E-inclusion and Pensioners

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Abstract

A principal aim of the research study is to explore the attitudes of pensioners towards the internet. The thesis compares the level of e-inclusion between Burgenland (Austria) and Vas County (Hungary). The thesis reflects upon the question of whether internet usage can decrease social exclusion and loneliness among the pensioners. In addition, the thesis presents data about the reasons why this generational-technical gap could emerge and how we can close the gap. Finally, the thesis recommends solutions as to how society can help pensioners achieve e-inclusion.

The core methods of data gathering are a case study with interviews from Vas County and Burgenland and ethnography. The thesis recommends for the government that we should place greater emphasis on achieving e-inclusion for pensioners have to pay more in order to decrease the social exclusion and loneliness among pensioners.
First and foremost, I would like to thank my research supervisor Dr. Ryder Andrew Richard. Without his assistance and dedicated involvement in every step throughout the process, this paper would have never been accomplished. I am extremely grateful for his support! I am also very thankful for the help and guidance of Dr. Futó Péter who spent many hours to help me to formulate my thesis.

I am thankful to Kucsera Csaba, who recommended me some useful ideas and programs. Of course I also thank the participants of my interviewees as well. Thanks to my translator, Maszlov Zsüliett, who helped me conducting the interviews in Austria and who helped me to find interviewees as well.

Most importantly, none of this could have happened without my family. I am forever grateful for my parents who helped and supported me during the last three years. This thesis stands as a testament to your unconditional love and encouragement. Thank you very much!
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1. Introduction

“The world may never have been freer, but it has also never been so interdependent and interconnected” (Mulgan 1997).

Our world has been changing and if we would like to be a part of it we have to develop our skills as well, perhaps in particular our ICT skills. In the last 50 years technology has rapidly developed. We could call our society a liquid society in a sense of it is always changing. The television, the telephone, and the internet mutated our way of life. The existence of space and time with the help of the internet disappeared. (Dijk 2006 p.157) We spend more hours using these devices. Basically, the majority of the people cannot work or learn without the usage of the internet. We surf on the internet more hours per day. A majority of people cannot imagine life without it.

Nevertheless, not everybody has the same access. A number of people take part more from the internet than others. People do not have an equal opportunity to use the internet. There are several groups who experience this social inequality such as the poor, disabled or some ethnic groups but this thesis will focus on one of them which is a quite interesting group. There is a generation who grew up, learned at the school and worked in a life where internet did not exist. This generation are the pensioners now. Every generation has different opportunities and difficulties. Nowadays, a high percentage of the pensioners are internet illiterates. These pensioners have less participation from the social life. Moreover, more internet illiterate pensioners have experienced loneliness and social exclusion. In addition, the internet can hold and build our networks. This is a fact. This point prompted my question as to whether internet usage decrease social exclusion and loneliness (Dijk,2006 .p.1-3)

There are several causes as to why this digitally divided world has emerged. One of the biggest reason is globalization which has caused competition between the countries so as a result, a huge technical development started took place with a gap emerging between the developed and developing world in terms of access to ICT. On the other hand, with the emergence of the internet, within developed countries there was a huge social change and a gap emerged between the generations.
The problem is that people who are internet illiterate have less possibility and they can participate less from the crucial part of the society. They have fewer resources where they can gain information about the world. On top of that, pensioners who cannot use the internet usually experienced social exclusion and loneliness. Privacy and data protection is a hot issue nowadays. We would like to protect our personal information in a more effective way. Privacy risk is one of the reasons why pensioners do not use the internet because some of them just simply not trust on the internet. (Foxall et al, 2010, pp.1172-1202)

Although, pensioners have several opportunities to get access to the internet. For instance, there are several places where there are internet training programs where they can learn the usage of the internet or common places where they can use the internet.

Firstly, this thesis is a comparative research investigation which compares the attitude and the level of e-inclusion of the Hungarian and the Austrian pensioners and compares the internet accessibility between them. Secondly, it focuses more on the social policies associated with the internet training programs for Hungarian pensioners. To illustrate this, as a research method, the thesis contains case study and ethnography. On the one hand, with the help of the case study, we will get qualitative data with interviews. I made 4 interviews from Vas County (Hungary) and 4 interviews from Burgenland (Austria). On the other hand, like ethnography, I visited a company where there are internet training programs where the pensioners can learn how to use the internet.

