

A Review of Older People's Capacity to Access Financial Services Online and to Independently Conduct their own Financial Affairs

Commissioned by
South Leinster Citizens
Information Service,
South Leinster Money
Advice & Budgeting
Service and the
Co. Wicklow Older
People's Council.



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Foreword

By Martina Cronin, Development Manager
South Leinster Citizens Information Service

South Leinster Citizens Information Service/Co. Wicklow and South Leinster Money Advice & Budgeting Service/Bray are here to help our clients with their difficulties with money and in accessing their rights and entitlements. Both managers are on the Executive Council of the Co. Wicklow Older People's Council and are committed to ensuring that we provide age-friendly facilities which cater to our older customers. Both organisations sought and received funding from the Citizens Information Board under the Social Policy Grants Scheme to conduct this important research. We have an account of the first-hand experience of the struggle of some of our older clients when they try adjusting to an increasingly digital environment as many important services are moving online.

With the support of County Wicklow Older People's Council and Age Friendly Programme, research into the difficulties of conducting financial transactions on the Internet was undertaken. The focus was on older people, many of whom continue to experience digital exclusion. This report highlights the everyday barriers which prevent them from leading financially independent lives.

Given below is a review of the report and its findings, the following recommendations were made by the research advisory group:

- Where banks contract An Post to deliver their over-the-counter services, customer service should be paramount. However, there is an issue around confidentiality in some post offices due to their location (for example, in shops). Having access to a booth, for instance, would allow customers to conduct their financial transactions with greater privacy
- With customers being pushed away from a face-to-face service, current telephone service, across all banks/utilities providers, is not fit for a seamless replacement. It is essential to have a person at the other end of the telephone line. Pressing various numbers is confusing and frustrating for some older people. Utility companies and banks are required by the Central Bank to ensure that the 'vulnerable consumer is provided with...reasonable arrangements and/or assistance that may be necessary to facilitate him or her...' (Consumer Protection Code, 2012. p.9)

- Citizens Information Services (CISs) and Money Advice and Budgeting Services (MABS) are appropriate services to assist older people who have difficulties conducting financial online transactions. They are at the other end of the telephone and can direct these customers to the banks' support telephone service for vulnerable customers. All staff in South Leinster CIS and MABS should be made aware of such helplines
- CISs and MABS should make older people aware of their rights and entitlements when it comes to accessing financial institutions. For example, informing them that they are entitled to a personal telephone service to address their financial queries which is required by law
- An awareness campaign should be designed and implemented internally by Citizens Information and MABS and as well as externally for older people

MARTINA CRONIN

Key Findings

Exploring the Changing Circumstances of Banking for Older People living in County Wicklow.

Most of the respondents felt that the circumstances surrounding banking for older people had changed in County Wicklow. The following illustrates the same:

- A significant increase in fraudsters and cybercrime around the world, leading to genuine fear and helplessness amongst some older people
- A perceived increase in automated banking supported by the emergence of a digital culture and a technological society
- Older people can be at a disadvantage if they are not familiar with the operation of computers
- A gradual loss of the personal touch in banks due to closure of branches in less populated areas, reduction in the number of staff in some of the smaller bank branches and limited access to people vulnerable customers can trust to help with their financial affairs
- A requirement for older people to travel to banks in surrounding larger towns, which can be especially difficult for those who don't drive
- A perceived bias against women; e.g., requirement for women to produce marriage certificates 25 years after the 'event'
- A bias against individual customers ('not worth the trouble')

Identifying the Main Barriers which restrict Independent Banking for Older People in County Wicklow.

Most respondents said they had difficulties accessing online banking services

- Many of the participants feel they are increasingly being pushed online
- Getting through to the right person can be very difficult
- Too few ATMs in accessible locations. They are not always in working order/too often broken, and it may be difficult to read the screen when the sun is shining

- Difficulties with computers, no access to computers, poor computer skills, no interest or capacity in learning about computers, poor computer literacy and being nervous of scammers
- ATMs can be complicated to use; e.g., they require a lot of codes to be remembered for security purposes
- Less ATMs nowadays as banks close branches in rural areas
- Location – difficult to access when shops close outside business hours
- Nervous using ATM/Queuing/Fear of strangers standing behind you
- Not always clean/hygienic
- Difficult to remember PINs/confused with different security codes
- Fear they will press the wrong number
- Need to have smartphones; e.g., verification process
- Sometimes, the broadband is out of range
- A lack of understanding of the needs of older people; e.g., difficult for older people to remember PINs, relatively low levels of computer literacy amongst older people, fear of pressing the wrong button on ATMs and their smartphones, etc.

Chapter One

Introduction and background to the research

Introduction

Ireland's social and technical landscape has changed dramatically during the past 20 years or so. Particularly, since the 1990s, the Internet became widely available and computers became increasingly popular in households and workplaces. During this time, the Irish society became increasingly digital, requiring people from all ages and backgrounds to have basic IT digital skills (e.g., Internet, social media, online shopping). However, scientific research studies and anecdotal evidence alike increasingly suggest that older people in Ireland are experiencing difficulties in using a range of digital services, including access to financial services (CIB, 2021). Following Covid-19, more people are working remotely, the use of online education has increased and our lives have become a lot more virtual (CSO, 2021).

Data collected by the Central Statistics Office (CSO, 2021) indicates that certain groups, including some older people, are increasingly marginalised in Ireland by not knowing how to use the Internet. The CSO data indicates that one in four (25%) people aged 60–74 and more than half (56%) of people aged 75 years or older are not using the Internet. Furthermore, other large-scale studies (Eurostat, 2019) suggests that many older people have digital skills that are below basic levels. Previous research also identified a range of factors which prevented older people from using the Internet (Table 1, below).

Table 1: Previous Research on Older People in Ireland

Previous Research	Possible Factors Preventing Older People from Using the Internet
South Leinster CIS and Older People's Council (2019)	A lack of computer skills, no computer, security/trust issues, no interest and no broadband.
Age Action (2021)	Digital inclusion for an ageing population.
Financial Services Union (2021)	Older people do not wish to move to electronic forms of payment, a lack of public trust in banks, the speed of change, closure or downgrading of branches and ATMs and digital issues and financial illiteracy/exclusion.
NESC (2021)	Fear of cybercrime, data privacy issues.
CSO (2021)	Online security.
Keepcontrol.ie	Reliance on a family member to assist them with their financial needs, sometimes resulting in fraud and abuse.
Research commissioned by CIB (2021)	Digital exclusion.

Note: See Bibliography for more details on these studies.

Aim of the Research

The general aim of this empirical study was to:

- Explore the changing circumstances of banking for older people in County Wicklow in 2022
- Identify the main barriers which restrict independent banking for older people; e.g., restricted access to financial services online
- Provide conclusions

Methodology

A mixed methods design incorporating both qualitative and quantitative methods and including focus groups and a relatively large-scale survey was used to address the study objectives.

Qualitative research is typically recommended when the focus is on the lived experience of participants, while quantitative research is more often used in larger collection studies. However, in this instance, it was possible to combine the strengths of both approaches through the use of a mixed methods design.

The research findings presented in this report are based on the views of 130 older people who are living in County Wicklow and are over 60 years of age. The largest group completed a survey (n=106), while the remainder (n=24) took part in one of the three focus groups which were held in different parts of the county. These were: Bray (male participants), Carnew (male and female participants) and Donard (mainly female participants). A female member of staff from Weafer Research Associates was present in one of the groups as an impartial observer from a female perspective. The survey participants included the views and experiences of 10 older Traveller Women living in County Wicklow.

Representatives from The County Wicklow Older People's Council, Age Friendly Programme and Age Action acted as a research advisory group to support the South Leinster Citizens Information Service and South Leinster Money Advice & Budgeting Service in guiding this research.

Structure of the Report

Following this introductory chapter, the findings from the research are contained in chapters two and three, followed by some conclusions.

