

A more intuitive online banking service would reinforce its use among the over-55s

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Experts from the MAD (Analytical and Digital Marketing) Research Group from the University of Seville have drawn attention to the fact that the very nature of online banking, according to the data analysed, is

the cause of the reticence of the over-55s to use it as they do not feel comfortable navigating the 'digital world.' To combat this situation, the experts recommend developing more intuitive applications with appropriate signposting and instructions to help avoid errors. This would make it possible for them to know that they were doing the right thing, so reinforcing their confidence.

"E-inclusion among older people is a worry for numerous national and international public bodies. We have shown that self-sufficiency and technological [anxiety](#) influence the behaviour of [older adults](#), as well as the perceived usefulness of an online service, such as, in this case, online banking. Therefore, on a social level, measures must be directed towards increasing their [self-confidence](#) and reducing the anxiety that participation in the online world produces," explains the University of Seville teacher Ángel Fco. Villarejo-Ramos.

The study, published by researchers from the Faculty of Economic and Business Sciences at the University of Seville, enjoyed the participation of 576 students from the Aula de la Experiencia (Class of Experience) of the University of Seville, and indicates also the lack of benefit or usefulness perceived in the use of these technologies, as do other barriers that impede the use of online banking by older adults.

"We have to show them that these things are useful in their daily lives. In this sense, it would be interesting to show older adults who benefit from online services, who could serve as models to follow for their peers. In addition, we have shown the important influence of the environment of individual self-perception and behaviour. The environment, of which [family members](#) and friends form part, can be converted into a very worthwhile tool for stimulating learning and increasing the use of online banking. The family environment makes it possible to increase their level of self-sufficiency and so reduce anxiety levels," the experts add.

The environment which older adults find themselves in has a powerful influence. Firstly, social influences from the near environment (social persuasion) can increase self-sufficiency and reduce anxiety by means of help, advice and support from family and friends. Secondly, the experience lived, by means of advertising contexts that show older adults as models of behaviour capable of managing an online service, such as digital banking. This projection of experience can be used as a source of self-sufficiency and make it possible for older adults to experience lower levels of anxiety.

The consequences of such communication favour active ageing, social participation and the independence of older adults with regard to Information and Communication Technology. This will reduce public spending on dependence and improve the quality of life of older adults. Therefore, training, social support and advertising are fundamental instruments for achieving the e-inclusion of older adults.

In summary, this work concludes that, to reduce anxiety and increase [self-sufficiency](#), it is necessary to guarantee a safe, reliable, simple and private digital [environment](#) for older users. So, businesses have to communicate clearly the usability, guarantees and security that their online services offer, underlining the benefits that can be obtained from their use, while taking into account the circumstances of older adults. Businesses must design usable apps based on a user-friendly and accessible interface; show the experiences of use of other older users; and interactive designs that facilitate learning and the appearance of favourable affective states.

More information: Begoña Peral-Peral et al, Self-efficacy and anxiety as determinants of older adults' use of Internet Banking Services, *Universal Access in the Information Society* (2019). [DOI: 10.1007/s10209-019-00691-w](https://doi.org/10.1007/s10209-019-00691-w)

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