

## 5 Sustaining travel dreams in retirement: Guidance at the crossroads

*Michael S. Mulvey, Daniel T. Padgett, and  
Michael W. Lever*

### Introduction

Are you planning to travel in retirement? You are not alone. Rather than staying at home, many of us see retirement as an opportunity to fulfil our travel dreams. Regrettably, following a familiar script of delayed gratification, the predominant social expectations in Western societies prescribe that one's focus remain on work obligations until after retirement, when leisure and social goals can prevail (1). Thus, the postponement of travel until later in life gives rise to *The Bucket List* effect, as dramatized in the 2007 motion picture, where two terminally ill older adults undertake a globetrotting vacation. The implicit message is to take charge and travel the world before it is too late.

*The Bucket List* represents both the desire and challenges for many older adults inherent in achieving connected autonomy. We define connected autonomy as a sense of being linked to and part of something (e.g., socially, physically, emotionally, spiritually) while maintaining the ability to self-direct independence. Travel represents individual freedom and exploration with a chance to connect with the world around us. And yet, for all the potential benefits of travel, physical, mental, financial, and other challenges can constrain autonomy for many older adults. In addition, a lost spouse, deceased or out-of-touch friends, severed connections from the workplace, and physical isolation can also limit connectedness. Hence, travel is an ideal context for exploring the concept of connected autonomy among older adults. We want to understand the impediments to connected autonomy in the travel context and provide options for addressing these barriers.

Autonomy is a vital domain of quality of life and travel, and its hallmarks are being able to manage on your own, retaining dignity, and not feeling like a burden to others (2). Therefore, older adults' desire to travel is not surprising as travel experiences offer self-fulfilment and add meaningfulness to one's life (3). In addition, independent travel can be transformative, involving searching for self and identity and empowering individuals to make choices and direct their actions (4). Furthermore, being mobile and driving gives older adults the ability "to go where you want to," fulfilling emotional

needs by affording independence and a sense of control and contributing to perceptions of quality of life (5). Moreover, opportunities to “go and do” in new places keep one physically active and socially engaged over the lifespan, which are crucial elements of healthy living and well-being (6,7).

The simple idea is that the pursuit of travel fosters the ideals of connected autonomy. However, prospective travellers often find themselves at the crossroads of circumstances and individual differences that impact the motivation, opportunity, and ability to travel. Furthermore, financial, social, or cultural capital deficits (resources and capabilities) seemingly prevent them from overcoming the barriers and adversity due to age, income, and life stage.

Travel in later life brings challenges (8). Even so, travellers’ outcomes are not so fixed or deterministic as many assume. Older people are diverse, and common stereotypes about physical, mental, and financial well-being blur the heterogeneity of travellers who often defy the labels. Furthermore, researchers in critical gerontology and hopeful tourism aim to ameliorate the lives of marginalized people and find opportunities to promote change (8). Whereas others have explored ways to help older travellers, our research examines how older travellers help each other overcome potential obstacles to connected autonomy. Evidence from social media upholds the idea of *Caritas*, or thinking more about others than oneself, and suggests that online conversations are infused with advice-giving and advice-taking where people wish good to others and propose strategies to initiate, maintain, or enhance travel goals (9,10). We highlight the role of online communities and social connections in guiding travellers at the crossroads of dreams and difficulties.

## **Background**

### ***Ageing and barriers to travel***

The nascent literature on age-related barriers to travel and leisure is gaining momentum as the baby boomers move from the workplace to retirement. Crawford and Godbey (11) were the first to conceptualize leisure barriers into three prevailing types: intrapersonal, interpersonal, and structural. Whereas intrapersonal barriers represent individuals’ psychological states and attributes (e.g., stress, anxiety, perceived self-skill, self-perceived age), interpersonal barriers emphasize human relationships (e.g., lack of companionship, marital conflict). Structural barriers emphasize the constraints that limit one’s ability to travel, such as physical decline, health concerns, lack of financial resources, and limited availability of time or seasonal deterrents. While intrapersonal and structural barriers primarily inhibit autonomy, interpersonal barriers represent obstacles to connectedness for travelling.