The aim of the thesis is to convince us where the attitude of pensioners is more positive, where they have more access to the internet and where the level of e-inclusion is better namely Austria or at Hungary. I am also concerned about what are the causes, why the majority of the pensioners do not use the internet. How can we reach to close the grey digital divide? Also I am interested in the question of whether internet usage decreases the feeling of loneliness and social exclusion.

I chose this topic because I have a quite strong relationship with my grandparents and I like dealing with pensioners. In my view, we have to care for the aforementioned generation more and help them in order so that they have an easier life with a high level of well-being. Also I read a lot of articles about the x, y and z generations. I am curious about the generation gaps which have emerged and nowadays the most crucial and
relevant difference exists between the pensioners and the others. It is a quite interesting issue why the digitally divided world could emerge.

2. Literature review

“(E)xclusion from (the Internet and other computer networks) is one of the most dangerous forms of exclusion in our economy and in our culture” (Mannuel Castells)

2.1 Overview

In this section, I summarise some relevant scientific pieces of literature which are connected to my thesis topic while I am going to mention some crucial sociological thinkers and their theories. First of all, I would like to speak about the chosen topic in generally speaking where I would like to mention some information about the development of the internet and about the power of the big data and also I highlight some sociological theory and a policy overview which are relevant for my thesis topic and after that, I focus on more specifically on the grey digital divide which means the exclusion, the perception and the barriers of access to the internet for pensioners. (Millward, 2003). In the next paragraphs, I write about the causes and about the values and the strategies to raise the e-inclusion which refers to the participation of individuals in all dimensions of the society and economy through their access to ICT. (Yu et al 2016). Then, I feel significant to mention some sentence about the trust which means in these circumstances believe in security, the feeling of confidence. (Shumalia et al, 2010). I mention some important points about social exclusion which means an inability to participate in the economic, social, cultural life (Duffy 1995) and about loneliness which means be emotionally isolated. (Mordini et al, 2009) Finally, I compare Hungary with Austria and I share some significant data about the internet access opportunity from the two countries and I highlight the point, why this comparison will be quite interesting and why it is not evident.
2.2 The development of the internet

The internet influence some quite crucial part of our life to mention some: learning, work, entertainment, gain information and it gives access to the health. (ICT FOR ALL 2008) According to Yuval Noah Harari, the algorithm will have power over the world. They make decision instead of humanity and our trust towards the algorithm is continuous increases. With the technical development, trust of people increases towards the algorithm so they will decide instead of us in some decisions which can lead skill and knowledge loss for the humanity and we have to pay attention for it. (Harari, 2018).

The relationship between the machines and humans has intensified. Basically, the majority of people cannot imagine their life without the internet. Yuval Noah Harari argued that maybe in the future people cannot disconnect from the machines. (Yuval Noah Harari, 2018).

2.3 The power of the Big Data and the GDPR

In the past land ownership was the source of power but after the industrial revolution machines and technology were at the centre of power but nowadays data has the greatest power. Who has the data they will have the future! (Harari, 2018). Since 4th of May, 2018 GDPR (General Data Protection Regulation) regulated the big data and information usage. Big data influences not just the world economy but the market as well although it just exists in the European Union. Companies like Facebook and Google have their power from the big data as well but also from globalization. The world needs a law which regulates the data usage and protects our personal data like our location, phone number, username etc. Big data presents hope and danger at the same time. There are some DPA (Data Protection Authorities) which regulate the limit for the companies in the data usage, they have changed the data protection not just in the EU but the whole world. (Albrecht, 2016).
2.4 Sociological Theory

Before I focus specifically on the main topic, I would like to share some crucial sociological key perspectives on the media. With the start of the globalization which means the real and virtual network across the world, there is no barrier to the share of the information and data. Globalization has caused greater inequality across the world. The 21st century is very much an unequal society, although the time-space barrier disappeared and people from the other parts of the world can keep in touch easily, the inequality between the countries increased. (Yuval Noah Harari, 2018).

