

GENERATION X REPRESENTATIVES AS A BASE FOR BUILDING COMPETITIVE ADVANTAGE IN CONTEMPORARY SMES

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Purpose: The paper aims to outline the primary characteristics of Generation X as customers and a source of competitive advantage for SMEs.

Design/methodology/approach: The paper is based on a critical literature evaluation presenting international research on Generation X, as well as a review of the practitioner-oriented insights published by different Polish marketing agencies.

Findings: The paper surveys and synthesizes published research on Generation X customer behavior with providing information on the background and possible reasons that shape their purchase behavior. It presents the overall picture of Polish customers aged 50-65 and identifies research gaps in the area.

Research limitations/implications: As a part of the paper is based not only on scientific papers, but also on research of marketing agencies, it may raise some discussion, but that source of information was chosen intentionally as it presents synthetic knowledge about customers and provides an overview of how to reach them with marketing tools.

Practical implications: The paper can be a source of information for SMEs on how to reach Polish customers aged 50 to 65. If they are given attention, they can be a valuable and stable source of income and information for businesses.

Social implications: The Gen X is perceived by some authors as 'neglected' as the attention of marketers and researchers is focused on younger generations at the moment. As active, willing to learn new things, loyal and more resilient customers they should be more recognized and appreciated by marketers.

Originality/value: At the moment, most of scientific research and also practitioners' attention is focused on Generation Z customers and younger, while Gen X is characterized mainly as employees and a part of comparative studies, not analyzed as an independent cohort. The knowledge presented in the paper can be used not only for researchers but also for businesses to address their offers and communication in more effective ways to utilize the potential of the group of customers.

Keywords: Generation X, customer behavior, generation marketing.

Category of the paper: General review paper.

Introduction

The concept of generation was introduced in 1952 by K. Mannheim. J. Pilcher analysed generations as ‘different birth cohorts who share the same and unique understanding due to their shared experience in a socio-historical context that they were born and lived in. (...) Different motivators are assessed differently depending on birth cohorts and cultural generations’ (Raišienė et al., 2021, p. 2). Generation usually covers the period of 20 years (Maloni et al., 2019), and as ‘cohorts are typically constructed by external systems such as research, the military, and the education systems (...), imagined by researchers and made by systems, generations are constituted by actors who become aware of their history’ (Burnett, 2020, p. 3). The events the generation experiences result in values that remain relatively unchanged throughout their lives and provide a bond for members of generations (Schewe, Meredith, 2004). Howe and Strauss indicated three conditions defining a generation: perceived awareness of membership in a group, shared beliefs and behaviors accelerated by the group, and shared history about significant historical events (Goldring, Azab, 2020).

Interesting discussion on the generations can be found in Polish literature, where, for some authors, in marketing and pop culture, the tendency to ‘create generations’ can be observed and it can even be described as ‘tracing generations’ tendency (Koseła, 2008). As B. Fatyga and K. Szafraniec indicated there are some ‘generations’ created and later their descriptions are developed (e.g. JPII generation) because the concepts can be easily communicated and they are attractive to catch readers attention (Przybylski, 2023).

Generation is one of the concepts that allows for more effective segmentation of customers, because it is not only based on age but provides all sorts of characteristics of cohorts of customers based on social, cultural, and economic characteristics that enable more effective adjustment of marketing tools to the expectations of that group. Dividing customers based on their age, with strong recognition of different factors that shape their behavior in the market, can be very useful when designing the marketing mix concept and developing offers adjusted to the expectations of a particular group. Although it cannot be indicated as the only criterion for dividing customers, their age and the moment of their birth provide researchers with a wide range of information about the values, beliefs, attitudes, and hidden motivators that make customers perform in a particular way.

Generation X, which is discussed in the paper, is the cohort of people who are described as the ‘neglected’ generation and the one that seems to be ignored in marketing nowadays. They are too young to be treated as seniors, although, as being over 50, they can be discussed in the ‘silver economy’ context due to the European Commission recommendations (European Commission, 2018, p. 6). At the same time, they are too old and too different to be reached out with the tools prepared for Gen Y or younger.

The term Gen X was popularized by D. Coupland, who presented representatives of the generation as ones who grew up in the economic decline, 'having less' perspectives and sources as their parents, searching for their own identity against societal expectations (Hansen, 2025). D. Barnett indicated them as a group working hard and playing hard (Brown, Martson, 2018). In the literature, they are also described as *Slacked Generation*, *MTV Generation*, *Twentysomething Generation*, *Post-Boomers*, *Middle Child Generation*, *Baby Bust Generation* (in contrast to *Baby Boomers*) (Przybylski, 2023), or as a *Sandwich Generation*.

