purchase, such as clothing, furniture, and daily essentials, as well as intangible goods like services (Ernesto, et al. 2021). According to Razak et al. (2016), the product is the first and one of the primary marketing components. "What can be offered to the market, to receive attention, to become a utilized or acquired good, and can satisfy demands or requirements" is the definition of the product. It was found that the limited "product" definition of perception frequently dominated the literature.

Pieper (1968) discovered that older women have trouble finding clothes that fit well, look good, and are simple to put on and maintain. She suggested that older women's clothing be designed with front openings, gored or A-line skirts, larger armholes, lower necklines, and larger waistlines to accommodate age-related changes in the body. Similar outcomes and findings were reported by Smathers (1974). 56 percent of Houston's elderly consumers surveyed by Gelb (1978) agreed that clothing stores

ought to have a separate section for those who are retired. Although almost all department stores have sections for children's clothing, few, if any, have dedicated sections for the elderly. A few clothing companies are making changes to accommodate elderly citizens' needs. For instance, Levi's sells a line of "Levi's for Men" and "Bend-Over" jeans for women that are intended for "older" builds (targeting the "over 49" market rather than specifically the "over 65" market, whose body shapes may differ greatly from those of the 49-year-olds).

Over 300 elderlies in Atlanta were studied by Bernhardt and Kinnear (1976) regarding their free time activities. They discovered that going to church (58 percent), eating out (51 percent), and reading (43 percent) were more frequently pursued than fishing (15 percent), going to baseball games (15 percent), and doing crossword puzzles (10 percent). elderlies frequently used taxi cabs (32%) as well as mass transit (43%) and long-distance telephone (65%) services.

Martin (1976) found that two-thirds of 75 Missouri women believed themselves to be fashion-conscious, which suggests that elderly women are fashion-conscious. It was discovered that older women planned their purchases and kept up with the latest fashions. Another study, conducted by Richards in 1981, found that the 83 female members of elderly citizens organizations in Western Texas were not overly influenced by current fashion trends.

While a Progressive Grocer study (Zbytniewski, 1979) found increased acceptance of private and generic brands, a Media Decisions study of the elderly (1977) concluded that elderlies rely more on manufacturers' brands. In their 1976 study of 209 elderlies, Towle and Martin identified six lifestyle segments in terms of brand loyalty. 60 percent of the elderly people studied fell into the two largest categories, "conspicuous

consumers" and "savers/planners," and only 8 point 4 percent were found to be brand loyal.

According to Gelb (1978), the physical and lifestyle changes of the elderly result in a preference for services over goods. This Houston elderly study suggested the need for services like home security, auto maintenance and repair, and lawn care and discovered a high interest in generic products and services. An elderly study by Zbytniewski (1979) found that 71% of respondents rated generic items as "good" as other brands and 70% to rated them as a "better value" than other brands. It appears that generic products offer marketing opportunities to senior consumers.

It seems that package size and label print size are not particularly important to the elderly. In a study by Lambert (1979) of more than 500 Florida seniors, it was discovered that only 8% of them preferred smaller packages for perishable foods, while only 4% grumbled about the small print on product labels. A qualitative study of elderly food shoppers, however, produced contradictory findings (Food Marketing Institute 1980). Eight senior focus group sessions with participants from four geographically distinct markets revealed a high frequency of complaints about food quantities that are excessive for their households. Additionally, they complained that the print on labels is frequently challenging to read due to its small size or unclear design.

Koeske and Srivastava (1977), Bearden and Mason (1979) and Bernhardt (1981) are three studies that found the elderly to have a decreased sensitivity to unfairness and a propensity to withdraw into their complaining behavior. Seniors reported the highest percentage of complaints against canned (9%) and refrigerated (24%) foods, according to Bearden and Mason (1979). And foods that are frozen (8%).

According to Kirkeby (1980), Dallas-based Anderson- Clayton Foods is currently testing-market a new, low-cholesterol cheese that is sliced and packaged individually. The Morton Salt Company already sells salt alternatives with low sodium content. Several food processors, including Libby's and Del Monte, can their fruit in a variety of syrups or juices based on the fruit's sugar content, including heavy syrup (high sugar), light syrup (low sugar), and natural juice (no sugar). Additionally, some of these food processors have started selling vegetable cans without salt. Food processors could attract and profitably meet the needs of senior consumers by lowering the salt and sugar content of various food products and creating advertisements to inform the public of these changes.

Price

Early studies by Goeldner and Munn (1964) and Forbes magazine (1969) propose two price segments within the elderly. Goeldner and Munn discovered that elderly consumers, who are naturally price-conscious due to lower incomes due to retirement, are more likely to seek out products in the low or moderate price ranges. On the other hand, Forbes discovered that a lot of elderly customers want to purchase the best. The elderly are more conspicuous consumers than other demographics, according to Towle and Martin (1976), who discovered that older people view brands as a means of gaining friends' approval. Therefore, they opine that price might serve as a status symbol.

Waddell (1973) examined the effects of inflation on the elderly and found that it restricted their already constrained lifestyle. The elderly customers reduce discretionary spending on things like entertainment, food consumed away from home, and newly purchased furniture and appliances.

Food stamp usage and familiarity are lacking, according to research. Even though the majority of the sample was eligible, Sherman and Brittan (1973) found that only 10% of respondents participated in the federal food stamp program, even though two-thirds of their respondents were aware of it. According to Heltsley (1976), only 7% of the elderly respondents who could have received food stamps had done so. Similar conclusions were reached by Mason and Bearden in 1978. Only 6% of their sample's participants reported current use; about 13% reported eligibility. Additionally, according to Mason and Bearden (1978), older consumers use coupons much less frequently than the general population. Nearly a third of their sample said they never used coupons to buy food, and another 14% said they rarely used promotional coupons.

In contrast to other age groups, only one elderly customer out of every six had a store credit card, according to Bernhardt and Kinnear (1976). Less than 25% of people have a gas credit card, compared to between 37 and 48% of younger people.

The Progressive Grocer study by Zbytniewski (1979) of Baltimore seniors revealed they were less likely to buy generics regularly, even though older people have been found to like the idea of generics. In comparison to younger groups, elderlies tried 40% fewer generics. The elderly do not use food stamps and pay in cash at supermarkets at a rate of 98 percent compared to 87 percent for younger customers.

Pricing actually influences both the demand for the product and the organization's profitability, making it a crucial decision area (Singh, 2012). Gronoos (2012) emphasizes that the cost of the goods, marketing tactics, distribution expenses, advertising expenditures, or changes in market conditions can all have a significant impact on prices.

Place

The elderly's shopping habits have been the main focus of "place" research. The elderly tend to shop close to their homes because they typically lack access to transportation, according to Samli (1967) and Samli and Palubinskas (1972). Additionally, they discovered that customer loyalty to individual stores is strongest in situations where store management can provide guidance. Elderly people who made more money and were older exhibited greater store loyalty.

According to Alipour et al. (2018), decisions about physical distribution take into account the processing of orders, the location of storage, the number of preparations that need to be made, and the handling and transportation of items. Distribution channels, which include service providers, middlemen (agents), and the same service, are regarded as a crucial component of the service (in many cases). Companies must therefore create suitable marketing channels that complement their goals to manage and control this process.

Gelb (1978) found that elderly customers in Houston were highly appreciated by shoppers and received special attention from local businesses. They were provided with designated clothing sections and carry-out services for their packages, which demonstrated the retailers' interest in serving older customers.

Mobility issues are a prevalent concern for the elderly population. These individuals may struggle with physical limitations, poor health, or impaired vision. Additionally, compared to younger adults, older adults are less likely to have access to a car or possess a driver's license. About 40% of households headed by someone over 65 years old do not have access to a vehicle.

According to Harris (1978), the ratio of mobility issues faced by older individuals is twice that of any other adult group. This is further exacerbated by restrictions on automobile insurance. Elderly individuals in many areas, particularly rural areas, often have limited access to public transportation due to its scarcity and are resistant to using it due to the steep steps and fast-closing doors on buses. Additionally, many older individuals have concerns about getting lost, being robbed, or experiencing difficulty walking to and from bus stops. These mobility challenges often result in elderly individuals residing in high-rise apartments in downtown areas, where they are faced with architectural barriers and are forced to shop at stores with higher prices. To address these mobility needs, both public and private initiatives are necessary. Marketers can benefit by either bringing their products to elderly individuals or by attracting elderly individuals to their products.

Elderly individuals have the option of receiving goods through mail deliveries. However, the mail-order industry faces a need for improved service and increased regulation from either private entities or the government. Data from the National Retired Teachers Association and the American Association of Retired Persons (NRTA/AARP) shows that elderly individuals make more complaints about mail-order purchases than any other type of business transaction (Waddell, 1975). Additionally, elderly individuals can receive products through deliveries or mobile stores provided by marketers.

The number of households with adults aged 65 and older and their percentage of all households is growing faster than any other age group. Between 2014 and 2019, there were over a million more households with residents aged 65 and above, increasing the proportion of older households from 24% to 26%. Households under the age of 45,

however, increased by a total of one million during the same period. The population aged 75 and over is anticipated to grow by 48 percent over the following ten years, from 23 to nearly 34 million people (Molinsky, 2020)

Promotion

Advertising to seniors effectively necessitates paying close attention to their communication needs and preferences. In terms of media consumption, older people differ from younger people. Consumers over the age of 65 may spend more of their free time engaging in media-related activities than consumers under the age of 35.

The majority of communication-related research has concentrated on advertising, much of it with the stereotyping of seniors in advertisements. Using content analysis, Northcott (1975), Aronoff (1974), Signorelli and Gerbner (1977) discovered that the elderly segment made up less than 5% of the characters coded in network programs, compared to their 9.8% in 1970 and 11% in 1980 of the U. S. Population. According to Harris and Feinberg (1977), the elderly profile is one that is unappealing, unstylish, and uninteresting. The elderly are stereotyped as passive and ineffective in television commercials. Again, Grantz, et al. (1977) discovered that seniors, particularly women, were underrepresented through content analysis of more than 6500 magazine advertisements. However, they discovered that magazines portrayed the elderly in a more favorable light than television advertisements. All of the magazines analyzed showed this to be true.

According to Bernhardt and Kinnear (1976), the age group that watches television the most overall is older people. The highest rates of daytime and news viewing were found among the elderly, particularly women (Schreiber & Boyd 1980). Compared to

other age groups, older people listen to less FM programming on the radio. Over half of the elderly read a daily newspaper, and nearly 70% read the Sunday edition. They do listen to FM radio as much as other age groups, and this is typically done at home. Less senior citizens read domestic magazines and newsweeklies like *T* and *Newsweek*.

Klippel and Sweeney (1976) discovered that informal channels of communication, like friends, are more valued than formal ones, like advertisements. Due to word-of-mouth marketing, a happy elderly customer can be a great source of business for retailers.

Promotion aids the trader and sales force in effectively displaying the product to the clientele and motivating them to make a buy. A variety of combinations of factors are used in promotion in order to help the business reach its marketing objectives. Advertising is a crucial part of the promotion mix. (Singh, 2012).

2.3 Relationship between Customer Satisfaction and the Marketing Mix (7 P's)

The core activities that every business must perform, such as identifying customers, learning about their needs and preferences, examining the variables that affect their purchasing decisions, and persuading them to purchase goods and services are the focus of marketing (CIM, 2015). Numerous studies have revealed a connection between the 7Ps of the marketing mix and customer satisfaction that can be either positive or negative, significant or insignificant.

The 7 "P's" (product, price, place or distribution, promotion, people, process, and physical evidence) are the main components of marketing mix models (MM), which have a variety of components and can be specified following the organization's

primary goal. These models may result in higher customer satisfaction rates (Raewf & Thabit, 2015). Customer satisfaction is a word used in business to describe how well a company's goods and services meet or surpass the expectations of its customers. This is one of the four views of the Balanced Scorecard and is regarded as a critical performance indicator in business. Customer happiness is considered a major differentiator and increasingly becomes a key element of corporate strategy in a competitive market where organizations compete for customers. Understanding customers, providing value to customers, conveying value to the target market, and making it simple for customers to buy are four essential marketing strategies (Astuti et al., 2018). When customers are happy, they will not only repurchase the firm's goods but also tell other people how great the company and its goods are (Isoraite, 2016). Customers are satisfied with a product or service when their demands are met quickly and conveniently, as this encourages them to remain loyal to the brand. Customer pleasure is therefore a crucial stage in gaining a customer's loyalty. Customer satisfaction is important, as underlined by Hinlayagan (2018), and Olivar (2022), Which comes from customer experiences, which perhaps is a crucial component contributing to a high degree of consumer satisfaction that focuses on fostering loyalty.

As shown below, some authors establish a link between the 7Ps of marketing and customer satisfaction.

Product and Customer Satisfaction

Ateba (2015) found that 104 (78.8%) of the participants in their study agreed that the product influences their satisfaction with the service providers.

Additionally, Isa (2015) examined the marketing mix tools for customer satisfaction and discovered that the product or service has a big impact on customer satisfaction. As a natural extension of the studies above on product and customer satisfaction, having viable products is one way for businesses to gain market share. As a result, the connection between service and client satisfaction has been established.

Products are things that include tangible items, services, occasions, people, locations, businesses, ideas, or combinations of these entities Ateba et al. (2015). According to Faris et al. (2016), the product has a big impact on customer satisfaction among the marketing mix components.

The study's findings showed that product quality is a key factor in determining customer satisfaction and that a decline in customer loyalty may be caused by differences in the firm's product quality and consumers' levels of satisfaction with the product quality. It is advised that management of businesses establish an interactive metric that will track the level of their product quality based on customer perceptions, as a fall or rise in product quality can either reduce or increase the level of customer satisfaction, which in turn can make the level of customer loyalty. Product quality happens to be one of the major determinants of customer satisfaction and customer loyalty (Sambo et al., 2022).

Due to the effects of globalization and technological advancement, there has been an increase in new competitors, which has led to the emergence of new products, increased competition, declines in market shares, and decreased repurchase intentions. As a result, organizations' sales volume has decreased due to the difficulty of meeting the rising demands and expectations of their customers (Nuridin, 2018; Atiyahi, 2016). To match the expectations and needs of consumers, all organizational

production components should be coordinated, and as a result, organizations should abandon their previous production methods. If the customers' expectations and desires are not met through significant improvements to all organizational production components, they may decide to patronize competitors' products. (Razak, 2016)

Price and Customer Satisfaction

Price is the sum of money that a purchaser must forgo or spend to obtain the right to use the product. Consumers frequently use price as a proxy for quality; more expensive items are thought to be of higher quality than those that are less expensive.

According to Leverin and LiLjander (2006), factors like the cost of services or the frequency and seriousness of negative critical incidents can have an impact on customer satisfaction.

Ateba et al. (2015) in their research reflected that 107 (81.1%) participants in their study agreed that the price of a product or service affects satisfaction with service providers.

According to a study by Faris et al. (2016), there is an insignificant relationship between customer satisfaction and service cost. Though value (price) is thought to have a negligible effect on customer satisfaction, Chen and Chang (2005) argue that value should not be ignored because it contributes to raising the level of customer satisfaction.

According to Hanif et al. (2010), pricing has a greater impact on Customer satisfaction than customer service. Price was the primary driver of customer satisfaction, and users would migrate to other service providers if costs fluctuated,

according to Afzal et al (2013). Rahman (2014) also discovered a favorable correlation between price and customer satisfaction. Additionally, Khan and Afsheen (2012) hold the opinion that pricing has a bigger impact on customer satisfaction than other variables. Additionally, Hafeeza and Hasnu (2010) discover a favourable correlation between pricing and customer satisfaction.

Place and Customer Satisfaction

Place, also referred to as a distribution, is a critical aspect of the marketing mix that requires sellers to determine where their target customers usually purchase products and services. By lowering distribution costs and raising sales, marketers can better serve their clients as a result of this information (Kotler & Keller, 2009). It is important for customers to be able to easily find the location where they can purchase goods and for the delivery method to be both appropriate and convenient. Shin (2001) highlights that the distribution and delivery of goods or services are closely linked to the place component of the marketing mix.

Mohammed et al. (2012) researched the effects of marketing mix components on customer satisfaction and confirmed a significant link between place and customer satisfaction in the study area.

Likewise, Ateba et al. (2015) found that 115 (86.4%) of participants agreed that price influences the need for satisfaction from the service provider in their study. Additionally, Faris et al. (2016) discovered that location/distribution and customer satisfaction have a significant relationship.

Promotion and Customer Satisfaction

Marketing is the act of persuading consumers to purchase a certain product. The delivery of the message will determine how creative the strategy is. Customers won't understand the message if the communication is poorly delivered, and they won't be motivated to purchase the product (Kotler & Keller, 2009). Promotional activities were identified by Kotler and Armstrong (2017) as a crucial component of the marketing mix. Customers' preferences and motivations may influence their behavior on the market, according to Powers and Loyka (2010). This is because these consumers are the focus of extensive promotional campaigns. Creating channels for distribution and communication is indeed the main task of marketing. Through these channels, advertisements for goods and services are sent to current and potential new clients (Kotler & Armstrong, 2017). The current literature emphasizes the importance of promotional activities as determinants of customer satisfaction. behavior, and customer happiness, this approach is broadened. Harms et al. (2017) have pointed out that advertising on digital platforms can influence customer behavior favorably.

Bena (2010) found that promotions harmed customer satisfaction. The researcher recommended that management should participate in marketing initiatives that educate and inform consumers, and that businesses should implement sales promotions that offer incentives, such as discounts, to customers to reduce costs.

Ateba et al. (2015) discovered that 73.5% of participants in their study agreed that promotions affect customer satisfaction with service providers.

Additionally, Isa (2015) discovered in his research that there is no correlation between promotion and customer satisfaction. It has been determined that promotions and customer satisfaction are related.

People and Customer Satisfaction

Siddiqi (2011), in a study examining the relationship between service quality, attributes, customer satisfaction, and customer loyalty found that there was a strong positive correlation between customer satisfaction and staff-customer interactions, also known as empathy. The study revealed that customer satisfaction is enhanced by positive interactions between staff and customers and that these interactions are a significant factor in determining a customer's perception of the quality of service.

Mohammad et al. (2012) and Faris et al. (2016) examined the effects of marketing mix components on visitor satisfaction in Malaysia, respectively, and discovered evidence of a significant connection between people and customer satisfaction.

People refer to the individuals involved in delivering services. Customer satisfaction is significantly impacted by the service provider's training level, interpersonal skills, discretion in service provision, and appearance (Isa, 2015). However, according to Isa (2015), there was no statistical correlation between the population in the study area and customer satisfaction, leading to the conclusion that customer satisfaction is linked to the service provider, not the population.

Process and Customer Satisfaction

The inseparability, intangibility, and inconsistent nature of services are the main topics of the process dimension of the service marketing mix (Abbas et al., 2018). The

process aspect relates to the steps used to communicate with clients at the point of contact. To effectively prepare, encourage, and compensate personnel, the process aspect of the services marketing mix should be developed taking into account production schedules, ordering facilities, and other aspects (Brassington & Pehitt,1999). One important technique to set a service provider apart from competitors may be the process element. Service marketers must continuously look for new business ideas in the process dimension.

Harrington and Weaven (2009) conducted a study to examine the factors that influence customer satisfaction. The researcher used factor analysis and regression analysis to determine the factors contributing to customer satisfaction. The results showed that four factors, including meeting the personal needs of the customer, website organization, user-friendliness of websites, and efficiency were rated highly.

The process or methods used to deliver the service to the consumer are referred to as the "process" in this context (Mai & Ly, 2013). Making it simple for clients to transact with the service provider is what it means in plainer terms. The more personal or 'high-contact' the service, the more important it is to get the process right. The process is the method by which services are delivered. Organizations involved in the supply chain, such as suppliers, manufacturers, distributors, retailers, and end users, gain a competitive advantage, ultimately enhancing the business's capacity to fulfil clients more effectively (Nuseir & Madanat, 2015).

Physical Evidence and Customer Satisfaction

Wei and Kao (2011) discovered that physical evidence has a significant impact on overall service quality and customer satisfaction.

Physical evidence is the term for the immaterial components of services that make it challenging for customers to assess service offers, particularly quality and value, before making a purchase (Al-Debi & Fadhil, 2015). All facets of a company's physical assets, such as the working environment and other tangible channels of communication, are included in the physical evidence (Zeithaml & Bitner, 2000). This comprises the setting in which the business operates, such as the parking lot, interior decor, colour, degree of noise, and air conditioning system.

Isa (2015) found a significant relationship between physical evidence and customer satisfaction in his study on the impact of the marketing mix on customer satisfaction. Thus, the connection between physical evidence and customer satisfaction has been established.

2.4 Customer Loyalty

O'Maley (1998) introduced the concept of loyalty, which can be classified into four types: disloyalty, spurious loyalty, latent loyalty, and sustainable loyalty. According to Peter (2003), customers who are already familiar with a service tend to have a more favorable attitude toward the product, suggesting that customer loyalty towards the product is the same as loyalty toward services.

These three factors are (a) the percentage of service requests, where loyalty was measured by the proportion of such requests; (b) the order of service demand; and (c) the demand for the service. Based on the past demand for services, probabilities are calculated based on the size, proportion, and order of service requests (George, 2007). Loyalty can also be measured by: (a) continuing purchases, where customers consistently use products and services from the same brand company; (b)

recommending to friends, where customers have a positive attitude towards the company and recommend its products and services to others; and (c) speaking positively, where customers express positive opinions about the company's products and services

2.4.1 Relationship between Marketing Mix and Loyalty

Zeithaml and Bitner (2012) define the term 'Marketing Mix' as a variable that is considered a key determinant in marketing plans or texts and can be utilized by an organization to connect with or meet the needs of customers.

Kotler and Keller (2012) explain that the marketing communication mix encompasses eight main communication channels, including advertising, sales promotions, events and experiences, public relations and publicity, direct marketing, interactive marketing, word-of-mouth marketing, and personal selling. According to Zeithaml and Bitner (2012), the dimensions of a service marketing mix include an organization's controls, communication, and marketing strategy.

A study by Rahim et al. (2022) suggested that the components of the marketing mix had a beneficial impact on customer loyalty. Another similar study concluded that marketing mix has a significant favorable influence on patient's trust and loyalty (Amelia et al., 2014; Sinta et al., 2023)

An organization's success is mostly and exclusively dependent on the quality of its products, which can raise customer satisfaction and boost sales volume through repeat business from loyal customers (Sirfah et al., 2014). As a result, it is impossible to overstate the importance of issues connected to quality management and the creation of highly qualitative products because an organization's ability to meet or even exceed

client expectations is crucial to its existence. Therefore, any profit-oriented company must find ways to meet the needs and aspirations of its potential customers because if a company's products are unable to satisfy the customers' needs and specifications, which may be due to the use of subpar materials, improperly set up equipment, operational mistakes, and unskilled labor on the part of the organization, there is a likelihood that customers will not purchase from the company (Tsotsou, 2006). Moreover, a study by (Sambo et al., 2022) showed that customer loyalty might be related to variations in product quality. As the product quality increases customer loyalty increases likewise.

A study was carried out based on the impact of six variables on supermarket loyalty (image, customer happiness, complaint handling, price, emotional commitment, and calculative commitment). The inference made shows that consumer loyalty is influenced by price (Valter & Damacena, 2007). In a study, respondents were asked how much price affects their decision to make subsequent purchases. The majority strongly agreed that price influenced their decision to make subsequent purchases, and the remaining respondents corroborated the assertion by agreeing. The only reason to revisit the store was due to the lower price as they are satisfied with the price of the products (Lucy et al., 2018). Additionally, a study indicated that price has a negative significant influence on customer loyalty (Herlina & Aurelia, 2022).

Customers visit and shop at stores for the atmosphere. Customers will become more devoted to the place they visited if they are satisfied with their visit. Therefore, the store atmosphere encourages them to the formulation of loyalty (Ayu, 2017; Surya, 2019). According to Salim (2014) and Utami (2010), the store atmosphere consists of a variety of layouts, including the interior, exterior, internal traffic of the store,

comfort, air, service, music, uniform, length of the goods, and others. These appeal to customers and encourage them to make purchases.