Functionalists argue that the media has the advantage to help integrate people into the society while conflict theorists (Marxist) see the media from a political economic and ownership view. According to Mannuel Castells (2001), the internet will evolve a new combination of sociability. (Antony Giddens, 2017)

The capital theory of Bourdieu is a quite famous sociological theory. Bourdieu wrote about different types of capital: economic capital which is basically the money the property which you have, the cultural capital which is referred to your skills your educational level, your knowledge and the last one which is quite relevant for us in this thesis is the social capital which refers to your connections, your network. With the help of the internet, we can maintain our network connections and we can build a new one so we can strengthen our social capital which has a key role not just our but for them lives of pensioners as well. I observe the social capital question around the pensioners in my research. (Bourdieu, 1986)

The next approach which is the capability approach is linked to the capital theory of Bourdieu. It was developed by Amartya Sen in the 1980 years. It is a theoretical framework which highlight the importance of the capability of achieving the sort of live a person has reason to value. The approach has two core ideas; the first is that freedom to achieve well-being has a moral significance, secondly which is more relevant for my thesis, Sen states that to achieve it is impossible through the capabilities of people. Availability of means to the good life is needed to enable people to live a valuable life. Karl Marx the famous sociologist focused on the importance of functioning which refers to the actual achievements and on the importance of capabilities which refers to the effective freedom. To link the approach with my thesis let me focus on the
pensioners. They are not functioning on all the potential levels if they are not working. The capability of internet can help for pensioners also to live in a well-being. (Roeys, 2016)

2.5 Pensioners as a social group

There are different views around the question of whether pensioners are a homogeneous or a heterogeneous group. One of the articles argued that pensioners are a homogenous group, they have the same perception and they are equally careful as well. (Quan-Haase, et al, 2018). While the other article claims the opposite, that they are a heterogeneous group because we cannot declare that pensioners collectively cannot use the internet. (Tirado-Morueta et al, 2018). Older people usually compare themselves with their peers and with the younger generations and it influences their attitude towards the digital media. (Quan-Haase, et al, 2018).

2.6 The grey digital divide

As far as I mentioned, the majority of the people cannot imagine their life without the internet, however, not everybody has the same access towards the internet which caused the digital gap at the world. Disabled, migrants, unemployed, pensioners are the victims of the internet access inequality. In this digitally divided world these people do not have or have less access to the internet. In my research, I would like to focus on the pensioners but in my view, it was significant to mention that not just this social class suffer from the internet exclusion. (ICT FOR ALL 2008)

In the European Union, the digital gap is mostly age related. Although aging is a biological fact it has a sociological and cultural convention as well. (Mordini et al, 2009). Our society is aging it means that birth rate and death rate are decreased but at the same time life expectancy increased. A person lives more years in their retirement ages so they have to do something. Internet will be a solution because with the help of it they can keep in touch with others, they can learn and get more information about the world and they can develop their skills. (Tirado et al, 2018).
The grey digital divide refers to the low internet usage by older people. (Millward, 2003). The majority of the pensioners do not use the internet. Grey divide is quite an interesting phenomenon because it just exists now but it will disappear. It is a generational problem. More and more pensioners will use the internet because after finishing the work, people will have fewer duties and they have to find something. They are the baby boomers, who were born between 1946 and 1964. Majority of them are internet illiterate. E-literacy refers to the awareness, skill, and abilities which necessary for an individual to operate comfortably in IT-enabled environments. (Morris, 2007) While e-inclusion refers to the participation of individuals in all dimensions of the society and economy through their access to ICT. (Yu et al 2016). I write more about e-inclusion which is the main topic of my thesis and about internet access in the next paragraphs.

2.7 Causes of the grey digital divide emergence

Digital divide focuses on ICT access. There are three dimensions of the inequality which are the access, capabilities, and skills. (Mendonca et al 2015)

There are micro, meso and macro causes of the digital divide. The macro is social economic and cultural technological causes, the meso is the resources like material, public, intellectual, social, psychological resources and the micro causes are access to motivational, intellectual and social. (Yu et al, 2016)

The main problem is that the majority of the pensioners do not know what are the advantages of the internet. They are information poor. They think that they are too old and the afraid for the new things or they have no access. The other main barriers are the cost of the computer, the ability to can use it, the trust and the protection but the majority simply just do not want to join for the internet literate society. (Morris, 2007)

But great causes could be that the old individual has a disability and there are some language barriers. On the internet we can meet with a lot of English expressions and words. (Brinn, 2015)
2.8 The value of E-inclusion

Even though just the minority of the pensioners use the internet, I feel it is important to mention which are the functions which they use recently. The first and most important is contact keeping with family members, friends, and ex-colleges. Elderly men usually use the internet for information seeking and know more about their hobbies while elderly women usually use it for communication and entertainment. Pensioners do not like downloading music. The Internet is favourable for pensioners because of the health-related reasons as well and for pensioners, social media is not that crucial than for the other generations. Just a few of them use smartphone, pensioners rather choose laptop and computer to surf on the internet, maybe because of the bigger screen they can see the texts clearly. (Quan-Haase et al 2018).

