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## **SILVER TOURISM IN THE EUROPEAN UNION**

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**Abstract:** The silver economy is an area of growth. Almost all economic sectors are expected to benefit from the silver economy. Sectors like cosmetics and fashion, smart homes, ITC, health services (including medical devices, pharmaceuticals and eHealth), fitness and wellness, robotics services, finance and insurance, safety, culture, education and skills, entertainment, transport and of course tourism are expected to gain the most from the emerging new field of economy. The elder generation's enthusiasm for travel is growing rapidly. However, "senior tourism" is not yet a clearly defined segment. The elderly are a heterogeneous population group with different consumption demands that can only be met by a correspondingly differentiated range of products and services. As a result of the growing demand, senior tourists are foreseen to become a powerful consumer group in the near future. According to our research, the 50+ population have their own preferences whilst travelling, and thus, the good understanding of their needs is becoming extremely important for silver tourism providers, especially because Europe is expected to be the biggest actor in the silver tourism market.

**Key words:** age-friendly cities, health care, well-being, medical tourism, senior tourism, silver tourism, silver economy

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### **INTRODUCTION**

The population worldwide is showing an ageing tendency, both in developed and developing countries. Modern gerontology research is expected to increase average life expectancy, and as a result, the average standard of living is also foreseen to rise. According to scientific prognoses, the second largest region affected by ageing will be the

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European Union after Japan. After the grey hair of senior people, European Union experts have named this phenomenon of ageing-related business and service provision opportunities “silver economy”. Silver economy is expected to affect almost every segment of the world economy in the near future. Of course, many scientists think that the existing economic models will be able to adapt to the upcoming trends, but the results of our research show that fundamental changes will be needed both at economic and social levels. The age group above 50 cannot be considered as a homogeneous group of elderly people; on the contrary, the group can be divided into different fragments.

Age is a main distinctive feature: there can be decades of difference, which means that we can talk about “younger” and “older” senior people. Beyond this, there are other differentiating factors like gender, cultural background, acquired skills, life experience or health status. Taking into account all the various factors, we can say that senior people are different (Zsarnoczky, 2016 a). Our study will focus on silver tourism, examining the aspects of tourism, demography, ITC, health sector, gerontology, life coaching and security technology. I have conducted interviews with gerontology experts and then analysed their answers and opinions on silver tourism. Our primary research consisted of surveys taken in 5 segments of the 50+ age group on their travel habits. As a result of our research, I aim to define the demand side of silver tourism, and I also wish to explore the forecasted trends and special characteristics of “grey hair” tourism in the near future.

### **The significance of the silver economy**

Silver economy has different perceptions worldwide. In Japan, the “robotic revolution” is considered as the only possible solution; meanwhile, in the Anglo-Saxon regions of the western hemisphere – in the USA, Australia and New Zealand – silver economy is planned to be narrowed down to designated and easily controllable zones and city parts. In this aspect, the European Union has a clear and different vision of the possible solution, in line with the historic principles of solidarity. Based on the fundamentals of social and economic cohesion and by linking generations together, the EU aims to introduce the latest results of gerontology research and innovation technology into the daily life of the elderly.

**Table 1.** Top Ten Ageing Countries 2015-2030 (Source: European Commission, 2016)

	<b>2015</b>	<b>2030</b>
<b>1.</b>	Japan	Japan
<b>2.</b>	Germany	Germany
<b>3.</b>	Italy	Italy
<b>4.</b>	France	South Korea
<b>5.</b>	Spain	France
<b>6.</b>	United Kingdom	Switzerland
<b>7.</b>	Canada	United Kingdom
<b>8.</b>	Ukraine	USA
<b>9.</b>	Poland	Australia
<b>10.</b>	USA	China

