Online Shopping Experiences of Active Seniors Aged 65 and Over[1]

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Abstract

The aim of this study is to determine whether there are differences in the online shopping situations, online shopping intention and behaviours of 65+ Internet user consumers in the active aging process according to their demographic characteristics, in Türkiye. The research was conducted with 415 seniors aged at 65 years and over, using Internet. Data was collected by face-to-face survey during 21 June-26 October 2021 in İstanbul city in Türkiye. Data tool has 3 parts; (i) Online shopping intention scale (4 items) that's develoloped by Çelik (2019), (ii) Online shopping behaviour scale (3 items), was developed by Chen (2001) and (iii) demographic information. 4 main (16 subhypothesis) hypothesis have been developed. Chi-square, LSD analysis and T- test were implemented to test the developed hypotheses. The results indicate that the 65 years and over consumer's shopping online by her/him self situation differs according to their ages, genders, having a child and income. And the situation of these groups having their close contacts to shop online for them differs according to gender, but no differences were found on age, having a child or income. 65+ senior consumer's online shopping intention differs through having a child and income variables however there are no differences according to age and gender. These groups' online shopping behaviours differ according to age and income, but no differences have been observed according to gender nor having a child.

Keywords: Online shopping, senior consumer behaviour, 65 years and over, Türkiye market.
Jel Codes: M31, M30, M38

Öz

Bu çalışmanın amacı, Türkiye'de aktif yaşlanma sürecinde olan 65 yaş ve üzeri internet kullanıcılarının demografik özelliklerine göre online alışveriş yapma durumları, online alışveriş niyetleri ve davranışlarında farklılık olup olmadığını belirlemektir. Araştırma, 65 yaş ve üzeri internet kullanımı olan 415 yaşlı ile yürütülmüştür. Veriler, 21 Haziran-26 Ekim 2021 tarihleri arasında Türkiye'nin İstanbul şehrinde yüz yüze anket yoluyla toplanmıştır. Veri toplama aracı üç bölümden oluşmaktadır; (i) Çelik (2019) tarafından geliştirilen çevrimiçi alışveriş niyeti ölçeği (4 madde), (ii) Chen (2001) tarafından geliştirilen çevrimiçi alışveriş davranışı ölçeği (3 madde) ve (iii) demografik bilgi formu. Çalışma kapsamında geliştirilen dört ana (16 alt hipotez) hipotezi test etmek için ki-kare, LSD analizi ve bağımsız örneklemler T-test uygulanmıştır. Sonuçlar, 65 yaş ve üzeri tüketicilerin kendi başlarına çevrimiçi alışveriş yapma durumlarının yaşlarına, cinsiyetlerine, çocuk sahibi olmalarına ve gelirlerine göre farklılaştığını göstermektedir. Ayrıca bu grupların yakınlarının onlar adına çevrimiçi alışveriş yapması durumu cinsiyete göre farklılık göstermektedir ancak yaş, çocuk sahibi olma veya gelir açısından anlamlı bir fark bulunmamıştır. Bununla birlikte 65+ yaşlı tüketicilerin çevrimiçi alışveriş niyeti çocuk sahibi olma ve gelir değişkenlerine göre farklılık göstermektedir ancak yaş ve cinsiyete göre anlamlı bir fark bulunmamaktadır. Bu grupların çevrimiçi alışveriş davranışları yaş ve gelire göre farklılık göstermektedir ancak cinsiyete veya çocuk sahibi olma açısından fark gözlemlenmemiştir.

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Bilim Alanı Kodları: M31, M30, M38

1. Introduction

Aging starts as we are born.

Aging of the world population and digitalization are the main determinants of present and the future. Globally, there are 830 million seniors aged 65 years and over (65+) and it is going to be increasing and is projected to be 1.7 billion by 2054 (Our World in Data, 2024). Just as aging, also the digitalization increases as well, for example, the number of Internet users at the beginning of 2025 was 5.56 billion (We are Social and Meltwater, 2025) As mentioned in Eurostat (2021) Internet has become increasingly significant in all ages including 65 years and over as well and it is stated that in 2025, there are many opportunities to transform the senior market into a golden opportunity in Internet era (We are Social and Meltwater, 2025). Twohig (2021) emphasises that the COVID-19 has accelerated the process of consumers using digital channels. And he adds that the seniors use the Internet for variety of reasons as living a healthier life (73%), meeting financial needs (87%), and keeping in touch with friends and family (91%).

In a study conducted in the USA, it was identified that the senior consumers, 65 years and over aged, shop online 49% more in 2020 compared to the previous year due to COVID-19 (Deloitte Digital, 2021). The rise of online shopping is thought to depend on the social distance and hygiene obligations of Covid-19 pandemic (Tuna Uysal, 2020; Arun et al., 2022). To protect from the Covid-19 virus, especially the 65+ group faced with staggering isolation process that deprive the seniors even from their close contacts as children, neighbours, relatives. They had to meet their social and economic wants and needs in the allowed, limited time. Then the digitalization in many areas has become the most important factor in sustaining lives (Kovalenko, 2021; Erjavec & Manfreda, 2022). During the Covid 19 period, the rate of seniors using Internet increased to 36.6% in 65-74 age group in 2022 (TÜİK, 2023), and their online shopping experiences increased as well. As the months passed, it became apparent that *online shopping was not temporary* in the market. Although the pandemic is over, online shopping has not been abandoned (Gedik, 2022; Ipsos, 2022). Twohig (2021) states that the seniors continue to use Internet after COVID-19. For example, e-commerce volume in Türkiye, which was 136 billion TL in 2019, increased to 800.7 billion TL in 2022 (e-ticaret Bilgi Platformu, 2023) and ecommerce revenue is expected to reach to 32.45 billion Us dolar till end of 2025 (Statista, 2025). The pandemic as certainly fast tracked this transition in some respects but has also highlighted the need for organisations to adopt a more open-minded approach to longer term digitalization (Deloitte, 2023). 2025 marks the digital economic era, permanently changed by a global pandemic that lasted more than three years and in which there is a very rapid transition to the digital world, where artificial intelligence applications become tools of habit (Webster, 2025). The spread of developing digital technologies leading to the digital economy has transformed consumption and production patterns, business models, preferences of individuals and businesses, institutions, relative prices and therefore all economies (Anderton et al., 2020).