The promotion has a significant beneficial impact on customer loyalty, according to Afriani (2017), and Indar (2016). Promotion is also one of the factors that determine the success of marketing initiatives. Khadka and Maharjan, (2017) concluded that store atmosphere and promotion influenced customer loyalty. Marketing promotion or communication contributes to creating customer perception which leads to the development of customer loyalty (Abril et al., 2016).

2.5 Customer Perception

According to Palmer (2001), consumers make purchases based on whether a good or service will meet their known needs. The consumer's perception of the product's suitability to fulfill a given need influences their decision to purchase it. Perrault et al. (1997) claim that while most business managers are preoccupied with the technical aspects of creating a product, most consumers are more concerned with the product's overall quality and level of satisfaction.

Consumers evaluate a product's quality using a variety of factors. This quality is subjective to the consumers in question. What one consumer may consider being of high quality may be viewed as inferior by another. Although many consumers view price as a reliable indicator of product quality (Kotler, 2001), consumers do not always believe that there is a connection between price, value, and product quality. In addition, consumers do not always believe that price alone is a reliable indicator of product quality in the absence of any other information. Physical cues like taste, smell, and size are the primary factors that consumers use to directly attribute value.

Kotler (2007) stated that perception plays a significant role in the consumer's life and is affected by various elements such as the manufacturer, price, packaging, origin, and distribution channels. The perception of the environment which might include the workplace is shaped by the information that is received and the interpretation of it. The accuracy of the customer's perception is determined by how they analyze and interpret the stimuli that surround them. The process of forming a meaningful understanding of the world involves selecting, organizing, and interpreting information, which is referred to as perception.

2.5.1 Relationship between Customer Perception and Loyalty

The relationship between customer perception and brand loyalty has been studied in the past (Bloemer & Lemmink, 1992; Burmann, 1991), but these studies have several drawbacks. Most of them were unable to tell the difference between true and fake brand loyalty, which is different from recurring buying habits. The author focused on true brand loyalty, meaning the level of commitment a customer has towards a brand when they repurchase it. Additionally, most studies have not distinguished between different types of perception, instead focusing only on the level of perception as a single independent variable. However, the study found that there is a connection between consumer perception and brand loyalty, with elaboration serving as a moderator for this relationship.

The perception of service quality, customer value, and satisfaction by customers have long been recognized as the most crucial success factors in business competition for both manufacturers and service providers (Bolton & Drew, 1991; Parasuraman et al., 1988, 1991). Because perceived value is more closely related to consumers'

willingness to purchase than perceived quality, it is crucial to examine this issue (Dodds & Monroe, 1985).

Additionally, according to Lim et al. (2006), higher perceived service performance correlates with higher perceived value. The main goal of continuously and more effectively outperforming competitors, according to Schiffman and Kanuk (2004), is to provide value to customers while retaining their high level of satisfaction. Customer loyalty has been extensively researched as a predictor of customer perception Cronin et al. (2000) and Peterson (2004)). Across a wide range of product and service categories, this overall perception has a significant positive impact on customer loyalty intentions (Gustafsson, 2005). It is crucial for a long-lasting relationship between a business and a client (Anderson & Srinivasan, 2003).

CHAPTER III

OBJECTIVES AND METHODOLOGY

This chapter deals with the research approach and procedure followed in this study.

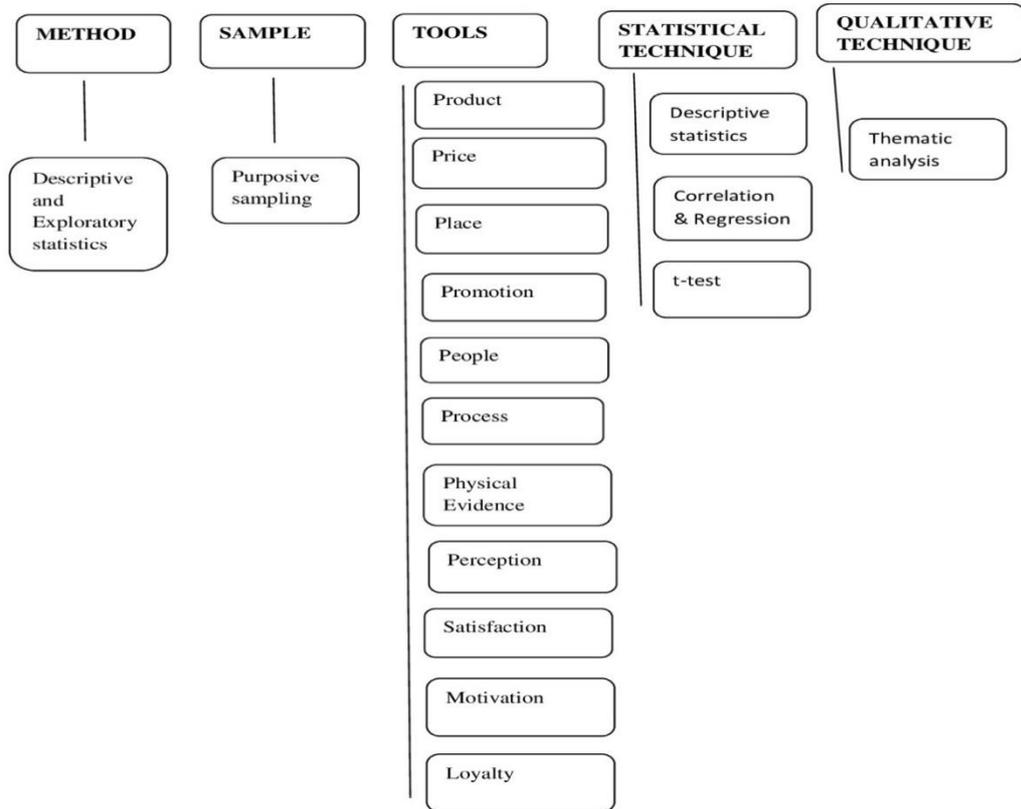
The objectives are formulated, followed by construction of the hypotheses, significance of the study, scope of study and methodology comprising the details of the population, selection of the sample, the sampling design, and a brief discussion of tools used in the study.

3.1 Research Design

Research design refers to the overall plan for obtaining answers to the research questions and the strategies that the researcher adapts to develop information that should be adequate, accurate, objective and interpretable. It is basically a blue print that maximizes control over factors that could interfere with the study-based outcome (Akhtar, 2016). In the present study, an exploratory and descriptive research design is used. Since both qualitative and quantitative study has been used, a mixed method design has been adopted in the present study.

The targeted respondents come from different gender, age groups, education levels, mode of stay, monthly earning, and source of income. The responses were collected by visiting different participants to encompass better coverage of responses. To accomplish the objectives, a purposive sampling technique was used.

Exhibiting the plans and procedures for the study



Source: Compiled by the researcher

3.2 Objectives of the Study

Based on the gaps identified through literature review and the statement of research problem, the following objectives are formulated that provide further direction for the study. Following are the objectives:

- To examine the significant association of marketing mix, and perception with customer's satisfaction, and loyalty among elderly people.
- To investigate the significant influence of marketing mix and perception on elderly people's satisfaction and loyalty.

- To study the significant difference on marketing mix across the gender of elderly people.
- To assess the significant difference on satisfaction and loyalty across the gender of elderly people.
- To identify the various motivating factors related to the demographics of elderly people.
- To identify and understand the various needs and demands of elderly people.
- To investigate the issues in healthcare products and services for elderly people provided by healthcare companies.

3.3 Hypothesis of the Study

H0a: There is no significant association of marketing mix, and perception with customer's satisfaction, and loyalty among the elderly people.

H1a: There is a significant association of marketing mix, and perception with customer's satisfaction, and loyalty among the elderly people.

H0b: There is no significant influence of marketing mix on satisfaction among the elderly people.

H1b: There is a significant influence of marketing mix on satisfaction among the elderly people.

H0c: There is no significant influence of perception on satisfaction among the elderly people.

H1c: There is a significant influence of perception on satisfaction among the elderly people.

- H0d: There is no significant influence of marketing mix on loyalty among the elderly people.
- H1d: There is a significant influence of marketing mix on loyalty among the elderly people.
- H0e: There is no significant influence of perception on loyalty among the elderly people.
- H1e: There is a significant influence of perception on loyalty among the elderly people.
- H0f: There is no significant difference between gender on marketing mix among the elderly people.
- H1f: There is a significant difference between gender on marketing among the elderly people
- H0g: There is no significant difference between gender on satisfaction among the elderly people.
- H1g: There is a significant difference between gender on satisfaction among the elderly people.
- H0h: There is no significant difference between gender on loyalty among the elderly people.
- H1h: There is a significant difference between gender on loyalty among the elderly people.

3.4 Significance of the Study

The section of elderly population in India has been increasing at a rapid rate in the recent years and the trend is likely to sustain in the coming times. As per the report by United Nations (2015), World Population Prospects, the share of the population segment over the age of 65 is projected to increase from 8 percent in 2015 to 19 percent in 2050. The improvement in these trends is due to better nutrition, enhanced living conditions and better medical facilities for the elderly population. Despite these trends, the age group of 65 year and over has been receiving diminutive coverage and attention from the marketers and consumer researchers when compared to the other segments of the population. Studies highlighted that the marketers have been keeping their focus on young consumers due to the stereotypical notion which consider the elderly market as a low net-worth segment that are dependent on their children's income (Dwight & Urman, 1985; Bivins, 1984; Allan, 1981). However, the scenario has been completely changed in this modern era. Today, the elderly segment signifies a huge untapped market which has the potential to become financially independent and provide contribution to the economy (Klebl, 2007; Arnold & Krancioch, 2007). Hence this present study may contribute in achieving the important aspect related to identifying the issues in marketing mix dimensions and their effect on elderly customer's needs, motivation, satisfaction, perception and loyalty. The present study may significantly highlight the strategies offered by the healthcare companies thus emphasizing on the positive outcome of good marketing mix strategies, identification of the lacunas and provide valuable findings, recommendation and suggestions that could facilitate in effective marketing strategies for the elderly population of Assam.

3.5 Scope of the Study

Geographical scope of research is restricted to the elderly population in one state of India i.e., Assam which is located in the northeast region of the country. Assam has an elderly population of around twenty lakhs (20,78,544 in absolute number) as per the 2011 census report of Assam, India which comprises 6.66 percent of the total population. The increasing number in this group of 65+ populations point to the fact that this area can be a good scope for the study. Hence, the target population will be selected from Assam and specifically from Sonitpur district, Kamrup-Metro, Nagaon, and Lakhimpur.

The contextual scope of the study includes marketing mix dimensions of healthcare products and services for the elderly, need identification, construct of marketing mix-product, price, place, promotion, people, process and physical evidence, relationship between marketing mix with loyalty, customer satisfaction, customer motivation and perception, identifying the possibility of marketing to the elderly and challenges faced by the healthcare marketers in Assam.

3.6 Methodology

3.6.1 Population and Sample Size

The population of the study consisted of elderly participants (both male and female) with age group 65 years and above from Assam. The participants were mainly selected from residential homes, old age home and common gathering places like parks, shops, Namghar (a holy place) and community halls. The elderly population density of different districts of Assam is as follows:

Table: 3.1: District-wise distribution of elderly population in Assam as per 1991 census.

Sl.No.	District	Number of 60+		Proportion	Ratio
		Male	Female	Total	
1.	Dhuburi	659221	535239	71080	5.34
2.	Kokrajbar	22190	16918	39108	4.88
3.	Bongaigaon	21221	18609	39830	4.93
4.	Goalpara	16719	16540	33259	4.98
5.	Barpeta	42332	40610	82942	5.98
6.	Nalbari	28856	25860	54716	5.38
7.	Kainrup	52154	43890	96044	4.80
8.	Darrang	39587	29565	69152	5.32
9.	Sonitpur	41170	30670	71840	5.04
10.	Lakhimpur	21921	17827	39748	5.28
11.	Dhemaji	13593	10070	23663	4.94
12.	Morigaon	19906	16600	36506	5.70
13.	Nagaon	61745	52277	114022	6.02
14.	Golaghat	21454	15820	37274	4.50
15.	Jorhat	26058	18871	44929	5.16
16.	Sivasagar	28034	19470	47504	5.23
17.	Dibrugarh	28933	20932	49865	4.78
18.	Tinsukia	26836	18350	45186	4.69
19.	Karbi Anglong	20590	13560	34150	5.15
20.	North Kachar Hills	3730	2320	6050	4.01
21.	Karimganj	29858	25521	55378	6.69
22.	Hailakandi	14695	11780	26475	5.89
23.	Cachar	41709	34030	75739	6.23

Source: Census of India, (Govt, of India)

Table: 3.2: District-wise distribution of population in Assam as per census, 2011

District	Total Population				Population Density	
	2001	2011	% Share to total Population, 2011	Decadal Growth Rate 2001-11	2001	2011
Kokrajhar	843243	887142	2.84	5.21	266	269
Dhubri	1566396	1949258	6.25	24.44	941	896
Goalpara	822035	1008183	3.23	22.64	451	553
Barpeta	1394755	1693622	5.43	21.43	521	742
Morigaon	776256	957423	3.07	23.34	500	617
Nagaon	2314629	2823768	9.05	22.00	583	711
Sonitpur	1665125	1924110	6.17	15.55	315	370
Lakhimpur	889010	1042137	3.34	17.22	390	458
Dhemaji	571944	686133	2.20	19.97	177	212
Tinsukia	1150062	1327929	4.26	15.47	303	350
Dibrugarh	1185072	1326335	4.25	11.92	351	392
Sivasagar	1051736	1151050	3.69	9.44	394	431
Jorhat	999221	1092256	3.50	9.31	350	383
Golaghat	946279	1066888	3.42	12.75	270	305
Karbi Anglong	813311	956313	3.06	17.58	78	92
Dima Hasao	188079	214102	0.69	13.84	38	44
Cachar	1444921	1736617	5.56	20.19	382	459
Karimganj	1007976	1228686	3.94	21.90	557	679
Hailakandi	542872	659296	2.11	21.45	409	497
Bongaigaon	612665	738804	2.37	20.59	355	676
Chirang	433061	482162	1.54	11.34	219	251
Kamrup	1311698	1517542	4.86	15.69	377	489
Kamrup Metro	1059578	1253938	4.02	18.34	1689	1313
Nalbari	689053	771639	2.47	11.99	683	733
Baksa	857947	950075	3.04	10.74	427	387
Darrang	759858	928500	2.98	22.19	411	586
Udalguri	758746	831668	2.66	9.61	453	413
Assam	26655528	31205576	100	17.07	340	398

Source: Statistical Hand Book Assam (2016)

Table: 3.3: Trends of Ageing population in Assam (in absolute numbers) (1961-2011)

Age	1961	1971	1981	1991	2001	2011
60-64	239837	286779	378255	484834	577084	775698
65-69	89559	141740	180777	247335	382083	503642
70-74	87171	139643	175511	219649	296029	385277
75-79	33092	56756	73068	95001	135531	184352
80+	59495	80732	114060	147641	169639	229575
Total	509154	705650	973073	1194460	1560366	2078544

Source: Census of India, Govt. of India

3.6.2 Selection of Sample Respondents

The respondents for the present study were mainly chosen from four districts of Assam namely Sonitpur, Kamrup-metro, Nagaon, and Lakhimpur. The total population of elderly population in Assam as per the 2011 census report is 20,78,544 (Twenty lakh seventy-eight thousand five hundred and forty-four). In order to determine the actual sample size, the formula is used to determine the minimum samples required for standard normal distribution under 95% confidence level and 5% margin of error is:

$$n = \frac{z^2 \times p(1-p)}{e^2}$$

Where,

z is the z score (at 95% confidence level the Z score is 1.96)

e is the margin of error (5% = 0.05)

n is sample size

p is the population proportion (no. of interested population/total population)

Solving the above equation, the calculated number of sample size to be determined is 384 samples. Taking population proportion as 0.5, Z score as 1.96 with 5% margin of error. However, the questionnaire was distributed to a sample size of 406 elderlies but 400 filled-in questionnaires were received. The purposive sampling method was used in order to determine the sample group of elderly population. Data cleaning was further done and all the variables were scrutinized for identifying any missing values, data accuracy and outliers. After cleaning the data, valid responses were 400 which were used for analysis.

3.6.3 Geographical Area

This research utilizes primary data gathered during field surveys in four selected districts areas of Assam. The state of Assam is divided into 33 administrative districts and for the purpose of the study, 4 districts were selected. The name of the districts Sonitpur district, Kamrup-Metro, Nagaon, and Lakhimpur which is located in the central and upper part of Assam. The participants belong from rural as well as urban part of the districts.

Sonitpur District: Total population of Sonitpur district is 14, 68,564 comprising 7, 59,722 (51 per cent) male population and about 7,13,452 (49 per cent) female population. Nearly 90% of the people, or around 13.1 lakh, reside in the rural Sonitpur District portion, while 10%, or roughly 1.5 lakh, do so in the urban portion. Sonitpur district has a rural population density of 254 and an urban population density of 2547 people per km² (Das & Saikia, 2020).

A total of 80 participants participated in the data collection process. Different public gathering places such as Namghar (Holy Place), and community halls were visited along with residential homes.

Nagaon District: This town is situated 40 Km. North to the Guwahati city. This community is located along National Highway No. 31. This village has roughly 100 families residing in it. This town's infrastructure is reasonably advanced. The college, market, medical centre, bus station, and post office are all close by. The district will have 3,099,779 residents in 2022. According to the 2011 Indian census, there were 2,823,768 people living in Nagaon District, 1,439,112 of whom were men and 1,384,656 of whom were women. 1,710,716 people, or 921,850 men and 788,866 women, are literate.

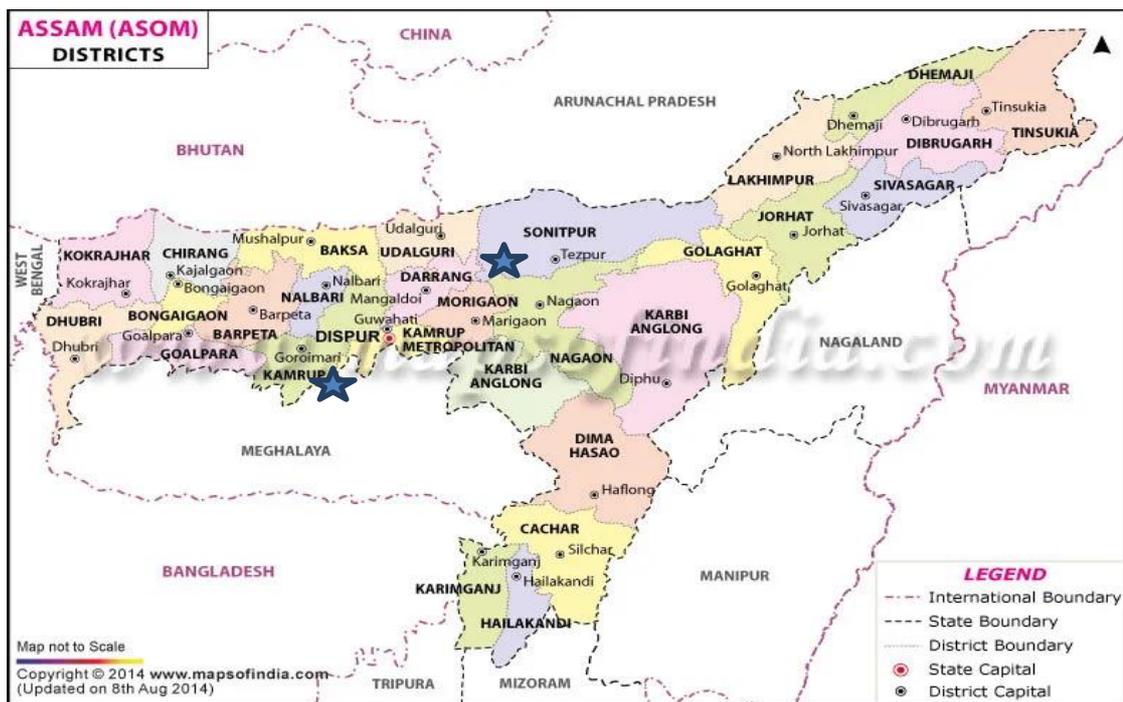
A total of 150 participants participated in the data collection process. 70 participants were from old age home (Nabajiban Home) and 80 participants were from residential homes and public gatherings.

Kamrup Metro: Kamrup Metropolitan district is one of the districts of Assam. It was carved out of the previous undivided Kamrup district in 2003 and covers an area equivalent to the jurisdiction of the Guwahati Metropolitan Development Authority. As per 2011 census of India, Kamrup Metropolitan has a population of 1,253,938 in 2011 out of which 647,585 are male and 606,353 are female.

A total of 80 participants participated in the data collection process. 30 participants were from old age home (Amar Ghor), and 40 participants were from residential homes, shops, park (Shraddhanjali Kana) and Namghar (Holy Place).

Lakhimpur: Lakhimpur had 1,042,137 residents as of the 2011 Indian census, of which 529,674 were male and 512,463 were female. 90 people in all took part in the data collection process. For the goal of gathering data, the researcher went to residential dwellings, Namghar, and community hall.

Map of Assam



Source: www.mapsofindia.com

3.6.4 Source of Data

The study adopted both qualitative and quantitative technique for data collection. Both primary sources and secondary sources are used for the purpose of data collection. The primary data was collected through structured questionnaire and conducting in-dept interviews with the participants. The secondary data was collected through reviewing statistical handbook of Assam, 2011 Population Census report, Government of Assam, India.

3.6.5 Method of Data Collection (Quantitative Study)

The procedure for gathering quantitative data involved the use of a structured questionnaire. The following describes the data collection process:

To take part in the current study, the researcher chose older respondents who were employed, unemployed, or retired. They were informed in advance of the study's objective. Providentially, none of the contacted participants denied the procedure, however, in some cases they requested some time for the procedure as they were not comfortable at that particular period.

The researcher adopted both online and offline mode for the purpose of data collection. During the online mode, the researcher asked for the telephone number of the participants on which a link of google form was send. The respondent was asked to clicked the link which redirected them to the structured questionnaire. During the offline mode, the researcher visited the participants according to their convenient place and time. The researcher developed a rapport and informed them about the purpose of the study again before collecting data. They were also told that they can stop the procedure at any time and can deny answering any question with which they are not comfortable. Informed consent was taken from each participant verbally and information was recorded thereafter. They were convinced that their data and information will be kept strictly confidential and will be used only for research and research-related publication while maintaining their anonymity. The interaction was conducted in the local language, which was Assamese. All the participants were debriefed and thanked after the interaction.

3.6.6 Tools for the Quantitative Study

For the quantitative method, the structured questionnaire technique was adopted. The questionnaire was divided into two sections A and B. Section A consist of questions relating to the demographic details of the respondents. Section B consist of 38 items relating to marketing mix (7 P's), customer motivation, customer loyalty, customer satisfaction and customer perception.

The item-wise description of the questionnaire is as follows:

The variable Marketing mix has 7 constructs:

1. Product: It has 5 items in total. The items were adopted from the study conducted by Fisher (2010). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (indifferent), 2 (disagree) and 1 (strongly disagree) was used for the statements.
2. Price: It has 3 items in total. The items were adopted from the study conducted by Fisher (2010). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (indifferent), 2 (disagree) and 1 (strongly disagree) was used for the statements.
3. Place: It has 4 items in total. The items were adopted from the study conducted by Fisher (2010). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (indifferent), 2 (disagree) and 1 (strongly disagree) was used for the statements.
4. Promotion: It has 3 items in total. The items were adopted from the study conducted by Fisher (2010). A five-point Likert scale ranging from 5 (strongly

agree), 4 (agree), 3 (indifferent), 2 (disagree) and 1 (strongly disagree) was used for the statements.

