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The Negative Effects on the Elderly of the Rise of Online Payment

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Abstract: Since the emergence of covid 19, online payment has replaced cash and other payment methods. People take it as the improvement of technology, but we usually ignore that online payment is not very suitable for every age group. For instance, the elderly. This report will analyze the rise of online payment and its adverse effects on the elderly.

Keywords: Online Payment, Elderly, Covid-19

1. Introduction

During the past years, along with the rapid development of online payment, we tend to ignore the hidden problem-offline elderly. This is the outline of a news report: an uncle is excused from a bus because he fails to obtain the health code. Similar events have emerged since the covid-19, and the elderly face a severe challenge. Online payment is an innovation. It is a very new product in this online society, which differs significantly from any payment method in the past, which causes adaptation problems for the elderly population. In China, among one billion netizens, only 10 percent are over 60. Therefore, the majority of the elderly group is failing to utilize technology, which is a fatal fact in this rapidly developing society [1].

Due to the arrival of covid 19, our life has been brought online. Payment, food, and entertainment are all examples of our life turning online. The development of online payment brought us many derivatives that have been extremely helpful for epidemic prevention. However, the elderly often have either subjective or objective problems utilizing these new products. For example, when doing the nucleic acid test, a code is required on the phone, most of the elderly often cannot afford a phone, or even if they could, they do not know how to acquire the code correctly. Similar problems have become a common phenomenon throughout the past; apparently, adapting to an online society is not easy for the elderly.

For the elderly, unable to utilize technology means they are disabled in this network-based society. The new generation often feels that there are only benefits brought by technology but ignores the threshold behind it. The products are not designed for the elderly; they are not set as the targeted audience, which also means that society has left them behind. This research focuses on this group of elderly who are experiencing isolation from society. They often do not have technology products and rarely rely on the internet, which means they are restricted within their community. When lockdown and covid arrive, all they can do is rely on the volunteers within the community or their offspring. It is pathetic that this portion of the population is just left out because they are different from the majority.

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2. Methodology

2.1. Method

For this research, the methodology will be a combination of both secondary and first-hand sources. The secondary source will mainly contribute to the background knowledge of this report, including data on netizens or the development of online payment. At the same time, first-hand sources like interviews or street visits will reflect the actual life of the offline elderly in this unique society. Both parts of the methodology are indispensable; this topic cannot be done by looking at data; communication between people takes a significant role. The secondary data research will provide support for our first-hand interviews. For example, one question is how online payment became mainstream during covid-19; the results of this research will be the basis of the next question which will be broken down into parts in the interview, what are the drawbacks of online payment to the elderly? Before the interviews are conducted, we need to have some background information to ask practical and valuable questions. In interviews, data and numbers are always more effective than vivid descriptions. There are many difficulties that I can foresee. For example, the acquiring of data will be a problem. As other countries' online payments are not as developed as China, many research results that we demand can only be sourced from China, which limits the broadness of research and increases the difficulty of acquiring data. Furthermore, not many scholars are focusing on this topic at the moment; therefore, finding credible sources will also be more difficult. There is no easy way to solve these problems; all I can do is devote more time and effort to finding resources.

2.2. Interviewees

Table 1: list of interviewees (names and ages are fiction for protection).

Number	Interviewee	Age & Gender
1	Uncle Huang, Alone in a old housing estate	80 yrs, Male
2	Uncle Feng, Volunteer to teach others for phones	60 yrs, Male
3	Uncle Kong, an elderly living with mate	73yrs, Male
4	Granny Wang, an elderly living with mate	67yrs, Female
5	Granny Lin, elderly living alone	65yrs, Female

