Strategies to increase your digital confidence to connect safely

Reducing perceived risks and promoting digital inclusion for Older Australians

Shaping Connections

Strategies to increase your digital confidence to connect safely

Authored by **Torgeir Aleti, Bernardo Figueiredo, Mike Reid, Diane M. Martin, Larissa Hjorth, Jacob Sheahan, Rachel Peile, Mark Buschgens and Thi Thao Nguyen Luu**

Published in **2022**

Shaping Connections Research Program
School of Economics, Finance, and Marketing, RMIT University
Website: **https://www.shapingconnections.org/**
Email: **bernardo.figueiredo@rmit.edu.au**
Telephone: **03 9925 5866**

Australian Communications Consumer Action Network (ACCAN)
Website: **www.accan.org.au**
Email: **grants@accan.org.au**
Telephone: **02 9288 4000**

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DOI: XXXX
ISBN:XXXX
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Contents

Welcome

This digital booklet was developed specifically for you, the older adult, to promote digital inclusion. Improving older people's engagement with Information and Communication Technology (ICT) has never been more important as a pathway to promote social inclusion, and foster participation in the digital economy. ICT is a broad term. It refers to all communication technologies and includes all media applications and services enabling you to access, retrieve, store, transmit, manipulate information, and transact in a digital form. ICT supports social inclusion by creating opportunities to connect with loved ones and provides a platform for learning, entertainment and access to essential products and services.

This digital booklet aims to support older Australians like you with strategies to increase your digital confidence to connect, as well as assist organisations working with seniors and policy-makers to help reduce the digital divide. We want to help older adults to increase their digital confidence by addressing perceived risks experienced when engaging with ICT. Perceived risks are subjective beliefs about potential harm or the possibility of a loss and they impact how people interact with ICT.

Digital literacy and internet skills form a crucial part of digital inclusion to assist you with:

- everyday living: search engine researching, emailing, banking, paying bills, reading news, communicating via Zoom or other video calls.
- shopping and entertainment: various forms of online shopping, online books/magazines/movies/TV.
- social networking: chatting on messenger apps, uploading content for friends and family.
- gaming: playing standalone or connected/networked games online.

The importance of digital literacy became more prominent with the COVID-19 pandemic and the requirements of physical distancing. This booklet seeks to reduce the barriers of ICT and promote digital inclusion for older Australians by offering strategies to assist.

It is based on extensive research by RMIT University with our research partners; University of the Third Age (U3A) Network Victoria and the City of Whittlesea - Positive Ageing. This project, Shaping Connections, was funded by a grant from the Australian Communications Consumer Action Network (ACCAN).

More information can be found at our website:
https://www.shapingconnections.org/

How to use this resource

This digital booklet was especially developed for you, the older adult. It is based on extensive research into the perceived risks experienced when interacting with ICT. Organisations working with seniors and policy-makers are also encouraged to consult this research and the identified co-designed strategies to better understand how they can support you.

Many older people do not engage with ICT due to security concerns. They are fearful of experiencing frauds and scams, with most having been exposed to at least one scam or fraud experience. In Australia, people aged 65 years and over reported higher losses to online scams in 2020 than any other age group, with almost $38 million lost. Seniors are particularly vulnerable if they have low levels of digital literacy.

Through our research, we identified six key perceived risks that older adults experience. You can read the full report **here**. In this booklet, we go into detail about the perceived risk categories and suggest strategies to combat them. For each risk, we provide:

- vignettes of older adults explaining their experience.
- a set of individual and relational strategies to help you better engage with ICT. Individual strategies are those that can be implemented by the person experiencing the risk by themselves. Relational strategies are those that require the help of other people, such as friends, peers, neighbours or family members.
- each type of strategy (individual/ relational) is further divided into two groups: beginners and experienced ICT users.

We are grateful for the many people who kindly gave their time and contributed to the development of this digital booklet. Without your help, this booklet would not be possible – thank you very much.

What are Perceived Risks?

Our research results highlighted that social exclusion is a significant barrier to the wellbeing of older adults. Many older people were concerned their devices were vulnerable to hacking, and/or feared having their details stolen when buying online. **Here** is the link to our full research report titled 'Reducing perceived risk and promoting digital inclusion for older Australians'.

This booklet has been developed based on the analysis of 22 exploratory interviews, the results from a survey of 615 members from the University of the Third Age (U3A), and 6 co-design workshops with U3A members and the City of Whittlesea.

Perceived risks are beliefs about potential harm or the possibility of a loss. They are subjective judgements that people make about the severity of a risk. It is important to understand the perceived risks to suggest strategies to develop digital literacy and build confidence.

Our research findings identified six perceived risks.

▶ 1. **Operational risk:** will this digital device work the way I want it to? It includes forgetting instructions and managing passwords.
▶ 2. **Social risk:** concerns about feeling incompetent, getting frustrated and being overwhelmed with digital technology.
▶ 3. **Privacy risk:** fears focused on online payments, losing privacy, identity theft and automatic payments.
▶ 4. **Purchase risk:** worries about online transactions, not receiving the purchased goods and processing errors.
▶ 5. **Overspending risk:** fears of buying too much online, and the costs of upgrading software and devices.
▶ 6. **Physical harm risk:** the concern that digital devices encourage physical inactivity and the risk of becoming addicted to the devices. This risk also includes physical harm such as eye strain.

On the following pages, we go through each perceived risk followed by suggested strategies to help you engage with ICT.

Perceived Operational Risk

Perceived operational risks are the most common type of risks and they relate to the fear of failing to use technology. The senior population is growing, and lack of engagement with new technology is an issue impacting social connection.

Many older people are concerned and fearful as to whether they will be able to use their computer, tablet or mobile phone due to their ICT abilities. Sometimes they feel overwhelmed and get frustrated when they cannot get their devices to work. They don't trust themselves to overcome an ICT challenge. This fear is focused on whether the digital device will really do what they want it to do and being in control of the functional aspects of different products.

Examples of Perceived Operational Risks：

Typical Statement	Example
"I fear wasting my time using my ICT device(s)."	This risk manifests as a feeling that learning a task might be too time consuming and not worth the person's time, so they do not engage with it. For example, Dawn uses FaceTime, but does not want to learn Zoom or other video conferencing tools as she thinks she will take too long to learn them.
"I fear I won't understand the language of new technology, e.g., Bluetooth, 5G."	This risk is a fear of not understanding the language of technology, a specific app or dealing with software updates. For instance, Joshua wants to keep the old version of his MS Office software because he thinks he will not easily learn the new one.
"I fear I won't know how to operate my device and forget the instructions before I can use it."	This is the fear of not knowing how to operate a device, forgetting the instructions or the fear of doing something wrong to it. For example, Joshua is afraid to use the computer his son gave him because he is unsure how to use it and he's forgotten the instructions his son gave him to use the device.
"I fear I won't be able to find things I need on my device."	This is the fear of being intimidated by the complexity of ICT devices/technology. For instance, Margarete worries about closing browser tabs and applications because things tend to disappear on her computer, even when she tries to save files and bookmark pages she visits often.
"I fear I'll lock myself out of my device or accounts."	This fear manifests as a worry of being locked out of accounts and/or devices. For example, Anne is afraid of logging into MyGov again because she cannot remember her password and thinks she will get locked out if she makes another attempt.
"I fear I won't be able to keep up with new devices and applications."	This risk is illustrated by feeling unsettled by ICT developments. For instance, although Timothy has advanced ICT knowledge, it takes a lot of time and effort to stay up to date. He fears this may become more difficult as he gets older and has less energy.

Strategies to Manage Perceived Operational Risk

Operational risk is aligned both with your ICT ability and your confidence to try to overcome the perceived risk and engage with your digital device. There are individual strategies you can use to manage this risk yourself, as well as relational strategies where you can get help and assistance from others.

Individual Strategies for Managing Operational Risk

Beginner's Approach

- **Take a break:** Sometimes all you need to do is take a break and come back to the problem when you feel refreshed, rather than continue with the problem when feeling frustrated and tired.

