

Customer Value Propositions and Retirement Accommodation Offerings: An Exploratory Study

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Abstract

Extensive research into CVPs has been conducted in industries but in the case of the leisure and retirement context, research has been limited to the perceptions of CVP by retirees purchasing retirement housing. Similarly, in the past decade, the retirement village accommodation market has been flourishing. Therefore, the purpose of this paper was to explore the customer value propositions of retirement accommodation in South Africa, and specific value-delivering dimensions offered by the retirement facilities to retirees during their later life. This research was approached from an interpretivist paradigm. Due to the study's exploratory nature, text-based data were collected from a senior citizens accommodation website providing information on retirement accommodation. Use was made of a combination of quantitative and qualitative content analysis to interpret the text on these websites.

The propositions contain specific aspects (e.g., medical and security services, leisure services) which are deemed to be of relevance to a specific target group. It is important that the CVP reflect the values and preferences of customers, requiring facility management to have a clear understanding of retirees' needs. Not satisfying these needs can result in negative word-of-mouth and dissatisfaction among the residents.

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1. Introduction

1.1. Background

The aging population is a global phenomenon, with a prediction that 1 in 6 people will be aged 60 or older, and it is anticipated that low- and middle-income countries will experience the greatest changes (World Health Organization, 2022). Ageing results in people retiring, as a life phase characterised by the transition between the withdrawal from work and the reduction of participation in activities and physical work which can be associated with a loss of identity, social relationships, meaningfulness, ageing, disability and vulnerability (Barbosa, Oliveira, & Fernandes, 2019).

The increase in the ageing population has led to a rise in the demand for retirement housing (Bandauko, Arku, & Nyantakyi-Frimpong, 2022; Pefile, Fodo, & Amosun, 2022). Traditionally, retirement housing was referred to as nursing homes which included assisted living or frail care services for elderly individuals who were experiencing health issues and age-related diseases, affecting their quality of life (Schwitter, 2022). The increased longevity and health of populations required a 're-look' at traditional nursing homes, especially in Western societies. This included developing novel housing solutions for adults nearing retirement, who are enjoying good health and want to experience positive ageing (Lundman, 2020). To provide the opportunity to adults nearing retirement or the young retiree, a combination of housing and care services which includes leisure and social activities while still forming part of the community (Lundman, 2020; Schwitter, 2022), as experienced in retirement housing (Ismail, Halil, Abidin, & Hasim, 2020).

According to Schwitter (2022), retirement villages are seen as 'larger extra care housing' which provides a range of services (care and non-care) and facilities including social and leisure activities and active community engagement opportunities to address the needs of the younger retirees (Lundman, 2020; Van Biljon, Nel, & Roos, 2015). Hence, retirement villages suggest to the prospective buyer an environment which caters for successful ageing in a friendly environment, with a notion of belonging and togetherness (Bandauko et al., 2022; Gerber, Botes, Mostert, Vorster, & Buskens, 2016; Salah & Ayad, 2018; Schwitter, 2022) which is used in the marketing of these retirement villages. Associated with successful ageing and a good quality of life, are meaningful leisure activities provided by the retirement facility (Duerden, Ward, & Freeman, 2015; Wood & Kulczycki, 2018), hence their possible inclusion in their value proposition.

The value that a retirement village organisation communicates to consumers is contained in the customer value proposition (CVP) (Frow, McColl-Kennedy, Hilton, Davidson, Payne, & Brozovic, 2014; Kelly, Johnston, & Danheiser, 2017; Payne, Frow, & Eggert, 2017; Rintamäki & Saarijärvi, 2021; Vargo & Lusch, 2016), making it key in marketing activities (Hudadoff, 2009). A CVP facilitates the identification of a customer group and the presentation of the advantages consumers will receive (Kaplan & Norton, 2000; Starr & Brodie, 2016). Thus, the range of activities and services offered by retirement village organisations are contained in their CVPs which serve as the focus of this study.

