

# Factors Affecting Tourism Activity Selection among Silver Hair Tourists

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Demographic changes are visible in many areas of life, including tourism. Silver hair tourism is on the rise and this target group is becoming an increasingly important segment of the tourism market. The market for silver hair tourists is growing. They have high purchasing power, relatively higher than younger groups. Therefore, tourism needs to respond to new demographic challenges in society, such as population aging and active longevity, with new types and forms of tourism. The travel experience of silver hair tourists also has a significant impact on the quality and satisfaction of life in general. In many ways it adds value in the life of elderly adults, in the field of well-being, gaining new experiences, learning, expanding the social network, improving health and much more. Therefore, knowing the demographic characteristics of silver hair tourists is all the more important and necessary for the creation of good tourist offers. Within this paper we have conducted a survey among silver hair tourists aged between 65 and 75 years inclusive. Data was collected in Multigenerational Centres across Slovenia with a paper-pencil survey. We obtained 405 valid questionnaires. In the analysis of empirical data, we looked for statistically significant differences in five socio-demographic and economic variables. We found statistically significant differences between men and women and between the age groups of silver hair tourists regarding the choice of tourism activities. In terms of demographic factors such as education, income and assessment of health status, we find a connection between tourism activities and demography. Travel raises the quality of life of 'silver hair tourists,' so it is important to offer them programs that will be more tailored to them. This article provides some answers that can help us create programmes like that.

*Keywords:* silver hair tourists, tourist activities, elderly tourism, demography



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## Introduction

Demographic changes that have become our constant (Webster & Ivanov, 2020) are an important social and economic challenge. Active age encompasses the inclusion of elderly adults in tourism, which, among

other important factors, affects the health and well-being of elderly adults. On the other hand, the modern phenomenon of tourism for elderly adults represents a new challenge, new opportunities and new products for the tourism industry. The modern world

has also brought a new, modern term to the world of tourism for elderly adults – ‘silver hair tourists.’ This is both the naming of elderly tourists over 65 (Patterson, 2017), as well as a trend that has been strongly perceived in tourism over the last decade, especially due to its many positive effects: sociability and social inclusion, well-being, higher self-confidence, new experiences, health, education and many others (Medarić et al., 2017).

Demographic changes are very pronounced in Europe. The European Commission (Evropska komisija, 2021) estimated that the proportion of people aged 65 and over in Europe will increase from around 20% to 30% by 2070. Thus, European countries are facing the challenges of demographic change in many areas, including tourism. Little attention has been paid to silver hair tourism in the past, as it is a relatively new phenomenon in tourism, but it is increasing from year to year (Bai et al., 2001; Peceny Starc et al., 2019; Schröder & Widmann, 2007). At the same time, we found out that this is an area that has not been significantly researched. Therefore, knowing the characteristics and demographics of silver hair tourists is very important. Especially if we consider that, despite the aging society and silver hair tourists as an increasingly important segment in tourism, in some European countries there is no travel agency dedicated exclusively to silver hair tourists, this is an even more current topic.

However, this opens up new demands in the future for tourism actors regarding to tourism innovation for silver hair tourists. As Hjalager (2002) pointed out, innovation in tourism for silver hair tourists depends not only on research and political aspirations but also on silver hair tourists themselves as customers, on local people and local communities, to which tourism must respond with new solutions – a different innovation in two directions: an attempt to reduce costs and an attempt to create demand for the silver hair tourists through innovation. Therefore, it is necessary to create a unique approach that offers silver hair tourists all the positive points of a particular destination, which requires optimal (pre)research of the destination and preparation and an appropriate methodological approach. In any case, innovation in tourism for silver hair tourists is conditioned by professional and

promotional support, financial resources and innovation of all stakeholders who are in any way related to tourism for silver hair tourists. According to Hjalager (2002), there are four types of innovation in tourism for silver hair tourists: (1) innovation at the product level for silver hair tourists, (2) innovation at the process level, (3) innovation on the management side, and (4) logistics innovation with special regard to silver hair tourists, who are a rather heterogeneous group (Schänzel & Yeoman, 2015), with needs and expectations that differ according to age, health status, social and family differences and economic status (Vujović et al. 2015). The travel market for silver hair tourists has now become a global phenomenon (Jang & Wu, 2006).

### Demographic Change

The World and European population is growing and aging faster than ever. Due to a long-standing trend of low birth rates and ever-increasing life expectancy, we are facing an accelerated aging process, and associated challenges and opportunities in the developed world (Coale & Hoover, 2015; Samir & Lutz, 2017). In 2001, 16% of people in the European Union were over the age of 65, in 2018 it was 19.7%, of which 5.6% were over the age of 80 (Eurostat, n.d.). The share of adults aged 65 and over in 2019 was already 20.4% of the total population. Population projections show that this share will continue to increase, reaching 24.4% in 2030 and 29.6% in 2050 (Eurostat, 2020). In 2018, young people (under 14) accounted for 15.6% of the EU-28 average, while able-bodied people (aged 15–64) accounted for 64.7% of the population (Eurostat, n.d.). This brings new challenges for silver hair tourists and their families, as well as for tourism for the elderly. However, we must also emphasize that the elderly are a rather heterogeneous group (Zsarnoczky, 2016).

