THE EFFECTS OF SENIOR CITIZENS’ CONSUMER BEHAVIOR ON HEALTH, FINANCIAL, MEDIA INFORMATION & DIGITAL LITERACY

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Senior citizens are a major change in the constellation of consumer behavior and trends in Thailand and around the world. The paper is aimed at studying the impact of senior citizens’ consumer behavior on health, financial, and media information and digital literacy. The main objectives were to explore the modern consumer behavior of senior citizens in three important areas: health, financial, and media information and digital literature, as well as to provide some recommendations for senior citizens to improve the quality of life in the three above areas. The quantitative research method was used with senior citizens in five districts of Bangkok. About 400 groups were selected by using random sampling method. In the area of health, the results showed that most of them suffered from non-communicable diseases such as high blood pressure, diabetes, and kidney disease. In the area of finance, the results showed that the financial support government and from their family and kins are the most important assistance. In the areas of media information and digital literacy, the results showed that they need help in these areas in order to access health care, financial support and any assistance provided by both the private and public sectors.

Keywords: digital literacy; health; senior citizen
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Introduction

Nowadays Thailand is facing the importance of changing the point or the point of inflection in terms of population change. It is obvious that the population of senior citizens is growing, and it will continue to grow over the next decade or two. Therefore, it is imperative that the government administrative bureaus and government policies address these particular vital issues as quickly as possible (Arkolakis, 2010).

For example, how to improve the quality of life of senior citizens compared to the past, how to reduce the burden of senior health and financial assistance dependence, how to improve their computer and information literacy in order to maintain their function of obtaining information and knowledge online (Armstrong, 2011; Black & Lyman, 2000).

Both the private and public sector must work in tight cooperation with the families to better understand and better serve the senior citizens. However, most of the studies in the past often focus on the level of satisfaction of senior citizens in many varieties of areas, which does not serve to improve their quality of life seriously but touching only on the needs and desires. The focus of current or recent research should be on improving the quality of life and how to improve it as soon as possible.

The best way to understand a better quality of life for senior citizens and its benefits is to focus on a set of perceptions of the needs and desires, supportive public policies for senior citizens, and a path to significantly improve life and health for the future of senior citizens (Chesbrough, 2003).

But as public policies grow, at the same time there are frequent changes in the world and at the global level, that the situation of macroeconomics and geopolitics change, as well as important environment changes, the researchers and new studies may find it necessary to revise the statement of problems. In the past, statements about the problems faced by senior citizens were often found in front of newspapers and shown in media such as television about the neglect of senior citizens and the lack of team building and cooperation between public and private organizations (Mekhum, 2020; Hansen & Hansen, 2007; Kelly, 1992).

Nowadays, it is obvious that there are three areas where there is a need to focus on the needs and desires of senior citizens: health, financial support, and technology and information literacy. It is extremely important that all families with senior citizens in Thailand understand and agree with the problem statement and strive to achieve a better quality of life in the long term. The conflict in the development of cooperation between the public and private sectors will result in uncooperative and disharmony and complete weight loss in the future of senior citizens (Black & Lyman, 2000).

Shared policies can be carried out by the whole nation or even the whole countries of the ASEAN nation to create a common interest, and it was easy to attract resources and funds to study and propose the best solutions for all nations.

Tab. 1 shows that Singapore is the number one country in the ASEAN groups with the highest percentage of senior citizens. These senior citizens used to be the top performers in the country’s workforce on the labor market, and their numbers are starting to reduce. Therefore, there must be the replacement of labor in every country. If not, what will happen? This is a big question what each country should be prepared for. Many politicians often encourage seniors to stay in the labor force longer. Thailand is the second country of the ASEAN groups with the second highest percentage of senior citizens, but the problem of the
standard of senior citizens’ quality of life may be more serious than in Singapore, since Thailand is less developed, has less income and is less prepare than Singapore.

The situation requires much more both short-term and long-term solutions. Singapore is a good model for Thailand to emulate their success in preparing for the coming wave of senior citizens and its implications and impact on the economy in the future.

Table 1 - Comparison of senior citizens in the ASEAN nations, 2018
(compiled by co-authors)

<table>
<thead>
<tr>
<th>List</th>
<th>Nations</th>
<th>Total population (Millions)</th>
<th>Percentage of senior citizens or &gt; 60 years old</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Singapore</td>
<td>5.8</td>
<td>20.4</td>
</tr>
<tr>
<td>2</td>
<td>Thailand</td>
<td>69.2</td>
<td>17.6</td>
</tr>
<tr>
<td>3</td>
<td>Vietnam</td>
<td>96.5</td>
<td>11.6</td>
</tr>
<tr>
<td>4</td>
<td>Malasia</td>
<td>32.0</td>
<td>10.0</td>
</tr>
<tr>
<td>5</td>
<td>Myanmar</td>
<td>53.9</td>
<td>9.7</td>
</tr>
<tr>
<td>6</td>
<td>Indonesia</td>
<td>266.8</td>
<td>8.9</td>
</tr>
<tr>
<td>7</td>
<td>Brunei</td>
<td>0.4</td>
<td>8.5</td>
</tr>
<tr>
<td>8</td>
<td>Philippines</td>
<td>106.5</td>
<td>7.8</td>
</tr>
<tr>
<td>9</td>
<td>Cambodia</td>
<td>16.2</td>
<td>7.2</td>
</tr>
<tr>
<td>10</td>
<td>Laos</td>
<td>7.0</td>
<td>6.4</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>654.3</td>
<td></td>
</tr>
</tbody>
</table>

Objectives

The first objective was to investigate the current consumer behavior of senior citizens in three important areas: health, financial, and media information and digital.