1.2. Problem Statement

Research into retirement villages and resorts in developed countries is available including the retirement decision and retirement housing (Drew, 2021; Gilroy, 2005). This includes the services and activities offered (Heo, Stebbins, Kim, & Lee, 2013; Leitner, Leitner, Shapiro, & Shapiro, 2004; Sweeney & Zorotovich, 2021; Wood & Kulczycki, 2018) and how these are perceived by retirees (Fonad, Wahlin, Heikkila, & Emami, 2006; Gerber et al., 2016; Gibler, Moschis, & Lee, 1998; Salah & Ayad, 2018). Despite this, research in developing countries has only commenced recently and is still insufficient (Ismail et al., 2020). This is also the case for South Africa, which has seen a flourishing retirement village accommodation market (and its associated competitiveness) in the past decade. Similarly, extensive research into CVPs has been conducted in industries and contexts including places (Bruni, Moretta Tartaglione, & Gary, 2017; Källström & Ekelund, 2016; Källström & Hultman, 2019) but in the case of the leisure and retirement context, research has been limited to the perceptions of CVP by retirees purchasing retirement housing (Rahadi, Wiryono, Koesrindartoto, & Syamwil, 2012; Zhou, 2018).

CVPs have been extensively studied in marketing and management (Anderson, Narus, & Van Rossum, 2006; Frow et al., 2014) yet the retirement context provides a unique opportunity to explore CVPs as CVPs have largely been “decontextualized” (Holttinen, 2014 p. 104). Consequently, this research seeks to answer the call of Rintamäki and Saarijärvi (2021) and Straker and Nusem (2019), who highlight the need for research into CVPs. This refers to understanding the design characteristics contained in a CVP (Payne et al., 2017), how the various components fit together and how CVPs are developed for final consumers (Frow et al., 2014; Payne, Frow, Steinhoff, & Eggert, 2020). Accordingly, the purpose of this research is to explore the CVPs of retirement accommodation in South Africa (SA), and specific value-delivering dimensions offered by the retirement facilities to retirees during their later life. Specifically, two research questions were posed: 1) How do retirement village organisations design their CVPs) and 2) How are leisure activities described in CVPs?

1.3. Research objectives

The research objectives of this study are twofold.

Firstly, the primary objective of this study was to establish retirement village organisations’ design of customer value propositions to promote the retirement destination. Tributary to the primary objective, this study aimed to investigate the contribution of products and services with specific references to leisure activities within the framework of value propositions, to promote the retirement destination.

To efficiently address the objectives of this study, this paper is organised with an examination of the literature on the various retirement residential facilities and living arrangements, active aging, leisure activities and retirement living. This is followed by an appraisal of literature about customer value propositions and the designing of customer value propositions within the specific context of this study whereafter the research methodology used in this exploratory study, is discussed. Thereafter the focus of

this paper moves to a discussion of the findings which include discussions on the target audience and the customer value proposition (gain creators, pain relievers and services and products) specific with reference to the context of this study. This is trailed by the contribution of this study, the managerial implications, conclusion and implications and recommendations for future research, which forms part of the final section of this paper.

2. Literature Review

2.1 Residential living arrangements

A home environment is critical to healthy aging and the well-being of the aged (Iwarsson, 2005). These residential communities serve as a clustering process for people of similar age, interest and abilities (Leitner et al., 2004). As stated by Schwitter (2022), "a general description of retirement villages is not possible because of the variety of available housing possibilities". In the literature, retirement housing options can be differentiated between retirement villages, hotels, estates, and eco-estates (Ismail et al., 2020; Lundman, 2020; Schwitter, 2022). They offer residential maintenance-free housing units or rooms (Roux & Bruwer, 2017). These retirement accommodation communities are characterized by service integrated housing focusing on shared services, common facilities and recreational activities (Lundman, 2020).

Shared services are those offered to all residents including housekeeping, medical services, activities and hairdressing salons (August, 2022; Lundman, 2020) which cater for basic social, physical and emotional needs (Ng, Zhao, Lim, Kamal Basha, & Sambasivan, 2020). Common facilities and services in this accommodation focus on care, security, medical services (Jancz & Trojanek, 2020), prepared meals at central dining rooms, leisure activities (Ramsawmy, Rink, & Anderson, 2020) and physical recreation facilities (Van Rooyen, 2016). This provides the retiree with a place identity (Prentice, Hand, Misener, & Hopkins, 2023), which contributes to the elderly's self-identity and creates a sense of belonging thereby assisting with the transition to a new environment and with retirement.