Gen X is researched as employees and as an element of working environment (e.g.: Benson, Brown, 2011; Cogin, 2012; Lub et al., 2016; Duxbury, Ormsbee, 2017; Dust et al., 2019; Raišienė et al., 2021; Dutta, Misra, 2021; Jankowiak, Czerwińska-Lubszczyk, 2024; Martyniak, Kammel, 2024), tourists (Cooper et al., 2018), game players (Brown, Martson, 2018) and in a marketing perspective as a part of comparative studies indicating differences between generations in variety of areas – mainly related to digital, modern technologies and forms of communication just to cite the recent research: Nataraj, Shivanna 2024; Gurunathan and Lakshmi, 2004 and 2025; Tavdishvili, Maglakelidze, 2025; Zaidi, 2025; Nazarova et al., 2025; Anada et al., 2025; Conley, 2025; Koczy et al., 2025.

The reason for the study is to summarize and analyse the knowledge about Generation X as active participants of the Polish market and a possible resource for businesses to make them more resilient, as they can base on loyal customers, demanding but willing to cooperate and share their opinions. As more and more attention of scientists and different types of researchers is put into younger generations, it seems beneficial to draw the attention of marketers to the generation that generates high revenues when effectively looked after by tenders but feels ignored due to, as it seems, not enough attention put into understanding their specific features and expectations. What seems significant, at the moment one fifth citizen of EU is at the age of 46-59 (Ipsos, 2025a).

Another important aspect that is also covered in the paper is the strong need for recognizing specific characteristics of generations from different nation's perspective. 'Simple reproduction of generational labels in countries with varying levels of technological and economic development, other political and axiological systems, or, more broadly, fundamentally different types of cultures, is risky and raises legitimate doubts' (Przybylski, 2023, p. 39). Thus, there is a need to analyse generations upon the specific conditions of their existence in the national context, which can provide a wider perspective and better understanding of the groups, which, in consequence, may lead to more effective adjustment of communication tools, which is crucial for the effectiveness of marketing strategies.

Generation X – overview

Generation X is a cohort of customers born between 1965 and 1980, but some authors would indicate 1961 as a moment of Xers' birth or even 1971 (Przybylski, 2023). In the group of Gen X, there are two main groups: older representatives who share similar values and opinions as Baby Boomers and younger ones whose buying behavior is similar to the Millennials' (Semcore, 2022). Often they are described as connectors between Baby Boomers (their parents) and Millennials represented by their children (Zajkowska, 2022). W. Wrzesień would even claim that in Poland, there had never been Generation X; it should be discussed as *Pokolenie Końca Wieku* [Turn of the Century Generation] that includes: *Pokolenie 89* ['89 Generation] – born between 1964-1970, *Dzieci transformacji* [Children of the Transformation], born between 1971 and 1976, and *Maruderzy końca wieku* [Stragglers of the turn of the century], born between 1977 and 1982 (Wrzesień, 2007). That approach towards Polish Generation X representatives provides us, marketers, with an even more interesting area for further research. Exploring very different behaviours of the three sub-groups from different marketing perspectives may be attractive for researchers.

As different research results reveal 'many Gen X'ers revel in the untrammelled independence they had as children and teens. (...) This lack of supervision, combined with being the last generation with a foot firmly in the physical world, made Gen X what it still is today – tough and resilient' (Twenge, 2023, p. 165). They demonstrate higher resilience, better skills to cope with change, new situations and unexpected challenges (Harari et al., 2023). Being brought up by parents committed to full-time jobs and constantly absent, Gen Xers became independent and nonconformist (Goldring, Azab, 2020). In consequence, the Gen X representatives value: self-reliance sourced in handling situations appearing in their lives and their savings; being good parents and friends, being able to balance work and non-work related priorities (Erickson, 2000, p. 63).

At the moment, they are in their 50s or 40s, usually with children, with a stable financial and professional position. They earn more money than younger generations, have inherited or will soon inherit from their parents. In a global perspective, 'they yield a good degree of power in the family and in the boardroom and are very much the quietly powerful generation we shouldn't ignore' (Ipsos, 2025a). They treasure values as work, career, family, life comfort, loyalty, health, and ecology (Paduszyńska, 2019; Fita, 2025). Care for natural environment is probably related in their case with the love for their homeland they were brought up in and also with the sense of responsibility for others they were taught (Jasion, 2020) but this aspect is the one of the areas that needs to be research deeper, as from one hand - ecological assets of products, and their sustainability is increasingly important for modern customers (PwC, 2025) and 72% of Gen X declare that they do all they can to save the environment (Ipsos, 2025) but at the same time only 30% of the Generation X representatives are ready to pay more for ecological products (PwC, 2025).

