

ANNA DĄBROWSKA^{*}, MIROŚŁAWA JANOS-KRESŁO^{**}, ADRIAN LUBOWIECKI-VIKUK^{***}

The Elderly as Participants of the Market of Selected E-services

Abstract. Over the last decades, a trend of population aging has been observed in Poland and across the world. It is a result of extended lifespan, increased quality of life and higher standards of health care. The gradually growing group of the elderly in Poland results in a steadily increasing significance of this consumer market. Services, in particular e-services, may play a pivotal role in the life of the elderly, helping them to better function in the society and satisfy their basic and higher needs. As a results, the group of consumers in question must move from traditional solutions to modern technologies e-services are based on. The objective of the study is to identify the behavior of the elderly (over 60 years old) in the Polish market of e-services. The study is based on secondary resource analysis, questionnaires and the CAWI method. The sample was randomly selected from the panel of users ($n = 508$). The results of the authors' own study suggest that the commonly used services are e-trading and e-banking, meant satisfy daily needs more easily. The indicated benefits were, e.g., comfort, saved time and money, easier access to services.

Keywords: the elderly, e-services, consumerism

1. Introduction

The World Health Organization distinguishes three stages of life: 60-74 years old (young-old), 75-89 years old (old-old), 90 years old and more (long life) The science of demographics typically distinguishes: younger post-reproductive age

* Warsaw School of Economics (Poland), Consumer Behavior Research Department, e-mail: adabro3@sgh.waw.pl, orcid.org/0000-0003-1406-5510.

** Warsaw School of Economics (Poland), Consumer Behavior Research Department, e-mail: mjanos@sgh.waw.pl, orcid.org/0000-0002-3739-9620.

*** Warsaw School of Economics (Poland), Consumer Behavior Research Department, e-mail: alubow@sgh.waw.pl, orcid.org/0000-0001-9672-9514.

(60-69 years old), older post-reproductive age (70-79 years old) and long life (80 years old and more) (World Report on Ageing and Health 2015).

According to the Polish Central Statistical Office (GUS), the population of Poland was 38.4 million people in 2017, 24% of whom were 60 (or more) years old (over 9 million people) [*Informacja o sytuacji osób starszych...* 2018]. Notably, the number of the elderly is growing at a rapid rate. In 1989-2016, their number grew by nearly 3.7 million. As regards the group at the age of 60-64 years old (young-old) the number grew by nearly 0.9 million and was the highest among the studied groups. The number of people aged 60+ in the general population grew from 14.7% in 1989 to 24.2% in 2017 (by nearly 10%; at the same time, the number of children and youth dropped by approximately 12%). Over the last 25 years, the subpopulation of people aged 60-64 has increased by a half, whereby 18% of the elderly are aged at least 80 (old life).

It is expected that by 2050 the number of people aged 65+ will have grown to 11,097,000, while the number of people 80+ will have reached 3,537,000 people [*Prognoza ludności...* 2014] (Table 1).

Table 1. Population forecast ((in thousands) for several biological age categories in 2015-2050

Age	2015	2020	2030	2050	Change in 2050–2015
Total	38,419	38,138	37,185	33,951	-4468
0-14	5,728	5,659	4,856	4,120	-1608
15-64	26,620	25,285	23,683	18,733	-7887
65+	6,071	7,194	8,646	11,097	+5026
80+	1,560	1,684	2,206	3,537	+1977

Source: authors' own elaboration based on [*Prognoza ludności...* 2014].

According to GUS, the average life expectancy in Poland has been on the rise since 1992. In 2016, the average life expectancy was 73.9 years in the case of a male infants and 81.9 years in the case of a female infants, which is slightly over 8 and almost 7 years more than in 1991. The positive trends have been observed with regard to all age groups. In 2016, a 60-year-old Polish man was expected to live 19 years longer on average; a woman at the same age was expected to live 24 years longer, which is 4-5 years longer than in 1991 [*Informacja o sytuacji osób starszych...* 2018].

According to the forecasts formulated by GUS (Scenario A1) for 2050 (provided that population extinction conditions remain unchanged), Polish men will live 83 years on average, whereas women will live 88.4 years. Scenario A2 sug-

gests it is respectively 88.1 years (men) and 87.6 years (women). Scenario A3 (the most optimistic one): men will live 84.1 years and women nearly 89 years [*Prognoza ludności... 2014*].

Apart from the lifespan, the quality of life also depends on the state of health (average number of years lived with no disabilities). The results of the studies conducted by Eurostat regarding the year 2016 indicate that a 65-year-old Polish man is expected to live approximately 16 more years (8.2 years in good health), whereas a Polish woman is expected to live 20.5 more years (8.9 years in good health) [*Informacja o sytuacji osób starszych... 2018*].