Several authors have attempted to pinpoint the barriers facing older adults seeking to travel. For example, Zimmer et al. (12) examined influences on older travellers’ decision to travel or not, concluding that age, education, and mobility were the three main determining factors. Their results suggest that

the tendency to travel decreases with age, more-educated seniors are more likely to travel, and less mobility leads to less travel. More recently, Alén et al. (13) found that the dominant barriers to travel for older adults were self-perceived health and availability of time. Older adults are more likely to travel if they have the time available and feel they can meet the physical requirements of the intended travel experience.

These studies focus on intrapersonal and structural limitations without much consideration for older adults' interpersonal barriers when considering travel. Regardless of how healthy or time-rich they may feel, the propensity for older adults to travel will likely remain limited if they have weak support from those around them. However, given that "social contacts are seen as essential for quality of life by older adults ..." (2), the actions and opinions of others within an older adult's social network may bring necessary connectedness to their overall travel experience that is built not just around those interactions, but on the overall service experience itself. Older travellers desire self-direction to avoid being "fenced-in," but this does not mean they want to go it alone. Instead, they want to maintain autonomy while relying on others as needed throughout their service journey. Thus, travel is a function of autonomy and connectedness; nowhere is this more evident than on social media.

### ***Sharing experiences on social media***

The rise of the Internet and the proliferation of social media have transformed consumer decision-making processes and altered the role of word-of-mouth in learning, opinion-sharing, and trip planning (14). According to Hootsuite (15), 84.9% of Canadians are active social media users. More precisely, Reddit – a popular discussion website with interest-based communities – ranks 8th in overall web traffic in Canada, with 154M total visits in December 2020. Adults aged 55+ account for 16.6% of this volume; the USA has similar levels. Thus, social media usage and travel experiences are more prevalent among younger travellers than older generations.

Nevertheless, Mulvey et al. (10) warn against painting an oversimplified picture of how people behave, giving evidence from Destination Canada's Global Tourism Watch survey. For example, inter-generational gaps in social media platform use vary by nation (small gaps in Mexico and big gaps in Japan). In addition, there is considerable intra-generational variability in platform adoption and usage (39% of Millennial travellers are inactive, using no social media). Finally, the number of Gen X and Boomer travel bloggers, reviewers, and social media updaters is rising, and many lurkers read or observe but do not contribute.

The stories told in online forums (i.e., Flyertalk, Reddit, Trip Advisor, and DISboards) offer an extensive and detailed view into naturally occurring conversations, where travellers discuss their travel plans, ask for advice, and share solutions. Moreover, these public archival posts offer a discreet way to

uncover the challenges people face and the coping strategies to overcome (or be overcome by) adversity (16). As a result, consumer-to-consumer exchanges in online communities provide a diverse sample of experiences and increasingly play a pivotal role in raising awareness and enhancing the value of travel experiences (17). In addition, these online communities provide a real-world laboratory for studying connected autonomy in the travel context. Accordingly, researchers use netnographic methods to study travellers' narratives to uncover the barriers that impede seniors' travel pursuits (18,19).

### ***Service interactions in travel***

Consumption is, by definition, experiential, referring to "an active self, to a human being who not only engages in but shapes an action" (20). Building on Bruner's work, Padgett and Allen (21) observe that individuals have a natural predisposition to organize information about people and actions in a story format. Accordingly, they endorse the application of narratology to understand consumer perceptions of service experiences and associated meanings.

The narrative form of travellers' stories (e.g., taking a flight) includes characters, plot, setting, and time. In addition, common service experience stories involve interactions between customers and other people (fellow passengers), service employees (flight attendants, security agents), companies (airports, duty-free), and technologies (ticketing kiosks, in-flight entertainment). By extension, researchers can measure the interactions in consumers' travel stories to determine the similarities and differences of travellers' experiences, creating the opportunity to compare experiences across consumers, service providers, and contexts (22,23).