5. People: It has 6 items in total. The items were adopted from the study conducted by Sreenivas et al. (2013). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (neutral), 2 (disagree) and 1 (strongly disagree) was used for the statements.
6. Process: It has 4 items in total. The items were adopted from the study conducted by (Ala'Eddin, & Kadi, 2013). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (neutral), 2 (disagree) and 1 (strongly disagree) was used for the statements.
7. Physical evidence: It has 2 items in total. The items were adopted from the study conducted by (Ala'Eddin, & Kadi, 2013). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (indifferent), 2 (disagree) and 1 (strongly disagree) was used for the statements.
8. Customer satisfaction: It has 4 items in total. The items were adopted from the study conducted by (Anderson, & Sullivan, 1993; Fornell, 1992; Levesque, & McDougall, 1996). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (neutral), 2 (disagree) and 1 (strongly disagree) was used for the statements.
9. Customer loyalty: It has 5 items in total. The items were adopted from the study conducted by Lam et al. (2004). A five-point Likert scale ranging from 5 (strongly agree), 4 (agree), 3 (neutral), 2 (disagree) and 1 (strongly disagree) was used for the statements.

10. Customer perception: It has 1 item in total. The items were adopted from the study conducted by (Ling, 2007). A six-point Rating scale ranging from 6 (strongly agree) to 1 (strongly disagree) was used for the statements.

11. Customer motivation: It has 1 item in total. The items were adopted from the study conducted by (Ling, 2007). Multiple choice questions were used for the statements.

Table 3.4: List of variables

Variable name	Constructs	No. of item(s)	Adopted From
Marketing Mix 7Ps			
	Product	5	Fisher, 2010
	Price	3	Fisher, 2010
	Place	4	Fisher, 2010
	Promotion	3	Fisher, 2010
	People	6	Sreenivas et al.,2013
	Process	4	Ala'Eddin, & Kadi, 2013
	Physical evidence	2	Ala'Eddin, & Kadi, 2013
Customer satisfaction		4	Anderson, & Sullivan, 1993; Fornell, 1992; Levesque, & McDougall, 1996
Customer loyalty		5	Simanjuntaket al., 2020
Customer perception		1	Ling, 2007
Customer motivation		1	Ling, 2007

Source: Compiled by the researcher

3.6.7 Construct Reliability

The reliability of the constructs was evaluated using Cronbach's alpha. Cronbach's alpha values ranged from (0.728 to 0.927) and all the coefficients exceeded the

recommended cut off of 0.70 (Nunnally, 1978). The validity of the items was extracted through correlation where an item has been correlated with their specific dimension.

Table: 3.5: Construct Reliability, Validity and Cronbach Alpha Value

Construct/Dimension	No. of Items	Validity	Cronbach's Alpha Value
Product	Item 1	0.84	0.838
	Item 2	0.89	
	Item 3	0.88	
	Item 4	0.76	
	Item 5	0.82	
Price	Item 1	0.79	0.75
	Item 2	0.73	
	Item 3	0.84	
Place	Item 1	0.86	0.881
	Item 2	0.89	
	Item 3	0.81	
	Item 4	0.83	
Promotion	Item 1	0.72	0.728
	Item 2	0.77	
	Item 3	0.77	
People	Item 1	0.84	0.927
	Item 2	0.87	
	Item 3	0.83	
	Item 4	0.84	
	Item 5	0.84	
	Item 6	0.42	
Process	Item 1	0.83	0.855
	Item 2	.075	
	Item 3	0.82	

	Item 4	0.68	
Physical evidence	Item 1	0.77	0.834
	Item 2	0.81	
Customer satisfaction	item 1	0.69	0.785
	Item 2	0.79	
	Item 3	0.71	
	Item 4	0.70	
Customer loyalty	Item 1	0.74	0.792
	Item 2	0.77	
	Item 3	0.67	
	Item 4	0.73	
	Item 5	0.79	

Source: Compiled by the researcher

3.6.8 Normality of the Data

Before proceeding with the data analysis, the extreme outliers and missing values were removed from the datasheet. Additionally, to check the normality of the data, measures of central tendency (mean), measures of variability (standard deviation) and measures of shape (skewness and kurtosis) were calculated. The mean scores of the statements are between 2.27 to 4.55 and standard deviations of the mean scores stretched from .70 to 1.53. According to Hair et al., (2012) lower standard deviation is considered to be closer to the mean score. From Table 3.6 it can also be observed that skewness is ranged from - 1.75 to .70 and kurtosis is ranged from .16 to 2.77. All the values of skewness for the statements are found within the acceptable ranges from -2 to +2 (Hair et al., 2010), -3 to +3 (Kline, 1998). Similarly, for kurtosis all the statements are found in acceptable ranges from -7 to +7 (Hair et al., 2010).

Table: 3.6: Skewness and Kurtosis

Construct	Mean		SD		Skewness		Kurtosis	
	Min	Max	Min	Max	Min	Max	Min	Max
Product	4.29	4.54	.85	1.15	-1.30	-.70	.44	1.12
Price	2.64	3.14	1.06	1.20	.06	.48	.16	.71
Place	4.35	4.55	.92	1.19	-1.14	-.66	.26	1.41
Promotion	2.79	3.52	1.16	1.53	.09	.37	.27	1.01
People	4.00	4.37	.79	1.19	-1.08	-1.58	.19	2.10
Process	2.27	2.49	1.37	1.48	.47	.70	.96	1.18
Physical Evidence	4.32	4.34	.70	.86	-1.75	-1.30	1.10	2.75
Loyalty	2.88	3.80	1.15	1.23	-.06	.27	.79	1.27
Satisfaction	2.68	3.95	.82	1.13	-1.50	.39	.41	2.77

Abbreviations: SD- standard deviation, Min- minimum, Max- maximum.

Source: Data analysis done by the researcher based on primary data collected.

3.6.9 Statistical Analysis

Once data collected from respondents, then it requires certain kind of statistical treatment to reduce long wide-ranging scores into intelligible and interpreted form, in order to understand the results very easily and conveniently. So statistical methods are very important as Kerlinger (1983) pointed out “*statistics, via its power to reduce data to manageable forms and its power to study and analyze variance enable scientist to attach probability estimates to the inferences they draw from data*”. Through statistics, we always make inferences, attach probability to various outcomes or hypothesis, and make decisions on the bases of statistical reasons.

In order to present data in more intelligible and interpreted form, the researcher used Statistical Package for Social Science (SPSS) version 23. The following techniques used for analysis of data were: Descriptive statistics like Mean, SD, and percentile. For

the inferential statistics techniques like correlation, t-test and regression was used to measure the significant relationship, significant differences and significant prediction among the variables and groups.

3.6.10 Method of Data Collection (Qualitative Study)

Personal interview was used for the process of qualitative data collection. The data collection procedure was as follows:

For the purpose of qualitative data collection, the participants were selected on the basis of quantitative result. The participants who scored low on the overall items of the quantitative analysis were selected for the study. Initially 14 participants were selected for the study. However, due to lack of insufficient result, 7 more participants were interview. A total of 21 participants were included in the qualitative study. Telephonic interview was conducted among the selected participants.

The questions for interview were prepared in accordance with the objectives for the study. Other objectives of the data collection method were to ascertain how to ask the question, suitability of the question, proper coding and time management. Also, prior permission was taken from the participant's in-case of voice recording. The questions were later encoded on the basis of actual responses recorded by the investigators.

In few sites, some local people helped the data collection process. Their help is cordially acknowledged and without their support the survey could not have been smooth. The overall experience in data collection was a good response and excellent co-operation from the respondents particularly in the rural area. However, due to present covid-19 pandemic and NRC problem in Assam people hesitate to face the unseen interviewer and therefore help from local people was required. Furthermore, it

was felt that people from rural area are more co-operative, generous and helpful in presenting their personal information than the people of urban area. Due to illiteracy and poverty some poor people thought the investigator as a government official and somehow denied to participate. To maintain the quality of the data, much care was taken. The recorded responses were thoroughly edited and all possible errors were removed to ensure a good quality of data.

Lastly, during the data collection process, many participants reported physical illness such as hearing problem, breathing problem, mobility problem, diabetes, etc. However, no participant was suffering from any mental or cognitive illness such as dementia. The participants further mentioned about their life history, tragedy and various life experiences that they went through and expected quick recovery and support.

Although probing was done while interviewing, few semi-structured interview questions are as follows: *What are the various physical problems that you are facing at this age? What are your various needs and demands regarding health care products and services? Could you highlight some healthcare products and services offered by the healthcare company that you use in your daily life? Does your healthcare needs are fulfilled by the existing items which are available in the market? Can you highlight some issues about the healthcare products and services as per your experience (Issues related to Marketing Mix)?*

3.6.11 Sample: The interview was conducted among 21 participants (12 male and 9 female) from the age group 65 years and above (Mean= 72.5 years). Participants were randomly selected from Nagaon, Sonitpur, Kamrup and Lakimpur district, Assam.

Most of the participants were living with their family, some were widows/widowers but were living with their children and a few were living in old age homes.

Data analysis procedure: Thematic analysis was done using the interview data. All the verbatim were translated. Themes and sub-themes were identified based on the context of marketing mix.

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

In this chapter, an attempt has been made to ascertain the influence of different dimensions of Marketing Mix strategies on Customer Satisfaction, Motivation, Perception, and Loyalty among the elderly participants. The data were arranged and analyzed in sections. The analysis in this section is based on the responses given by the elderly participants from the selected districts of Assam relating to Marketing mix strategies, Customer Satisfaction, Customer Motivation, Customer Perception, and Customer Loyalty.

4.1 Descriptive Analysis (Participants Demographic Characteristic)

Demographic characteristics as mentioned in table 4.1 portray that out of 400 total respondents, 58.3% (233) of the respondents are female and 41.8% (167) are male. 64% (256) are married, 1% (4) are unmarried, 0.5% (2) are divorced and 34.5% (138) are widow. 41.3% (165) respondents belong from rural area and 58.8% (235) belong from urban area. The education qualification of the respondents are as follows: 16.5% (66) are illiterate, 21.3% (85) have completed primary school, 18.3% (73) middle school, 21.3% (85) secondary school, 14.0% (56) higher secondary, 6.3% (25) are graduate, 0.8% (3) are post-graduate and 1.8% (7) are others. 5.5% (22) are employed, 59.5% (238) are unemployed, and 35% (140) are retired personals. 69.8% (279) have a monthly earning of less than 20,000₹ per month, 29.3% (117) earns between 21,000-40,000₹ per month and 1% (4) earns more than 41,000₹ per month respectively. The source of earning is as follows: out of 400 respondents, 69.8 (279)

receives pension and 29.3% (117) do not receive. 1.3% (5) relies on business and 98.8% (395) do not. 8% (32) receives rent and 92% (368) do not receive, 97.8% (391) depend on their children and 2.3% (9) are independent, 94% (376) depend on their grandchildren and 6% (24) are independent and 0.5% (2) have other sources and 99.5 (398) don't have. 80% (320) of the elderly lives with their family, 13.8% (100) stay at old age home and 6.3 (25) are single.

Table 4.1: Demographic profile of the respondents

Sample Characteristics	Frequency (n=400)	Percent %
Gender		
Male	167	41.8
Female	233	58.3
Marital status		
Married	256	64.0
Unmarried	4	1
Divorced	2	0.5
Widow	138	34.5
Residential Location		
Rural	165	41.3
Urban	235	58.8
Educational qualification		
Illiterate	66	16.5
Primary school	85	21.3
Middle school	73	18.3
Secondary school	85	21.3
Higher Secondary	56	14.0
Graduate	25	6.3
Post graduate	3	.8
Others	7	1.8
Employment status		
Employed	22	5.5
Unemployed	238	59.5
Not working	140	35.0
Source of earning		
Pension		

Yes	128	32.0
No	272	68.0
Business		
Yes	5	1.3
No	395	98.8
Rent		
Yes	32	8.0
No	368	92.0
Children		
Yes	391	97.8
No	9	2.3
Grand-children		
Yes	376	94.0
No	24	6.0
Others		
Yes	2	.5
No	398	99.5
Mode of stay		
Family	320	80.0
Old age home	100	13.8
Single	25	6.3

Source: Data analysis done by the researcher based on primary data collected.

Pictorial representation of the demographic profile of the respondents:

Figure 4.1 Gender distribution

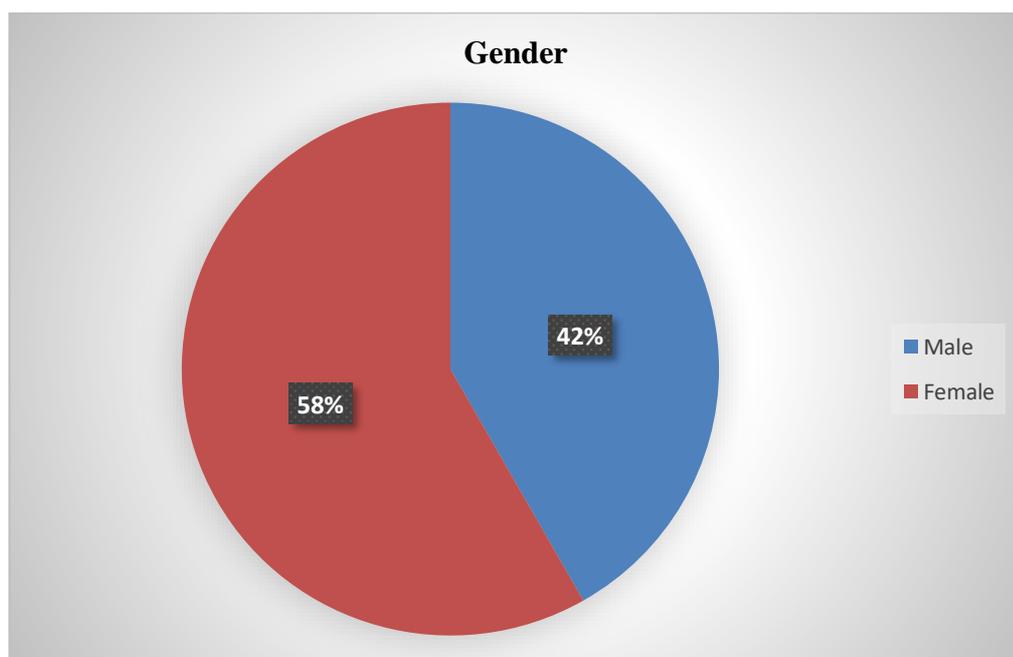


Figure 4.2 Marital status

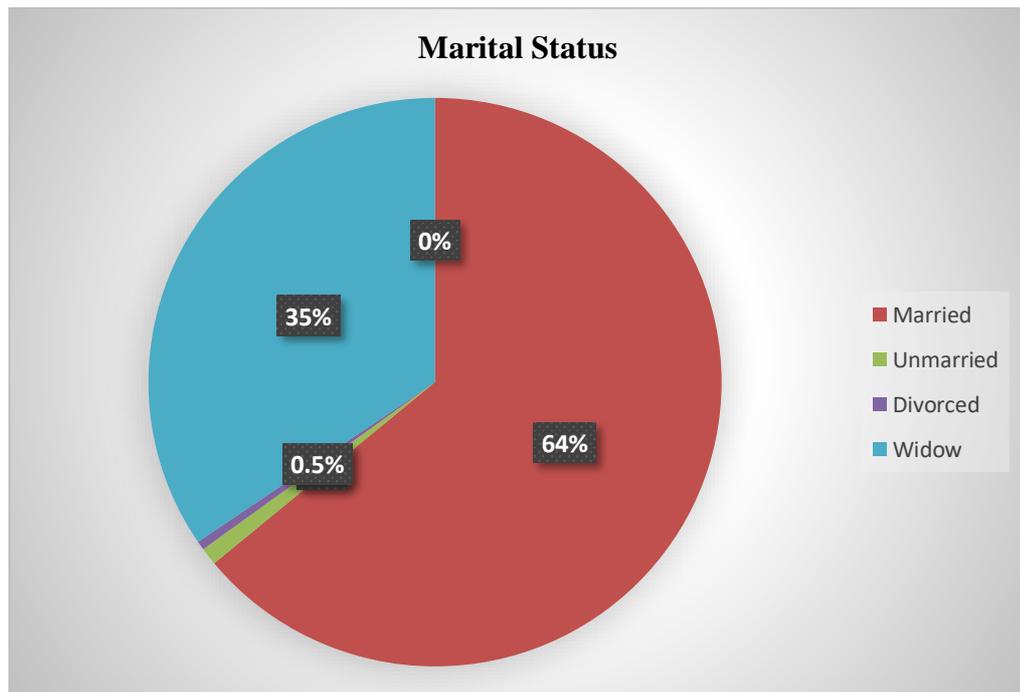


Figure 4.3 Residential Location

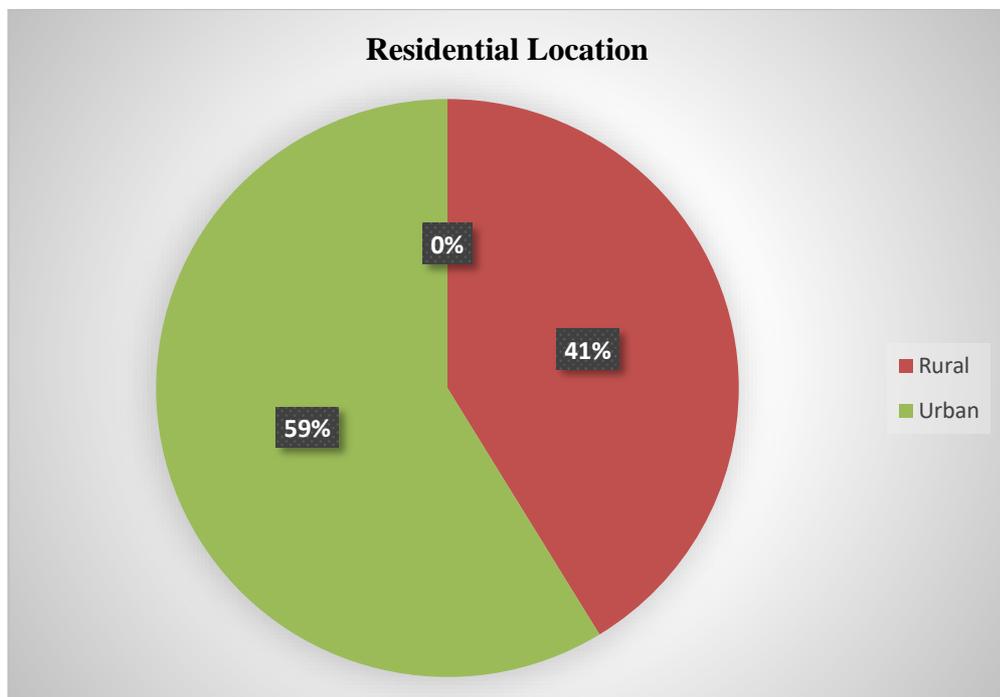


Figure 4.4 Education qualification

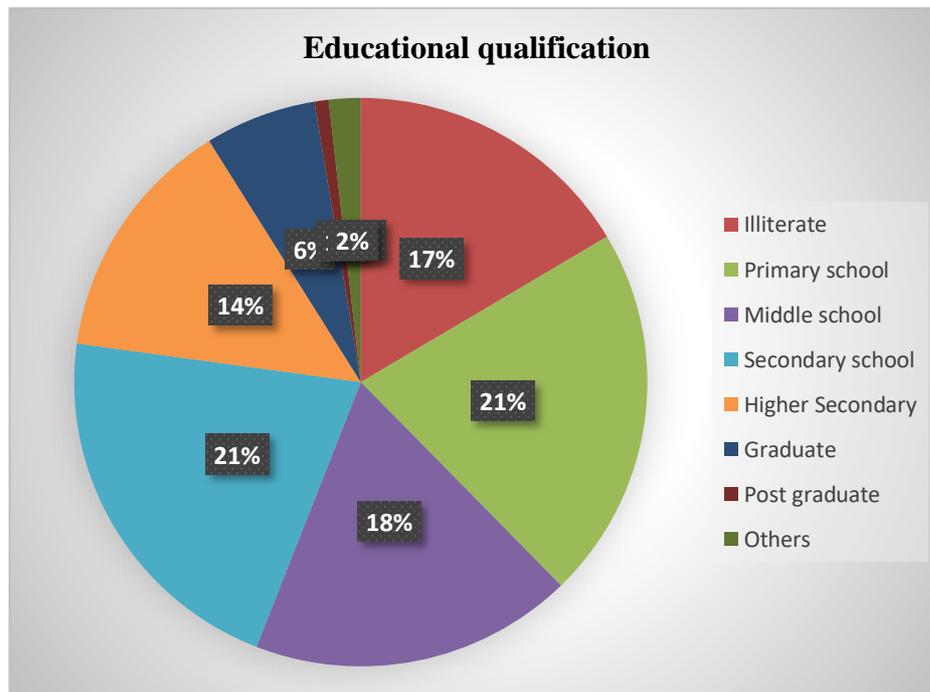


Figure 4.5 Employment status

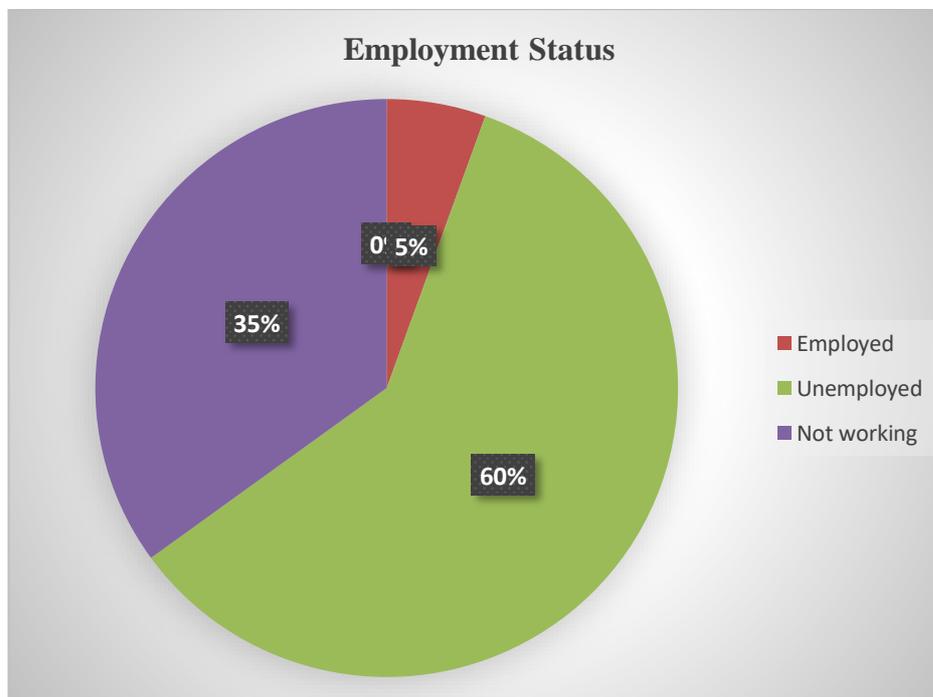


Figure 4.6 Source of earning

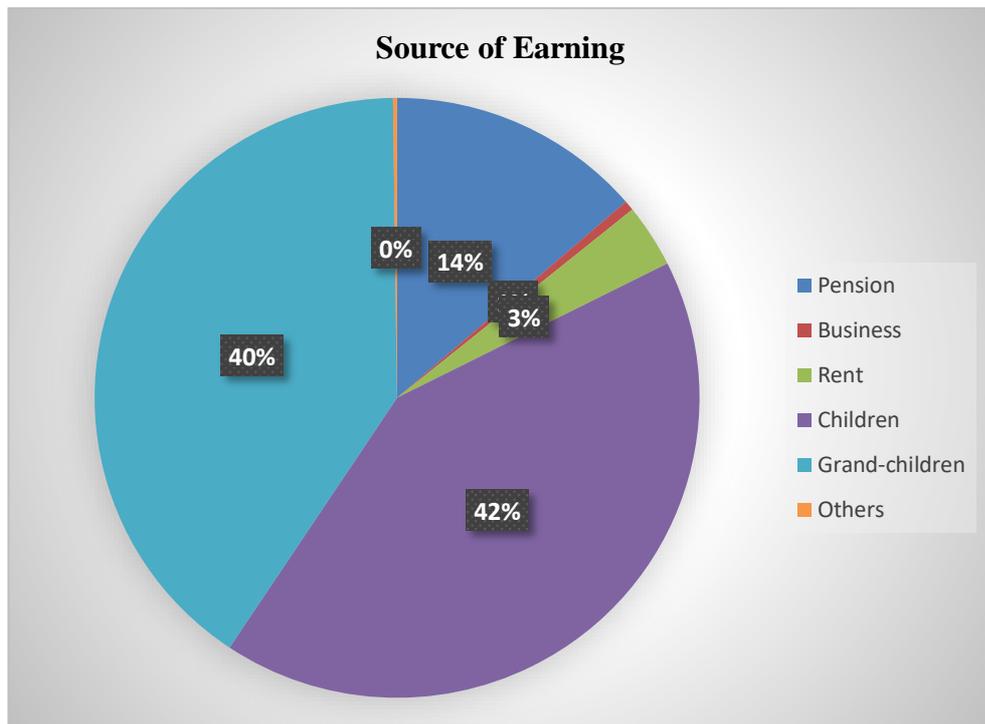
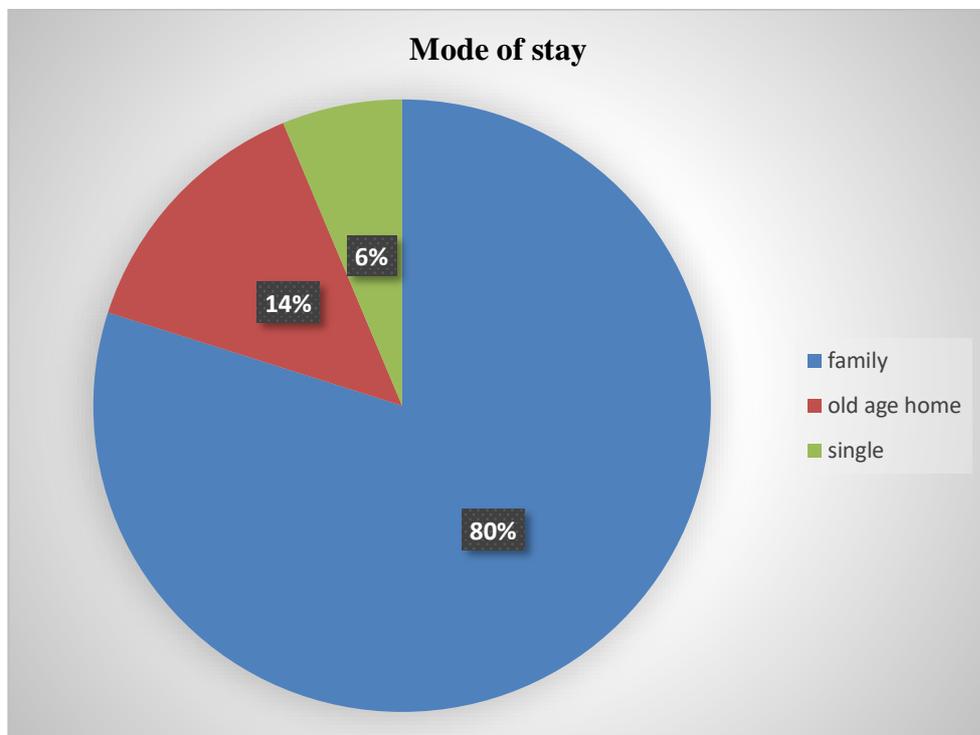


Figure 4.7 Mode of stay



4.2 Quantitative Study (Study 1)

SECTION A

H1a: There is a significant associations of marketing mix, and perception with customer's satisfaction, and loyalty among the elderly people.