The current aging of the population is already having visible consequences for demographic dynamics (Reynaud & Miccoli, 2019), as the growing number and share of the elderly in society poses a number of economic challenges. Life expectancy began to increase around 1840 at a rate of almost 2.5 years per decade (Vaupel et al., 2021). The main reasons for the extension are the improvement of socio-economic

living conditions, higher education, better healthcare and lifestyle (UMAR, 2021). Higo and Khan (2015), on the other hand, presented aging population trends as a cause that is likely to lead to inequality between regions of the world in the coming decades. Such a demographic shift will either create or increase risks in tourism, especially for vulnerable populations such as silver hair tourists.

Aging and an aging population also require societies to adapt their systems and attitudes towards aging and old age (Dimovski, 2011) in the field of tourism (Bai et al., 2001). In recent decades, there has been a revolution in human reproduction that consists of several components, with implications for travel, tourism, and hospitality (Webster, 2019).

### Seniors in Tourism

Tourism is the movement and interaction of people outside their everyday environment (Juvan et al., 2021). Tourism shapes the lifestyle of hosts and visitors (Sharpley, 2014). The number of tourists has increased over the years (Peceny Starc et al., 2019), partly because of silver hair tourists, so tourism must respond to new demographic challenges in society, such as aging and active longevity, with new types and forms of tourism and new service technologies (Nikitina & Vorontsova, 2015). We need to understand that this needs to happen although the travel habits of silver hair tourists are quite rigid (Lohmann & Danielsson, 2001). We also need to know the heterogeneity of silver hair tourists (Zsarnoczky, 2016), because the category of older people within themselves is becoming increasingly heterogeneous in their abilities and interests (Goriup & Lahe 2018, 25). Bai et al. (2001) therefore predict that as the proportion of elderly adults increases, so will the proportion of silver hair tourists, which has already reached record numbers in the United States. Silver hair tourists also represent a large market, as they have high purchasing power, relatively higher than younger groups (Alén et al., 2016). Societal change will also affect tourism and travel patterns, so it is crucial that tourism providers have a thorough understanding of this market segment and how it will change consumption patterns in the future (Patterson & Balderas, 2020). Therefore, tourism for silver hair

tourists must take into account the characteristics of silver hair tourists, product design, marketing, destinations and aging management, and intergenerational cooperation.

Hsu et al. (2007) found that the main motivation of older people to engage in tourism consists of:

- *external conditions*, which include social progress, personal finances, time and health, of which personal finances and time are shaped according to family obligations and responsibilities; and
- *inner desires*, which include better well-being, escaping routines, socializing, seeking knowledge, pride and patriotism, personal reward, and nostalgia.

Alén et al. (2016) reveal that tourism for the silver hair tourists is particularly, and even more, leisure-oriented than for other generations. Silver hair tourists therefore want and expect quality, suitable and safe offers, with comfortable transport, relaxing activities and the highest possible level of comfort. On the other hand, a smaller number of family members means a higher level of consumption per person. Silver hair tourists today are healthier than in the past, have higher incomes, more time to travel, and a high tendency to travel long distances (Litrell et al., 2004). Silver hair tourism therefore has great potential (Macuh & Raspor, 2020) and at the same time travel is a way for all people to spend their free time. Leisure tourism is an important industry that has been greatly changed by the growing presence of older people around the world (Stončikaitė 2021, 2). After retirement, therefore, most elderly adults devote their free time to various interests and tourism is one of the priorities (Oliveira et al., 2018). For a group of silver hair tourists aged 65 to 79, Möller et al. (2007) argue that they are characterized by many who have recently retired and joined a time-rich group. They used their past savings to cover running costs. The health awareness of this group is high and if they do not have serious health problems, they decide to travel and spend more on quality goods and services. That is why silver hair tourists represent a growing potential, not only in the elderly in good mental and physical condition, but also those who are already in an Elderly home (Macuh,

2020). Silver hair tourists can also be actively involved in tourism with a lower financial base, as there are many activities that are affordable and otherwise very accessible to the elderly, and also through various retirement societies (Macuh & Raspor, 2020).

### **Demographic Characteristics of Silver Hair Tourists**

The number of silver hair tourists is increasing, but at the same time this category is becoming increasingly heterogeneous (Goriup & Lahe, 2018), with needs and expectations differing in age, health, social and family differences and economic status (Birsá et al., 2015). Many travel companies do not consider the characteristics and concerns of silver hair tourists and the different ways in which they enjoy tourism (Patterson & Balderas, 2020). The health of silver hair tourists has a significant impact on the decision to buy a tourism product, but the impact of gender is not negligible. Lehto et al. (2001) found that women focus more on opportunities to socialize and interact with people and their families than men while travelling. In 2018, the share of older men (aged 65+) in the EU-28 who rated their health as good or very good, was 43.1%, which was 6.6 percentage points higher than the corresponding share of older women 36.5% (Eurostat, 2020). This is also why the WTO estimates that by 2050 there will be more than 2 billion international passengers aged 60+, compared to 593 million in 1999 (World Tourism Organization, 2007). According to Shavanddasht (2018), 'young grandparents' were more eager for novelty and enjoyable vacations, while 'safety' and 'improving knowledge' were the main intentions of older grandparents vacationing with their grandchildren.