2.9 Strategies to raise E-inclusion

If we would like to close the generational-technological gap, we have to pay more attention to pensioners to increase their motivation towards internet usage. It is useful just in one situation if their motivational and educational levels are higher from a certain level. (Mordini et al, 2009)

There are different programs which try to close the technical gap like the DLS (digital literacy support programs), the UPS which is internet training programs for seniors and the CPAI which means the centre of public access to the internet, it is an active aid during surfing on the internet. (Tirado-Morueta et al, 2018).

The aim of the ICT FOR ALL research was to develop the access to the internet and measure the social inclusion. They fight against social exclusion at the same time. It was a 2 year research project and in my opinion, they found quite interesting data although it was created 10 years ago.

Pensioners who are internet illiterate have limited participations in the society. They have less resources from the world. On top of that, more internet illiterate pensioners have experienced loneliness and social exclusion. In addition, the internet can hold and built up our networks. (Dijk,2006 .p.1-3)
Across Europe, there were a lot of strategies to close the so-called generational-technical gap. For example, in Hungary, there is more opportunity to learn using the internet. We can find these internet training programmes at libraries, at companies or at organizations, etc. (ICT FOR ALL 2008)

The majority of the learning programs for pensioners dealing with internet usage learning but there are some opportunities for them where pensioners can train themselves in other fields but in these organizations internet training programs are working as well. There are Pensioner Academies for example at the 18th district, Óbuda, Csorna, Gyula, etc, where pensioners can apply for training themselves. These programs are free and their motto is that for learning is never late. Their goal is to give knowledge and a skill which can help for pensioners at this rapid changing society. There are several types of courses, which deal with different topics. To mention some example, there are English courses, pensioner can learn about job opportunities, theories about life expectancy incensement, social situation of the pensioners and there are internet training programs or for example a lot of public administration services are available on the internet and because of this reason they teach pensioner tablet usage as well. For the Pensioner Academy in the 18th district has more than 750 senior students. (Ughy, 2018)

Another great opportunity for pensioner is the senior universities. For instance, the University of Debrecen raised a senior university program which was supported by the Szechenyi plan 2020, so by the European Union. They offered this opportunity for those pensioners who have secondary education at least and they would like to develop their knowledge around the topics of the science, technic or artistic. The program is free for two semesters. The students have 6-6 lectures per semester. At the end of the program they get a certification about their participation. The 2018/2019 spring semester includes the topic of internet training, environment, and medication development, etc. The lectures are every two weeks in the afternoons. To apply for this training, pensioners have to register through the post office, in an electronic way or personally at the University of Debrecen. (Debrecen University, 2019) A similar program is working at the University of the Pázmány Péter, Eötvös Loránd University at the Pedagogy and Psychology Faculty, at the University of the Milton Friedman is a senior as well. I would like to highlight the Milton Friedman University where Dr. József Jászberényi who was the organizer of the senior academy at the Milton Friedman University, won the Ágoston Fisher Award in 2018. To win the Fisher Ágoston award
one should be working in different social fields and their job should be the most outstanding. Since 2009, Dr. József Jászberényi has been organizing the system of senior academy at Hungary. At the lectures and on the courses more than 5000 people have participated. (Milton Friedman University, 2019)

2.10 Trust and internet banking habits

Trust is a quite crucial influential fact in pensioners regarding internet usage. There are two interesting theories about the emergence of trust towards the new things. The first is the TRA which means the theory of reasoned action. It refers to two factors which are the social pressure from their surrounding and their attitude. If it is necessary they would win against their untrusted attitude but pensioners are quite careful and they do not like to share their personal information. They try to protect their data and they do not trust in new things. The other theory is the TAM which means technical acceptance mode which refers to their motivation. If their motivation is enough high they can defeat any barriers. (Yousafzai et al, 2010)

Internet banking usage needed a higher-level trust in the system. There is a strong relationship between trust and internet banking. For banks, it is a crucial task to improve trust in the system. Trust has two factors, the first is the belief in that there is a safety mechanism and the other is the belief in our transaction information is on safety and nobody can use it. With the incensement of communication, the trust would improve as well in these internet banking websites. Pensioners are whose are less trust in internet banking websites. (Yousafzai et al, 2010)

2.11 Social exclusion and loneliness

The digital divide is a special type of social exclusion and as far as I mentioned, the digital divide is age-related in Europe. For older people, it is a harder task to join to the internet because of their lack of skills and/or motivation. Communication is an essential human right so internet it is as well. There are two fundamental services, the basic services like mobile and the internet. (Levitas et al, 2007). Without the skills which are
needed for the e-literacy for older pensioners is quite complicated to find a well-paid job. (Mordini et al, 2009)