This structural approach, known as the Services Marketing Interaction Pyramid (22–24), can also be applied to study firms' actions. For example, airlines create new forms of service interaction (VIP concierge), rethink existing ones (self-check-in), or eliminate interactions (self-service lounge) to influence customer value perceptions and differentiate the brand from competitors. Though some firms struggle, leading companies strive to design integrated solutions that match consumer desires and bring potentially diverse products and services together in ways consumers value (25,26). According to Christensen et al. (27), what is needed is for marketers and product designers to focus on "what customers are trying to achieve in a particular circumstance," attending not only to functional dimensions, but to powerful social and emotional dimensions of the experience. For our purposes, we want to understand the impediments to connected autonomy in the travel context and provide options for addressing these barriers.

### **An applied study of connected autonomy in travel**

Online interactions play a prominent role in travel planning and offer insight into the travel context from the travellers' perspective. To provide

a deeper understanding of connected autonomy related to travel, we describe a recently completed study of conversations in online discussion forums to investigate travellers' goals and dilemmas. Our research approach uses social media conversations as archival data and pays attention to the social interactions between online community members. Unlike other data collection approaches, our digital archival approach is inconspicuous, more naturalistic, and not subject to questioning biases. Observational netnography, an unobtrusive ethnographic approach of examining social media users' cultural experiences (28), is particularly well suited to studying the conversations of geographically dispersed travellers who may discuss personally sensitive issues, situations, or encounters as individuals are often more willing to express themselves online than in person (29). However, making sense of the vast data collected can prove challenging.

### ***Older adult travel stories as data***

The Reddit social media platform is a collection of topic-specific "subreddits" where users post content (initial posts) rated and commented upon by fellow users. Our sample of conversations was pulled from the Reddit historical archive using Social Media Macroscopic (SMM), an open-source application that offers methods to retrieve and analyze posts and comments (30,31). First, we conducted a pilot test to identify communities where the phrase "solo travel" was most prevalent. Our initial keyword search uncovered a multitude of mentions – often in contexts outside what we anticipated. Therefore, our study focuses on comments in the subreddit with the most hits /SoloTravel (1.9M members). The forum's tagline is "Where traveling solo is traveling social!" and is described as "A place for all of those interested in solo travel to share their experiences and stories!" This subreddit conversation directly focuses on connected autonomy, providing a viable data source for our study.

Given our interest in the challenges retirees or older travellers face (and not "all" travellers), messages in our sample include at least one of the following emic keywords: retirement ( $n = 642$ ), elderly (428), old age (81), older person (70), senior (53), old-timer (20), ageing (7), older traveller (64), and American spelling variants: aging (89), older traveler (138). Duplicate records were removed, netting a sample of 2,015 comments contributed by 1,439 unique users. However, a limitation of the social media data is the lack of user demographic information, such as age, race, and gender. Thus, we know what was said, and most of the comments were authored by the older adult travellers (prominent use of "I" or "we"), but we cannot rule out that caregivers or younger persons authored some posts. The 1.65 million text characters are equivalent to 550 pages of single-spaced text, or a third of a page per post.

***Text analysis and visualization***

We analyzed the textual data using automated text analysis tools to generate metrics and visual representations of the co-occurrence of words (32,33). We used a three-stage approach.

First, we used the COWO text mining app to transform the text into a semantic network map, viewable in the VOSviewer v1.6.16 software package that clusters the most frequent terms (n-grams) according to their co-occurrences (34–36). These interactive visualizations enable the analyst to zoom in on the clusters, explore the hierarchical structure, and fine-tune the solution using various parameters. We present a solution derived using the default settings; in our view, it is simple and consistent with the literature and our expertise.

Second, we examined the posts using Linguistic Inquiry and Word Count, or LIWC 2015 (33), which provides an efficient and effective method for studying written texts' various emotional and topical components. LIWC scores indexed travellers' posts according to their linguistic qualities, for example, emotionally expressive (anxiety, anger, or sadness), attending to social relationships (family, friends) or addressing personal concerns (work, leisure, home, money, religion, or death). Next, value-expressiveness was scored using the Personal Values Dictionary (PVD) (37), a validated tool comprising over 1,000 value-laden terms that detect the presence of ten basic personal values specified by Schwartz (38). Then, we used the scores to filter posts of interest, enabling us to compare related text passages, follow up on hunches, and develop provisional hypotheses. These analyses can complement and enhance the researcher's interpretations because the algorithms can detect patterns that may not be evident to human beings; they offer a way to understand the topics of conversation and bring precision to the words and expressions used in posts.