In light of the current demographic trends, it seems necessary to take into account modern technologies, as the Internet has rapidly entered into all spheres of activity Polish people and households engage in.

In Europe, the origins of the information society date back to 1994. It was then that the European Commission published the *Report on Europe and the Global Information Society* [1994], which defined the growth prospects concerning information societies in the EU states. Several areas were highlighted: remote work, remote training, networks connecting universities and research units, computer services for the SME sector, road traffic management, air traffic management, networks used by the health care sector, public procurement, trans-European network used by public administration, infobahns used by municipalities.

According to the originator and then commissioner on Industrial affairs, Information & Telecommunications Technologies, M. Bangeman, information society can be characterized by modernity, high level of development and complex teleinformation infrastructure, allowing members to access information and other services [*Report on Europe and the Global Information Society 1994*].

The literature on the subject provides varying definitions of the notion, which suggests that even though it has been in use for many years, there is still no consensus as to its precise meaning [Dąbrowska, Janoś-Kresło, Wódkowski 2009]. For the purpose of this article, the functioning definition is based on the conviction that “a society becomes an information society when the state of socioeconomic growth makes it necessary to use tools that are indispensable to collect, process and use vast amounts of info-mass, when it is impossible to control information noise with the use of nothing else than the brain, traditional media and tools of communication [...]” [Krzysztofek, Szczepański 2005: 178].

The basic understanding of information society suggests it is a society which uses a well-developed information-communication database applied to different fields of social activity in order to satisfy basic and higher needs.

In the case of Poland, the status of information society is scrutinized by the GUS [*Spółeczeństwo informacyjne w Polsce... 2018*]. The number of households with at least one computer has increased over the recent years. In 2018, it was 82.7%. Over 84% households had access to the Internet and over 75% households

had access to broadband Internet. As regards the group of people aged 55–64, 86.2% used a computer regularly (increase by 11.8% as compared to 2014). In the case of the group of people aged 65–74, the number was 27.9% (increase by 7.8%).

74.8% of people aged 16–74 used the Internet regularly, whereby the highest rate characterized schoolchildren and students (99.6%). The rate was 50.4% in the case of people aged 55–64 (increase by 12% as compared to 2014) and 29.8% in the case of people aged 65–74 (increase by 10.8%).

47.8% of people aged 16–74 did shopping online; in the case of people aged 55–64 the rate amounted to 40.8% (increase by 14.4% as compared to 2014); in the case of people aged 65–74 the rate was 10.4% (increase by 4.2%).

Polish e-shoppers are mainly interested in clothing and sports gear (66.2%), assorted appliances such as furniture, vehicles, white goods, garden equipment, leisure equipment, tools, toys, jewelry, works of art, assorted knick-knacks (40.5%), food products and cosmetics (24.1%), holiday trips, excursions, accommodation and assorted knick-knacks (22%).

It seems that the elderly are successfully avoiding digital exclusion (defined as having no access to the Internet), as a result of which they are becoming beneficiaries of the digitalization occurring in numerous spheres of human life. Electronic services offer a wide range of advantages (not only financial ones) a well-developed information society can benefit from. It seems obvious given that the Internet and the market of e-services make it so much easier to satisfy people's needs.

The objective of the article is to identify the behavior of the elderly (people over 60 years old) in the Polish market of e-services. It was assumed that in order to use e-services the elderly need to have heightened consumer awareness.

The article consists of two parts and a conclusion containing a statement on the safety of the elderly in the market of e-services. The first part explores the change in the behavior of modern consumers (based on a critical analysis) with regard to e-services. The second part discusses the results of the study in question.

2. Characteristics of the decisions consumers make in the market of services.

From a traditional service consumer to an e-consumer

The literature on the subject mentions numerous definitions and classification of the term “services” [Dąbrowska 2008: 11–12]. The classical definition was formulated by O. Lange, according to whom “services are all activities which lead directly or indirectly (e.g. division of goods) to the satisfaction of human needs, but serve no purpose in the production of objects” [Lange 1967: 24]. P.C. Paquette, J.B. Quinn and T.L. Doorley define services as “economic activ-

ity that is not a production of goods or structures, but is generally consumed at the time of its production, provides additional value (e.g. conveniences, pleasure, comfort, health), is generally non-material in form and directly concerns the buyer” [Paquette, Quinn, Doorley 1990: 7]. Ph. Kotler defines service as “any activity or benefit which one party can offer to another, generally non-material in form and not resulting in acquisition of property” [Kotler, Keller 2012: 382]. The American Management Association defines services as “activities, benefits or satisfaction offered on sale or provided together with sold goods (e.g. entertainment, hospitality services, provision of electric energy, transportation, maintenance, hairdressing, cosmetician services...)” [Cook, Goh, Chana 1999].

