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Travel Expectations and Motivation of Future Pensioners

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TIIVISTELMÄ

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Eläkeläisten jatkuvasti kasvavassa asiakasryhmässä on suuria eroja yksilöiden välillä ja heille kohdennetut palvelut eivät kata kaikkien tarpeita. Tutkimuksen avulla on lähdetty selvittämään tulevaisuuden eläkeläisten matkailumotiiveja, sekä -odotuksia, ja heidän matkailupalveluiden käyttökokemuksia. Tutkimustulosten pohjalta matkapalveluiden tuottajat pystyvät kehittämään matkatuotteitaan sekä niiden oheispalveluja, sekä arvioimaan eläkeläisten asiakasryhmään panostettavan työn määrää.

Tutkimuksen kirjallisuuskatsaus selvittää tutkimukselle tärkeitä matkailun peruskäsitteitä sekä matkailun tulevaisuuden kuvaa. Kirjallisuuskatsaus tutustuu myös eläkeläisikäisten matkustajien erikoispiirteisiin sekä syihin, miksi tämä segmentti on matkailuun tulevaisuudessa. Tutkimuksen teoriapohjana käytetään matkailijoiden päätöksentekoprosessin, motivaation, sekä odotusten eri muuttujien vaikutuksia. Tutkimuksessa käytettiin laadullisia tutkimusmenetelmiä ja sen aineisto kerättiin eri kirjallisuuslähteistä sekä laajan henkilöhaastattelun avulla.

Tutkimuksen tulokset olivat osittain johdonmukaisia aiempien tutkimusten kanssa mutta myös suuria eriäväisyyksiä havaittiin. Terveydentila sekä varallisuus olivat suurimmat tulevaisuuden matkustamiseen vaikuttavista muuttujista. Suomalaiset ikääntyneet ovat tutkimuksen pohjalta arvioiden suurimmaksi osaksi hyvin itsenäisiä, valmismatkat olivat vähemmistön suosiossa. Moni uskoi kuitenkin valmiiden palveluiden käytön lisääntyvän iän ja terveydellisten vaivojen lisääntyessä. Perhe näkyi vahvana motivaationa matkustusaktiivisuudessa sekä kohdevalinnassa. Kotimaanmatkojen suurta suosiota selitti osaksi lähes puolen vastaajista omistama kesämökki. Ulkomaille suuntautuva matkustusaktiivisuus oli yleistä vastaajien kesken, jotka olivat koko elämänsä matkustaneet ahkerasti ulkomailla. Ulkomailla vähän matkustaneet kuitenkin totesivat ulkomaan matkojen määrän lisääntyneen viime vuosina.

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ABSTRACT

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The constantly growing group of pensioners has major differences between individuals – the services targeted to this group do not cover the needs of the whole segment. The motives and expectations of pensioners together with their experiences in tourism services are explored in this research. The service providers can develop their travel packages and their additional services as well as discover the value of this segment with the help of this research.

The literature review of the research defines to the reader the most important tourism terms and presents the predictions of the future of tourism. The literature review also familiarizes the reader with the special features of elderly travellers and the reasons why the segment is significant for tourism in the future. The theoretical base for the research consisted of the effects of different variables in the decision-making process as well as motivations, and expectations of travellers. Qualitative research methods were used in the study and the material was gathered through literature review and extensive personal interviews.

The research findings were mostly coherent with the earlier studies but some differences were detected. The state of health and wealth were the biggest variables affecting future travels. The study indicates that Finnish elderly are mostly quite independent – package trips were favoured by the minority of the group. Most of the respondents believed that the use of ready products would increase with age and emerging health issues. Family was seen as a strong motivator in the travel activity and the selection of destination. The popularity of domestic travel was partly explained by generality of summer cottage ownerships amongst the respondents as nearly half owned one. The travel activity directed abroad was more common amongst respondents who had been actively travelling internationally their whole lives. The respondents less active in international travel still stated that their trips abroad had increased in the last few years.

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1 INTRODUCTION

The idea for this thesis was born after hearing about the travel habits of several persons over the age of 50 and how the lack of travel is often caused by other factors than interest. Solutions to these problems should be easily found but after looking through the selection of products available it was evident that the older segment was rarely the target group – an inspiration followed this revelation to find out if these solutions were more widely needed and why.

1.1 Aim of the Thesis

The aim of the thesis is to find the areas of development in the tourism services targeted to senior travellers. The thesis reviews the already existing research publications on the decision-making process, motivation and expectations of travellers as well as the special features of the elderly travellers' customer segment. An interviews are used to reflect the personal and psychological traits as well as previous travel habits of the respondents and how they affect on their travel motivation and expectations.

The results of the thesis should give insight into how to form the future studies on this subject and give development ideas for tourism operators. The findings of the research should answer to questions;

- Is there a link between the characteristics of a traveller and his/her travel habits?
- What are the next generation of pensioners like as customers and travellers?
- What kind of expectations the near future retirees have on travelling?
- What motivates the travellers near retirement to travel?
- Which factors will affect on the decision-making process of the future pensioners when choosing a destination?
- What kind of services and activities the older travellers wish for the future?
- What services the older generation wishes to be improved?

1.2 Limitations

This thesis is aimed to improve only the tourism industry even though changes in the society would be more effective. The theory for this thesis is constructed using the sources available – had the sources been unlimited the contents of the theory might be more recently published and therefore improve the validity and reliability of the thesis. The previous studies have been conducted on international data, it is not known how much the differing in results, if found, is a result of national differences which the paper is not able to proof with its small sample size.

Other factor limiting this study is time – if given more years to conduct this thesis it would have been useful to find out if the same respondents would see the future differently a year or two after their retirement. This thesis is constructed from material found necessary by one person and that increases the chance of having an opinion affect the contents in some way. The small sample size restricts the possible use of this thesis further in the future – the individuality of every traveller must always be taken into consideration.

1.3 Structure of the Thesis

The thesis consists of ten different chapters – of which four different main sections can be detected: introduction, theory, research methods, and results and conclusions of the study.

The first section of the thesis is three chapters long beginning with an introduction to the subject, research questions, aim of the thesis, and presentation of the thesis. In the second chapter the basic concepts of the subject – travel, tourism, and tourist – are defined in detail. The third chapter is dedicated to describing the life-cycle of a tourist in addition to getting a closer look at the chosen segment and its features.

The thesis then moves on to familiarize the reader with the main theories - decision-making process, travel motivation, and travel expectations – which are then researched for the paper in the three following chapters.

The third section of the thesis is one chapter long but consists of several sections. The beginning focuses on presenting the research methods available, with their pros and cons, giving a more thorough look on the chosen research method. The chapter ends with a full description of the research process and the respondents.

Rounding off the thesis are the three final chapters compassing the research results, conclusions made from them, and suggestions for future studies pursued in the future.

2 TOURISM, TOURIST & TRAVEL

2.1 Definition of Travel and Tourism

Travel has always been part of the life of people but the tourism industry is a phenomenon of the last hundred years (Theobald 2005, 5). Travel has no requirement to involve leisure or recreation but they are expected to be found in tourism. Leisure means the free time people have between their necessary activities in life and recreation refers to the activity participated in their leisure time (Leitner & Leitner 1996, 3).

Tourism consists of different providers of services, activities, and experiences from variable branches and all things connected to them. Figure 1 aims to paint a full picture of the tourism industry that operates around the tourist. Every single service everywhere in the world a tourist comes across, from marketing to booking, accommodation, transportation, and beyond that, is part of tourism. (Goeldner & Ritchie 2009, 6-13.)

A trip is most often measured by using the distance from home, the time spent in the destination, and the purpose of the journey as a scale to see if it can be labelled as tourism. The official definition of tourism updated in 1991 by the United Nations World Tourism Organization states that

> Tourism comprises the activities of persons travelling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business, and other purposes.

It also divides tourism into four more easily reviewed categories; 'international tourism', both inbound and outbound, 'internal tourism', 'domestic tourism', and 'national tourism'. (Goeldner & Ritchie 2009, 7-8.)

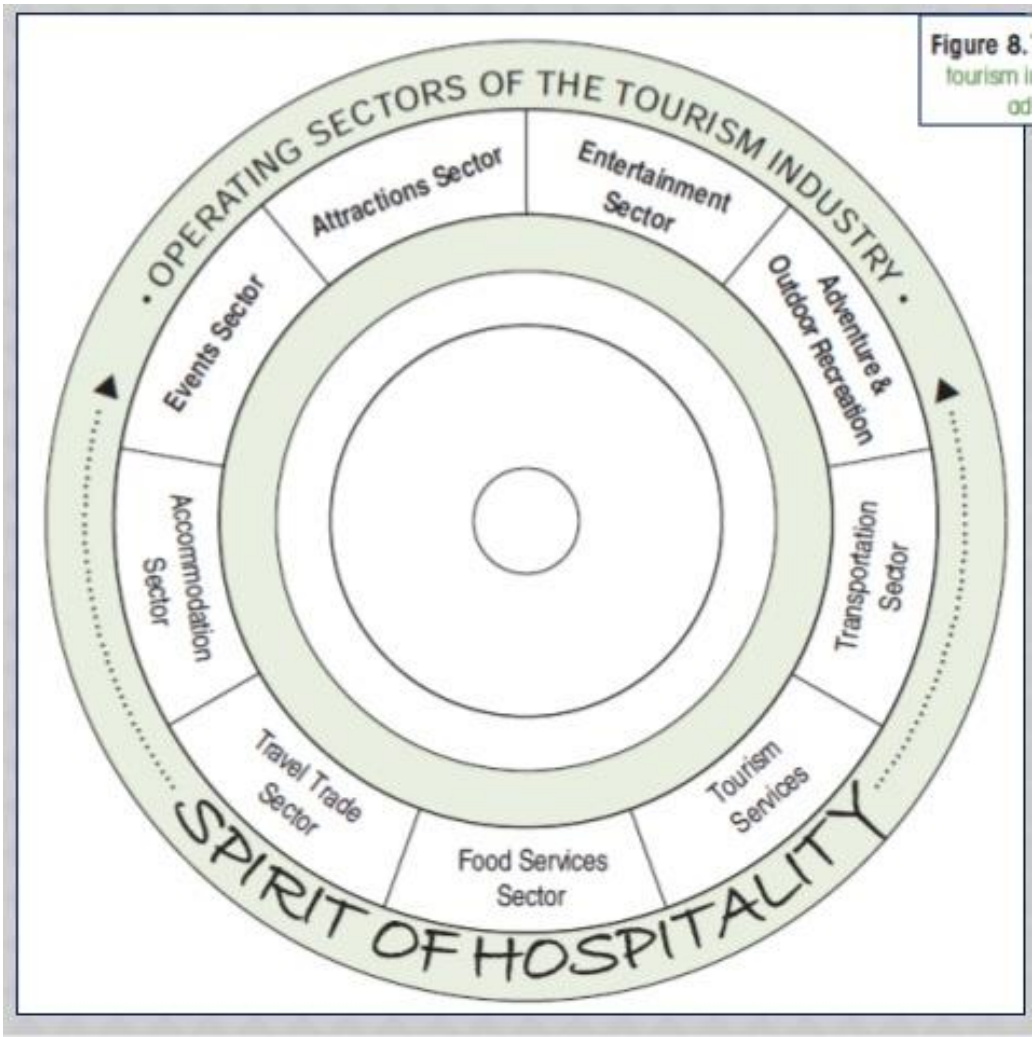

Figure 1. Operating Sectors of the Tourism Industry: Attractions, Events, Adventure and Entertainment (Goldner & Ritchie 2009, 213)