The rise of the digital economy, including e-commerce and/ or online shopping, with the use of Internet is based on digital tools and services that have relation with Information, and Communication Technologies goes on rapidly than ever (Lopez-Martínez et al., 2021; OECD, 2024). And the digital economy shapes traditional notions of how businesses are structured, interacted, and how consumers obtain products, services, and information (Deloitte, 2023). AlYahya, general secretary of the Digital Cooperation Organization expressed that the digital

economy is expected to grow to 24 trillion US dolar in 2025, three times of traditional economy (Miolene, 2025). In this context, shopping anytime from anywhere, avoiding crowds, delivering to doorstep, comparing price, advantages of resales and discounts, having no pressure in buying process are the most important advantages that online shopping serves (Reiszel, 2023; Tambe and Jain, 2024) on the behalf of digital economy.

Beside these, the impact of aging on the economy is said to be depends on where countries are in their demographic transition, as well as their economic structure, and level of social development (UN, 2023:2) as using Internet, being online, shopping online etc. In this regard, the participation of the active seniors to digitalization and digital economy that includes online shopping is an important situation for the development and consideration of active senior online market. While the seniors (65-74 aged) using the Internet in Türkiye was 8.8% in 2016, increased to 19.8% in 2019 and 32.5% in 2021 (Öztürk, 2022), rised to 36.6% in 2022 (TÜİK, 2023) and this rate increased to 46.9 in 2024 (TÜİK, 2025a). They like to have digitalized solutions in every field as economy, security, transportation, banking, shopping, communication, cultural activities, health etc. (Deloitte Digital, 2021; TÜİK, 2022a) and the rise of the seniors in social media and online shopping (Ahlgren, 2023; Erginoğlu, 2023) is noticeable as well. However, there may be differences in seniors' online shopping situations and, from this point of view the starting point of this study is based on the idea that there may be differences between the online shopping situations of the 65+ active Internet users in Türkiye.

2. Literature Review

2.1. Aging and Active Aging

In human life aging and being old are all considered as complex phenomenas. The biological aging is defined as the accumulation of a series of damage occurring at the molecular and cellular level (Bilir, 2022:13). In a society, being called as elderly and feels her/himself as old is shaped within the framework of that society's cultural norms (Konda, 2020: 9). Parallel to this Wienclaw (2021) notes that culture, race, ethnicity, and gender have an impact on the experience of aging. And besides Dmello and Hussain (2023) indicate that the aging process occurs within the context of the culture in which a person lives, and cultural factors can help or hinder well-being of him/ her as she/ he ages. In this context, it can be stated that the concept of the elderly is relativistic in various aspects.

The age of individual can be measure in three different ways; (i) chronological age, (ii) functional status and (iii) lifecycle (Jaul & Barron, 2021). Each measurement has its own advantages and disadvantages. Among them, chronological age measurement is the simplest and most basic form of assessment. It eliminates administrative complexity, and it is the most popular measurement form for aging in a society (Arun, 2019). Kotschy et al. (2024) also states that aging is often framed in chronological terms. In the chronological classification specified by the World Health Organization (WHO) and many other studies, the age range of 65-74 is defined as *youngest-old*, between 75-84 years old as *old*, 85 years and over as *very old* (Suzman & Riley, 1985; Fries et al., 2000; Lee et al., 2018; WHO, 2015). This classification method was also used in the current study.

As the population ratio of 65+ seniors exceed 7% of the total population in a country, it is defined as an old-society country and as the ratiexceeds to 10%, the society is defined as very old (Arun, 2019). The population age 65 and over (65+) in Türkiye is with 8 million 245

thousand 124 people and covered 9.7 percent of the total population in 2022 (TÜİK, 2022a) and in 2024 became 9 million 112 thousand 298 seniors and the proportion of the senior population in the total increased to 10.6% (TÜİK, 2025a). Parallel to the world population (UN, 2022; WHO, 2025) Türkiye's population is also aging.

Beşe Canbolat and Taştı (2022) state that aging, that is, prolonging the human lifespan, is a highly desirable case and the aging of a country's population is a development indicator. And UN (2022:2) highlights that one of our most remarkable collective achievements is our "life longevity," and this reflects advances in social and economic development and in health. However, the aim is not just to prolong life, but to prolong life in a qualified way (Bilir, 2022). The prolonging of lifespan in a qualified way is considered as active aging and it is defined as the process of optimizing opportunities of health, participation, and safety to improve the quality of individuals' lifes as they are aging (WHO, 2002). Life expectancy, health expectancy, working time & statue, income, environmental performance and happiness are considered as factors affecting the aging status of people and countries in researchs (ILCUK, 2025). According to WHO (2002), active aging is not just the ability to be physically active/ participation in labour but also, it refers to continuous participation in social, economic, cultural, spiritual, and civic matters.

The determinants of the active aging index (AAI), which is used to measure the active and healthy aging potential of the elderly, are (i) participation inemployment, (ii) participationin society, (iii) independent, healty and secure living, (iv) capacity and enabling environment (UNECE, 2021). The first three determinants refer to the independent, autonomous, socially, and economically active and secure life experiences of the elderly. The fourth determinant that addresses the capacity and enabling environment of the elderly includes such factors as facilitations/difficulties to obtain technological experiences of elderly, usage of information, communication technologies and Internet, their educational attainment, and socialization connections. Capacity and enabling environment determinants are the importants parts that will enable to achieve higher results (UNECE, 2018). United Nations (2022:9) states that active ageing and/or healthy ageing requires barrier-free participation, including literacy, skills training and digital skills.

2.2. Online Shopping Experiences of Active Seniors

Ensuring the prevalence of Internet technology can be said as one of the most important achievements of the 21st century. Deloitte Digital (2021) states that the consumers of all age groups have information about the Internet technologies. And, as of February 2024, the rate of Internet users in the world is; 19% in 18-24 age group, 35.6% in 25-34 ages, 24% in the 35-44 age group, 11.3% in 45-54 ages, 6% in the 55-64 age group, and 4.2% in the 65+ ages (Petrosyan, 2025).As in the world, by 86.5% penetration the use of the Internet in Türkiye increases every year (We are Social and Meltwater, 2025; Dataportal, 2025). Although it is stated that the seniors,worldwide, are more resistant to adopt technology than youngers, this trend is changing albeit slowly and an increasing number of seniors try to overcome obstacles to learn, use and updated Internet techonology (Aggarwal, Xiong & Schroeder-Butterfill, 2022).Though not all seniors are active and independent users of Internet technology, but the size of new devices, apps, and services targeted these consumers is amazing (Taipale & Hänninen, 2018; OECD, 2024).