Table 4.2: Correlation coefficients among different dimensions of 7P's

Marketing Mix, Perception, Satisfaction, and Loyalty (N=400)

<i>Dimensio ns</i>	<i>Product</i>	<i>Price</i>	<i>Place</i>	<i>Promoti on</i>	<i>People</i>	<i>Process</i>	<i>Physica l Evidenc e</i>	<i>Percepti on</i>	<i>Satisfac tion</i>	<i>Loyalty</i>
Product	1	.549**	.924**	.454**	.469**	.170**	.187**	.534**	.698**	.184**
Price		1	.537**	.825**	.261**	.108	.142*	-.293**	.270**	-.543**
Place			1	.452**	.523**	.106	.151*	.439**	.691**	.159*
Promotio n				1	.157*	.115	.135*	.307**	.250**	.609
People					1	.157*	.152*	.069	.553**	.027
Process						1	.052	.107	.138*	.025
Physical evidence							1	.177**	.301**	.039
Perceptio n								1	.334**	.185**
Satisfacti on									1	.034
Loyalty										1

* $p < .05$; ** $p < .01$

**Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)

Pearson's correlation coefficient in table 4.2 demonstrated a significant relationship among the dimensions of the marketing mix, perception, satisfaction, and loyalty ($P < 0.05$). A correlation was observed between dimensions such as product, price, place, promotion, people, process, physical evidence, and perception, with loyalty and satisfaction. The table further displayed a significant positive intra-correlation among variables of product, price, place, promotion, people, process, and physical evidence at ($p < 0.05$). Satisfaction is positively correlated with the product, price, place, promotion, people, process, physical evidence, and perception. Loyalty is significantly correlated with the product, price, place, and perception and shows no significant relationship with promotion, people, process, physical evidence, and perception. Lastly, perception is showing a significant relationship with the product, price, place, promotion, physical evidence, satisfaction, and loyalty and shows no significant relationship with people and process.

4.2.1 Intra Correlation among the 7 P's of Marketing Mix

Previous studies conducted by (Yu et al., 2015) have mentioned that a value-based product and an accurate price-setting strategy might help in achieving positive behavior among elderly people. The study revealed a positive association between the price and quality of products and services offered to elderly people. An additional study conducted by Song et al. (2014), revealed that the elderly often chooses items with moderate price and high quality of service. Moreover, Luca and Suggs (2010) mentioned that the price of the product act as a strong determining factor that influences the purchasing behavior of the elderly group. Additionally, a study conducted by Kamakura and Russell (1989) revealed that price is positively related to the perceived quality of the products and services. A customer perceives price as a crucial extrinsic factor in determining the quality of a product and its benefits. A product with a high price is perceived to be higher

in quality and less susceptible to competitive pricing than a product with a low price. A similar finding was observed by Rao and Monroe (1989), Lannuzzi (2014) and Boyle (2022) observed a positive relationship between price and product quality. But a study conducted by Helsen and Schmittlein (1994) and Meer (1995) revealed that customers do not use price as a decisive factor to purchase a product and they are not inclined by price consideration. A customer who is loyal to a brand is agreeable to paying the full price for their preferred product as they are less sensitive toward price. However, this might not be the case with elderly people. A study conducted by McCann (1974) concluded that elderly people have a low fixed income and hence are substantially more price-sensitive than the younger segments. The result is supported by other researchers such as Howell and Loeb (1975) and Bucklin (1969) who highlighted that the elderly is twice as price-sensitive as the younger population for certain products and services. Taking this into consideration, the marketers can take this opportunity to create more sales with the help of various pricing strategies such as price reduction through target marketing, and price promotion techniques like special discounts, coupons, refund vouchers, and rebates. The application of these techniques can create a win-win situation for both the elderly customers as well as for the marketers. However, a study conducted by Gelb (1978), showed a contradictory result where the researcher found that the elderly customers prefer to be labeled as a generic segment and seek no differentiation in products and services.

The elderly population comprises a heterogeneous group who has a well-defined expectation about the products and services. Their response towards the consumption of healthcare products and services is documented by Anderson (1976) where the author mentioned that the elderly person would shop around more often if the prices of products were revealed and advertised. Kirisits and Redekop (2013) further suggested conducting clinical trial procedures by the companies to estimate the

product and price effectiveness for its customers. These trials can help a firm to reach a wide and diverse range of potential customers.

A study conducted by Frazier (1999), has highlighted that the distribution channel in the marketing mix plays an important role in fostering the sale of goods and services within a specific geographical area. A customer belonging to any segment of the population would unsurprisingly ask for a convenient and easy approach while purchasing any product or service. In accordance with this, Hanaysha (2017), and Kim and Hyun (2011) conducted a study that highlighted a positive significant relationship between place, product, loyalty, and customer satisfaction.

The elderly population often undergoes a variety of chronic illnesses and disabilities. Problems related to mobility, hygiene, bathing, and other physical weakness are quite common among older customers. Hassan and Rahman (2012) conducted a study where the researcher found two major issues in mobility among elderly people. Firstly, reluctance in using the public transport facilities and secondly, unavailability of transport accessibility in many areas (especially in rural areas). The study further revealed that the elderly often faces difficulties in boarding the bus service because of the everyday hustle, steep steps, maximum waiting hours and rapidly closing doors. Others have complained about the fear of being stranded, leaving at the wrong stop, and getting lost on their way back home. Due to these circumstances, the elderly prefers to purchase the products and services from the local store although compromising the quality, price, and choice. Apart from the issues of mobility and transportation, the elderly segment reported the importance of product attributes that might provide a wide variety in retail offerings thus allowing more purchases during a single shopping visit.

The nature of advertisements to the elderly population requires special attention by the marketers to address their communication problems and daily preferences. A study conducted by Phillips and Sternthal (1977) highlighted that elderly consumers prefer to spend more of their leisure time in media consumption activities. These activities tend to be inclined more towards information gathering rather than entertainment. Another study conducted by Schiffman (1971) revealed that the elderly population is more interested in reading newspapers and ranked it as an important medium in comparison to the young population who ranked television the most. A similar study was conducted by Simmons (1980) who found that the elderly group is the largest subscriber of newspapers in comparison to other age groups. Another interesting study by Phillips and Sternthal (1977) pointed out the learning capabilities of an elderly person where the researcher found that an older person learns best when an information presentation is slower, ideal, or self-paced. Their capability of processing a large chunk of information at a time and ignoring irrelevant information is quite less than younger people. Instead, they have an ability to recall and rely on their past experience to cope with the learning situation. Hence, it is important for a marketer to plan and execute the promotional activities of a product or service while understanding the personality and nature of the elderly.

The relationship between a product and promotion goes in a parallel direction due to its direct link and reliance on one another. A study conducted by Fobker and Grotz (2007) suggested the importance of product description while marketing to the elderly population. While promoting any product or service to elderly people, companies must focus on the benefits and values that it is offering. The product offerings can be displayed through message or images as the elderly generation are more benefit-oriented. The researcher further exaggerated the relationship by mentioning a few

subtle changes while promoting a product. Words such as “comfortable”, “new”, “improved” and “high-quality” have proved to increase the attention of the elderly and ensured credibility towards the brand. Effective promotional activities and better communication might help the elderly people by providing more information about the products and services.

Labeling a population segment with a specific name might not be everyone’s cup of tea. The same is applied to the segment of elderly acts quite appealing. Thus, advertisers and marketers need to search for different ways to attract elderly customers without making them alienated from the company or brand Fobker and Grotz (2007). The elderly group in their later age faces various physical and mental issues such as hearing loss, vision loss, walking disabilities, memory loss, etc. Thus, the promotion of products and services for the elderly group must be very specific and precise. Newspapers and magazines are a part of print media with which the elderly people are most familiar. It allows self-paced information processing and is especially appropriate for introducing new products or services to the elderly. The advertisement agencies can create a separate column for the older section with subtle modifications of the text (large and bold font). Another interesting insight is provided by a study conducted by Szmigin and Carrigan (1999) which revealed the relationship between promotional activities and product delivery as clumsy. The authors mentioned the advertising industry is guilty of understanding ageism in many ways. One such issue is the advertising personnel themselves. The average age of the advertisement personnel is below the age of 50 years due to which they lack empathy in understanding the needs and preferences of the elderly group. A similar finding is mentioned by Long (1998) who found that advertisement executives under the age of thirty were not interested in understanding the above sixties due to which their

analysis was largely based on stereotypes and assumptions. Additionally, a survey conducted by IPC Magazines (1998) found that 62% of elderly women prefer to see models of their age in advertisements. However, the advertisers are in a notion that the presence of elderly persons in their advertisements will alienate their younger audience market (Mazis et al., 1992). However, studies have proved that this belief has been confiscated and there is research evidence to suggest that younger customers view older models in a neutral and positive way in many product commercials (Greco et al., 2013).

An earlier study conducted by Judd (1987) mentioned that people play an integral role in the marketing mix and it should be similarly formalized, institutionalize and manage like the other P's. Another study further mentioned that it is the employees or staff who become the face and represent the organization to the customers. If these employees are not given valuable training regarding client handling, product presentation, and day-to-day interactions then the entire marketing effort may not prove to be effective (Salloum & Ajaka, 2013).

Berry and Parasuraman (1991) in their study have also highlighted the importance of people in a service firm. A service is an intangible performance that cannot be viewed in isolation. People play a vital role in the service sector. Offering a service so effectively becomes a key source of product differentiation and can give the business a competitive edge over its rivals (Lovelock & Wirtz, 2007; Raj et al., 2014). Elderly customers need assistance many times during their purchasing tenure. They might need assistance in knowing about the usability and characteristics of any product or service which they want to avail. Hence, there is a strong dependency of the elderly customer on staff members.

A customer finds difficulty in understanding the value proposition and quality of the service prior to its purchase due to the intangibility nature of service (Ameur et al., 2015). In view of this, the marketers often 'tangible' the service offerings with the help of physical evidence which goes along with the service. The characteristics of physical evidence include various aspects such as the service provider's premises, facilities, working staff's appearances, personal hygiene, and ambiance decoration. Along with this, appreciation materials such as mementos, certificates, medals, and degree honors are all items of physical proof that act as measurable metrics which is used to correctly or accurately determine the quality of service (Othman et al., 2019).

The aspect of the process and physical evidence are directly related to each other as the general appearance of the service location might act as a deciding factor for the elderly customers to visit any store. For example, the work area which service comes across occurs to be dusty or in a mess with a variety of items might distract the elderly customer while availing a service. Another study by (Lovelock, 2001) have revealed the importance of physical evidence in the smooth functioning of a service process by sending a consistent message and maintaining a lucid image of the firm. Lovelock (2001) has argued that physical evidence is one of the crucial components of the marketing mix by which the company can provide tangible objects to the elderly customers during the service delivery process and further use in communication channels such as advertising, and symbols, and trademarks.

A study conducted by Sitanggang et al. (2019) highlighted that a customer's loyalty towards a particular product or service is determined by his or her habit to observe the quality and conduct repetitive purchases. It is further suggested that the companies should keep a note of such loyal customers to satisfy their needs and wants and to

achieve organizational goals. However, sometimes the companies find it difficult to assess their own products and services in terms of quality because good quality is subjective in nature, meaning customers will give different ratings as per their perspective. In addition to this, Kotler (2000) says that companies that offer products and services with superior quality, performance, and features tend to maintain satisfied and loyal customers.

Kotler (2001) highlighted that consumers apply different variables to verify the quality of a product or service. However, what may be deemed to be of high quality to one consumer may be inferior to another as quality is very subjective in nature. To settle, most customers use price as an indicator of product quality (Kotler, 2001). However, some consumers use other attributes such as origin country, taste, smell, size, distribution channel, and packaging. Thus, perception plays a vital role in the life of the consumer. Markin (1995) defined perception as the way in which an individual select and recognizes sensory data which is presented by the environment. Thus, understanding the perception process of the elderly customer is important for a producer or a manufacturer to comprehend their behavior. Furthermore, it is important for the elderly consumer to have prior knowledge about the existence of the particular product or service that is available in the market.

Pettigrew and Robert (2007) conducted a study where the researcher revealed that the product consumption behavior and activities that facilitated social interaction could improve elderly customers perceived quality of life. Places such as second-hand clothing stores, restaurants, and coffee shops can satisfy older consumers' companionship and emotional needs, as many of them enjoy conversation and entertainment in social settings, particularly if they perceive the establishment as a

place for socializing and enjoying themselves. As not all social connections are helpful, the quality of social interaction has a greater role in promoting older individuals' social well-being than the quantity does (Pinquart & Sörensen, 2001). Good quality contacts make the elderly feel confident, loved, and understood (Kim et al., 2007). Hence, a place with affordable products and services can serve the purpose of an elderly customer's meeting point. A subtle change in the distribution channel might help a marketer to provide services at a reasonable rate.

Sutton (1991) through a study revealed that the demand and price of products and services can be positively affected by promotional activities. In a similar context, much theoretical research on the price-promotion relationship has mostly emphasized the effect of demand through advertising. However, the importance of promotion cannot be ignored as its appropriate use can significantly decline the marginal cost, helps in improving scalability, and increase the demand of a firm. Another study by Bagwell (2005) mentioned the implication of the price-promotion relationship where the researcher found that the taste and preferences of a customer can be highly altered by creating subjective price differentiation through advertisement. This might result in building up brand loyalty and gives a competitive advantage over its competitors to the company.

Now a day's, elderly customers are much informed about the various products and services that are available in the market due to the promotional activities carried out by the companies. With better informed customers, the demand for product and services becomes more predominant with more competitive prices. A study by McClure et al. (2004) concluded that brands that invest heavily in advertisement are comparatively more expensive than the brands that invest less. However, this outcome

might not be true in every case as many other factors like subtle quality changes, item packaging, and improvement in the supply chain might make a difference in the price of products and services.

Bert (2013), highlighted that most of the promotional activities organized by the marketers are usually short-term events that are projected to create an interest in the minds of the customers about the various products and services. Another necessary condition for the marketers to achieve the company's goal is through fulfilling the customer's needs and delivering the right product at the right place. Hence to stay in accordance with this request, a company needs to form a strong distribution channel to deliver the product on time and communicate all the necessary decisions and actions to the customer (Szopa, 2012). A strong and systematic distribution channel can help the firm to increase sales as more sources create more chances for the consumer to consume (Osman & Westgerd, 2008). Furthermore, the appropriate selection of promotional activity along with a strong distribution channel might help the marketers to identify and segregate the target market consumers (Road, 2007)

Levitt (2014) highlighted the relationship between people and place where the researcher revealed that both the elements of the marketing mix are strongly interdependent on each other. The researcher further revealed that people in an organization are assigned various tasks pertaining to their job to satisfy the needs of the consumers. People are further segregated as per their job description and job specification within a place. Some people within an organization are engaged in the creation and implementation of various activities of the marketing mix which involves designing, producing, pricing, financing, distribution, promotion, installation, etc. Some are responsible for contacting the customers while others are involved in

creating or executing the marketing mix which might create the chance to favorably change the beliefs, attitudes, and purchase intentions of the target customer group. Finally, there are people who are neither involved with the marketing mix nor have direct contact with customers. The people-place relationship highlights the concept of total organizational commitment to marketing toward the elderly consumer. Additionally, people play a significant role in gaining a competitive advantage for an organization as it can be controlled and managed to achieve the desired impact on consumers.

The relationship between place and process is very vital for the smooth functioning of an organization. The element of place in the marketing mix is one of the significant factors in achieving loyalty and satisfaction among elderly customers. If a marketer wants to retain its elderly customer, then it is important to ensure their accessibility and ease of doing shopping. Services like the availability of transportation facilities from the residence to the store location are also important. In addition to this, offering a simple and effective routine shopping experience to the customers at a convenient place is equally essential (Hassan & Rahman, 2012). Along with the place, the marketers also need to formalize a smooth and sustainable flow of working processes in an organization. The marketers can prefer to make the products and services available under one umbrella which might provide better purchase opportunities to the elderly customers with minimum hustle. Swoboda et al. (2009) in their study have mentioned that establishing augmented facilities like parking services, smooth payment gateways like card fewer transaction facilities, assisting workforce, Electronic Point -of- Sales (EPOS) like barcodes on products, offering loyalty points on cards and after-sales services can help an organization in delivering values to its customers and establish customer loyalty in long run.

Previous studies conducted by Bernhardt and Kinnear (1975) revealed that elderly customers prefer to visit the departmental store rather than shop at the discount stores irrespective of the higher prices. Further research by Barnes and Peters (1982) found that elderly customers are not in favor of using in-home shopping. They want to go out and explore the market of their own. Thus, the mentioned findings seem contrary to the declaration that the elderly segment is labeled as price-conscious and have problem with mobility and transportation (Gelb, 1978). Thus, it is important to consider the patronage behavior of elderly customers by customizing the layout of their shopping experience. This can be done by some subtle modifications in the store attributes along with a better shopping experience such as better sitting facilities, a wide variety of retailer offering that specializes in the elders, extra billing counter, better signboard visibility, and assisting store personnel for providing information.

4.2.2 Inter Correlation between Marketing Mix and Satisfaction

Farooq et al. (2018) in their study have mentioned that a customer is said to be satisfied when they obtain the benefits in accordance with their expectation, needs, and feeling after using a product or service. Another study by (Lien et al., 2017) has highlighted the relationship between satisfaction and consumer's answer while purchasing a product or service where the consumer believes that the product may or may not be in accordance with the expectation and quality. Therefore, in addition to profit maximization, customer pleasure can be seen as a way to expand market share (Angelova & Zekiri, 2011). In accordance with this observation Zameer et al. (2015) and Omar et al. (2016) mentioned that a satisfied customer can help a company to reach its goal and spread a positive word of mouth about its product and services to other customers.

Recent studies by (Nuseir & Madanat, 2015) revealed that the improvement in the supply chain organization which includes the suppliers, manufacturers, wholesalers, retailers, and customers might help the organization in safeguarding a competitive advantage over its competitors and eventually increases the company's ability to deal with more customers effectively and satisfy their needs. Location plays a vital role in dealing with satisfaction or dissatisfaction the elderly customers which might further affect the productivity of the organization (Niharika, 2015). In service marketing, products and services that are easily accessible and available under one roof attract the majority of elderly customers. It helps them in taking less effort to search for the desired brands and products which lately affects their satisfaction level (Kotler & Keller, 2009).

4.2.3 Inter Correlation between Marketing Mix and Loyalty

Dovaliene and Virvilaite (2008), in their study, have mentioned price as the most flexible element of the marketing mix as it changes quickly as per the products and service characteristics. In addition to this, the study found the price to be more effective when harmonized with other Ps of the marketing mix. An earlier study by Rao and Monroe (1989) highlighted the significant relationship between price and loyalty. The study concluded that in order to increase brand equity, it is important for the firm to increase the perceived quality of its product and services by using the price element. Although a high price point does not guarantee brand loyalty, it does imitate excellence in brand quality. However, another study by Helsen and Schmittlein (1994) and Meer (1995) revealed that price does not play a significant role in influencing the purchase decision of a loyal or non-loyal customer. They will purchase the product irrespective of the price involved.

Kotler and Armstrong (2004) highlighted that the element of promotion in the marketing mix involves advertisement, individual retails, sales promotion, and public relations. Other studies have highlighted that adoption of effective promotional activities might help an organization in building brand equity and helps in influencing customers' decision (Yoo et al., 2000). Aaker and Jacobson (1994) further mentioned that greater brand awareness of the available product and service in the market generates a better association between the product and customer. Thus, it can be concluded that effective promotional activities can form a strong relationship between the customers and the brand which relatively improves their loyalty towards the products and services in the long run. However, no correlation was found between promotion and loyalty, since promotional activities for the elderly customer are not enough to make them aware of the available products and services in the market.

4.2.4 Inter Correlation of Perception with Marketing Mix, Satisfaction, and Loyalty

The element of customer perception has been reviewed by many researchers and found its direct link with marketing mix and customer satisfaction (Barber et al., 2011; Marinkovic et al., 2014; Truong et al., 2017). The researchers further revealed that customer perception is affected by customers' expectations of the quality of service and that the perception of service quality is an antecedent of customer satisfaction. Thus, in the preview of the place and perception relationship, marketers can modify their distribution channel as per the target customer's needs and preferences which might help the organization in long run (Van et al., 2000). The service delivery process also plays a vital role in shaping the customer's perception of the nature of the products and their physical attributes (Bolton & Drew, 1991). If a

company understands the perception of customers in regard to the product or service they offer, the marketers would be in a better position in understanding its consumer's behavior (Subramaniam et al., 2014). A better understanding of the customer's nature will help the organization in influencing customers' perceptions through advertisement, public relations, loyalty schemes, and discounts (Watson & Hill, 2015).