The third stage of the abductive approach (39) aimed to build and refine a set of codes, concepts, and categories to build theory and synthesize the evidence to tell a research story. Therefore, due to space restrictions, this chapter provides a selective reporting of quantitative results and focuses on the authors' interpretations. Although the algorithms yield essential pieces of the puzzle, the overall pattern of findings we report benefits from our expertise and knowledge of the core theoretical, methodological, and substantive topics and concepts of interest.

**Evidence of connected autonomy**

We report our findings in three sections, beginning with a macro-level analysis of personal values in the textual dataset, the meso-level themes that dominate the discourse, and finally, a micro-level assessment of one of the six themes to illustrate connected autonomy in the active travel context.

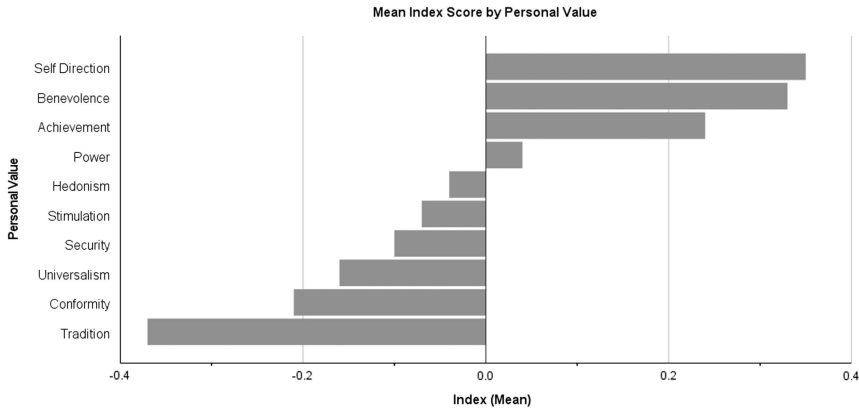


Figure 5.1 The prevalence of personal value words.

### *The goal of connected autonomy*

Schwartz (38) defines values as desirable, trans-situational goals that guide people's lives. In Figure 5.1, we can see the relative emphasis of value words in the dataset. The focus of the travel discourse is on three values: self-direction (independent thought and action – choosing, creating, exploring), benevolence (preserving and enhancing the welfare of those with whom one is in frequent personal contact), and achievement (personal success through demonstrating competence). By contrast, mentions of conservation values (tradition, conformity, and security) are much less prevalent. These results support our thesis that travel is a domain where individuals desire and potentially achieve connected autonomy.

### *Discourses of connected autonomy*

A reasonable assumption in online conversations is that consumers who share similar concerns will use similar words, and those with different priorities will employ different terms. Thus, researchers can create representations to understand and visualize heterogeneity in travel priorities by examining co-mentions of words. However, the volume of words used in conversations is large (over several thousand). Thus it is essential to reduce the dimensionality of the semantic information by identifying clusters of words or themes.

We employed VOSviewer to visualize the distribution of 30,758 words found in the dataset. In the first example, a term map was created from the corpus of collected posts, focusing on the top 250 terms. The map in Figure 5.2 indicates the density of terms and cluster membership, using font size and colour shading. Table 5.1 describes the six dominant discussion themes.



Figure 5.2 Density map of dominant discussion themes.

*Table 5.1* Dominant discussion themes

<i>Discussion theme</i>	<i>Focal action</i>	<i>Description</i>
1. Financial advice	Money management	Travel, accommodation, entertainment, and food costs vary. Saving, budgeting, planning, and comparing prices can extend the trip.
2. Destination advice	Trip planning	Want to know where to go, what to visit, and how to get there? Is it safe? Is its reputation earned?
3. Hostel stays	Risk mitigation	Curious about staying in a hostel, yet unsure of what to expect. Aim to match guest age, budget, and (lack of) nightlife.
4. Kinship concerns	Family duties	Need for precautionary planning and adaptation due to poor health and older parents or children. Being apart amplifies stress.