Silver hair tourists want to enjoy and are willing to pay a high price for high quality services (Möller et al., 2007). Raspor (2018) argues that elderly adults today generally have higher incomes than previous generations, so they will invest more money in leisure activities, which will only increase the share of silver hair tourists. Fitzpatrick Associates (1998) says that mainly because they often inherit from parents or relatives; their children leave home, which alleviates the financial burden; they have relatively little or no mortgages; their capital can be released and they may have sav-

ings, pensions, and may have pension or savings 'pillars' in addition to state pensions.

Špindler (2018) found that the generation of silver hair tourists also differs from other generations in terms of the scale of values, and that they also respond differently in tourism because they live and practice their own values. The change in the values of generations of silver hair tourists is also reflected in the field of tourism, in the direction of regaining the importance of intangible values, which in the past we thought were lost: authenticity, which we perceived as a trend, and regional and quality expectations at all levels, as also noted by Petavs (2011).

Senior tourism is, however, nevertheless included in social tourism, and the term also covers all concepts and phenomena related to the participation of low-income social groups in tourism (Markiewicz-Patkowska et al., 2019). In the study of social tourism for the silver hair tourists, the silver hair tourists were divided into four groups: (1) the silver hair tourists, who have a low socio-economic status and who cannot afford a holiday. These are often involved in some humanitarian programme such as the Red Cross, etc.; (2) the silver hair tourists who need special infrastructure adaptations; (3) the silver hair tourists for whom special programmes have been designed and adapted; and (4) the silver hair tourists who do not need special adaptations or conditions (Medarić et al., 2017).

### **Tourism Products for Silver Hair Tourists**

Tourism for silver hair tourists in many ways adds value in the life of elderly adults. It broadens horizons and offers experimental learning (Minnaert et al., 2009), as tourism activities for silver hair tourists are opportunities to explore new environments and integrate into new activities, meet new people and face unexpected problems that affect their views, attitudes and behaviour (example of self-confidence). Offering silver hair tourists opportunities for social interaction (McCabe et al., 2010; Minnaert et al., 2009) has an impact on their sociability and social inclusion, health and education (Medarić et al., 2017). Through tourism, silver hair tourists travel to explore their identity, learn, socialize and have fun (Osvaldo et al., 2020), they experience new people and new places,

change perspectives and broaden mental and psychological horizons (Minnaert & Schapmans, 2009). This is one of the reasons why Weiermair and Mathies (2004) stated that more active leisure activities, more frequent travel and the changing needs of silver hair tourists encourage the development of new products. The offer of tourist activities for silver hair tourists is not optimal given the demographic changes we have detected. Current (social, health and political) problems and problems of tourism for silver hair tourists, given their socio-economic status and general population, can be overcome by increasing motivation and creating formal solutions in the field of access to tourism services for them with the participation of the general population and research experts. In order to play a leading role in the competitive travel industry, tourism activity providers need to monitor motivational changes and trends and improve their understanding and consideration of silver hair tourists. The greater the knowledge of these trends in tourism development in general and the higher market segment of silver hair tourists in particular, the greater the ability of these stakeholders to formulate clear strategies, contribute to new and innovative services and gain a competitive advantage for their organizations and regions (Patterson & Balderas, 2020). Therefore, through this article we wanted to investigate how the selection of tourist activities of silver hair tourists with their grandchildren is influenced by some selected socio-demographic and economic data.

## Methodology

### Research Question and Hypotheses

Silver tourists differ greatly in lifestyle, income, preferences, health, and age segmentation, which are important in the design of tourism services and the design of marketing plans. As it is important that we know the target group of silver hair tourists well, we were interested in the socio-demographic and economic characteristics of silver hair tourists who are engaged in given tourist activities. Based on this, we set the following research hypotheses, as follows:

H1 *Among tourism activities, elderly women are statistically significantly more likely to choose*

*those activities that involve less dynamics, than elderly men.*

H2 *Older silver hair tourists are more likely to opt for leisurely tourist activities, compared to younger silver hair tourists.*

H3 *Those silver hair tourists with a higher level of education are more likely to choose tourism activities that develop cultural capital compared to those silver tourists who have a lower level of education.*

H4 *Those silver hair tourists with a lower personal monthly income are more likely to choose affordable tourism activities compared to silver haired tourists with higher levels of monthly personal income.*

H5 *Silver hair tourists with a higher assessment of their health condition more often choose dynamic tourist activities compared to those that evaluated their own health condition as not so good.*

## Sample

According to the Statistical Office of the Republic of Slovenia (Statistični urad Republike Slovenije, n.d.), as of 31 December 2020 there were 250,631 people aged between 65 and 75 living in Slovenia. To ensure the representativeness of the sample of the entire population, we calculated the minimum number of questionnaires needed to achieve representativeness per 384 respondents, opting for a 95% level of confidence and 5% confidence interval. Sampling was occasional and we ensured representativeness in at least three indicators based among socio-demographic and economic indicators. Thus, the characteristics from the sample can be transferred or inferred to the entire population (Hannan & Freeman, 1977).