The second objective of this research was to offer some recommendations for senior citizens to improve the quality of life in the three areas: health, financial, and media information and digital.

Methodology

For this research, quantitative technique was chosen as the research method to achieve the objectives and results. The approach was considered more suitable for finding the answers due to the fact that it allowed for more numbers and deeper experience than any review of literature studies (Kenji & Asher, 1996; Wongleedee, 2014; Schwab, 2013).

Then, the experience is collected in the form of number ranking from one to five of Likert Scales. Therefore, the approach of this study was focused on the structure, scale, or numerical basis. In fact, a structured questionnaire was chosen to carry out this analysis to reach the conclusion.

Thus, it allowed a sample group of senior citizens to give details of their thoughts, opinions, and experiences on each question in the list (Yamane, 1973).
Certainly, in the beginning of the study, it was vital for the researchers to analyze the previous research that had been done in this topic of qualitative health, financial, computer and social media literacy, which was the best way to start, especially in the quantitative method. However, after reviewing previous studies, it is necessary to understand the specific way to formulate the questions and direction each question for asking and discussing (Wanichbancha, 2001).

Using the quantitative method, the importance of each element of opinion can be ranked in terms of its importance (Creswell, 2018).

About 400 senior citizens were chosen as the sample group to answer the special questionnaire to elicit their experience and opinion in terms of importance of each question, but only 315 people gave the full details, correct and reliable information. The areas of study were five districts in Bangkok which were close to Suan Sunandha Rajabhat University.

Results

Using quantitative research methods, the important findings can be summarized.

First, the demographic groups can be explained as follows. Most senior citizens were female more than male, or about 58% of female and 42% of male. Most senior citizens were around 60-65 years old or just became senior citizens in this decade and the majority had only high school diploma. Most have the average income or money that they can spend between 10,000 and 15,000 baht per month. In fact, most senior citizens still live with their families and depend on both extended family assistance and government revenue.

In terms of health, most senior citizens had chronic disease and non-communicable disease such as heart disease, high blood pressure, diabetes, kidney disease, and any other diseases associated withold age. They have the knowledge and activity support from both local communities and local government to understand the basic nutritional way of life and regular exercise.

However, the majority of senior citizens still suffer from eating disorder due to their limited income and budget, and less choice. For example, they understand that daily exercise is of great benefit, but they have neither time, nor the plan, nor motivation to go out and perform it regularly because no one controls them and does not train them attentively. However, in the case of health emergency, they reported that they have been taking care of good doctors and gained support from the local community and family members. Love and compassion from the local community and family members seem to be strong points of the sample of senior citizens. They were reported to be overflowing daily with positive interests and compassion.

In terms of financial independence, most senior citizens are unlikely to be financially independent. They have less or no saving at all. Most depend on both extended family members and a regular small income from the government.

Few of the long-term government employees are reaping the benefits of their pension funds. The senior citizens did not have any pension plan or pension funds to serve them at all. The worst-case scenario would be a group of senior citizens who have a lot of debts and bad health due to their abusive drinking habits and using illegal drugs for a long time. Some senior citizens want to return to the labor market, but their health does not allow, and their skills for working in the labor market are obsolete.
In terms of information technology and social media, most senior citizens need more help to understand how to use a computer and the Internet, as well as social media. There are some programs that are offered to the senior group, but this is a short process that does not help much due to the complexity of the knowledge and the problem of lack of the equipment and hardware. They need access to news about public financial assistance, as well as rules and regulations about helping the elderly. The older the pensioners, the more difficult it is for them to learn something complex.

**Conclusion and future work**

In this paper, the main objective was to investigate the quality of life of senior citizens in three areas: health, finance, and information technology. There are many serious problems in each sphere, and a serious policy needs to be addressed. The author found that the benefits of good local communities and closed family support can be a great help to the quality of life of senior citizens.

However, it is extremely important that every senior citizen understands and accepts the health benefits of having good habits such as regular exercise and good quality sleep.

For future study, both quantitative and qualitative research methods should be used to obtain both in-depth interviews about how senior citizens think and their opinions about needs and wants from their own perspective. Provide time for different groups of senior citizens. This is due to the fact that in the older group of senior citizens, aged from 80 to 90 years, the needs and desires were clearly different from the age group from 60 to 65 years.

**Recommendation**

According to the studies, there are eight recommendations that should be taken as soon as possible to improve the quality of life for senior citizens in Thailand.

First, there is a need to both reskill and upskill for senior citizens to be more valuable in the modern labor market as well as to promote lifelong learning.

Second, it is important to promote part-time work and flexibility in working conditions and working hours.

Third, the government should pursue a policy of providing financial assistance to senior citizens in an inflation-adjusted manner.

Fourth, it is vital to give more knowledge about health and how to prevent unnecessary illness and accidents.

Fifth, it is important to promote the local and private sector to assist the local community and senior citizens in many different activities.

Sixth, make an adjustment to the new rules and regulations to assist the senior citizens to be able to be more independent longer with a better quality of life.

Seventh, create a new concept of long-life span with good health.

Eighth, promote knowledge of healthy eating and fitness through information technology, and promote easy access to the Internet and social media for the majority of senior citizens.
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