3. Findings

3.1. The Rise of Online Payment throughout the Era of Covid-19

The Rise of Online Payment throughout the era of Covid-19

Online payment has replaced most offline payments, including bank cards and cash. Online payment originated from Alibaba in 2004 when Taobao and eBay were fighting for the online shopping market in China. Alipay, the first online payment system, was created then. It was first used as an advantage for safe and quick transactions; after eBay quit the Chinese Market in 2006, Taobao began to develop along with Alipay. Due to the popularity of Taobao, Alipay soon became a new choice for people to transact money. Another company prospering in online payment, Tencent, used a similar route. Tencent first developed WeChat and made it the most popular communication software, then WeChat Pay existed as a derivative of WeChat and became more and more popular. Both these products became the mainstream ever since Covid-19 arrived. Due to covid, every unnecessary contact should be avoided. Therefore, people started using WeChat and Alipay as their primary payment sources instead of cash and bank cards. Table 1 below shows a significant rise in popularity throughout 2018 and 2020, identical to the time region of covid-19's first appearance.

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During that time, online shopping was many people's primary source of acquiring groceries and goods, making online payment extravagantly popular throughout that era. At the same time, much pandemic-related software required support from online payment. Health codes, and NAT tests, are all products that helped with Covid-19; at the same time, it is mainly used within two online payment software, WeChat and Alipay. During the lockdown back in 2022 Spring, another version of online shopping within the pandemic was developed: group purchases. People within the same community would buy together a company's products. These are all different ways online payment now exists in everyone's daily life. However, the elderly often are not involved in any of the activities related to online payment.

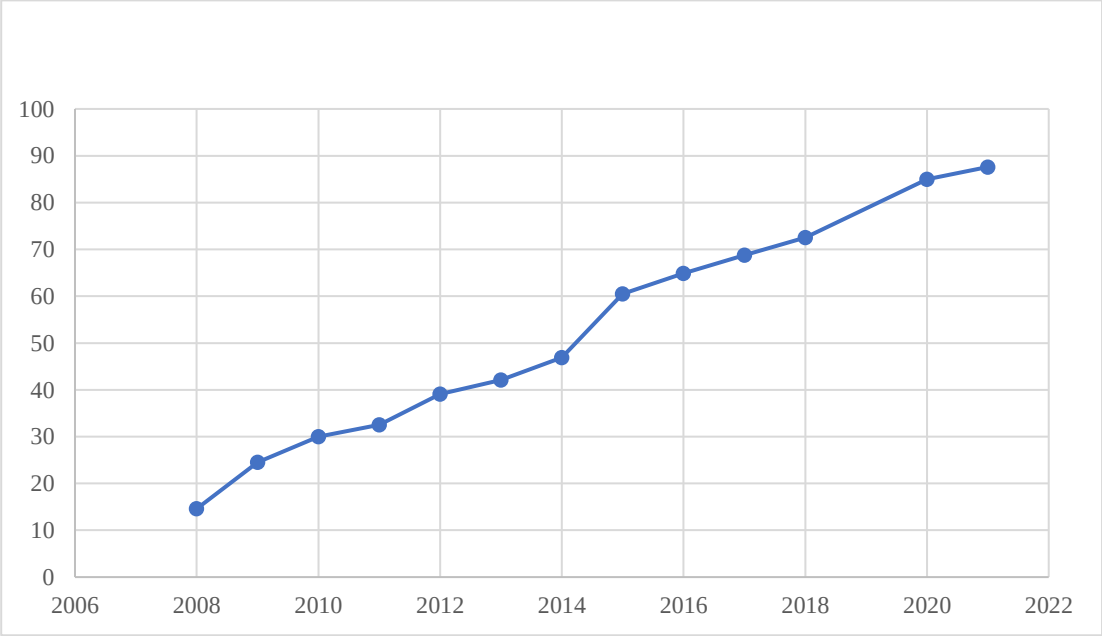


Figure 1: From 2008 to 2021, online payment for China (%) Source-CNNIC.