In the empirical part of the research, in order to control the amount of data and ensure the representativeness of the sample to the entire population, we included silver hair tourists in the age group 65 and up to 75 years, which was divided into two groups: 65 to 69 years and from 70 to 75 years of all statistical regions.

The obtained empirical data, which were collected in Multigenerational Centres in Slovenia, in activi-

ties attended by silver hair tourists, were entered into appropriate computer databases and processed using Excel and SPSS for Windows. Respondents voluntarily filled out printed questionnaires, for which they received instructions, as well as any additional explanations. Data collection took place from April to September 2021. During this time, 435 questionnaires were collected, but 30 incompletely completed questionnaires were excluded from further processing.

#### Validity and Reliability of the Sample

Upon obtaining 405 valid questionnaires, we wanted to check the representativeness of the sample. We first checked this with the kurtosis and skewness. For gender, the skewness is  $-0.250$  and the kurtosis is  $-1.947$ . For the age variable, the skewness is  $0.122$  and the kurtosis is  $1.202$ . For the urbanization variable 'Living environment,' the skewness is  $0.791$  and the kurtosis is  $-0.921$ .

The representativeness of the sample was then calculated in comparison with the population using the chi-square goodness of fit test ( $\chi^2$ ), which showed a value of  $2.324$  for the variable sex (at the degree of freedom  $DF = 1$ ) and a significance of  $p = 0.127$ . For the age level, the chi-square goodness of fit test showed a value of  $17.331$  (at freedom level  $DF = 10$ ) and a significance of  $p = 0.067$ . In urbanization, the chi-square goodness of fit test showed a value of  $0.892$  (at a degree of freedom  $DF = 1$ ) and a significance of  $p = 0.345$ . The value of the chi-square goodness of fit test of the distribution at the significance of  $0.05$  or  $5\%$  is  $3.8415$  for variables with one (1) degree of freedom (variable gender and urbanization) and for variables with ten (10) degrees of freedom (variable age)  $18.307$  (Košmelj & Rován, 1997). Thus, based on the obtained results, we can confirm that the sample obtained during the research is valid and also representative of the entire population.

#### Socio-Demographic and Economic Characteristics of the Sample

The data in Table 1 shows that 405 (100%) surveyed silver hair tourists were included in the sample, of which 177 (43.7%) were men and 227 (56.0%) were women; 1 (0.3%) respondent did not provide an answer to this question. Regarding age, in the age group from 65 to

Table 1 Socio-Demographic and Economic Characteristics of the Sample

Variable	<i>n</i>	%
Gender of the respondent		
Male	177	43.7
Female	227	56.0
No answer	1	0.3
Age of the respondent		
From 65 to 69 years inclusive	201	49.6
From 70 to 75 years inclusive	203	50.1
No answer	1	0.3
Living environment		
Urban environment	229	56.5
Rural environment	172	42.5
No answer	4	1.0
Level of education		
Primary school or less	32	7.9
Vocational high school	81	20.0
High school	122	30.1
Higher professional degree	108	26.7
University degree	50	12.3
Master's degree or doctorate	9	2.2
No answer	3	0.8
Personal monthly net income		
Up to 600 €	58	14.3
From 601 € to 900 €	172	42.5
From 901 € to 1200 €	100	24.7
Over 1201 €	68	16.8
No answer	7	1.7
Assessment of health status		
Pretty bad	23	5.7
Good	207	51.1
Pretty good	140	34.6
Very good	33	8.1
No answer	2	0.5

69 years 201 (49.6%) respondents were included, and in the age group from 70 to 75 years 203 (50.1%) respondents were included. 1 (0.3%) respondent did not give an answer to this question. Regarding the level of

**Table 2** Descriptive Statistics of Tourist Activities of Silver Hair Tourists

Tourist activity	(1)	(2)	(3)	(4)
Spending time by shores, lakes or pools	384	3.25	1.11	3.00
Visiting national parks	369	2.67	1.00	3.00
Visiting amusement and theme parks	369	2.57	1.08	3.00
Visiting small towns and villages	381	3.12	1.02	3.00
Tours of big cities	368	2.67	1.09	3.00
Getting to know the locals	386	3.33	1.13	3.00
Visiting friends and relatives	394	3.88	1.00	4.00
Spiritual and religious activities	340	2.28	1.17	2.00
Visiting historical sights	373	2.63	1.12	3.00
Visiting galleries and museums	363	2.34	1.12	2.00
Visiting cultural events	372	2.58	1.12	3.00
Participation in local festivals	366	2.57	1.20	2.00
Photography and recording	370	3.14	1.22	3.00
Sitting in cafes	362	2.24	1.03	2.00
Exploring local cuisine	367	2.61	1.15	3.00
Shopping	382	2.88	1.12	3.00
Experiencing nightlife	273	1.55	0.84	1.00
Casinos	177	1.33	0.85	1.00
Watch selected content on TV	381	3.21	1.09	3.00
Reading books and magazines	387	3.54	1.08	4.00
Playing board games	381	3.38	1.16	3.00
Group sports activities	368	3.07	1.16	3.00
Individual sports activities	366	2.96	1.16	3.00
Attending matches	318	2.25	1.16	2.00
Visiting health resorts	353	2.62	1.20	3.00
Cruises	160	1.38	0.81	1.00

*Notes* Column headings are as follows: (1) sample, (2) mean value, (3) standard deviation, (4) median.

education, 122 (30.1%) respondents with a high school education predominate. The most common personal monthly income of respondents was between 601 € and 900 €, 172 (42.5%) respondents. When assessing one's own health condition, respondents most often assessed it as good, 207 (51.1%).