Let me now focus on the term social exclusion and loneliness. Loneliness means be emotionally isolated. (Mordini et al, 2009). While finding a definition or measurement for social exclusion is more complicated. It is a multi-dimensional problem and drawback but we can describe an inability to participate in the economic, social, cultural life. (Duffy 1995) According to Manuel Castells, exclusion from the internet is one of the most crucial and dangerous types of exclusion in our economy in the 21st century. (Rauschnick, 2014)

Therefore to solve the social exclusion, researchers find out some indicators and discourses which can be the solutions. Like RED (Redistributive Discourse) which said the cause of the problem is poverty and if we would decrease poverty, the social exclusion will decrease as well. The other is the SID (Social Integration Discourse) which said paid work has the primary role and the last one is the MUD (Moral Underclass Discourse) which emphasizes moral and cultural causes. (Ruth Levitas, 2005). Ruth Levitas in his another article with their research partners highlighted that it is true if poverty and/ or unemployment rate increase, it leads that social exclusion will increase as well. Even though living alone does not influence social exclusion, there is no relationship between the two phenomena. (Levitas et al, 2007). The only interesting thing for me the following, they did not mention anything about the internet. Can the internet solve this question? If more pensioners start to use the internet it means that social exclusion would decrease? (Levitas, 2005) In the following part, I would like to answer to this question with different theories and pros and cons.

I would like to start with the cons; loneliness rather exists around very old people. Loneliness could have a lot of causes. In individual-level pensioners are lonely because they are not participating fully from the significant parts of the society but it can occur because of their physical conditions. An article listed two significant explanations. The first is that pensioner has a common aging attitude which raises barriers to them. The other interesting explanations pointed out that divorce rates are increasing and birth rate have decreased as well so there are fewer children in the families nowadays compared to the last decades, therefore there are fewer relatives who can help for pensioners and it increases social exclusion. (Jaqueline Brinn 2015)
2.12 Can internet usage decreases social exclusion and loneliness?

Internet training can decrease only if loneliness refers to the time spending in the lectures. The internet could solve this question but it is not that easy. Communication and entertainment on the internet cannot maintain a friendship alone but it can help maintain it beside face-to-face communication. The other interesting thing is that internet illiteracy is not a barrier to maintaining the relationship with their relatives. They can call their parents/ grandparents more times but they do not manage it. Internet could solve this question alone? The answer for this could be the Mathew effect which claims that offline life copied online life. It means that internet alone cannot decrease social exclusion and loneliness. In addition, online communication is not that valuable like face-to-face communication. Social information processing theory highlighted the same. It said that interpersonal relations come better and there is more information change during in it. In addition, spending time on the internet could decrease face-to-face communication. (Brinn 2015) On the contrary, the latent tie hypothesis stated the opposite. It said that internet allows for pensioners to find remaining classmates, ex-collages even they have no contact with them yet. (Brinn 2015). On the other hand, there are different kind of solutions for decreasing loneliness for pensioners like clubs which offers for pensioner events, programs, and travel opportunities. (Brinn, 2015) Other researchers think that with internet training for pensioners, loneliness and social exclusion would decrease. A lot of pensioners do not use the internet but we live in a net-centred society so it leads that they are not participating fully from the crucial part of the society. According to Castells, the key social activities are structured around the internet. (Shapira et al 2007)

On the contrary, according to another article, internet usage among pensioners has a positive effect on their wellbeing. (Chen and Persson, 2002). The internet could decrease loneliness and social exclusion and they became more independent. (Shapira et al, 2007) Social presence theory said that more clues increase the feeling you are in relation with somebody. (Brinn 2015). With the help of the internet, their life quality would increase and life could become wonderful and easier for them. Katsikas, Karavidas, and Lim got the following result in their research: there is a significant relationship between internet usage and life satisfaction. On the top of that internet
usage increased empowerment among pensioner as well. (Schiffman, 2002). (Shapira et al, 2007) Pensioners who start to use the internet, they were proud of themselves. It is important because it is a good experience which causes happiness for them. If pensioners have enough motivation they can learn and do everything whatever they want. Pensioners whose are internet literate usually communicate on the internet or they read things about health, therefore, the internet is quite useful for pensioners. (Shapira et al, 2007)