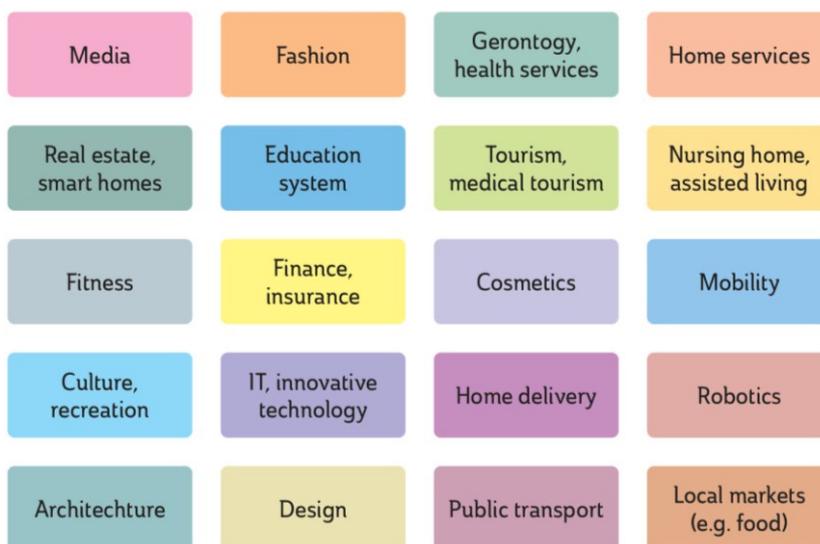
It is evident that the population of Europe is ageing (Rédei, 2006). The trend is at the same time a great challenge and a huge possibility for the people of the continent (Table 1). Based on the analysis of various research results, experts of the European Union have started to develop new programmes that aim to offer new solutions and alternatives for those who are willing to participate in the respective schemes. The three main programmes: Active and Assisted Living Programme (AAL), Horizon 2020 and European Innovation Partnership on Active and Healthy Ageing (EIP AHA) unite

market operators, high level business representatives and experts of the non-profit sector to work together and to get to know each other's demands better. As the increase in the number of senior people is well predictable, the first step was to name the segment by creating the term "silver economy". Silver economy includes the total economic activity of the 50+ population with all its expenditure-related products and demands (European Parliament, 2015). Actors that wish to fulfil the new market niche had already started experimental projects within the frameworks of the so called Living Lab programme that aims to assess senior consumers' demands under controlled circumstances and develop the best solutions and services for them. Among EU countries, the most advanced projects are in Länsi-Suomi, Finland, but new innovative experimental projects can also be found in Hungary; e.g. the Park Royal Resorts in Parádsasvár, where privately financed new innovative experimental projects targeting senior people are at the beginning of their implementation phase.

### Specificity of the silver economy

The next figure (Figure 1) shows that the spending willingness of senior people affects almost every economic sector. As indicated by the figure, elderly people represent a huge market segment; however, marketing experts had not yet exploited this possibility.

### Economic segments of the silver economy



**Figure 1.** The impact of the silver economy on economic segments (Source: Zsarnoczky M., 2016)

Service providers shown in the Figure 1 and the elderly people are gradually starting to realise the importance of a healthy lifestyle. In fact, there is a tendency among them to open up towards regular physical activity and physical-emotional-intellectual harmony, and as a result, a higher level of empathy will emerge towards them (Zsarnoczky, 2016b). In response to the challenges of the "greying century", new scientific fields have emerged. There are important research efforts going on in order to have a greater understanding of biological processes related to ageing.

The science of gerontology examines the chronological changes in human life processes that affect everybody equally. For example, it is a general statement that the ageing of the body is a normal biological process, not necessarily accompanied by

pathological lesions or diseases. However, the biological processes of natural ageing increase the vulnerability to diseases and accidents. With ageing, the body mass decreases, the movement ability decreases, cellular loss becomes continuous, the pain threshold becomes lower, blood pressure increases, lung capacity declines and muscular strength decreases; service providers must take all these aspects into account when developing targeted services for the elderly. Hereditary factors, environmental impacts, personal lifestyles developed in younger years, behaviour, social status, emotional and cognitive development, moral and ethical values and the accessibility to quality free time all affect ageing and life expectancy (Imre, 2007).

The most important results of gerontology research are:

- human life expectancy can be expanded up to 150 years, including an additional 30 years achieved by healthy lifestyle, genetic modifications and implant technologies;
- intellectual performance can be enhanced by chemical, psychological and psycho-biological methods;
- the defensive-protective operation of the immune system can be influenced and modified by targeted dietetic programmes;
- the role function of elderly age is transforming, but there is no general pattern of ageing, because diseases affect life quality.

Different risk factors can emerge at any stage during ageing, but there is a so-called “healthy ageing process” (Czigler, 2000). According to this, elderly people become ill because they are affected by a disease, and not because they are old. Health issues directly related to ageing are more like movement coordination disorders, lack of stamina or dementia (Halmos, 2002). I think that elderly people are gradually starting to realise the importance of a healthy lifestyle, and there is a tendency among them to open up towards regular physical activity and physical-emotional-intellectual harmony, and as a result, a higher level of empathy will be shown towards them.