**Table 3** Statistically Significant Differences of Silver Hair Tourists in the Choice of Tourist Activities According to Gender

Tourist activity	<i>U</i>	<i>p</i>	Mean rank	
			(1)	(2)
Tours of big cities	14416.000	0.016	170.34	196.13
Reading books and magazines	16136.000	0.021	180.21	205.39
Playing board games	15830.000	0.042	178.62	200.98
Individual sports activities	14550.000	0.043	171.31	193.18

*Notes* Column headings are as follows: (1) male, (2) female.

### Descriptive Statistics of Variables

From Table 2 we can see that according to the 26 selected tourist activities of the surveyed silver hair tourists, the highest mean value was reached by the variable 'Visiting friends and relatives' (3.88), followed by the tourist activity 'Reading books and magazines' with the mean value of 3.54 and 'Playing board games (cards, chess ...)' with the mean value of 3.38. The lowest mean values were achieved by the tourist activities 'Experiencing nightlife' with the mean value of 1.55, 'Cruise,' with a mean value of 1.38 and 'Casinos,' with the mean value of 1.33.

### Statistically Significant Differences in Activities According to Demographic Parameters

We were first interested in statistically significant differences between the selected tourist activities of the surveyed silver hair tourists according to gender. Due to the uneven distribution of variables, we performed an analysis using the Mann-Whitney test, which found statistically significant differences between respondents by gender according to selected tourism activities of silver hair tourists.

From Table 3 we can see that there are statistically significant differences by gender in four tourist activities, where  $p < 0.05$ . In 'Tours of big cities,' men rated this tourist activity lower (mean rank = 170.34) than women (mean rank = 196.13). In 'Reading books and magazines,' men also rated this tourist activity lower (mean rank = 180.21) than women (mean rank =

*Table 4* Statistically Significant Differences of Silver Hair Tourists in the Choice of Tourist Activities According to Age

Tourist activity	U	p	Mean rank	
			(1)	(2)
Spending time by shores, lakes or pools	16154.000	0.030	204.36	180.64
Photography and recording	14583.500	0.011	199.24	171.91
Playing board games	15444.500	0.009	205.28	176.94

*Notes* Column headings are as follows: (1) 65–69 years, (2) 70–75 years.

205.39). Also in ‘Playing board games (cards, chess ...),’ men rated this tourist activity lower (mean rank = 178.62) than women (mean rank = 200.98). In the last tourist activity ‘Individual sports activities,’ men rated this tourist activity lower (mean rank = 171.31) than women (mean rank = 193.18).

We found that out of 26 tourist activities, statistically significant differences were detected in only four tourist activities. In all four, men rated the given tourist activities lower than women. Next, we were interested in statistically significant differences of silver hair tourists according to age groups. Here, too, we used the non-parametric Mann-Whitney test due to the uneven distribution of variables.

From Table 4 we can understand that by age groups there are statistically significant differences in the three tourist activities, where  $p < 0.05$ . Thus, we found that respondents from the first age group (65–69 years) rate all tourist activities higher than respondents from the second age group (70–75 years): ‘Spending time by shores, lakes or pools,’ ‘Photography and recording’ and ‘Playing board games (cards, chess ...).’

We were also interested in statistically significant differences of the surveyed silver hair tourists according to education. With the Kruskal Wallis test, we analysed the differences between the level of education and the selection of certain tourist activities.

Based on the obtained empirical data from Table 5, we found statistically significant differences in

the level of education of the respondents and selected tourist activities in nine tourist activities ( $p < 0.05$ ). In the tourist activity ‘Visiting national parks’ we found the highest score among surveyed silver hair tourists with a master’s degree and doctorate (mean rank = 297.72), and the lowest score among respondents with completed vocational high school (mean rank = 158.52). In the case of ‘Spiritual and religious activities,’ we found the highest score among the surveyed silver hair tourists with completed vocational high school (mean rank = 197.95) and the lowest among those with university (mean rank = 150.04) education. In ‘Visiting historical sights,’ the lowest grade was noted among respondents with primary school education or less (mean rank = 114.57), while the highest grade was found among respondents with university education (mean rank = 212.46). Also, ‘Visits to galleries and museums’ stands out as the lowest rated activity among respondents with primary education or less (mean rank = 131.62), while the highest score was found among respondents with university education (mean rank = 218.22). ‘Visits to cultural events (concerts, theatres)’ were rated the lowest among respondents with primary education or less (mean rank = 130.23) and the highest among respondents with university education (mean rank = 208.80). In the tourist activity ‘Photography and recording,’ we found the lowest score among respondents with primary school or less (mean rank = 124.86) and then the score increased until the highest education of master’s degree and doctorate (mean rank = 218.31). In ‘Shopping’ we found the lowest score among respondents with a university degree (mean rank = 142.81) and the highest score among respondents with a high school education (mean rank = 209.82). ‘Reading books and magazines’ was rated the lowest by respondents with primary school education or less (mean rank = 139.36) and the highest by those with university education (mean rank = 240.32). ‘Individual sports activities’ were rated the lowest by respondents with primary school education or less (mean rank = 112.54) and the highest by respondents with a master’s degree or doctorate (mean rank = 251.44).