Over the past decades, services have played an important role in the functioning of modern societies and households. They are the essential prerequisites to humans’ biological and social existence. Services have become an integral component of most material assets; they allow households to operate, take advantage of civilizational achievements, enrich human personality, create human capital, knowledge society, create and help people to spend free time, secure household budgets, and move. As a result, consumers increasingly often feel needs which can only be satisfied through the consumption of services [Dąbrowska 2013]. The aforementioned benefits of using services (and e-services) have a remarkable significance for the elderly.

As the competition in the market of services is growing, which is partially caused by the internationalization process, fostered by globalization and the unique characteristics of the market of services, mainly its non-material nature, consumers now require additional information to make a purchase decision regarding a service. As information society continues to grow, more online resources appear for consumers to find information, e.g. official websites, price comparison sites, discussion groups, chat groups, ever more popular blogs and social media [ref. Kosmaczewska 2019].

The decision on purchasing a service may be hindered by the dilemma whether to purchase it in the market or use a self-service. Very often, substitutability allows consumers to satisfy their needs by either using a market service or performing an activity on their own with the use of material assets. These services include: cleaning, gastronomy, cultural and renovation services.

Unlike material assets, services are often associated with a degree of uncertainty and a relatively higher risk at the stage of making a purchase decision. According to L. Schiffman and L. Kanuk [1994: 562] risk is the likelihood of facing negative consequences of making a particular decision; it matters in the extent the consumer experiences it.

In the age of e-economy and information society, it is the consumer that must decide whether to use a traditional or electronic service. E-services represent

a novel model of providing services and satisfying needs with the use of the Internet and mobile devices, from establishing communication between the company and the client (individual or institutional) in order to present a business offer, to ordering the service, to establishing communication after the service has been provided. The virtual model of providing services offers more room for standardization. It can be used to implement complete or partial e-customer service systems (e.g. ordering services, scheduling appointments, reserving tickets or books in libraries), taking account of the unique characteristics of the given business field [Dąbrowska 2008: 44].

The soul of a Polish consumer seems to have changed over the recent years. The same applies to the elderly participants of the market of services, who seem to be undergoing a sea change from traditional consumers to e-consumers willing to use e-services.

3. Behavior of e-consumers

The demographic trend linked to population aging points to the growing demand on services with regard to a variety of activities the elderly typically engage in. They range from physiological needs (expressed through the growing demand on gastronomic services), housekeeping and shelter services (housing, equipment and comprehensive housing solutions for the elderly), to leisure activities and non-household chores (culture, tourism, personal company, IT, cleaning), to personal services (hairdressing, cosmeticians, fitness), health services (improving and maintaining health, plastic surgeries) [ref. Lubowiecki-Vikuk, Dryglas 2019], to services designed to create knowledge capital (education, e.g. University of the Third Age), to e-services.

With regard to the creative and innovative Europe facing the challenges of the 21st century, R. Galar [2009: 47] states that “the objective of reality is to satisfy needs – there is no more need to struggle to do so. It will suffice to only demand.” However, in order to demand, the consumer must have particular competencies [Dąbrowska in. 2015].

Modern consumers, also those over 60 years old, demand an increasingly easy access to services and e-services. However, their power and position in the market depends on their ability to answer the following questions: what? (you need to have information to make a comparison, choice and final decision whether or not to buy a service), why? (to make an informed decision), how? (to be able to satisfy the needs), who? (to know which modern and innovative service provider to choose), when? (to choose the right moment, taking into account the financial standing of the household, budget at hand, potential tendencies to

enter into financial commitments), where? (to decide on the location and form of the service, choosing between brick-and-mortar premises, customer's home, the Internet, taking into account how it will be used and how potential claims will be made in case of dissatisfaction), what if? (to predict and handle particular situations, with regard to banking, insurance, medical, technical services, provision of electric energy, cable television).

Using e-services requires consumers to participate in the information society as e-consumers. An e-consumer is "a natural person who uses the Internet to facilitate the process of purchasing (i.e. identifying his or her needs, finding solutions or purchasing products) and consumption. The Internet 'upgrades' his or her purchasing mind by giving access to copious amounts of information at the stage of making the purchase and choosing the right time to do it. An e-consumer has limited patience and tolerance to mistakes" [Janoś-Kresło, Mróz (eds.), 2006: 19].