### **Senior-friendly tourism scene**

According to present tendencies, the process of ageing goes on in parallel with today’s trends of urbanisation. As a result, the population “urbanises” from rural and peripheral regions towards central areas (Enyedi, 2002) in the majority of the developed countries. Municipal governments and urban planners will have to cope with huge challenges in the near future, when the development of senior-friendly spaces becomes a priority. The changes will greatly affect local people, living environments, existing road and pavement systems, utility and transport services, community spaces and parks, workplaces, shopping facilities, doctors’ offices, schools, hospitals, public institutions and the whole settlement area and everyday life (Piskóti, 2012).

The newly introduced term of senior-friendly accessibility will not only refer to a space developed especially for elderly people, but it will also mean a more user-friendly environment for the whole population. The decreased level of noise and electro-smog, the re-design of allotted passing time at crosswalks, the allocation of covered benches and resting places, the targeted distribution of public toilets and the re-organisation of the crossings of bicycle routes and pavements used by the elderly are all important innovations which will have a positive response from the senior citizens first. Such spaces with a higher level of safety will not only be suitable for the elderly: children, young single women and disabled people will also benefit from the changes. Safety is also a priority when it comes to tourism – as a matter of fact, it is the most important factor of decision making about destinations.

The definition of tourism space requires caution (Michalkó et al., 2007). In terms of settlement marketing, the existing image of a destination is extremely hard to change (Piskóti, 2000). The implementation of senior-friendly tourism scenes is a long-term

process in which the transformation of urban spaces is only part of the development. According to tourism experts, the possible innovative brand of “designed for older people” will spread only gradually. During our research, some further questions have emerged beyond the scope of this current analysis; however, urban planners and tourism decision makers should take these questions into consideration:

- To what extent can a local community be senior-friendly?
- To what extent do local actors support senior-friendly development?
- To what extent can a tourism destination be senior-friendly?
- Which one is more probable: senior tourism or senior-friendly tourism?

**Silver tourism**

The older generation is getting increasingly more committed to tourism. Members of the “silent generation” (Kotler et al., 2012) have significant spendable income and are interested in exploring the world. A typical group of them is the Baby-boom generation, born between the late 1940s and mid-1960s. They typically buy travel packages, put an emphasis on the length of their stay at the destination, are interested in other cultures and open towards novel gastronomy trends. From another point of view, senior tourists cannot be defined as a homogenous group (Zsarnoczky, 2016). This is partly due to the fact that the age group of senior citizens (generally referring to 50+ people) itself consists of different generations. A two-generation model of parent and child (ren) can easily belong to the same group; in regions with higher life expectancy, even three generations: grandparent-parent-child(ren) can fall into the same category. In the figure (Figure 2) above, five different groups are defined based on their age. Of course, other group definitions are also possible, but our statements below were developed on the basis of this differentiation, where the following conclusions are true in case of every group.

Age group	Life stage	Main characteristics (statistical majority)
51-64	Mature	Married Very active social actor Large household Large income (one or multiple resources) Medium disposable income
65-74	Young-old	Married Active social actor Medium household Multiple income resources Medium disposable income
75-84	Middle-old	Married / Single Follows social processes Small household One resource of income Large disposable income
85-94	Old-old	Single* Follows social processes Independent household Large disposable income <small>*usually female</small>
95+	Very old	Single* Passive social actor Outsourced household One resource of income Medium disposable income <small>*usually female</small>

**Figure 2.** Phases of Aging /5 ageing groups (Source: Zsarnoczky, 2016)

## **METHODOLOGY**

### **Analysis of silver tourist surveys**

The Silver Tourist surveys were taken at 4 locations in Hungary within a time frame of 8 weeks. The locations of the interviews were: Liszt Ferenc International Airport, the most popular tourist spots of Budapest, the city centres of Eger and Hévíz. The respondents were tourists visiting Hungary, all belonging to one of the 5 ageing groups within the 50+ population segment. The analysis of the answers resulted in the following data.

Objective data:

- Number of fully completed surveys: 119; 30% of the total of completed questionnaires (397).

- Gender ratio of respondents: female: 63%, male: 37%

- Ranking of respondents' countries of origin (1-10): Austria, Slovakia, Italy, Poland, Serbia, England, Spain, Russia, Germany, Romania. Ratio of EU countries: 86%.

