

A Study on "Internet + Financial Social Work" Services--A Case Study of Q Organization in Guangzhou City

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Abstract

With the growing trend of aging, China has accelerated the promotion of financial inclusion. Q Organization in Guangzhou City has innovated a series of financial education services by combining the professional approach of "Internet + Social Work" to address the financial needs of the elderly. This study explores the service dilemmas and optimization strategies of "Internet + financial social work" through literature reading, field observation and semi-structured interviews with Q Institution as the research object. The results show that "Internet + financial social work" has service dilemmas such as difficulty in accurately evaluating effectiveness, hidden "digital indifference", lack of emotional connection, and weak digital skills, and that multi-dimensional service evaluation, establishment of an emotional connection mechanism, targeting the precise needs of service groups, and strengthening digital skills can be adopted to deal with the above problems. To address these problems, service optimization can be achieved through multi-dimensional service assessment, the establishment of an emotional connection mechanism, targeting the precise needs of service groups, and strengthening the two-way linkage of "online and offline".

Keywords

Internet +; Financial Social Work; Gerontological Social Work; Financial Inclusion.

1. Foreword

The trend of population aging is becoming more and more significant, and the elderly are often susceptible to financial fraud due to their relatively fragile social status. 2023, the China Aging Science Research Center and CITIC Bank jointly released the "Survey Report on the Protection of the Rights and Interests of Elderly Financial Consumers", which pointed out that about 10% of the elderly had encountered money fraud in the last three years, and that they had "too much trust in their own judgment", "herd mentality" and "inner loneliness" were the main reasons for being cheated. "The 'crowd mentality' and 'loneliness' are the main reasons for being cheated, while insufficient financial knowledge and lack of financial participation channels are the influencing factors that restrict the financial participation of the elderly. With the promotion of inclusive finance, the State Council issued the "Implementation Opinions on Promoting the High-quality Development of Inclusive Finance", which emphasizes the need to strengthen the financial education of the elderly and other vulnerable groups, and to improve the ability to choose appropriate financial products and the awareness of risk responsibility.

During the epidemic period, "Internet + Social Work" came into being. "Post-epidemic era", the virtual social form has taken shape, social work how to effectively use and for the Internet platform for collaborative virtual social governance is an important issue in the construction of social community [1]. The author examines the practice of Q organization in Guangzhou City, which combines Internet technology and financial education services, and analyzes and evaluates the service model of Q organization, in order to reveal the effectiveness of the

application of Internet technology in financial social work for the elderly, and how the service can effectively improve the financial security and quality of life of the elderly.

2. Literature review

Financial social work promotes the well-being of individuals, families, and communities through the promotion of financial services, asset accumulation opportunities, and financial education and guidance [2], with the aim of promoting people's economic well-being and maintaining economic justice [3]. Many scholars in China have focused on national economic development issues and anti-poverty concepts, pointing out that social work education and practice have not been able to help clients solve actual financial and monetary problems [4-5]. From the perspective of positive aging, scholars have proposed that financial social work focuses on financial awareness, financial asset management, and financial risk to improve the financial capability of elders, help elders increase their financial well-being, and safeguard the quality of life of elders [6]. Currently, financial social work in China lacks elder-centered financial social services and online financial services for elders using the Internet as a tool. This paper focuses on the online financial participation and financial potential of elders to enhance the financial capability and financial well-being of the elderly.

The emerging Internet+social worker model is booming. Chen Jinsong [7] argues that Internet social work is a helping activity carried out by social workers who view the Internet as a medium and means of assisting social work services. Zhao Wanlin [8] believes that network social work is the process of providing professional services to caseworkers through the networked applicators and the network field as the object. Most scholars believe that "Internet + social work" is to use the Internet as a tool to assist the development of social work, and can help the case in the virtual society to solve problems and get rid of difficulties. Domestic academics are in the stage of defining and sorting out the concept of Internet + social work [9], focusing on the expansion of Internet + social work, Internet + environment and network society, Internet + based on the study of practical applications [10], and rarely focus on the field of elderly finance.

