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THE SURVEY ON DIGITAL ADAPTATION AMONG SENIOR CITIZENS

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ABSTRACT

In the last two decades we are witnessing revolutionary digital transformations. Impact of Digitization is felt in almost every field. This sudden transformation has affected the life of all the senior citizens. There are both positive and adverse effects of the digital transformation on the senior citizens. Those who have adapted to the digital transformation see this as a blessing. But digitization has also left the less adaptive senior citizens in dismay, adding to their hardships of age. This paper attempts to understand the perception of the senior citizens about the digital transformation and their level of adaptation to digital changes. A survey of 99 senior citizens on their digital adaptation has been surveyed and presented in this paper.

KEYWORDS: Digitization, Digital transformation, senior citizen

INTRODUCTION

Today, Digitalization is the important part of everyone's life. It enables leveraging digital technologies to perform various activities of everyday life economically, comfortably, quickly and efficiently. Digitalization has acquired crucial importance in data processing, storage and transmission because it allows usage and transmission of information of all kinds, Text, Codes, Pictures, Images, Audios, Videos in all the formats to be carried with the same efficiency and also be intermingled. Digital adaptation has become the way of life for people across all ages- from childhood to the old age. The younger generations adapt easily and do so many innovations like creating new apps, YouTube channels, searching new information from Google (search engine), attending online classes etc., the middle age people are using

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the internet for social networking, group chat, and especially for work related activities. eg., work from home due to covid-19 situation. The Elder people are left without choice, but to adapt to the digital developments. Digital Devices have become part of the families. Every member of each family spends more time on device rather than with other members. Elders try to learn and enter the digital world with the help of the tech savvy younger generation. They learn to use several digital services which are available now to make their easier. Some classic examples where we can see height digital adaptation among elders are - internet banking, social media and entertainment.

For the Elders who have adapted, digitization is a great boon. These transition helps them stay informed, connect to friends and family, shop, and make travel plans and reservations, to travel, to do banking activities from home, etc. As a matter of fact, social connectedness has even been linked to the health and well-being. Older adults who lack in social connection, report frequently about feeling lonely Suffer from depression. On the other hand, research shows social relationships are consistently associated with good health, higher satisfaction and lessen the risk factor of diseases.

REVIEW OF LITERATURE

"Helping senior citizens cope with everyday digital life", by Uma Ganesh, New Delhi, 2018. This study focused on the usage of digitalization by senior citizens, having easy access to the digital devices, apps and tools. Most of the educated senior citizens are using these social media apps to connect with their family and friends. They are still facing challenges in adopting to new technologies.

"Effect of digital engagement on the quality of life of older people, by Jauqueline damant Ph.D., 2016. This study explains about the positive and negative aspects of elderly people and the quality of life after adapting to the information and communication technology (ICT). The research was conducted in a scoping review of framework analysis approach based on six domains from the ASCOT and WHOQOL from the year 2007 to 2014. The research reveals that not only the social media is useful, not only the connectivity, but also for telecare and telehealth. It concludes that, even though there are many positive and negative aspects the older people enjoy and accepted these changes in technologies.

"Digital empowerment for India's senior citizens" by Aparna Thakker. This study explains about the technology being served as a tool to enable the senior citizens independently to achieve the challenges of modern life. Even though, these technological apps and devices are marketed to the younger generation, it

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has the greater impact on senior citizens day to day life. As per help age India's annual report, by 2050, the population of senior citizens are equal to its under 18 population. Without social media and smart phones, the seniors are only relying upon the human interactions to maintain their relationship. The study suggests that citizens should also be need digitally savvy.

OBJECTIVES

- 1. To understand the Demographical profile of senior citizens.
- 2. To identify most used Digital services among Senior citizens- Banking, Health care, Entertainment, Social media, Travel, Online purchase, among senior citizens
- 3. To understand the influence of digital adaptation on their usage of digital services
- 4. To understand their perception of senior citizens on digitization

RESEARCH METHODOLOGY

This is an empirical research conducted through survey of 99 senior citizens in Chennai. A structured questionnaire was administered using Google forms to collect responses. In some cases, interview method was adopted.

