

**THE IMPACT OF FRAUDULENT MARKETING PRACTICES AND EXPERIENTIAL MARKETING ON SENIORS RESISTANCE IN ADOPTING NEW TECHNOLOGIES (IN CASE OF E-COMMERCE)**

**PENGARUH DARI PRAKTIKI MARKETING PENIPUAN DAN EXPERIENTIAL MARKETING TERHADAP PENOLAKAN ORANG USIA LANJUT DALAM MENGGUNAKAN TEKNOLOGI TERBARU (DALAM HAL E-COMMERCE)**

By

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**Abstract :** Indonesia is one of the largest countries in the world with amount of its people that increasing massively each year. It can be seen in most of the big city in Indonesia, where the level of unemployment is high, yet the job field is narrowing to zero. It caused by phenomena where some people who live in villages go to big city, try to push their luck to get a job, hoping that it can change their life, and of course to support their family. But the reality is not what they expected. Some of them are lucky enough to get a job, even though it is a lower management position in a company, but some of them turn out to be a criminal, just to fulfill their needs, in order to survive. At the end of the day, it causing a various criminal form of action, including cybercriminals. There is an issue in Indonesia right now where fraudulent practices are increasing in E-Commerce sectors and it comes in any form, such as fraudulent by mobile texting, offering a fake promotion with big rewards, email scamming and many more. The victim itself mostly are older people with age range 50 years old until 65 years old, where they are an active smartphone user and social media addict, yet they are lack of awareness about how the fraudulent practices work. It all causing the insecurities among older people that the fraudulent practices that occur and made these type of older people resist to using e-commerce platform.

**Keywords:** *Fraudulent Marketing Practices, older people, experiential marketing*

**Abstrak:** Indonesia adalah salah satu negara terbesar di dunia dengan jumlah penduduknya yang meningkat secara besar-besaran setiap tahun. Hal ini dapat dilihat di sebagian besar kota besar di Indonesia, di mana tingkat pengangguran tinggi, namun bidang pekerjaan menyempit ke nol. Ini disebabkan oleh fenomena di mana beberapa orang yang tinggal di desa-desa pergi ke kota besar, mencoba untuk mendorong keberuntungan mereka untuk mendapatkan pekerjaan, berharap bahwa itu dapat mengubah hidup mereka, dan tentu saja untuk mendukung keluarga mereka. Tetapi kenyataannya bukan apa yang mereka harapkan. Beberapa dari mereka cukup beruntung untuk mendapatkan pekerjaan, meskipun itu adalah posisi manajemen yang lebih rendah di sebuah perusahaan, tetapi beberapa dari mereka ternyata seorang kriminal, hanya untuk memenuhi kebutuhan mereka, untuk bertahan hidup. Pada akhirnya, itu menyebabkan berbagai bentuk tindakan kriminal, termasuk kriminal di dunia maya. Ada masalah di Indonesia saat ini di mana praktik curang meningkat di sektor E-Commerce dan itu datang dalam bentuk apa pun, seperti penipuan oleh SMS seluler, menawarkan promosi palsu dengan imbalan besar, scamming email, dan banyak lagi. Korban itu sendiri kebanyakan adalah orang-orang yang lebih tua dengan rentang usia 50 tahun sampai 65 tahun, di mana mereka adalah pengguna ponsel cerdas aktif dan pecandu media sosial, namun mereka kurang memiliki kesadaran tentang bagaimana praktik curang bekerja. Itu semua menyebabkan ketidakamanan di kalangan orang tua bahwa praktik curang yang terjadi dan membuat orang-orang yang lebih tua ini menolak untuk menggunakan platform e-commerce.