Factors that enable more frequent and comfortable use of the Internet include easier access to computers, technological development and modernization of countries around the world, and

the increase in the use of smartphones (Petrosyan, 2025). Owning to devices as computers, smartphones and Internet access are key points for 65+ active seniors to experience the information and communication technologies. In the research that was conducted by Konda during 2008-2020 years in Türkiye, it was determined that there has been a continuous increase in the ownership of computers, smart phones, fixed Internet and mobile Internet usage of 65+ consumers since past (Konda, 2020). According to Turkish Statistical Institute Household Information Technologies research (TÜİK, 2025a), it has been identified that the rate of Internet user 65-74 age active seniors was 19.8 in 2019 and, increased to 46.9 % in 2024. Through a study, was conducted by Boyacıoğlu et al., (2021) in Türkiye with in 411 participants aged 65+ and Internet users, it has been found that 68% of the participants access the Internet via smartphone, 23.4% of them access via computer and 4.1% of them access via tablet. Binark et al., (2021) determined in their study, was conducted during the Covid-19 pandemic period with 1075 participants 65+ ages, in Türkiye, that 51.4% of the participants owned smart phone and 61% owned digital device/digital media. According to another study which was conducted in Türkiye as well, with 75 years and over participants to examine their digital habits (Digital Transformation Office of the Presidency of Türkiye, 2021), it has been founded that, before Covid-19, the smartphone usage of 75+ seniors were in 61% but increased to 81% after Covid-19 pandemic.

Within the scope of the research have been done in Türkiye, it is possible to identify that the use of the Internet and technological devices by the active seniors increase regularly, as parallel to the research (Eurostat, 2021; Faverio, 2022) those have been conducted in other countries.

Using Internet offers many mental and physical benefits to the active seniors in many areas as communication, contribution to socialization, access to information, money transfer, bill payment, online shopping, cultural activities, watching television, listening to the radio, etc. (AgeUK, 2022). Besides, United Nations (2022:10) highlighs that healthy aging requires age-appropriate Internet access, research that makes seniors visible through age-seperated data and analysis and use of new technologies. Şahin and Yıldırım (2019) conducted a study with 236 participants, 65+ Internet users in İstanbul provience, to determine their purposes of using Internet. And they have identified the purposes as social sharing, playing online games, obtaining information, following news sites, providing communication (messaging, video chat, sending / receiving e-mails), watching TV series/movies, banking transactions, benefiting from e-government apps, online shopping, and e-health apps. Through the results of Demir Erbil and Hazer's (2021) study, which was conducted in Türkiye with 65+age 6 male and 7 female participants, it has been identified that the participants use Internet to have information, to follow the agenda, to access social media, for communication and entertainment, having hospital appointments and e-mailing.

Within the scope of the literature, it is seen that the 65+ active seniors benefit from the Internet to obtain many different services in Türkiye market, as the markets of other countries. And the differencences as age, gender, having a child or not and income are the factors that have greater effects in seniors than the other groups in a society. In this respect, the starting point of this study is based on the idea to discover the demographic factors that can differentiate the online shopping experiences of 65+ Internet technology users in Türkiye.

The senior population is seen as one of the most important social transformations of 21st century with its effects on all service sectors (Wan He et al., 2016; WHO, 2025) including Internet technologies. And there is an increasing interest on improving senior's participation and well-

being in the service discipline especially adapting in technology and Internet services (Feng et al., 2019; Charmarkeh & Legacé, 2017). In the past 20 years, the global demographic change of the aging population and technological developments have become very important and, it is important that the related changes are developing within the context of seniors' adaptation to new information technologies due to interpersonal, environmental, health and other social factors (Lee et al., 2025:1). Although the adaptation of the seniors to technology is lower than other groups of the society, the seniors are more digitalized than ever before (Charm, Coggings, Robinson & Wilkie, 2020; Watty, 2025). Online shopping has gained significant momentum with many possibilities and advantages (Martin, 2021). And the seniors age 65+ increased their technological habits like shopping online (Glenday, 2020; Martin, 2021). Watty (2025) states that as the years go by, seniors' online shopping activity and digital familiarity have been increasing.

Similar developments are seen in Türkiye as well. It has been revealed that after Covid-19 pandemic the active seniors tend to shop online (Digital Transformation Office of the Presidency of Türkiye, 2021). Türkiye's E-trade Outlook Report 2025 (T.C. Ministry of Trade, 2025:23) declares the increase on online shopping of the 65+ seniors in Türkiye. Beside these, research indicate that some groups of seniors, as who are younger, having more money and highly educated, differ in online shopping. Also having skills in information and communication technology is a factor that distinguishes the seniors in their group (UN, 2022:9). It is known that financially constrained senior consumers do online shopping for better deals and cheaper prices (Nielsen Report, 2020; Watty, 2025). Just opposite to this, Charm et al., (2020) stated that high-income groups of seniors and millennials lead the online shopping. Moreover, in the TÜİK report (2025a), states that among the 65+ seniors in Türkiye, using the Internet has a gender dimension; senior males using Internet is 55.3% and senior females 39.3%. D'innocenzio (2021) highlights another important case that, 65+ seniors' children and/or living staff often help seniors and they should repeat technological tips for seniors. Gupta (2024) emphasis, in these digital days, helping seniors with technology is essential to helping them feel connected and involved with their environment.

In the light of previous findings and discussions on online shopping experiences of active seniors and the strating point of the current study, the research question was formed in 3 details, "Are there any differences between (i) Online shopping statutes, (ii) Online shopping intention, (iii) Online shopping behaviours of 65+ Internet user active senior consumers?

Within the scope of the previous studies' results and the current study's research question, the purpose of this study is to determine whether there are differences in the online shopping situations, online shopping intention and online shopping behaviours of 65+ Internet user active senior consumers, and to contribute both marketing literature and ebusinesses that develop strategies for senior consumer market. Research hypotheses are formed according to the purpose. And analysis is presented in the findings.

3. Method

3.1. Sample & Measures

The research is conducted in the type of descriptive research with the quantitative research method. The population of the research is 65+ Internet user consumers in Türkiye. There are 9 million 112 thousand 298 of 65+ seniors in Türkiye, and 63.4% of them are in 65-74 age group, 28.8% are in 75-84 age group and 7.8% are in the 85 and over group; 44.6% are males and 55.4% are females, 46.9% (4,273,667 people) of total seniors are Internet users (TÜİK, 2025a).

The sample of this study is made up of 65+ Internet user consumers living in İstanbul[1], where 18.3% of Türkiye's population (15,701, 602) reside (TÜİK, 2025b). According to the 1st Level of the Türkiye Statistical Regional Units Classification, 98.7% of the households in İstanbul have Internet access (TÜİK, 2022b).

