

- Problem definition

While many senior citizens may own smartphones and electronic devices, a huge number are not using them to tap on digital payment. A study by Visa who surveyed 200 people aged 50-80 found that while 84% of them own a smartphone, and 90% of them are familiar with messaging apps, only 30% have used common mobile banking apps. Despite having an increase in penetration rates of online shopping among senior citizens, many of the senior citizens still rely on using conventional methods such as bank cards or cash as their main mode of payment. Furthermore, many of them are reluctant in using E-wallets probably due to the complex nature of it. Hence, our solution hopes to create a seamless, fool-proof experience for seniors to learn and adopt digital payments, especially ShopeePay.

- User research/journey

We tried to uncover the root cause of why senior citizens do not use ShopeePay, which we then addressed in our solution. From user reviews as well as obtaining a small sample of responses, the complicated nature of Shopee's user interface as well as senior citizens' lack of knowledge on technology are the main reasons as to why they do not use ShopeePay. Thus, we have come up with a solution which aims to target this problem – Senior citizen mode of ShopeePay. This version of ShopeePay aims to increase the ease of use and lower the learning curve for using ShopeePay by including several user-friendly and fool-proof features for seniors. Through this, ShopeePay can hopefully be easier to use and become one of the go-to apps for mobile wallets, boosting penetration rates.

As a first time user, the landing page of the app may seem too cluttered, with many ads and buttons to navigate. As a senior citizen who is less digital literate, one might encounter difficulty in navigating the application. A study led by the University of Southern California has found that older adults are more likely to get distracted while experiencing stress and other powerful emotions. In the moment where one is trying to pay for their items at the cashier, the confusion and complexity in navigating the app may result in additional stress imposed on oneself, which may further deter the use of ShopeePay. Therefore, to tackle this problem, we opted to reorganise the main page such that ShopeePay would be accessible as one of the buttons in the bottom navigation bar, perhaps replacing the Feed button. Through this, the ShopeePay feature would be more visible and accessible at first glance.

Next, in order to increase the user base of ShopeePay, more active prompting can be implemented. Upon the user's first launch into the app, a notification will appear for a tutorial on setting up ShopeePay. From this instance onwards, another notification will then pop up, asking whether they are a senior citizen, and that they would like to activate the senior citizen friendly mode of ShopeePay. Should they choose to do so, that version will then be displayed for easier navigation and usage for them.

The senior citizen mode of ShopeePay seeks to address common problems that elderly face which can hinder the efficient use of ShopeePay, such as poor eyesight, shorter attention spans and processing speeds, and lower digital literacy levels.

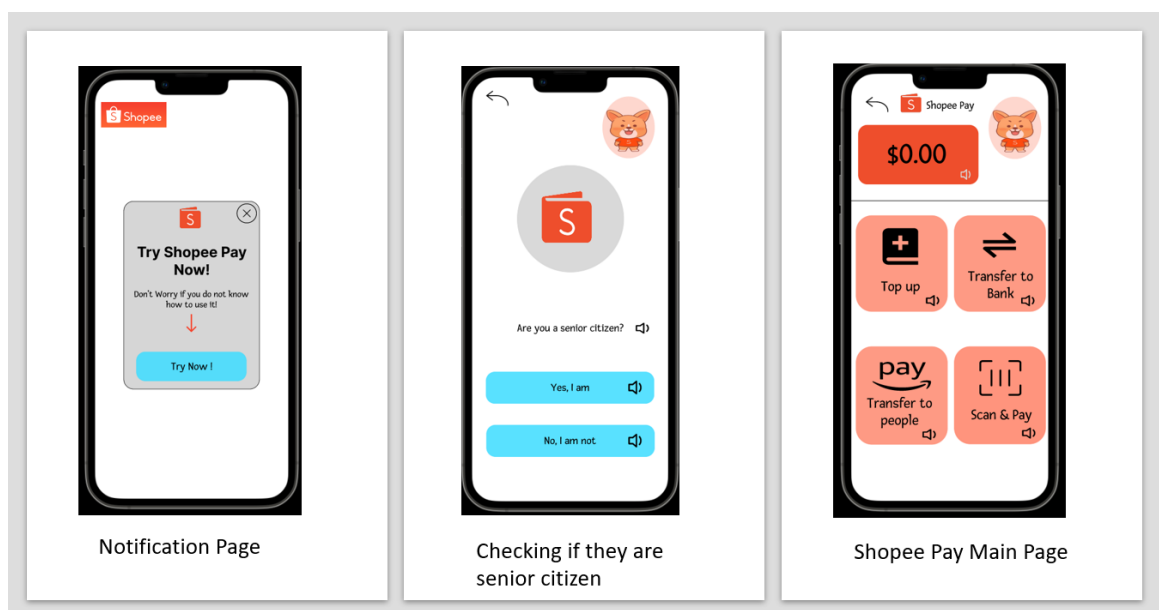
Firstly, the main user interface will contain minimal items so as to prevent distractions away from the main features of ShopeePay. For example, advertisements, or buttons to other features of Shopee will not be present on the page. This decreases confusion when using the feature whereby one may accidentally click into another section and is unable to navigate back to ShopeePay.