Data Collected:

Primary Data was collected through survey. Secondary data was collected through from websites journals and articles

Tools for Analysis:

- Percentage Analysis
- t-test
- Anova

PERCENTAGE ANALYSIS

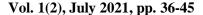
I. DEMOGRAPHIC PROFILE

 TABLE 1 AGE

 AGE
 Frequency
 Percent

 60-65
 51
 51.5%

 65-70
 17
 17.2%







70-75	19	19.2%
75-80	8	8.1%
AB 80	4	4.0%
Total	99	100.0%

Table 3.1 shows that out of 99 respondents 51.5% of respondents are under the age group of 60 to 65 years are adapting digitalization. People aged between 65 to 70 years flow under the category of 17.2% of the respondents and people aged between 70 to 75 years flow under the category of 19.2% of the respondents are familieriesed in digitalization. 8.1% and 4% of the respondents belongs to the age group of 75 to 80 years and above 80 years respectively.

TABLE 2 GENDER

GENDER	Frequency	Percent
MALE	62	62.6%
FEMALE	37	37.4%
Total	99	100.0%

Table 3.2 shows that out of 99 respondents 62.6% of the respondents are MALE, and 37.4% are female respondents. Most of the male respondents are constantly using this digitalization.

II. DIGITAL ADAPTATION PROFILE – PERCENTAGE ANALYSIS

TABLE 3 THE DEVICE USED MOST BY THE SENIOR CITIZENS.

s.no		Frequency	percentage
1	Mobile	82	82.8
2	Laptop	5	5.1
3	Mobile, Laptop	9	9.1
4	i-phone, Tab, Laptop	1	1.0
5	Mobile, Tab & Laptop	2	2.0
	Total	99	100.0

Table 3.3 shows that 82.8% of the senior citizens are using their mobiles ,9.1% of the seniors are using their mobile and laptops and 5.1% of the seniors are using only their laptops for online usage.

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TABLE 4 INTERNET USAGE

	Frequency	Percentage
Mobile Data	42	42.4
Wi-Fi	30	30.3
Mobile data, Wi-Fi	16	16.2
No net connection	11	11.1
Total	99	100.0

Table 3.4 shows that most of the senior citizens are using their mobile data for internet usage.42.4% of the respondents using mobile data, 30.3% of the respondents are using WIFI and 16.2% of the respondents are using both mobile data and Wi-Fi for internet usage.

TABLE 5 THE PURPOSE OF USAGE OF DIGITAL DEVICES BY SENIOR CITIZENS

PURPOSE	FREQUENCY
ENTERTAINMENT	55
BANKING	51
SOCIAL MEDIA	51
ONLINE PAYMENT	34
ONLINE PURCHASE	27
TRAVEL BOOKING	21
MEDICAL FACILITIES	10

Table 3.5 Shows that senior citizens used digital technology mainly for entertainment (55), Banking (51), and Social media (51) purposes.

ONE-SAMPLE STATISTICS – t- TEST

One sample t Test determines whether the sample mean is statistically different from the population mean. Respondents were asked to indicate their usage in a three-point scaling; 1 – Most used, 2- Normal use, 3- Not used at all. The mean so values calculated using t-test were used to rank their usage.

Mean value below 2 indicates that service is MOST USED by Senior citizens

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Mean value between 2 and 2.5 indicates that service is used rarely

Mean value above 2.5 indicates that service is not used.