Convenience sampling, which is a type of non-probability sampling, was used in the study. Research data was collected by face-to-face survey during 21 June-26 October 2021, during the Covid-19 pandemic. 500 participants were reached within the scope of the research. 85 participants of the 500 that researchers met were not capable of representing the sample as not living in İstanbul or not at 65+ ages or not using Internet factors. 415 participants took place in the research. 415 participants were the ones, could represent the population, 65+ Internet users living in İstanbul. 415 of the 500 surveys provided suitable data for conducting analysis.

The question form consists of 3 main parts; (i) Online shopping intention scale, included 4 items, was developed by Çelik (2019), (ii) Online shopping behaviour scale, included 3 items, was developed by Chen (2001) and the third part demographic information (age, gender, having a child, income, and online shopping circumtances) of the participants.

4. Findings

4.1. Demographic Variables

The sample size of the data is *N=415*. The selected variables for descriptive statics are shown in Table 1. And it provides demographic summarization of participants, their online shopping circumtances. From the total number of 415 participants, 54, 7% (227 *f*) are female and 45, 3% (188 *f*) are male. 83, 1% are in 65-74 age average, 15, 2% are in 75-84 age avarage; 1, 7% are in 85 years and over. 382 participants stated that they have children, 33 participants have no. In this study, it is an important result that all active senior groups included in the WHO definition (youngest-old, old, very old) were reached.

Table 1: Descriptive Statistics

		f	*%*
Age	65-74	345	83.1
	75-84	63	15,2
	85 and over	7	1,7
Gender	Female	227	54,7
	Male	188	45,3
Having a child	Yes	382	92
	No	33	8
Income	1500 TL & less	5	1,2
	1501-3000	50	12
	3001-4500	83	20
	4501-6000	73	17,6
	6001 TL & over	173	41,7
	No answer	31	7,5
Online shopping circumtances	Do myself	115	27,71
	Have my close contacts to shop online for me.	200	48,19
	Both; shop online by myself and have my close contacts to shop online for me	49	11,81
	Do not shop online.	51	12,29

[1]The research of this study is based on a part of Tübitak-Sobag 1001 Project -119K945's data.

As indicated in Table 1, 27.71% (115 *f*) of 415 participants shop online by themselves. 200 participants (48.19%) do not shop online by themselves but have their close contacts (child/ grandchild/neighbour) to shop online for them. 49 participants both, shop online by themselves and have their close contacts to shop online for them. 12,29% (51 *f*) of total, use Internet but do not shop online. Descriptive statistics are used to differentiate the population in the function of age, gender, having a child, income and online shopping circumstances.

4.2. Analysis

The results of the analysis and the findings of the hypothesis including subs, are presented in detail. To find out whether *65+ senior consumer's shopping online by her/himself situation differs through the demographic characteristics*, 4 subhypothesis are analysed with Chi-square. The first subhypothesis is designed as; H_{1A}: 65+ senior consumer's situation, shopping online by her/himself, differs according to age. In Table 2, the analysis' results belong to H_{1A} are given.

Table 2: Shopping Online by Her/Himself*Age

Age		**Shopping online by her/himself**					
		Yes	**No**	**Total**	χ^2	**SD**	**p**
65-74 years	Observed frequency	152 (%44.1)	193 (%55.9)	345	17.638	1	.000
	Expected frequency	136.3	208.7	345.0			
75 and over	Observed frequency	12 (%17.1)	58 (%82.9)	70			
	Expected frequency	27.7	42.3	70.0			
Total	Observed frequency	164	251	415			
	Expected frequency	164.0	251.0	415.0			

To make the relevant comparison, the groups were reconstituted as binary categories. Because there were only 7 participants in 85 years and over age group. Chi-Square analysis is performed to test whether there is a relationship between age and shopping online by her/himself. A significant relationship between age and shopping online by her/himself has been determined according to the results of the analysis [$\chi 2(1) = 17.638$, $p<0.01$]. It has been found that the 65-74 age groups are the highest groups of all, who shop online by themselves. 65-74 age groups' results have been significantly higher than 75 years and over group; shopping online byher/himself differs according to age. According to findings, H_{1A} is supported.

In Table 3, the analysis' results belong to H_{1B} are presented which is designed as; H_{1B}: 65+ senior consumer's situation, shopping online by her/himself, differs according to gender.

Table 3: Shopping Online by Her/Himself*Gender

Gender	**Shopping online by her/himself**					
	Yes	**No**	**Total**	χ^2	**SD**	**p**

Male	Observed frequency	88 (% 46,8)	100 (%53,2)	188			
	Expected frequency	74.3	113.7	188.0			
Female	Observed frequency	76 (%33,5)	151 (%66,5)	227	7.643	1	.006
	Expected frequency	89.7	137.3	227.0			
Total	Observed frequency	164	251	415			
	Expected frequency	164.0	251.0	415.0			

To test whether there is a relationship between gender and shopping online by him/herself, a Pearson's Chi-Square analysis is performed; a significant relationship between gender and shopping online by him/herself according to the results of the analysis [$\chi^2(1) = 7.643$, $p<0, 01$] have been identified. The significant difference between the observed frequency and the expected frequency indicates that the female group's shopping online by themselves situations are significiantly less than male group and through the findings H_{1B} is supported.

The other subhypothesis i designed as, H_{1C}: 65+ senior consumer's situation, shopping online by her/himself, differs according to having a child, to find out whether 65+ senior consumer's shopping online by her/himself situation differs through the having a child variable. A Pearson's Chi-square analysis is conducted to test whether there has been a relationship between having a child and shopping online by her/himself and in Table 4, the analysis' results are given.

Table 4: Shopping Online by Her/Himself*Having a Child

Having a child		**Shopping online by her/himself**					
		Yes	**No**	**Total**	χ^2	**SD**	**p**
Yes	Observed frequency	142(%37.2)	240(%62.8)	382			
	Expected frequency	151.0	231.0	382.0			
No	Observed frequency	22(%66.7)	11 (%33.3)	33	11.055	1	.001
	Expected frequency	13.0	20.0	33.0			
Total	Observed frequency	164	251	415			
	Expected frequency	164.0	251.0	415.0			

According to the results of the Chi-Square analysis that are given in Table 4, the relationship between having a child and shopping online by her/himself is found significant [$\chi^2(1) = 11.055$, $p<0.01$]. The seniors who do not have children shop online by themselves more than the group

who have. The rate of shopping online by her/himself situation is significantly higher in childless than the participants have. According to results, H_{1C} is supported as well.