Chapter Two

The changing circumstances of banking for older people in County Wicklow 2022¹

Introduction

Ireland's banking landscape is undergoing dramatic change, some of which is having an adverse impact on older people and other marginalised groups. While not everything in contemporary banking is perceived to be negative (e.g., free banking for seniors, improved access for the minority who use online banking and enhanced security against scammers), many of those who completed a survey or took part in a focus group were very critical of the changing circumstances of banking for older people in County Wicklow in 2022. Unfortunately, however, Ulster Bank and KBC bank are closing completely, while other banks have reduced staff and bank branches in some smaller towns.

Most of the research participants felt that the circumstances surrounding banking for older people had changed for older people in County Wicklow, as the following illustrates:

- An increase in automated banking and the emergence of a digital culture
- Society is more technology driven
- A gradual loss of the personal touch in banks
- An increase in the necessity for bank customers to use computers to a lack of understanding of the needs of older people e.g., difficult to remember PINs, low levels of computer literacy amongst older people, a fear of pressing the wrong button, etc.
- A reduction in the number of staff in some of the smaller bank branches
- Closure of banks and bank branches
- Limited access to people they can trust to help them with their financial affairs
- Lengthy distance to banks
- A perceived bias against women
- A significant increase in cybercrime across many aspects of Irish society, including banking

¹ The data summarised in this chapter was collected by means of a quantitative survey which was completed by 106 volunteers with the following demographic profile: most were female (57%), between 60 and 79 years of age (74%), resident in a town or village (60%), retired fulltime (79%), and members of the Traveller Community (N=10). It has also been informed by the views and experiences of the 24 participants who took part in one of the three focus groups which were held in three different locations in the county – Bray, Donard and Carnew. Thus, a total of 130 older people contributed to this research process (See Demographic Profile in Appendix A).

Increase in automated banking and loss of personal touch:

'They closed the bank branch in Carnew and the personal touch with it. Now there is no banking for local businesses. They ask too many security questions, which protects the banks, but it is too much for us, especially older people'.

Bank branch closures:

'The circumstances have changed totally for everyone but especially those who live in West Wicklow because we had an AIB bank branch in Dunlavin and it is closed; we had an AIB bank in Baltinglass and it is practically closed. There is a machine there now, but it is cashless, and Ulster Bank is closing..... Blessington and Baltinglass will be left with a Credit Union and a Post Office. We have a long drive to Dunlavin if we have any banking to do and that is a large distance.....We lost our PO in Hollywood almost 12 years ago and all we can do now is to buy a stamp, post a letter, collect our pension and children's allowance. It is like a local shop'.

Lengthy queues:

'My husband had to queue so long in Naas AIB bank that he just left. There was only 1 teller, and it took 1.5 hours to get to them'.

Distance to shops:

Shopping/banking has always been difficult for people living in West Wicklow, especially those who don't drive a car: 'You have to think and plan ahead before you make a journey, and if you need to go'.

Bias against women:

'They didn't have my bank details when I went in even though I had banked with them for 45 years because the bank only recognises the husband and not the wife'.

No interest in small stuff:

'It is very different for banks (the promotion of digital procedures, reducing staff and branches) but more of the same for us (less staff, less personal touch, more security). The banks don't want to know the small clubs or individuals'.

Everything must go through Head Office:

'The personal touch has gone, and this will inevitably make it more difficult for older people to bank. They used to take me on trust when borrowing money for a car only a few years ago, but not now. Decisions were made in the local office but now everything goes through Head Office. You cannot contact your local office. If you have a problem, they will transfer you straight to the Head Office. Button after button'.

No consideration for the needs of older people:

'There is no consideration for people our age and while it is second nature for young people to press buttons but not us. We are a different generation, and while we know those days are gone, it is hard to live with the changes'.

A significant increase in the number of fraudsters/scammers:

Most of the respondents were genuinely afraid of hackers stealing their money, as the following comments illustrate.

'It is really important to protect what you have. I am really afraid of hackers, so I never post anything or engage with strange postings. I received a message from my cousin to tell me that my Facebook account was being hacked and I had to change my password and send a message to everyone on Facebook to say that the original message was not valid'.

'I would be very cautious buying anything online partly because of the scams'.

'They are getting more sophisticated every day, using Irish telephone numbers'.

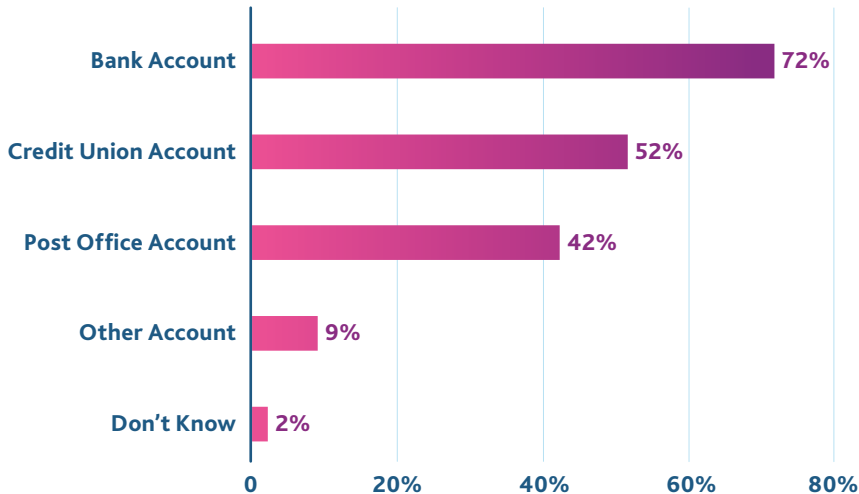
'My grandchildren know more than I do but they are not always around to help... My grandchildren would run rings around you. They would teach you all about computers, but it is just too much and you would have forgotten it after one hour. My daughter is the same'.

'If you give out your address or credit card details to anyone, you run the risk of being scammed and you could be cleaned out and the few bob you have would be gone quite easily'.

From Traditional to Online Banking

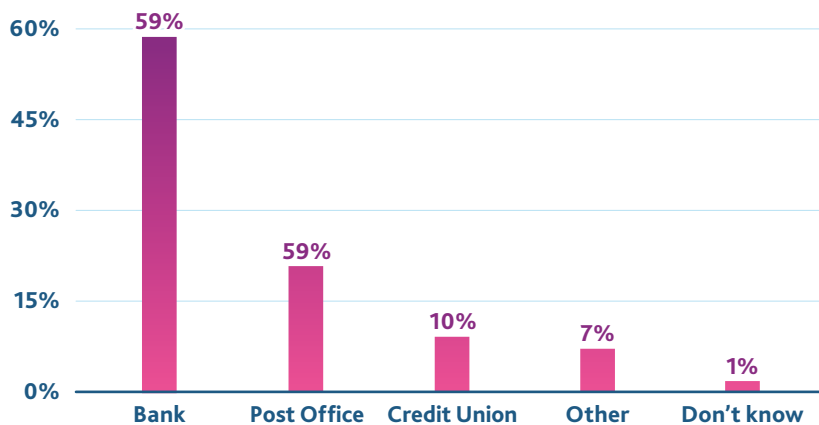
Despite these predominately negative observations on the changing circumstances of banking in County Wicklow, many older people in this survey continue to conduct most of their day-to-day banking business through Banks (72%), Credit Unions (52%) and Post Offices (42%). See chart below.

Figure 1: Types of accounts respondents have



Furthermore, almost six in ten (59%) respondents use these three institutions (Banks, Post Office and Credit Union) for most of their day-to-day financial needs.