**Kata kunci:** *praktisi marketing penipuan, orang usia lanjut, experiential marketing*

## INTRODUCTION

### Research Background

Indonesia is one of the largest countries in the world with amount of its people that increasing massively each year. It can be seen in most of the big city in Indonesia, where the level of unemployment is high, yet the job field is narrowing to zero. It caused by phenomena where some people who live in villages go to big city, try to push their luck to get a job, hoping that it can change their life, and of course to support their family. But the reality is not what they expected. Some of them are lucky enough to get a job, even though it is a lower management position in a company, but some of them turn out to be a criminal, just to fulfill their needs, in order to survive. At the end of the day, it cause a various criminal form of action, including cyber criminals. There is an emerging issue in Indonesia right now where fraudulent practices are increasing in E-Commerce sectors and it comes in many form, such as fraudulent by mobile texting, offering a fake promotion sales, email scamming and many more. The victim itself mostly are older people with age range 50 years old until 65 years old, where they are an active smartphone user and social media addict, yet they are lack of awareness about how the fraudulent practices work. It all causing the insecurities among older people that the fraudulent practices that occur and made these type of older people resist to using e-commerce platform.

These two types of older people create more opportunity for fraudulent practices to targeting older people since the demand of older people product is increasing, the seller needs to approach the customer, especially in this case is older people, a more personal approach, a non-digital approach in order to take care of this problem. This is where Experiential Marketing will take an action. Since experiential marketing is a form of marketing that approach the customer through customer experience, the goal is to gain their trust, it can be used to convince them, attract them personally while educating older people about how fraudulent practices work, and to avoid them becoming the victims. Furthermore, Experiential Marketing has an important role in it, the question is, what is the impact and how it related to older people resistance in using technology for commerce purpose?. Based on the explanation above, this research will conduct a title *The Impact of Fraudulent Marketing Practices and Experiential Marketing on Seniors Resistance in Adopting New Technologies (in case of E-Commerce)*.

### Research Objectives

To find out the impact of fraudulent marketing practices and experiential marketing affect seniors resistance in using new technologies in terms of E-Commerce

## THEORETICAL REVIEW

### Marketing

According to Kotler and Armstrong (2001:56) broadly defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging value with other.

### Experiential Marketing

Schmitt (1999:221) proposed the concept of strategic experiential modules as the basic strategies for marketing. The objective is to create various experimental marketing for consumers, including five experimental factors on how they sense, feel, think, act, and relate. He especially pointed out that companies are no longer simply offering products or services, but they also need to create a consumer experience with the ultimate goal of creating an overall experience for consumers.

Sense experience is defined by Yuan and Wu (2008) in Maghnati (2012) as customers' message about products or services that they perceived by their sense. Through Sense experience, customer will able to develop logic experience and subsequently they can use the logic experience to form personal value judgements to differentiate the products and services being received Maghnati (2012). Feel is defined by Yuan and Wu (2008) in Maghnati (2012) as experience that come from the customers' inner emotion, mood and feeling during consuming products and services. Strong and positive emotion in the Feel experience will positively effect the customer relation with company Maghnati (2012). Thus, to improve the customer relationship between the customer and the seller, company should provide a strong and positive Feel experience Maghnati (2012). Think is defined by Schmitt (1999) in Maghnati et al. (2012) as the experience which stimulates customers to be creative in developing a new idea or thinking about a company or its products. Through the process of creating a new idea

or thinking, consumers make their own evaluation towards the company and its brand Maghnati et al. (2012).

Act is defined by Schmitt (1999) in Maghnati et al. (2012) as the experience that enables consumers to develop experiences relate to their physical body, behavior and lifestyle, as well as the experience gained from the social interaction with other people. Through Act experience, consumers enable to develop a sense of sensation, make relationship with the products or services offered Maghnati et al. (2012). Relate is defined by Chang et al. (2011) in Maghnati et al. (2011) as the experience that allows consumers to build their connection with the social communities and social entities through the process of purchasing and consuming the products and services. Change et al. also explain that Relate experience which is promoted via Relate marketing campaign enables consumers to make self-improvement, being perceived positively by others and integrate themselves to a social community Maghnati et al. (2012).