Cohen in 1974 found seven specific characteristics which differentiate tourism from other travel. He said that tourism is not long-term, forced, one-way, day-trip, recurrent, work motivated, or un-related to leisure as other travel types can be (Ross 1998, 4-5). Tourism has four major forces behind it to keep it running; tourists who purchase the products, businesses selling the products, the government of the des-

tination providing the products, and the destination community servicing the products. Together they form the chain of service in tourism. (Goeldner & Ritchie 2009, 5.)

2.2 Definition of Traveller and Tourist

Defining traveller and tourist follows the same pattern as defining travel and tourism did. Traveller of any kind has to fill on requirement; to be on a trip to destination which locates outside the common area of movement. A traveller travelling for less than twelve months and who partakes in any kind of tourism service is then either an international visitor or internal visitor, depending if the location of the destination is different or the same as the visitor's country of residence. Visitors are then divided; on the basis of if they spend the night in the destination, into 'same-say visitors', sometimes also entitled as excursionist, or 'tourists'. (Goeldner & Ritchie 2009, 8.)

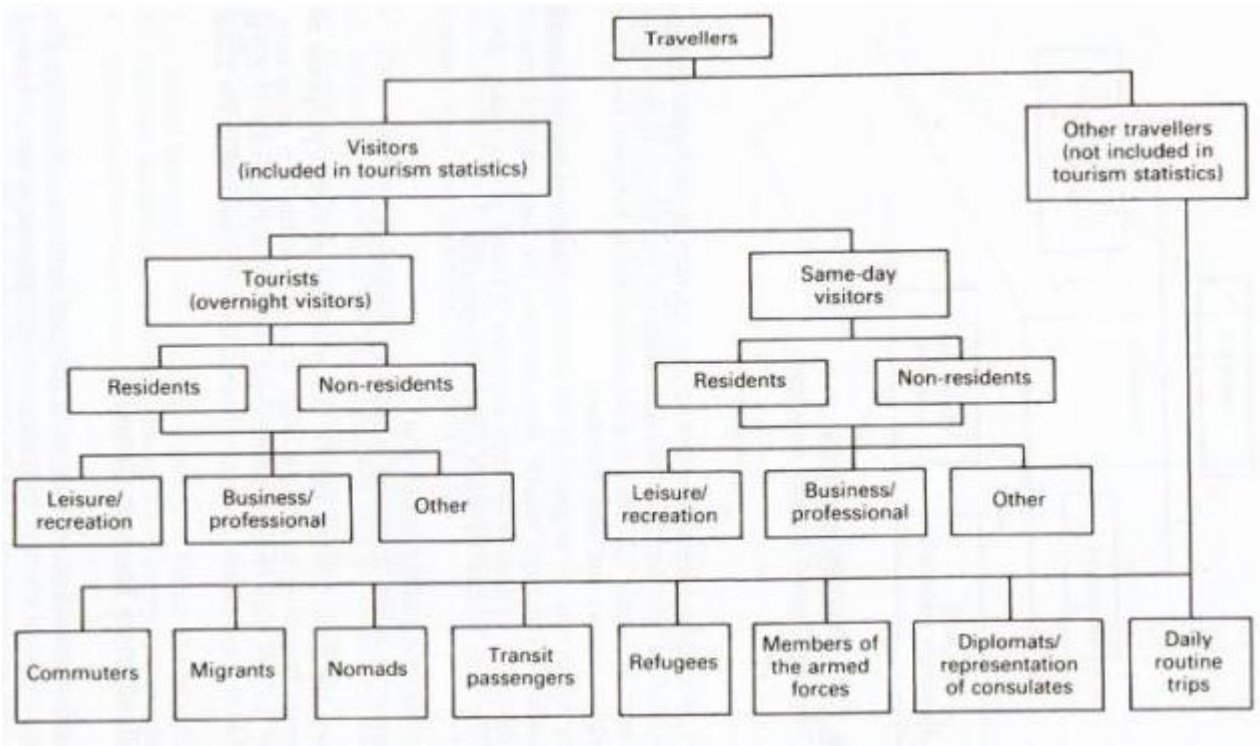

Figure 2. Classification of Travellers (Theobald 2005, 20)

Burkart and Medlik identified four main hallmarks of tourists in 1981. Firstly; tourists travel and stay in a destination of choice, secondly the destination is other than their place of residence or work and the activities they participate in there differ from the ones the locals take part in. Thirdly, their trip is temporary and they have an intention on returning to home in a set timeframe and, lastly, they are not taking the trip for the purpose of moving or starting an employment in the destination. (Ross 1998, 4.)

The National Tourism Resources Review Commission defined tourist in 1973 as

> One who travels away from home for a distance of at least 50 miles (one way) for business, pleasure, personal affairs, or any other purpose except to commute to work, whether he stays overnight or returns the same day.

Every term used in this definition still holds true and even though other definitions have emerged this has not lost its place amongst them. (Goeldner & Ritchie 2009, 8.)

2.3 Categories of Tourism

Valene L. Smith has divided tourism types into six different categories in his study. She believes that when viewed separately they help us also research tourism motivation more efficiently. 'Ethnic tourism' is seen as deep integration with the host culture in untraditional destinations and educating oneself with the local traditions and activities. In 'cultural tourism' the traveller does not travel in as exotic destinations as in 'ethnic tourism' but the main motivator is still learning about the traditional lifestyle of the locals with less integration. (Goeldner & Ritchie 2009, 277-279.)

Mass tourism activities are often motivated by the historic landmarks and monuments associated also with 'historical tourism'. Larger destinations usually have several historical attractions in or near by it which makes them accessible for others than just travellers mainly motivated by 'historical tourism'. 'Environmental tourism' is most of all motivated by natural wonders rather than man-made sights. Travellers motivated by the environment desire to see the nature in its original state

without any human modifications. The activities participated in this category are non-harmful to the nature and maximize the enjoyment that nature can give. (Goeldner & Ritchie 2009, 277-279.)

The other favourite of mass tourists is 'recreational tourism' as its main purpose is to participate in leisure activities or relaxing in a safe environment. This kind of tourism is the most popular among the average tourists as they are most motivated by the relaxation aspect of travelling. 'Business tourism' is not often viewed as a type of tourism at all but it becomes one as it's combined with one other tourism type. The destination choice often defines 'business tourism' and the kind of additional tourism experience partaken there. It is not uncommon to combine several different tourism categories in one journey but the destination and the travel motivation usually decide if that happens. (Goeldner & Ritchie 2009, 277-279.)

2.4 Different Traveller Types

Travellers can be divides into different types by using either travel motivation or travellers' characteristics as a measurement. Even though a traveller is labelled into one category of traveller type it does not mean all the journeys are influenced by the trademarks of that category. 'Historical travellers', for example, are motivated by the historic aspects of travel destinations but not all journeys can necessary be about their motivators. (Goeldner & Ritchie 2009, 270.)

Smith divides travellers into 'explorers', 'elite tourists', 'off-beat tourists', 'unusual tourists', 'mass tourists', and 'charter tourists'. These categories are divided by using the travellers need for safety and familiarity as a measure. 'Explorers' live as part of the host community following their rules and traditions without the use of tourism services unlike the 'elite travellers'. Travellers from these two categories are a rarity and are often unrecognizable. 'Off-beat tourists' search for unconventional tourism experiences they can participate in unlike the 'unusual tourists' who are more observers of the local life rather than participants. Both of them can live within the local code but do not wish to participate in their cultural traditions. 'Mass tourists' live inside the safe and familiar tourism services always seeing the local life with a group of other travellers from afar. 'Charter tourists' take the sheltered

holiday lifestyle even farther than the ‘mass tourists’, as they rarely leave the safe surroundings of the all-inclusive resorts where they have all the services they need. (Ward, Bochner & Furnham 2001, 134-135.)

One traveller type often forgotten is the ‘non-traveller’. Haukeland’s model divides the ‘non-travellers’ into four different categories based on the reasons behind their abstinence from travel. The first type of ‘non-traveller’ has no barriers between travelling but such a traveller does not travel by choice. The second type has a decent state of life but has an obstacle inhibiting travelling. The third type has both dissatisfactory living conditions and a disincentive prohibiting from travelling unlike the fourth type where only the unsatisfactory life situation hinders travelling. The first two ‘non-traveller’ types are more common in the Nordic countries where the welfare of the citizens is a matter pride. (Ross 1998, 24.)