Figure 2: Which of these accounts do you use most often for your day-to-day financial needs? (Base = 105)



Role of Financial Institutions in Promoting Access to Traditional Financial Institutions

The Irish Banking Landscape in 2022

The banking landscape has undergone significant changes in Ireland, with many survey and focus group participants suggesting that they are increasingly being pushed online. Some of the 'push' factors identified by the participants included: an increase in automated banking and the emergence of a digital culture, loss of personal touch in banks where they traditionally did their banking, difficulties with computers experienced by older people and a significant increase in cyber fraud across most sectors of Irish society. However, despite the increasingly negative attitudes towards banks, older people in County Wicklow continue to conduct their day-to-day in traditional financial institutions: Banks, Credit Union, and the Post office.

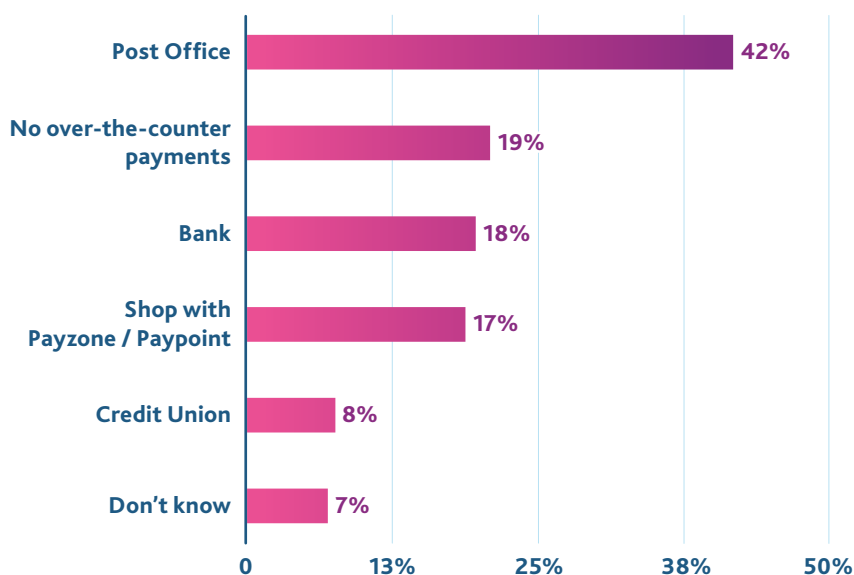
Banks are used most often for their day-to-day financial needs because they are convenient and offer the widest range of financial services in most areas (*'the big stuff/Direct Debits, car loans, insurance, assurance'*) and security. While people continue to use Banks most often, they do not necessarily trust them.

'I used to use the bank, but I don't trust them anymore. They treated the people of Ireland disgracefully and we had to support them through the financial crisis and now they treat us like this (e.g., widespread closure of bank branches). Their actions were disgraceful.'

'We had to queue outside the branches during Covid-19.... bank branches are disappearing we now have to travel considerable distances to our banks.... The staff are very good, but they still don't recognise the marital status of women, no matter how many years we have had an account in a branch. One manager told me to produce a marital certificate and we are 25 years married, to prove I was married and he was my husband.... they expect us to remember PIN numbers or know how to verify an account when we are out and about, but we are older than most of the staff in banks. It is easy for older people to forget one-off things as we get older. Better if we had to repeat instructions.'

The Post Office is typically used for the payment of bills (e.g., utility bills/ ESB bills, pension payments, children allowance and a range of social welfare payments). While some participants thought it would be useful if the Post Office were upgraded to the service level of Banks and that it would be a 'great advantage' for the town, others felt that 'it would not be the same as a bank'. Just over four in 10 (42%) respondents said they had paid bills over the counter in a Post Office, followed by a Bank (18%), Payzone/Paypoint (17%) and a Credit Union (8%). Very few people had used these services to pay a bill, largely because they used 'tried and tested' methods to do so; e.g., Post Office. Almost one-fifth of the respondents said they had never paid bills over the counter (19%). Very few people were familiar with Payzone or Paypoint.

Figure 3: Pay bills over the counter in a Bank, Credit Union, Post Office or in a shop that has Payzone, Paypoint, etc.?



Credit Unions are perceived to be relatively small and friendly, and they form a core part of the local community. Some of the participants thought it would be 'good' to allow Credit Union customers to have more money in their accounts.

'The amount is controlled by the Central Bank and if an allowable amount is exceeded, you can expect a phone call to confirm the validity of the account'.

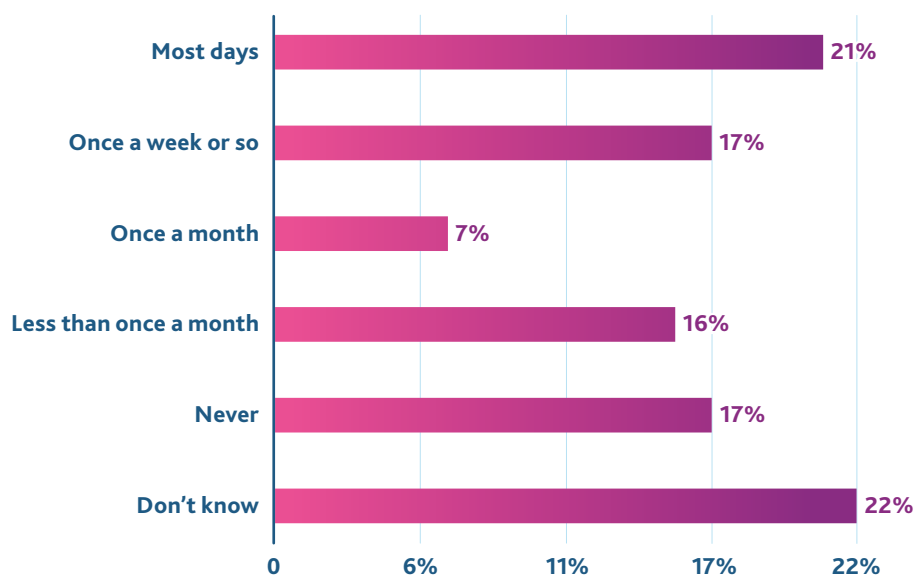
The Credit Union is often used for small to medium savings, sometimes referred to as 'running away' money.

The Growth of Online Services

Almost half (45%) of the 106 survey respondents said they had accessed online services at least 'once a month'; and almost four in 10 respondents (38%) said they accessed online financial services 'most days' or 'once a week'. Conversely, approximately one in six respondents (17%) said they 'never' accessed online services and more than one in five (22%) 'didn't know' if they had accessed these services.

The items that are most likely to be purchased online include: car tax and insurance, TV licence, holidays, and some gardening items. Most of the men prefer to avoid using their phones for online purchases because of their fear of being scammed.

Figure 4: How often, if ever, have you accessed online services for any reason; e.g., shopping, banking etc? (Base=103)



Some comments on online shopping

'I prefer to shop in a shop because it is too easy to get scammed online and I like to feel the merchandise before I buy it.'

'One of the benefits of using a credit card to buy anything online is that it will be easier to get a refund if things go wrong.'

'I can look at my account every day if I like and make sure it is safe. Online banking is also very easy to use and I can transfer money between accounts if I wanted.'

'I don't like the idea of online shopping and I hate having to send things back. I prefer to feel the quality of the items I am buying.'

'I buy everything online; e.g., grocery shopping every week. I go into the shops and look at stuff. Then I go home and order whatever I want because everything is much cheaper online. You get offers online you don't get in the shops.'