SECTION B

H1b: There is a significant influence of marketing mix on satisfaction among the elderly people

H1c: There is a significant influence of perception on satisfaction among the elderly people

H1d: There is a significant influence of marketing mix on loyalty among the elderly people

H1e: There is a significant influence of perception on loyalty among the elderly people

4.2.5 Regression result of Marketing Mix with Satisfaction.

Table: 4.3 Marketing Mix with Satisfaction (N=400)

Marketing Mix Variables (Predictors)	Satisfaction (Criterion)		
	β	t	Sig.
Product	.546	3.37**	.001
Price	.319	2.96**	.003
Place	.182	1.90*	.05
Promotion	.062	.61	.541
People	.366	1.08	.282
Process	.06	5.18***	.000
Physical Evidence	.162	2.31*	.022
R	.783		
R ²	.545		
Adjusted R ²	.524		
F	26.830***		

* $p < .05$; ** $p < .01$; *** $p < .001$

Dependent variable: Customer satisfaction

Independent variables: Marketing Mix

The result of the linear regression analysis, as presented in Table 4.3 indicated that the value of R² is .545 which indicates that 54% of the variation in customer satisfaction towards marketing of healthcare services is influenced by product, price, place, and process, and physical evidence. The result indicated that out of 7Ps, product ($\beta = .546$, $p < 0.01$), price ($\beta = .319$, $p < 0.01$), place ($\beta = .182$, $p < 0.05$), process ($\beta = .06$, $p < 0.001$) and physical evidence ($\beta = .162$, $p < 0.05$) are statistically significant whereas promotion and people are not predicting the result. The largest beta coefficient is $\beta = .546$ which is the product. This means that this dimension makes a strong unique contribution to explaining the dependent variable which is customer satisfaction. The adjusted coefficient of determination (R²) indicates that .545 percent of the variation

in the dependent variable is explained by variations in the independent variables. In other words, these dimensions can explain the change in customer satisfaction. The results of the linear regression model indicate that the marketing mix strategy explained the variance in customer satisfaction. Thus, the five predictor dimensions are observed to be positively correlated to satisfaction. Hence, the overall model is found to be significant at .001 level ($F= 26.830$).

4.2.6 Regression result of Customer Perception with Satisfaction

Table 4.4 Customer Perception with Satisfaction ($N=400$)

(Predictor)	Satisfaction (Criterion)		
	β	t	Sig.
Customer perception	.821	3.40**	.003
R	.231		
R ²	.053		
Adjusted R ²	.048		
F	9.28**		

****p<.01**

Dependent variable: Customer satisfaction

Independent variables: Customer perception

The result of the linear regression analysis, as presented in Table 4.4 indicated that the value of R^2 is .053 which indicates that 53% of the variation in customer satisfaction towards marketing of healthcare services is influenced by customer perception. The result indicated that customer perception ($\beta= .821, p<0.01$) is predicting the result thus making a strong unique contribution to explaining the dependent variable which is customer satisfaction. The adjusted coefficient of determination (R^2) indicates that .053 percent of the variation in the dependent variable is explained by variations in

the independent variables. The results of the linear regression model indicate that customer perception explained the variance in customer satisfaction. Thus, the predictor dimension is observed to be positively correlated to satisfaction. Hence, the overall model is found to be significant at .01 level ($F= 9.28$).

4.2.7 Regression result of Marketing Mix with Loyalty

Table: 4.5 Regression result of marketing mix with loyalty ($N=400$).

Marketing Mix Variables (Predictors)	Loyalty (Criterion)		
	β	t	Sig.
Product	.229	2.02*	.045
Price	.355	3.35**	.001
Place	.143	1.61	.541
Promotion	.063	1.08	.282
People	.028	.403	.688
Process	.014	.257	.797
Physical Evidence	.033	.596	.552
R	.741		
R ²	.549		
Adjusted R ²	.529		
F	27.68***		

* $p<.05$; ** $p<.01$; *** $p<.001$

Dependent variable: Customer Loyalty

Independent variables: Marketing Mix

The result of the linear regression analysis, as presented in Table 4.5 indicated that the value of R^2 is .549 which indicates that 54% of the variation in customer loyalty towards the marketing of healthcare services is influenced by product and price. The result indicated that out of 7Ps, product ($\beta= .229, p<0.05$) and price ($\beta= .355, p<.01$) are statistically significant whereas place, promotion, people, process, and physical evidence are not predicting the result. The largest beta coefficient is $\beta= .355$ which is

price. This means that this dimension makes a strong unique contribution to explaining the dependent variable which is customer satisfaction. The adjusted coefficient of determination (R^2) indicates that .549 percent of the variation in the dependent variable is explained by variations in the independent variables. The results of the linear regression model indicate that the marketing mix strategy explained the variance in customer loyalty. Thus, the two predictor dimensions are observed to be positively correlated to customer loyalty. Hence, the overall model is found to be significant at .001 level ($F= 27.68$).

4.2.8 Regression result of Customer Perception with Customer Loyalty

Table 4.6 Regression result of customer perception with customer loyalty ($N=400$).

	Customer loyalty (Criterion)		
(Predictor)	β	t	Sig.
Customer perception	.039	.754	.451
R	.039		
R ²	.002		
Adjusted R ²	.004		
F	.568**		

****p<.01**

Dependent variable: Customer loyalty

Independent variables: Customer perception

The result of the linear regression analysis, as presented in Table 4.6 indicated that the value of R^2 is .002 which indicates that .2% of the variation in customer perception towards marketing of healthcare services is influenced by customer loyalty. The result indicated that customer perception ($\beta= .0391, p>0.01$) is not predicting the result thus

no contribution to explaining the dependent variable which is customer loyalty. The adjusted coefficient of determination (R^2) indicates that .004 percent of the variation in the dependent variable is explained by variations in the independent variables. The results of the linear regression model indicate that customer perception does not explain the variance in customer loyalty. Thus, the predictor dimension is not correlated to customer loyalty.

According to the research's findings, the components of the marketing mix—product, place, price, process and physical evidence—have a favorable impact on consumer satisfaction. Prior studies by Sukamto and Lumintan (2015), Kadhim et al. (2016), Mustawadjuhaefa et al. (2017), Quang (2017), and Alipour et al. (2018), among others, provide support for these findings. Nuseir and Madanat (2015) in their study have highlighted that a better quality of product and service conveys an improved level of satisfaction among the customers. Both product and satisfaction are directly proportional to each other. The product in the marketing mix includes ideas such as innovative service and value-added service in the company (Alipour et al., 2018). The customer becomes satisfied when they receive the expected result from the product or service that they use. However, it is important to note that the quality of any product or service is not reviewed from the company's point of view, rather it is viewed from the perspective of the customer. Thus, two important factors affect product quality i.e., expected product quality and perceived product quality. If a customer is receiving the perceived quality of the product as per their expectation, then the customer will consider the quality as good and thus feel satisfied. Contrarily, if the product's quality falls short of expectations, the customer would see it as being of low quality and become disappointed. As a result, both inadequate and adequate product standards depend on the company's capacity to satisfy client demands (Spiteri & Dion, 2004).

A good product quality leaves a strong imprint on the psychology of the customer irrespective of their age and its acceptability generates a vast amount of satisfaction and a sense of loyalty in a customer (Auh & Johnson, 2005). In the context of the product and satisfaction relationship, the value which is derived from using a product by a customer is an important factor that needs to be considered because the availability of an alternative product with similar characteristics and low price might attract a customer toward its competitors. Even saving a trifling amount becomes the priority of a customer if the quality standards of other products are similar. High expectations bearing customers require higher quality and if an organization is unable to perceive customers' requirements of quality standards, then the loyalty of a customer is in jeopardy. Hence, the concept of marketing mix determines the right value that needs to be delivered to the right customer for better results (Ghazizadeh et al., 2010).

The element of price in the marketing mix is another important aspect that many researchers and experts give importance to as it helps not only in profit maximization and revenue generation but also plays a predominant role in determining the overall market share. Pricing significantly affects how consumers view a product's value (Nuseir & Madanat, 2015). Customers typically feel satisfied if the quality of the products outweighs the money, they spent on them. There is a correlation between pricing and customer satisfaction, according to any studies (Kadhim et al., 2016; Alipour et al., 2018). Gronroos and Voima (2012), concluded that the manufacturing cost of a product, promotional strategies, distribution cost, and nature of the market determines the selling price of a product or service. It is better if elderly customers have prior information about the products or services which they are willing to consume because the price factor influences both parties. Organizations intend to

secure adequate profit but at the same time, they do not intend to lose their customers because of higher pricing policies. The price of products and services might vary at national and international levels as the dimensions of conducting business and customers' choice of purchasing might differ from market to market (Lancioni, 2005). Customers that are happy will pay more, but they will not lower their standards of quality (Goldschmidh & Chung, 2001).

Alipour et. al. (2018) mentioned that certain factors in the place elements such as order process, storage location, goods distribution, and handling can positively lead to customer satisfaction or dissatisfaction among the consumers. The channel of distribution is an integral part of the place which involves members like service providers and market intermediaries. Literature reveals that a company can choose two different ways to provide products and services to its customer which are direct and indirect marketing channels. In a direct channel, the products and services are directed from the manufacturers to the end consumers. Whereas, in an indirect channel, a broker or a middle-man is involved in distributing the products and services from the manufacturer to the wholesaler to retailers and then to the customers. This process increases the cost of the product because each agent will receive a percentage of their profits. Hence, it is important for the company to choose the right medium for selling its products and services that can prove effective for all the stakeholders. Customers who are inconvenienced by the site are less satisfied, which has a negative effect on the firm (Niharika, 2015). Customer services are a crucial building block for obtaining customer happiness. The earlier studies (Kadhim et al., 2016, Alipour et al., 2018) provided evidence to support such claims. A study by Gronroos and Voima (2012), highlighted that most Indian logistics firms have not adopted the consideration for an effective service distribution network regarding sites

for new branches, warehouses, and locations. The place is directly linked with customer satisfaction among elderly customers because an effective distribution channel helps in securing timely production and dispatch of products into the market to make it accessible for them. This increases customers' confidence in the organization and such a swift mechanism of product delivery indicates the organization's capability in the market (Bee, 2009).

A study conducted by Boom and Bitner (1981) revealed that the element of people in a service organization plays a crucial role in the delivery process as they are the ones who interact with the customers. The research further highlighted the importance of staff members as they are the prime components in delivering a high-quality service and contribute to overall satisfaction. The relationship between elderly customers and healthcare providers determines the overall quality of service delivery for the organization. If a customer is satisfied then they will spread a positive word of mouth or vice-versa. However, the element of people in marketing mix has no significant impact among the elderly people, as the elderly customers might have a sense of detachment, or the staff members might not be able to establish a sense of connection or might not be able to convey the expected helping hand to the elderly customers.

A study by Sundari et al.(2019) concluded that product, price, place and promotion have a significant positive effect on customer loyalty. However, in the current study, product and price showed a positive effect on customer loyalty. Customer loyalty is influenced by the quality of the products and services offered. The finding is supported by earlier studies (Kitapci, et al., 2014). A customer becomes loyal to a product or service when the brand cast a strong impression on their psychology thus generating a vast feeling of satisfaction and inflaming the sense of loyalty. However,

because every product differs and each person perceives quality differently, it can be exceedingly difficult to define (Spiteri & Dion, 2004). This difference in perception leads to a shift in satisfaction, which in turn alters the degree of loyalty. A product must satisfy the required criteria, such as superiority over its rivals, inimitableness, non-substitutability, and appropriability, so that it may win customers' trust and brand loyalty (Auh & Johnson, 2005). According to Nikhashemi et al. (2017), clients who are satisfied with a product's quality never switch to another product. These claims are substantiated by earlier research that demonstrates how a product can increase customer loyalty and satisfaction (Wahab et al., 2016; Sukanto & Lumintan, 2015).

The element of price in the marketing mix is the amount that is charged for delivering the value against the service or product which is provided to the customer. Price bids a significant impact on the mind of a consumer through engaging them in purchase-related decision-making (Kotler et al., 2008). However, the decision of pricing any product or service depends on many factors such as purchasing power of the customer, cost of the product, and cost of product delivery (Parasuraman & Grewal, 2000). The element of price plays a major role in achieving satisfaction and loyalty because whenever a customer spends their money, they sensibly calculate the most benefit from the product or service against their spending (Peter & Donnelly, 2007).

Promoting seeks to build relationships with consumers in order to enlighten or influence consumers' attitudes (Pourdehghan, 2015). When a promotion matches or even exceeds the actual quality of the goods being supplied, buyers will feel satisfied and remain devoted to the company. Promotions have a favourable effect on customer loyalty and satisfaction (Sukanto & Lumintan, 2015; Mustawadjuhaefa et al., 2017;

Verma & Singh, 2017). However, the current study didn't find any significant influence of promotion on customer loyalty.

SECTION C

Gender Differences

H1f: There is a significant difference between gender on marketing mix among the elderly people.

H1g: There is a significant difference between gender on satisfaction among the elderly people

H1h: There is a significant difference between gender on loyalty among the elderly people

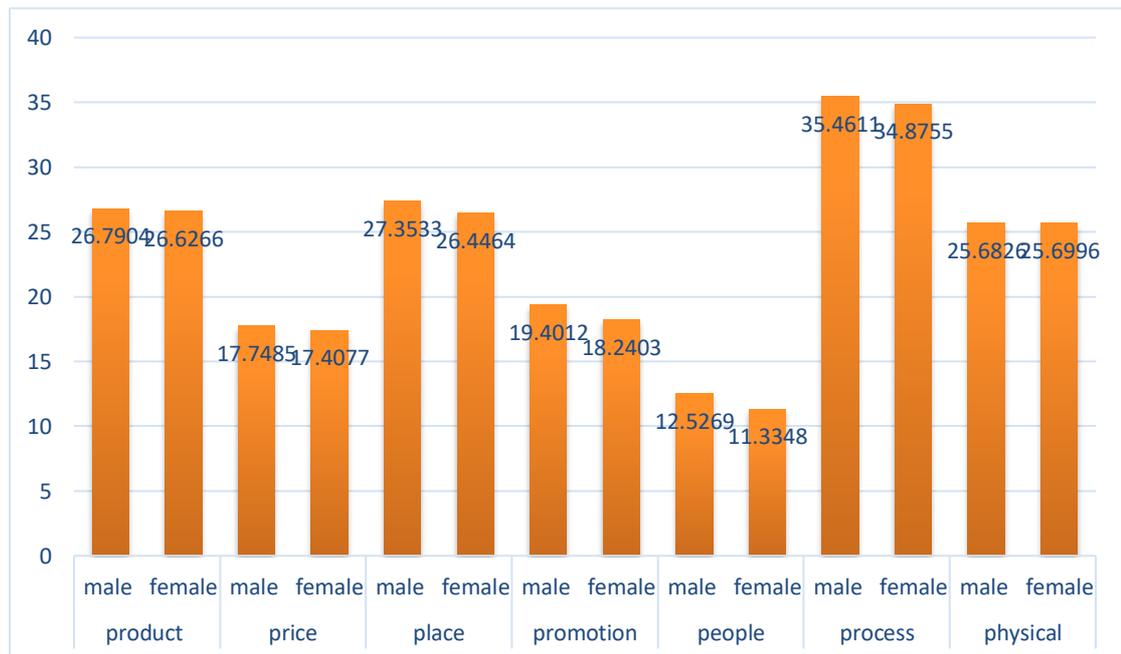
4.2.9 Difference between Gender on Marketing Mix among the Elderly People.

Table 4.7: Gender and Marketing Mix

<i>Variable</i>	<i>Group</i>	<i>n</i>	<i>Mean</i>	<i>SD</i>	<i>t-value</i>	<i>P value</i>
Product	Male	167	26.7904	4.60596	.321	.044*
	Female	233	26.6266	5.32581	.328	
Price	Male	167	17.7485	5.40383	.649	.174
	Female	233	17.4077	5.01733	.641	
Place	Male	167	27.3533	4.95045	1.750	.604
	Female	233	26.4464	5.22576	1.765	
Promotion	Male	167	19.4012	5.51674	2.125	.269
	Female	233	18.2403	5.29172	2.111	
People	Male	167	12.5269	6.59848	2.002	.000**
	Female	233	11.3348	5.29309	1.932	
Process	Male	167	35.4611	4.15186	1.281	.175
	Female	233	34.8755	4.74950	1.309	
Physical evidence	Male	167	25.6826	3.79297	.044	.760
	Female	233	25.6996	3.72721	.044	

*p<.05; **p<.01

Graph 4.1 Mean value of Male and Female Participants on different Dimensions of 7 P's (N=400)



The t-test in the above table 4.7 portrayed a significant gender difference on dimensions such as product ($p < .05$) and people ($p < .01$). However, no significant differences were found regarding price, place, promotion, process and physical evidence.

Baker (2012) highlighted in a study that both men and women adopt different approaches while making decisions for product purchasing. The researcher further found women to be farsighted and mostly deemed to satisfy long-term needs. However, men are found to be shorter-sighted and wish to satisfy their needs immediately. Another study by Levit (2002) highlighted the behavioral aspect of women where the researcher mentioned that women prefer to shop at a relaxed pace whenever they go to purchase any merchandise. They mostly compare the items with the next best alternative, check the best prices, try things on and then make the purchase decision.

Most companies undergo extensive market research in terms of market segmentation, target marketing, and positioning for seizing their customer's attention and consumption pattern before launching any product or service (Armstrong & Kotler, 2009). In addition to this, understanding the various traits of a consumer might help the marketer in knowing the consumer behavior of both males and females. Generally, there are clear differences between males and females in the purchase of products and services. Heejin and Kumar (2008) found that women are mostly influenced by the quality of service more frequently. In opposite to this, men are mostly inclined by the perceived economic value of a particular product. Even in impulsive buying, Coley and Burgess (2003) found a significant difference between men and women in emotional and cognitive criteria. Bailey (2005) found that gender plays an impact on determining credibility in terms of brand attitudes, patronage intentions, or switching intentions of a company or brand.

Gender-based marketing not only takes the physical uses of the product into account but also the different associations that women and men have with regard to the product. Thus, companies are now focusing on unisex products and services in order to appeal to both men and women to use their merchandise. The companies have cleverly managed to create one product with two successful product lines, in which both the product design and marketing are adapted for the two gender.

The relationship between price and gender is often studied by many researchers as it is an important element of the marketing mix which helps the marketers in generating revenue for the company. Price is a significant tool of marketing element and refers to the amount of money that is paid by customers. Companies use the best pricing strategies after identifying the needs and wants of the customer. Based on the gender

perspective, companies might use certain pricing strategies such as cost-based pricing, market-based pricing, and competition-based pricing which might help the company in market penetration and stabilize the competitive status in the market. A study conducted by Suri and Manchanda (2001) revealed that there exists a difference in the perspective of both males and females toward unfair pricing. In the healthcare industry, females tend to perceive more unfairness than men. Munnukka (2008) further found that a significant and positive relationship existed between customers' price perceptions and their purchase intentions. All internal and external communication strategies used to market a product are included in promotion. These include, but are not limited to, social media platforms, email marketing, and television ads, all of which, when used effectively, have the ability to reach a large number of new clients. However, in the last four decades, several studies on gender portrayals in advertising were done (Rohlinger, 2002), as well as on the effects of stereotyped, discriminatory, and distorted portrayals (Lafky et al., 1996). Women and men have always been portrayed differently in advertising: women are generally represented as assuming traditional (e.g., housewives) and decorative roles, concerned about their physical appearance, or are sexually objectified; men are usually portrayed as holding power, leaders, and active and as businessmen. The numerous goods and services that are offered on the market are directly impacted by this particular representation. Print, audio, visual, and, more lately, online advertising all exhibit these characteristics (Plakoyiannaki & Mathioudaki, 2008). However, no difference was observed between gender on promotion.

Therefore, new role models may be created and new strategies may be used to promote advertising which might be free of stereotypes and foster gender equality advocacy. In addition, special programs of gender-related content in marketing and

advertising could be created for the budding marketers that will become future professionals in these areas. Such programs would allow them with the equipped knowledge and skills about gender content and gender-sensitive strategies/approaches towards advertising and improve their critical judgment on sexist and discriminatory advertisements. Similarly, bearing in mind the important role of today's professionals in marketing and advertising, training programs on 'gender in advertising' could be developed in order to make them aware of (some) gender issues in advertising and to make some of the gender equality advocates (creating new strategies towards gender-sensitive marketing and advertising).

People include all individuals who provide services to potential customers on behalf of a company. This category includes those who actively participate in the sales process as well as those who offer a service, such as handling dispatching, offering guidance, or addressing complaints from clients. Customer loyalty is greatly influenced by having competent staff in all sectors. Additionally, employees should receive training on gender marketing so they can consider how men and women have different needs and interests. This may result in radically different sales pitches and interactions between the salesperson and the customer. Male and female characteristics differ from one another. Among other traits, to be feminine is to be highly empathetic, meaning women have the ability to form emotional bonds with products, as well as with people. For women, the decision to purchase a product is influenced by many different criteria, not just the product itself. Studies found that it's common for women to ask sales representatives a lot of questions, expect comprehensive answers, and become interested in aspects of the product that go beyond its own physical qualities. It's imperative for sales personnel to take these factors into account and provide their customers with a comprehensive knowledge of

their product range. However, the structural nature of the male decision-making style allows them to be persuaded by functional arguments. Relevant data and facts are frequently more significant than interpersonal communication. Men have a tendency to ask straightforward, goal-oriented inquiries to determine whether a product may meet their unique objectives. They then balance the benefits and drawbacks to determine whether the product is appropriate. The salesperson should therefore be well acquainted with the products to be able to answer subject-related questions efficiently and confidently. If men feel that their assistant is not technically competent, they might well feel tempted to buy their products somewhere else.

The common conception is that men derive very little pleasure from shopping as they simply go to the store to get something they need. It should be simple to find the necessary item, and the checkout process should be as quick and easy as feasible. It is not necessary to create a cosy sales environment. This straightforward purchasing process is influenced by the shopping behavior associated with men, which is to buy the product and leave the department store without any detours. For this reason, many stores, create a structured and simple sales environment without any frills. Website owners have seized on the trend of gender-specific sales environments, which can significantly boost sales. The diverse demands of men and women in the digital world are equally crucial, despite the fact that sales approaches are undoubtedly different from those in traditional retail. Men like product descriptions that are succinct and to the point, outlining the product's most crucial features and, whenever possible, providing particular numbers, data, and facts in order to accomplish their goal of making purchases quickly and efficiently. Women, on the other hand, tend to want to know as much as possible about the variety of things available, therefore they are typically more inclined to read lengthier, more descriptive texts. These should be as

specific as possible in describing the potential uses and advantages of the marketed product.

It is important for a marketer to curate a pleasant sales atmosphere. This involves ensuring cleanliness, products presented in a logical order, colourful displays, warm lighting conditions, and if possible, suitable mood lighting and music. This logic behind it is pretty simple: if the customer feels comfortable, they want to stay. The physical proximity of the products plays a large role in creating a comfortable sales atmosphere. Studies in the psychological responses to spaces have shown that, to encourage women's buying power, compatible or relevant products should be placed as closely together as possible. Men just have one desire: to obtain their necessities and leave the area.