- **Be brave and keep trying:** Most mistakes can be corrected, and devices are very hard to break. If you are locked out of your device, you can always take it to the store to reset it. Practice is the best way of learning to increase your confidence.

- **Start simple:** Recognise that it will take a bit more time when you are learning something new. It is okay to go at your own pace.

- **Break it down:** Do not try to learn everything at once. Learn one thing at a time, so you remember and don't feel overwhelmed.

- **Search engines:** When you don't know something, search the topic or keyword on your local online search engine, such as Google or Bing. YouTube is also a great place to look at 'how to' videos.

- **Take notes and capture your learnings:** Consider writing down your ICT problems, solutions and tips in a notebook or Word file so you can refer to them or ask others to assist.

- **New skills:** Consider the costs and benefits of learning new ICT skills. Start by learning skills that are most beneficial for you. For example, Zoom is a simple tool that gives you the benefits of connecting with your friends and family with little risk.

- **Relevance:** Make sure you focus on tasks that are relevant to you and will benefit you the most with the least amount of effort. Your time is limited, so focus on what matters the most.

Experienced Approach

- **Search engines:** If you don't know something, use search engines like Google or YouTube to explore. There is a lot of video content available to help you learn how to do things. You can pause, rewind and watch the content as many times as you want.

- **Updates and developments:** ICT developments are happening all the time, so you need to keep updating your software and apps. This includes your working knowledge of them. Keep your system and apps up to date to ensure they work properly and are secure.

- **Backup your data:** Ensure you backup your data in the cloud or on a hard drive.

- **Second devices:** Consider using a second screen or a second device if you are experiencing problems. For instance, search for solutions on your tablet device if you are having problems on your laptop.

- **Different paths:** There are many ways to do the same thing. Sometimes there are simple solutions that solve the issue better than going through complex ones.

- **Areas of interest:** Make a list of the topics you would like to know more about and the skills you would like to acquire. For instance, if you would like to learn how to make photobooks, do you have a more knowledgeable friend who does them who could help you?

- **Libraries:** Libraries support lifelong learning. They have become a community hub, so visit your library to explore print and digital books, tutorials, manuals or classes that could help you.

- **Official websites:** Try the official websites of service providers. For instance, Apple and Microsoft have many tutorials and other learning materials on their websites. If you want to learn about Linux there's a full course on edx.org that is partially narrated by the creator of Linux himself.

Relational Strategies for Managing Operational Risk

Beginner's Approach

- **Family assistance:** Find family members, friends or neighbours who are comfortable with being your 'go to' person for more complex technological issues. For example, if your grandchildren have more time than your children, ask your grandchildren to help.

- **Friends:** Seek advice from friends who are supportive and who have the time and patience to help you.

- **Mentors:** Develop friendships with people who have higher levels of digital literacy. Share the specific tasks you want to learn and ask them to teach you step by step. Remember to take notes so that you can refer to them later.

- **Support group:** Consider forming a support group with other tech-savvy seniors. A group of likeminded people to provide each other with support to learn about ICT. Helping others can also help you learn and sharpen your ICT skills.

- **Health issues:** Always consult your medical team first and consider seeking suggestions from your more ICT-knowledgeable friends. They may have tips and tools to help you overcome some health issues (weaker eyesight, hearing, shaky hands) which challenge your ICT abilities. Remember to discuss these issues with your mentors and tutors for suggestions as well.

- **Libraries:** Libraries support lifelong learning. Visit your library to explore print and digital books, tutorials, manuals or classes that could help you. Check sites like Be Connected for specific information on how to engage with ICT tasks.

- **Similar devices:** Try to have similar devices, software and ICT services as your partner so you can help each other. Ask for support from people who have the same devices and software as you do to make the task easier and leverage their experience.

- **Learning events:** Join ICT courses developed for older adults. Consider attending the course a second time if you need to. Make sure you discuss your needs with the tutors to find the right course level for you. Ask them questions during breaks or organise to have one-on-one sessions.

- **ICT jargon:** If you encounter ICT jargon while learning in class, ask your tutors to explain. Others in your class might also be experiencing the same issue. Alternatively, use search engines to find out more.

- **Learning priorities:** ICT changes very rapidly and updating yourself might take time. Assess how important it is for you to complete a specific task. If it is a routine task, learn, take notes and practise. If it is a one-off task, consider asking a knowledgeable friend to do it for you.

Experienced Approach

- **Social networks:** Join existing informal and formal social networks where you can ask questions and get answers to your issues.

- **Learning events:** Join intermediate and advanced ICT courses developed for seniors. Make sure you discuss your needs with the tutors to find the right course level for you. Ask them questions during breaks or organise to have one-on-one sessions.

- **Community support group:** Use the power of community with other tech-savvy seniors and form a support group to help one another. A group of likeminded people to discuss ICT topics. Helping others can also help you learn and sharpen your ICT skills.

- **Teach others:** To teach is to learn a thousand times – the best way to learn and remember new knowledge is to teach others. Consider helping your partner, friend or become a volunteer teacher on subjects you are interested in and keen to keep up to date on.

- **Service providers:** Become loyal to service providers that are helpful in supporting your needs. Good technology providers and retailers should be able to offer targeted solutions and support to your issues in-store, on the phone or through the chat function on their websites.

2

Perceived Social Risk

Social risks are present when people are concerned about losing social status from owning and using (or not owning and using) ICT. They are focused on the personal and social implications. Social risks include perceptions around being ridiculed, embarrassed, feeling vulnerable or anxious. Social risk is often caused by having a lack of digital confidence and trust. There is often an unwillingness to engage with ICT due to feelings of inadequacy and discomfort.
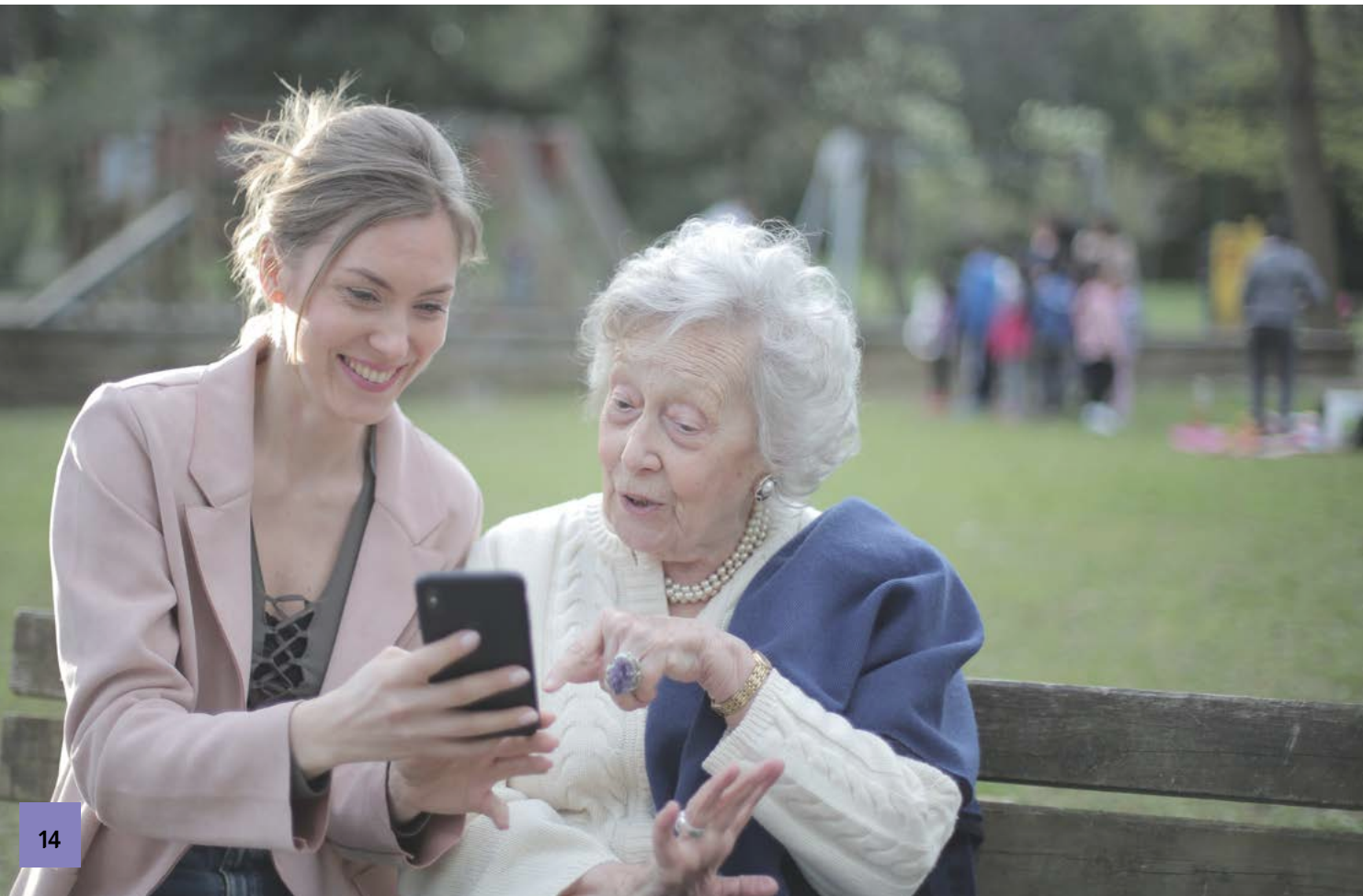
Examples of Perceived Social Risks