We found that with the increase in the education of the respondents, the assessment of tourist activities



Table 5 Relationship between the Level of Education of Silver Hair Tourists and the Selection of Tourist Activities

Tourist activity	<i>H</i>	<i>p</i>	Mean rank					
			(1)	(2)	(3)	(4)	(5)	(6)
Visiting national parks	21.025	0.001	184.10	158.52	202.28	171.55	183.13	297.72
Spiritual and religious activities	12.994	0.023	189.10	197.95	168.90	151.19	150.04	160.81
Visiting historical sights	21.078	0.001	114.57	166.20	200.43	189.44	212.46	192.44
Visiting galleries and museums	18.764	0.002	131.62	154.86	191.00	184.03	218.22	173.28
Visiting cultural events (concerts, theatres)	21.206	0.001	130.23	154.60	203.64	193.50	208.80	154.61
Photography and recording	20.178	0.001	124.86	159.58	181.84	207.05	205.22	218.31
Shopping	16.023	0.007	180.90	204.62	209.82	184.94	142.81	181.39
Reading books and magazines	20.480	0.001	139.36	172.65	200.23	192.02	240.32	190.89
Individual sports activities	18.932	0.002	112.54	170.82	187.19	195.45	190.31	251.44

Notes Column heading are as follows: (1) primary school or less, (2) vocational high school, (3) high school, (4) higher professional degree, (5) university, (6) master's degree or doctorate.

Table 6 Relationship between the Monthly Income of Silver Hair Tourists and Tourist Activities

Tourist activity	<i>H</i>	<i>p</i>	Mean rank			
			(1)	(2)	(3)	(4)
Spiritual and religious activities	20.398	0.000	184.15	184.46	158.69	121.37
Visiting historical sights	13.886	0.003	138.26	184.21	197.36	201.98
Visiting galleries and museums	10.090	0.018	142.01	178.16	185.29	200.27
Photography and recording	13.901	0.003	171.75	163.24	205.52	204.70
Individual sports activities	11.355	0.010	139.21	182.98	191.49	194.17
Visiting health resorts	11.265	0.010	143.17	172.71	173.47	205.21

Notes Column heading are as follows: (1) up to 600 €, (2) from 601 € to 900 €, (3) from 901 € to 1200 €, (4) over 1201 €.

also increased. Exceptions are 'Spiritual and religious activities,' where the grade decreased with education, and 'Shopping,' with a non-linear distribution of the grade.

We were also interested in statistically significant differences of the surveyed silver hair tourists according to income. With the Kruskal Wallis test, we analysed the differences based on income and the selection of certain tourist activities.

Table 6 shows that between the monthly income of surveyed silver hair tourists and selected tourist activities, there are statistically significant differences within six tourist activities ( $p < 0.05$ ). In the case of 'Spiritual and religious activities,' the increase in monthly income decreased the tourist activity of respondents,

with the highest score for silver hair tourists with a monthly income from 601 € to 900 € (mean rank = 184.64) and the lowest score for respondents with a monthly income above 1201 €. 'Visiting historical sights' was rated the lowest by respondents with a monthly income of up to 600 € (mean rank = 138.26) and the highest by respondents with a monthly income above 1201 €. Also, 'Visits to galleries and museums' were rated the lowest by respondents with a monthly income of up to 600 € (mean rank = 142.01) and the highest by those with a monthly income of over 1201 €. 'Photography and recording' was rated the lowest by respondents with a monthly income from 601 € to 900 € (mean rank = 163.24) and the highest by those with a monthly income from 901 € to 1200 €

Table 7 Statistically Significant Differences of Silver Hair Tourists According to Health Status Assessment

Tourist activity	<i>H</i>	<i>p</i>	Mean rank			
			(1)	(2)	(3)	(4)
Spending time by shores, lakes or pools	14.826	0.002	194.25	171.82	215.38	212.94
Visiting national parks	11.056	0.011	128.03	175.92	197.45	212.85
Visiting amusement and theme parks	12.360	0.006	143.03	171.01	205.96	197.97
Tours of big cities	10.191	0.017	172.63	169.00	200.30	213.50
Visiting historical sights	13.952	0.003	154.18	175.46	194.83	244.29
Exploring local cuisine	11.878	0.008	146.69	169.36	202.04	208.84
Casinos	7.847	0.049	73.00	94.97	81.55	84.43
Reading books and magazines	10.117	0.018	197.35	177.32	209.96	222.27
Group sports activities	18.347	0.000	186.44	163.62	201.40	232.45
Individual sports activities	20.160	0.000	150.92	170.31	188.94	253.19

Notes Column heading are as follows: (1) pretty bad, (2) good, (3) pretty good, (4) very good.