2.5 Predicted Future of Tourism

Tourism is expected to expand and prosper more than other industries in the future but it will be faced with obstacles that must be faced with strategies of how to alter the functions and directions of the services provided accordingly. The future customer characteristics will shift onto the direction of more demanding individuals with unique needs and wants in addition to more flexible schedules between work and leisure. The customers will expect real experiences in exchange for their money and the market offering need to mirror the demand. Interest towards Asia as a destination is estimated to grow rapidly in the near future but Europe will still keep hold of its position as the leading destination. (Goeldner & Ritchie 2009, 569-590.)

Media will have even bigger influence in the creation of destination image as tourists will attempt to re-trace the steps they have followed though movies or television series set in particular destinations. People of all ages will place themselves in the destination setting through their imagination build their expectations based on these fantasies (Ryan & Trauer 2005, 520-521). The Travel and Tourism Research Association has predicted in 1992 that virtual reality will one day surpass travel as a way to experience destinations (Goeldner & Ritchie 2009, 584).

Aging of population in the Western countries and the decrease in the size of the population will lead to the growth of the elderly market. Older people will hope to participate in similar activities as they did when they were younger and they are expected to have greater amount of income to spare (Dwyer 2005, 539-540). The middle-aged and older customer group will inherit assets from their property-owning relatives that will increase the solvency. Wopp predicted in 2003 that with the increased latitude in time and money more elders are expected to look for more special and unique experiences they have never had before. Luxury lodging market is predicted to benefit from this as all the details elders are hoping to find in a destination are combined in the beautiful, luxurious island locations where one can relax in total privacy and safety while still being surrounded by high quality service and a wide variety of outdoor and sport activities (Ryan & Trauer 2005, 524).

Other changes that are predicted to emerge in tourism following the aging of populations and possibly affecting other age groups as well are the increase in leisure vacations that lack activities, need for hotels which provide clothing and other essentials to reduce the amount of luggage that need to be carried, and the requirement of medical services nearby. Elders are also expected to travel with their grandchildren more often in the future as people will seek more security from their travel companions. Tarlow in 2002 stated that the crowded airports will lead to not using flying as the chosen travel style for shorter trips. (Goeldner & Ritchie 2009, 584-586.)

2.5.1 **Global Demographic Change**

Changing Demographic structure is a global phenomenon. In the last century the amount of people over the age of 65 in the United States grew by nine percent and it is estimated to grow even faster in the future according to report by Centre for Strategic and International Studies made in 2000 (Ryan & Trauer 2005, 512). The amount of people over the age of 65 has already passed the amount of people under the age of 15 in Finland (Statistics Finland, Population Structure).

Population	Unit	1900	1950	1990	2000	2010	2016
		31. Dec.					
Total	**1 000**	**2 656**	**4 030**	**4 998**	**5 181**	**5 375**	**5 503**
Males	1 000	1 311	1 926	2 426	2 529	2 638	2 712
Females	1 000	1 345	2 104	2 572	2 652	2 737	2 791
Age							
0–14 years	%	35,0	30,0	19,3	18,1	16,5	16,2
15–64 years	%	59,6	63,3	67,2	66,9	66,0	62,9
65– years	%	5,4	6,7	13,5	15,0	17,5	20,9

Figure 3. Population Structure of Finland (Source: Statistics Finland, Population structure)

The over 65 age group is estimated to be twice the size of the 15 and under age group by 2060, as while the amount of older people is growing – the birth-rate is declining (Statistics Finland, Population Projection). As can be seen from Figure 3, the large generation born after the Second World War between 1946 and 1964, the Baby Boomers (Plog 2005, 275), are now reaching the retirement age in Finland and the amount of people between the ages of 50 and 70 is larger than any of the following age groups (Statistics Finland, Population).

	Unit	2020	2030	2040	2050	2060
Population	1 000	5 595	5 769	5 861	5 914	5 979
0–14	%	16,2	15,3	14,8	14,6	14,3
15–64	%	61,2	59,1	58,9	58,1	56,9
65–	%	22,6	25,6	26,3	27,3	28,8

Figure 4. Population Projection of Finland (Source : Statistics Finland, Population projection)

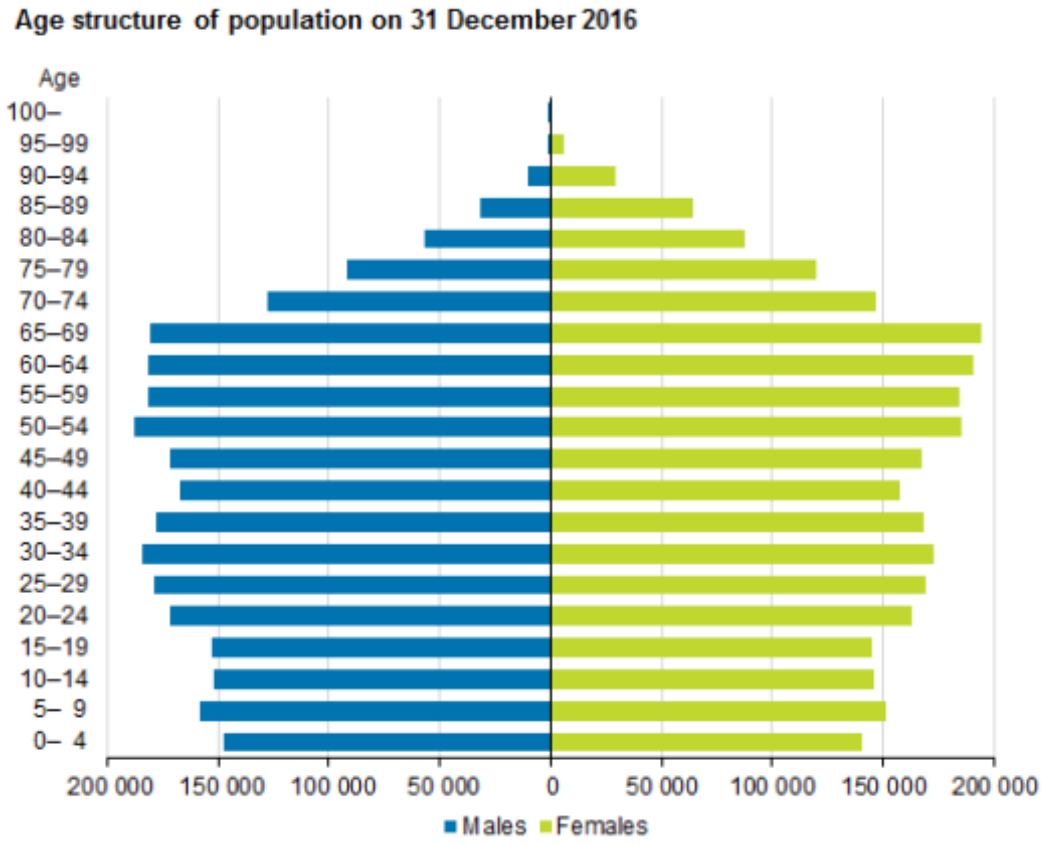

Figure 5. Population of Finland (Source : Statistics Finland - Population)

3 SEGMENTATION

3.1 Pensioners as a target group

The approach toward elders and aging is often negative due to the stereotyped idea people have of them. These images then tend to follow to the advertising and limiting the services and activities offered to the elders. Even though the individuals in the elderly segment can be forty years apart – people hold on to the misconception that all elders are alike. Elders are individuals who have had different experiences in life due to their physiographic and demographic variables, habits and genetics. (Bammel & Burrus-Bammel 1996, 319-320.)

When studies talk about elders they usually refer to the age group of 65 and older. In the human life-cycle it is not a point of drastic change but it is generally seen as the average retirement age and, therefore, used as an age limit for many services

directed for elder customers. The term elders is sometimes replaced with the likes of; ‘mature adults’, ‘senior citizens’, ‘third agers’, ‘older persons’, and ‘seniors’ (Leitner & Leitner 1996, 2). The whole segment is often also separated into two groups in study; ‘young old’ as the under 75 year olds, and ‘old old’ as the 75 years and older (Bammel & Burrus-Bammel 1996, 320). The elders can also be divided by their level of health. ‘High functioning’ elders are in overall good shape in all aspects of physical and mental health, ‘limited mobility’ elder suffers from factors limiting their mobility but do not use physical aids, and the ‘low functioning’ elderly are the ones who have serious limitations in their mobility and are often using wheelchair to move around (Leitner & Leitner 1996, 2-3).

Retirement is a significant part of the adult life cycle and it is a noticeable change to the life chapters before it. Some people who value their work highly and themselves through their work can suffer from a readjustment issues. The lack of work often denotes losing status and identity as well as too much time to spend and nothing to spend it on. Retirement also has its own cycle as people first enjoy the freedom and leisure but it will be followed be the phase of depression before acceptation. (Bammel & Burrus-Bammel 1996, 327-334.)

Even though elders are not usually participating in as physically demanding activities as younger travellers due to the longer recovery time and subsided stamina, they still show do not show a lot of difference in the activities participated over the years. The participation in activities may decrease gradually throughout the life span but the satisfaction increases the older the participant gets (Bammel & Burrus-Bammel 1996, 335). The motivation to travel varies greatly between the people in the last third of their life span (Shaw & Williams 2002, 91). Searle and Iso-Ahola stated in their 1988 research that the attitude toward leisure is the biggest influence on the behaviour of elders during leisure. The positive attitude results in more active participation in leisure activities (Leitner & Leitner 1996, 16).

‘Socializing’, ‘self’fulfillment’, ‘closeness to nature’, ‘physical exercise’, and ‘learning’ are the most important leisure needs of elders (Bammel & Burrus-Bammel 1996, 337). Leisure activities follow the pattern of personal interests or the interests of spouse, parents, and friends. Iso-Ahola, Jackson and Dunn wrote in

1994 about the importance of having stability in the leisure patterns to give brain a steady stream of stimulation. Health is very influential factor to account in regarding the leisure type and participation; other variables such as the level of education, cultural background, and gender bring their own kind affect on the patterns as well (Leitner & Leitner 1996, 18-19). Zimmer, Brayley and Seale also noticed in 1995 that the elder who choose destinations more close by and were willing to spend less money on holidays had often different background than the ones choosing to travel further away and willing to spend more money on a holiday. The people choosing to travel to afar lived often in the citified environments as well as had a higher education and income. The people choosing to travel nearby had issues with their health (Ross 1998, 49).