Typical Statement	Example
"I fear feeling incompetent and overwhelmed."	These risks may be expressed as a fear of negative emotions associated with ICT and the potential consequences to friends or the general public. For example, Dawn wants to use Apple Pay. She has tried to set it up on her phone but feels overwhelmed. She is scared to try it at a shop in case she holds up the cashier and people are made to wait for her. The whole idea of Apple Pay makes her feel incompetent.
"I fear I will get frustrated engaging with others through ICT, and this could increase my stress and anxiety."	This is the fear of not understanding how to do something on your device and getting frustrated and stressed with what your friends will think. It can lead to increased ICT anxiety. For example, Joshua's had cataract surgery and is frustrated he can't see well at the moment. He's feeling stressed and anxious that he won't be able to keep up in his beginners' ICT class and make a fool of himself, so he stays at home by himself.
"I fear I'm not going to be able to accomplish what I set out to do and I'll get frustrated."	Social risks may manifest as a fear of not accomplishing ICT-related goals, especially when others are aware of what your goals are. For instance, Timothy wants to build a digital tool for seniors to manage the resources in his local Men's Shed but he is afraid it could be too difficult or that the tool would not be useful.

Strategies to Manage Perceived Social Risk

Social risks are aligned both with your ICT ability and your confidence to overcome the perceived risk and try to engage with your digital device. There are individual strategies you can use to manage this risk yourself, as well as relational strategies where you can get help and assistance from others..

Individual Strategies for Managing Operational Risk

Beginner's Approach

- **Take a break:** Sometimes all you need to do is to take a deep breath and come back to the problem when you feel refreshed. Do one thing at a time. Be kind to yourself. Remember you are not the only person who doesn't know ICT. Each learner has their own pace, and it is okay to take longer to engage with a task you do not know.

- **Be brave and keep trying:** Trust yourself and try to be confident. Remember all the achievements you have had in your life. Learning an ICT task might be hard, but it is just another challenge and will get easier with practice.

- **New skills:** Consider the costs and benefits of learning new ICT skills. Start by learning skills that are most beneficial for you. If you feel uncomfortable with social media, explore it when you are feeling more confident and have a buddy to help you.

- **Take notes and capture your learnings:** When learning something new, take notes either in a physical book or in a Word document so you can refer to them later and practise. This is very helpful to ensure you don't forget or feel anxious about it.

- **Practise:** The more you practise using ICT, the more confident you will be.

- **Make it easier:** Consider using larger print in your browser or use a program such as NaturalReader to read the text out loud to you.

Experienced Approach

- **Growth mindset:** Keep your mind open to learning new things. Consider every challenge as an opportunity to learn more and update yourself.

- **Be brave:** Have a go, even if you are not feeling confident. Most modern technology is built based on a 'trial and error' approach.

- **Ask questions:** Remember there are others who might feel as uncomfortable as you are with an ICT task. Listening to your questions might be helpful to others in your class.

- **Learning new things:** It's impossible to know everything. Find time and space to investigate a topic without pressure. If someone asks you about a topic that you do not know, ask them to give you some time to research and get back to them.

- **Search engines:** Use search engines like Google or Bing to research a topic. YouTube is also a terrific resource for video content to help you learn how to do things. You can pause, rewind and watch the content as many times as you want.

- **Take notes:** Consider taking notes when learning something new. If you have not understood a specific task, you can ask a friend, family member or mentor to explain a specific point from your notes. Practise and take control of your own learning. Taking notes also helps to ensure you don't forget.

- **Different paths:** There are many ways to do the same thing. Find the way that suits you best. Sometimes there are simple solutions that solve the issue better than going through complex ones.

- **Make it easier:** Consider using larger print in your browser or use a program such as NaturalReader to read the text out loud to you.

Relational Strategies for Managing Social Risk

Beginner's Approach

- **Seeking help:** Ask your partner, children, or other family members to help you by demonstrating a specific task step by step. Try to execute the task as they teach you. Remember to take notes while they are helping so that you could do it again later on your own. Explain to them that they need to be patient and provide positive feedback.

- **Sufficient time to help:** Make sure your family members and friends are supportive and have the time and patience to help you. Share the specific tasks you want to learn and ask them to teach you step by step. Remember to take notes so you can refer to them later.

- **Support Groups:** Consider forming support groups with other tech-savvy seniors to act as your trusted circle and provide you with support and help as you share ICT issues and experiences.

- **Health issues:** Always consult your medical team first and consider seeking suggestions from your more ICT-knowledgeable friends. They may have tips and tools to help you overcome some health issues (weaker eyesight, hearing, shaky hands) which challenge your ICT abilities. Remember to discuss these issues with your mentors and tutors for suggestions as well.

- **Practise:** When using a new technology for the first time, consider asking your partner or family members to practise with you. For example, you can practise using Zoom or do online banking with them. Practise at home to build your confidence and reduce the fear of doing it by yourself. Remember to take notes so that you can refer to them later.

- **Social media:** If you want to begin exploring social media, consider choosing a small group of friends to connect with and let them know you are learning. If you are not sure what you can post, discuss with your experienced friends and family members how they use it.

Experienced Approach

- **Helping others:** Sharing what you know with others helps to consolidate your knowledge and will help you feel more comfortable sharing it in social situations. Consider volunteering as an ICT tutor at your local club or library.

- **Communities:** Join existing communities and social networks where you can ask questions and get answers to your issues. Find a group of likeminded people to discuss ICT topics. Helping others can also help you learn and sharpen your ICT skills.

- **Seeking help:** If your partner is not helpful or patient with you, find social groups, family members, neighbours, friends from a local club or U3A, or local community groups to help you with small tasks associated with technology. Be resourceful when asking for help.

- **Learning events:** Make learning a social experience. Join ICT courses developed for seniors. Make sure you discuss your needs with the tutors to find the right courses for you. Attend these courses a second time if you need to build your confidence or want to consolidate learnings.

- **Learning buddies:** Identify someone who is at your level and practise ICT with them to help one another. Don't be afraid of asking for help in your ICT class.

3

Perceived Privacy Risk

Privacy risks encompass fears around perceptions of privacy, security and identity theft. It is exhibited through a lack of confidence in the online environment and a reluctance to share anything private through digital means. This risk includes concerns about data security, scams and the fear of being tracked online, as well as accidently signing up to subscriptions and automatic monthly payments that can be confusing.