2.2 Active aging, leisure and retirement living

Active aging refers to the continued engagement and participation of retirees in activities which are associated with earlier life phases including serious leisure time pursuits and recreation activities (Meisner, Hutchinson, Gallant, Lauckner, & Stilwell, 2019), which creates unique leisure experiences. These uniquely designed leisure experiences can facilitate good health, wellbeing, life satisfaction and an increased quality of life (Chung, Rebecca Genoe, Tavilsup, Stearns, & Liechty, 2021; Meisner et al., 2019).

The opportunities provided by social networks and organisations such as retirement villages serves as leisure facilitators which, as described by Wood and Kulczycki (2018) can be divided into interpersonal, intrapersonal, and structural facilitators. These interpersonal facilitators include groups or individuals which establish an environment to develop leisure preferences and the participation in leisure, with intrapersonal facilitators which focus on the ideas and beliefs of the retiree when developing leisure

preferences and participation. The structural facilitators refer to the retirement facility which creates a physical and safe environment which will lead to the formation of leisure preferences and participation in leisure.

Leisure activities provide retirees numerous benefits. These activities can meaningfully occupy their time through acquiring and expressing new knowledge and developing specialised skills through social interaction (Prayag, Gannon, Muskat, & Taheri, 2020) and which provides a sense of identity and sense of belonging (Prentice, Hand, Misener, & Hopkins, 2022). Thus, provision of these recreation facilities can serve as a factor in the selection of retirement accommodation.

The retiree is therefore searching for a retirement facility which provides for active leisure opportunities within a multifaceted physical setting to experience socio-symbolic dimensions. This includes social interaction between the retiree and the service provider (Björk & Kauppinen-Räsänen, 2019) and the co-creation of leisure experiences between the service provider and retiree. The experiencescape framework does not only include man-made physical environments (e.g., golf and wine retirement estates), but also natural settings (e.g., ocean, bird life, natural forests, wildlife estuary, and mountains) which provides a multifaceted experience (Kwortnik, 2008).

2.3 Customer value propositions (CVPs)

Business models contain a value proposition as a core pillar (Boons & Lüdeke-Freund, 2013; Osterwalder, Pigneur, & Tucci, 2005), with the focus on customer-perceived value being increasingly viewed as important to organisations (Parasuraman, 1997). A CVP provides the organisation with a strategic tool that can be used to communicate the organisation's ability to use their resources to offer value to a specific group of customers (Payne et al., 2017). It describes to external stakeholders such as consumers the benefits and sacrifices they can expect to receive (Collis & Rukstad, 2008; Shulga & Busser, 2020).

CVPs provide a reason for the customer to select the specific organisation (Yrjölä, Kuusela, Neilimo, & Saarijärvi, 2018). Customers use CVPs to determine how the product or service will add value to their lives (Holtinen, 2014) and their subsequent engagement (Payne et al., 2017). Thus, they decide whether to accept, reject or ignore these propositions (Shulga & Busser, 2020; Vargo & Lusch, 2008). For consumers, it indicates the value that is offered to them. They can be evidenced at various stages of the purchase decision including during the search phase (Shulga & Busser, 2020). For retirees who are evaluating retirement accommodation, the CVP can be used to make the purchase decision.

A CVP can be viewed as offering a point of competitive advantage (Kowalkowski, 2011) as it indicates the favourable points of difference between the organisation and the competitors and providing a way to create value (Anderson et al., 2006; Ballantyne & Varey, 2006; Cova & Salle, 2008; Frow et al., 2014). This is particularly important as the markets are increasingly competitive, and customers have choices. A CVP also includes an internal focus such as tangible and intangible organisational capabilities and requires the organisation to examine their resources, processes and capabilities (Yrjölä et al., 2018). This includes areas where the organisation excels such as operational excellence, product leadership or customer intimacy

(Kaplan & Norton, 2000). CVPs can impact the allocation and coordination of organisational resources (Maglio & Spohrer, 2013; Yrjölä et al., 2018).

2.4 (Designing) CVPs

Osterwalder, Pigneur, Bernarda and Smith (2014) describe a customer value proposition map as comprising “gain creators” and “pain relievers” associated with the offering, all aimed at a specific target market. Gain creators are viewed as the benefits the customer receives while pain relievers detail how the organisation can reduce the challenges faced by consumers (Payne et al., 2020). This also requires that the organisation undertakes certain activities, by requiring them to indicate how they will create gain or reduce pain – organisational gain creators or pain reducers (Osterwalder et al., 2005; Payne et al., 2020). This is done through the application of organisation resources such as employees who provide benefits to the residents and by the facility undertaking tasks (e.g., maintenance) freeing the occupant from these mundane tasks. This is illustrated in Figure 1.