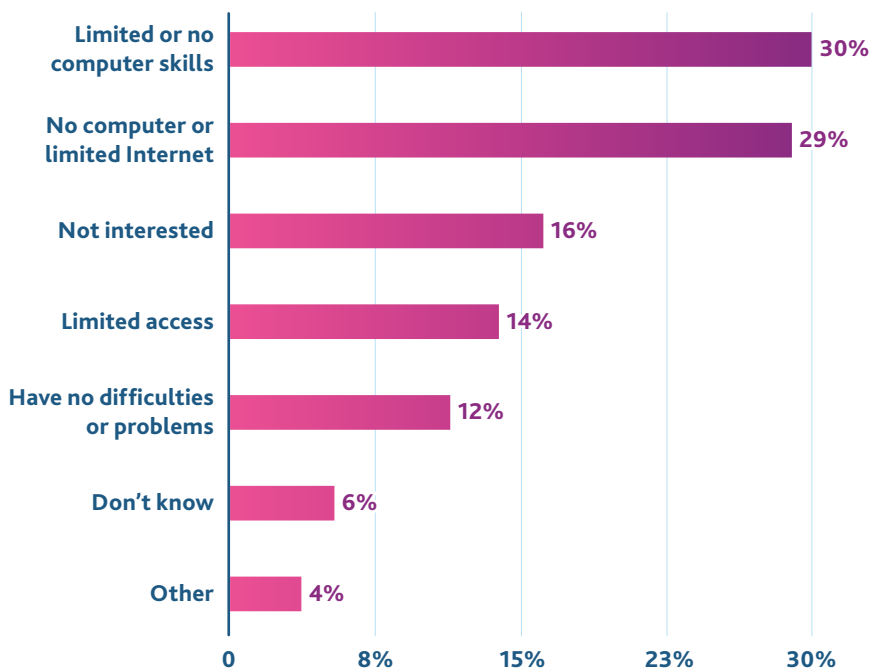
'I am used to computers, but I don't like shopping online.'

Difficulties in Accessing Online Services

Online shopping is not very popular amongst most of the research participants, with approximately 45% saying they had used an online service within the past month or so. Most participants (89%) also said they had experienced difficulties accessing online services. Furthermore, when it came to online banking, a significant percentage of participants said they experienced difficulties when accessing their accounts by telephone, ATMs and the Internet/Broadband.

Almost nine in 10 (90%) respondents mentioned at least one difficulty they had experienced accessing online services: one-third of respondents said they had 'limited or no computer skills' (30%) and approximately one-third said they had 'no computer or limited Internet' (29%). Others said they were 'not interested' (16%), or that they had 'limited access' (14%). Conversely, just over one in 10 respondents said they had no difficulties or problems (12%).

Figure 5: Difficulties in accessing online services



Note 1: The respondents were given an opportunity to select more than one answer if applicable. Accordingly, the percentages can exceed 100%.

Some of the respondents highlighted the relatively common occurrence of poor reception with wireless broadband (*'The Internet is absolutely awful in this area and the wireless broadband is constantly breaking down'*).

Chapter Three

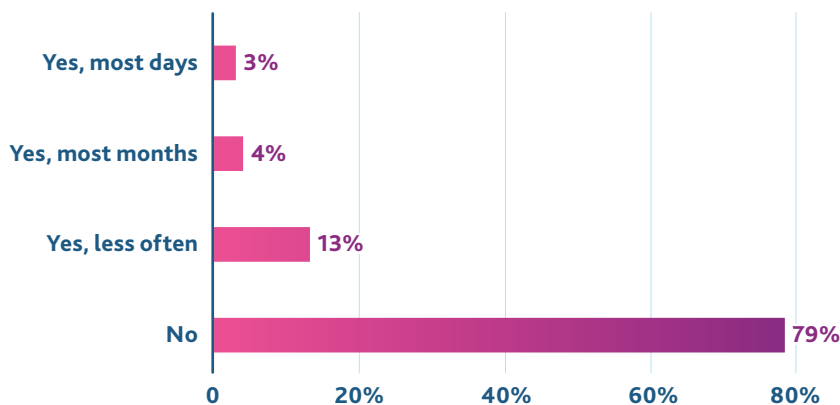
Older people's engagement with online services: the main barriers to accessing online bank accounts

Accessing bank accounts by telephone

The vast majority (79%) of survey participants said they had never accessed their bank account by telephone, with almost eight in 10 respondents saying they had never accessed their bank account by telephone, while the remainder of them had done so, albeit not very often.

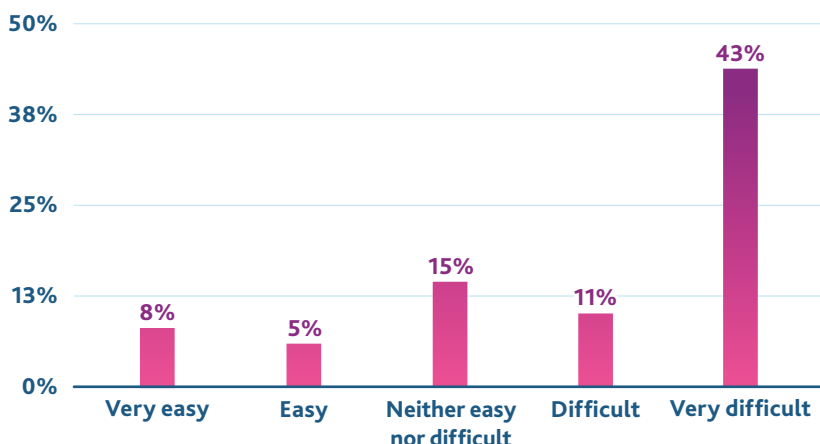
Furthermore, most of those who had accessed their bank account by telephone found the process difficult. Some of the problems telephone users experienced when accessing their funds included: confusing automated answers, poor service, impossible to speak with a person, and long queues/ waiting time.

Figure 6: Do you ever access your bank account by telephone?



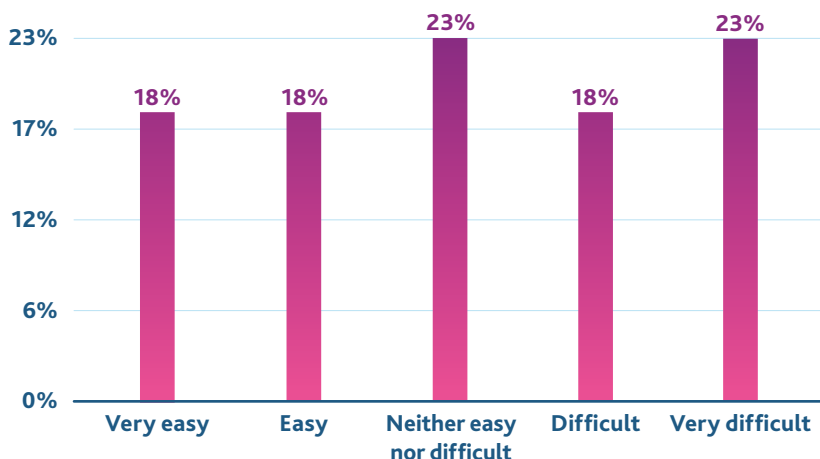
Most of the respondents, even those who had never accessed their bank by telephone, said that they found the process difficult (54%).

Figure 7: How easy or difficult do you find accessing your account by telephone? (Base = 95)



When those who had used the telephone to access their bank account were singled out, four in 10 respondents (41%) found the process difficult or very difficult.