3. Research Methodology

The author reviewed relevant articles, official documents and service materials in recent years to grasp the basic knowledge, development and relevant experience of "Internet+Social Work" and financial social work, and interviewed 13 elders "A" and 2 social workers "B" who received online financial education services. We also interviewed 13 elders "A" and 2 social workers "B" who received online financial education services about their views and feelings about online financial education services, and tried to explore the problems of "Internet + Social Work" and put forward optimization suggestions.(see Table 1)

Table 1 Interview subjects and basic information

serial number	identities	age	Length of participation/in-service
A01	elderly	60	6 years
A02	elderly	67	1 month
A03	elderly	68	6 years
A04	elderly	66	6 years
A05	elderly	72	More than 10 years
A06	elderly	74	More than 10 years
A07	elderly	72	More than 10 years
A08	elderly	75	6 years
A09	elderly	58	6 years
A10	elderly	52	6 years
A11	elderly	72	4 years
A12	elderly	63	6 years
A13	elderly	57	7 months
B01	social worker	42	4 years
B02	social worker	25	2 years

4. Status of "Internet + Financial Social Work" Services

4.1. Overview of services

4.1.1. Science Tweets

Organization Q publishes tweets on financial information in its public number every week. In order to encourage the elderly to actively read the tweets and learn financial knowledge, Organization Q regularly carries out the online incentive activity of "Collecting Likes to Redeem Prizes", in which the elderly comment on the tweets and get likes, and those with more likes can redeem the gifts offline. The online message activity has multiple meanings for the elders. In addition to inputting financial and health knowledge, they can also output their own opinions, "The message allows me to practice my writing, which is more conducive to expressing my own ideas, and I will feel very happy" (A10), "I can learn new things and express my own ideas. I can learn new things, express my feelings, and ask if I don't understand" (A09).

4.1.2. Information Groups

Q The WeChat group established by the organization is used for the release of activity information, public number tweets, online service links, etc. It plays the role of integrating information and facilitates elders in need to pay attention to the information in the group chat in a timely manner so as to ensure that they will not miss the information of the organization. "Anyway, I remember to look here (referring to the group chat), as soon as I saw that there is immediately open (link), like the activities of that day ah, is to open here (enrollment)" (A03). During the epidemic, Organization Q sent voice in the group chat to carry out services with the elders, and after the epidemic, it was also a great convenience for elders who were not leg-convenient, as they could enjoy the services without leaving their homes. "I had an operation in May last year and there was no elevator in the community, so I didn't even come down or attend anymore, and will use the online service more" (A08).

4.1.3. Small program

Institution Q collected 500 multiple-choice questions and entered them into a small program developed by itself, so that elders could learn easily and happily by answering questions online, and could also team up with more than one person to answer the questions in a PK team, which could enhance the communication between elders while learning. "We were forming a team

called the Chinese Red Arrow team, (I) also met a friend, when I went to collect the prize, I saw the name in the group and recognized it" (A12). "The small program team quiz (at that time) pulled a lot of friends together to participate, is the social worker to help us organize to participate. We didn't know each other, but we got to know each other after participating in more activities" (A11).

4.1.4. Short videos

Agency Q responded to the trend of social work transformation by expanding its offline cell phone teaching group to short videos, posting financial knowledge explanations and cell phone teaching knowledge on two accounts on a video platform. This kind of video teaching is welcomed by the elders, "You will collect and organize the information, and I seldom go out and the information is closed, so I understand a lot by watching your videos, and I have a good understanding in my heart. We elders have a poor memory, so it's easy to forget what we've learned offline, but the videos can be watched over and over again, and they're very good because they're partitioned" (A11).

4.1.5. Television programs

Organization Q cooperates with TV stations and invites well-known TV stars to act as actors in fraud cases such as "fake drug sales" and "twilight romance scam" to popularize fraud prevention knowledge in an entertaining way. The organization also filmed a micro-variety show for the elderly, recruiting guests to answer questions on elderly rights protection and service resources, so as to attract more elders to pay attention to the information that is most practical to their own interests. "It was funny and learned about fraud, and (this format) made financial knowledge easier to understand as well" (A10). "My awareness of fraud prevention has been strengthened, I know how to recognize whether a call is a fraudulent call, and I know whether I can scan the code when someone asks me to do so on the street" (A09).

4.1.6. Radio stations

Institution Q works hand in hand with radio stations, where senior financial industry lecturers and radio hosts impart financial management knowledge in an interactive question-and-answer format to create a popular financial science radio program. This radio broadcast format not only benefits many elders who do not have cell phones or are keen on the radio, but also provides them with valuable learning opportunities. "The radio allows me to go over and over again, but like some (offline events) it is not convenient when there is no repeat viewing and my questions are not answered in a timely manner" (A12). "The live radio broadcasts are listened to repeatedly and (I) make notes on paper" (A10).

4.2. Service impediments

4.2.1. "Digital indifference" hidden

"Digital indifference" is the tendency of elderly services to rely on digital technology, which leads to mechanization, programming, non-personalization, and non-emotionality in the production and delivery of services [11] - short videos recorded by institutions pursue traffic flow and neglect Cantonese teaching, slowing down the speed of speech. If we rely entirely on digital technology, we may deviate from the humanistic concept of elderly services and fall into "digital indifference", thus affecting the close connection between the organization and the original user group. Because of the mechanism of the platform, we all know that the platform can't recognize Cantonese, then we still need to pursue the data, (and) the platform will have a wider coverage" (B01). "We want to promote our video number to the whole country well, because other places may be in Mandarin, then the introduction in Mandarin can radiate to more people" (B02).