Sources	Total	Adventure Travellers	Budget Travellers	Family Travellers	Gay Travellers	Luxury Travellers	Baby Boomers
Travel Agency	22	27	22	20	25	33	24
Internet/Tech.	45	57	49	45	75	60	52
Friends/Relatives	42	45	44	44	62	43	38
Print Sources	40	50	45	40	52	51	44
Toll Free Numbers	34	37	36	35	49	46	40

Figure 6. Information Sources Used in Trip Planning (percentage using source) (Plog 2005, 280)

While researching the travelling of the people born between the years 1946 and 1964 – also known as the baby boomers – a fact that they are more active travellers that their parents emerged. 51 percent of all people participating in travelling are from the baby boomer segment. Also, when compared to other customer segments; the boomers spend less time but more money on travelling and search for less information on travelling from different sources as can be seen in Figure 6. Boomers also travel more nationally and internationally than most other segments to places where they can relax in peace, learn about the world and wander off the beaten path. The research revealed a pattern between the use of tourism services and the travel

style as the people travelling by plane stayed more in hotels due to the decreased visits to meet family, used car rental services and participated in guided tours. The baby boomers afford and have time to participate in the activities of their interest; they more often choose the travel services designed for individually targeted segments. (Plog 2005, 275-290.)

4 DECISION-MAKING PROCESS

4.1 Decision-making Process

Comprehending the aspects of consumer behaviour resulted in the birth of various models regarding the decision-making process of buying. The process starts with an acknowledgement of a need leading to the planning stage and ends in the purchasing of the product or service. Another stage regarded in the process is the after the purchase phase where customer's future intentions regarding a repeat purchase are formed. Different social and psychological factors usually affect each stage of the customers buying process. The models are based on the prediction of how these varying factors shape the decision-making process. (Foxall 1998, 25.)

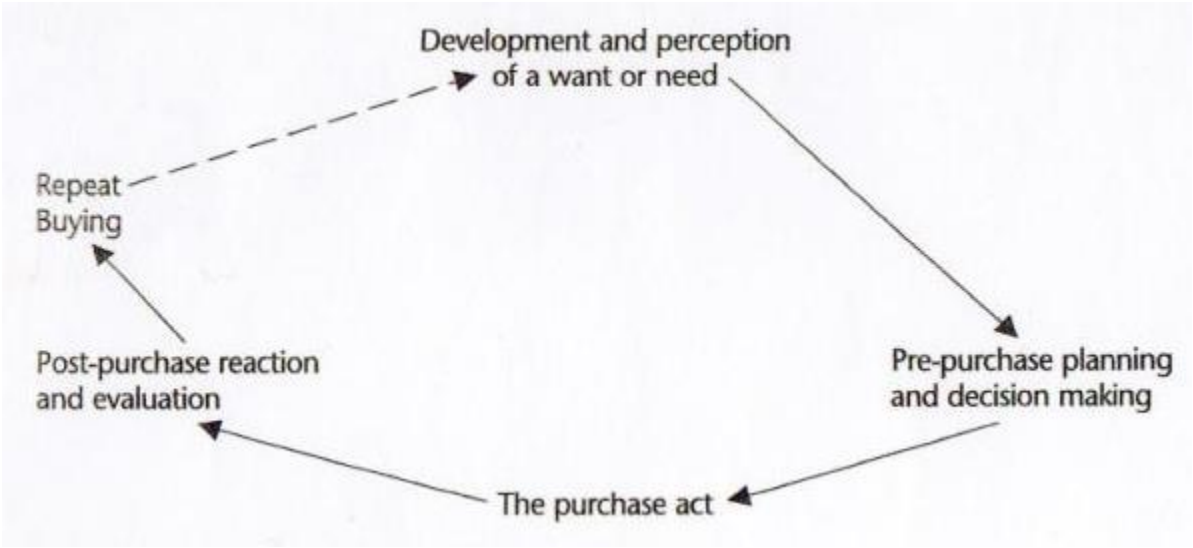

Figure 7. The Buying Process in Outline (Foxall 1998, 26)

Ryan recognized in 1997 the individuality of the purchasing process in tourism naming it ‘the tourist experience’. He found there to be three sections to be considered in the decision-making process; ‘the pre-trip planning stage’, ‘the holiday experience’, and ‘the experience assessment’. Gitelson and Crompton in their 1983 publication stated that tourism product differs from the general idea of a product as it is not a tangible good that can be returned but a planned experience that consist of the travel and the holiday. Because the cost of the tourism product makes it usually a risk investment for most customers ‘the pre-trip planning stage’ is more important than with a regular product. (Shaw & Williams 2002, 89.)

The ‘growing consciousness of a need’ is the customer’s first experience which results from exposure to the market stimulation such as advertising that has some personal meaning to the customer. Once the need has registered in the customer’s mind, the next stage of appraising the market offering has an individual structure modified by the customer’s personality traits. Different information sources influence the purchase choice as well personal motivations. (Foxall 1998, 26-27.)

Um and Crompton have developed a five step model of flows for their study of how the destination choice is formed. First flow is the formation of the opinions about the destination through unintentional gathering of information before the intention to partake in a trip. The second flow is the start of the destination choice process – the idea to go on a holiday has been formed and the availability of time, money, and motivations has been detected. Third flow is the development of understanding regarding the extent of the market offering and different destinations. The fourth flow is the conscious search of information about the destinations which sparked interest in the third flow, and finally in the fifth flow the destination is chosen. (Ross 1998, 46.)

4.2 Deciding Factors

Goodall detected three different buyer groups which have different deciding factors when planning a holiday; ‘impulse buyers, ‘repeat buyers’, and ‘meticulous planners’. The ‘impulse buyers’ do not spend a lot of time for planning – they a minimal amount of deciding factors and are fast to respond to different promotions. The

‘impulse buyers’’ need to experience freedom through travelling in exiting places is seen as very strong deciding factor (Ross 1998, 70-71). The ‘repeat buyers’ have very strict deciding factors and once they are fulfilled in one place they resume to that place repeatedly. With the ‘meticulous planners’ there is often the case where the deciding factors are not very clear and they search through every option and all the information considering it to be able to make their mind. (Shaw & Williams 2002, 90.)

Pizam has stated in 1999 that the concept of safety in a destination is a huge factor when deciding on the destination. People do not enjoy the feeling of threat and it is often perceived by with just the knowledge of the criminal activity in the area (Ward et al 2001, 130). Decision of the ‘cultural distance’ or the amount of space between home and the destination, defines the level of un-familiarity the traveller desires the destination to have. The importance of the familiarity factor often leads to repeat visits (Goeldner & Ritchie 2009, pp 304) & (Ross 1998, 75-76).

Destination choices can be decided on the basis of the images of public figures visiting areas that are then seen come across in the media sources. The travel images displaying the world around us can be seen all over the internet and television and they are enough to give the desire to travel. The world feels smaller than before as internet and planes connect people more rapidly than ever (Goeldner & Ritchie 2009, 309). In Um and Crompton 1991 pointed out that people who have not visited a place generally possess fairly limited information about it which is why the destination image is very important factor when the decision-making process is considered (Ross 1998, 45).

4.3 Background Variables Affecting Decision-making

The travel activity and decision-making process of a traveller as well as the ability to partake in travelling and other activities are influenced by the different variable background factors of the traveller such as constructive attributes and life situation, age, income, personality, and motivations. The mean of the term variables is that the factors it considers are not constant and immune to change due to a variety of influences (Shaw & Williams 2002, 9) & (Shaw & Williams 2002, 58-59). Travel

companion can also be the variable that affects on the travel plans and activities. Travelling with others limits the felt need to socialize with other travellers or locals and also the travel companions perceived quality of the holiday affects on all the participants' perceived quality (Pearce 2005, 114).

Plog has researched the variable aspect of the tourism behaviour and formed a psychographic model of two personality dimensions in 1971. He divided the travellers into 'allocentric'; whose personality can be described as out-going, adventure-minded and self-confident, and 'psychocentric'; who are thought more as conservative and unadventurous, -groups, which closely remind of the Goodall's 'impulse buyer' and 'repeat buyer' groups. Plog later also added a personal activity aspect to the theory with 'low-energy traveller' and 'high-energy traveller' categories which reflect the amount of activities the traveller desires to participate in. Plog has detected eight different personalities of travellers into his research; adventurous, self-indulgent, impulsive, confident, organized, active, intellectual, and social. (Ross 1998, 32-34.)

Fabian Linden's publication in April 1980 on his study stated that the households in welfare countries spend generally more on everything but particularly on travelling. He declares "The greater the income, the more likely a household will travel". The more affluent people use a larger amount of money on accommodation, all-inclusive tours, food, and shopping – but less on transportation, unlike the less affluent, because transportation is hard service to spare expenses on. People with greater income value their time higher and use most commonly air travel as transportation to minimize the transit time (Goeldner & Ritchie 2009, 311). Haukeland stated in 1990 that the Scandinavian countries perceive tourism to be a right that everyone deserves to possess, with the help of the welfare services. The laws also regulate that the disabled access must be available in hotels and other public buildings ensuring a good quality of life for everyone (Ross 1998, 23).

More highly educated people usually have wider range of interests which also affect their travelling. Participation in pleasure travel increases 35 percent when a person

has an educational degree compared to people without high school diploma (Goeldner & Ritchie 2009, 312). Mitchell and co-writers in 1988 presumed that work can have either 'negative spill-over' or 'positive spill-over' on travel activities or in other words work can influence the choices travellers make in a good or bad way (Ross 1998, 17). Prestige and the desire to enjoy the earnings deserved through work are strong personal motivators filled through travel (Foxall 1998, 133-134).

5 TRAVEL MOTIVATION

5.1 Maslow's Hierarchy of Needs

Widely recited theory published by Abraham Maslow in 1943 is his five-level Hierarcy of Needs. The hierarchy is pictured as a pyramid where one needs to fill level at a time starting from the bottom with the basic human needs and proceeding through all the stages of need one by one to reach the top. Starting from the bottom the levels of need are physiological, safety, love, esteem, and self-actualization. Once one level of needs have been fulfilled it no longer motivates the person and needs of the next level become now motivators. Maslow later in 1954 added two more steps, the need to know and understand, and aesthetic need, but their place in the pyramid is unclear. People who have fulfilled first four levels of need can focus their time on developing themselves and participating in meaningful activities while trying to fill their need of self-actualization. (Foxall 1998, pp 136-137) & (Ross 1998, 20.)