The last subhypothesis *on shopping online by her/himself situation* is designed through income variable; H_{1D}:65+ senior consumer's situation, shopping online by her/himself, differs according to income. The results of the analysis are given in Table 5.

Table 5: Shopping Online by Her/Himself*Income

Income		**Shopping online by her/himself**					
		Yes	**No**	**Total**	**χ^2**	**SD**	**p**
3000 TL& less	Observed frequency	14 (%25.5)	41 (%74.5)	55			
	Expected frequency	22.3	32.7	55.0			
3001-4500 TL	Observed frequency	29 (%34.9)	54 (%65.1)	83			
	Expected frequency	33.7	49.3	83.0			
4501-6000 TL	Observed frequency	29 (%39.7)	44 (%60.3)	73	10.893	3	.012
	Expected frequency	29.7	19.3	73.0			
6001 TL&over	Observed frequency	84 (%48.6)	89 (%51.4)	173			
	Expected frequency	70.3	102.7	173.0			
Total	Observed frequency	156	228	384			
	Expected frequency	156.0	228.0	384.0			

To make comparisons according to income, the group with income level 1500 TL&less and income level 1500-3000 TL were combined. Cause, the participation size of 1500 TL&less was just only 5. Inorder to test whether there is a relationship between income and shopping online by her/himself situation, the Chi-Square analysis is performed. And a significant relationship between income and shopping online by her/himself is indicated [$\chi^2_{(3)}$ =10.893, p<0,05] (Table 5). It is determined that shopping online by her/himself situation differs according to income. In context of the findings, H_{1D} is supported.

The second group of hypotheses are analysed to find out whether *65+ senior consumer's situation, making her/his close contacts to shop online for her/him differs through the demographic characteristics*. 4 subhypothesis are designed and are analysed with Chi-square. The first subhypothesis of the second group is designed through age variable as; H_{2A}: 65+ senior consumer's situation, making her/his close contacts to shop online for her/him, differs according to age.Through the results of the data analysis it is indicated that, there is no significant relationship between age and making close contacts to shop online forher/him; [$\chi^2(1)=0.72$, p>0.05]. And it is observed that H_{2A} hypothesis is not supported.

In Table 6, the analysis' results belong to H_{2B} are presented, which is designed through gender variable as; H_{2B}: 65+ senior consumer's situation, making her/his close contacts to shop online for her/him, differs according to gender.

Table 6: Making Close Contacts to Shop Online for Her/Him*Gender

Gender		**Makingclosecontacts to shop online for her/him**					
		Yes	**No**	**Total**	χ^2	**SD**	**p**
Male	Observed frequency	94 (%50.0)	94 (%50.0)	188			
	Expected frequency	112.8	75.2	188.0			
Female	Observed frequency	155 (%68.3)	72 (%31.7)	227	14.321	1	.000
	Expected frequency	136.2	90.8	227.0			
Total	Observed frequency	249	166	415			
	Expected frequency	244.0	166.0	415.0			

The Chi-Square analysis is performed to test whether there is a relationship betweengender and making close contacts to shop online for her/him. In line with the results of the Chi-Square analysis, it is determined that there is a significant relationship between gender and making close contacts to shop online for her/himsituation [$\chi 2(1) = 14.321$, $p<0.01$] (see Table 6). It is observed that the female participants make their close contacts to shop online for them more than males. According to the results H_{2B} is supported.

Another subhypothesis is designed through having a child variable as; H_{2C}: 65+ senior consumer's situation, making her/his close contacts to shop online for her/him, differs according to having a child. According to the analysis, no significant relationship between having a child and making close contacts to shop online for her/ him situation is found; [$\chi^2_{(1)} = 3.160$, $p>0,05$]. And it is possible to say according to the findings that H_{2C} is not supported. The other hypothesis is designed according to income variable as; H_{2D}: 65+ senior consumer's situation, making her/his close contacts to shop online for her/him, differs according to income. No significant relationship is found between income and making close contacts to shop online for her/him situation; [$\chi^2_{(3)} = 5.394$, $p>0,05$]. Through the results H_{2D} is not supported either.

The third group of hypotheses are analysed to find out whether *65+ senior consumer's online shopping intention differs through the demographic characteristics.* As H_{3A}: 65+ senior consumer's online shopping intention differs according to age. No significant difference is found through the relationship test between age and online shopping intention; H_{3A} is not supported. The other subhypothesis is designed through gender variable as; H_{3B}: 65+ senior consumer's online shopping intention differs according to gender. According to the relationship test between age and online shopping intention, no significant difference is found. According to the findings it can be said that H_{3B} is not supported. In Table 7, the analysis' results belong

to H_{3C} are summarized, which is designed through having a child variable as; H_{3C}: 65+ senior consumer's online shopping intention differs according to having a child.

Table 7: Online Shopping Intention*Having a Child Relationship Test

Variable	Yes (N=382)		No (N=33)		*t*	*p*	*d*
	$\bar{X}$	*SS*	$\bar{X}$	*SS*	*(48,767)*		
Online shopping intention	3.14	1.01	3.61	.606	-3.949	.000	0.011

According to the results of the independent samples T-test, online shopping intention differs significantly in having a child. Through the results, the mean of online shopping intention of the participants who have children ($\bar{X}$=3.14, SD=1.01) are significantly lower than the participants do not have ($\bar{X}$=3.61, SD=.606) (t (48.767) = -3.949, p <.01). In the context of findings H_{3C} is supported.

In Table 8, the analysis' results belong to H_{3D} are presented, that is designed through income variable as; H_{3D}: 65+ senior consumer's online shopping intention differs according to income.

Table 8: Online Shopping Intention*Income Relationship Test

Variable	3000 TL&less		3001-4500 TL		4501-6000 TL		6001 TL &over		*F (3,380)*	*η2*
	$\bar{X}$	*SS*	$\bar{X}$	*SS*	$\bar{X}$	*SS*	$\bar{X}$	*SS*		
Online shopping intention	2.77	0.99	3.11	0.99	3.23	0.98	3.34	0.97	4.902*	0.04

***p < .001. *p < .01*

As a result of the analysis, it is determined that the means of the participants' online shopping intention differ according to particpants' income level. Since the assumption of homogeneous distribution of variances was met (p=.054), LSD analysis was performed for pairwise mean comparisons. According to the analysis, the mean of online shopping intention of the participants with less than 3000 TL income ($\bar{X}$=2.77, *SS*=0.99) is significantly lower than (F (3, 380) = 4.902, p < .01) the mean of the participants with 3001-4500 TL income ($\bar{X}$=3.11, *SS*=0.99); the mean of the participants with 4501-6000 TL income ($\bar{X}$=3.23, *SS*=0.98) and the mean of the participants with 6001 TL&over ($\bar{X}$=3.34, SD=0.97). According to findings H_{3D} is one of the supported one.