Generally, satisfaction is defined as someone feeling of being happy or upset that generated from comparing an outcome they got and expectation they have. In other words, satisfaction is derived from a comparison of product or services performance perceived by customer and the customer's expectation on the product or services (Kotler & Keller, 2012). If the outcome is below the expectation, customers is dissatisfied. If the outcome is in line with the expectation, the customer will be satisfied. And if the outcome exceeds the expectation, customer will be delighted (Kotler & Keller, 2012). Customer satisfaction is a feeling that can be evaluated directly.

### **Fraudulent Marketing Practices**

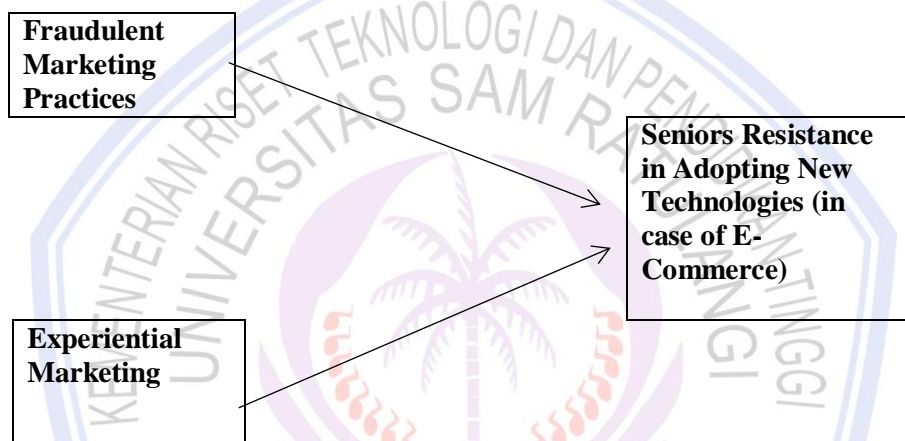
Fraud is an unethical activity that has purposes to harm other parties (Hall, 2013). Here, researcher what to compile the fraud practice that possibly happen in online transaction. Social media that developed in 2010 allowed us to share pictures, make a comment, and post a like sign to other picture collections. Online transaction trough social media is a media to facilitate buyer and seller in Accounting cycles. Starts from ordering, selling, produce to billing activity. Fraud in this research will describe from the Supplier, Producer and Customer perspectives. Customers start to look for the media that can make their transaction in daily activity as easy as possible. Online transaction in selling and buying product is the best two that become the trigger of social media to facilitate that activity. Customers expecting for a transaction that require easy procedures, so that they might get the product they have choose from the social media with the best value, effortlessly. Meaning to state this is the concept of, if customer might get the product without the obligation to pay it, no matter how low is the product's value, they will fight for it. For some time, legal scholars have debated whether false promotional practices should be considered antitrust violations. There is a general consensus that while the deceptive promotional activity harms competitors it is unlikely, except in rare circumstances, to harm competition.

Deception is unlikely to harm competition because a large share of consumers is unlikely to be deceived, in part at least, because rivals can counter with their own promotion. there should be a presumption that deception has a less effect on competition unless the plaintiff can show that the promotional activities were: (1) clearly false, (2) clearly material, (3) clearly likely to induce reasonable reliance, (4) made to buyers without knowledge of the subject matter, (5) continued for prolonged periods, and (6) not ready for susceptible to neutralization, or other offset, by rivals. If plaintiffs are unable to meet this burden, they argue that deceptive promotional practices should be limited to tort statues such as the Lanham Act. Courts have generally adopted this consensus view in cases alleging anticompetitive deceptive promotion. The alternative view often expressed by plaintiffs and their experts is that, because it has no competitive justification, deception should be considered as antitrust violation because it makes it harder for rivals to compete and raises their costs. This is consistent with the view, expressed by some, that there is little harm from treating tortious conduct as an antitrust violation because one need not be concerned about false positives if the conduct has no competitive justification.