5.2 Travel-needs Model by Philip L. Pearce

Modernization and expansion of Maslow's Hierarchy is the Travel-needs Model designed by Pearce in 1988 and updated in 1992. The model is formed for tourism research purposes in the shape of a ladder with different level steps on it. Pearce compares travel habits of travellers throughout the life-cycle to a work career which can be influenced by different variables and development of the worker. The Travel-needs Model is not as set in the way of being in one level of needs at a time

as Maslow's Hierarchy is and rather studies the all the different motivations travellers have regarding their holiday experiences and the patterns in them. (Goldner & Ritchie 2009, 259-260.)

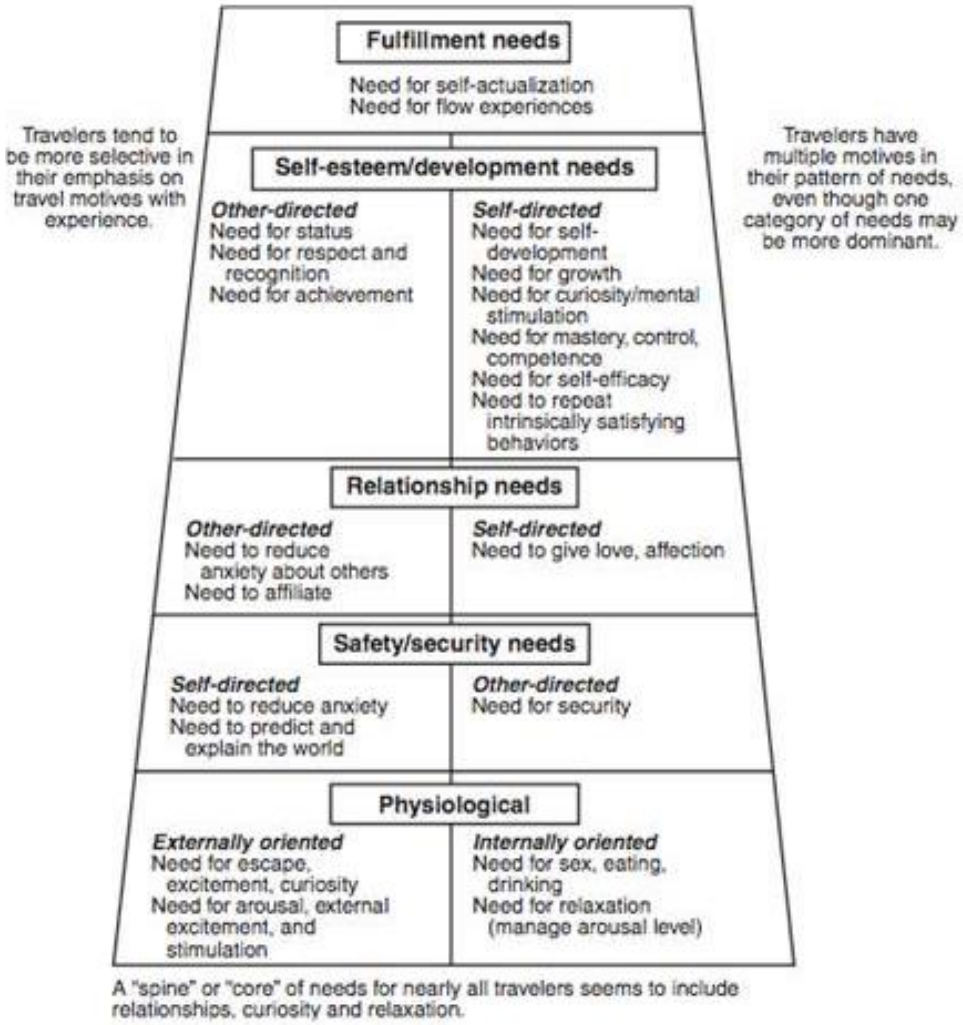

Figure 8. Travel Career Needs (Goeldner & Ritchie 2009, 261)

Researching individual needs of services and activities can be done with the Travel-needs Model by asking which needs displayed in the model motivates the travellers decisions the most. Amplifying the most important needs of the travellers helps the service provider to guide them towards destinations that has the activity selection matching the personal preference of the traveller. When looking through the Travel-needs model – all destinations are filled with different experience possibilities. (Goldner & Ritchie 2009, 260-262.)

The Travel-needs Model is already under attempts to modernize it by shifting the focus off the ladder formation into different patterns that can be detected by using the model. The sometimes used version of the model, Travel-career Patterns, takes into consideration the fact that the travellers with more experiences select their motivations more carefully than travellers with less experience who do not know how to be selective yet. Further research confirms that the core of motivations is the same for everyone but the individual experiences will add to the core. (Goldner & Ritchie 2009, 263.)

5.3 Motivation for Travel

The studies made about travel motivation also have included theories of the consumer motivation, buying process, and perception of holiday experiences (Goeldner & Ritchie 2009, 248). Activity and behaviour is always motivated by a need and a goal. While needs are the motives that people feel, the wants are how people identify their needs. Figure 9 shows how the needs, wants, and motives are all connected to the goals and benefits. While there are very few needs are in reality – the amount of wants people can generate from them is endless (Foxall 1998, 134-135).

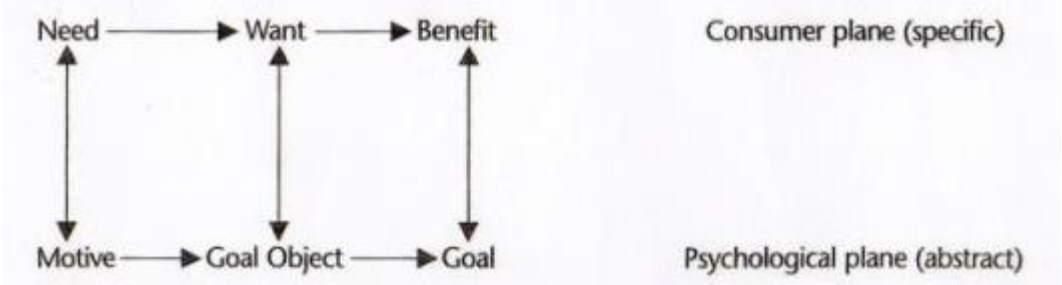

Figure 9. Elements in the Motivating Situation (Foxall 1998, 135)

People are said to be motivated to travel usually to get away from lives that are either too busy or do not have enough activities in it. Through travel an optimal level of arousal can be achieved in both cases (Ross 1998, 13). In 1977 Mayo presented a framework for the travel motivation where he had divided it into four categories; ‘physical motivators’, ‘cultural motivators’, ‘interpersonal motivators’, and ‘status and prestige motivators’ (Ross 1998, 22). People usually can point out

their travel motivations quite well but often they make the mistake of presuming that other people are motivated by the same things (Goeldner & Ritchie 2009, 248).

Tourism motives can be divided into pull factors and push factors as presented in Figure 10 (Shaw & Williams 2002, 87). Crompton has separated seven socio-psychological push motives and two cultural pull motives in 1979. He found the push motives to be; escaping from the everyday life, getting to know oneself, relaxation, boasting rights, recovering from hardships, and taking care of relationship – and the pull motives to be easier social interaction and seeing as well as learning new things (Ross 1998, 22).

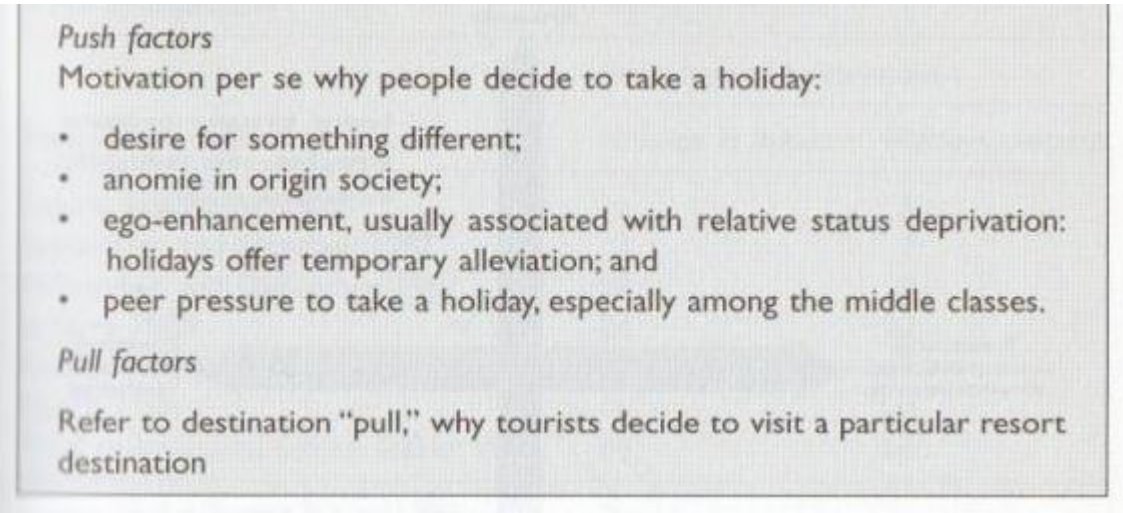

Figure 10. The Dimensions of Tourist Motivation (Shaw & Williams 2002, 87)

The strongest motivation for many people to travel is the need for pleasure. Different aspects of the travel, such as planning the travel, beauty of different sights, feelings of romance, can bring feeling of pleasure to the traveller (Goeldner & Ritchie 2009, 273). The natural curiosity to learn about the world and the cultures of different people (Goeldner & Ritchie 2009, 277) – as well as studying different languages in their source of origin provides a strong travel motivation to many (Goeldner & Ritchie 2009, 286). The cultural aspects of tourism have become almost obligatory part of the tourism experience for most travellers in some way. The cultural motivation is amongst the most important motives with the relaxation and participation in new experiences (Richards 2001, 45). According to Riley, in 1995, the need for prestige may motivate a traveller through every step in the travel career. Prestige

can be acquired through visiting exclusive destinations, or participating in unique experiences which not many get to have (Ross 1998, 50-51).