The fourth group of hypotheses are analysed to find out whether *65+ senior consumer's online shopping behaviour differs through the demographic characteristics.* In Table 9, the analysis' results belong to H_{4A} are summarized, which is designed through age variable as; H_{4A}: 65+ senior consumer's online shopping behaviour differs according to age. And, through the results of the independent samples T-test, it is found that, the online shopping behaviours of participants differ significantly according to age (Table 9).

Table 9: Online Shopping Behaviour*Age Relationship Test

Variable	65-74 (N=319)		75&over (N=55)		*t (413)*	*p*	*d*
	$\bar{X}$	*SS*	$\bar{X}$	*SS*			
Online shopping behaviour	2.30	0.853	2.02	0.826	2.249	.025	0.33

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The results indicates that the mean of online shopping behaviour of the participants age 65-74 ($\bar{X}$=2.30, *SS*=0.853) is significantly higher than (t (413) = 2.249, p <.05) age 75&over participants ($\bar{X}$=2.02, *SS*=0.826). It is possible to say according to the findings that H_{4D} is supported as well.

The other subhypothesis is designed for gender variable as; H_{4B}: 65+ senior consumer's online shopping behaviour differs according to gender. According to relationship test between gender and online shopping behaviour, no significant difference is found; H_{4B} is not supported. Through having a child variable, H_{4C}:65+ senior consumer's online shopping behaviour differs according to having a child, subhypothesis is designed. No significant difference is found in the relationship test between gender and online shopping behaviour; H_{4C} is not supported. The results of the analysis that are summarized in Table 10 test H_{4D}:65+ senior consumer's online shopping behaviour differs according to income subhypothesis.

Table 10: Online Shopping Behaviour*Income Relationship Test

Variable	3000 TL&less		3001-4500 TL		4501-6000 TL		6001 TL&over		*F (3,339)*	*η2*
	$\bar{X}$	*SS*	$\bar{X}$	*SS*	$\bar{X}$	*SS*	$\bar{X}$	*SS*		
Online shopping behaviour	1.86	0.81	2.14	0.83	2.26	0.85	2.47	0.83	7.524**	0.06

***p < .001. *p < .01*

It is determined that the means of the participants' online shopping behaivours differ according to their income level. Since the assumption of homogeneous distribution of variances was met (p=.148), LSD analysis was performed for pairwise mean comparisons. According to the analysis, the mean of online shopping behaivour of the participants with less than 3000 TL income ($\bar{X}$=1.86, *SS*=0.81) is significantly lower than (F (3, 339) = 7.524, p < .001) the mean of the participants with 3001-4500 TL income ($\bar{X}$=2.14, *SS*=0.83); the mean of the participants with 4501-6000 TL income ($\bar{X}$=2.26, *SS*=0.85) and the mean of the participants with 6001 TL&over ($\bar{X}$=2.47, *SS*=0.83). According to the findings H_{4D} is supported.

5. Discussion and Conclusion

The number of people aged 65 and over in the world is expected to more than double from 761 million in 2021 to 1.6 billion in 2050, while the number of people aged 80 and over is expected to increase even faster (UN, 2024a). The fast-paced ageing has led to concerns about the future of the global economy (Jha, 2023; OECD, 2024) and the ageing will dramatically alter the way societies and economies (Naden, 2017). However, population ageing is an inevitable consequence of the demographic transition and needed to be argued in a positive way. Therefore, the gradual aging of the population can be predicted, ushering in a period in which a country's working-age population increases as a share of the total, this increase in the relative size of the working-age population can also increase the per capita economic growth rate (UN, 2024b). Jha (2023)'s study shows that it is not the age that matters too much, it is more about functional capacity. It is important to highlight that, there can be specific challenges/ barriers regarding Internet use that need to be addressed for the 65+ age group as, mental, and physical barriers. Seniors get frustrated more easily when trying to achieve something online and give up more quickly than the younger ones. And, they may have eyesight impairments and so have problems with small fonts of websites and poorer short-term memory may also be a problem as well (Energise Web, 2023). It is mentioned before that the individual capacity of seniors is

related with being an active senior (Jaul & Barron, 2021; UNECE, 2021). Today's technological innovations have the potential to positively change the aging experience by eliminating the problems and restrictions that older people face in their daily lives (Kenan Foundation Asia, 2023). In this context, being active as a senior can be said as an important element in every aspect of life.

In today's digital world covers new ways of meeting needs and wants. In this respect, it is not only important for the active seniors to incorporate developing technologies into their lives as using the Internet, and meeting needs and wants with online shopping, it is also important for society and economic development aswell.

In the growing digital economic market, online shopping also concerns both individuals and economy partners. Online shopping of individuals from all age groups is an important issue emphasized by digital economy partners (Lippoldt, 2022). It should also be emphasis that technology adoption rates are rising among seniors as well; for example, in the U.S. e-commerce market, consumers ages 25-34 made $41.8 million in purchases, those ages 35-44 made $36.5 million, those ages 45-54 made $32.3 million, those ages 55-64 made $31.8 million, and consumers ages 65 and older made $35.1 million in purchases (Smith, 2024). In this context, it is important to say the online market of technologically active seniors should not be ignored. The use of digital services among seniors is on the rise as the Internet plays an increasingly important role in ecommerce and other areas of life (Lawrence, 2020). This study examines the differences in online shopping of the active seniors and reveals the importance of that market.

The participants of this study included all active elderly groups (youngest elderly, elderly, very elderly) as defined by the WHO, and this is a very important result. Türkiye is going to be an old country with 9,112.298 seniors. Through the age groups, 63,4% are in 65-74 years (youngest-old), 28.8% are in 75-84 years (old) and 7.8% are in 85 years and over (very old) in Türkiye (TÜİK, 2025a). 83,1% of the active seniors, participated to this research, are in youngest-old group, 15,2% are in old group and 1,7% are in very old group. The distribution of the active seniors aged 65+ participating in this research is in parallel with the general senior population distribution of Türkiye.

And the childless participants shop online on their own more than the participants who have children, and more overonline shopping intention of childless participants are higher as well. The obligation to survive without the support of children (Wang and Jiang, 2021) also manifests itself in online shopping.