TABLE 6 USAGE OF ONLINE BANKING OPERATIONS BY SENIOR CITIZENS

DIGITAL BANKING SERVICES	NO.	MEAN VALUE
1. ATM	99	1.8081
2. DEBIT_CARD	99	1.9596
3. NETBANKING	99	2.2626
4. MOBILE_BANKING	99	2.3030
5. BANKING_APP	99	2.3232
6. CREDIT_CARD	99	2.7980
7. FD	99	2.8485
8. RD	99	2.8788

Table 3.6 discusses the banking services usage by senior citizens.

- Most of the senior citizens are using ATM cards, Debit cards.
- Rarely they are using net banking and mobile banking, banking apps
- Senior citizens aware of banking apps, credit cards, online fixed deposits and online recurring deposits. But they are not using these facilities in day-to-day life.

TABLE 7 USAGE OF ONLINE MEDICAL SERVICES BY SENIOR CITIZENS

MEDICAL SERVICES	N	Mean
1.PURCHASE	99	2.6768
2.APPOINTMENT	99	2.7071
3.LABTEST	99	2.7071
4.CONSULTATION	99	2.8384

Table 3.7 shows the most of the senior citizens are not using this digitalization for purchasing
medicines and booking the appointment to the doctors. This may be done by young generation for
their parents.

TABLE 8 USAGE OF ONLINE PURCHASE FACILITY BY SENIOR CITIZENS

ONLINE PURCHASE	N	Mean
1.ACCESORIES	99	2.4141
2.GROCERY	99	2.4242
3.Textiles	99	2.4949

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4.HOME_APPLIENCES	99	2.5152
5.BOOKS	99	2.5859

• Table 3.8 shows that the senior citizens purchase accessories, grocery and textiles through online shopping. But they don't purchase often. Mean close to 2.5

TABLE 9 TRAVEL BOOKING ADOPTED BY SENIOR CITIZENS

ED AVEL DOOMNIG	N	3.6
TRAVEL BOOKING	N	Mean
1.TAXI BOOKING	99	2.0202
2. RAILWAY TICKET	99	2.2828
3.ONLINE FLIGHT BOOKING	99	2.6970
4.SMART CARD	99	2.8283

• Table 3.9 senior citizens are using online travel booking for taxies and railway tickets only.

TABLE 10 ONLINE PAYMENTS ADOPTED BY SENIOR CITIZENS

ONLINE PAYMENT	N	Mean
1.NEFT	99	2.4242
2.Google Pay	99	2.4646
3.PAYTM	99	2.6768
4.Phone Pay	99	2.7576

• Table 3.10 shows that senior citizens are using NEFT and Google Pay occasionally

TABLE 11 USAGE OF SOCIAL MEDIA AMONG SENIOR CITIZENS

	N	Mean
1.WHATSAPP	99	1.6162
2.YOUTUBE	99	1.8283
3.EMAIL	99	2.2121
4.FB	99	2.2525
5.INSTAGRAM	99	2.7677
6.TWITTER	99	2.8384
7. LINKEDIN	99	2.8889

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- Table3.11 shows that most of the senior citizens are using WhatsApp and YouTube
- Some Senior citizens r familiar with Email & Facebook also
- Senior don't use Instagram, Twitter or Linkedin

TABLE 12 USAGE OF ENTERTAINMENT APPS ADOPTED BY SENIOR CITIZENS

	NT	Maria
	N	Mean
Q10_YOU_TUBE	99	1.7475
Q10_MUSIC	99	2.3030
Q10_NEWSPAPER	99	2.4040
Q10_GAMES	99	2.5354
Q10_AMAZON_PRIME	99	2.5354

- Table3.12 shows that most of the senior citizens are using YouTube for entertainment
- Some Senior citizens listen to music online and read on-line news
- Senior don't play online games, Amazon prime

TABLE 13 USAGE OF ONLINE MEETING APPS ADOPTED BY SENIOR CITIZENS

	N	Mean
1.WHATSAPP_VIDEO	99	2.2020
2.ZOOM	99	2.5051
3.GOOGLE_MEET	99	2.6465
4.SKYPE	99	2.8081
5.WEBEX	99	2.8586
5. MICROSOFT TEAMS	99	2.8788

- Table3.13 shows that most of the senior citizens are using Whatsapp videos
- They are not using other meeting Apps.