### **Seniors Resistance in Adopting New Technologies (E-Commerce)**

Contrary to the stereotypes, older adult people appear to be interested in using new technologies (Rogers and Fisk 2000), however learning to use new technological product may provide particular challenges to the elderly, Rogers, et Al. (2015) found that elderly faced variety of challenges from new technologies. The objective of the paper was to identify deceptive practices applied in contemporary marketing communication from the perspective of ultimate customers in the Slovak Republic on the grounds of conducted primary research, and compare them to already conducted researches, respectively secondary source of information. Conclusions we have reached suggest a quite negative perception of contemporary marketing communication. Sophisticated selection of words and sentences, while thus declared statements are untrue; significant digital editing of visual

presentations; and exaggeration and meaningless content of messages of marketing communication were identified as the most frequented deceptive practices by the respondents. Based on this knowledge, we were further evaluating deceptive practices from the quantitative viewpoint and we found out that the respondents perceived them most significantly in relation to selected product categories (for instance food products, drugs, and nutritional supplements), service providers (mobile operators, commercial banks), particular marketing communication instruments (television advertising) and selected distribution channels (personal selling, teleshopping). From the perspective of trust to individual marketing communication instruments, we reached a conclusion that Indonesia's respondents placed the greatest trust in recommendations, while traditional marketing communication instruments were ranked at the bottom (the same state as the state abroad was recorded upon comparison). The aforementioned is paradoxical with regard to the fact that the greatest advertisers in the Indonesia Republic are focused on the traditional marketing communication instruments. Pessimistic approaches of the respondents were also recorded upon evaluating general advertising requirements elaborated by the Advertising Standards Council, while the results of our research correspond to its findings, as the respondents do not feel that the general advertising requirements (for instance fairness, decency and trustworthiness) are sufficiently complied with and that non-compliance with them is adequately sanctioned.



**Figure 1. Conceptual Framework**

Source : Data Processed 2018

## RESEARCH METHOD

### Type of Research

This research type is causal type, uses quantitative as method of research. This research in field of marketing management will investigate how fraudulent marketing practices and experiential marketing has an impact towards seniors resistance in adopting new technologies (in case of E-Commerce).

### Place and Time of Research

This research will be conducted in Manado and the time of research for about three months (May - July) 2018.

### Population and Sampling Method

Population is all members of a defined group that posses some common characteristic defined by the sampling criterion established by the researcher. The population in the research is older people with age range 50 years old until 65 years old that currently are an active smartphone user and social media. Sample is the selected people chosen for participation in a study, people are refered to as subjects or participants and that actually possesses the same characteristic as the population. The sample in this research is consisting of 300 respondents the sampling method is purposive sampling. The purposive sampling was applied in this research regarding to obtain information according to criteria.

### Data Collection Method

This research will be conducted with two resources data, consist of Primary Data and Secondary Data

### Primary Data and Secondary Data

Primary data is the data obtained directly from the original source. Specifically the primary data collected by researchers to answer the research questions. The primary data of this study gets from the results of questionnaires. Secondary data collected for some purpose other than problem at hand taken from books, journals, articles, and relevant literature from library and internet.

### Measurement of Research Variable

Likert (1932) developed the principle of measuring attitudes by asking people to responded to a series of statements about a topic, in terms of the extent to which they agree with them, and so tapping into the cognitive and affective components of attitudes. Likert-type or frequency scales use fixed choice response formats and are designed to measure attitudes or opinions (Burns & Grove, 1997). These ordinal scales measure levels of agreement or disagreement. In final form, the likert scale is a five (or seven) point scale which is used to allow the individual to express how much they agree or disagree with a particular statement. Five point likert scales are perhaps most commonly used. With a five point scale the points can be labeled, very agree (5), agree (4), uncertain (3), disagree (2), and strongly disagree (1).

### Data Analysis Method

This given section explains about the overall analysis methods that are used in this current research, either the fundamental testing of the obtained data and the main analysis method of the tabulated data proving hypotheses in this research.