3.2. "Offline" Elderly Struggling in the Network-based Society

Within this world full of viruses, without a phone, everyone is disabled. It is extremely difficult for all the elderly who cannot utilize a phone to experience everyday life. Traveling requires the health code, purchasing groceries requires online payment, and the shadows of the phone are pervasive in life. Without a phone during lockdown means being isolated from society. In the day, there is no entertainment, no communication, no even someone to talk to. All the groceries rely on community volunteers, barely enough for a grown-up adult. An elderly who has experienced the lockdown expressed that he had to learn how to use online payment to buy his groceries. Just describing this life feels suffocated, not to mention these offline elderlies have experienced it. According to research, there are solutions to some of the problems. For example, an offline code has been created for the elderly who cannot utilize phones for traveling and purchasing. Also, the community would contact the offspring of the elderly to let them get in touch and find a solution.

3.3. Potential Psychological Damages

The isolation from society could potentially harm the mental health of the elderly. Covid-19 cuts off the node of communication between people in society; the new generation could transform this onto a network, but this is not that easy for the elderly. Therefore, offline elderly during covid lockdowns

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cannot often communicate with others. A Peking University report that looks deep into the psychological damages due to isolation from society talks about how loneliness will burden people psychologically; it is unbearable for most of the population to withstand such a long time of loneliness [2,3]. Furthermore, the passage talks about how there are emotions that are required to be vented [4]. Usually, family or friends beside us is the best choice. Otherwise, people could talk about it on the internet. However, for the offline elderly who are alone, many emotions store up within their mental world, which could lead to severe psychological harm like depression.

4. Discussion

4.1. Significance of Research

All the phenomena described above happen commonly in most 1,2, and 3-tier cities. The elderly living in 4 or 5-tier cities are in a society relatively not that impacted by online payment. I always believe this phenomenon is worthy of popularity because this is a problem that most of us have to cope with either now or in the future. For now, we have parents and grandparents who might be bearing this problem; in the future, this problem may befall our own heads. Online payment has already become a trend and is likely to totally replace cash in the future; this also means that this problem will worsen in the future, and society cannot cure itself of problems like this. Although this report may not provide a suitable solution that can help a lot of the elderly, I believe at least there should be more of the population paying attention to this problem.

5. Recommendation

The elderly are facing a difficult situation, but many solutions have already been proposed to come into use. For instance, to favor the elderly, the offline code has been created; it serves the purposes as same as the health code but exists in the form of printed paper. Whenever the elderly demand travel, they can find the sub-strict office and print this paper. Moreover, from the interviewees, he indicates that offices are organizing lectures for the elderly to teach them how to use phones and essential functions. As one of the volunteers, he expresses that most of the elderly feel proud and have fun learning how to use phones.

6. Conclusion

Indeed, innovation in technology and the internet has offered us a more convenient life; sophisticated procedures in the past are now simplified into a few gestures, these are all signs of improvement in technology, and we are enjoying its profits. However, it is always essential to consider humans as a whole. When our ancestors, homo sapiens, first emerged on this planet 150000 years ago, we were not as bright as the Neanderthals, not as strong as animals. However, we eventually could climb up to this planet's peak through a united power as a whole. Today, 150000 years later, we should not forget this process or any part of the population. Therefore, the adverse effects of the development of online payment on the elderly should be taken seriously, much less we will become elderly ourselves in the future.

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Appendix 1 Interview Questions on Elderly

Online payment-

1. Do you pay more in cash or mobile phone

a. Is the online payment program is set up personally or with the help of others

b. Are there any difficulties in cash payment? (Ex: no change, cash rejected)

c. Have you encountered any difficulties in online payment? (no network or WiFi connection)

2. Participate in community group buying?

a. How many times?

B. do your neighbors help you a lot? (community / neighborhood help)

c. Is there continuity? (have you received any help all the time)

3. Status during lockdown

a. What is the difference between the travel frequency after and before the lockdown

b. Did you encounter any difficulties in shopping during the lockdown-- Community group buying

4. Is it convenient to take public transport (Subway / bus / code scanning bicycle) after the lockdown?

a. Any issues for health codes or nat tests?