(mean rank = 205.52). Also, 'Individual sports activities' were rated the lowest by respondents with the lowest monthly income, up to 600 € (mean rank = 139.21) and the highest by those with the highest monthly income, over 1201 € (mean rank = 194.17). 'Visits to health resorts' were rated the lowest by respondents with the lowest monthly income, of up to 600 € (mean rank = 143.17) and the highest by respondents with the highest monthly income, above 1201 € (mean rank = 205.21).

We can conclude that with tourist activities, as the income of the respondents increases, their assessment of an individual tourist activity also increases. The only exceptions were 'Spiritual and religious activities,' where the ratings moved in the opposite direction (lower), and 'Photography and recording,' where we observe a non-linear distribution.

We were also interested in statistically significant differences of the surveyed silver hair tourists according to their health status. With the Kruskal Wallis test, we analysed the differences based on health status and the selection of certain tourist activities.

Based on Table 7, we found that there was a statistical significance between (own) assessment of the health status of respondents and selected tourist activities in ten tourist activities ( $p < 0.05$ ). 'Spending time by shores, lakes or pools' was rated highest by respondents with a pretty good assessment of their

own health (mean rank = 215.38) and lowest by those giving a grade of good (mean rank = 171.82). 'Visiting national parks' as a tourist activity was rated the highest by respondents who rated their health as very good (mean rank = 212.85), and the lowest by those respondents who rated it as pretty bad (mean rank = 128.03). Also, 'Visiting amusement and theme parks' was rated the highest by respondents with a rating of their own health as pretty good (mean rank = 205.96), and the lowest by those giving a score of pretty bad (mean rank = 143.03). 'Tours of big cities' were rated highest by respondents with a rating of very good (mean rank = 213.50) and lowest by respondents with a rating of good (mean rank = 169.00). 'Visiting historical sites' was also rated highest by respondents with a very good rating of their own health (mean rank = 244.29) and lowest by those who rated their health as pretty bad (mean rank = 154.18). 'Exploring local cuisine' was rated highest by respondents with a very good self-assessment of their health (mean rank = 208.84) and lowest by those who rated their health as pretty bad (mean rank = 146.69). 'Casinos' was rated as highest by respondents with a good health status (mean rank = 94.97) and lowest by respondents with pretty bad health (mean rank = 73.00). Respondents also rated 'Reading books and magazines' as highest among those with a high rating of their health status – very good (mean rank = 222.27), and the lowest

rating was attributed to respondents with a health-condition rating as good (mean rank = 177.32). 'Group sports activities' as a tourist activity were rated the highest by respondents with a very good assessment of their health status (mean rank = 232.45), and the lowest by respondents with a good self-assessment of health status (mean rank = 163.62). As expected, 'Individual sports activities' as a tourist activity were rated the highest by the surveyed silver hair tourists with a very good (own) assessment of their health status (mean rank = 253.19) and the lowest by those who assess their health condition as pretty bad (mean rank = 150.92).

We can conclude that the analysis of five socio-demographic and economic factors of the researched tourist activities showed that they increase along with a better assessment of the health status of the respondents, which is expected and logical.

## Discussion

In the field of social tourism, Medarić et al. (2017) found that most research focuses solely on young people, while much less focuses on silver hair tourists. The research of Pesonen et al. (2015) also showed that silver hair tourists value comfort, functionality or quality and reliability of online travel services. Alén et al. (2016) summarized various authors who researched the motivational factors of silver hair tourists and found that safety, accessibility, orderliness, economy, and appropriate health facilities in the area are important factors on the basis of which silver hair tourists decide on tourism activities. At the same time, these findings coincide with our results.

We reject the statistically significant differences that we predicted in the research hypotheses based on the obtained results. In H1, we assumed that in the set of tourist activities, elderly women are statistically significantly more likely to choose those activities that involve less dynamics. The obtained results show statistically significant differences in the four variables. If we look at less dynamic activities, such as 'Playing board games' and 'Reading books and magazines,' we see that both go in the direction of higher ratings of tourist activities for women. We expected that estimates for less dynamic activities would be higher

in women than in men, as also found by Lehto et al. (2001), arguing that women focus more on opportunities to socialize and interact with people and their families than men while travelling. This confirms the hypothesis.

In H2, we hypothesized that older silver hair tourists will be more likely to opt for moderate tourist activities. Statistically significant differences were found in three activities, all in the direction of a higher score in the age group 65–69 years, perhaps a little surprising, as we expected a higher score in the 65–69 age group with more dynamic activities. Shavanddasht (2018) found that silver hair tourists from the first age group are more eager for novelty and pleasant holidays, while silver hair tourists from the second age group place more emphasis on safety and knowledge fulfilment in tourism activities, and Mrčela et al. (2015) argued that silver hair tourists (aged 65+) have special characteristics that affect the distribution of the health tourism market. We thus reject the research hypothesis.