### Ordinal Regression Analysis Model

Ordinal regression is used to model the value of a dependent variable based on its ordinal relationship to one or more predictors (SPSS guidance), the ordinal regression model assumes that there is a linear, or straight line relationship between the dependent variable and each predictor.

## RESULT AND DISCUSSION

### Respondent Characteristics

As a general overview of the respondent's characteristics, some information regarding their profile was asked during the research. The data had collected from 300 respondents, which all the respondents were divided by male and female. The questionnaires had been asked to the respondent and being analyzed. Respondent characteristics are classified based on their age, job and education. Table 1 below shows the frequency of respondents based on age. The questionnaires are distributed to a 300 respondents that consist of 201 respondents aged 50-55 years old, 67 respondents aged 56-60 years old, and 32 respondents aged 61-65 years old. As seen from the data processed by the researchers, it can be concluded most of the respondents of this research are aged 50-55 years old with the total 201 respondents. The table below will show the characteristics of the respondents.

**Table 1. Case Processing Summary**

Case Processing Summary		N	Marginal Percentage
Comfortonline	1.0	16	5.3%
	2.0	134	44.7%
	3.0	102	34.0%
	4.0	25	8.3%
	5.0	23	7.7%
Gender	Female	158	52.7%
	Male	142	47.3%
Occupation	Housewife	86	28.7%
	Employee	57	19.0%

	Gov. Employee	82	27.3%
	Entrepreneur	75	25.0%
Education	D3	37	12.3%
	S1	121	40.3%
	Senior High School	142	47.3%
Valid		300	100.0%
Missing		0	
Total		300	

Source : SPSS Data Processed 2018

In Case Processing Summary above, we can see that comfortonline (Y) variables is a question that represent the Y variable, where 1.0 = strongly disagree, 2.0 = disagree, 3.0 = uncertain, 4.0 = agree, and 5.0 = strongly agree. We can also see that female gender divided by female with 158 respondents, and male 142 respondents. As for occupation, there are 86 respondents as a housewives, 57 respondents as employee, 82 respondents as government employee, and 75 respondents as entrepreneur. And for the last, there are 37 respondents graduate as D3, 121 respondents as S1 Degree, and 142 respondents graduate until High School with total respondents 300 people with age range 50 years old until 65 years old.

**Table 2. Model Fitting Information**

Model Fitting Information				
Model	-2 Log Likelihood	Chi-Square	Df	Sig.
Intercept Only	527.331			
Final	408.962	118.368	4	.000

Link function: Logit.

Source : SPSS Data Processed 2018

This table above is about compare the final model against the baseline to see whether it has significantly improved the fit to the data. The *Model fitting Information* table gives the -2 log-likelihood values for the baseline and the final model. The -2 Log Likelihood is basically a measure of how much unexplained variation there is in our logistic regression model, the higher the value the less accurate the model. It compares the difference in probability between the predicted outcome and the actual outcome for each case and sums these differences together to provide a measure of the total error in the model. SPSS performs a chi-square to test the difference between the -2LL for the two models. The significant chi-square statistic indicates that the Final model gives a significant improvement over the baseline intercept-only model. This tells us that the model gives better prediction than marginal probabilities for the outcome categories.

### Goodness-of-Fit

Goodness-of-Fit is contain the information about Pearson's chi-square statistic for the model (as well as another chi-square statistic based on the deviance). These statistics are intended to test whether the observed data are consistent with the fitted model. We start from the null hypothesis that the fit is *good*. If we do not reject this hypothesis (if the p value is large), then you conclude that the data and the model predictions are similar and that you have a good model. However if you reject the assumption of a good fit, conventionally if  $p < .05$ , then the model does not fit the data well. The results for our analysis suggest the model does fit very well. In the Goodness-of-Fit above we can see that the model is fit for the research as the significant point is 0,999 for Pearson, and 1 for Deviance.