Tourism marketing has started to focus more on connecting certain kinds of destinations and attractions with the customers whose interests align with the offering. For this purpose tourists are defined by their motivations rather than age or gender (Ward et al 2001, 131). While the attractions are usually what motivate tourists to visit a destination, a combination of attractions and services is even bigger motivator (Goeldner & Ritchie 2009, 213).

The variety of different types of attractions motivating people to travel is wide. Natural attractions, including different gardens, parks, and natural wonders, motivate people to travel thorough the experience of beauty they provide for the traveller and the recreation options nature has to offer. Historical attractions can answer to the need of substantial type of learning that the travellers cannot get by reading books. Recreation attractions consist of outdoor and indoor facilities providing services for travellers who have a need for sport activities during travel. People motivated to spend time shopping during holiday are expecting to find commercial attractions in the destination. While shopping is not always the main motivator the lack commercial services will not go unnoticed. Lastly, different manufacturers, like wineries and cheese factories, provide a growing number of tours for tourists motivated to experience industrial attractions. (Goeldner & Ritchie 2009, 214-215.)

Other motivating attractions are different events and festival, which often liven up momentarily the demand during off-season (Goldner & Ritchie 2009, 234). Different houses of worship are important motivations in destinations for religious or culturally interested travellers (Goeldner & Ritchie 2009, 288-289). Dining services offer some kind of motivation in destinations for most travellers and are usually attended by all tourists at some point during their journey (Goeldner & Ritchie 2009, 236).

5.4 Additional Value

Tourists can often be motivated by the additional values of leisure travel offers but not all benefits of travel are acknowledged by them. Beneficial categories can be divided in physiological, psychological, social, relaxation, aesthetic and educational benefits (Bammel & Burrus-Bammel 1996, 300-301). A familiar travel companion brings out the maximum impact of a trip and let the traveller appreciate the experience more (Goeldner and Ritchie 2009, 273).

Physiological and relaxation benefits are usually the most clear for the traveller as they often are great motivators behind the journey itself. The improvement in the physical wellbeing and a mind that is liberated from the everyday worries are the kind of positive change that will not go unnoticed. Also, they are almost not seen as additional value but as expected value for many travellers. (Bammel & Burrus-Bammel 1996, 304.)

The most overlooked additional value characters are the psychological improvements and the aesthetic benefits of travel. Travel and leisure are seen to have a great effect on psychological wellbeing during major life changes giving more emotional stability for the traveller. Aesthetic benefits are derived from the beauty that can be seen all around in different forms that can be experienced through all the human senses. Aesthetic experiences give us deep feelings and lasting memories. (Bammel & Burrus-Bammel 1996, 305.)

Learning new things through travel is beneficial to both the traveller and the society. Acquainting oneself with new cultures and improving language skills gives more value to the holiday. When tourists truly wish to learn about the diversity of the world while travelling, it is thought to promote the importance of peace and the aspiration to achieve it everywhere. (Goeldner & Ritchie 2009, 287-291.)

6 TRAVEL EXPECTATIONS

6.1 Expectations

Expectations were found to play important role in the formation of tourist's motivation in study conducted by Gnoth in 1997. Tourists' need to travel springs from the emotion-dominant expectations. The emotions are affected by the promise of a tourism product that will benefit all aspects of needs. (Ross 1998, 27.)

Nolan stated in 1976 that expectations of the destinations and their services derive from the images and information presented through various media sources and friends. People form an image of their perfect holiday through the expectations, past experiences, self-image, and motivations they have. (Shaw & Williams 2002, 84-90.)

6.2 Ojasalo's Three Types of Expectations

Different expectations affect greatly on the customer's experienced quality of service. Jukka Ojasalo in his study, conducted in 1999, has categorized different expectations under titles 'fuzzy', 'explicit', and 'implicit' expectations. Expectations are 'fuzzy' when the customer cannot name the service need but still are not satisfied with the current situation and feel that something is missing from it. (Grönroos 2000, 89-90.)

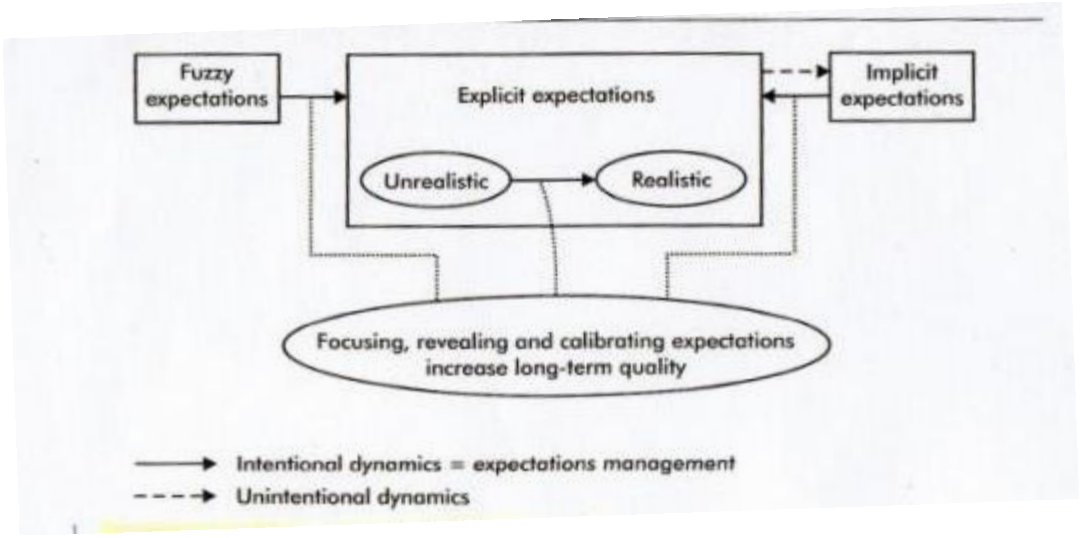

Figure 11. A Dynamic Model of Expectations (Grönroos 2000, 90)

Explicit expectations are the kind of expectations that the customers can name whether matter if they are realistic or unrealistic. The customers often form their unrealistic expectations from indistinctive product descriptions and will be disappointed in the service if their expectations are not straightened out. The expectations customers do not even notice, until they are not filled properly, are 'implicit'. 'Implicit' expectations are the expectations of such basic necessities that the lack of them is monumental. (Grönroos 2000, 90-91.)

By understanding the 'fuzzy', unrealistic 'explicit' and 'implicit' expectations of customers, the service provider can find ways to fulfil or replace them and avoid disappointed customers. During a long service relationship customers start to know what to expect from the service but if the familiar level of quality or the standard customs of the provider as changed the customer will be unsatisfied with the experienced service. (Grönroos 2000, 92.)

7 RESEARCH

7.1 Qualitative and Quantitative Research

Qualitative data as a subject generates a variety of opinions, questions, and critique. While it has not been used in the past on its own as much as quantitative study it has been proven to be a valid way to conduct research on subjects that require a study of the ways people perceive different things. Qualitative methods can uncover data about deeper motives, experiences, opinions, and intentions that cannot be reached by using quantitative methods. Qualitative research can provide a view of the researched matter from inside, an 'emic', or a view of an outsider, an 'etic', which gives a competitive edge to the study. Qualitative data is not measurable by numbers and hypothesis and therefore it is sometimes seen as un-scientific research method. Qualitative research has become more popular and admissible in social study more recently. (Phillimore & Goodson 2004, 3-5.)

Quantitative study is conducted by measuring different numerical data with different analysis techniques. The amount of data is comparable to the quality of the

study. Two main analysis techniques used to compact the research material are factor analysis, which detects patterns in the variables of the data, and cluster analysis which is meant to find the patterns in the cases. Raw data has no real meaning without an organization and context, only then it can be reviewed. The data can be divided into primary and secondary data by the source of the data and by its importance to the study in both qualitative and quantitative research. (Baggio & Klobas 2011, 5-42.)

Primary data is collected by the researcher for the study in hand through observation or by collecting data through surveys, Web site click tracking, or interviews. Primary data collection requires time and resources which not researcher do not always have. In some cases primary data is not required at all, sometimes the line of dividing data into primary and secondary data can be fuzzy, and sometimes the primary data is mixed with secondary data to provide better quality results. Secondary data is usually gathered from second-hand sources who gathered the data for their own purposes. Sources can be different government issued institutions or private companies who share their research data publically. Secondary data cannot be viewed as exact as it is often processed by the source before publishing. (Baggio & Klobas 2011, 6-9.)

7.2 Validity and Reliability in Qualitative Research

Both reliability and validity are generally thought to be lacking in qualitative research because of the irregularity in the interpretation of the data. The affect the person evaluating the data is not only seen as a problem in qualitative study but in quantitative study as well, but in quantitative data collection the researcher's ability to influence the data is fairly minimal unlike in qualitative data collection. Decrop reviews in his paper from 2004 the criteria for apprehending the validity and reliability in qualitative research published by Lincoln & Guba in 1985. (Decrop 2004, 159.)

Four factors used to measure the validity and reliability of a paper by Lincoln and Guba are credibility, transferability, dependability, and confirmability. Credibility is used to measure the truthfulness of the gathered data and reliability of the sources

used for the research. Transferability weights the possibilities of how widely the research findings can avail in the future while dependability views the reliability of the research results and if they can be used in future studies. Confirmability examines the amount of external impact in the data gathered for the research. (Decrop 2004, 159.)

The credibility in qualitative research is fairly difficult to measure however as the interpretation of the data relies on the researcher as the data collected through interviews cannot be measured the same way as quantitative data. Earlandson et al. in 1993 suggested longer interviews, writing notes on the observation of the interviewee and asking the interviewed enough questions related to the used theoretical material as a way to support the trustworthiness in the research. Dependability can be added by keeping a record of the research step by step and letting another person to review the finished research and the records and see if they agree with the interpretation of the data. (Decrop 2004, 159-162.)