4. Materials and methods

E-services have been the subject of the authors' research.¹ The study involved 508 people at the age of at least 60 years old. The quantitative study with the use of original questionnaire was conducted with the use of the CAWI method (Computer-Assisted Web Interview) in February 2019. The sample was randomly selected from the panel of users. The study covered 45% women and 55% men. People at the age of 60-64 years old comprised 48% of the respondent group; people at the age of 65-69 comprised 32%; people ≥ 70 years old comprised 20%. The study covered the residents of all major Polish provinces, 21% of whom lived in the countryside or in settlements of < 10,000 population, 30% in settlements of 10,001-100,000 population, 26% in settlements of 100,001-500,000 population, and 23% in settlements of ≥ 500,001 population.

5. Results

The respondents were asked what e-services they had used (and how often) during the previous year. It appeared that they most typically had used e-banking services (84%, with 78% using them once a month), which is what modern consumers simply have to do in today's market of financial services. One out of ten

¹ The study was conducted as part of the statutory research (KZiF/S/07/18) undertaken by the authors.

respondents had not used and had no intention of using e-services (Table 2). The second most common choice was e-trading services (68% of answers). This type of services may relieve the elderly from having to do shopping away from home. A number of the elderly owned no car due to their age, which meant that consumers had to travel a long distance between shops and their homes, and climb stairs when no elevator was available. The respondents had eagerly used e-culture services (44% of the answers) and e-administration services (41%). Fewer respondents chose e-insurance services (33% of the answers), e-health services (30% of the answers), e-tourism services (30% of the answers) and e-education services (21% of the answers).

Table 2. Use of e-services and the frequency of using e-services (% of the answers)

Electronic services	Frequency and intention			
	At least once a month	Less than once a month	I don't use it but I'm planning to	I don't use it and I'm not planning to
E-trading	32	33	13	22
E-banking	78	6	5	10
E-insurance	9	24	24	43
E-health	10	20	33	36
E-culture (e.g. buying tickets)	15	29	24	32
E-tourism	6	24	29	41
E-education	7	14	29	51
E-administration	13	28	26	32

Source: authors' own elaboration based on own their research ($n = 508$).

Table 3 presents the use of e-services with regard to the frequency of "at least once a month", according to the age groups used in the study. The obtained results indicate a number of interesting conclusions. The older a person is, the more willing he or she is to use e-banking services. This type of services offers a variety of advantages, especially for people who live in less urbanized areas. However, it is worth emphasizing that the elderly should be made aware of the threats related to cybercrime. Age has no influence on the use of e-trading services. After an initial period of distrust in the innovative form of making purchases, older customers started to notice its advantages, such as: lower prices, quick and easy way to compare prices, a considerably wider range of products, ability to do shopping at any time of day and night, convenience. Interest in e-health services is notably higher in the older group of consumers. It can be assumed that the trend will

Table 3. Using e-services at least once a month according to age (% of answers)

Electronic services	Frequency of use and age category			
	At least once a month	60-64 years old	65-69 years old	≥ 70 years old
E-trading	32	33	32	33
E-banking	78	76	80	81
E-insurance	9	8	11	9
E-health	10	9	10	13
E-culture (e.g. buying tickets)	15	16	17	10
E-tourism	6	8	4	6
E-education	7	7	6	8
E-administration	13	13	11	18

Source: authors' own elaboration based on their own research ($n = 508$).

continue. E-culture enjoys more interest among the younger post-productive age group (60-69 years old), whereas e-administration is most often used by people at the age of ≥ 80 years old.

The objective of the study was also to answer the question whether the elderly were satisfied with the e-services they had used. The results of the study indicate that the respondents were rather satisfied (63% of the answers) or very satisfied (17% of the answers) with the e-services they had used. It seems that active participation in information society makes it easier for the elderly to use the market of services and to satisfy their needs without having to directly participate in the process of service provision (or its stages). The total number of positive answers suggests that older consumers felt satisfied with the e-services they had used. However, it is worth noting that only 17% stated to be very satisfied. Needless to say, the answers given by the respondents related to the businesses and institutions responsible for the provision of online services.

The reasons why the respondents had used e-services (open-type question) included: convenience, quick and easy access, saved time, saved money, quick access to information required to make a purchasing decision, easier everyday life, no need of personal participation, no need of waiting in lines.