**Table 3. Pseudo R-Square**

Pseudo R-Square	
Cox and Snell	.326
Nagelkerke	.353
McFadden	.153

Link function: Logit.

Source : SPSS Data Processed 2018

Here, the Pseudo  $R^2$  values indicates that variable X15 (comfortonline) explains relatively big in measurement of the significant in each variables. What constitutes a good  $R^2$  value depends upon the nature of the outcome and the explanatory variables.

**Table 4. Parameter Estimates**

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Threshold [X <sub>15</sub> = 1.0]	1.552	.567	7.489	1	.006	.441	2.664
[X <sub>15</sub> = 2.0]	2.865	.568	25.465	1	.000	1.752	3.978
[X <sub>15</sub> = 3.0]	6.137	.664	85.483	1	.000	4.836	7.438
[X <sub>15</sub> = 4.0]	6.911	.696	98.548	1	.000	5.547	8.276
Location X <sub>1</sub>	1.357	.141	92.867	1	.000	1.081	1.633
X <sub>6</sub>	.217	.179	1.477	1	.004	-.133	.567

Source : Data Processed 2018

Parameter Estimates is contain the specific information about the relationship between our explanatory variables and the outcome. Here we can see that first Independent variable is significant with dependent variable (comfortonline), it means fraudulent marketing practices has significant effect towards older people decision to adapting new technology, in case of online shopping or trading, while for experiential marketing as the second independent variable, it also have significant effect towards older people resistance in adapt with new technology. What we can say is that both independent variable has a significant effect towards dependent variable.

### Odds Ratio

Odds Ratio is a measure of association between an exposure and an outcome. The Odds Ratio represents the odds that an outcome will occur given a particular exposure, compared to the odds of the outcome occurring in the absence of that exposure. The table below is the Odds Ratio between variable in this research. We represent fraudulent marketing practices variable as X1, the experiential marketing as X6, and of course, seniors resistance in adopting new technologies as Y.

**Table 5. Odd Ratio X1\*Y**

	Value	95% Confidence Interval	
		Lower	Upper
Odds Ratio for Y (4.0 / 5.0)	1.771	.481	1.238
For cohort X1 = 4.0	.860	.651	1.136
For cohort X1 = 5.0	1.115	.917	1.356
N of Valid Cases	300		

Source : SPSS Data Processed 2018

On the table above, the Odds Ratio of variable X1 on Y is positively significant with p value 1.771 (>1) it means that fraudulent marketing practices have positively affect older people resistance in adopting new technology (in case of E-Commerce). This tells us that the fraudulent marketing practices deeply affect the older people decision to using technology in terms of commerce activity, and it causing the older people to resist or having a bad stigma towards E-Commerce.

**Table 6. Odd Ratio X2\*Y**

Odds Ratio X2*Y	Value	95% Confidence Interval	
		Lower	Upper
Odds Ratio for comfortonline (4.0 / 5.0)	4.454	2.283	8.729
For cohort x2 = 4.0	.680	.532	.869
For cohort x2 = 5.0	1.498	1.183	1.897
N of Valid Cases	300		

Source : SPSS Data Processed 2018

In Odd Ratios explanation above, we can see that the value of second independent variable is 4.454. it means, the experiential marketing factors has positive effect ( $>1$ ) to older people resistance in adopting new technology, to do an online shopping or trading.

## Discussion

From the result above, we can see that there is significant effect amongst these type of fraudulent practices, and how the negative stigma of older people towards online shopping or online transaction is really related. If we take a look at the Parameter Estimates table, in the sig. section, all of the variable are less than 0.05 which is positively significant between the variables. It statistically proves that fraudulent marketing practices and experiential marketing is really having an impact on older people resistance in using e-commerce technology. The purpose of this research is to find the impact of fraudulent marketing practices and experiential marketing on seniors resistance in adopting new technologies (in case of e-commerce) would be. This research has gathered the data from the respondents and it has collected 300 respondents based on how seniors would ever experience the fraudulent practices in E-Commerce transaction and how they would more comfortable to do the conventional transaction (Experiential Marketing) by filling the questionnaire.