The validity and reliability of the study can be improved by triangulating different aspects of the research. The main idea behind triangulation is giving variety to the variables to give more comprehensive and trustworthy results from the study. Data sources, research methods, researchers, theories, and respondents can all be triangulated by refraining from limiting the sources, methods, theories, and people to only one type. (Decrop 2004, 162-163.)

7.3 Research Methods Used in the Study

In this paper the qualitative research methods are used to provide insight on the possible future of the retirees of the next few years. The research is grounded on theories of decision-making process, travel motivation, and expectations, which were searched from various sources. The theories are used as a base for the empirical questions asked as part of the interview. The research findings are combined with the theoretical knowledge to comprehend answers for the research questions set in the beginning.

7.4 Interview Model

The interview questions are collected under three categories; background information about the respondent, general travel questions, and questions about the future retirement. The first section consists of simple questions that should give an overview of the respondents and their premises as well as provide better understanding of their answers in the second section. The general travel questions require the respondent to go over their past experiences and decipher them profoundly so that their attitudes toward travelling, in addition to their travel motives and expectations, can be uncovered. Questions about the future retirement days require more hypothetical approach. As the future is uncertain the respondent can only share their intentions but that information is the closest anyone can get to the future.

The questions are both open to interpretation or slightly guided toward the topics that the research focused on. Two of the questions have quantitative structure as the respondents are asked to put variables in order of motivation. The duration for the interview is one hour in average, depending how thoroughly the respondents wanted to answer. Some of the questions in the interview are assessed through calculating the average of some factor that was part of the questions and used as an aid when combining the research results and present the respondents. Not all questions had as important value to the research results as expected.

7.5 The Respondents

The respondents of the interview are limited by only two factors; having to be 7 years or less from the lowest personal retirement age and a Finnish resident. The respondents are not expected to have any particular amount of travel experience or other variables other than filling the requirements of the study. The interviews are done in person with the respondents one-on-one with one exception; when a married couple was interviewed independently in the presence of the spouse. The respondents are allowed to interpret the questions as they want to see how they understood travelling and the factors it includes.

8 RESEARCH RESULTS

19 people participated in the interview, 68 percent of the respondents were female. The respondents were between ages 55 and 63 with an average of 59,3 years and had from zero to seven years until retirement. 95 percent of respondents were married and had children. 58 percent of the respondents were working in the health care industry and the rest in various fields of work. 26 percent of the respondents estimated their annual household income to be over 100 000 Euros, 68 percent estimated their household income total between 30 000 Euros and 100 000 Euros, and 5 percent estimated it under 30 000 Euros. 68 percent of the respondents lived in Seinäjoki while others were from different cities around Finland.

8.1 Is there a link between the characteristics of the traveller and travel habits?

The respondents' answers revealed both positive and negative links between their characteristics and their travel habits. The effects of income to travel activity were slightly visible between the mid-income and high-income groups but was very clear with the only member of the low income group. The educational level did not show as drastically different but the university educated people did not have any lower level travel activity unlike the respondent educated in the Upper Secondary Level. Strong language skills showed also a connection to the independent nature of travels as people who had studied English and Swedish, 47 percent of the respondents, were slightly more interested in package holidays that the respondents with knowledge of additional languages. The people who were unsure of their language skills and refrained from communicating with locals also said that they depend on other people during travel, most often the travel partner or a guide; they also preferred organized tours to make their holiday easier. People with social personality were keen on travelling with a travel companion or with a group.

Health was a highly affecting variable in the travel habits at the moment and it was estimated to be the most influential factor in the future travels. 42 percent of the respondents already had some physically limiting health issue affecting travel hab-

its. Health affected both the destination and holiday activity choices, and participation activity in travelling overall. The respondents with good health participated in more demanding physical activities during their holidays and travelling long distances by foot in the destination. Some respondents had solved the health limits during holiday by participating only in non-active activities. Health issues limited the ability to move around by foot and long-distance flights required longer recovery period than shorter ones, which meant that long-distance holidays had to be longer in duration and it was rarely an opinion due other schedules and financial limitations. People with a tendency to participate in extreme sports in their leisure also participated in similar activities during their holidays but people not previously familiar with demanding sports did not aspire to try them during holiday.

The travel habits between domestic and international trips during different periods of a life-cycle without children showed very little difference. The people who had very limited amount of visits outside Finland were content with spending their leisure time at home or on domestic trips. Some people had increased their interest in travelling after their children moved from home but they did not have high ambitions regarding their future travels. There were only a few places they still were interested to see. 42 percent of the respondents owned a summer cottage and this was also their most common holiday destination. The owners of summer cottages also stated that their international holidays usually take place during winter when the summer cottage season is over. Also, the respondents who liked to tend and enjoy their gardens during summer timed their international holidays to spring or autumn. The respondents whose work had decreased participation in any kind of holiday trips and spent most of their holidays relaxing at home, were sure that after retirement they would finally have time to travel. People with active life styles reported both low-activity and high-activity holidays depending on their motivations. Some respondents with low travel participation were content with their work and spending time in their home and had the need to escape the demands of their everyday life very rarely. People with jobs demanding business trips abroad were very confident and regular travellers also in their leisure time.

The location of children, other relatives, and friends was an increasing determinant of most of the available leisure time. The respondents whose children live in other cities in Finland or abroad said that they choose to build most of their holidays around those destinations. The respondents whose children had moved from home and were independent in their finances had more income to use on holidays. Also, the travel habits of their partner affected their travel habits. The leisure habits practised at home often followed to holidays as well. People who exercised in some form at home also participated in some type of sports activity in their vacations. People who tended their gardens at home as a hobby wanted to visit destinations with some sort of natural attraction such as botanical garden.

8.2 What are the next generation of pensioners like as customers and travellers?

The future pensioners are very modern in their knowledge and abilities according to the interviews. They use different sources of information effortlessly to search for details and reviews of different destinations, they know how to compare prices in various reservation systems and often make their reservations via internet. They usually book only transportation and accommodation prior the journey and leave the activity reservations to the destination. The next generation of pensioners include fairly well educated people who have safe assets due to their pensions. Most of the people interviewed took care of their health through exercise and healthy lifestyle to balance the stress and strain their work causes them. Taking care of their health now will most likely result in longer mobility period in their retirement. The decrease in health will also result in decrease in travel in all cases.

The people with good health now have more travel plans for the future. Most people were sure that they would travel in some form as long as their health allowed and that their travelling would be more regular than now at least for the first ten years of the retirement. In some cases travelling was seen as a way to fill the void the end of work leaves in life. The Finnish elders are happy with the travel choices they have that do not include air travel. The neighbouring countries can be reached by various transportation options and Finland offers various interesting destinations all

year round which can fulfil their travel needs. The large number of summer cottages, owned or rented, also provides a place to relax without the need to travel far. All of the grandparents prioritized their families above their travel needs; taking care of their grandchildren was more rewarding than seeing new places. The people who had high motivation in travelling abroad were looking for certain experiences rather than destinations. Few of the respondents were hoping to sell their house and rent a house for part of the year in a warm country after retiring.

8.3 What kind of expectations the near future retirees have of travelling?

Most of the respondents expect new experiences, new places and things to see, relaxation and getting away from the everyday life, and warm weather from travelling. Other expectations that came up in the interview were food experiences, new encounter, adventures, surprising finds, eye opening cultural and historical learning, smooth services, spending time with loved ones, and not having plans or schedules. International destinations themselves as an experience were seen to part of the expectation. Most of the respondents saw that all their expectations had been fulfilled during their travels; some had had small setbacks with bad weather or plans that did not go through. Also, in few cases the hotels did not resemble the image they had of it while booking it.

The expectations between domestic trips and international did not vary in some cases. Differences were found in the nature of the trip and in the benefits of the holiday. Travelling abroad was said to offer more adventures, culture, different food, people and nature. The international travel expectations also include better weather that in domestic trips as well as the possibility to speak English. Domestic trips are said not to offer new experiences unlike international destinations. The domestic trips are usually short breaks which have a reason behind them and which is not usually the case in trips abroad. During domestic trips the plans are easier to change than on international trips.

8.4 What motivates the travellers near retirement to travel?

The want to fulfil curiosity needs through seeing and experiencing new things and places outside hometown was strongest motivation to travel according to the interviews. Also, enriching life, getting away from the routines, as well as refreshment and change were strong motivators. The bad weather in Finland around the year was seen as motivator to search for better conditions abroad. Spending time in various ways was also considered as one of the strongest motivators mentioned. Cheap prices motivated some respondents as some found motivation in the benefits travelling offers and the remembrance that can be done afterwards.

When the respondents are given six travel activities and then asked to put them in order from most motivating to least motivating in their travels – the results were very clear. Sights were by far the most motivating attraction of all followed by natural and cultural attractions. Events were steadily voted in the middle of the list, not far ahead of shopping. Surprisingly sports were voted almost unanimously the least motivating attraction even though almost all respondents said to participate in some sort of physical activity during their travels.

8.5 Which factors will affect on the decision-making process of the future pensioners when choosing a destination?

The future pensioners form their destination image through various outlets including photos, reviews and other reliable source found on the internet, television shows, travel guides, advertisement, articles, school history lessons, and most importantly through word-of-mouth. The variables affecting the destination decision are quite ordinary in every sense of life and they include health and financial situation, the health of people close to them, weather in Finland, living location and family situation of children, ability to find caretakers for home and pets, and the state of the world. Other trivial factors include finding interesting destinations at affordable prices, service offerings in the destination, safety of the destination, ability to get a travel companion, and the time difference.

When asked to organize different factors which can be found in destinations in order of importance; relaxation was number one with climate, safety, and new experiences close behind. The rest of the factors came with clear definitions between their importances. Affordability in the destination was ranked as the fifth most important factor and accessibility sixth most important. Culture and distance from home were ranked as the seventh and eight above familiarity and sports, which tied in the last place. This order clearly shows the most important factors for most elders when choosing a destination, every one of the choices still had both high and low marks which shows the individuality of different travellers.