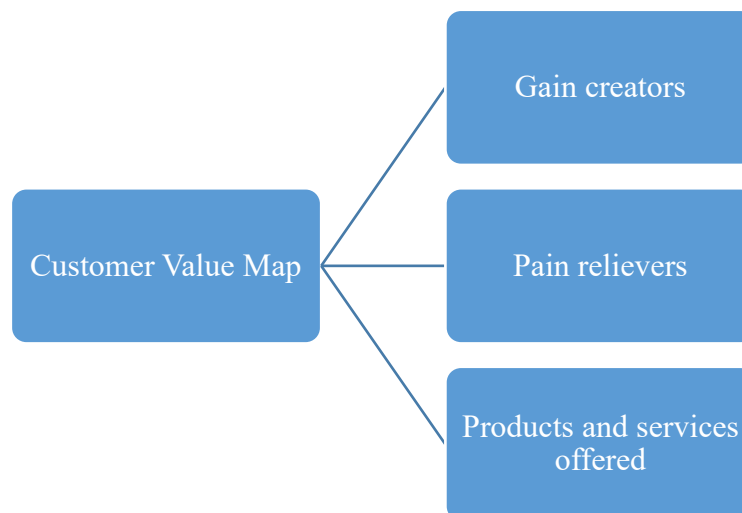


Figure 1: The design components - the value proposition canvas

Source: Adapted from Osterwalder et al. (2014) and Payne et al. (2020)

2.5 The empirical context

Retirement facilities in South Africa are provided both by the government (specifically through the Department of Social Development, Department of Housing and local municipalities) and the private sector through non-profit foundations. The facilities provided by the state provide assisted living for those who require financial support, thus having a different target market from the non-profit foundations that are the focus of this study. While being non-profit foundations, there is a degree of competition between them to have occupied units, thereby ensuring their survival.

The website (<https://www.seniorservice.co.za/>) serves as “a comprehensive directory of retirement facilities in South Africa”, containing a list of 1600 retirement accommodation options are offered ([seniorservice.co.za](https://www.seniorservice.co.za/)), including retirement villages, old age homes, frail care centres and nursing homes.

Table 1: Summary of the posts analysed

Province	Total # of entries	Retirement villages	Missing/ repetition	# with Information provided	Average # words
Gauteng	603	85	32	49	306
Western Cape	461	83	14	57	298
KZN	239	21	3	12	295
	1303	189	49	118	

3. Research Methodology

This research was approached from an interpretivist paradigm. This enabled the identification of the aspects associated with the value propositions made by South African retirement accommodation providers, particularly those located in Gauteng, the Western Cape and KZN. The focus was on interpreting the text on the websites of the retirement accommodation providers (Hsieh & Shannon, 2005). Due to the study’s exploratory nature, text-based data were collected from the senior citizens accommodation website (Senior Service Retirement Places). Gauteng, Western Cape and KZN are the leading retirement destinations in South Africa thus serves as the focus of the analysis.

As the purpose of the study was to explore the leisure value propositions, retirement villages served as the focus thus non-probability, purposeful sampling was used to select the sample (Nunan, Malhotra, & Birks, 2017). Details on retirement accommodation options were recorded in Excel, specifically the detailed description of the accommodation as well as specific leisure and social activities offerings, the logo and whether they were pet friendly (or not). From a total of 1303 retirement accommodation organisations entries, 603 were associated with accommodation organisations in Gauteng, whereas 461 were in the Western Cape and 239 in KwaZulu-Natal respectively (see Table 1). Only websites that provided detail in the data set, resulting in 118 usable websites being analysed.

Use was made of a summative qualitative content analysis whereby certain words or phrases from a specific text or content, are categorised and calculated to grasp the meaning thereof. Content analysis describes the coding and categorisation of data, determining trends based on textual information (Vaismoradi, Turunen, & Bondas, 2013) and counting the frequency of narrative units e.g., specific coded words (Lock & Seele, 2015). Content analysis focuses on language characteristics, such as communication and paying attention to the content or contextual meaning of the text (typically found on websites). With content analysis, both the explicit and implicit meanings of the text are considered. The directed approach to content analysis of

the data was guided by a structured process, using the concepts from the literature review (Hsieh & Shannon, 2005). Frequencies of various terms are also presented in the findings (See appendix 1 for the key terms used).