Examples of Perceived Privacy Risks

Typical Statement	Example
"I worry that people can see my personal details when I go online to transact."	This fear is about entering personal details online or searching for an item online and then third parties using this information. For example, Dawn is concerned that her privacy has been invaded after she searched for an air fryer online for her sister's birthday. Now she is seeing lots of cooking adverts popping up on her screen.
"I'm worried that people might be able to access my account or credit card information when shopping online."	This is the fear of unknown and unauthorised third parties hacking into accounts or credit card information while online. For example, although free WIFI is available on her upcoming trip to Bali, Anne is worried about using it because of the risk of fraud and viruses entering her devices.
"I fear losing my privacy."	This is the feeling that your privacy could be breached and that you could become a victim of a scam or have your identity stolen. For instance, Joshua would like to create an account on a family history website that his friend recommended, but he is concerned that if he leaves personal information online (e.g. name, address, email), then someone could steal his identity.
"I fear buying ICT-related products online without really understanding what I paid for, and that I won't be able to cancel my online subscriptions (e.g., magazine, antivirus service) if I need to."	This risk is where the person fears buying ICT-related products such as apps or subscriptions and how to cancel them. They are afraid they will be unable to cancel. For instance, Margarete's experience with unwittingly subscribing to Amazon Prime and not knowing how to cancel has left her fearful of subscribing to anything online. She is afraid of visiting any site with a subscription service in case she accidentally signs-up for another service she cannot cancel herself.
"I feel there is a high level of risk doing transactions online and I'm worried that people might be able to access my account or credit card information."	This fear manifests as not feeling safe doing online transactions due to privacy and security issues. For instance, Timothy frequently consults other seniors on how to safely shop online. He has 'seen it all' in terms of scams and fraud online. As such, he never shops from online retailers he does not know and is very careful with his digital payment methods..

Strategies to Manage Perceived Privacy Risk

Privacy risk is aligned both with your ability and your confidence to overcome the perceived risk and try to engage with your digital device. There are individual strategies you can use to manage this risk yourself, as well as relational strategies where you can get help and assistance from others..
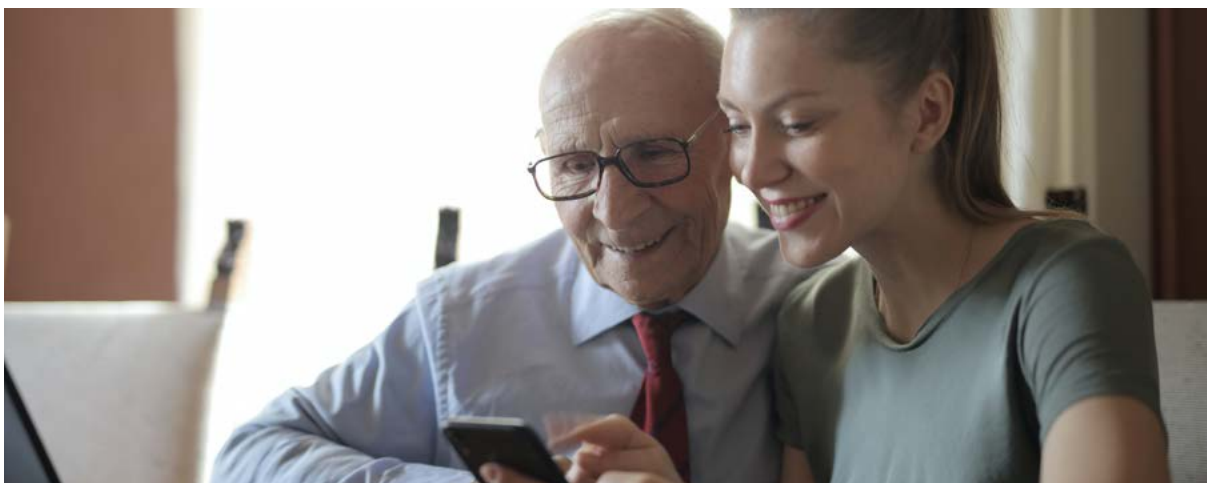
Individual Strategies for Managing Privacy Risk

Beginner's Approach

- **Personal information:** Do not provide personal information by email or on the phone if you do not know who is asking for the information. Do not share your passwords or give your date of birth to unknown people.

- **Passwords:** Use highly secure passwords and frequently change them. You can manage your passwords through a traditional notebook or through software such as Keychain Access, NordPass or within an encrypted Excel file. If you decide to use a traditional notebook, make sure you keep it secure.

- **When scammed:** Do not feel embarrassed if you have been scammed. It is very common. Be careful online and keep updated with news on scams from https://www.scamwatch.gov.au/ or https://www.snopes.com/). Subscribe to scam alerts such as Scamwatch Radar to help you recognise and avoid scams.

- **Banking:** Go to your local branch for assistance or log onto your financial institution's website for tutorials.

- **Laptop camera:** Increase your privacy online by turning the camera off or putting a sticky note over your camera.

- **Take notes:** Remember to take notes when learning something new so you can refer to them the next time you want to do online banking or purchase something.

- **Beware of unknown emails:** If you are suspicious about an email or message you receive, contact the sender yourself on an independent contact number to discuss it.

- **Social media:** Be careful if you are going to share personal information on social media. If in doubt, do not post it.

Experienced Approach

- **Be aware:** It is important to keep updating yourself with news on scams from https://www.scamwatch.gov.au/ or https://www.snopes.com/). Subscribe to scam alerts such as Scamwatch Radar to help you recognise and avoid scams.

- **Be wary:** Before clicking on suspicious links in email or text messages, hover your cursor over the link to view the destination URL. If it doesn't match the website you normally use, don't click. It is probably a phishing scam that is trying to gain access to your data. Alternatively, try to go to your service provider's official website for further information.

- **Incognito:** Consider using the incognito or private function in your internet browser when searching online. Private search engines do not collect or share your search history or clicks. These anonymous search engines can also block ad trackers on the websites you visit.

- **Scams:** If you experience a scam on any social media platform, contact them immediately to inform them of the scam.

- **Banking:** Go onto your financial institution's website and explore their online banking tutorials.

- **Laptop camera:** Increase your privacy online by turning your camera off and utilising the privacy settings on your devices.

- **Further research:** For more information, research online privacy and security. There are several online resources, websites and YouTube videos that can help you better understand privacy and security issues.

- **Antivirus software:** Consider using antivirus software such as Norton or Kaspersky Security Software. Consult your friends or ICT specialist about the best antivirus software for you.

- **Social media:** Don't overshare on social media. Providing too much information on Facebook, Twitter, and Instagram could make it easy for cybercriminals to obtain information to steal your identity or access your financial information.

Relational Strategies for Managing Privacy Risk

Beginner's Approach

- **Be wary:** If you are suspicious of anything, stop and seek assistance. If you receive a suspicious email from your bank, financial institution or accountant, call them and check if the email is valid. If you receive an unusual email/ message from a friend, phone them to discuss.

- **Partner involvement:** Your partner can be an ally to keep your life private and secure. Try to engage in learning tasks together to support each other. Agree to consult each other before posting significant details online.

- **Seek assistance:** Ask your partner, friends or family members to help you to make your ICT devices and social media accounts safe and secure. Ask family or friends to go slowly and be patient with you. Take notes so you can refer to them later.

- **Social media:** Consider asking knowledgeable friends, family members or your savvy partner to explain and review your social media privacy settings with you. Make sure that your family members/friends are supportive and have plenty of time and patience for you.

- **Learning events:** Join ICT courses for beginners that have been developed for older adults. Ask for classes that discuss scams, privacy and security issues. Discuss your issues with tutors and learning buddies.