- Age of respondents: the majority fell within the age group 51-64 (78%), followed by the 65-74 age group (17%). 4% of the respondents were between 75-84 years, while 1% represented the 85-94 age group. The age group of 95+ people was not represented in the surveys.

- As for the level of education of the respondents, 1% had a PhD, 44% of them had graduated from higher education (university or college), 31% had finished secondary education, 20% had graduated from VET education, while 3% had finished primary education, and only 1% had not finished any school at all.

- Marital status of respondents: married and lives with kin: 55%; divorced and single: 15%, widow(er), single: 13%, unmarried and lives with partner: 7%, married but lives with another partner: 3%, unmarried and single: 3%, divorced and lives with partner: 2%, married but lives separately: 1%, widow(er), lives with partner: 1%.

- Latest job of respondents: miscellaneous intellectual activity (without higher education degree): 33%; employment related to higher education degree: 29%; skilled worker (non-agriculture): 9%; intellectual freelancer: 6%; high level management (above head of department): 3%; lower level management (below head of department): 3%; farmer (agriculture): 2%; trader: 2%; mid-level management (head of department): 2%; trained worker: 1%; craftsman (manufacturer): 1%.

- 43% of the respondents claimed that they travel abroad at least once a year; 34% travels at least twice; 11% at least three times, 9% at least four times and 3% travels five times or more frequently towards international destinations annually.

- As for the means of transportation (within the last 5 years), 30% of the respondents claimed to use air transport, 22% opted for organised bus trips; 13% chose to combine air travel with car rental; 11% travelled by own car; 5% by train; 5% by river boat; 5% by rented car; 3% by motor home; 3% by ocean cruisers; 1% by domestic bus lines; 1% by community shared car and 1% by other two-wheeled vehicle.

- The survey also examined how many times the respondents' discretionary income would allow them to travel abroad, based on their own preferences (A: longer than 1 week, B: minimum 1 week, C: minimum 3 days, D: less than 3 days). The answers were as follows: 51-64 age group: A: 1 B: 1 C: 2 D: 5; 65-74 age group: A: 2 B: 2 C: 2 D: 2; 75-84 age group: A: 1 B: 1 C: 2 D: 3; 85-94 age group: A: 0 B: 1 C: 2 D: 3.

- 75% of the respondents prefer to use the services of travel agents; 25% of them claimed to organise their trips for themselves or with the help of their family members, while only 11% of the silver tourists organise their trips exclusively online.

- As for their preferred destination, 99% of respondents claimed that they prefer to travel within the European Union. It is interesting to note that 90% of them also

expressed that they would not want to travel outside Europe. The second most popular destinations were Canada and the USA.

#### Analysis of results

The analysis of the surveys revealed a significant amount of information regarding the socio-economic status and personal preferences of silver tourists; another emphasis was placed on their opinion and suggestions. From the interviews with staff members of travel agencies, tourist information offices and the results of the surveys led to the following conclusions: General characteristics of silver tourists;

- they have sufficient discretionary income,
- based on demographic data, the majority of silver tourists are women,
- safety is a priority for them, they avoid disaster areas,
- they have more free time, thus they are willing to travel at any season of the year,
- they can and are willing to extend the length of their stay, even at multiple times,
- they belong to the group of 'curious tourists',
- they need more communication,
- they are willing to buy medical and recreational services,
- when choosing their means of transport, accessibility is more important than the type of vehicle,
- Europe is their priority destination.

The list above clearly shows that senior tourists require personal care and attention. This indicates that they will prefer the customer-centred services of classic travel agencies over the information overload of internet sites. According to our research, the following tourism sectors are expected to be the most popular among silver tourists:

- medical and health tourism,
- visiting friend and relatives,
- luxury trips,
- luxury cruises,
- wellness/recreation/rehabilitation and life coaching,
- milestone tourism focusing on celebrating anniversaries,
- generation trips (grandparents with grandchildren),
- "bucket list" trips,
- sex tourism (David et al., 2008),
- holiday clubs, time—sharing,
- trips including anti-aging services, organ transplantation or genetic therapy.

One of the most noteworthy conclusions is that none of the interviewees was interested in becoming familiar with other religions and religious habits. Although previously great expectations were associated with religious tourism including visits to different holy places, the decreased sense of safety among senior people due the international migration crisis could be seen as one of the major factors behind the decline of this type of activity.