A significant part of Xers have worked in one place all their lives. They are more detached and reserved in comparison to younger generations. As Jurkiewicz (2000) indicates, a sense of belonging, feedback, and security are the most important for them. They treasure work-life balance, they can use new technologies, but they are still interested in traditional media. They are loyal towards employers and the brands they know well, they tend to read and watch manuals, and they are susceptible to manipulative techniques (Kukliński, 2024).

Polish Generation X – the marketing perspective

As mentioned, Generation X is not ‘fashionable’ at the moment and overlooked in media stories and research projects what seems a significant opportunity missed by businesses (Ipsos, 2025a). Moreover, discussion on generations on a global level may not be efficient, because various countries, their characteristics, local customs, and events shaping customers' behaviors and representatives of specific generations may vary significantly (Ting et al., 2018). These two premises make it reasonable to analyze Generation X, also in terms of marketing, as the Polish market participants.

As ones who grew up in the traditional media era (radio, TV) and were also exposed to the rapid technological development of other forms of communication can be reached through many different channels (Pawluczyk, 2024). They use TV and social media as primary sources of information, even if 30% perceive traditional media as outdated (Kohai, 2022). Xers use social media intensively and spend about 32 hours searching for information about new offers and different contests (Jasion, 2020). Most of them spend more than 6 hours online (40%), while 31% spend 4-5 hours online a day. Interestingly, at the same time, nearly 40% declare that they suffer from information overload (Kohai, 2022). Most frequently, they visit Facebook, followed by information portals (Wp.pl and Onet.pl, Interia.pl), Youtube, and Allegro.pl. Rarely Instagram - it was indicated by 13% of respondents in the Kohai survey. They browse news portals, social media such as Facebook, for social purposes and YouTube for entertainment (Fita, 2025; Padaszyńska, 2019). They eagerly share their opinions and different content on the internet. As the results presented in Table 1 reveal, they prefer video content. While online, they listen to the radio and search for entertainment (memes, quizzes, audiobooks). Their behaviour, analyzed from this perspective do not vary significantly from other generations (Table 1), and as the cited research was conducted on the representative groups in the research panel, it may be interpreted as a tendency.

Table 1.
Preferred forms of content in different generations

	Generation X	Baby Boomers	Millenials	Generation Z
Video	68%	67%	66%	68%
Radio online	28%	26%	29%	24%
Memes	28%	22%	37%	46%
Blogs	23%	18%	29%	26%
Quizzes	21%	26%	25%	18%
Podcasts	21%	20%	17%	30%
E-books/audiobooks	20%	12%	21%	20%
Webinars	17%	14%	18%	18%

N = 1005; Polish citizens, aged 18-65, CAWI.

Source: Kohai Content, 2022, p. 65.

When discussing ways to reach that group with communication, some main tendencies can be observed. Firstly, they expect authentic, expert, humorous, sentimental communication highlighting safety, timesaving, and ecological aspects (Fita, 2025). In communication with that group, it is beneficial to use nostalgia marketing. They prefer new content, educational more than entertaining (28% to 23%) (Kohai, 2022). In the case of Gen X, in the opinion of experts, promotion should be based on positioning, Google adverts, and text messages informing about discounts (Semcore, 2022). The cohort should be provided with testimonials, systems of product customer scales, or USG (Kohai, 2022). Additionally, in the case of that group, a fan page seems necessary. It would enable Xers' verification of the reliability of a brand, searching for expert content, and remarketing as they detailly analyse offers before purchasing (Fita, 2025), which they perceive as a form of their autonomy (Goldring, Azab, 2020). They actively use e-mails, read and respond to them, which is why this tool is an effective way of communication with the group (Fita, 2025).

Polish Xers shop online intensively. More than 74% of them are customers of sales platforms, and they are the most numerous group of customers of that type of service (Kohai, 2022). 53% read reviews on the internet, which is the highest result of all the generations (Kohai, 2022). They usually search for more expensive, durable products, and they consider their impact on the natural environment (Jasion, 2020; Pawluczyk, 2024; Kohai, 2022), although they are not willing to pay more for ecological products (PwC, 2025), as mentioned.

They represent a unique perspective on technology – they use digital tools for everyday tasks, but they know their limitations (Kamber, 2017).