- **Banking and financial institutions:** Immediately contact your bank if you are suspicious that you are being scammed. Banks can stop transactions and prevent you from losing money.
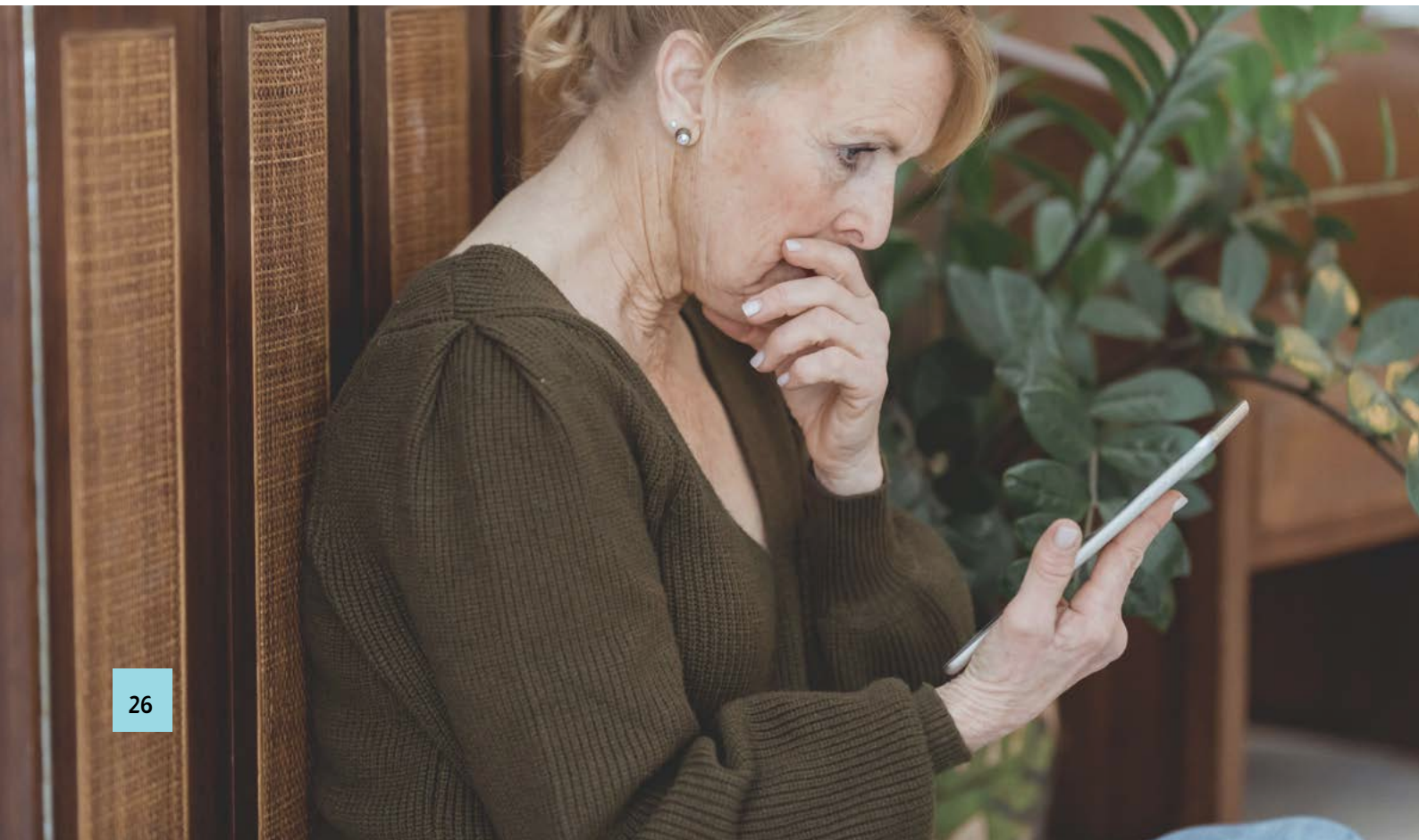
Experienced Approach

- **Cyber legacy:** If you are not able to operate your accounts anymore, you need to consider who is going to have access to your data and accounts. Check this online resource: How to prepare your digital legacy plan (esafety.gov.au)

- **Scams:** If you experience a scam on any social media platform, immediately contact them to inform them of the scam.

- **Support groups:** Privacy and security issues are common when using ICT. Consider forming support groups with other tech-savvy seniors where you can discuss scams, security and privacy issues. Helping others can also help you learn and sharpen your ICT skills.

- **Scamwatch:** Consider creating a scam support group where you all share scams you have been exposed to. This turns a threat into an opportunity to increase knowledge and build relationships.

4

Perceived Purchase Risk

Perceived purchase risk is present when people fear and are concerned about wasting or losing money when purchasing or using products or services online. This risk includes making transaction mistakes, not receiving goods and processing errors. Many older adults are concerned about using online banking and making errors which could result in them losing money. Others are worried about not understanding products, services or payment methods when attempting to purchase items.

Examples of Perceived Purchase Risks

Typical Statement	Example
"I worry that my transactions and payments will be processed incorrectly."	This fear manifests as concern that transactions or payments will not be processed correctly. For instance, Anne wants to pay online directly to the hotel she is booking for her upcoming trip to Bali. However, she is not sure whether she can trust sending money online to Indonesia.
"I am often afraid I will make mistakes when transferring money online."	This risk perception relates to a fear of making mistakes when transferring funds online. It manifests in observable behaviour as the avoidance of online banking. For example, Joshua tried online banking and entered the wrong digit. Instead of paying the plumber $800 he entered $8000 and had to contact him to fix the mistake. Now Joshua won't do online banking. He only pays people in cash or cheques. He is too fearful of making a mistake and then losing money.
"I worry that friends and family would think less of me if something went wrong in any transaction I made."	This is the fear that friends and family will think less of someone if they make a mistake purchasing something. For instance, Margarete's husband tends to dominate tech in their household. She recently bought him a birthday present online, but it has not arrived. She is afraid of telling him, not just because it would ruin the surprise, but also because she thinks she fell for a scam and that this will greatly annoy her husband.
"I worry the goods I purchased online will not show up."	This is manifested as a fear of not receiving the goods ordered from an online store. For example, Timothy is a relatively frequent online shopper, but prefers to shop from trusted stores in Australia. In the past, he has 'learnt his lesson' by ordering products from overseas that did not show up.

Strategies to Manage Perceived Purchase Risk

Perceived purchase risks are aligned both with your ICT ability and your confidence to overcome the perceived risk when engaging with your digital device. There are individual strategies you can use to manage this risk yourself, as well as relational strategies where you can get help and assistance from others.

Individual Strategies for Managing Operational Risk

Beginner's Approach

- **Be kind to yourself:** Recognise that it will take a bit more time when you are learning something new.

- **Be wary:** When considering purchasing something online, be careful and critically scrutinise the site's reputation and read customers' reviews. Stop if you notice anything unusual. If it's too good to be true, it's probably not true. You can always find a safer alternative.

- **Start with small purchases:** You can learn online purchasing by making small purchases from online websites of reputable physical stores that you know. They will be able to help you if anything goes wrong.

- **Address details:** Double-check if you have included your correct contact details – your name, email, and address.

- **PayPal:** Use PayPal for added security because you don't share your financial details with the provider when you do. PayPal also reimburses you if your goods are not delivered.

- **Prepaid cards or low limit credit cards:** Another safe option for online purchases is using prepaid cards from supermarkets. Alternatively, arrange a low limit credit card and dedicate it to purchasing online products.

- **Do your research:** Scrutinise online reviews when considering purchasing something. Remember to consider the total cost of the item. If it is a new app or a digital resource, determine if there is a free version you can review first.

- **Banks and financial institutions:**

  - Go onto your financial institution's website and explore their tutorials on online banking. Alternatively, go into a branch and ask for assistance and take notes.

  - Remember to regularly check your accounts for unusual activities.

  - If you make a mistake or notice something unusual in your bank account, immediately go to your financial institution.

Experienced Approach

- **Do your research:** Scrutinise online reviews when considering purchasing something. Pay attention to facts rather than opinions. This includes using tools that compare prices and reviews. Remember to consider the total cost of the item, including delivery, GST, import taxes and any other fees.

- **Be wary:** The ACCC's website has a great resource to help you navigate online reviews.

- **Privacy settings:** Utilise the privacy settings on your social media accounts to increase the privacy of your purchases and purchase data.

- **Hidden costs:** Make sure that you always double-check any purchases and transactions for hidden costs and fees. For example, is the app free or only free on its 10 day-trial? Is freight included? What sort of processes and costs are involved when returning items?

- **Backup your data:** Ensure you backup your data in the cloud or on a hard drive.

- **Keep an old phone handy:** Consider keeping an older smartphone in the cupboard in case you lose your mobile. While you wait for a new phone, you can use a replacement SIM card to enable you to continue receiving messages, participate in double authentication, and other practicalities.