Open coding of the text was undertaken (Price, 2009) after which code groups of data were formed (axial coding) (Gioia, Corley, & Hamilton, 2012). There were instances where a code group (broad theme) was created due to the codes being closely associated. Two independent coders read and reread the 118 Excel entries using the coding frame developed prior to classify them. The entries were coded independently, after which the coding was discussed, and any differences were resolved through biweekly discussion (Campbell, Quincy, Osseman, & Pedersen, 2013). The data was imported and analysed using NVivo. The establishing of a precise coding scheme by following the mentioned analytical procedures as well as the use of computer programme software such as NVivo (version 12), established the credibility of the data, which indicates on the trustworthiness of the qualitative process (Hsieh & Shannon, 2005).

Table 2: Data structure

First order codes	Second order codes	
Qualified medical personnel and facilities Care for specific conditions e.g., dementia	Medical services (basic and advanced)	Gain creators
Organised social activities e.g., classes Active and social lifestyle e.g., residence club / clubhouse Library Individual physical activities e.g., walking, swimming, gym	Leisure services	
Surrounding nature Gardens Wildlife and bird life	The natural environment	
Convenient Accessible	Location	
Self-fulfilment Independent active individual	Personal development	
Empathetic and caring Homely Happy	Quality living experience	
Affordable Life rights	Financial aspects	
Professional Well-managed	Management	
Psychological security e.g., peace of mind; advanced security features	Security	
Fully maintained	Maintenance	
Spacious and well-designed Luxurious Features e.g., number of bedrooms Fixtures and fittings e.g., their quality	Accommodation	Products offered
Coffee shops and restaurants Tasty meals	Food services	
Friendly and caring employees/carers Capable	Professional employees	

All information included in the research is in the public domain, with no ethical implications. The four-dimension criteria created by Lincoln and Guba (1985) were applied to this research. To maintain credibility, credible and reliable data sources were selected, which included the publicly available websites of the selected South African accommodation providers. To ensure dependability, a detailed description of the methods used was provided, and an audit trail was established using Excel to record the data and the data analysis process. For confirmability, two coders coded the same sample of the data. To ensure transferability, purposeful sampling ensured that the study could be replicated using a different sample with the same inclusion criteria. Data saturation was obtained during the analysis.

4. Findings and Discussion

4.1 Findings

General comments can be made concerning the posts. A word frequency analysis highlights the use of a range of words including caring (and care), which dominates the posts, is seen in the word cloud presented in Image 1.

Image 1: The word cloud in the data



The average length of the post was relatively similar irrespective of geographical location (see Table 1). Some posts contained more adjectives than others when presenting their activities, talking about “warm social/ community relations” rather than merely listing the presence of a social club, accounting for additional words and the subsequent difference in the length of the post.

4.1.1 The target audience

Part of developing the CVP is understanding the target market. The majority of the posts described their accommodation as a retirement village (57.6%), however some described themselves as a complex (4.2%), village and lifestyle estate (4.2%). Two also described themselves as a retirement resort (1.7%), describing their “superb facilities” and “resort-style living” boutique resort, suggesting a different target market focusing on exclusive offerings. Yet others target the elderly with specific conditions e.g., dementia or Alzheimer’s. In general, the postings do not mention an age while some indicate they are open to “over

50s”, thereby attempting to attract a broader audience. This differentiation is important as each target market desires different benefits. One describes their clients as “discerning”, and another describes them as “distinguished”. Similarly, some mentioned a waiting list, highlighting that they are “special” and that other retirees have perceived the accommodation positively, hence the need of a waiting list. All the posts ended with a call to action on the part of the reader, with “call now”, “come and see”, “contact us” being encouraged. The posts are also aimed at the family members – suggesting that family members also read the contents of the website as they may be part of the decision-making process.

4.1.2 Gains creators

The purpose of gain creators is to highlight the benefits that are offered to the target market, and these are summarised in Table 3.