As we examine *the online shopping circumstances of active seniors*, 12, 29% of active seniors participating in current research do not shop online and this result is provided with Mermer's (2019) research. He concluded that the 65+ Internet users have technology anxiety in online banking, online shopping, e-Government apps, and the seniors experiencing high anxiety and fear do not like to act in positive way. We think that the disadvantages of online shopping (Reiszel, 2023) adversely affect the online shopping process of the active seniors. WHO (2015) defines active healthy aging as the process of maintaining functional ability to achieve well-being in old age. Functional ability includes abilities such as meeting basic needs, mobilizing, having relationships, and contributing to society (Beard et al., 2016).

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For the continuity of functionality in the digital age and for the development of these abilities, it is imperative to develop the skills of the seniors in online processes as well. Seniors are the fastest growing consumer age group (Baldwin, 2019) and is becoming an increasingly important potential market for electronic commerce (Lian and Yen, 2014). However, the limited experience of elderly users and some limitations in the websites used have restricted the elderly to shop online even during the Covid-19 pandemic (Tjandra et al., 2022).

200 participants make their close contacts to shop online for them, this result is supported with Karsu et al., (2019) research that most of senior consumers shop with the help of their close contacts. These seniors behave in a positive way for online shopping but unfortunately, have technology anxiety to manage the process by themselves. Brandtweiner et al., (2010) indicate that more active and more skilfull seniors like to use Internet but beyond this, having basic skills and Internet access do not guarantee being advanced user. According to the authors, advanced skills encompass more complex processes for seniors, such as selecting appropriate media and content, understanding, analysing, and producing the content. The online shopping process can also be stated among advanced skills. Online shopping process includes more comprehensive skill, both technically and contetently. And it is known that the Internet usage to compensate the needs (shopping, banking, communicating etc.) offers mental, physical, and functional benefits to senior consumers, during active aging (Durgun, 2019). Beside these, in Türkiye, the responsibility of care of the seniors, mother and/or father, belongs to the children and relatives (Tarı Selçuk and Avcı, 2016). As the needs of seniors are met by their close contacts, they do not need to be active even in their daily life (Doğanay and Güven, 2019). For the seniors who are accustomed to this situation, their close contacts become the factor that limits senior's experience of using technology and reduces their desire to use it.

More than a quater of participants (27.71%, 115f of 415participants) shop online by themselves, this result is parallel to Martin's (2021) research that he identicated the online shopping statistics as 25% of the global population are digital buyers. This result is very important in terms of economic and technological development of Turkish silver market. Beside this, Türkiye is the world's 21st largest economy and member of G20 countries (OECD, 2023). This is essential for e-commerce businesses and e-Government applications to understand the potential of active seniors. The digital divide is varying degrees among the G20, females in poorer communities and rural developing countries tend to be the less digital (Chetty et al., 2018). On the contrary, it has been concluded that in the USA, one of the developed economies, women aged 75 and over are more advanced than males in Internet use (Lawrence, 2020).

The result of of 49 participants' (11.8%) hybrid behaviour in online shopping, that they shop online both on their own and make their close contacts to shop online for them, can be related with emotional demand of the active seniors to orient their close contacts to do something for them. They have advanced skills to shop online by themselves but sometimes like close ones to do it for them.

As active seniors' age examined, the youngest-old group is seen as more qualified in online shopping than the old and very old ones. And this result is parallel to the research's results which identicates that young ones are more online in every part including online shopping (We are Social and Hootsuite, 2022). The ability and the willingness of youngest- old group are noticeable.

Active seniors' gender is another aspect to detail, 44.3% of 8,245,124 elderly people in Türkiye are male and 55.7% are female (TÜİK, 2022a). 54.7% (227) of the 65+ active seniors, who participated in current research, are female and 45.3% (188) are male. The distribution of the research participants by gender is consistent with the gender distribution of the total senior population in Türkiye.

Lopez-Martínez et al., (2021), noted that there are still countries those have negative situations for females especially in online shopping and this paradigm can be a gap for Türkiye as well. The senior males shop online by their own more than females more over, female seniors like their close contacts to shop online for them more than males, as indicated in this study. Lopez-Martínez et al., (2021) also indicate that the term digital gender gap/ division are used as comparing their situations. In addition, Chetty et.al., (2018) noted that the socio-cultural factors strongly inhibit female's access to digital tools.

Active seniors' having a child situation plays an important role in family life cycle (PeaceHealth, 2022). It is defined as the periods of being engaged, newly married, and newly married with a baby, married and adult with children, within the requirements of the social structure in Türkiye (Özdemir, Vatandaş & Torlak, 2009:8). In this context, 382 participants of this research have a child and 33 of them do not. Predominantly the sample is gathered in the section of having a child, but it indicates both sides. Beside these, Bethesda Foundation (2025) advises that it is important for the seniors, who have achieved success in their lives until old age and have made contributions to society, their families and their careers, to have goals in their lives in old age as well.

Active seniors' income is the last part stated in this research. Predominantly the sample of the research is gathered in highest level income (173f of 415) and only 5 participants are in the lowest level. It is supported with both Özsoy (2020)'s study and Lee et al. (2025)'s study. Özsoy (2020) indicates that the ones with high income have more advantage than lowest ones and higher income and education levels have great affect to access and use Internet. And Lee et al. (2025) concluded in his study that resources from support centers, including financial and labor resources, can affect the effectiveness of learning and technology development for the elderly. Also, the fact that access to technology is expensive for many seniors around the world is a problem that seniors cannot afford to shop online (Kenan Foundation Asia, 2023).

The participants representing higher income level shop online by themselves more than lowest ones, also their online shopping intention and online shopping behaviour are in higher rates than the lowest group. Income does not differ only among seniors it has effect also in young generations. Chetty et al. (2018) highlights that the students from high-income families have a greater affinity on using digital tools than students from low/middle-income families.

Youngest-old (65-74 ages) consumers are more online shoppers than old and/or very old ones according to mental and health barriers. The governmental, non-governmental organizations and e-businesses should activate, active senior projects based on dijitalization. We offer them to activate teaching modules for safety shopping through lifelong learning programmes. By these kinds of projects, senior's technology anxiety is thought to be lowered day by day. And e-businesses should evaluate senior friendly software programms and hardwares, easy to understand and manage.

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Contrast to traditional (brick and mortar) shopping myths, female seniors shop online by themselves less than male senior consumers. Male consumers act more in e-business area. The e-businesses are offered to provide female consumers to shop online, by feminen attracted software programmes. And should encourage their shopping intention with helpdesks as videocalls, voicesense chat boats. Also, the senior male consumers are needed to be provided to shop online as more as possible to increase the silver e-shopping rates.