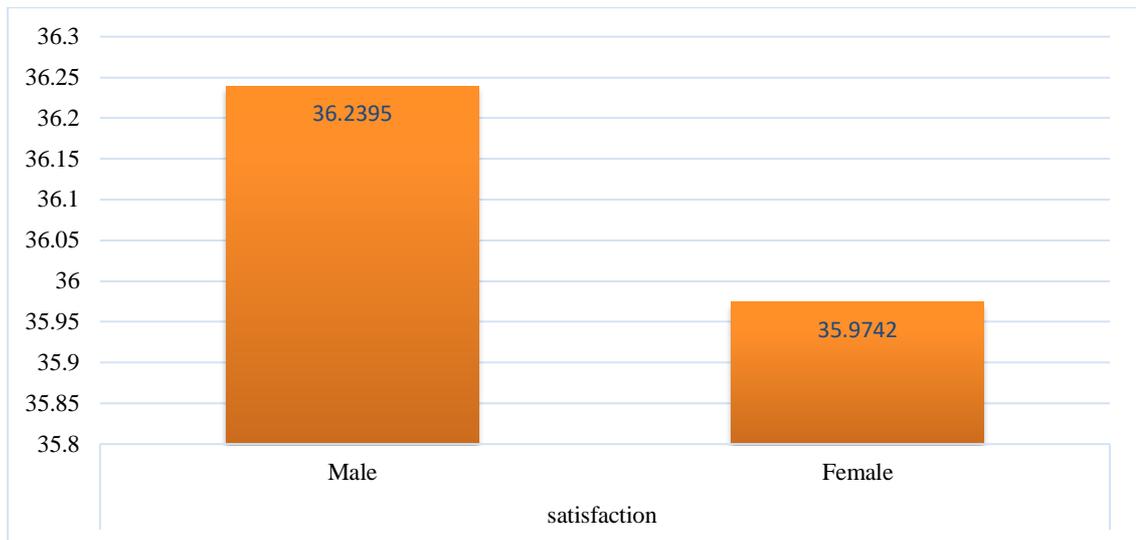
4.2.10 Difference between Gender on Satisfaction among the Elderly People

Table 4.8: Gender and Satisfaction

<i>Variable</i>	<i>Group</i>	<i>n</i>	<i>Mean</i>	<i>SD</i>	<i>t-value</i>	<i>P value</i>
<i>Satisfaction</i>	Male	167	36.2395	3.71128	.623	.006**
	Female	233	35.9742	4.52095	.643	

P<.01**

Graph 4.2 Mean value of Male and Female Participants on Satisfaction (N=400)



The t-test in the above table 4.8 portrayed a significant gender difference on satisfaction ($p < .01$).

Recent studies on demographics and customer satisfaction have shown that demographic factors such as age and level of education influence customer satisfaction (Mburu, 2014; Rashid et al., 2015). Contradictory results have been found in studies on the satisfaction levels of men and women (Zannie & Véronique, 2006). While some researchers have reported no significant difference between men and women on the issue of satisfaction (Carmel, 1985), others acknowledged that women tend to experience higher levels of satisfaction than men (Belás & Gabová, 2016), and still others found men to be more satisfied with a service than women over time (Lim & Envick, 2013). Despite the scholarly contributions to the customer satisfaction and demographic relationship, very little is studied on the combined effect of demographics on customer satisfaction.

4.2.11 Difference between Gender on Loyalty among the Elderly People

Table 4.9: Gender and Loyalty

<i>Variable</i>	<i>Group</i>	<i>n</i>	<i>Mean</i>	<i>SD</i>	<i>t-value</i>	<i>P value</i>
<i>Loyalty</i>	Male	167	13.1317	2.43358	.623	.04*
	Female	233	12.5150	2.53101	.643	

P<.05*

Graph 4.3 Mean value of Male and Female Participants on Loyalty (N= 400)



The t-test in the above Table 4.9 portrayed a significant gender difference on loyalty ($p < .05$).

Several empirical studies on buying behaviour have pointed out that customer demographics may be related to store loyalty (Pan & Zinkhan, 2006). Regarding gender, some studies have proved the existence of significant differences between men and women relating to experience and expression of emotion (Lewis, 2000) and in information processing, with men being more analytical, while women tend to be more subjective (Allinson & Hayes, 1996; McColl-Kennedy et al. 2003). However, in

marketing, it is often assumed that females are more loyal customers than males. Though, this is not accurate in all situations; it depends on the object of customer loyalty. Previous research shows that there is little known about gender differences in customer loyalty. Female and male loyalties could differ. Additionally, Helgesen and Nettet (2010) argue that female customers are supposed to be more loyal than male customers and those females are more relationship-oriented and socially minded than males, while Melnyk et al. (2014) emphasize that female customer do not always show stronger customer loyalty towards a company than male customers do. When it comes to the female and males joining a loyalty program, Wright and Sparks (1999) emphasize that both females and males participate in programs but the majority of the members are females.

SECTION D

4.2.12 Motivating Factors related to the Demographics of Elderly People

Table 4.10: Motivating Factor and Marketing Mix 7P's (N=400)

Motivating Factors	Response	Frequency	Valid Percent
Product	Yes	60	15.0
	No	340	85.0
Price	Yes	137	34.3
	No	263	65.8
Place	Yes	157	39.3
	No	243	60.8
Promotion	Yes	307	76.8
	No	93	23.3
People	Yes	154	38.5
	No	246	61.5
Process	Yes	283	70.8
	No	117	29.3
Physical Evidence	Yes	249	62.3
	No	151	37.8

Table 4.11: Motivating factor and Gender

		Gender	
		Male	Female
Motivating factors	Product	140	200
	Price	97	166
	Place	106	137
	Promotion	52	41
	People	116	130
	Process	62	55
	Physical evidence	70	81

Table 4.12: Motivating factor and Residential area

		Residential Area	
		Rural	Urban
Motivating factors	Product	142	198
	Price	102	161
	Place	84	159
	Promotion	36	57
	People	110	136
	Process	51	66
	Physical evidence	83	68

Table 4.13: Motivating factor and Marital status

		Marital Status			
		Married	Unmarried	Divorce	Widow
Motivating factors	Product	219	2	2	117
	Price	173	3	1	86
	Place	156	2	1	84
	Promotion	54	1	1	37
	People	158	1	2	85
	Process	76	0	0	41
	Physical evidence	100	0	0	51

Table 4.10, table 4.11, table 4.12, and table 4.13 exhibited a descriptive statistic between motivation and 7Ps of marketing, motivation and gender, motivation and residential area, and motivation and marital status.

Customer motivation plays a vital role in the buying process in all business industries. Kotler & Armstrong (2011), in their study, have highlighted that the concept of motives has originated from the need of a consumer where there is a strong urge to seek satisfaction and pleasure. The authors added that need is a byproduct of motivation. Furthermore, Setiadi (2013) highlighted that rational motivation (based on objectivity in assessing the product) and emotional motivation (based on subjectivity in assessing the product) are the two types of motivation that might influence the customer-purchase decision. Therefore, in purchasing a certain product or service, rational motivation and emotional motivation may have an impact on a consumer's purchasing decision. The factor which might act as a strong motivator for elderly customers is the availability and accessibility of the products and services every time they desire for. Features such as the influence of round-the-clock availability while purchasing products differ for males and females who are working and non-working. Round-the-clock availability is important for males and females who are working as they may not have sufficient time to shop during their working hours, so they may prefer to purchase products after working hours. However, there is a lot of rush and long waiting lines in physical stores thus a separate queue or reserve space for the elderly customer might act as a helping hand for them. This is in accordance with a previous study by Swaminathan et al. (1999) who reported that male shoppers were mainly convenience-oriented and were not motivated to that extent by social interaction compared to women buyers. The influence of convenience and cost-saving plays a vital role in customer motivation based on gender. This is in accordance with a previous study by Jen-Hung et al. (2010) specifying that the factors such as lack of sociality, cost-saving, and convenience are the key causes triggering male buyers for

shopping, and the major factors motivating female buyers for shopping are sociality, and fashion.

Many times, a family member or an acquaintance accompanies the elderly buyers in getting the products or services. This emotional support is necessary as it gives social interaction and emotional satisfaction to the elderly buyers while purchasing the products. The need for social interaction and emotional satisfaction for elderly shoppers varies based on gender. This is in accordance with Seock and Bailey's (2008) study which concluded that males tend to be functionally motivated through buying as they have elevated concerns regarding saving time compared to female buyers. Another factor that might motivate the elderly population in making purchase decisions is related to the product description of the items that are available for the elderly population. The elderly population goes through a lot of physical and mental disabilities such as low eye-sight, confusion, cognitive deterioration, motor coordination problem, and so on. Thus, the marketers might introduce some subtle modifications in the packaging of products such as bigger fonts; write up in bilingual languages, and brighter color labels. Other factors such as minimum purchase restrictions can be avoided and the introduction of free delivery and free installation of certain products can be induced to motivate the elderly customers to buy and access the products and services. Additionally, product and service delivery to the remote location can act as a strong motivator for the elderly customers as studies have revealed that the elderly face many mobility issues. Along with this, a strong channel of distribution can further reduce delays in the delivery of products and services. This is consistent with a study by Petryl (2012) that found that among the common dangers that senior consumers worry about are delivery issues and product issues.

QUALITATIVE STUDY (STUDY II)

OBJECTIVES

- To identify the various needs and demands of elderly people.
- To investigate the issues in healthcare products and services related to the elderly people offered by the healthcare companies.

4.3.1 Identifying the Various Needs and Demands of Elderly People

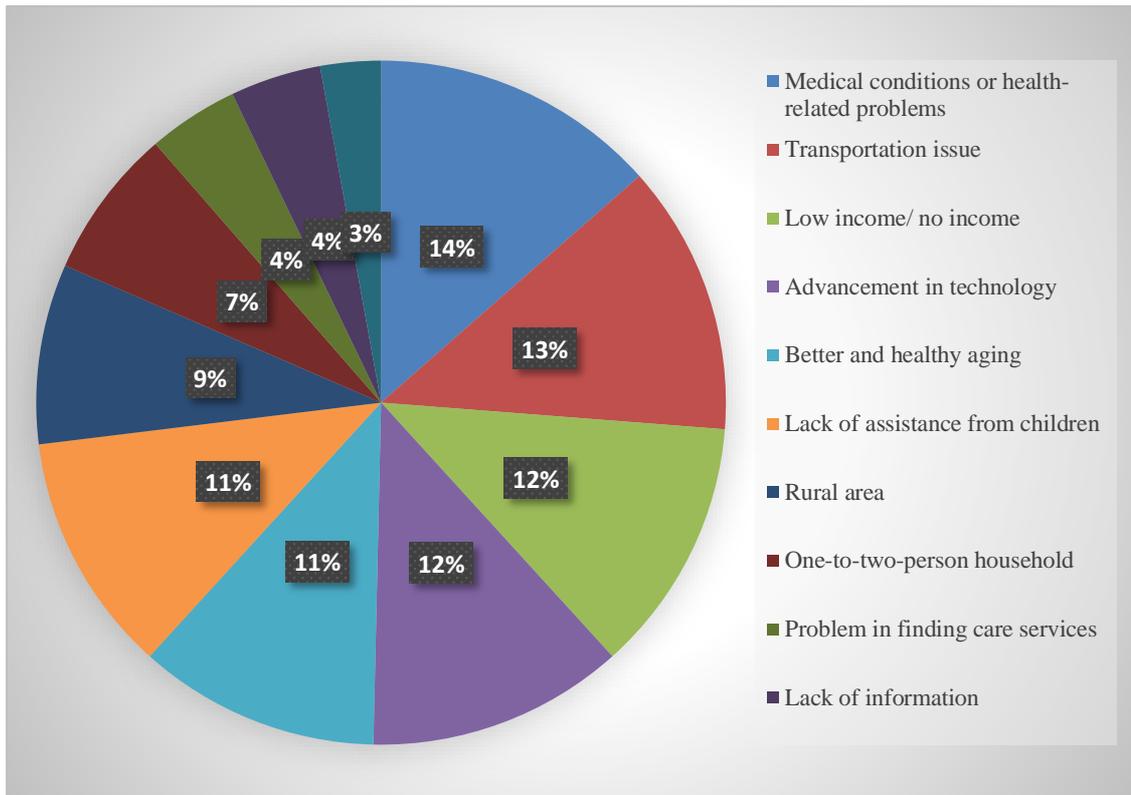
Result:

The analysis of the verbatim highlighted specific needs related to products of the elderly population. Multiple verbatim for similar results are identified and portrayed below.

Table 4.14: Motives for the Elderly to Demand products and Services from the Companies

<i>Factors</i>	<i>Frequency of verbatim</i>
Medical conditions or health-related problems	19
Transportation issue	18
Low income/ no income	17
Advancement in technology	17
Better and healthy aging	16
Lack of assistance from children	16
Rural area	12
One-to-two-person household	10
Problem in finding care services	6
Lack of information	6
Lack of education	4

Figure 4.8 Motives for the elderly to demand products and services



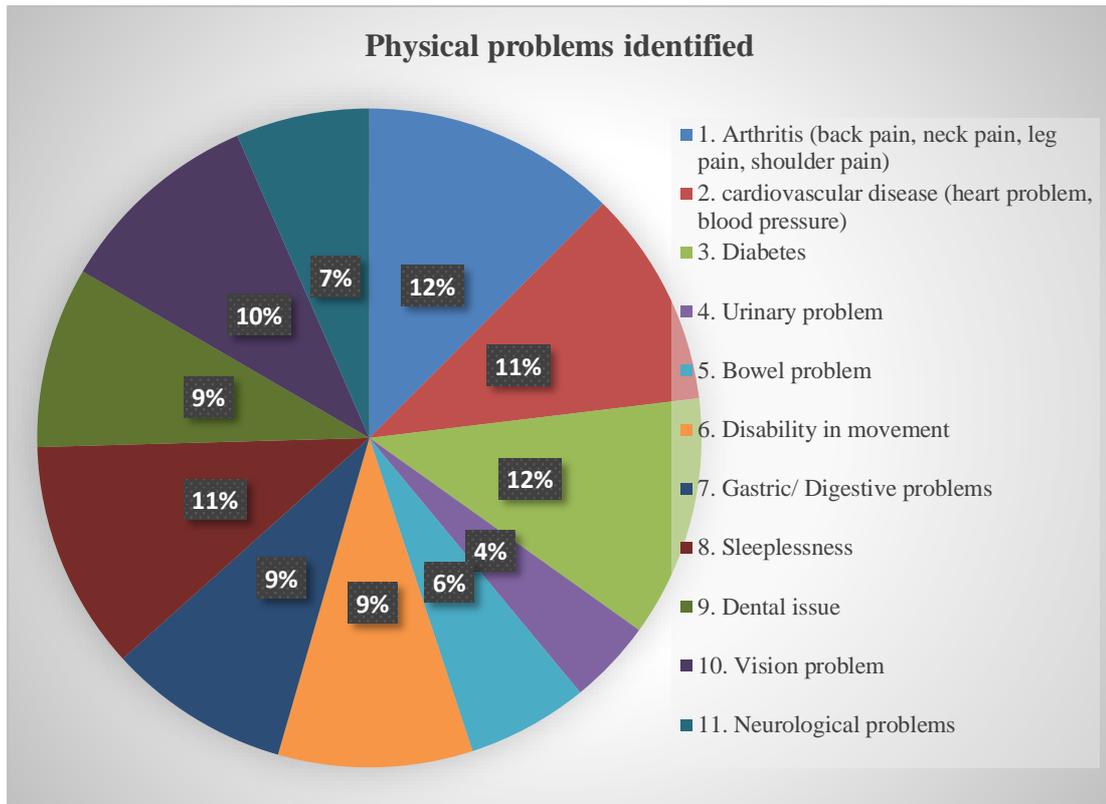
The reasons indicated by the participants that might influence and encourage them for demanding specific needs from the companies are documented in figure 4.8. The result specified that the reason with the highest frequency is due to medical conditions or health-related issues of the elderly participants (WHO, 2015) and the physical changes occurring with age might encourage the participants to call for nutrient content food for healthy aging (Shilsky et al., 2017), health care equipment and other related issues. Transportation issues were another reason. With regards to rural and urban, 71% of the elderly population resides in rural areas, (Elderly in India, 2016) as such transportation is almost forgotten in rural areas, and research on transportation facilities of the older population in the rural area has been neglected. Poverty among aged people is a global concern (UN, 2002) and due to low income, participants might not be able to spend much on the products and services. Moreover, advancement in

technology is demanding new tech devices that could help the elderly to live a healthier life by promoting social interaction, self-monitoring health status, and support their preference for independent life (Dishman et al., 2004) which could support their demand for experiencing healthy aging. In addition, due to the high workload, the children and grandchildren might not get adequate time to assist the elderly member of the family, because of which participants might necessitate for public/private care services which might improve their family member's ability to combine work with care for their parents (Gautun & Bratt, 2017). Kim et al. (2018) reported in their study that economic hardship, availability of services, and acceptability of services were the key reasons for unmet health care needs among the elderly

Table 4.15: Physical Problems identified among the Elderly People

<i>Physical Problems</i>	<i>Frequency of verbatim</i>
1. Arthritis (back pain, neck pain, leg pain, shoulder pain)	21
2. cardiovascular disease (heart problem, blood pressure)	18
3. Diabetes	20
4. Urinary problem	7
5. Bowel problem	10
6. Disability in movement	16
7. Gastric/ Digestive problems	15
8. Sleeplessness	19
9. Dental issue	15
10. Vision problem	17
11. Neurological problems	11

Figure 4.9 Physical Problems Identified



The first three physical problems reported by the elderly have been noted in figure 4.9. The above table highlights that elderly people are suffering from various chronic conditions such as arthritis, cardiovascular problems, digestion-related problems, gastric issues, bowel problems, high blood pressure, diabetes, vision problems, and chest pain (Kumari, 2001; Raju, 2000). Due to diseases, the burden among the Indian elderly seems to increase which might give rise to disabilities for daily activities such as bathing, dressing, toilet, and feeding (Nagananda et al., 2010).

Table 4.16: Frequency-Wise Distribution of the Specific Needs of Healthcare Products and Services

<i>Theme</i>	<i>Sub-theme</i>	<i>Frequency of verbatim</i>
Pharmaceutical needs	Ayurvedic	17
	Homeopathic	
	Herbal medicines	
	Aromatherapy	
	Acupuncture	
	Disease tracking device	
Hygiene needs	Reusable bed pads	21
	Forms of diapers	
	Shower mat	
	Shower chair	
	Toilet safety frame	
Mobility needs	Foldable walking stick	18
	Spongy and lightweight shoes	
	Stair climbing wheelchair or step walker	
	Multi-functioned walking aid	
Immobile needs	Customized chair	16
	Customized bed with Customised handle	
	Pressure-relieving mattress as well as cushions	
	Bed/chair raiser	
	Elevated pillow	
	Exercise equipment's for aged people	
Caregiving facilities	Care co-coordinators (Volunteers) in shopping store	10
	Mobile health services	
	In-house caretakers	
Need for Food products	Low cholesterol and sugar	14
	Alternative protein source for meat	
	Innovative and delicious foods	
	Nutritional and organic food	

Table 4.16 documents the frequency-wise distribution of the needs of specific healthcare products and services among the elderly population which is not easily available in the market. As such, commercial business is still lacking behind in marketing the above-mentioned products and services.

Pharmaceutical needs: Since aged people are the most vulnerable group, their health consciousness is one of the most important factors which affect the utilization of health care products and services (Soni et al., 2016). Hence, complementary and alternative medicines such as ayurvedic, homeopathic, herbal medicines, and natural therapy are more practiced by the elderly population due to various age-related medical conditions (Sharma et al., 2017).

Hygiene and mobility need: A recent study showed that in India, 21% of falls occur at home, out of which 18.9% of them occurs in the bathroom due to slippery floor, sharp edges, unavailability of rubber mat, and grab bar (Joshi & Dsouza, 2015). In addition to this, the urinary-related issues are also under-reported by the aged group despite suffering from urinary infections/irritations, and skin rashes (Mundkur, 2011). Therefore, the companies should take the opportunity and familiarize the emerging adults with bed pads that could be reused and with versatility such as pant type, pad types, and tape type as well as bathroom equipment in the market.

Mobility needs: Mobile aids are necessary for older people for alleviating movement impairment thereby providing greater freedom and independence. Although there are popular aids available such as a walker, walking stick, wheelchair, and crutches (Arefin et al., 2020), elderly people require customized and improvised equipment, for better assistance. A study has reported that the current walking aid is inefficient and unsustainable; therefore there is an urgent need for designing a simpler as well as cheaper walking aid, which could be easily adaptable (United Nations Enable, 2007). A case study on an evolvable walking aid kit explored how the modular system could be incorporated and assembled into different forms such as walking sticks, crutches, walking frames, and variations depending on the individual's difficulties (Nickpour &

Sullivan, 2016). Moreover, Behera and Gupta (2018), conducted a study to introduce a novel mechanism and design for a stair-climbing wheelchair that could be adjustable with height. Therefore, companies introducing the modern equipment in the market would be an effective step for the elderly population.

Immobile needs: Smart furniture can integrate functionality. A study provided a methodological approach for developing modular furniture such as smart chairs and smart beds which encourage the elderly customers to become healthy by increasing the level of activity and independence level. The hypothetical design of the smart bed resembled the normal bed, thereby integrating a thermal sensor for breath detection. The bed could be adjustable thus making it possible to work at a height higher or lower. The bed consists of modules providing additional functions for the toilet, physical exercise, transfer, and mobility (Hu et al., 2020). Moreover, sleep is often associated with musculoskeletal problems, including chronic pain, back pain, shoulder pain, arm pain. Although pain and sleeping mattress association has been identified, the evaluation has been ignored (Mark et al., 2013). Wong et al. (2019) reported that the mattresses should be customized based on individual differences. These researches have provided innovative smart home solutions along with the shreds of evidence from the present result for the company to satisfy the needs of the elderly section.

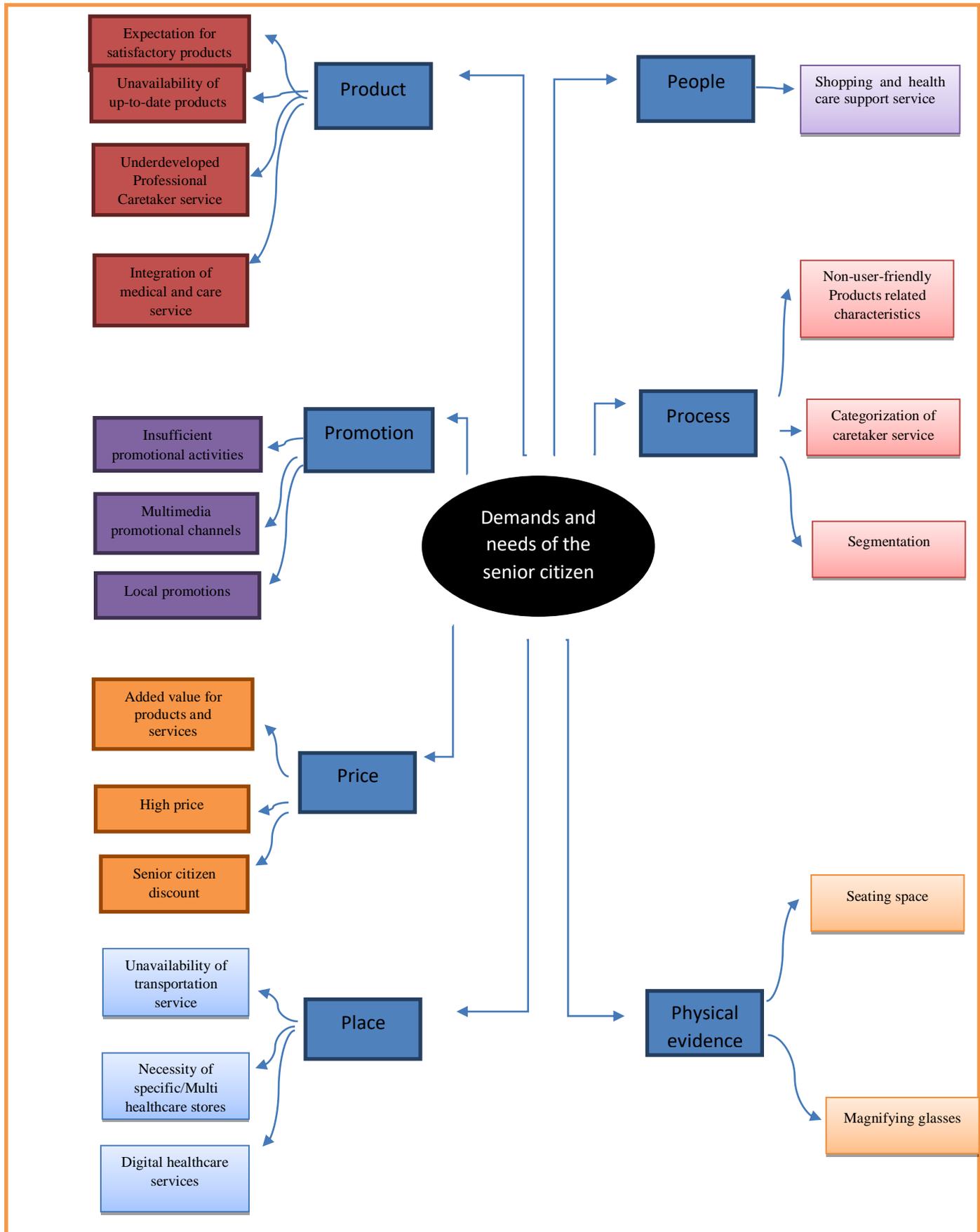
Need for Food products: The need for nutritious, organic, soft, and digestible food is in demand in addition to innovative and tastier foods. A study by Southey (2020) explored the needs of the aged population and findings revealed that in today's scenario elderly population wants to enjoy food including taste, smell, and looks. Moreover, new protein sources such as plant proteins, insects, and protein shakes

could have been launched by the company for older people. Studies have shown that keto and paleo-friendly diet has been commercialized among the elderly segment such as avocado oil mayo, unsweetened tomato ketchup that decreases the risk of diabetes, improves cholesterol level. Moreover, dark chocolates have been consumed by older people who are organic, and free from preservatives, sugar other chemical additives (Southey, 2020). Therefore, such kinds of innovative food products could be manufactured specifically for the older generation which will meet their needs for consuming innovative and delicious food.