Medical services have the highest number of mentions (N=402), with the highest number appearing in posts from Gauteng accommodation (N=233). As retirees are the target market, multiple posts mention basic and advanced medical services, describing emergency medical response, nursing care and other forms of medical support such as taking blood pressure and wound care. This includes nurses who visit residents or who are on call (G15; G18; WC8; WC24; K6; K10), daily nursing support (G8; G15; WC2; WC6; K11) and medical assistance (G2; G7; WC21; WC29). Advanced medical services including dementia care and frail care are mentioned as these conditions can develop in the future. Offering these facilities can reassure residents that care will be available, should they need it. These facilities are offered on the premises (or on site), meaning that those requiring this care do not need to move to relocate.

Leisure services provide opportunities to meet the social and physical recreation and lifestyle activities of retirees. Leisure services offered are both social and physical, with a focus on social activities (N=181) including a library (N=63), lounge (N=61) and social activities (N=39). Physical activities (N=68) mentioned included exercise classes (23), gym facilities (15) and swimming (20). The mentioning of 23 exercise classes suggests the organised nature of this activity, in contrast to the provision of swimming and gym facilities, which presume on the initiative of the retiree. Despite the importance of physical activities, there are more references to the social activities, rather than the physical activities. This can be associated with age-related declining physical capabilities, resulting in the focus on social interactions.

Emphasis on the *natural environment* and landscapes were also a common feature on these websites, including examples such as ‘slopes of Table Mountain’ (WC14), ‘breath taking views’ (WC7; WC10), ‘beautiful and manicured gardens’ and ‘manicured lawns’ (G1; G43; WC1). This natural environment enables a range of leisure activities including walking in the “beautiful gardens or helping to pick our organic vegetables” (G2).

The *location* of the retirement village is an important aspect as it is mentioned in most cases, within the first sentence of the website. For example, some companies mention ‘they are a stone’s throw away’ from amenities such as libraries, shopping centres, clinics, and the beach.

Personal development (N=65), specifically the importance of independence and activity and a quality *living experience* (N=57) were other gain creators addressed in the postings. This can appeal to those aging as it is their desire to both be independent and live in a homely environment.

Table 3: Summary of gain creators

	Gauteng (N=49)	WC (N=57)	KZN (N=12)	Total
Medical services (basic and advanced)	233	146	23	402
Leisure services	113	114	22	249
Social	84	88	9	181
Physical	29	26	13	68
The natural environment	79	75	23	177
Location	33	47	10	90
Personal development	13	43	9	65
Quality living experience	24	27	6	57

4.1.3 Pain relievers

Pain relievers are viewed as being in addition to the gain creators, thus less explicit and mentioned in less detail (See Table 4). These pain relievers assist the retiree by relieving them from responsibilities such as ensuring a financially secure retirement (investments in property), managing household tasks and responsibilities (such as cleaning and laundry), safety and personal security (24-hour guards) and maintenance of the accommodation (e.g., garden maintenance).

Financial aspects are the main pain reliver presented, highlighting the affordability of the accommodation by mentioning the possibility of renting a unit (WC1, K8). Other posts address the functioning of the life or tenancy rights system under which the property is purchased, providing detail on monthly costs and division upon death (G13, G33, G37, G42, WC22, WC29, K5). Monthly levies are also mentioned, with detail on what is included in them (G12; G23; G42; WC26; WC52; K1) while in being described as “low” or “reasonable” (G43; WC15; WC45).

Security, be it physical or psychological, is of the essence for the elderly particularly in South Africa. It is described as “excellent” (G12; G43) or “state of the art” (G22; WC20; WC27). The information relayed via the websites indicated that the retiree can be assured of extensive security arrangements. These include 24-hour security, patrols, emergency buttons (G15; G36; G47; K10; K12), which provides a physical secure living environment and to safely participate in leisure activities.

Management, (N=63) which focus on professional and well-managed facilities, and *maintenance* (N=4) were mentioned on the websites, but lesser detail was provided on these aspects. However, this aspect coincides with the category, products and services provided. The results also indicate that residential facilities in Gauteng focused more on aspects of management (N=21) than facilities situated in the Western Cape (N=15), where the focus is on financial aspects (N=100) and security (N=52).

Table 4: Summary of pain relievers

	Gauteng (N=49)	WC (N=57)	KZN (N=12)	Total
Financial aspects	73	100	16	189
Security	42	52	13	107
Management	21	15	0	63
Maintenance	2	1	1	4

4.1.4 Products and services

Food services are additional services offered in the postings. These posts focus on providing convenience to residents as they can choose to have meals provided to them daily or to consume meals provided by the facility, in the restaurant and during social occasions. This is done to “make life easier” (WC 11). The quality of the meals is also described as healthy, nutritious, balanced, and delicious (G9; G19; G38; WC8; WC27; WC34; K11) which is an important feature of the quality service which are rendered.