(Continued)



Table 5.1 (Continued)

<i>Discussion theme</i>	<i>Focal action</i>	<i>Description</i>
5. Packing guidance	Not forgetting	Plan to pack travel essentials, including passports, SIM cards for phones, travel apps, and tickets.
6. Language barriers	Communicating	English is fine in most locations. Otherwise, learn some local language, use body language, or use a translation app.

Autonomy is about a person's ability to act on their values and interests. Persons with clarity about their options and preferences can make decisions without consulting others. However, many travellers seek and value information from fellow Redditors to develop knowledge, discover alternatives, and form preferences. Moreover, as Reiss (40) asserts, individuals may strive to satiate multiple desires at the same time, namely: (a) saving – to meet current and future financial obligations, (b) order – to organize and plan to feel stable, (c) tranquillity – to mitigate risks and feel safe, (d) family – to raise and protect loved ones, (e) power – to influence outcomes to feel efficacious, and (f) social contact – to communicate and have fun with others. These motives (and possibly others) work together to optimize the overall travel experience through integrating desires for autonomy (saving, order, tranquillity, and power) with those expressing connectedness (family and social contact).

The six theme solution accounts for the most common concerns discussed in the subreddit. Deriving a more complex solution with more clusters is possible by expanding the number of terms or partitioning the broader themes into nested subthemes. A higher resolution map would include additional discussion themes, for example, resources for persons with disabilities, females, people of colour, and LGBTQ+ travellers. A large sample of comments is desirable to explore the full diversity of viewpoints drawn from the many other subreddits that deal with related interests, for example, backpacking, couch surfing, and RV living.

### ***Financial empowerment via community***

To provide an exemplar of the next level of analysis, we describe a more focused look at the financial advice shared by Redditors. Budgeting, saving, and comparison shopping are ways travellers can improve their financial situation, thereby creating options to experience travel requiring more financial resources, extending trip duration, travelling more frequently, or reallocating funds to other priorities and pursuits. The LIWC Dictionary



Table 5.2 Dominant financial advice themes

Theme	Focal action	Description
1. Planning retirement	Financial planning	Be proactive and accept responsibility for your future by saving and investing to build a nest egg of money for retirement. Attend to debts and assume responsible spending habits.
2. Budget-friendly stays	Budgeting	Curb travel expenses by finding cheaper accommodations, including hostels, staying with friends, and touring certain countries. Bundled tours also offer good value.
3. Gauging prospects	Prognostication	Financial hardships, employment conditions, and the pandemic's toll on business reduce income and dim retirement travel dreams.
4. Living off investments	Earmarking	Well-managed investments, pensions, and retirement savings yield funds to sustain a travel lifestyle.
5. Working remotely	Earning	Freelancers, digital nomads, volunteers, and remote workers attend to visas and taxes to work and earn.
6. Embracing retirement	Spending	Older adults affirm their love of retirement life and spending their retirement savings.

forget about getting a work visa, and (f) embrace retirement and spend your retirement savings – you cannot take it with you.

Sharing financial advice illustrates another way that connected autonomy is integral to retirement travel. First, the stories told on discussion forums serve as a repository of folk knowledge and theories that provide travellers with “equipment for living” (41). Second, the advice identifies various strategies to collaborate, participate, and consult with others to create positive financial outcomes. Some interactions are with fellow travellers, for example, sharing a room at a conference or pooling camping equipment for an expedition. Other interactions represent retirement planning professionals, including accountants, brokers, financial planners, insurers, tax advisors, and even insolvency councillors. The idea of connected autonomy is alive and well on Wall Street, where brokerage taglines assert: “Creating a world of smarter investors” (Charles Schwab), “We help you invest responsibly” (Merrill Lynch), and “Thank you, Paine Webber” (23). Though some autonomous travellers may undertake do-it-yourself journeys, others prefer to delegate specific tasks to a service provider or collaborate to achieve desired ends. The desire to catch, clean and cook fish depends on one’s expertise and interests (ask a fisherman and a chef).