2.13 Internet taxation in Hungary

In 2014, the Hungarian government wanted to raise internet taxation. The reason of the government for this was to catch the people who use the internet for free calls. The tax would have entailed 150 forints per gigabyte (€0.48/GB). Protests fought against the idea of taxation because they thought that communication and information gaining through the internet is a basic human right. Moreover it was argued that in a democracy internet taxation would be a great barrier for Hungarian people because a lot of people could not afford it. The percentage of people using the internet in Hungary was 72.64% in 2013. For pensioners high prices could create a barrier to not learn to use the internet. Finally, in 2014 October the protests stopped the process of internet taxation and the Hungarian government did not set the internet tax. (Harris, 2014)

2.14 Hungary and Austria

In the next section, I would like to compare Austria and Hungary. As far as I mentioned, during my interviews, I will conduct them in Burgenland from Austria and in Vas County from Hungary. I will share some significant and relevant background information about these two areas to conduct a more effective comparison. I focused on internet access and the development level of these two areas.

I would like to start with Hungary. In Hungary, the internet spread only in the last few decades. In 2002, in Hungary, only 3% of the population used the internet and 0% of them were over 50 years old. In 2005, when the Hungarian population was 10.1 million 60% of the population used the internet. Between 2006 and 2007 3% of the population had no access to the internet in spite of the lot of PIAPs. PIAP is public internet access
points which are existing nowadays and they generally take place at the schools and libraries. ICT FOR ALL found several indicators of the e-inclusion to mention some for example social, labor, educational, regional fiscal policies. In my research, I would like to find more indicators which are relevant for the Hungarian pensioners. (ICT FOR ALL 2008)

For Hungarian pensioners, it was not compulsory to use the internet in their previous jobs because of that majority of the pensioner is Hungary mostly the older ones do not use the internet, they are internet illiterates. In Hungary, the digital gap is great mostly around pensioners. The government should develop digital competence of pensioners and their trust to achieve more pensioners who are internet users. The only risk is that the internet has some risks and for pensioners, we should give a knowledge which can help them avoid these risks. (Nyikes, 2017)

On average, people start to use the internet when they are 53 years old. Even though there are some people who are over 87 and they start to use the internet in these years. In Hungary, there are two main causes why the majority of the pensioners do not use the internet. On the one hand, because of their lack of motivation. On the other hand, because of the costs of the internet. (Judit Farago, 2009)

Although, there is a development in the percentage of households with internet access in Hungary and the percentage of the individuals who are using the internet at least once a week in Hungary. More and more people use the internet and have internet access in Hungary but we should help with the pensioners more. (European Commission, 2016)

But another article stated that it is true, the number of pensioners who use the internet increased nevertheless, the half of the internet illiterate people in Hungary are older than 60. The first e-inclusion report from Hungary highlighted that people over 50 need help to join for the internet world. While the second e-inclusion report highlighted the importance of the digital gap in Hungary and it offers a solution to close the gap. (Farago, 2009)

Internet came in a revolutionary way to Austria. Every Austrian citizen has internet access technically, this is evident in Austria. (Philipp Sander, Bakk, 2009) The majority of Austrian people cannot imagine their life without the internet. (Rauschnick, 2014)
But not all people have internet in their home. The digital gap exists in Austria as well and it is age-related here as well. According to the RTR report (2009), just 40 percentages of the pensioners who are between 60-69 use the internet. Although internet access is not that expensive nowadays but the equipment is. In addition, an over 60 years old person is less motivated. (Sander et al, 2009) The other assumption is that it depends on social demographic factor who use the internet and who does not. (Rauschnick, 2014)

The most interesting point will be in this comparison between Burgenland and Vas County namely that Austria is a more developed and wealthier country than Hungary. The pieces of literature support this statement as well. In Austria internet access is more evident, the cost of the internet means less problem for an Austrian pensioner because they have more pension. The second reason is that, while Vas County is one of the most developed parts of Hungary, the west part. Burgenland is the less developed part of Austria, the east part. Burgenland is a federal state with predominant rural structure and with low population density. The likelihood of having internet access at home in a household in Burgenland is three times less than in Wien which is a quite relevant difference between these two areas. (Sander et al, 2009) In addition, from Hungary, a lot of people go to work in Austria but they are also live in Hungary. So because of the border, the west part of Hungary is more developed than the other parts. Last but not least, Burgenland and Vas County are boarders, so there is a relationship between the two areas and they can easily influence each other. We cannot state easily which are is developed and where we can find with better internet access.