Care-giving facilities: Elderly people reported several health care services apart from requirements of health care products product such as mobile health care service, volunteers' service in the shopping store, and in-house care service. The participants agreed that mobility is a challenge for them, therefore, companies should provide bus or vehicle facilities to travel regarding health check-ups, as well as travel long distances for shopping necessary products. Moreover, the need for volunteer service is demanded by the elderly population in the shopping store, which would assist them in carrying the heavy bags, locating items as well as transfer them to the respective place of residence relieving burden and discomfort. This was highlighted in a study by Lambart (1979). Therefore, there is an urgent market potential to tackle the problems by introducing these innovative ideas for encouraging healthy aging.

4.3.2 Investigating the Issues in Healthcare Products and Services related to the Elderly Population offered by the Healthcare Companies

Figure4.10: Conceptual framework developed after mapping themes and sub-themes on marketing mix (The Issues related to the Marketing Strategies of Health-care Products and Services)



Source: compiled by the researcher

The above framework (Figure: 4.10) has been developed after mapping the themes and sub-themes from the verbatim through thematic analysis.

Although most of the elderly population experience and enjoys health care products as well as a healthy outcome, others experience “worst conditions” (Patel et al., 2011). Unfortunately, the older adults discuss their expectations and issues that do not seem to be in harmony with meeting their specific needs and wants. The expectations related to discontentment within the elderly customers with regard to the marketing of healthcare products and services are expressed as:

Product

Expectation for quality or satisfactory products: The elderly Expectations for quality or satisfactory products were based on daily usage of the age-appropriate healthcare products necessary for them. The participating seniors expected their health care products to be durable, comfortable, convenient, and safe for long term use. The health care products are usually not discussed by any of the elderly population, as most of the studies focus on hospital settings.

P6 said, *“I am least concerned about the physical form of the product, I just want the product to be in a good condition, convenient to use and fulfils my purpose. I had a stick which is graceful, and is a support system to me. But the stick is very slippery, it does sometimes tremble me. I think the stick could have been customized with rubber”*. Through interview it is learnt that for choosing products, senior customers would consider practical and efficient usage rather than attractiveness of the product.

Unavailability of up-to-date or new technology products: Elderly customers are doubtful of need-based lifestyle products availability in the market place. Products

such as toothpaste, mouthwash, personal cares, shoes and so on are available in the market, yet, few of the participating seniors has complained regarding unavailability of up-to-date products in the nearby location.

P17 explained”, *I am a patient with arthritis. I cannot move from one place to another easily, and can't even make movement of the body part. Product such as electric beds are not available in the market place*”. P2 explained, ” *Portable electric and foldable beds would really be a great help for me as I need to keep moving from my house to my daughter's house to stay with my grandchildren*”

Elderly customers are likewise interested in adult friendly vehicles, specially designed bicycles with specific wheels and seats, cars and vans with wheelchairs, and ramps assisting them to the departmental stores, hospitals and entertainment purpose accompanied by care service providers.

P 21 explained, *“I stay at home most of the time just reading books or watching TV, as I don't even know to use phone. But I often want to go out and do some shopping for the family. I have seen in the TV, there are specifically built cars for the elderly population which tackles many obstacles for people like us. But those vehicles are not available here. I wish those are brought as soon as possible so that I can go out and refresh myself”*. Therefore, there is an increase in demand for renovating the homes facilities according to the needs and demand of the elderly customers. Companies could introduce to offer products for their elderly customers to renovate.

Smaller price/label size

Participants complained about the inconsistency on labels, ingredients list and price tags which were too small to read. Therefore, product labeling is another issue which

is faced by the elderly where the marketers are paying less heed. The Nielsen survey (2014) reported that half of the elderly population faced difficulty in finding the label that could be read easily by the young population.

Underdeveloped personal caretaker service facility

Several participants displayed information about the unavailability of caretaker services in their locality. They have to be dependent upon the family members for the care that they need. To solve this issue, marketers can provide home care services in the form of professionals who can assist the elderly customers in cleaning, cooking, and other household activities.

A 67-year-old participant mentioned: *“I was searching for some helping hand who could be a constant assistant for me as I am a widower. I like to do physical activities like gardening, walking and shopping but I need help in carrying my gardening equipment or accompanying me while walking or carrying my shopping bag as I am getting older and cannot do this stuff alone. Moreover, my children and grandchildren use to be busy with their life so I need someone to talk to. If the companies are initiating some home care service facilities in my place, I will immediately contact them”*.

When the family members look after the needs and requirements of the aged people, they may perceive them to be a burden. The elderly people have to be dependent on their children and grandchildren for their activities of daily living such as eating, shopping, bathing, dressing, etc. (Hoyert et al., 2005). Therefore, the older people need some home caretaker service personals who might assist them daily, thereby decreasing their mental and physical distress.

Home health care facility

Home health care usually involves licensed professional or professional caretakers who provide medical assistance to recover from illness or met their daily needs. Elderly people mostly suffer from chronic conditions and require constant professional medical help (Reid et al., 2015). Although hospitals provide care services, it is restricted only to the hospital. Many participants in the present study have mentioned that a few of the professional in-home care facilities are available in their hometown. For example, a male participant of age 73 years has mentioned, *“I am suffering from a chronic condition since 2007. I can’t walk as I am bedridden. I need a part-time home care service to fulfill my needs. A professional laboratory assistant often visits my home for a regular check-up such as to collect my blood sample, urine sample, check my blood pressure and sugar level. Physiotherapists also regularly visit to assist me with exercises. I am somehow happy with their service. However, a doctor or a nurse has never visited me even when I suffered from a serious problem. Last year, in 2018 I was suffering from serious urine infection and fever, but no doctor was willing to visit my home. Hence, I had to officially visit the hospital”*

Integration of medical and care service

The combination of medical care service personals like specialist, physiotherapist, and psychologist with home care service professionals would altogether provide a holistic life assistance service to the elderly people (Jain, 2017). Although home care is an essential component of the post-hospitalization recovery process, the patient requires some level of regular physical assistance. The elderly participants felt that those in-home care facilities are not provided to the required elderly patients.

Price

High price for personal caretaker facility service

Some of the participants have mentioned the availability of home caretaker service facilitated by some private companies. However, the service centers are at a distance place which are away from their hometown. They charge a higher rate which is unaffordable for the family members or the elderly participants.

A participant said, *“While searching for some support services, I found a couple of them but not in my home town but far away from my locality. Thus, they were charging Rs. 15,000 per month which I cannot effort to pay as I am a retired person, and have to spend most of my money in buying medicines, paying the electricity bill, and sometimes help my son to get groceries”*.

Senior citizen discount

Senior citizen discount should be offered by the company for facilitating more items to be purchased by the elderly customers. The participants shared that extra discount should be made available for the elderly due to their limited budget.

P17 said, *“Most of the items for the elderly population such as height adjustable wheel chair, adjustable bed, adult diapers are available but at a higher price. An adult diaper cost around Rs. 400 which last for 6 to 7 days. Although those products are in urgent need but is unaffordable for use. Discount should be given based on the income of each person”*.

P1 said, *“I need a portable commode, but the cost is too high. I cannot afford”*. Senior citizen discount could be offered by the company to shower a token of gratitude,

thereby increasing the sales and maintaining the loyalty. Discount schemes could be allotted by the company to variety of products and allows the seniors to enjoy their benefits. Hospitals stores and healthcare companies could provide relaxation or extra discount based on the needs and income level of the aged customers. This would facilitate them to assess their right as senior citizen. Certain laws must be applied for the senior citizen, to get mandatory discount. A study showed that in Philippine, according to Republic Act, 9994 mandatory discounts are provided for senior citizens in areas such as medicine and dental services, exempted from tax, free vaccination, mandatory Phil health coverage, and death benefits. Since, senior citizens are an integral part of the society the law provides provision of support for better quality of life, encourage them to contribute to nation building, to encourage families to reaffirm with their traditional values of caring elderly and to provide compensation for in healthcare for them to attain more productive aging (Cablao et al., 2019).

Added value for products and services

The elderly participants discussed the features that added value to obtaining healthcare products and services from the company and the market place. Good quality products, convenient usage, and accessible products were the main features identified.

P 14 said, " *I am willing to pay more price to the product if the quality is good. For example, I use diapers, some diapers make me feel irritated and causes itching, but if a diaper is made of good quality cotton and is comfortable, then obviously I will pay more*".

Place

The necessity of specific stores/multi-store complex

There are no specific health care stores available for elderlies. The initiative should be taken by some companies to construct supermarkets specifically for elderly people. One participant said:” *there are no specific stores for us, we have to move from one place to another in search of different products. Instead of separate stores, just like malls and other supermarkets, stores of different health care products for the older people should be collaborated such as a medical store, hygiene store, mobility products, etc. which will be helpful for us, as all the products will be available at the same place*”.

While discussing the health care market and stores, participants claimed that there are stores in big cities at a distant place which makes it difficult for them to travel. As such, they have to rely on the smaller shops which have limited items and with a higher price.

A participant said, “*There are no proper stores where I can get the necessary equipment like silicon cathedral, foldable walking stick, steamer, electric beds, muscle stimulation or comfortable shoes. Although few products are available, we have to rely on the shop nearby our locality which are too expensive and the quality seems to be inferior. So, if a proper store for the older people is made where all the products and types of equipment are available it will be of great help*”.

An area of opportunity has been identified for marketing in therapy, rehabilitation, and elderly exercise equipment for senior health care. Sitao et al. (2018), found that there is an intense demand for elderly health care equipment such as training chairs

for walking, multifunctional parallel bars, electronically adjustable beds, and other related therapy machines in the business sectors. Marketers could provide and sell senior-friendly equipment and products to the home, community, and care centers.

Importance of social and pleasurable part: Some of the participants expressed the need to explore their social life to lead a better healthy life. As older people have a limited friendship group, they believed that a store for elderly people could benefit them to socialize with other older people. This could decrease their mental distress and will eventually help in enhancing their well-being state.

One participant said: *“A specific store for older people will help us to socialize. I often stay at home, but sometimes when I go out to the market to get my health care products and on the way, I met other people which make me feel stress-free. But due to my old age, I can't walk for a long time from one place to another, so a specific store for older people will be helpful, as we can meet a lot of people, talk to them, ventilate our feelings, as well as buy all the necessary products required from a single place like medicines, ear buds, food items, cosmetics, etc.”*

Therefore, supermarkets and multi-purpose stores for the elderly would provide a wide range of supplies including food items, hygiene products, mobility products for the senior citizens who search out to meet their basic health care needs and demands. Moreover, the spacious supermarkets would be a physical space where the elderly customers can interact with one another (Celeski et al., 2017)

Transportation issue

Participants reported that currently there is a limitation in transportation services available for elderly people. Access to the health centers as well as to different stores

is a challenge due to dependence on vehicles of the family members, and limited mobility.

Mobile service: Few of the participants preferred walking; others preferred bus services, while some of the participants travelled by private cars with drivers. Since most of the stores and health care centers are at a distant place, accessibility was an issue for many older people. This became more challenging when they face difficulties with vision, health issues or the use of public transportation was a struggle. Providing mobile service by the companies could be a solution.

One of the participants said: *“There are tempos and e-rickshaws but we need to pay every time we visit the market or hospitals. We have no means to travel so I am dependent upon my children for certain visits. If the companies could arrange some form of transportation for people like us, such as bus services it would be of great support. Further, traveling in public transportation is a hectic task.*

Another participant said: *“I think the government could take the charge of transportation for the older people to carry them to the stores, markets, and health centers”.*

Hare et al. (1999), found that majority of the older people indicated negative experiences with transportation with regards to store convenience. A study by Yuanyuan et al. (2017), found that most of the older people in China did not drive to the stores, as they don't have one or have no knowledge of driving. On a similar note, Bhan et al.(2017), reported the importance of mobile service facilities among elderly people. However, Meneely et al. (2009) claimed that most of the older people above 80 years in the western countries drive to the stores for shopping, which is difficult to

find in the Indian scenario, as the elderly are mostly dependent on their family members. The provision of effective transportation for the elderly would contribute to social interaction, access to goods, services, and medical facilities that would promote independence and self-dependence (Glasgow & Blakely, 2000).

Personalized home delivery service

Participants identified that all the stores should have a specific provision of delivering the purchased products to the respective places through offline service for the elderly customers. One participant said: *“I don’t have a car, so whenever I go shopping, I usually take local transportation or ride a cycle. Cycling turns out to be an exercise for me but sometimes I get tired so I have to pause for some moment if my carrier becomes heavy with bags. I like shopping by visually looking into the products, and choosing the right quality. Therefore, I believe that the companies should have the provision of home delivery service, specifically for the aged people. This will increase our longevity by reducing enough stress. Furthermore, I have seen my friends staying in other states enjoying this service”*

Digitalized health care service

Digital health care technologies can bring down the cost to companies, might help in providing eminence products with proper quality control and lastly helps in creating a justifiable model for elderly care.

Telehealth application: Telehealth or health care applications for the elderly are one of the most impactful technologies in helping the elderly with home care. Although healthcare applications that has been linked with smart phones has already begun to work for the elderly care, however these application needs to be more user friendly

with specific customizable features designed specifically for senior use. For instance, receiving an alert for medication, regulating health check-up notification, diagnosis result viewer, monitoring diet and a routine exercise plan (Meola, 2019). Nevertheless, these facilities are not equally accessible by the people from all the different regions due to lack of information and technological constrain. Participants repeatedly reported the unavailability of information regarding the use of various applications available. In addition to this, they have demanded applications where they can access the health care facilities by staying at home since visiting the health care centers frequently leads to additional costs including transportation and medical check-up.

Online delivery service for the elderly: Elderly people are willing to adapt online delivery services which might help in reducing the obstacles faced by them. The Nielsen survey (2017) reported that 37% of the global online users are ordering grocery products for home delivery, while 57% are willing to try if available. Older adults are often viewed as fragile and dependent and are often judged by their incapacibilities (Mattar & Khan, 2017).

Online delivery medicine service: Most of the participants complained about the medicinal and pharmaceutical facility. They needed urgent medicinal delivery services in their locality as no such services were available. They have to travel a long distance in search of certain medicines hence they want the pharmaceutical companies to offer an online medicines or initial home delivery of medicines service in their home towns. A participant said, *” just see! there are so many online e-commerce facilities like Flipkart, Amazon, Myntra and so on. So why the healthcare can't companies start supplying medicines online either through local stores or website?*

Even local stores could initial home delivery of medicines. Some of them have started home delivery of food products, but medicine is much more important than fast food”.

Promotion

Insufficient promotional activities directed towards elderly products

A company cannot make its dream to be well renowned, until better investment in promotional activities is directed. Hence, effective advertisement is required among the elderly population based on their medium of communication and preferences. It could be well documented that the companies are paying less attention to promote elderly products and services from the current analysis. Moreover, TV advertisements are failing to make an impact on the elderly population. A participant said that they cannot relate to the TV advertisements as there are few numbers of advertisements specifically targeting the older generation.

A Participant said, ” ads mostly try to capture the attention of youngsters, women, and infants. Just because I am 70 it is not paying much attention, but it should focus on all the generations. Just say, sanitary pads are easily advertised, but why can’t adult diapers be advertised. I have seen just a couple of advertisements on pain killers showcasing knee pain, back pain relief, and Baba Ramdev ‘s patanjali products on medicinal properties among the older generation. Amitabh Bachchan can also be seen doing ads of Jeweler and infant’s cloth, but none of the ads are highlighting the needs for elderly people”.

But a contrasting result had been explained by Kirkeby (1980), indicating that elderly people don’t prefer advertisements that are specifically pointing to their needs but prefer to use the products that are being advertised for the general population and

happen to meet their needs. This study highlights how aged people are starting to accept their specific needs and are open to specific advertisements that could meet their necessities.

Multichannel advertisement for senior citizens

To reach potential clients and influence their attitudes and behaviours, advertisements regarding the items offered by businesses typically progress from newspaper, radio, banner, and brochure advertisements to mails, social media, phone calls, online video, and television advertisements (Kumar & Raju, 2013). However, when asked to describe how the participants would prefer their products to be advertised, two different responses yielded. Half of them indicated their preference for a traditional form of advertisements such as television, newspaper, radio, and direct messages. While the other half has responded positively to social media and new online technology. The older generation in some of the other forms is present on the technological platform. As such participants indicated their preference for marketing through e-newspaper, Facebook, mobile apps, and YouTube. Few of the participants favored text messages and phone calls. But they were against mails, and frequent advertisements, which sometimes irritate and annoy them. Therefore, using both online and offline modes of advertising would be effective for the elderly population. Burstein (2015) explored how emails and text messages, social media, in-person conversation, phone calls and various applications could be the channel for communicating with the elderly.

Local promotion

Some elderly customers suggested that healthcare stores should put leaflets in their bags and use emails/texts/ social media to promote their products and services. Most of them felt that the most powerful form of promotion would be experiencing first hand services and products offered by the company a discounted rate or free of cost. In addition, the elderly customers felt confident in the quality of products if recommended by their close ones with a good service and product experience (i.e. word-of-mouth).

P19 explained, *“Do you know I mostly prefer to those products and services recommended by my friends or family members, since they have already used them. Last time my daughter insisted me to use an electric hot water bag. Initially I was a bit frightened but since she was pleased using that, I too asked her to order one for me. As it is difficult to get in the local store”*.

People

Shopping and health care support service

Participants have suggested that companies should take some initiatives to offer shopping support services/assistance to older people who need help. Elderly people would get help while shopping in locating items, carrying bags, checkouts, etc. This would reduce the overall obstacles among the elderly people during shopping for their self-care products.

A participant reported, *“When I go shopping and see a variety of items for my daily needs such as dairy products, nutritious biscuits, honey, flavoured tea, I really get*

excited. But, you know, because of my poor sight I keep on troubling people all around. So, if the company provides a support service to do the shopping for me or assist me personally while shopping it would be of great help”.

The Nielsen survey (2014) reported that more than one-third of the global elderly respondents experienced difficulties while carrying shopping bags, finding aging specific products, finding shopping carts. Therefore, a “shopping buddy” schemes could also be initiated for the elderly customers where volunteers could provide a helping hand to the older people. Young people and adolescents can voluntarily work and provide services to the older population as a part of their extra-curricular activities. Additionally, if the buddy system is implemented in a workplace, then the partners can assist the fresh recruiters for tutoring unfamiliar task, provide insight about the organization, and involve the employee in new activities (Cooper & Wight, 2014).

Process

Non-user-friendly Products related characteristics

The participants complained about the difficulties in finding products and picking up products from the top shelves. For example, one participant said:” *I can’t walk around searching for products because of my inability to walk and delicate vision. The shelves were too high, and it is also not possible for me to pick up items from too high places”.*

Participants while searching for some solutions noted that the stock of products should be available at a reasonable height and should be assembled at the beginning of the store. A participant suggested that: “*Items for the elderlies should be kept at*

the beginning of the store, which could be easily reachable. Items for the older people such as food items (oatmeal, porridge), hygiene items (napkins, sanitary diapers), and cosmetics items could be grouped and placed near the entrance of the store which will be more convenient for us”.

In-store shopping-related issues were also highlighted where a study reported to stock products on a low shelf to be reachable among the older people (Angell et al., 2012). A study claimed that older people are not able to reach the higher shelves because older people tend to be shorter than the younger ones due to the generation difference in height, and likewise people lose height as people shrink with age. (Pettigrew et al., 2005).

Categorization of caretaker service

Since home care facilities are categorized based on the needs of the elderlies, participants documented that home caretaker service should be categorized based on the physical state of the elderly people.

A participant mentioned, *“Health care facilities are available only for the people who are chronic suffers or are disabled or are extremely old. Now, I am in a position where although I am suffering from arthritis and heart problems yet, I can do most of my work. But, every so often, I need someone to help me with my exercises and accompany me while going for a walk. However, there are people who are extremely sick for whom the care-taking activity is intense and immediate. So, the company should segregate the service for elderly based on active population, semi-active or fully disabled”.*

A similar study identified that care need classification for the elderly people such as no needs requirement, minimum need requirement, and maximum need requirement by identifying their functional needs. This classification allowed the elderly to approach the caregiver and health professionals accordingly (Nunes et al., 2018). The present care need classification would provide a pathway for the marketers to analyze the caretaker service and reflects the demand of the elderly for a caretaker based on the hierarchy.

Segmentation

Many older participants supposed that they had to walk around the general store to find a specific product which turns out to be quite challenging and tedious. They suggested a solution that would make shopping easier in the stores (like Big Bazaar) by grouping elderly specific items such as dairy products, cosmetics products, etc in front of the store.

A participant reported, *“Whenever I go shopping for my self-care supplies to Vishal Mega-Mart or Big Bazaar, I have to go through different departments such as bakery, beverages, pulses, personal hygiene. All the products are at a distance from one another along with the products for the general population. There are no seating areas as well which sometimes intensify my ankle pain and back pain. I believe segmentation of the elderly products could be done just as categorization is done based on infants, male, female and youngsters in the store.”*

Bitner et al. (1997) has revealed that if the products in the store are easily accessible with spending minimum time than the customers develop a positive feeling in their purchasing behavior.

Physical evidence

Seating space

Similar concerns were raised by the participants where they thought that more seating areas in the store should be made available for elderly people.

One of the participants said *“innovative store design should be considered for people like us to have seating areas in the store since there is less seating space in the store. Specific seats should be kept reserved for older people. Moreover, seating space will help us to spend more time around the store”*.

The issue identified is by no means unique, as recent studies by White et al. (2015) have indicated the need for seating space in public places. Additionally, these studies explored issues such as the requirement of armchairs, padded chairs, low-level chairs in the supermarket, and other public places.

Magnifying glasses

Participants found it challenging to read the information available in small font on the packaging of the products. Occasionally, they even struggle to find the price of the items in the stores as well as their ingredients. Therefore, some participants stated to have the provision of magnifying glasses which could help them during shopping.

P7 said, *“I find it very difficult to read the price tag or the ingredients written at the back of the product. I need to call out for the service care taker to read out the ingredients written. So, every store or pharmacy should have a magnifying glass for the aged people like us”*

CHAPTER V

FINDINGS AND CONCLUSION

5.1 Findings of the Study

Objective 1: To examine the significant association of marketing mix, and perception with customer's satisfaction, and loyalty among elderly people.

A correlation was observed between marketing mix dimensions such as product, price, place, promotion, people, process, physical evidence with loyalty and satisfaction.