## RESULTS

### **Hungary's position in the silver tourism market**

Hungary has a great potential in the silver economy, and with successful management, the country can break into the world market as a destination. Since Hungarian society experiences an ageing process in itself decision makers are expected to provide an effective response resulting in a huge potential where economic sub-sectors and multinational companies will be able to test their developments and innovations in a smaller regional market. In comparison with the neighbouring regions, Hungary has excellent environmental conditions, can serve as a tourism gateway and offers cost-

effective solutions. The demographic statistics of former political emigrants and the amount of foreign state pensions paid for non-resident citizens in Hungary indicates that there is already a significant group of so-called “social senior tourists” living in the national silver economy. This means that Hungary is already a popular destination, where elderly people are willing to habitually spend their income received from another country.

Taking into account the characteristics and niches of the tourism sectors of Hungary, the most significant growth is expected in medical and health tourism among senior visitors. Health tourism has now become a constantly developing tourism product with a great innovation potential. The main attractions of the product are health improvement and general well-being (Michalkó, 2012). Because the market of the product offers services both for healthy consumers and for those aiming to improve their health, the terms “wellness”, “prevention”, “therapy”, “rehabilitation” and “fitness” have become widespread and common expressions among the whole population. Regardless of this phenomenon, the two sub-sectors of health tourism have not experienced fundamental changes. Medical tourism offers curative services, while wellness tourism attracts visitors who wish to sustain their healthy condition and well-being. In case of senior tourists, both sub-sectors can provide beneficial services to maintain good health and prevent diseases. It is a special Hungarian feature that – to some extent - both sub-sectors of health tourism are connected to the excellent and easily accessible thermal waters. When examining international trends, it is clear that in other countries, these sub-sectors are connected to different factors, both in terms of service providers and consumers.

The newest wellness trends of health tourism do not require on-site thermal water resources, because thanks to modern industrial technologies, the water does not leave the external operational site and the whole water capacity is recycled, in line with the requirements of sustainability. In the frameworks of international health services, the greatest income of spas does not come from entrance fees, but from related services like plastic surgery, cardiovascular health services, ophthalmology, fertility therapies and dental services that can also be obtained separately. Future innovation and development objectives have significantly surpassed the possibilities of today’s health tourism offers; regional services like surrogate mother programmes in India, or genetic therapies in Russia and China are already advertised as health/medical tourism services. These segments raise serious questions about general and medical ethics and initiate sincere professional debates.

## **CONCLUSION**

Our research focused one of the most exciting phenomena of today: the ageing of western civilisation and its complex effects on tourism. I have analysed the significance of the silver economy, examined its effects, and as a result it was clarified that it has an impact on almost the whole economy. During the “greying century”, the Living Lab experimental programmes were started in the European Union, implementing complex developments and exemplary models focusing on solutions in connection with the ageing process. Finland plays a leading role in the experimental research, but the planning process of Park Royal Resorts in Parádsasvár, Hungary had also been finished, opening the way for the practice-oriented implementation of silver tourism innovation.

Previously marketing experts did not consider senior people as a significant market factor; moreover, the group was identified as a homogenous segment. Yet our research results have shown that based on numerous variants, instead of one large homogenous group, senior people should be divided into various heterogenous segments. Thanks to new scientific fields like gerontology, our knowledge of the aging process and its principles is constantly increasing. These results are extremely important for silver

tourism professionals because the new findings can prepare them for the upcoming challenges of the market. The market of senior tourists represents a key economic segment that has a variety of general characteristics. Since today's tourism destinations are not prepared to receive elderly visitors, settlement marketing experts should realise the importance of implementing senior-friendly developments.

Through tourism, the whole society can benefit from such improvements, and thus, the purpose of general "well-being" will be served. The tourism sector has the potential to strengthen its sectors through development, and the innovation of existing capacities will promote an instant response to the demands of silver tourism. Based on its characteristics, Hungary can become a regional destination country, especially in the fields of medical and health tourism. Taking into account the existing medical capacities and international trends, further specialisation towards the needs of the elderly will be required in order to retain the country's competitiveness. As for the possible future trends of silver tourism, I think that the most successful senior tourism products will be those complex developments that require longer length of stay and consist of health tourism services combined with innovative packages of nursing care and monitoring services.

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