The *accommodation facilities* are mostly described in terms of the number of bedrooms and the type of unit that can be purchased, giving the purchaser a choice of unit size (e.g., a choice of luxurious one and two bedroomed apartments). Some describe the features thereof, including stylish design, 'units have been designed with luxury living' (G26; G43; WC43; WC56; K10), 'stylish studio suites' and even as 'luxurious, 5-star retirement estate' (WC10) or a resort (WC6).

Professional employees support the services rendered by the facilities. This also sets the tone where retirees can be sure of specialised, professional services which focus on care for individuals within the independent and assisted living environment. It also contributes to the psychological security which the retiree can experience. This aspect also coincides with the previous category (pain relievers) with professional employees who render high quality services by managing the facilities well ('highly trained' (WC24), 'well-managed' (WC24), 'professional' (WC5, WC28, 29, 47), 'high quality' (WC21)). These are summarised in Table 5.

Table 5: Summary of products and services

	Gauteng (N=49)	WC (N=57)	KZN (N=12)	Total
Food services	89	80	14	183
Accommodation	21	22	3	46
Professional employees	19	16	0	35

4.2 Discussion

The purpose of this research was to explore the CVPs of retirement accommodation in South Africa (SA), and specific value-delivering dimensions offered by the retirement facilities to retirees during their later life. Specifically, two research questions were posed: 1) How do retirement village organisations design their CVPs) and 2) How are leisure activities described in CVPs?

The CVPs analysed contain many similarities related to the terminology used to describe their target market, impacting the extent to which the establishments can use them to obtain a competitive advantage in what can be described as a crowded market. The use of additional emotional descriptors within the posts (e.g., wonderful, delicious) (See Appendix 1) can be used to connect with a potential purchaser, supporting their inclusion in the CVP (Straker & Nussem, 2019). The phrasing of the CVPs includes references to other family members who may form part or play a role in the purchase decision (Gibler et al., 1998).

The CVPs offered by retirement accommodation include the three key components suggested by (Osterwalder et al., 2014). The CVPs seek to clarify the benefits and the experiences that the purchaser can expect (Anderson et al., 2006; Straker & Nussem, 2019). Care from various perspectives is evidenced in the gain creators (medical and leisure services), the pain relievers (financial aspects) and the products and services offered (food services) as proposed in the Customer Value Map in Figure 1.

Table 3 refer to a summary of the most significant gain creators for this target market. Gain creators related to medical care, which is important to this target market, is mentioned (Gibler et al., 1998; Ismail et al., 2020). Leisure activities, specifically social activities were highlighted as these are important when moving to a new home as part of the development of social identity and their interaction with their family members (Prentice et al., 2023). Regarding the description of the leisure facilities, the primary offerings are engrossed in social activities rather than physical activities which extends the focus on interpersonal leisure facilitators. Structural leisure facilitators were included in the mentioning of the physical exercise facilities, but as successful aging requires participation in purposefully programmed (manipulated) activities provided by the service provider, (Duerden et al., 2015) this is not evidenced in the CVPs analysed. In contrast with some of the programmed exercise activities, the focus is mostly on providing leisure and physical exercise facilities to facilitate independent participation. This coincides with the establishing of intrapersonal leisure facilitators.

Pain relievers, as summarised in Table 4, such as financial aspects associated with purchase as well as the range of security measures are mentioned as they are relevant to the elderly (Fonad et al., 2006), and specifically in SA. Economic value can refer to the affordability of the property, but costs savings that accrue by living in the facility are also alluded to (Källström & Hultman, 2019).

Products and services, particularly food and professional management, are mentioned as previous research suggests. These, together with other social services, as summarised in Table 5, are important to the target market (Gibler et al., 1998).