Figure 8: How easy or difficult do you find accessing your account by telephone? (Base = 22)



Some problems which they experienced when using a telephone to access their bank accounts include the following:

- Automated answers (press 1 for x etc)/ too many menus confusing
- Very poor service
- Virtually impossible to speak with a customer care person or to access bank by telephone
- Often unable to understand the accent of the bank employee
- How to get through to the right person to deal with the query
- The long waiting time. I can't afford the time. Too busy. I never seem to get through
- Covid-19

- Prefer online banking
- I try to avoid
- I prefer to use App on Phone
- It can be difficult to explain what you need on the phone
- Only when I lose my card

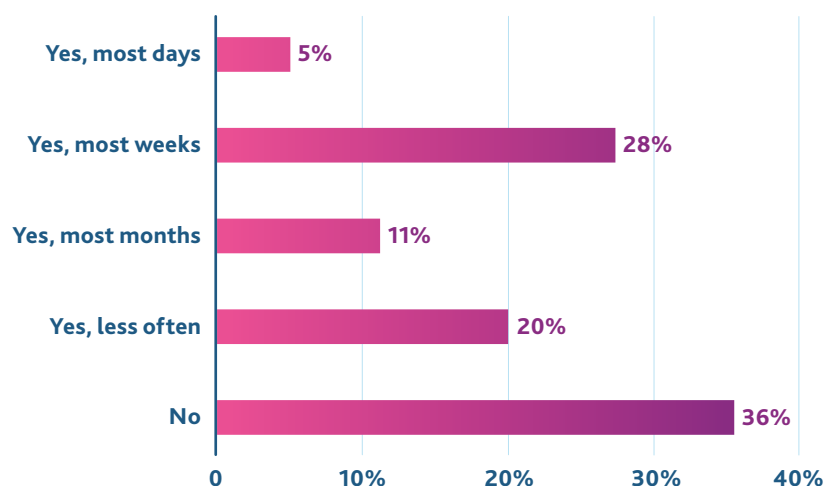
A few individuals said they used the telephone if looking for something specific, such as a bank statement.

Access to bank by ATM or machine in bank branch

Most (44%) research participants used an ATM/machine in bank branch to access their bank accounts; and almost half of them found the experience quite easy. Some of the difficulties they encountered when accessing ATMs/bank machine included: too few ATMs in accessible locations that are working; fear of strangers in a queue, ATMs are not always hygienic/clean; difficult to remember PINs, and a fear they will press the wrong button.

When asked if they had ever accessed their bank account using an ATM or other machine in a bank, only 5% of respondents said either 'most days' or 'most weeks' (28%). A further 11% replied that they had done so 'most months'. Conversely, one-fifth of the respondents (20%) said they did so 'less often' (20%) and 36% said 'no' (36%). Thus, 44% of these respondents said they had accessed their bank account at least once a month using an ATM or other machine in a bank branch.

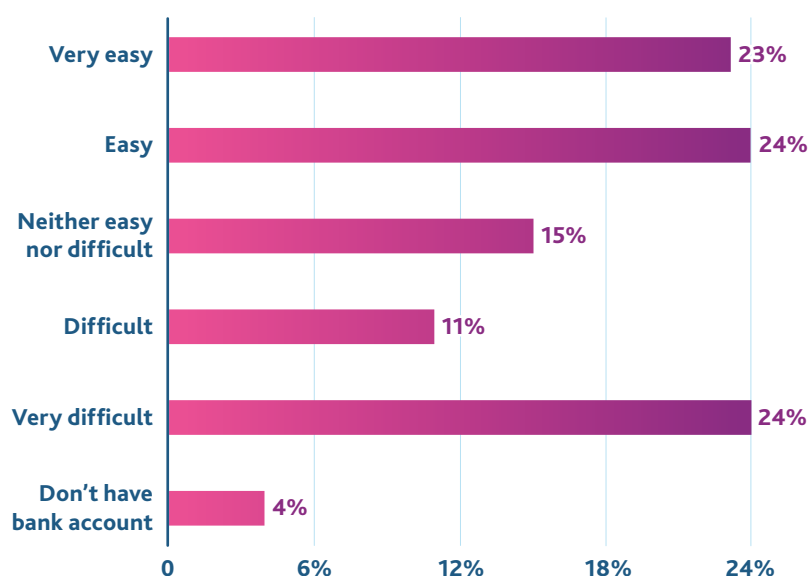
Figure 9: Do you ever access your bank account using an ATM or other machine in a bank branch?
(Base=106)



Some reasons given by these respondents for using an ATM included: access to cash convenient, my wife withdraws money required for the week, the bank was closed, access to banks is now challenging, no ATM available in shops, they usually get cash back in grocery shop, and when they need cash.

Almost half (47%) of these respondents found ATMs 'very easy' or 'easy' to use. Conversely, more than one third (35%) found ATMs 'very difficult' or 'difficult' to use. As one respondent said: *'When they work, they are very convenient, but when they don't they can really mess up your day looking for cash'*.

Figure 10: How easy or difficult do you find using ATMs and other bank machines?



Note 3: The percentages were rounded up so total may not add up to 100%.

Some of the difficulties encountered when using ATMs/other machines included the following:

- Too few ATMs/there are not enough ATMs in accessible locations
- Complicated to use; e.g., difficulty reading screen and numbers
- They are not always in working order/too often broken. Too often out of service in shops and garages
- No cash of required denominations
- Location – difficult to access when shops closed outside business hours
- Queuing/Fear of strangers standing behind you
- Nervous using ATM

- Not always clean/hygienic
- Difficult to remember PINs/confused with numbers/hard to remember numbers
- Less ATMs nowadays as banks close branches in rural areas
- Fear they will press the wrong numbers

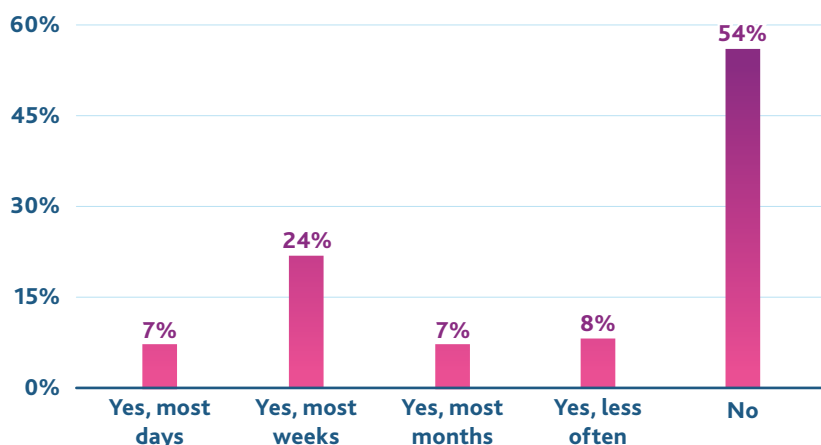
One person, who had participated in a focus group, summarised some difficulties that can arise with ATMs as follows:

'I had a problem when they closed the banks and replaced them with ATMs/hole in the walls, because they don't always work, even in the larger stores in Gorey. I had to buy something I didn't want in Dunnes to get cash back because I couldn't see my code numbers. There is a shine on the ATM in Gorey (Bank of Ireland). The staff told me it was happening all the time. The ATMs need to be well-lit, especially for older people'.

Access to bank by internet, tablet or mobile phone

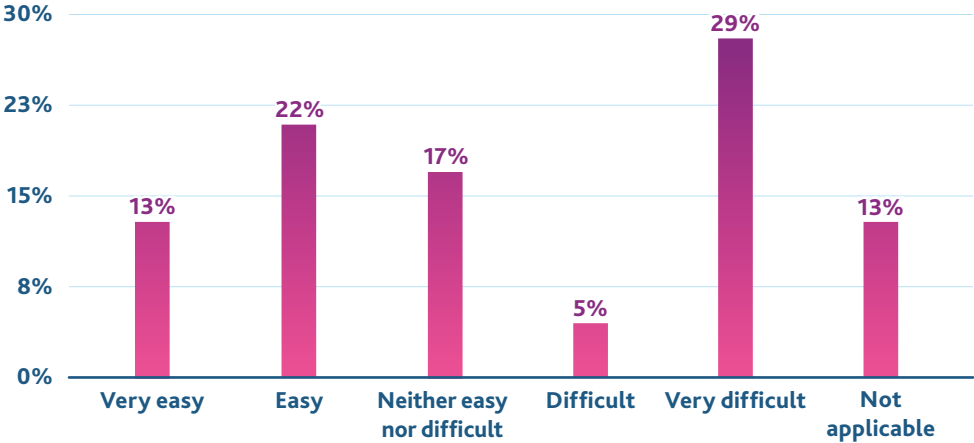
Just over three in 10 (31%) respondents said they used their bank account 'most days or weeks', while the majority (54%) of respondents said they did not use Internet Banking at all. Many of the difficulties they observed were similar to those mentioned in the review of telephone and ATMs: a lot of codes to remember, the need for human assistance, computer literacy issues, frustrating bank security checks and low coverage of wireless broadband.

