

# **E-Transaction For The Elderly**

## **A Category 4 Resource Development Project**

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### **1.Introduction**

**1.1 rationale/description of project:** Many elderly are now “lost” in the digital world. With technology pressing in on them, there is a short amount of time until they cannot cope with new technology. Project E-transaction for the Elderly wants to navigate them through the digital world.

**1.2 Objective:** Project E-Transaction for the Elderly is a project that strives to educate the elderly above the age of 60 on how to perform online cashless transactions safely. by creating a lesson package to achieve our goal.

**1.3 Target Audience:** Elderly who have little or no knowledge on how to perform safe, online e-transactions.

**1.4 Focus and significance of study:** To create a successful lesson package to make a long lasting impact on the elderly.

**1.5 Scope of study:** To teach the elderly how to do

- Online banking
- Online shopping
- Mobile payments(QR codes, mobile bank apps)

### **Usefulness**

After seeing the critical need of educating the elderly, we were challenged with how to do so. We decided to put all the content in a basic lesson package split in 3 lessons. An introduction, followed by the content heavy uses of E-Transaction, then a last lesson on Security. The introduction allowed the elderly to grasp a basic understanding of what E-Transaction is and also gave them some incentive to learn it. All these lessons were powerpoint slides with narrations and voice overs. We also placed videos inside to make it simpler for the elderly to understand.

Being teenagers, E-Transaction was also relatively new to us. Most of the advice that we gave were not from online sources, but were from our own experiences trying it out

ourselves. We also found online sources complicated and extremely hard to understand. From feedback of our first round of implementation, we found that having voiceovers would be clearer and more illustration was needed. To solve this, we added more slides with pictures instead of having words. We also added voiceover and scripted the slides. This not only allowed the elderly to be able to hear and see the lesson, but also allowed for the absence of a presenter. Our slides/video was improved with clear step by step picture guides for the elderly to follow. All the pictures were screenshots of us trying to use E-Transaction ourselves. We not only covered how to create an account/how to download the app, but also covered on how to use the platform and how to buy things that you actually want.

We found the need for the short lesson on security due to the rising number of scams in Singapore. In 2017, the number of love scams have increased by 29.9%, with a total of approximately 37 million dollars lost to these kind of scams. There was also a 29% increase of Email Impersonation scams from the first half of 2016 to the first half of 2017. (Taken from the SPF website) Elderly are extremely vulnerable to scams, as they may be less vigilant than us. In our lesson of security, we gave a series of tips on how to secure an E-Transaction Account such as how to set a strong password. We also taught them how to set up protective measures like 2 step verification. Most importantly, we taught the elderly how to be vigilant and what to do when they think they were scammed, which is to call the police scam hotline.

### **3.Methodology/The Study**

**3.1 Needs analysis:**We conducted a needs analysis to make sure that our project was viable and relevant.We created a survey to ask the elderly,and conducted it on 20 elderly. When asked whether they find physical shopping is troublesome, 15 of them said yes and 3 of them said sometimes. When asked whether physical banking is troublesome, 10 said yes and 5 said sometimes. All these processes has been electronised and can be taught to the elderly

**3.2 Our lesson package:**We created a public google sites consisting of three lesson packages.this includes Introduction to e-transaction,security,and how to use e-transaction itself.We also created a powerpoint audio tutorial to better help the elderly understand how to use e-transaction.We also created a public wix website to advertise our project to elderly.

**3.3 Implementation:**Through our implementation,I daresay we were relatively successful.Most of the elderly were able to do e-transactions afterwards.

**3.4 Feedback:** We received feedback that the tutorial was too long. We also received feedback that there was a language barrier. Thus, we split the audio tutorial into sections, and implemented Chinese audio into our audio tutorial.

#### **4. Outcomes, analysis and discussions**

Some positive feedback was the user experience and the use of more visual and audio in the lesson package. Also we have heard from one of our participants that they actually started using mobile transactions to pay for 50% of her payments. Through our lesson on security, more awareness was created about online scams through social interaction amongst the elderly.

We feel that our project for Secondary One level did fairly well, though it definitely was not perfect. We feel that we could have publicised our project more through creating social platforms. We also feel that the language barrier is a hard challenge that we could have solved given more time. We feel that making infographics for our lesson package could have been the best alternative as it makes full use of the hearing and seeing and colour. However, due to the lack of resources and time, we were not able to achieve this. Further extensions could be making a proper website to house all the lessons, instead of limiting it to a Google site. Possible partnerships with bigger organisations like Old Folks Home.

In conclusion, Project E-Transaction for the Elderly has been a meaningful but challenging experience for us as Secondary Ones. There was a great amount of effort placed into making this project possible. We have learnt important skills like time management and also have bonded more together. We also hope to uphold our school value of 饮水思源 by educating the elderly on e-transaction. We hope to be able to learn from our mistakes and do even better for future projects.

#### **5. Implications and Recommendations**

From implementation stages, there were a few key issues raised through our feedback forms. The first issue was a language barrier. Our slides were in English and thus elderly who did not understand simple English would have an extremely hard time understanding and learning the skills, no matter how simple the English was. A solution to this would be a Chinese version with Chinese slides and a Chinese narration. However, illiterate elderly would still not be able to understand and the only form of way to communicate to them would be in dialect, which none of us can speak well enough.

Another problem would be the pace of the lesson. A short lesson within 5 minutes would sound appealing to most and would be easier to attract people, but a short lesson is

content heavy one as well. Through our feedback, we had to decide on how to make our lessons easy to understand and in a perfect length. We believed we have achieved this as in between most segments, we have a video which gives the elderly a break. We also created quizzes to test their real understanding of what we taught. The elderly did surprisingly well for the quizzes.

In order to enhance their experience, we provided them with headphones in order to block out the noise. We also used QR codes to links to our quizzes and forms so as to make things more convenient for the elderly. The use of QR codes also allowed the elderly to practise how to use a qr code scanner.

## **6. Conclusion**

We chose this component as we have not seen other projects teaching the elderly about this topic. We have seen projects about communication and security, but have not seen projects about E-Transaction. We also feel that current tutorials are complicated and are too quick. An elderly would need reinforcement of concepts, not a short 30 second video! Our project focuses on educating the elderly on Online Shopping, Online Banking and Mobile Payments. We did a Needs Analysis to prove the usefulness of our project. In a survey of 19 elderly (aged 60 and above), 9 of them said shopping was troublesome and 3 of them said it was sometimes troublesome. If we teach the elderly about online shopping, we would be able to make the process of shopping more convenient for them. With Singapore's Mass Rapid Transport adopting a full cashless system, we need to educate and teach the elderly on how to use these new systems. Also in Prime Minister Lee Hsien Loong's National Day Rally Speech 2017, there was an entire segment focused on the launch of Paynow. The government is pushing for these new methods to be adopted into society and thus educating the elderly on how to use these system is necessary.

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