## Discussion

This study demonstrates the vital role of interpersonal relationships in sustaining travel dreams in retirement. In line with our hypothesis, solo travellers enhance their sense of autonomy by establishing relationships with other travellers and service organizations. Foremost, the advice sharing on social networks like Reddit is inherently social. The 1.9 million members of /solotravel represent only a small portion of social influence and exchange because the travel stories and lessons learned online could be easily discussed in person over coffee on a plane, train, or automobile or a phone call with a friend or relative.

The analysis supports the idea that insights into connected autonomy can be generated at different levels of analysis. For example, the macro-level analysis uncovered the prevalence of words signalling the importance of self-direction, benevolence, and achievement to solo travellers. Similarly, the meso-level analysis demonstrated the diverse conversational themes where travellers pose questions and crowd-sourcing advice leading to solutions. Finally, the micro-level analysis explored how community members share financial practices to enhance and sustain travel experiences.

The model shown in Figure 5.4 illustrates how travellers’ autonomy is enhanced through connectedness via media exposure and social media engagement to summarize the lessons learned. Consistent with practice theory (42,43), which emphasizes the sociohistorical and embodied qualities of every experience, we suggest that individual differences in behaviour often arise due to differences in resources or capital. Capital can present itself as economic

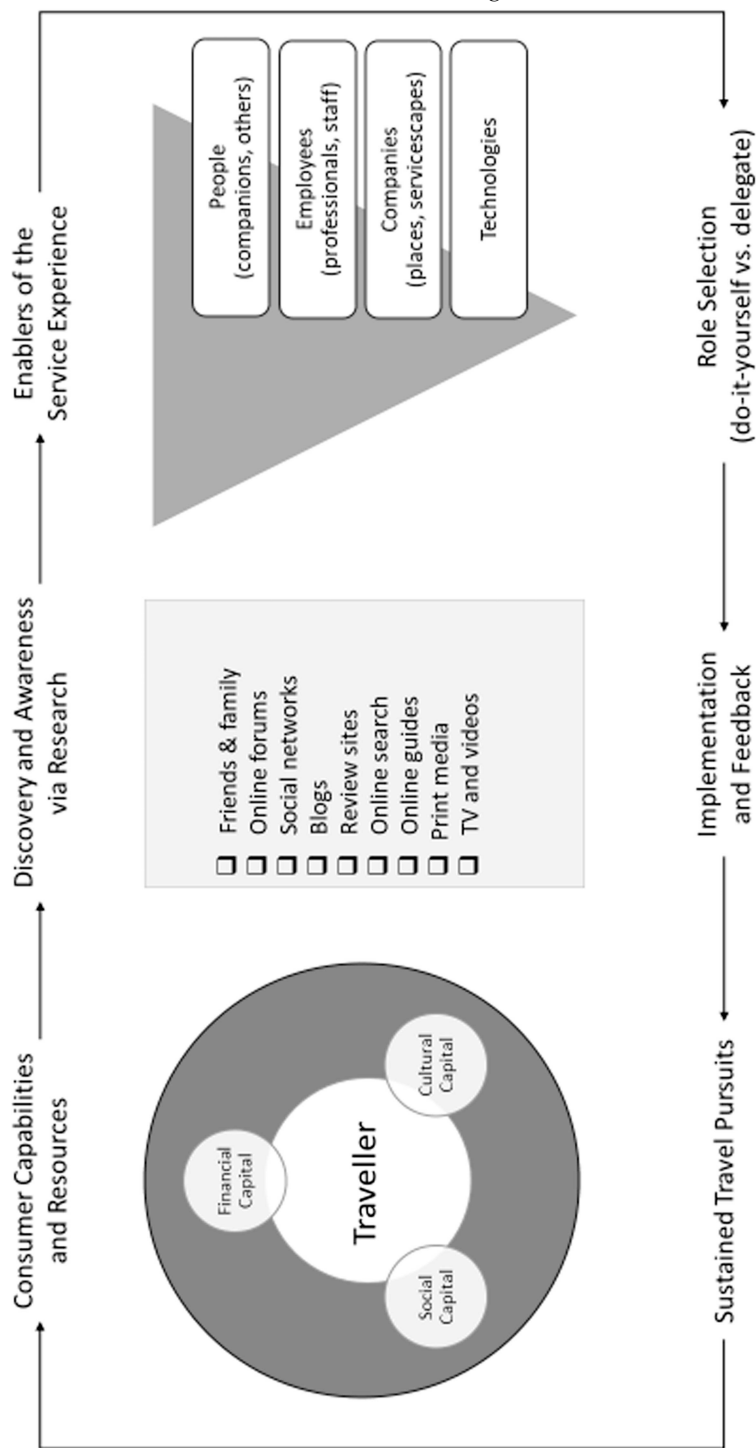


Figure 5.4 Advancing personal autonomy in travel via social media.