The respondent data were categorized by age ( 50 - 65 years old). From the result above, we can see that there is significant effect amongst these type of fraudulent practices, and how the negative stigma of older people towards online shopping or online transaction is really related. If we take a look at the Parameter Estimates table, in the sig. section, all of the variable are less than 0.05 which is positively significant between the variables. It statistically proves that fraudulent marketing practices and experiential marketing is really having an impact on older people resistance in using e-commerce technology. it creates a circumstances where E-Commerce practitioner would facing a hard challenges due to the resistances of older customer, based on what we see on the explanation above that fraudulent practices became the main reason why older people resist to using E-Commerce facility to buy things that they need, related to older people behavior which is they would do or buy something by their relatives recommendation, otherwise they choose to buy things from the traditional market conventionally, meanwhile, the goods or services that older people needs mostly available in digital platform right now. For example, like online transportation, most of older people consider online transportation is really helpful for their life, due to it is function and flexibility, where they do not need to walk far away from their houses to the nearest station to using conventional public transportation, they can just ordered it on the application, and the car or bike will surely arrive in no time to pick them up right in front of their house to go to their destination.

Another example is in food and beverages services, where online transportation company has provide a food delivery services, people do not need to go to their favorite restaurant to buy the meals. They can just simply order it on the application, and the driver will deliver it to the customer house, and many more online services that can be really helpful for older people, and make things more easier for everybody, specially for older people. But again, the fraudulent factor still become the main factor why older people resist to using E-Commerce facility. There is the differences between younger people in overcome the fraudulent, where younger people has more knowledge about the fraudulent, specially in terms of how to avoid it. Younger people started to using E-Commerce as part of their lifestyle since such a young age, it could giving them more time to adapt, to be educating themselves by learning from other people experiences, knowing how the fraudulent practitioners do their crime, and naturally, E-Commerce things has already become the part of their lifestyle. However, this is not what happened to older people, in terms of buying behavior, once again older people buy the things that they need based on other people recommendation, whether it is a good product or bad, they will judge it later, but first thing they do is buy things by their relatives recommendation. This is also what happened when there is a warning for older people about fraudulent practices, they will become a natural precautions to other older people, they will be



disinformation about the fraudulent and blaming the E-Commerce things that online transaction or trading is full of scammers and deception. It creates a gap between the older people and E-Commerce technology in terms of the stigma, while in terms of its function, E-Commerce is really helpful for older people, but this is not the end for older people to give up on E-Commerce, there is still the way out to encounter this issue.

## CONCLUSION AND RECOMMENDATION

### Conclusion

The result of the research that can be drawn as the conclusion: Fraudulent Marketing Practices and Experiential Marketing has a significant on older people resistance in adopting new technologies based on the data from the questionnaire that include the criteria of the respondent that needed, it can be concluded that older people resist to adopting new technologies because the insecurities causing by fraudulent practices, it creates an uncomfortable feeling that affected older people in long-term situation, it worries older people if something bad would happen even before they do the transaction or trading.

### Recommendation

Based on the conclusion above, the author recommends for the E-Commerce startup owner to apply the experiential marketing in their business, it could be like make an event to educate older people about how to avoid fraudulent practices, how to do a safe transaction in online platform store, and for the last the E-Commerce business owner must improve the way they communicate with older customer to gain their trust as the main factor to turn them into a loyal customer. Because older people need E-Commerce to make their life based on the explanation in previous chapter, the main thing that needs to be done is erasing the gap between older people and E-Commerce, where E-Commerce in here has to become a solution that older people need, vice versa. In the end, in order to changes the negative stigma of E-Commerce in older people perspective, there must be some educational, giving the unforgettable experiences, a good experiences specially to older people that it is perfectly safe to buy things through E-Commerce, it just need a proper education to change the negative stigma.

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