2.15 Statistical data about Hungary and Austria

Eurostat the statistical office of the European Union aims to provide high quality statistics about the EU. Eurostat made research about digital inclusion in 2019. According to the results, in Austria 85% of the people (including all individuals regardless of age) have access to the internet at least once a week, while in Hungary 75% of the people have the same as in 2018. The interesting thing is that in Hungary in 2016 more people had access than in 2018. There is a 3% decrease between 2016 and 2018. It is not a dramatic change but a slight decrease while in Austria there is a little
increase but between 2017 and 2018 there is stagnation. (Eurostat, 2019) According to the OECD, in 2017, in Austria 85.4% of all households had access to computers from home while in Hungary just 79.7% of all household have. (OECD, 2018). Difference in the wealth and development of these countries may be a principal factor in the difference.

2.16 Active Aging Index

The active aging Index is a tool for measure of employment, social participation, social activities and capabilities of pensioners. Focusing on the participation from the society in Hungary and in Austria we can find an increase between 2010 and 2014 but in Austria there are bigger changes. In both countries we can see that the bigger changes exist among males.

Active Aging Index in 2014, made a research about the use of ICT by older persons aged 55-74 at least once a week. The aim of this research is to measure how the pensioners could connect with others with the help of the internet. The majority of the pensioners use the internet for communication and with the help of the internet they participate more within society. The research states also that usage of the internet has a positive effect on their capacity for active aging. And as I mentioned there is a moral importance to have capacity to live a valuable life. (Kharitonova, 2018)

2.17 Reflection

The internet plays a crucial part in our lives. Some people basically cannot live without the usage of the internet, however not every person has the same access towards the internet. In the European Union the digital gap is mostly age related. The grey divide is quite an interesting phenomenon because it just exists now but it will disappear. It is a generational problem. I listed some interesting causes why this gap could emerge. Basically, the majority of the pensioners do not know what the advantages of the internet are. They think that they are too old and they are afraid of the new things or they have no access. The other main barriers are the cost of the computer, the ability to use it and a sense of fear but the many simply just do not want to enter the internet literate society. Age related disabilities like the vision or the language barriers and trust
are crucial influential factors as well. (Morris, 2007) I listed some strategies to raise e-inclusion as well. There are different programs which try to close the technical gap. I am interested in what my interviewees offer for us to solve the mentioned phenomena. For social exclusion and loneliness I listed some theories which try to decrease them but the main question in my thesis is whether internet usage could decrease them. While the first article stated that internet training can decrease only if loneliness refers to the time spent in the lectures, the other article said that internet usage among pensioners has a positive effect on their wellbeing. (Chen and Persson, 2002). The internet could decrease loneliness and social exclusion and they could become more independent. (Shapira et al, 2007). Finally I compared Hungary and Austria. I conducted my interviews in Vas County which one of the most developed parts of Hungary and Burgenland which is the most undeveloped part of Austria. They are bordering each other so there is a relationship between the two areas so the result is not obvious. We cannot state easily which is developed and where we can meet with better internet access so let us see the result!

3. Methodology

The research methodology uses two different methods. A principal method that is utilized in the research is a case study with individual interviews, which is a qualitative method. The qualitative method is a research method approach which observes the points of view of the participants. Instead of numbers, the qualitative method collects ‘words' from which we can formulate new theories. As outcome, we get deep data from the research and it is also significant to highlight that the qualitative method is an unstructured one. We can ask spontaneous questions as well which is also useful if we conduct a case study. With the help of the case study, we get the same qualitative results. (Neuman, 2004). I conducted 4 interviews at Burgenland (Austria) and 4 other interviews at Vas County (Hungary), finally I compared the results. At Burgenland, I conducted my interviews with help of a translator who helped me to conduct 4 interviews there. At Vas County, I conducted interviews mostly from Szombathely city. Here I conducted individual interviews as well but my interviewee offered me my next interviewee so I did not know the majority of my interviewees. It is the snowball
method which means that getting access through my interviewees for other interviewees. (Neuman, 2004).

A secondary research method adopted entails ethnography. I visited a company in Vas County where there are internet learning training programs for the pensioners and I conducted ethnographic observation. Ethnography is a type of fieldwork. Ethno means people and grapy means describing something. With the help of ethnography, we get a detailed description of the observed culture, situation or about the person. (Neuman, 2004). I observed what a course looks like and I gained more data about the courses and about how many pensioners take part in these training programs, how widespread are they. I also asked some questions from an employee of the company and from a participant as well. The ethnography method is a qualitative research method as well. I chose two methods which are qualitative. The logic of qualitative approach rests upon the fact it enables the researcher to get rich deep data and with the help of it, I could observe the participants points of view.