Relational Strategies for Managing Operational Risk

Beginner's Approach

- **Seek recommendations:** Ask family members and friends for online shopping site recommendations.

- **Get some help:** When doing purchases online for the first time, consider asking your family members or friends to guide you. Remember to take notes so that you can repeat the process later.

- **Banking and financial institutions:** If you make a mistake or notice something unusual in your bank account – go to your financial institution immediately.

- **Learning events:** Join ICT (computer, tablet, smartphone) courses for beginners that have been developed for older adults. Discuss what you need with your tutors. Share your purchase experiences with your friends.
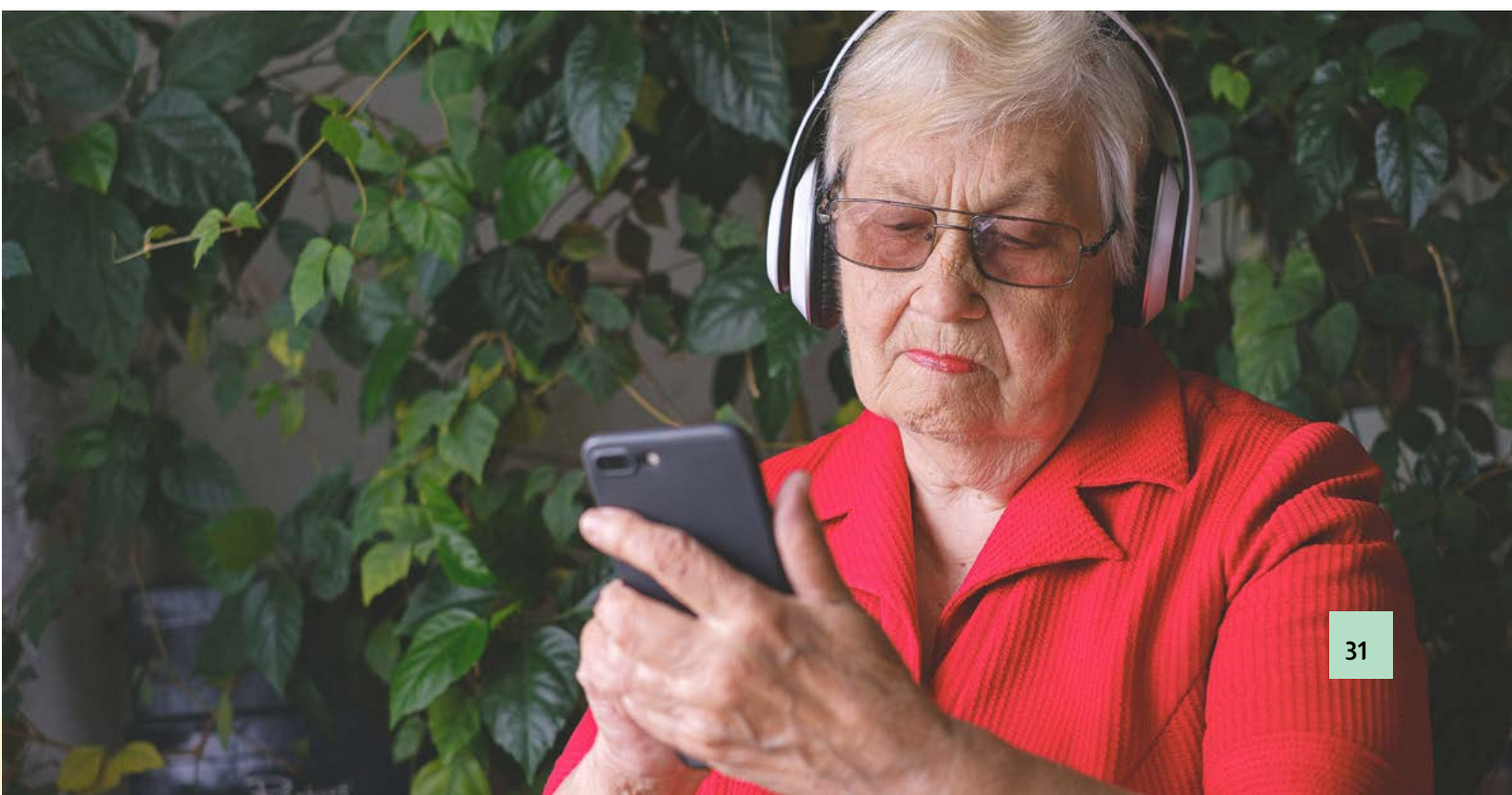
Experienced Approach

- **Seek recommendations:** Scrutinise online reviews when considering purchasing something and seek advice from others for online shopping site recommendations.

- **Research:** Actively Google the store name and customer reviews. Do your due diligence to make sure the store, the product and the online channel are all legitimate.

- **Share your knowledge:** Share your online shopping experiences with your family and friends.

- **Communities:** Consider creating a community-trusted database of online shopping sites that are efficient in delivering online goods.

5

Perceived Overspending Risk

This risk is about the ease of shopping online and how easy it is to overspend beyond your budget. Many older people interviewed were retired and had financial limitations, so they were very conscious of their spending habits. This risk perception includes concerns around the need for ICT products and software to have regular updates and upgrades. In addition, the growing cost of staying connected causes concern, either through using less-optimum connection services or a reluctance to upgrade devices.

Examples of Perceived Overspending Risks

Typical Statement	Example
"I worry about spending too much when I'm shopping online."	It can be harder to compare products online so you can end up spending more than expected. For instance, Dawn bought shoes online, but they didn't fit her. She had to pay the postage to return the shoes but by then, her size was out of stock. The company wouldn't refund the money and gave her a store credit instead. She is worried about buying another pair of shoes and that she'll forget she has this store credit. Now Dawn won't buy anything online as she's too fearful that she'll be out of pocket and will spend too much online.
"I worry that the cost of upgrading my ICT devices will become too expensive for me."	This is manifested through a fear of increasing hardware costs and that there are new releases of phones, tablets, and computers several times a year. Many seniors fear the cost involved in upgrading their devices. For example, Joshua has been using his son's old iPhone for the last couple of years, but it seems to be 'slowing down' and the battery is no longer holding charge. He fears having to buy a new iPhone as they are expensive, and he does not perceive it to be value for money..
"I worry that the increasing cost of using ICT devices (software, subscriptions, internet connection) is becoming too expensive for me."	This fear is focused on the increasing costs associated with using ICT devices. For instance, Margarete lives regionally which makes it more difficult to get a strong internet connection. She is already paying almost twice as much to stay online as she used to in the city, and she is worried that it will only get more expensive.
"Overspending is easier online than in a regular store."	This overspending risk was expressed by many seniors in relation to how easy and quick it is to purchase something online with one or two clicks. For instance, Timothy has a weakness for eBay, and sometimes he ends up bidding more for an item than he really thinks it is worth. He sometimes gets caught up in the moment of the auction and has on a few occasions ended up buying things he didn't even need or want.

Strategies to Manage Perceived Overspending Risk

Overspending risks are aligned both with your ICT ability and your confidence to overcome the perceived risk and try to engage with your digital device. There are individual strategies you can use to manage this risk yourself, as well as relational strategies where you can get help and assistance from others.

Individual Strategies for Managing Overspending Risk

Beginner's Approach

- **Mindset:** If you're exhausted, bored or struggling with your mental health, avoid browsing your favourite online stores. Negative emotions can reduce your cognitive ability and increase impulsiveness, making it hard to control your spending.

- **Be wary:** Always double-check software and apps to see whether there are any hidden fees and costs. If in doubt, don't download.

- **Explore your options:** Research and really consider if you need something before committing to purchasing it. You might not need it, or there might be a free version available.

- **Updating your ICT equipment:** Do not feel pressure to update your devices if they are meeting your requirements. On average, people update their ICT devices every 5-6 years, but if your device is meeting your needs, keep using it.

- **Press 'unsubscribe':** Reduce purchase temptations by unsubscribing to promotional emails.

- **Have a budget:** Track your spending and develop a budget. This can be done using traditional notebooks or a simple Excel file.