8.6 What kind of services and activities the older travellers wish for the future?

The respondents hoped for both traditional and more specified services and activities in the future. The more specified activities include walking in a cherry tree park when it is blooming, cooking courses, sailing on a lake, rafting, water resistance running in spa, lake, or ocean, and Nordic walking on the beach. More traditional wishes for the future travels are hiking, dancing, cycling, motorcycling, swimming, light organized exercise, shopping, cultural events such as theatre performances and concerts, sports events, day trips, museum tours, sightseeing via bus or boat, nature activities such as botanical garden tours, and tasting menus in restaurants or wineries.

8.7 What services the older generation wished to be improved?

Services provided by tourism operators which were hoped to be improved or added to the selection, or to be found near the operating services, by future pensioners were renting services for bikes, cars and Nordic walking sticks, guide services, aids for moving around such as elderly scooters, unrestricted access with elderly aids, close location of all services needed, up to date schedules for local transportation options and opening hours for different sights, museums, and events. Canoe-, snorkelling-, diving-, and boat trips were also hoped to be found in the selection of provided hotel services as well as guided tours to sights and other destinations and organized activities, entertainment, and food related tours. The hotels are also wished to provide service at least in English and provide health related services.

Most of the people also wished improvements in the hotel service during reservation with more realistic introductions of hotels. Many people had been positively surprised when the hotel had exceeded the expectations created by the introduction. Some people had made surprising finds in the city or come across unknown events which had made their experience better. If people were informed by their service providers about all the interesting things that could be found the overall experience would improve.

9 SUMMARY AND CONCLUSIONS

9.1 Validity and Reliability

The interview questions were formed based on the theoretical foundation of the research which should increase the transferability. In the study the fact that most of the respondents were unfamiliar to the researcher increased the credibility of the research because as the interviews and notes were transferred into paper model the respondents became anonyms. The long interviews and taking notes on the responses also should enhance the truthfulness of the data. The data was evaluated based on the knowledge acquired through the extensive study of the material on the subject which should have positive impact on the confirmability even though the fact that the analysis of the data is done by only one person. The literature review was based on only printed sources and it should give the paper more credibility than using anonymous or online sources. Notes were kept during the whole duration of the research process and they can be used to verify the dependability of the research. Therefore, it can be said that the paper has satisfactory validity and reliability levels, within resources.

9.2 Improvement Ideas for Tourism Operators

Tourism operators should review their service selection and marketing strategies keeping in mind that the new era of modern pensioners is coming soon. The pensioners' needs and wants as well as personal background variables are individual and do not necessarily have a connection to their age. Elders should be provided the

same services as others with a possibility to reduce the physical demands if needed. As Bammel & Burrus-Bammel (1996) already stated twenty years ago;

> Activities can be altered, when needed or desired, by changing the intensity of participation, the environment/place/location, the number and type of co-participants, the reasons for participation, and the time of participation. By making appropriate alterations, enjoyable activities can be extended through a greater part of life. Being able to substitute or make alterations "within" activities is crucial because few older people show a tendency to adopt completely new forms of leisure.

The different services both independent and dependent elderly travellers can use should be made available to them and the information about the services easily accessible. The size of the pension of low-income retirees is fairly minimal and tourism services affordable to them need to be provided. Targeting the products and services only to the use of affluent reduces greatly equality on possibilities for all.

10 SUGGESTIONS FOR FUTURE STUDIES

The subject of the motivations and expectations of future pensioners can be continued later in larger scale through questionnaires set by, for example, tourism operators. This way more definite answers can be gathered and the target group can be selected through their already evident interest toward certain type of travel. Travel behaviour is other factor that can be reviewed regarding this subject. Also, choosing a bigger variety of respondents from different backgrounds or having a smaller segment inside the segment would result in more accurate results.

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LIST OF APPENDICES

APPENDIX 1.

The Interview Questions

Background Information about the Respondent

1. Gender
2. Age
3. Marital status
4. Living location
5. Profession
6. Education
7. Languages studied
8. Age and living location of children
9. Free-time activities
10. Yearly income group of the household (low, under 30000€ - medium – high, over 100000€)
11. Lowest possible retirement age
12. Planned retirement age
13. Do you expect or fear retirement? Why?
14. Do you have physically limiting factors?
15. What is your favourite place in the world outside your home?
16. Do you normally spend your vacations at home, on a domestic trip or on an international trip?

General Questions about Travelling

1. How your travel habits have changed over the years?
2. What kind of domestic trips have you taken?
3. What kind of international trips have you taken?
4. What do you expect from travelling?
5. Do your expectations vary between domestic and international trips? How?

6. What motivates you to travel?
7. Organize activities motivating you to travel in order from most motivating to *least motivating; events, shopping, culture, sports, sights,* or *nature*.
8. Organize from 1. to 10. how important to you in a destination is; *sport activities, cultural activities, climate, familiar place, safety, distance from home, relaxing, learning/new experiences, price range,* and *accessibility.*
9. Do you prefer package holidays or self-planned trips?
10. What services do you use while booking the trip? Is there something to improve in these services?
11. Do you book all services and activities prior the trip?
12. How much information do find about the destination before travelling?
13. What kind of sources affects your destination image?
14. How widely do you get to know the destination and its surrounding areas in your holiday?
15. How do you communicate with people you do not have a common language with?
16. How much do you depend on other people (travel companion, guide, translator, personal assistant, etc.) while you travel?
17. Have your trips filled your expectations? If not, why?
18. Has something unexpected made your travel experience better?
19. Have you found activities afterwards you would have wanted to participate in a destination but was not made aware of it?

Questions about the Future Retirement

1. How do you plan to spend your time during retirement?
2. Do you believe you will travel more or less after retiring?
3. What kind of destinations do you see yourself visiting after retiring?
4. Which kind of factors will affect on your future travel plans?
5. At what age do you see yourself stop travelling abroad and why?
6. What kind of activities you wished to participate in your future trips?
7. Is there any special services you hope to be available in your future destinations?

APPENDIX 2.

The interview questions in Finnish as asked from the participants

Taustatietoa haastateltavasta:

1. Sukupuoli?
2. Ikä?
3. Siviilisääty?
4. Asuinkunta?
5. Ammatti?
6. Koulutustaso?
7. Opiskelemasi kielet?
8. Lasten ikä ja asuinpaikka?
9. Vapaa-ajan aktiviteettisi?
10. Kotitaloutesi vuosituloluokka (*matala*, alle 30 000€ - *keskituloinen – korkea*, yli 100 000€)?
11. Alhaisin mahdollinen eläköitymisikä?
12. Suunniteltu eläköitymisikä?
13. Odotatko vai pelkäätkö eläköitymistä? Miksi?
14. Onko sinulla fyysisesti rajoittavia tekijöitä?
15. Mikä on suosikkipaikkasi maailmassa kodin ulkopuolella?
16. Vietätkö lomasi normaalisti kotona, kotimaan- vai ulkomaanmatkalla?

Yleisiä kysymyksiä matkustamisesta

17. Kuinka matkailutottumuksesi ovat muuttuneet vuosien varrella?
18. Millaisia matkoja olet tehnyt kotimaassasi?
19. Millaisia matkoja olet tehnyt ulkomaille?
20. Mitä odotat matkustamiselta?
21. Ovatko odotuksesi erilaiset kotimaan- ja ulkomaanmatkoja kohtaan? Jos ovat, miten?
22. Mikä motivoi sinua matkustamaan?

23. Laita aktiviteetit järjestykseen sinua eniten matkustamaan motivoivasta vähiten motivoivaan; *tapahtumat, shoppailu, kulttuuri, urheilu, nähtävyydet* vai *luonto*?
    1. _____
    2. _____
    3. _____
    4. _____
    5. _____
    6. _____
24. Laita järjestykseen 1. – 10., kuinka tärkeää sinulle matkakohteessa on;
    _____ Urheiluaktiviteetit
    _____ Kulttuuriaktiviteetit
    _____ Ilmasto
    _____ Tuttu ympäristö
    _____ Turvallisuus
    _____ Etäisyys kotoa
    _____ Rentoutuminen
    _____ Oppiminen / uudet kokemukset
    _____ Hintataso
    _____ Helppokulkuisuus
25. Valitsetko mieluummin pakettimatkan vai suunnitteletko matkasi itse?
26. Mitä palveluja käytät matkaa varatessasi? Onko niissä jotain kehitettävää?
27. Varaatko kaikki palvelut ja aktiviteetit ennen matkaa?
28. Kuinka paljon tietoa kohteesta etsit ennen matkaa?
29. Millaiset lähteet vaikuttavat mielikuvaasi matkakohteesta?
30. Kuinka laajasti tutustut matkakohteeseesi sekä sitä ympäröiviin alueisiin lomasi aikana?
31. Kuinka kommunikoit matkalla ihmisten kanssa, jotka eivät puhu kanssasi samaa kieltä?
32. Kuinka riippuvainen olet muista ihmisistä (kanssamatkustaja, opas, tulkki, henkilökohtainen avustaja, jne.) matkustaessasi?
33. Ovatko matkasi olleet odotusten mukaiset? Jos eivät, miksi?

34. Onko jokin odottamaton seikka tehnyt matkakokemuksestasi paremman?
35. Oletko jälkeenpäin saanut tietää aktiviteetista matkakohteessa, johon olisit halunnut osallistua, mutta sinulle ei tarjottu sitä?

Kysymyksiä tulevista eläkepäivistä

36. Miten aiot viettää tulevat eläkepäiväsi?
37. Uskotko matkustavasi nykyistä enemmän vai vähemmän eläkkeellä?
38. Millaisissa matkakohteissa näet itsesi vierailevan eläköitymisen jälkeen?
39. Millaiset seikat tulevat vaikuttamaan tulevaisuuden matkasuunnitelmiisi?
40. Minkä ikäisenä näet itsesi lopettavan lomamatkoilla käymisen ja miksi?
41. Millaisiin aktiviteetteihin toivoisit osallistuvasi tulevilla matkoillasi?
42. Onko mielessäsi jotain erikoispalveluita, joiden toivoisit löytyvän tulevista matkakohteistasi?