Figure 11: Do you ever access your bank account over the Internet using a computer, tablet or mobile phone? (Base = 101)



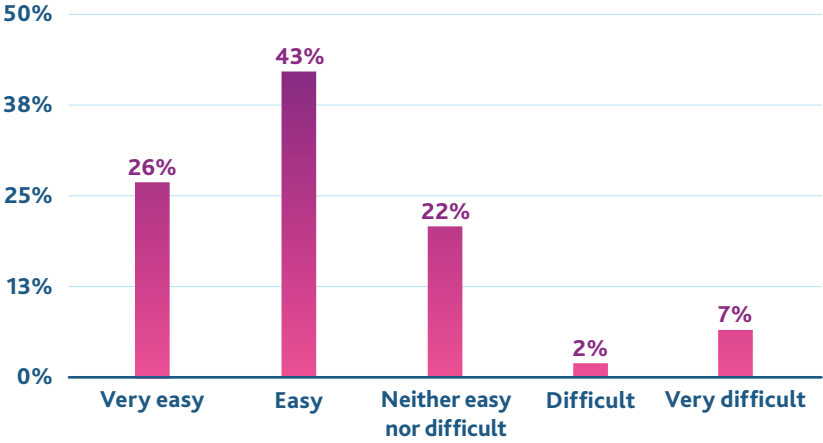
Approximately one-third (35%) of the respondents found it easy to use Internet Banking, while a similar percentage found it difficult (34%).

Figure 12: How easy or difficult do you find using internet banking? (Base = 96)



When the question was confined to those who use the Internet, many more people found the procedure easy (69%).

Figure 13: How easy or difficult do you find using internet banking? (Base = 46)

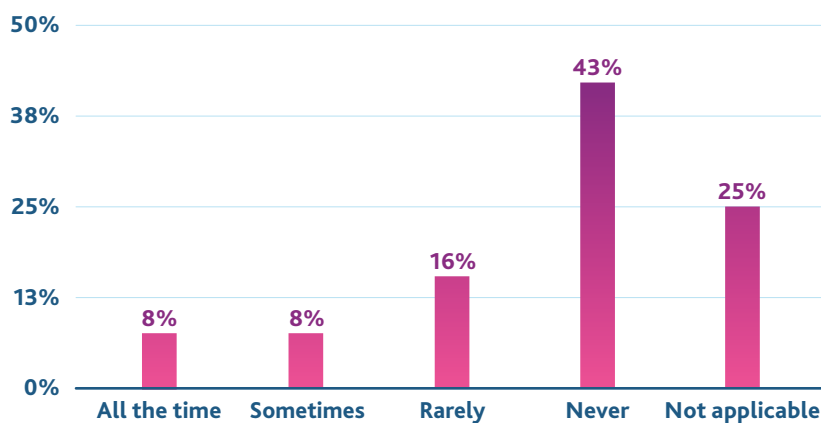


Difficulties using ATM/Internet Banking

Some of the difficulties associated with accessing their banks using the Internet included the following:

- There are a lot of codes to remember for security purposes
- I always have to wait until someone is there to help. Sometimes I need a human voice at the end of the line
- Access on the phone is difficult if not impossible
- I don't trust ATMs
- Computer literacy issues. I find this very difficult as I have a problem with reading and writing
- Getting through to the right person can be very difficult
- I feel I have to be very careful on my iPad
- The increased bank security checks are very annoying; e.g., verification process
- Internet Banking is designed by computer people who have no idea what older people are like. They assume that 'old' people are like them, but we are not
- You need to be up-to-date with computers, software and hardware
- The instructions are unclear
- Sometimes the Internet is not available in our area. I have to walk around the yard to get a good signal

Figure 14: When using Internet banking, do you ever receive assistance from anyone? (Base = 98)



Approximately one-third (30%) of the respondents said they would be happy to receive help with the Internet if the assistance was provided by a family member or a close friend. Conversely, one quarter (25%) would be unhappy.

Figure 15: How happy are you, or would you be (if you have not yet received help with the Internet), to have someone from your family or a close friend assist you to access Internet banking? (Base=103)

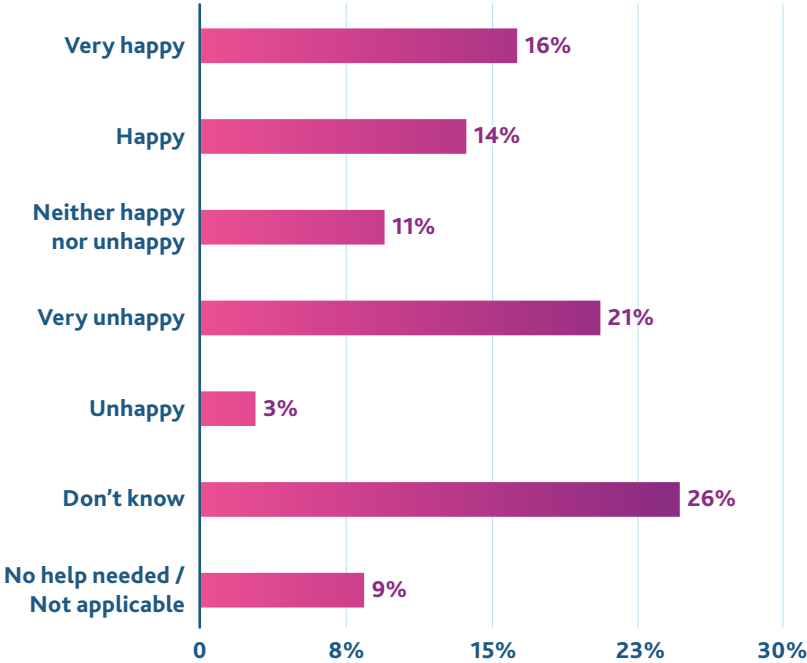
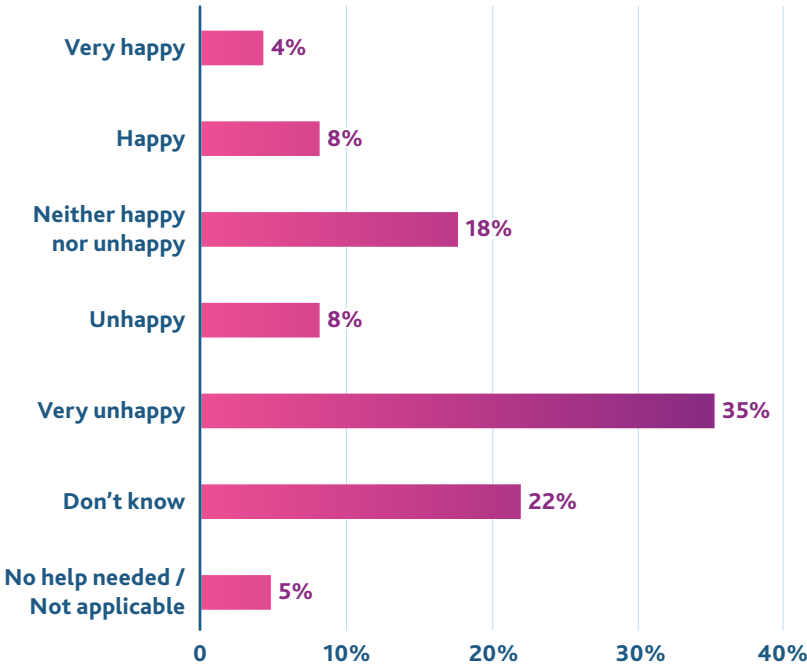


Figure 16: How happy are you (or would you be) to have someone outside of your family assist you to access Internet Banking in absolute confidence, such as the Post Office, a staff member in a bank, someone in a Citizens Information Service or MABs?