They do not trust authorities, including influencers-celebrities (Jasion 2020), but they consider opinions of younger generations (Pawluczyk, 2024) and experts (Fita 2025). They are described as well-informed, cautious, skeptical, but still open to new experiences if beneficial (Fita, 2025). They expect honest and direct messages (Pawluczyk, 2024) and trustworthy, reliable content (Kohai, 2022) to create relations (Semcore, 2022; Jasion, 2020). On the internet, they search for knowledge and look for valuable and reliable sources of information (Fita, 2025; Kukliński, 2024; Kohai, 2022).

Significantly, research indicates that 54% of Polish Xers feel frustrated because they believe brands keep ignoring them (Jasion, 2020). At the same time, they are loyal and eagerly use different discounts, perks, and other savings they obtain as a form of reward for their loyalty (Kohai, 2022).

As the American researchers revealed, due to their experiences with different economic downturns, Xers are price-sensitive with a short-term orientation (Goldring, Azab, 2020). At the moment, their financial situation is stable, and some of them own their own businesses. When analysed from the economic perspective, Xers prefer stability and stable returns. They avoid loans and unnecessary spending. When investing large amounts, their decision is analyzed thoroughly (Tolani et al., 2020). There is a lack of information about this aspect in Polish scientific literature, which leaves an interesting gap for further research.

Discussion

Generation X is not very popular as a subject of scientific research and discussion recently. While Baby Boomers, Millennials, and Gen Z are described in detail and are given a lot of attention, Gen X is often referred to as a 'forgotten generation' and is ignored (Kukliński, 2024). Quite unjustifiably, as it is a lucrative market for a very wide range of products and services represented by people who often hold significant power as family members, politicians, leaders, or businessmen (Tolani et al., 2020; Ipsos, 2025a).

As argued by Ting et al. (2018) and Przybylski (2023), the uncritical transfer of generational labels across countries may obscure important differences resulting from political, economic, and cultural conditions. The Polish case illustrates that clearly – Polish Xers and Western European ones differ, and as Wrzesień (2007) indicated, could be interpreted as 3 different groups/cohorts.

The reviewed literature and research results enabled the creation of a 'portrait' of customers representing Gen X. They are resilient, autonomous, and pragmatic as shaped by early independence and economic uncertainty (Goldring, Azab, 2020; Twenge, 2023; Harari et al., 2023). These characteristics are reflected in their buying behaviour, in their cautious approach to buying products, searching for durable and higher – quality products, reliance on experts rather than influencers (Jasion, 2020; Fita, 2025). Xers treasure security, feedback, and a sense of belonging. They are loyal towards brands if listened to and appreciated. The research results indicate that Xers combine intensive digital media use with using traditional channels such as television and radio. They are technologically competent yet critically aware of digital tools' limitations. They reported information overload, and at the same time, they are spending long hours online searching for information and entertainment. They require clarity, relevance, and credibility in communication. The tendency of Polish Xers to carefully analyse offers,

consult online reviews, and loyalty towards trusted brands indicates long-term relationship orientation. For SMEs, this aspect of their behaviour may translate into a competitive advantage. At the same time, the frustration over being ignored by brands reveals a paradox that despite their loyalty and power as customers, Xers perceive themselves as marginalized in marketing communication. They are also marginalized in some research reduced to a comparative background rather than examined as an independent consumer cohort.

Summary

Marketing, in its core, is related to the needs of potential customers and their satisfaction through valuable offers. The Generation X (next to Generation Y) has the strongest influence on the contemporary market (Tolani et al., 2020). Thus, marketing campaigns to the specificity of that group to create the field for solid and lasting relationships between business and young silver clients (Fondevila-Gascón et al., 2024).

Realizing that generational labels cannot be transferred recklessly from one country to another without considering cultural and historical context that shape specific collective experiences (Probst, Atkinson, 2025), make researchers provided with a vast range of opportunities to create effective methodologies and to perform research supporting understanding of Generation Z as a valuable source for businesses.

The Generation Z characteristic which was presented in the study, prepared basing on secondary sources of information including scientific papers and content published by marketing agencies, does not exhaust the topic. Different groups within the generation, their expectations towards businesses, expected ways of effective cooperation may be indicated as areas worth further, closer analysis and discussion. Xers seems to be customers, who are stuck between the generations of their parents and children in mental, as well as marketing aspect. With their power discussed from social but also economic perspective, representing high level of loyalty and resilience they can be reckon as a significant, but still not fully utilized potential source of income and information for SMEs that can be used to increase competitive advantage in the times of economic turbulence that entrepreneurs have been facing recently.

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