capital (money, property), cultural capital (knowledge and skills), and social capital (connections and personal relationships). Redditors bring their capital to the online conversation and may share or deploy some of that capital in online conversations. But, given that conversations are mutual, Redditors can also augment their capital via the platform to discover new ideas, gain awareness of new alternatives, and research topics of interest. Consequently, consumers become better equipped to navigate everyday decisions and critical life-journey decisions such as travel experiences in retirement.

Our findings support four domains of connections that enable service experiences: people (meetup groups, travel companions, interest groups), employees (financial planners, guides, scuba instructors), companies (insurers, fishing charters, national parks), and technologies (Eurail, language app, phone). Notably, alternative forms of participation (self-serve, collaborative, delegation) create more options for self-directed travellers and, thus, greater control and autonomy. Finally, the lessons learned from implementation and reflections on the travel experience will have a recursive impact via enhanced consumer competencies and feedback from others. In conclusion, the autonomous pursuit of travel dreams is most likely to succeed via openness to building relationships with others and sharing.

The automated text analysis tools (LIWC, PVD, VOSviewer) helped discern patterns that enhanced the researchers' understanding of travellers' challenges and tradeoffs. Following Belk and Sobh (39), we call for theory-enabled discovery-based research that is neither wedded to the brute empiricism of Big Data (no theory) nor attached to a theory-testing agenda. Instead, it focuses on the phenomenon of interest – how travellers' autonomy is enhanced through connectedness. By design, our study mixed the analytics of algorithm-driven correlational approaches with a more humanistic, abductive approach to understanding stories of travel experience and social context to generate an original theory about connected autonomy consistent with the data and the research team's well-read minds.

Limitations of our social media approach include the lack of true demographic data required to make more precise comparisons and inferences, the reliance on a single social media discussion forum and platform, and the "missed voices" of users who lurk but do not contribute or do not use social media altogether (44). Nonetheless, future studies aiming to gather unsolicited stories at scale may consider automated detection of these traits using meta-data or study private forums that include members' profiles, perhaps studying trends in marginalized groups or specific geographic regions.

## **Conclusion**

By examining older travellers' participation in online communities, this research has shown how autonomy can be enhanced via connections with people, service employees, companies, and technologies. By studying the different barriers to connected autonomy, we suggest that the first step

toward helping older adults travel “better” is understanding the main individual differences (financial, cultural, and social capital).

By recognizing individual differences in capital, marketers and service providers will be better positioned to understand variability in travellers’ expectations and needs. For example, how do differences in financial capital (poverty), cultural capital (embodied disability), or social capital (minorities) create opportunities for innovation? Presently, barriers to retirement travel dreams are mostly a “first-world problem” that a vast segment of the world’s population in “bottom of the pyramid” markets would never contemplate – let alone realize. No connections, no autonomy.

Older travellers are not a homogeneous group, and we must resist making overgeneralizations. Future research should investigate the challenges faced by subgroups, such as travellers with dementia or other hidden disabilities. Marketers’ skills in identifying niche market needs and conceiving market solutions (products and services) would be valued on an interdisciplinary research team working to advance inclusive business practices and policy. Upstream solutions, including ratings, regulation, subsidies, self-help websites, and investments in infrastructure and public goods, can transform accessibility, affordability, and the quality of travel experiences – not to mention delivering intangible benefits such as dignity.

Finally, service and product providers should focus on providing collective solutions (service constellations or product bundles) that meet the needs of specific travel segments. That said, we urge companies not to go on this journey alone and instead create horizontal and vertical alliances to produce solutions from start to finish of the service experience.

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