ONE WAY ANOVA

One way Analysis of Variance – ANOVA is a technique used to compare means of different groups using F distribution. A higher F ratio indicates that the groups differ in their mean value and the difference is significant

TABLE 14 INFLUENCE OF DIGITAL ADAPTATION ON ONLINE PURCHASE OF PRODUCTS $_$ ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Q6_Textiles	Between Groups	2.444	2	2.444	5.352	.023
	Within Groups	44.303	97	.457		

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Q6_GROCERY	Between Groups	2.909	2	2.909	6.233	.014
	Within Groups	45.273	97	.467		
Q6_BOOKS	Between Groups	1.293	2	1.293	3.415	.068
	Within Groups	36.727	97	.379		
Q6_FOOD	Between Groups	2.444	2	2.444	4.497	.037
	Within Groups	52.727	97	.544		
	Total	58.020	99			

• There is a significant influence of digital adaptation among senior citizens on online purchase of products such as textiles (F: 5.352 and S: 0.023), grocery (f: 6.233 and S: 0.014) and food (F: 4.497and S: .037). It is evident from the analysis seniors who have adopted to digital techniques prefer to purchase textiles, grocery, and food products through online.

TABLE 15 INFLUENCE OF DIGITAL ADAPTION ON ONLINE TRAVEL BOOKINGS -ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Q7_ONLINE_FLIGHT_BOOKING	Between Groups	1.636	2	1.636	.037	.042
	Within Groups	37.273	97	.384		
	Total	38.909	99			

• There is significant influence of digital adaptation of senior citizens among travel booking, especially for flight booking (F: .037 and S:0.042)

TABLE 16 INFLUENCE OF DIGITAL ADAPTATION ON SOCIAL MEDIA USAGE_ ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Q9_INSTAGRAM	Between Groups	2.444	2	2.444	8.117	.005
	Within Groups	29.212	97	.301		
Q9_TWITTER	Between Groups	1.460	2	1.460	7.095	.009
	Within Groups	19.955	97	.206		

• There is significant influence of digital adaptation of senior citizens on their social media usage. Senior citizens who have adopted to digital transactions are very comfortable usage of Instagram (F:8.117 sig:0.005), twitter (F:7.095and s:0.009).

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TABLE 17 PERCEPTIONS OF SENIOR CITIZENS

PERCEPTION QUESTION	YES_ RESPONSES	NO_ RESPONSES
Q16_Do You Feel Digitisation Has Increased Comforts	70	29
Q14_Do You Need Youngster's Assistance	68	31
Q13_Do You Prefer These Digital Changes	66	33
Q17_Digitization Has Made Life Easy For Man Kind	60	39
Q15 Do You Think Digital Transactions Are Safe	46	53

Senior citizens agree that Digitization has improved comforts. They prefer the digital changes and
agree that digitization has made life easy for mankind. They also agree that they need the
assistance of youngsters to use digital services.

FINDINGS

- Majority of Senior citizens have adapted to and have accepted the digital transitions
- Digital services used most by senior citizens are- Entertainment, Banking and Social media
- ATM usage, Debit card usage is HIGH among senior citizens,
- Whatsapp and Youtube are MOST USED social media and entertainment apps
- Purchase of Grocery, Accessories, textile online; Taxi booking and Railway ticket booking; Payment by NEFT & Google pay are other digital services the senior are familiar with
- Seniors who have learnt and adopted to digital transactions efficiently use them for online purchases, to do flight bookings, use Instagram and twitter. It was established digital adaptation influenced their perception on digital transactions
- Senior citizens perceive that digital transactions are comfortable, useful and has made life simple. But they feel that they are not safe. They also agree that they need assistance to adopt.

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