- **Debit cards:** Use debit cards rather than credit cards. This limits your purchases to the available amount on your card.

- **Monitor your accounts:** Regularly check your account for any unusual spending. You might overspend by accidently subscribing to services that you don't need.

- **Mindset:** If you're exhausted, bored or struggling with your mental health, avoid browsing your favourite online stores or scrolling through retail lists. Avoid spending when stressed or in a bad mood. Negative emotions can reduce your cognitive ability and increase impulsiveness, making it hard to control your spending.

- **Take your time:** Give yourself time or at least a day to "cool" off and think through a purchase to determine whether you really need it, especially for big purchases.

- **Apps:** Remove spending apps from your phone or tablet to reduce temptation. Also be wary of apps that have a free subscription for a limited period as you are likely to forget to unsubscribe. Some apps charge large annual or monthly fees that you pay as soon as your trial period is over. If you are disciplined with setting dates, use a calendar reminder to let you know when the time is up.

- **ICT equipment:** It is important to keep your products up to date, but you may not need the latest model. You can often get products made 1-2 years ago at a heavily discounted rate. Consider buying 'factory refurbished' or second- hand products.

- **Budget:** Develop a budget for your online expenses. Try to stick to it as it will help you avoid unpleasant surprises. Consider using an offline shopping list before going online, and stick to it.

- **Hidden expenses:** When calculating costs of devices and software, make sure you include peripherals that you might need. Ask questions to help you understand the costs and requirements. These extra costs may play a role in your overall budget.

- **Do your research:** Compare products and research your options to ensure you are getting the best value for your needs.

- **Ad blockers:** Set up website ad blockers so you are not inundated with ads for different products.

- **Product maintenance:** You can extend the life of your device by replacing batteries and deleting apps no longer being used to increase your data storage capacity.

- **Overspending temptation:** If you are an overspender and do not trust yourself to stop the behaviour, delete apps that might be tempting or containing easy to purchase, one-click shopping buttons.

Relational Strategies for Managing Overspending Risk

Beginner's Approach

- **Seek assistance:** Ask family members and friends who are more familiar with technology to tell you more about the devices, software and services they use. If they have the same devices and software, they will be able to provide insights and tips to help you.

- **Ask questions:** When in doubt about something, consult family and friends about the nature of the product, service or app. It is often a good idea to cultivate safe places where family members and friends can chat about tech issues such as overspending.

- **Apps:** Ask someone you trust to go over your subscribed apps, and with your permission, to delete anything that might be costing you too much.

- **Consider joint purchasing:** Some software comes with licences that allow use in 3 or 5 devices. Consider buying these licences with friends.

- **Learning events:** When joining computer courses for seniors, share your overspending or budgetary challenges with others. Chances are you are not alone, and others may have tips on how they manage it.

Experienced Approach

- **Seek assistance:** Share your concerns about spending with family and friends. They might suggest strategies to help you.

- **Budget buddy:** Follow a budget and create social barriers to make it harder to shop online. For example, find a friend to keep you accountable for what you purchase.

6

Perceived Physical Risk

Finally, some people are concerned that ICT products and services can be dangerous and might cause physical harm. Perceptions of physical risk appear through concerns around ICT addiction and the impact on mental and physical health. Examples of these physical risks include physical inactivity, becoming addicted to ICT or eyesight strain.

Examples of Perceived Physical Risks

Typical Statement	Example
"I fear that I might become addicted to ICT."	This risk presents itself when older people are surprised with the amount of time they spend on their device and fear becoming addicted to it. For instance, Dawn loves playing 'Words with Friends" on her tablet. The other day she sat down to play while having a cup of tea and the next time she looked at her watch, three hours had passed. She is concerned she is addicted to the game.
"I fear that ICT devices will do me physical harm."	Some seniors are concerned about the fear that ICT devices may do physical harm. For example, Margarete has started buying more e-books than before and reads them on her iPad. Although she likes the immediate nature of buying e-books, she is worried that she'll damage her eyesight reading from a screen as opposed to a 'real book'.
"I fear being too physically inactive."	Other physical risks may manifest as a fear that you will become physically inactive due to spending time on your ICT device. For example, Timothy is worried that his passion for technology means that he is spending too much time in front of a screen and not enough time being physically active.

Strategies to Manage Perceived Physical Risk

The fear generated by physical risk is aligned both with your ICT ability and your confidence to overcome the perceived risk and try to engage with your digital device. There are individual strategies you can use to manage this risk yourself, as well as relational strategies where you can get help and assistance from others.

Individual Strategies for Managing Operational Risk

Beginner's Approach

- **Eye health:** Often people stare at their screens. Remember to blink and look into the distance regularly. Have your eyes checked regularly by your optometrist.

- **Set a timer:** ICT devices are there to assist you. You are in control so it's important to set usage boundaries. Consider using a timer and have frequent breaks from screens – at least 10 minutes every hour.

- **Avoid injuries when using ICT:** Set up your computer ergonomically and regularly clean your screen. There are many YouTube videos that you can find online that might help you set up your ICT environment.

- **Be in the moment:** Make sure you don't look at your screen while driving or walking. You don't want to hurt yourself or someone else.

- **Be physical:** Make learning and using your ICT physically active. Search online for some fun exercises or online movement classes you can do. For instance, try a Tai Chi 5-minute YouTube session.

- **Be focused:** Avoid aimless browsing. Give your time online a purpose: Family history, photography, research holidays, catch up on the news of the day or find the answer to that random question that's been bothering you for ages. Then log off!

Experienced Approach

- **Take control:** Turn off as many push notifications as possible and stop sound alerts on your phone to avoid distractions.

- **Apps:** Remove distracting apps off your home screen and consider installing an app that monitors your smartphone habits. Set a specific usage goal and see how well you stick to it.

- **Move your body:** Trade your online games for apps that monitor your health and activity.

- **Monitor:** Keep a log of how much time you spend on the internet to monitor your usage. Investigate whether your phone already logs this information.

Relational Strategies for Managing Operational Risk

Beginner's Approach

- **Interacting with people in person:** Social and physical activities are important. Organise time with your family and friends to go for a walk, visit a museum or go out for a meal.

- **Set boundaries:** If you feel you are getting addicted, set a limit on your mobile phone use and tell close friends or family that you may not be responding to their messages as quickly as you used to.

- **Health Check-ups:** Develop a good relationship with your doctors and medical specialists. Have regular health check-ups and discuss your ICT usage with your doctors. They can help you monitor your use.

- **Health issues:** Always consult your medical team first and consider seeking suggestions from your more ICT-knowledgeable friends. They may have tips and tools to help you overcome some health issues (weaker eyesight, hearing, shaky hands) which challenge your ICT abilities. Remember to discuss these issues with your mentors and tutors for suggestions as well.

- **Learning events:** Making learning and using ICT both socially and physically active. Attend ICT and non-ICT classes at U3A or your local libraries and find learning buddies to interact with.

Experienced Approach

- **Meet up and connect with people:** It is easy to be captivated by mobile games, online videos and social media, but nothing beats interacting with people in person.

- **Set a limit:** Social networks have transformed computer and mobile usage for all ages. Whether it's Facebook, Twitter, Instagram or Snapchat, it is important to impose limits on the amount of time you spend on social media.

Promoting digital inclusion for Older Australians

We hope this digital booklet has helped reduce your perceived ICT risks and encouraged you to get involved with digital technology. It was developed specifically for you to use, however it can also assist organisations working with seniors and policy-makers to help reduce the digital divide.

Below are some tips on how this information could be used by each group.

Older Australians
- Bookmark this online booklet and refer to the strategies as needed.
- Share the link with your friends, mentors, support team and community groups.
- Remember you may start as a beginner, however as time progresses your skills will develop, so explore the experienced strategies too.
- Remember to share this booklet with friends starting out on their own ICT learning journey.
- Within your ICT support group – consider reviewing each strategy and checking whether you relate to it or not.
- Interact with the digital tool at https://www.shapingconnections.org to identify which persona you relate to and check off the strategies utilised.
- Consider sharing the booklet with your family/friends to help them better understand your needs and their roles in supporting you.