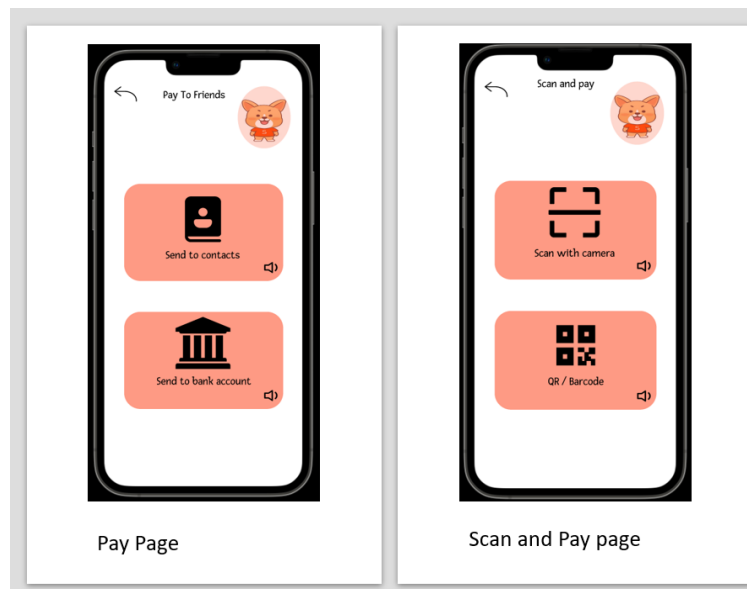
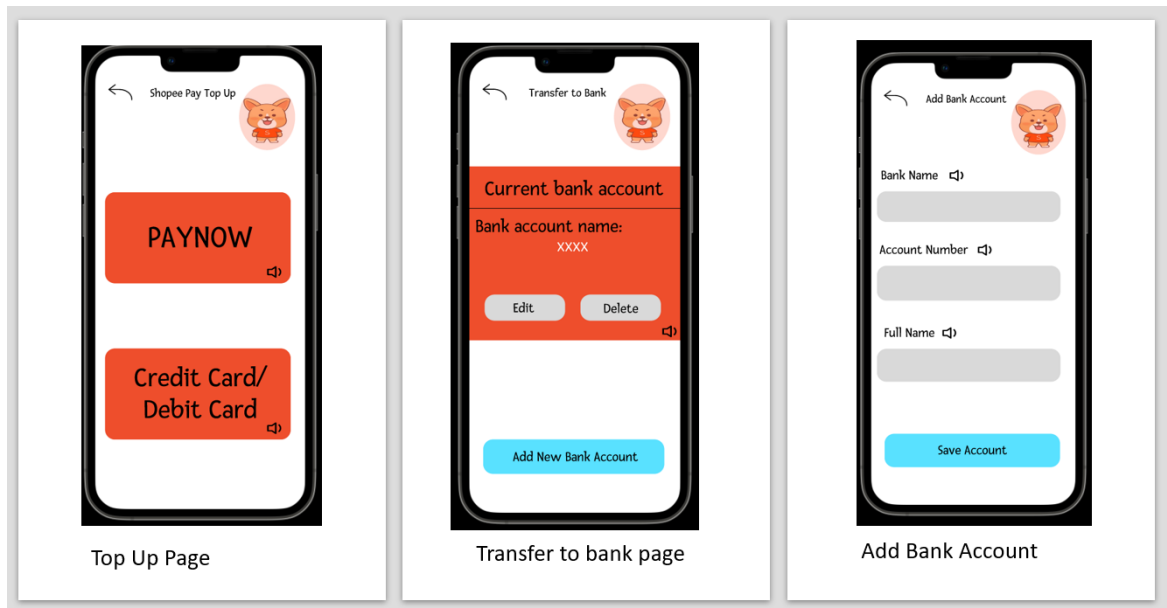
Next, to address the issue of the elderly's poor eyesight, the font size of the wallet amount will be increased. We can safely assume that that is the most important piece of information one will be concerned about, hence making it easily visible can provide assurance to them. The number of buttons which show the main functions of ShopeePay will also be reduced from 6 to 4, namely Top up, Scan, Transfer and Transfer to bank. These features are those most likely to be used by the elderly whereby most of their transactions would consist of physical purchases. This is compared to other younger shoppers where transactions are more varied such as online purchases, online transfer payments and more.

Lastly, a shopee mascot will provide a tutorial on how to adopt the use of ShopeePay, where it will guide the user step by step on how to navigate the page, as well as introduce the different features of ShopeePay. For every button they click which leads to a new page, the mascot will explain how to use it. This tutorial will be shown in words, as well as audio so that the senior citizens can better understand. Finally, there will also be a button in the main ShopeePay page for one to go through it again if necessary.

- Design Mockup

Here's our design mockup that shows the interfaces of how the shopee pay app will be changed to, in order to provide elderly with a better, easier and smoother journey while using the function.





- A link to an interactive prototype

Below is the link view our interactive prototype:

<https://www.figma.com/proto/aZ154lZUy3TzZ9FxaFs9SU/Shopee-Challenge?node-id=6%3A2&scaling=scale-down&page-id=0%3A1>

References:

<https://www.earth.com/news/older-people-easily-distracted/>