5. Managerial Implications

This context-specific study can contribute to managerial understanding of the role of stakeholders on the offering (Stremersch, Gonzalez, Valenti, & Villanueva, 2023). The propositions contain specific aspects (e.g., medical and security services, leisure services) which are deemed to be of relevance to a specific target group. The perception of these benefits will affect the purchase intention (Zhou, 2018). For example, the importance of employees such as medical and security staff need to be trained to deliver at the level communicated in the CVP. Equally, the availability of leisure facilities as evident in most of the postings, does not necessarily facilitate positive leisure experiences. In this regard, attention should be given to intrapersonal and interpersonal leisure facilitators to establish a unique leisure environment (Wood and Kulczycki, 2018). Therefore, attention should be given to employ trained staff in recreation management to develop and manage appropriate leisure services.

Facility managers should strive to develop communication strategies that describe the value proposition to the customer (Mathieu, 2001), and specifically using it to differentiate the facility from its competitors. Further, the actual experience may differ from what is proposed in the CVP, thus managers need to manage the stimuli and resources to provide the best possible resident experience (Becker & Jaakkola, 2020). It is also important that the CVP reflect the values and preferences of customers (Straker & Nussem, 2019), requiring facility management to have a clear understanding of retirees' needs. Not satisfying these needs can result in negative word-of-mouth and dissatisfaction among the residents (Drew, 2021).

6. Contribution of this study

This paper contributes to several areas. Firstly, it contributes to CVPs, specifically in the context of retirement housing. The uniqueness of the setting in which the study is undertaken adds additional clarity on the SA market (Stremersch et al., 2023). Like tourism service providers, service providers of retirement destinations use 'experimentalising' (i.e., marketing of a holistic experience) to promote the retirement destination (Duerden et al., 2015). This study also provides a contextualisation of CVPs, specifically by analysing the value offered on the websites of retirement accommodation.

This study also contributes to understanding CVPs related to products and services aimed at the elderly, a segment which tend to be less studied than other age groups, both generally (Berg & Liljedal, 2022) and within the South African context. Likewise, this study proposes to contribute to the leisure literature with

reference to the CVPs related to leisure activities for retirees. This will answer the call to conduct research into retirees' leisure behaviour and the transition into retirement (Dionigi & Son, 2017).

7. Conclusions, Limitations and Future Research

Theoretically, this study contributes to understanding CVPs and their design components which has not been widely researched (Straker & Nusem, 2019). This study examined CVPs in a specific context, namely that of retirement accommodation. In the study specific aspects associated with each of the design elements are identified, specifically as they are used to target elderly consumers who have unique needs.

The changing market for retirement facilities means that it seeks to attract younger, more affluent purchasers thus some are attempting to reposition themselves within the market (e.g., boutique resorts). Consequently, they offer a wider range of activities for residents as their residents are younger and more active. Leisure activities are mentioned in the CVPs, but these are mostly associated with social activities. Further, the physical activities tend to indicate the availability of facilities rather than the presentation of a structured/programmed activities thereby relying on the residents to use their own initiative. Highlighting the organised nature of especially physical activities is thus suggested, as these impact the “sense of home” and positive emotions experienced by residents (Prentice et al., 2023).

Limitations and future research

This study also has a several limitations. This study being an explorative study into literature on CVPs, leisure experiences and retiree accommodation, a lack of distinguished literature specifically impacting on the theme of this study, was experienced. This is consistent with and highlights the need for research to broaden the specific literature. Correspondingly, the focus of the study is on facilities that are in the private sector (not-for-profit), which is a specific sector in South Africa. The exclusion of state-operated outlets implies that this is not a complete description of the SA context. Developing an online post was necessary to appear on the website used in this study as the source for the data (<https://www.seniorservice.co.za/>). Some posts did not contain adequate detail for analysis, resulting in their exclusion from the study, providing a future research opportunity. The perspective of the management of the CVPs is also a future research opportunity, specifically using quantitative methods. Similarly, as employees are part of the service delivery process, research among this group is also recommended. As organisations are responsible for CVPs, future research can investigate customer perceptions of these CVPs and all the components (e.g., gain creators and pain relievers) as well as which are the most important in the purchase decision.

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Appendix 1: Key terms associated with each aspect

	Key terms
Medical services (basic and advanced)	Medic*, nurse, frail, dementia
The natural environment	gardens, nature, wildlife, birds
Location	convenient, access
Leisure services	social, lounge, library, physical, exercise, gym, swim
	social, lounge, library
	Physical, exercise, gym, swim
Quality living experience	Empathy, caring, homely, happy
Personal development	Self-fulfilment, independent