A customer is said to be satisfied when they obtain the benefits in accordance with their expectation, needs, and feeling after using a product or service. Therefore, elderly customers might be satisfied while purchasing a product or service where they might believe that the product may be in accordance with their expectation and quality. Therefore, customer satisfaction can be interpreted as a means to increase market share along with profit maximization (Angelova & Zekiri, 2011). In accordance with this observation Zameer et al. (2015) and Omar et al. (2016) mentioned that a satisfied customer can help a company to reach its goal and spread a positive word of mouth about its product and services to other customers.

Improvement in the supply chain organization which includes the suppliers, manufacturers, wholesalers, retailers, and customers might help the organization in safeguarding a competitive advantage over its competitors and eventually increases the company's ability to deal with more customers effectively and satisfy their needs

(Nuseir & Madanat, 2015), which might lead to faster delivery of products and services, thereby, leading to satisfaction among the elderly population.

Location as well plays a vital role in dealing with satisfaction or dissatisfaction among the elderly customers which might further affect the productivity of the organization (Niharika, 2015). In service marketing, products and services that are easily accessible and available under one roof might attract the majority of elderly customers in Assam. It helps them in taking less effort to search for the desired brands and products which lately affects their satisfaction level (Kotler & Keller, 2009).

Price is the most flexible element of the marketing mix as it changes quickly as per the characteristics of the products and services. In addition to this, the price is more effective when harmonized with other Ps of the marketing mix. An earlier study by Rao and Monroe (1989) highlighted the significant relationship between price and loyalty. The current study concluded that the elderly people are intimidated by price element, where decrease in price leads to loyal customers. Although a high price point does not guarantee brand loyalty, it does imitate excellence in brand quality. However, another study by Helsen and Schmittlein (1994) and Meer (1995) revealed that price does not play a significant role in influencing the purchase decision of a loyal or non-loyal customer. They will purchase the product irrespective of the price involved.

The element of customer perception has been reviewed by many researchers and found its direct link with marketing mix and customer satisfaction (Barber et al., 2011; Marinkovic et al., 2014; Truong et al., 2017). The elderly customers perception might be affected by their expectations of the quality of service and that the perception of service quality is an antecedent of customer satisfaction. Thus, in the

preview of the place and perception relationship, marketers can modify their distribution channel as per the target customer's needs and preferences which might help the organization in long run (Van et al., 2000) as well as the elderly customers, thereby facilitating in developing positive perception regarding products and services. However, if a company understands the perception of customers in regard to the product or service they offer, the marketers would be in a better position in understanding its consumer's behavior (Subramaniam et al., 2014). A better understanding of the customer's nature will help the organization in influencing customers' perceptions through advertisement, public relations, loyalty schemes, and discounts (Watson & Hill, 2015).

Objective 2: To investigate the significant influence of marketing mix and perception on elderly people's satisfaction and loyalty.

The result indicated that out of 7Ps, product, price, place, process and physical evidence have a favorable impact on consumer satisfaction. These findings are supported by prior researches conducted by Kadhim et al. (2016), Sukanto and Lumintan (2015), Mustawadjuhaefa et al. (2017), Quang (2017), and Alipour et al. (2018). Nuseir and Madanat (2015) in their study have highlighted that a better quality of product and service conveys an improved level of satisfaction among the customers. The elderly customers become satisfied when they receive the expected result from the product or service that they use. However, it is important to note that the quality of any product or service is not reviewed from the company's point of view, rather it is viewed from the perspective of the customer. Additionally, customer perception is predicting the result thus making a strong unique contribution to explaining the dependent variable which is customer satisfaction. A good product

quality leaves a strong imprint on the psychology of the customer irrespective of their age and its acceptability generates a vast amount of satisfaction and a sense of loyalty in a customer (Auh & Johnson, 2005).

Customers typically feel satisfied if the quality of the products outweighs the money, they spent on them. It is better if elderly customers have prior information about the products or services which they are willing to consume because the price factor influences both parties. Organizations intend to secure adequate profit but at the same time, they do not intend to lose their customers because of higher pricing policies.

The elderly customers are satisfied with the place element. The location of the store, distribution and order process might have a positive impact on the elderly customers. Hence, it is important for the company to choose the right medium for selling its products and services that can prove effective for all the elderly customers, since they often face various challenges related to health. Therefore, the elderly customers expect easy accessibility of the products and services . The place is directly linked with customer satisfaction among elderly customers because an effective distribution channel helps in securing timely production and dispatch of products into the market to make it accessible for them.

A customer becomes loyal to a product or service when the quality cast a strong impression on their psychology thus generating a vast feeling of satisfaction and inflaming the sense of loyalty. However, the term quality can be very subjective as each and every product varies and everyone perceives it according to their preferences (Spiteri & Dion, 2004). This difference in perception creates a change in satisfaction level and ultimately satisfaction changes the level of loyalty. It is important for a product to meet the necessary requirements such as superiority over its competitors,

imitability, non-substitutability, and appropriateness which might result in gaining trust and make a customer loyal to its brand (Auh & Johnson, 2005). According to Nikhashemi et al. (2017), clients who are satisfied with a product's quality never switch to another product.

However, the decision of pricing any product or service depends on many factors such as purchasing power of the customer, cost of the product, and cost of product delivery (Parasuraman & Grewal, 2000). The element of price plays a major role in achieving satisfaction and loyalty among the elderly people because whenever they spend their money, they sensibly calculate the most benefit from the product or service against their spending, as most of the elderly people are either retired or are dependent on their children.

Objective 3: To study the significant difference on marketing mix across the gender of elderly people.

A significant gender difference on dimensions such as product and people was highlighted, however, no significant differences were found regarding price, place, promotion, process and physical evidence. Men and women adopt different approaches while making decisions for purchasing of product, where women are found to be farsighted and mostly deemed to satisfy long-term needs. However, men are found to be shorter-sighted and wish to satisfy their needs immediately. Heejin and Kumar (2008) found that women are mostly influenced by the quality of service more frequently. In opposite to this, men are mostly inclined by the perceived economic value of a particular product.

Females care more about the attitude of the store keepers than males, since both males and females have different traits. Feminine character is to be highly empathetic, meaning women have the ability to form emotional bonds with people. It's common for women to ask sales representatives a lot of questions, expect comprehensive answers, and become interested in aspects of the product that go beyond its own physical qualities. It's imperative for sales personnel to take these factors into account and provide their customers with a comprehensive knowledge of their product range. On the other hand, the masculine approach to decision-making is structural, and they can be convinced by functional arguments. Relevant facts and figures are often more important than communication on a personal level. To ascertain whether a product can meet their specific needs, men will tend to ask direct, goal-oriented questions, before weighing up the pros and cons and subsequently deciding whether the product is suitable. If men feel that their assistant is not technically competent, they might well feel tempted to buy their products somewhere else.

Objective 4: To assess the significant difference on satisfaction and loyalty across the gender of elderly people.

The t-test portrayed a significant gender difference on satisfaction and loyalty. Recent studies on demographics and customer satisfaction have shown that demographic factors such as age and level of education influence customer satisfaction (Mburu, 2014; Rashid et al., 2013; Serin et al., 2013). Meanwhile, studies on satisfaction levels of men and women have produced contradictory findings (Zannie & Véronique, 2006). While some researchers have reported no significant difference between men and women on the issue of satisfaction (Carmel, 1985; Ross et al., 1999), others acknowledged that women tend to experience higher levels of satisfaction than men

(Belás et al., 2015), and still others found men to be more satisfied with a service than women over time (Lim & Envick, 2013).

Several empirical studies on buying behavior have pointed out that customer demographics may be related to store loyalty (Pan & Zinkhan, 2006). However, in marketing, it is often assumed that females are more loyal customers than males. Though, this is not accurate in all situations; it depends on the object of customer loyalty. Previous research shows that there is little known about gender differences in customer loyalty. Female and male loyalties could differ. Additionally, Helgesen and Nettet (2010) argue that female customers are supposed to be more loyal than male customers and those females are more relationship-oriented and socially minded than males, while Melnyk et al. (2009) emphasize that female customer do not always show stronger customer loyalty towards a company than male customers do.

Objective 5: To identify the various motivating factors related to the demographic factors of the elderly people.

The study exhibited a descriptive statistic between motivating factors and gender, motivating factors and residential area, and motivating factors and marital status. Customer motivation plays a vital role in the buying process in all business industries. The factor which might act as a strong motivator for elderly customers is the availability and accessibility of the products and services every time they desire for. Features such as the influence of round-the-clock availability while purchasing products differ for males and females who are working and non-working. Additionally, product and service delivery to the remote location can act as a strong motivator for the elderly customers as studies have revealed that the elderly face many mobility issues. Along with this, a strong channel of distribution can further

reduce delays in the delivery of products and services. This is in accordance with the study conducted by Petrtyl (2012) where the delivery problem and product problems are among the popular risks about which elderly consumers are concerned.

Objective 6: To identify the various needs and demands of the elderly people.

The first three reasons indicated by the participants that might influence and encourage them for demanding specific needs from the companies are documented. The result specified that the reason with the highest frequency is due to medical conditions or health-related issues of the elderly participants (WHO, 2015) and the physical changes occurring with age might encourage the participants to call for nutrient content food for healthy aging (Shilsky et al., 2017), health care equipment and other related issues. Transportation issues were another reason. With regards to rural and urban, 71% of the elderly population resides in rural areas, (Elderly in India, 2016) as such transportation is almost forgotten in rural areas, and research on transportation facilities of the older population in the rural area has been neglected. Poverty among aged people is a global concern (UN, 2002) and due to low income, participants might not be able to spend much on the products and services. Moreover, advancement in technology is demanding new tech devices that could help the elderly to live a healthier life by promoting social interaction, self-monitoring health status, and support their preference for independent life (Dishman et al., 2004) which could support their demand for experiencing healthy aging.

The frequency-wise distribution of the needs of specific healthcare products and services among the elderly population which is not easily available in the market identified by them are pharmaceutical needs, hygiene needs, mobility needs, immobile needs, need for food products and care giving facilities.

Objective 7: To investigate the issues in healthcare products and services related to the elderly people offered by the healthcare companies

Although most of the elderly population experience and enjoys health care products as well as a healthy outcome, others experience “worst conditions” (Patel et al., 2011). Unfortunately, the older adults discuss their expectations and issues that do not seem to be in harmony with meeting their specific needs and wants.

Product: The elderly expectations for quality or satisfactory products were based on daily usage of the age-appropriate healthcare products necessary for them. Elderly customers are doubtful of need-based and up-to-date lifestyle products availability in the market place. Product labeling is another issue which is faced by the elderly where the marketers are paying less heed. Several participants displayed information about the unavailability of caretaker services in their locality.

Price: Some of the participants have mentioned the availability of home caretaker service facilitated by some private companies. However, the service centers are at a distance place which are away from their hometown. Senior citizen discount should be offered by the company for facilitating more items to be purchased by the elderly customers. The elderly participants discussed the features that added value to obtaining healthcare products and services from the company and the market place. Good quality products, convenient usage, and accessible products were the main features identified.

Place: There are no specific health care stores available for elderly. The initiative should be taken by some companies to construct supermarkets specifically for elderly people. Some of the participants expressed the need to explore their social life to lead

a better healthy life. Participants reported that currently there is a limitation in transportation services available for elderly people. Participants identified that all the stores should have a specific provision of delivering the purchased products to the respective places through offline service for the elderly customers.

Promotion: Moreover, TV advertisements are failing to make an impact on the elderly population. A participant said that they cannot relate to the TV advertisements as there are few numbers of advertisements specifically targeting the older generation. Advertisement about the products offered by the companies is generally evolving from advertisement through newspaper, radio, banners, pamphlets to mails, social media, phone calls, online video, and television advertisements in order to reach the prospective customers and persuade their attitude and behaviour (Kumar & Raju, 2013). Some elderly customers suggested that healthcare stores should put leaflets in their bags and use emails/texts/ social media to promote their products and services

People: Participants have suggested that companies should take some initiatives to offer shopping support services/assistance to older people who need help. Young people and adolescents can voluntarily work and provide services to the older population as a part of their extra-curricular activities.

Process: The participants complained about the difficulties in finding products and picking up products from the top shelves. Participants while searching for some solutions noted that the stock of products should be available at a reasonable height and should be assembled at the beginning of the store. Since home care facilities are categorized based on the needs of the elderlies, participants documented that home caretaker service should be categorized based on the physical state of the elderly

people. Many older participants supposed that they had to walk around the general store to find a specific product which turns out to be quite challenging and tedious

Physical evidence: Similar concerns were raised by the participants where they thought that more seating areas in the store should be made available for elderly people. Participants found it challenging to read the information available in small font on the packaging of the products. Occasionally, they even struggle to find the price of the items in the stores as well as their ingredients. Therefore, some participants stated to have the provision of magnifying glasses which could help them during shopping.

5.2 Recommendations

The primary objective of the present study was to understand the needs and requirements of the healthcare products and services among the elderly population offered by the companies. The study also examined the various medical conditions of the elderly participants and the reasons behind their demands for the needs of products and services.

However, it is understandable that the marketers could not expect people of all ages to have similar desires, as such needs changes with the evolving age habits (Broeckhoven et al., 2021). The needs of the elderly customers are different from the rest of the population. That is why it is recommended that the marketers should keep this into consideration while contemplating the commercial business. The results in the present study have provided some guiding importance for practical implementations for marketers. Although marketers do not accord a high priority to elderly customers, the study has found that the demand and issues related to

marketing of elderly health care products and services may trigger innovative and creative construction leading to cover marketing to all the generations harmoniously.

While noting the reasons for motivation to demand products and services, few of the factors such as bodily fragility, physical dependence, transportation and financial dependence was identified (Bhan et al., 2017). Although the result has portrayed several medical conditions among the participants, these problems are nearly overlooked and such inequalities could lead to the demand for innovative medicinal products, nutritional food products, and health care services. Moreover, the existing companies and stores might have limited items with limited outreach. However, there are geriatric care programs such as “National Program for the Health care of the elderly”, where the sponsors and stakeholders should spread awareness related to risk factors and disease management (Bhan et al., 2017). Along with it, it is recommended to deliver adequate information and counselling related to the intake of products and facilities available in the market specifically for the elderly.

Older people are expected to maintain a healthy lifestyle, as a result, they consider healthy food, relying mostly on organic, and nutritious food. Consumers are aware of the negative impact of the popular junk food in the market and therefore, there is a growing demand for healthy products to lead a healthier life (Jayasuriya, 2016). However, people are too concerned about the taste of the food; as such demands for innovative, healthier, and tasty food products should be taken into consideration. As the results have implied that elderly customers have negative experiences regarding the current marketing strategies, therefore through the analysis the strategies for promoting well-being among the elderly in the marketing stores are obtained. From this, possible solution and adaptation of the elderly customers to reframe the structure

of the store, such as resizing the shelves, limited mobility by providing seating facility would be effective (Celeski et al., 2017) thus, categorizing the products based on similarity and providing service facilities and equipment is required.

Marketers in the elderly care sector may influence technologies to innovate the elderly products and services for dualistic improvement: health of elderly as well as added-value and profit of the marketers. At present, there are vital applications of technologies in the elderly sector, for instance, the development of innovative food products, elderly care equipment (mobile and immobile apparatus), advanced hygiene products, and digitalized technological services. In the upcoming future, with the accommodation of health issues and records of related marketing needs, marketers may classify the elderly customers and offer targeted health care products and services based on their health conditions, need preferences, service preferences, and financial circumstances. For institutions, it is important to upgrade the elderly health care information system, by initiating the home caretaker service facility and integrating with the medical system. In addition, telecare technology and telemedicine technology are of immense importance to home care as well as community care. As chronic conditions among the elderly are increasing, there is a significant demand and recommended for chronic illness management by developing various technological tools and applications that would assist in remote health monitoring, remote diagnosis, and telecare of the elderly health (Sitao et al. 2018).

Therefore, whether the organization is new or existing, private or government, local or international, business managers have a great role in making the right choices and setting their strategic priorities to allocate the resources in any situation of changing customer expectations for efficient business success. Due to this, the commercial

business should develop tools, concepts, and strategies to cope with the chaotic and stormy marketing environment (Haftu, 2019).

Research on matured customers has given much significant contribution to the increasing business economy. Unfortunately, research on matured markets is still nascent, specifically in identifying the needs and demands of health-related products and services. This research, although is exploratory, reflects an effort to fill the gap identified in the works of literature by providing theoretical grounding for future research.

5.3 Scope for Further Research

Future research is needed in various areas related to product, distribution, promotion, and price for seniors.

1. Future research should focus on matching products to seniors' physiological abilities, innovative process and risk-taking behavior, brand preference and loyalty, information search and processing, evaluative criteria, and package size and label print size. There is conflicting evidence on fashion-consciousness among seniors that requires further investigation. Marketers should also explore ways to gain better feedback on elderly product dissatisfaction.
2. Future research should look at ways to better manage shelf space to meet the elderlies physical limitations, the importance of store image, store loyalty, promotion of non-store retailing, in-store amenities, transportation to and from stores, and better education of the elderly on unit pricing, coupons, food stamps, and open-code dating.

3. Future research should focus on contextual aspects of advertisements, attention-getting value of different appeals, the believability of older spokespersons, preferred characteristics of product endorsers, perception of advertising deception, and the impact of trans-generational advertisements. Research is also needed on the roles of sales clerks, effective sales promotional incentives, and innovative promotional methods for the elderly.
4. Future research is needed on the elderly's price consciousness, the influence of income and privilege, credit card usage, price/quality association, price segments, the impact of odd-even pricing, brand price differentials, and the use of generics, discounts, food stamps, and coupons. Research is also needed to understand the acceptable price range for various products and the influence of long-time buyer rewards and print size of price tags.

5.4 Limitations of the Study

There are primarily few limitations of the study:

1. The study area is confined to the select district of Assam. Therefore, the findings of the study cannot be generalized for other states of India.
2. The findings of the study are based on the data obtained from the respondents which may have been biased to the questions asked. However, to reduce the biasness, the respondents were assured of the confidentiality of the participants.
3. Interviewing the elderly is not a problem, according to a research by Zelan (1969). However, relatively little research has been done on the purchasing habits of senior citizens. The utilisation of a captive audience as the study population is a key flaw in many studies. The elderly in one or two cities or

residents of a single building do not provide representative samples from which generalisations can be made.

4. The amount of study on the aged to yet has tended to barely scratch the surface of this significant market category. The survey method has been used in almost all of the studies with small, local populations. There is a strong need for large-scale, national surveys of purchasing influences and behaviour. It has been decided against using experiments, even though they might be useful. It is necessary to utilise laboratory techniques to investigate the inner workings of the older buyer's mind in greater detail.

5.5 Conclusion

Some conclusions are suggested, even though the recommendations derived from this study of the literature are constrained by the above-mentioned factors. The elderly watch a lot of daytime television, prefer services to goods, shop nearby their houses, and don't feel rushed when they shop, among other findings of the studies we analysed. However, certain common perceptions of the elderly may be false.

The majority of older people are either physically or financially underprivileged. The "young-old" are three to two more numerous than the "old-old" and are attempting to live life to the fullest. The elderly are concerned with cost and look for ways to cut costs, such as buying generics or using special economy packaging. In fact, a lot of people actively seek out goods within their price limit. Senior women and men have a strong sense of style. The elderly don't view being singled out by companies and having things specifically made for them as a stigma; they actually welcome it. There is evidence that older customers do not view these adverts as demeaning and

offensive, despite what some may perceive to be more negative stereotyping in television commercials.

They are prepared and careful consumers. They are perceptive and prefer news to entertainment. In conclusion, research on the old portrays a very encouraging picture of the aged, a population that is expanding and is active, healthy, and full of particular wants and needs. Our capacity to service this very important market segment effectively and efficiently will improve with a deeper understanding of the elderly.

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Annexure

QUESTIONNAIRE

Dear respondent,

*I am Mr. Bishal Bhuyan, Ph.D. research scholar under the supervision of Dr. Shailendra Kumar, from the department of management, Sikkim University. I am working on the topic "Marketing strategies of healthcare services". In fulfillment of my PhD thesis, I am required to do my data collection and for the same, my sample population is the **elderly population** from the state of Assam. I would be very grateful if you could complete the attached questionnaire and return it after its completion. Needless to say, **the information provided will be used purely for academic purpose with strict confidentiality. The personal information will not be disclosed for further intentions.** Therefore, I kindly request you to please do the need full as it will help me with completion of my thesis.*

Demographic profile of the respondents (Section 1):

1. Name (Optional): _____

2. Residential address: _____

3. Rural / Urban: _____

4. Age: _____

5. Gender: _____

6. Marital status:

Married Unmarried Divorced Widow/Widower

7. Educational qualification:

Illiterate Primary school Middle school

Secondary school Higher Secondary

Graduate Post graduate Diploma Doctorate

8. Current Employment status:

Employed Unemployed Not Working

9. Monthly earnings: Less than 20,000 ₹ .Between 20,000 to 40,000 ₹
 More than 40,000 ₹

10. Sources of earning money:

Salary Pension Business Rent
 Children Grandchildren Housewife/Homemaker
 Interest

11. Mode of stay:

Family Old Age Home Single

Please provide an answer to all the following questions in the following section:

(Section 2) Marketing Mix Model

Please rate to the following:

Strongly Agree	Agree	Indifferent	Disagree	Strongly Disagree
(5)	(4)	(3)	(2)	(1)

Product

	5	4	3	2	1
I buy products because of the quality.	□	□	□	□	□
I buy products because they offer a signature product.	□	□	□	□	□
I buy products because they offer varieties of service types.	□	□	□	□	□
I buy products because of up-to-date medical equipment.	□	□	□	□	□
I buy the products because they put their logo on the product. (Trust brand quality)	□	□	□	□	□

Price

The products value for money in terms of quality.	□	□	□	□	□
The products value for money in terms of quantity.	□	□	□	□	□
Offers services in fair prices.	□	□	□	□	□

Place

- Easy and convenient for me. □ □ □ □ □
- The healthcare store provides a number of branches. □ □ □ □ □
- Location makes me feel secure (near community, not secluded) □ □ □ □ □
- Provide parking lots. □ □ □ □ □

Promotion

- I buy products because of the redeem voucher (e.g., coupons). □ □ □ □ □
- I buy products because they offer a brochure advertising new products. (T.V., Radio) □ □ □ □ □
- I buy products because I have a membership card. □ □ □ □ □

Physical Evidence

- The place is well –decorated. □ □ □ □ □
- Provide a waiting zone (e.g., beverage, T.V. and magazine) □ □ □ □ □

People

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
(5)	(4)	(3)	(2)	(1)

- | | |
|---|-----------|
| | 5 4 3 2 1 |
| Healthcare providers have excellent knowledge. | □ □ □ □ □ |
| Treat all the patients’ alike | □ □ □ □ □ |
| The supporting staff and nurses are qualified | □ □ □ □ □ |
| The staff is sympathetic towards patients/customers | □ □ □ □ □ |
| Healthcare providers are reliable and polite | □ □ □ □ □ |
| The staffs are reliable and polite | □ □ □ □ □ |

Process

- The opening and closing time of the healthcare store suit my life style. □ □ □ □ □
- The service offering process meets my standards. □ □ □ □ □
- Timely service □ □ □ □ □
- Less waiting time □ □ □ □ □

Customer Satisfaction

- I am satisfied with staff’s response and prompt services.
- I am satisfied with result after receiving services.
- I am satisfied with products and services offered.
- I am satisfied with image and reputation of the healthcare store

Customer Loyalty

- I consider this healthcare store as my first choice.
- I will continue making use of this healthcare store service.
- I have said positive things about the healthcare store to other colleagues.
- I have recommended the healthcare store to colleagues who seek my advice
- I have encouraged others to patronize the healthcare store.

Customer perception

Please rate for the following:

Strongly Disagree					Strongly Agree
1	2	3	4	5	6

- 1 2 3 4 5 6**
- Overall, I am satisfied with the healthcare products and services.

Motivating factor

What factor motivates you the most to patronize the store?

- Product Price Promotions Place/distribution People Process Physical evidence