Both female and male senior consumers should be persuaded about free/independent shopping style. Because as their online shopping situations depend on their close contacts' time. They depent on close contacts, they are not free/ independent. The senior's having a child situation can also be related with being free in online decisions. Having no child can be mean as, *you are the one will do all tasks*, including online shopping as well, with no help. But on the other hand, some of seniors having children tend to think as the way, my child will do/ should do/have to do for me, in Türkiye (Karsu et al., 2019) as in China (Wang and Jiang, 2021). We offer digital economy drivers to promote the value of online shopping freedom with marketing promotion campaigns, advertisements on TV primetime programmes, Facebook, Whatsapp and Instagram triangulation. These three social media platforms are the digital areas that seniors followed most (Euronews, 2022; We are Social and Meltwater, 2025).

We offer e-businesses to consider the purchasing power of seniors; they are mentioned as silver economy (Silver Economy Forum, 2022). An ageing population is said to call for the continuous adaptation of channels for redistribution (UN, 2023:3). Worldwide, only 15% of businesses have developed plans for an aging population (Global Coalitionon Aging, 2023). There is a visible gap in that market. We offer for both click and mortar and click only businesses to develop marketing strategies that will meet the demand and needs of silver consumers at pre - right time- post steps of the online shopping process. We advise both businesses and marketing scientist to organize visions in the guidance of 7Ps for all seniors.

The current research was done in İstanbul city in Türkiye; next researchers can be carried in other another country and the results can be compared in a region perspective causes it's highlighted that being senior is expressed as a relatively complex phenomenon that may differ according to socio-cultural features of societies (Konda, 2020). And future researchers can be studied in qualitative method to understand deep information of participants.

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Online Shopping Experiences of Active Seniors Aged 65 and Over

Extended Summary

Aging starts as we are born.

The rapid aging of the world's population and as well its rapid digitalization are among the main determinants of today and the future. The rapid aging of the world raises concerns about the future of the global economy (Jha, 2023; OECD, 2024) and the ageing will dramatically alter the way societies and economies (Naden, 2017). However, population ageing is an inevitable consequence of the demographic transition and needed to be argued in a positive way. Therefore, the gradual aging of the population can be predicted, ushering in a period in which a country's working-age population increases as a share of the total, this increase in the relative size of the working-age population can also increase the per capita economic growth rate (UN, 2024b). Beside these it is also known that digitalization is also on the rise like aging. For example, the number of Internet users at the beginning of 2025 was determined to be 5.56 billion (We are Social and Meltwater, 2025) As mentioned in Eurostat (2021) Internet has become increasingly significant in all ages including 65 years and over as well. During the Covid- 19 period, the rate of seniors using Internet increased to 36.6% in 65-74 age group in 2022 (TÜİK, 2023), and their online shopping experiences increased in Türkiye as well. In this context, shopping anytime from anywhere, avoiding crowds, delivering to doorstep, comparing price, advantages of resales and discounts, having no pressure in buying process are the most important advantages that online shopping serves (Reiszel, 2023; Tambe and Jain, 2024) on the behalf of digital economy.

The seniors using the Internet in Türkiye rised to 46.9% in 2024 (TÜİK, 2025a) and they want to have digitalized solutions in every field as economy, security, transportation, banking, shopping, communication, cultural activities, health etc. (Deloitte Digital, 2021; TÜİK, 2022a). However, it is worth to think that there may be differences in seniors' online shopping situations and, from this point of view the starting point of this study is based on the idea that there may be differences between the online shopping situations of the 65+ active Internet users in Türkiye. The research question was formed in 3 details, "Are there any differences between (i) Online shopping statutes, (ii) Online shopping intention, (iii) Online shopping behaviours of 65+ Internet user active senior consumers? Through the questions of the research, the purpose is to determine whether there are differences in the online shopping situations, online shopping intention and online shopping behaviours of 65+ Internet user active senior consumers, and to contribute both marketing literature and ebusinesses that develop strategies for senior consumer market.

The research is conducted in the type of descriptive research with the quantitative research method. The population of the research is 65+ Internet user consumers in Türkiye. The sample is made up of 65+ Internet user consumers living in İstanbul, where 18.3% of Türkiye's population (15,701, 602) reside (TÜİK, 2025b). According to the 1st Level of the Türkiye Statistical Regional Units Classification, 98.7% of the households in Istanbul have Internet access (TÜİK, 2022b). Convenience sampling was

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used in the study. Data was collected by face-to-face survey during 21 June-26 October 2021 in İstanbul city. 500 participants were reached within the scope of the research, but 85 participants were not capable of representing the sample; 415 of the 500 surveys provided suitable data for conducting analysis. Data tool has 3 parts: (i) Online shopping intention scale (4 items), (ii) Online shopping behaviour scale (3 items) and (iii) demographic information. According to the purpose of the study the research 4 main (16 subhypothesis) hypothesis have been developed. Chi-square, LSD analysis and T- test were implemented to test the developed hypotheses.

The supporting and rejection status of the research hypotheses indicated as follows, H_1: 65+ senior consumer's shopping online by her/himself situation differs according to demographic characteristics (H_{1A}-age-supported/H_{1B}-gender-supported/H_{1C}-having a child-supported/H_{1D}-income level-supported). The results indicate that the 65+ consumer's shopping online by her/him self situation differs according to their ages, genders, having a child and income.
H_2:65+ senior consumer's situation, making her/his close contacts to shop online for her/him, differs according to demographic characteristics (H_{2A}-age-not supported /H_{2B}-gender- supported /H_{2C}-having a child-not supported /H_{2D}-income level--not supported). And the situation of these groups having their close contacts to shop online for them differs according to gender, but no differences were found on age, having a child or income.
H_3: 65+ senior consumer's online shopping intention differs according to demographic characteristics (H_{3A}-age-not supported/H_{3B}-gender-not supported/H_{3C}-having a child-supported/H_{3D}-income level-supported). 65+ senior consumer's online shopping intention differs through having a child and income variables however there are no differences according to age and gender.
H_4: 65+ senior consumer's online shopping behaviour differs according to demographic characteristics (H_{4A}-age-supported/H_{4B}-gender-not supported/H_{4C}-having a child-not supported/H_{4D}-income level-supported). These groups' online shopping behaviours differ according to age and income, but no differences have been observed according to gender nor having a child.

We offer for both click and mortar and click only businesses to develop marketing strategies that will meet the demand and needs of silver consumers at pre -right time- post steps of the online shopping process. Worldwide, only 15% of businesses have developed plans for an aging population (Global Coalitionon Aging, 2023). Seniors are seen as silver economy (Silver Economy Forum, 2022) and there is a visible gap in that market.