In H3, we predicted that those silver hair tourists with a higher level of education will be more likely to choose tourism activities that develop cultural capital, compared to those with a lower level of education. Statistically significant differences among silver hair tourists were found in nine tourist activities. In seven tourists activities, we recorded more frequent participation in activities that develop cultural capital among silver hair tourists with higher education than among those with a lower education. In the case of 'Spiritual and religious activities,' the frequency of participation decreased with the increase of education, while in the activity 'Shopping' the frequency is nonlinearly distributed according to the level of education. And it is these two activities that would be harder to place than activities that develop cultural capital. Richards (2016) argued that silver hair tourists with higher education and higher social status are more likely to attend cultural tourism activities. The research hypothesis is thus confirmed, as we found a statistically significant difference in tourism activities which can be assumed to raise cultural capital.

In H4, we assumed that those silver hair tourists who had a lower personal monthly income will be

more likely to choose affordable tourism activities. Statistically significant differences among silver hair tourists were detected in six activities. Thus, we found that higher rated activities for silver hair tourists who had a lower personal monthly income were only among 'Spiritual and religious activities.' Although Hsu et al. (2007) found that one of the main motivations of elderly adults to become involved in tourism were personal finances, we reject our research hypothesis, as we confirmed it in only one activity.

In the last research hypothesis we hypothesized that silver hair tourists with a higher assessment of their health status will be more likely to choose dynamic tourism activities. Statistically significant differences among silver hair tourists were found in ten tourist activities. In all ten tourist activities, we recorded that silver hair tourists with better health rate the activities higher. Thus, we can conclude that health is an important aspect of tourism. Jang and Wu (2006), stated that healthy silver hair tourists are more intrinsically motivated to travel. However, we cannot confirm the distinction in the direction of dynamic and calm tourist activities. We thus reject the research hypothesis.

Tourism, which is on a steep rise, i.e. tourism for silver hair tourists, is therefore even more important today. Webster (2019) illustrated this with figures when he said that in 1995 there were about 630 million tourist flights of silver hair tourists worldwide, while the same number was almost 1.46 billion in 2016. Medarić et al. (2017), however, add that the fact that the silver hair tourists are engaged in tourism, go on vacation, and experience new things, certainly represents added value in their lives.

### Conclusion

In the tourism industry, due to the rapid aging of the population and current demographic changes, it is necessary to include tourism for silver hair tourists in the process of formulating a strategy and model of optimal solutions in the field of tourism activities. This is a fairly new travel trend, and at the same time, the silver hair tourists are becoming an increasingly important and growing market in the tourism industry. Today, the silver hair tourists are entering the third pe-

riod of life relatively healthy, financially independent and eager for new experiences. They want active and productive aging, as tourism has many positive effects on them (better self-image, greater satisfaction with life, gaining new knowledge, broadening their horizons, less anxiety and health problems, etc.). Older people are a very heterogeneous group, so knowing their characteristics is essential when designing the most optimal or innovative programmes and offers for silver hair tourists.

In this article, we see that silver hair tourists most often visit friends and relatives, as Möller et al. (2007) also establish. Casinos and cruises are the least used by silver hair tourists, which can also be accounted for in the financial situation of most retirees. Elderly women are statistically significantly higher than men in participating in moderate tourism activities, as according to Lehto et al. (2001), during travel, they focus more on opportunities to socialize and interact with people and their families compared to elderly men. Younger silver hair tourists have a statistically significantly higher rating of participation in given tourist activities. From this we conclude that silver hair tourists do not choose more or less dynamic activities depending on their age, but all activities are more attractive to younger silver hair tourists. The level of education plays an important role in the tendency to extend cultural capital, as well as the amount of monthly income in the choice of tourist activities. The only exceptions are spiritual and religious activities, which are more often attended by silver hair tourists with a lower monthly income. However, we stated that the state of health does not affect the choice of more or less dynamic tourist activities, but affects the frequency of the general choice of all tourist activities. Research on the socio-demographic and economic factors of silver hair tourists should help the tourism industry develop effective programmes to attract elderly travellers (Jang & Wu, 2006).

The findings can help us create innovative approaches that will help tourism providers address some of the future trends identified in the article. They may also be an incentive for a travel agency intended exclusively for silver hair tourists, which we do not currently have in Slovenia. Patterson and Balderas (2020) stated the importance of understanding what kinds of

choices silver hair tourists want in the future, as well as to match their changing needs and take these changes into account proactively. This will not only provide exciting opportunities for further research with elderly generations, but also identify practical implications for policy makers, industry practitioners and travel marketers, as a whole.

We believe that we need to put our knowledge into practice and start reorganizing tourism; it would also make sense to expand the research and, based on the findings, conduct a new survey in the wider social space on the population of all silver hair tourists. After all, the complexity of the topic, as we see, is very great. Due to the limited scope, we performed an analysis of only individual statistical variables. Certainly it would be interesting to analyse combinations of the demographic variables, so factor-analysis or grouping would give deeper analysis and understanding of the results. At the same time, an open field of research is being offered in other countries.

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