4.2.2. Lack of emotional connection

Due to the anonymity of the network virtual social networking, it is difficult to distinguish between true and false information, the user's own sense of privacy and security is gradually lacking, the elders do not have much spontaneous interaction in the group chat, and the emotional approach is limited to a certain extent, so that they cannot socialize and interact, and they lack the emotional connection between interpersonal relationships. "Basically, I definitely don't know anyone online first. Because I don't know the person, I don't know what kind of person he is, (so) basically I don't take the initiative to meet people" (A01).

4.2.3. Weak digital skills

Elderly people are psychologically excluded from acquiring digital skills due to physiological deterioration, difficulty in adapting to the complex pages and programs of smart devices, and thus are unable to enjoy cross-platform services. "They may not be able to accept every platform, probably the most acceptable is only WeChat, but WeChat is rather limited, so actually we did quite a lot of jumping around WeChat (to other platforms) at that time, and they won't be particularly willing to accept a new APP on their phone, WeChat just doesn't make it (because it's) a tool to rely on for life "(B01).

4.2.4. Difficulty in accurately assessing effectiveness

Service organizations generally use the score as the only basis for the effectiveness of the service, while the content of the actual effectiveness of the service lacks corresponding assessment indicators, making it difficult to accurately assess the effectiveness of the service [12]. Q organization has issued questionnaires to investigate the satisfaction of the service, and the elders tend to give positive feedbacks based on the mentality that "it's great that young people are willing to play with us. The elderly tend to give positive feedbacks in the spirit of "it's good that young people are willing to play with us", thus the service effectiveness data lacks a certain degree of authenticity.

5. "Internet + financial social work" service optimization

5.1. Accurate service demand

The embedding of the Internet allows financial social work to exist in pursuit of network traffic data, expanding the coverage of services and have to ignore the needs of the core service groups, which may lead to the loss of the goodwill of the most familiar part of the elderly group. Therefore, institutions need to do a good job of positioning their services, targeting the core service groups, refining user characterization, finding the balance point of accurate matching between service supply and service demand without losing the original service groups, expanding service coverage, and enabling more elders to enjoy the dividends of the era of financial inclusion.

5.2. Strengthening Emotional Connections

The virtualization and mobility of the network service space and the positioning of the function of the community make it impossible for the participating elders to emotionally connect with each other and establish an organization. Therefore, social workers should consciously break the "weak relationship" of the community and ensure the "presence" of group members. Through online recreational activities, such as "topic discussion" and "word solitaire", social workers can promote online cooperation, communication and interaction among the elders, so as to make the silent community active. This softens the "self - other" interaction structure among group members, establishes a mutual emotional connection mechanism, and makes the elders feel that they are part of the community.

5.3. Strengthening "online + offline" linkage

Considering that online cell phone teaching is not suitable for all elders, social workers can carry out cell phone teaching in the form of "online + offline" to help elders overcome their fear and enhance their digital skills, so that they can enjoy the convenience brought by the "Internet + financial social work" service more comfortably. so that they can more comfortably enjoy the convenience brought by the "Internet + Financial Social Work" service. For elders with real barriers to use, the organization can carry out offline movie viewing sessions, playing videos released on the online platform for elders to watch, so that they can also receive financial education and enjoy financial services, making up for the shortcomings of "lack of service" [13].

5.4. Multi-channel and all-round evaluation

If service organizations want to evaluate the effectiveness of their services, they need to do so through multiple channels and dimensions. First of all, on the basis of the original questionnaire, more open-ended questions such as fill-in-the-blank questions can be set to facilitate the expression of elders; focus group sessions such as "review meeting" can be embedded into the end of the activities on a regular basis, and elders can be asked to put forward two to three specific suggestions; furthermore, with the consent of elders, interviews with their family members can be conducted in the form of tele-interviews or door-to-door interviews to understand the effectiveness of the service from the perspective of bystanders. In addition, with the consent of the elderly, interviews can be conducted with their family members in the form of telephone interviews or home visits, so as to understand the effectiveness of the services from the perspective of bystanders and realize multi-channel and all-round evaluation.

6. Conclusion

At present, there is little research on the combination of "Internet + social work" and financial education, and the development of "Internet +" services for the elderly, and this paper helps to provide a new research direction and practice path. Due to the constraints of research time and human resources, this paper lacks a detailed and in-depth discussion of the research topic, and we hope that we will be able to contact and learn more about the related practice projects, explore the breadth and depth of the related services, and construct theoretical models and service models.

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