The reasons why the respondents had not use e-services included: preferring face-to-face interaction to remote communication (61% of the answers), lack of trust in e-services (27% of the answers), insufficient knowledge on how to use such services (32% of the answers), no access to the Internet (2% of the answers).

6. Conclusion

The results indicate that people at the age of 60+ are interested in particular e-services (e.g. e-trading, e-banking), which confirms the formulated hypothesis that in order to use e-services the elderly need to have heightened consumer awareness.

The elderly are receiving more attention by the governmental institutions. The Ministry of Family, Labor and Social Policy has created two special documents: Program for the Social Activity of the Elderly 2014-2020 and Long-term Senior+ Program 2015-2020. They are to improve the quality of life of the elderly and ensure positive aging standards achieved through social activity. Of course, the assumptions need verifying.

E-services may play a pivotal role in the process of activating the elderly. However, they offer not only a variety of advantages but also potential threats. The elderly are the most sensitive group of consumers, who are most prone to having their consumer rights violated. That is why the Office of Competition and Consumer Protection (UOKiK) launched a special campaign called *Seniorze, uważaj!* [Seniors, be careful!] on 15 March 2018 (World Consumer Rights Day). The goal was to warn consumers against unfair practices used by some businesses when entering into agreements away from their premises, e.g. during special shows and at-home demonstrations. This applies to the sale of pots, bed sheets, medical devices, telecommunication services, and the provision of gas and electricity. The elderly often become manipulated into entering financial commitments or paying contractual penalties for terminating previous service agreements.² The threat also concerns remote purchases, such as e-services.

The scale of the problem is illustrated by the fact that a conference titled “Protecting consumers in the age of developing silver economy” was jointly organized by the senate team for protecting consumers, Office for Competition and Consumer Protection, and Cardinal Stefan Wyszyński University in Warsaw, and held on 10 March 2017 to mark the World Consumer Rights Day.³ The event was organized to discuss the prospects of growth of Poland’s silver economy and to examine the characteristics of the senior consumer group. It addressed the issue of how to protect senior consumers from unfair practices undertaken by businesses. It also covered certain legal and institutional aspects concerning the group in question. The significance of social corporate responsibility and good business practices towards seniors was highlighted in particular. The participants spoke

² https://www.uokik.gov.pl/dzialania_educacyjne_konsumenci.php#faq3380 [accessed: 25.02.2019].

³ <https://www.senat.gov.pl/aktualnosci/art,9497,konferencja-ochrona-konsumentow-w-dobierozwoju-srebrnej-gospodarki.html> [accessed: 20.02.2019].

about the position of seniors in contemporary economy, focusing on how they shape the market of products and services in Poland and whether or not they are suited to their particular needs. Basing on the experience gained by UOKiK and consumer ombudsmen, the meeting discussed unfair market practices, such as saving insurance policies, agreements concluded with providers of energy and telecommunication services, insurance services sold by banks and contractual penalties for terminating agreements. The president of UOKiK clearly stated that the elderly must be protected, as they are a particularly sensitive and trusting social group, which seems hard to disagree with.

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Osoby starsze jako uczestnicy rynku wybranych e-usług

Streszczenie. W ostatnich dekadach w Polsce obserwuje się zjawisko starzenia się społeczeństwa, które ma wymiar globalny. Jest to konsekwencją wydłużania się trwania życia, wzrastającego poziomu życia, lepszej opieki zdrowotnej. Systematycznie powiększający się segment osób starszych w Polsce oznacza, że jest to coraz ważniejsza część rynku konsumenckiego. Usługi, a szczególnie e-usługi, mogą odegrać bardzo ważną rolę w życiu osób starszych, w ich funkcjonowaniu i zaspokajaniu potrzeb, od podstawowych do wyższego rzędu. Wymaga to od tej grupy konsumentów przejścia od tradycyjnej usługi do współczesności, którą coraz bardziej kształtują nowoczesne technologie, e-usługi. Celem opracowania jest identyfikacja zachowań osób starszych (w wieku 60+) na rynku e-usług w Polsce. Dokonano analizy źródeł wtórnych i przeprowadzono badania ankietowe, stosując metodę CAWI. Dobór próby miał charakter losowy z panelu internetów ($n = 508$). Wyniki badania własnego pozwalają na sformułowanie wniosku, że korzystanie z e-usług dotyczy najczęściej e-handlu, e-bankowości, a więc tych usług, które na co dzień ułatwiają zaspokajanie potrzeb. Wśród korzyści wskazywano głównie na wygodę, oszczędność czasu i pieniędzy oraz łatwy dostęp do usług.

Słowa kluczowe: osoby starsze, e-usługi, konsumpcja