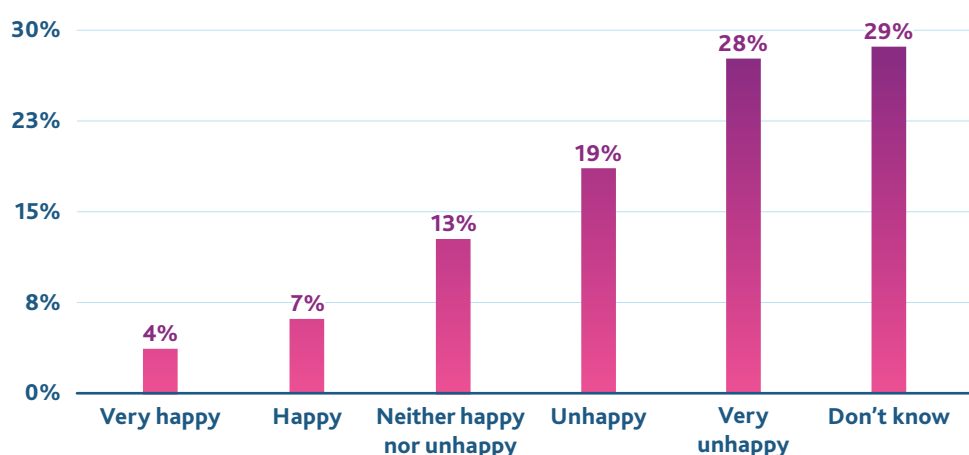
Some of the reasons why they feel they require assistance when using Internet Banking included: I cannot do this myself, my daughter/son likes to help, OK if it is my son or daughter, I know I need help and I am too old to start learning now. Conversely, some respondents are reluctant to ask for help because: they don't want people to know their business, it is private and they would not like anyone to know their business/bank details and only if there is a major problem.

Just over one in 10 (12%) respondents felt they would be happy if assistance was provided from someone outside their family in absolute confidence, such as the Post Office, a staff member in a bank, someone in the Citizens Information Service or MABS. Conversely, more than four in 10 (44%) said they would 'very unhappy' (35%) or 'unhappy' (8%).

Some of the reasons they gave for not wanting any help included: they are worried about their privacy, it is such a personal thing, they would not like others knowing their personal business, they would not like people to know their bank details, they wouldn't let anyone see their account, they are too independent, dislike of banks generally, too old to start now, and not necessary, they don't need help at present, but they may do so when they 'get old' and need to reconsider assistance from the bank.

The research participants are clearly not in favour of replacing the number of bank branches and staff therein with Internet Banking. When asked how they felt about the move towards more banking being done using the Internet or using machines in-branch, one in 10 (11%) said they would be 'very happy' (4%) or 'happy' (7%), while almost half (47%) said they would be 'very unhappy' (28%) or 'unhappy' (19%).

Figure 17: These days, there is a move towards more banking being done using the Internet or using machines in-branch. How do you feel about this? (Base = 100)



While a few individuals would be in favour of this initiative, the vast majority were more critical, as the following comments illustrate:

- Person-to-person is best. I would prefer to speak to a person, especially if I had a problem (spontaneous mention by 17% of respondents)
- The banks are squeezing customers away from personal contact. This is not right. There is no-one to speak with anymore in the banks
- I would always need help from someone working in the bank. OK if there is a person available to speak to in the branch
- Not all questions can be answered by a yes/no. Personal service is very important. People love to have personal contact and to avoid the danger posed by scammers
- They closed the branch/not happy with this but what can you do? The banks are in control. I am very annoyed about this, and I don't agree with this decision
- I am very annoyed that I now have to travel to another town for my bank
- It would cause difficulties
- I don't trust anyone
- I feel very uneasy about this
- I do not trust myself with machines
- I don't have a computer or computer skills
- Maybe if I learned more about online banking?
- I don't have faith in online services
- I don't like when people look over my shoulder while I am doing my business in the branch
- I hate these changes. I would find this very hard
- I would prefer to have cash in my pocket
- I recently opened an account in a Credit Union, and they are much more friendly and human
- I am not happy that our bank has closed
- I would need a family member with me anytime I went to the bank
- If I have to pay bank charges, I feel I am entitled to a personal service when I need their assistance
- I would need to have a family member with me very time I go

Perceived Advantages to Online Banking for Older People

A small minority of respondents who took part in the focus groups found online banking very 'handy', especially for paying tax/insurance, booking holidays, etc. These individuals were younger than most of the other participants. Conversely, most respondents could not see any advantage to online banking.

Perceived Barriers to Personal Banking for Older People

The respondents were quite critical of online banking, as the following quotes from the focus groups illustrate.

Older People in their 80s: *'While younger people in their 70s would have no difficulty because we can travel to the banks in larger towns, the older people in their 80s would need assistance. It is very important to have independent access to our bank accounts. The increase in online banking with few and fewer branches, but there should be more branches, so that people can access their accounts when they need to. There should be a bank branch in every small town.'*

'Automated banking is going too far and too fast for most of us. They are not allowing for us humans to keep up, and now banks are getting to the stage where they fix problems and keep the system going. It will only get worse when they get rid of all the staff and customers in the branches, if any are left. I need to have a human where I can ask questions. Now there are just machines, and you are left waiting ages when you phone.'

'Why are the banks making it so hard for us to access our money? *There are so many security questions e.g., what year did you open your bank account. I am over 70 years of age, and I can't remember. They are asking questions they never asked before. How can you remember?'*

'There is not enough staff to support online banking. *It is OK if things are going OK but the response is very poor if a problem occurs. There is no one to sort out the problem e.g., copies of bank statements require 10-day notice but even when you do everything right, the bank printers/system were not working. I trust people and I would like to stay independent as long as I can.'*

'You are told that everything has to go through HQ but there are too many Central Bank protocols, and they can't cope. Everything is controlled for customers and staff. It is like Big Brother is watching you.'

'Not everyone has a computer at home.'

'When my mother died 3 years ago, Bank of Ireland could not have been more helpful to me as the executer. If that was today I don't know where I would be.'

'It can be very easy to get scammed.... I was scammed once and it took me a long time to get some of my money back. It is very easy for these people to get your personal details if you order anything online..... I am ignorant of computers and it would be nice to be trained in how to use computers and what our rights are..... I wasn't caught out personally, but I could have been when I was contacted by a guy who told me he was trapped with his son in Africa. He wanted me to send him a games consul but I checked his address and it was not real..... No one can stop them.... I might answer an Irish mobile number (087) but I never ring then back'.

Chapter Four



Conclusion

Most of the research participants believe that the circumstances surrounding banking for older people has changed in County Wicklow. Some of these changes include: a significant increase in scammers who can access the bank accounts of older people, an increase in automated banking and loss of personal touch, a feeling that older people are increasingly being pushed online, and a lack of understanding by bank staff of the needs of older people. There is more to fear in banking nowadays than was the case when they were younger.

1. Banks are perceived to have lost the personal touch with older people e.g., an increase in automated banking. Some research participants have greater access to banking services than others because of their enhanced computer skills.
2. The research participants have observed a significant increase in online fraud by scammers. Given that the activities of scammers are pervasive and unlikely to be prevented in the near future, the provision of information on the dangers of scammers is very important for older people.
3. Most respondents said they had difficulties accessing online services, including online banking. While online banking can be useful to older people who are familiar with computers, it can be more of a hinderance for older people who lack these skills.
4. ATMs can be useful to older people but only if there are enough clean working machines in accessible locations, with screens that do not reflect sunshine, in safe areas.
5. Older people often find it difficult to remember numbers for access and security reasons.
6. Many of the research participants said they would be unhappy to receive assistance, in absolute confidence, from a family member or a close friend. They also said they would not be happy to receive assistance from someone outside their family.
7. Most research participants are against the idea of a move towards more banking being done using the Internet or using machines in the bank branch.