Organisations working with/for older Australians
- The strategies presented in this booklet can assist organisations working with older Australians to understand the key challenges this group faces as they interact in the digital space.
- Share this resource with your organisation's staff. Remind them to be patient and encouraging when interacting with older Australians. While ICT may be new to some older Australians, these people have a wealth of experience and knowledge in other areas.
- Consider using this booklet at training sessions as a resource for consultation.
- Share the strategies and use them as a springboard to talk about ICT issues faced by older Australians.
- Share the strategies and use them as a springboard to talk about these issues faced by older Australian.

Policy makers

- Policy-makers gather information and engage with the community to determine the pertinent issues being faced by a demographic group to support them.
- The research and strategies presented in this booklet were developed and co-designed with older Australians. Their lived experience informed the perceived risks identified and they identified strategies to address them.
- We urge policy-makers to be attentive to the nature of the identified strategies in this booklet. They point to the need to develop skills in older Australians that are not just related to learning how to use technology, but also developing their emotional and social skills to create an emotional state, a mindset and a support network that is conducive to learning and crossing the digital divide.

Improving your engagement with ICT has never been more important to promote social inclusion and foster participation in the digital economy. Older people with higher digital literacy are consistently more confident, positive and knowledgeable of ICT. We hope this booklet has helped you become more confident, positive and knowledgeable of ICT.

More information can be found at our website:
https://www.shapingconnections.org
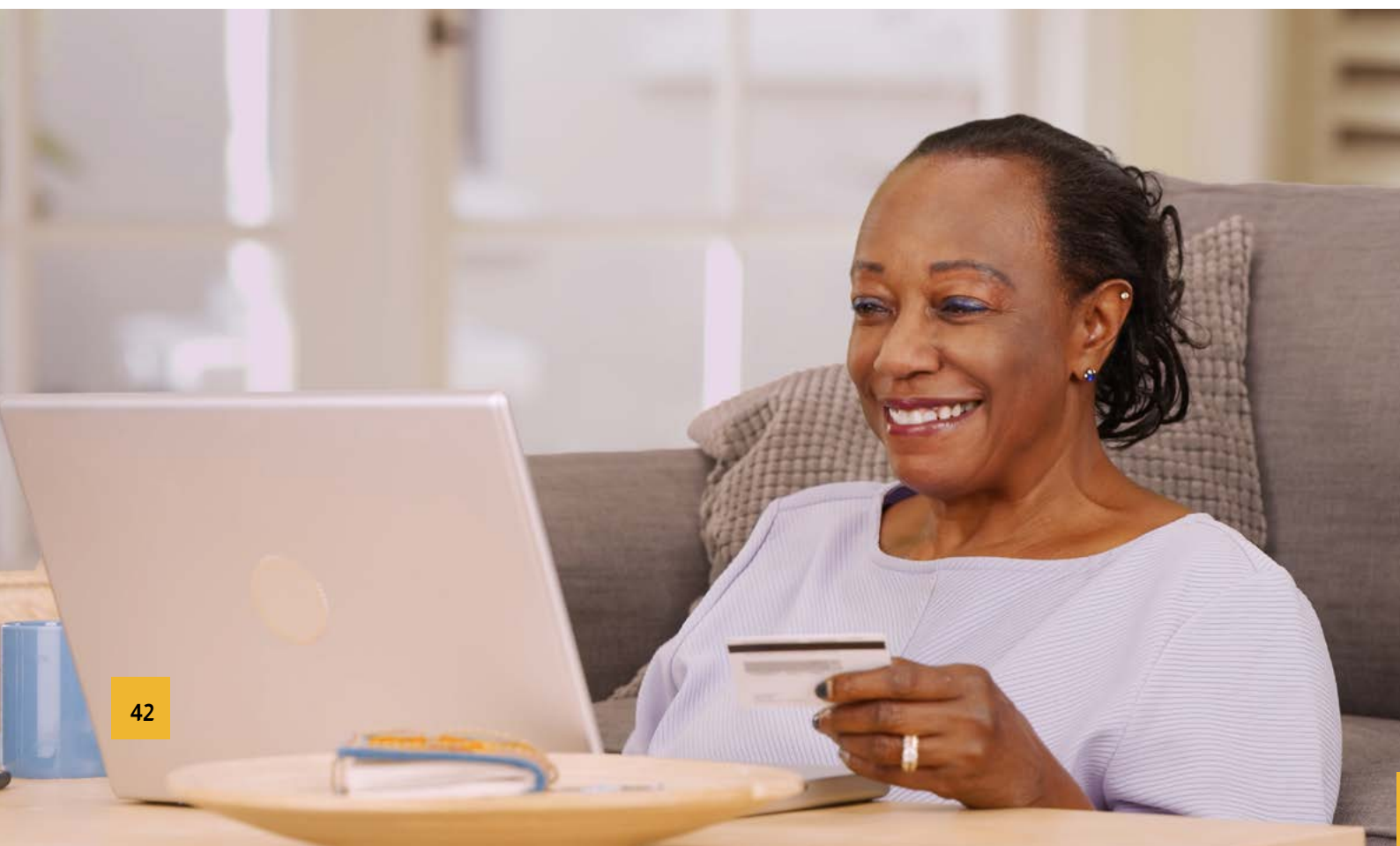
Special Thanks

To all the seniors who have contributed with their ideas and time to help us understand the risks and strategies (in alphabetical order):

Abi, Thiyagerajah Abarajitha
Maree Ades
Dhunjishaw Aderbehman
Zenobia Aderbehman
Sarah Agius
Lee Albert
Tony Aplin
Trajanke Atonasora
Dimitar Atanasov
Peter Bainbridge
Greg Barnes
Sue Beck
Joy Bellinger
Trevor Bellinger
Myrna Beveryley
Sharda Bhan
Janice Boswell
Marilyn Bradbury
David Bradshaw
Trish Bradshaw
Helen Bull
Jan Burnett
Ellinor Casusaw
Charmaine Cauchi
Kandar Chandrasegaram
Chris Charalambous
Paulina Chong
Sally Clark
Judy Cleary
Peter Cleary
Joanne Cody
Maggie Currie
Christine Czerny
Lorraine Day
Elizabeth DeChene
Risto Dimovski
Vera Dimovski
Kevin Donegan

Lesley Downey
Blagova Dragars
Casu Ellinor
Helen Elliott
Greg Filev
Graeme George
Lindsay Glen
Lyn Goodall
Peter Goy
Dianne Graham
Anne Grigg
Soma Hart
Lorri Hayes
Klause Hendrich
Wendy Holmes
Boris Ilijevski
Mitra Ilijevski
Stojan Janakievski
Glenise Karanikich
Trajko Lamovski
Maggie Leutton
Natalie Lim
Jayantha Lokubandara
Lynn Lovelace
Michael Macguire
Judy Mann
Verica Markovska
Randy Marshall
Leigh Martin
Rosemary Miller
Leo Mirabella
Patsy Morrison
Joan Noonan
John Noonan
Cynthia Paciocco
Marilyn Pallini
Marisa Perri
Barry Petering
Stebre Petkovka
Zivka Petkovka
Kim Phu
Robert Rampling
Eda Ritchie
Peter Rodaughan

Margaret Samuel
Sawsan Saleh
Edel Saleh
San Saleh
Adel Saleh
Dawood Sammour
Tony Scardamaglia
Shoukry Sidrak
Magda Sidrak
Joel Norton-Smythe
Maria Tancredi
John Taubman
Jasmine Teen
Bianca Thanthirige
Carl Tiet
Pando Tolevski
Atanas Tomnanov
Gavin Trigg
Aida Tadrus
Guirguis Tadrus
Glen Wall
Susan Webster
Noel Williams
Leanne Wilson
Teresa Wong
Jagoda Zdraveska-Koteska

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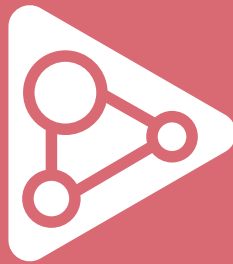
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Shaping Connections