Appendix A

TABLE X: DEMOGRAPHIC PROFILE OF SURVEY RESPONDENTS (N=106)		
	NUMBER	PERCENT
GENDER		
MALE	44	43%
FEMALE	58	57%
AGE CATEGORY		
60–69 YEARS OF AGE	36	35%
70–79 YEARS OF AGE	40	39%
80–89 YEARS OF AGE	21	21%
90+ YEARS	5	5%
WHERE RESPONDENTS LIVE		
CITY	5	5%
TOWN	34	33%
VILLAGE	27	27%
RURAL AREA	36	35%
RETIRED OR EMPLOYED		
RETIRED FULLTIME	81	79%
RETIRED PART-TIME	4	4%
EMPLOYED FULLTIME	1	1%
EMPLOYED PART-TIME	16	16%
TOTAL	102	100%

Note 4: Four respondents left this question blank. Responses may not always add up to 100% due to rounding.

Appendix B

ACCESSING ONLINE FINANCIAL SERVICES FOR OLDER PEOPLE IN WICKLOW 2022

© Weafer Research Associates, 26th July 2022

The survey is open to anyone aged 60 years or older.

Thank you for agreeing to take part in this survey of older people's use of financial services on the Internet in County Wicklow. Your views will be treated in the strictest of confidence. All personal information provided, such as your email/postal address, will be treated as private and will not be shared or published. We will delete all private information once the research is completed.

We hope that your views will help us understand the experiences of older people in County Wicklow and the impact of changes in financial services for older people so that we can represent common issues in a report via the Older People's Council and the Citizens Information Board.

We will not be asking you for any private information such as the amount you have in your accounts or any account details. You will not receive any requests for information following your participation in this survey.

Q.1 How often, if ever, have you accessed online services for any reason; e.g., shopping, banking etc?

PLEASE SELECT ONE CHOICE

1	MOST DAYS	
2	ONCE A WEEK OR SO	
3	ONCE A MONTH	
4	LESS THAN ONCE A MONTH	
5	DON'T KNOW	

Q.2 Which of the following cause you difficulties in accessing online services?

PLEASE SELECT ALL THAT APPLY

1	NO COMPUTER AT HOME	
2	LIMITED ACCESS TO COMPUTER OUTSIDE THE HOME	
3	NO COMPUTER SKILLS	
4	NOT INTERESTED	
5	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.3 Which, if any, of the following accounts do you have?

PLEASE SELECT ALL THAT APPLY

1	BANK	
2	POST OFFICE	
3	CREDIT UNION	
4	OTHER	
5	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.4 Which of these accounts do you use most often for your day-to-day financial needs?

PLEASE SELECT ONE CHOICE BELOW

1	BANK	
2	POST OFFICE	
3	CREDIT UNION	
4	OTHER	
5	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.5 Do you ever pay bills over the counter in a Bank, Credit Union, Post Office or in a shop that has Payzone, Paypoint, etc?

PLEASE SELECT ALL THAT APPLY

1	BANK	
2	CREDIT UNION	
3	POST OFFICE	
4	SHOP WITH PAYZONE/PAYPOINT	
5	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.6 Do you ever access your bank account using an ATM or other machine in a bank branch?

PLEASE SELECT ONE CHOICE BELOW

1	YES, MOST DAYS	
2	YES, MOST WEEKS	
3	YES, MOST MONTHS	
4	YES, LESS OFTEN	
5	NO	

PLEASE EXPLAIN BRIEFLY

Q.7 How easy or difficult do you find using these machines?

PLEASE SELECT ONE CHOICE BELOW

1	VERY EASY	
2	EASY	
3	NEITHER EASY NOR DIFFICULT	
4	DIFFICULT	
5	VERY DIFFICULT	

Q.8 Can you describe any difficulties you had with these machines, or any other comments about them?

Q.9 Do you ever access your bank account by telephone?

PLEASE SELECT ONE CHOICE BELOW

1	YES, MOST DAYS	
2	YES, MOST WEEKS	
3	YES, MOST MONTHS	
4	YES, LESS OFTEN	
5	NO	

PLEASE EXPLAIN BRIEFLY

Q.10 How easy or difficult do you find accessing your account by telephone?

PLEASE SELECT ONE CHOICE BELOW

1	VERY EASY	
2	EASY	
3	NEITHER EASY NOR DIFFICULT	
4	DIFFICULT	
5	VERY DIFFICULT	

PLEASE EXPLAIN BRIEFLY

Q.11 Can you describe any difficulties you had with accessing your account by telephone, or any other comments about them?

Q.12 Do you ever access your bank account over the Internet using a computer, tablet or mobile phone?

PLEASE SELECT ONE CHOICE BELOW

1	YES, MOST DAYS	
2	YES, MOST WEEKS	
3	YES, MOST MONTHS	
4	YES, LESS OFTEN	
5	NO	

PLEASE EXPLAIN BRIEFLY

Q.11 Can you describe any difficulties you had with Internet Banking, or any other comments about them?

Q.15 When using Internet Banking, do you ever receive assistance from anyone?

PLEASE SELECT ONE CHOICE BELOW

1	ALL THE TIME	
2	SOMETIMES	
3	RARELY	
4	NEVER	
5	OTHER	

IF YES, WHO (Explain relationship to the person who assists you e.g. family member, friend and so on).

Q.13 If yes, how easy or difficult do you find using these machines?

PLEASE SELECT ONE CHOICE BELOW

1	VERY EASY	
2	EASY	
3	NEITHER EASY NOR DIFFICULT	
4	DIFFICULT	
5	VERY DIFFICULT	

Q.16 How happy are you, or would you be, (if you have not yet received help with the Internet), to have someone *from your family or a close friend* assist you to access Internet Banking?

PLEASE SELECT ONE CHOICE BELOW

1	VERY HAPPY	
2	HAPPY	
3	NEITHER HAPPY NOR UNHAPPY	
4	UNHAPPY	
5	VERY UNHAPPY	
6	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.17 How happy are you (or would you be) to have someone outside of your family assist you to access Internet Banking, in absolute confidence, such as the Post Office, a staff member in a bank, someone in a Citizens Information Service, or the Money Advice and Budgeting Service?

PLEASE SELECT ONE CHOICE BELOW

1	VERY HAPPY	
2	HAPPY	
3	NEITHER HAPPY NOR UNHAPPY	
4	UNHAPPY	
5	VERY UNHAPPY	
6	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.19 Do you have any other suggestions or comments you would like to make about your ability to use the services of Banks, Credit Unions, or the Post Office?

PLEASE EXPLAIN BRIEFLY

Q.18 These days, there is a move towards more banking being done using the Internet or using machines in-branch. How do you feel about this? Has it happened in your branch?

PLEASE SELECT ONE CHOICE BELOW

1	VERY HAPPY	
2	HAPPY	
3	NEITHER HAPPY NOR UNHAPPY	
4	UNHAPPY	
5	VERY UNHAPPY	
6	DON'T KNOW	

PLEASE EXPLAIN BRIEFLY

Q.20 What is your gender?

1	MALE	
2	FEMALE	
3	GENDER NEUTRAL	

Q.21 What is your age category?

1	60-69 YEARS	
2	70-79 YEARS	
3	80-89 YEARS	
4	90+ YEARS	

Q.22 Do you live in an urban or rural area?

1	CITY	
2	TOWN	
3	VILLAGE	
4	RURAL AREA	

Q.23 Are you retired or employed?

1	RETIRED FULLTIME	
2	RETIRED PART-TIME	
3	EMPLOYED FULLTIME	
4	EMPLOYED PART-TIME	

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