I conducted two interviews from Hungary and two interviews from Burgenland with pensioners who can use the internet and two from Hungary and two from Burgenland with pensioners who cannot. I compared their answers and I compared the result for Burgenland and Hungary.

I chose these methods because the topic of the thesis required ethnography to visit a place where there are internet training programs because one of my main questions was that how can we close the internet usage gap. On the other hand, if I would like to compare Burgenland and Hungary I needed deeper and relevant data and the case study was a perfect solution for it.

I used interpretivism as a perspective of my methodology. Methodology refers to the understanding of a research process which we use include the socio-economic surrounding or any other relevant fact which could affect the research. (Neuman, 2004). Therefore, it required a qualitative method because interpretivism says that the world is interpreted by people in their interactions and with their environment. Humans have free choices, everything was voluntary. I conducted an explanatory research and I have conducted my interviews and interpreted the result from this viewpoint. (Williams, 2000)
I gave my participant a consent letter where I gave the main information about the research and about their rights. The participation was voluntary. My interviewees had the chance to decline any question if they wished. With their permission, the interview was tape-recorded. I provided them their anonymity and instead of their names, I used cover names instead of their real ones. Therefore, the research was ethical as it was informed and offered anonymity and it conformed to ISA.

One of the main strengths of my research was that pensioners love being interviewed. They were quite helpful and they tried to help me. They had enough time to conduct the interview. They did not hurry because they had to go somewhere. They gave brief answers to my questions. I had the opportunity to ask any additional questions which did not occur if they had not enough time for my questions.

On the contrary, pensioners could be easily biased and deluded by popular opinions. During the interview sometimes they shared any additional information about themselves which was not relevant in relation to research.

I conducted my interviews at Vas County and at Burgenland as well. I was born in Szombathely namely, I had a lot of opportunity at Vas County and Burgenland is very near to Szombathely thus I did not have to travel a lot. At Szombathely I had an access to a company where there is an internet training program and I could conduct interviews there and made ethnography research. At Burgenland, I have a lot of acquaintances who work there. On the top of that, one of my acquaintances offered me the opportunity that she helped me to find interviewees and helped me translate the questions and the answers. Also, she was be my translator.

The problem with conducting interviews at Burgenland was that I cannot speak German. I thus brought with me a translator. She was learning in Austria in a secondary grammar school and she is a C1 level in German.

If a pensioner could speak in English or in Hungarian I conducted the interview without the help of the translator but in the case of when the pensioner can just speak in German, the translator helped for me to translate my questions. I asked the interviewees about whether I could tape-recorded the interview. In this case, the translator translated their answers from the transcript so the information could not be biased but if an interviewee did not allow for me to record the interview the translator translated the
answers immediately and I took notes. My aim was to find interviewee who allowed us to make a record from the interview to avoid bias. The danger was if one of the interviewees did not allowed me to record the interview or that the translator did not translate for me all of the information.

4. Data analysis

4.1 Overview

First of all, I analyse the interview with Csaba Kucsera who is an expert in my thesis topic and he is a professor at the ELTE at the social policy faculty. He offered me and listed some important social policies and programs which aim to promote the e-inclusion of pensioners. Secondly, I analyse the ethnography which was conducted at Vas County at a company which deals with adult teaching. I conducted an interview with a worker who was an administrative worker and she gave me a brief description about the program and she answered my questions as well. After that I analyse the interview with the pensioner who participated at an internet training program. Finally, I compare the interviews from Hungary and from Austria. I highlight the key outcomes. I use four typologies to categorize them: Hungarian internet literate pensioners, Hungarian illiterate pensioners, Austrian internet literate pensioners and Austrian internet illiterate pensioners. I used these four typologies because I felt it is crucial to divide them accordingly their nationality and they are internet users or not.

4.2 Interview with an expert

In the interview with Csaba Kucsera, he offered me three different and interesting internet training programs; “Internet mindenkor” (Internet everytime), “Kattints rá nagyil!” (Click on it Granny!) and “Segítőkezek” (Helper hands). Let me start with the “Internet every time” program. It is an internet training program for pensioners. Their aim is to give a basic knowledge for pensioners about the internet and about the electronical equipments. These basic skills help the orientation; they get to know which
opportunities are given by the internet and with the most used community webpages. The main topics are the definition of the operation system, get to know with Windows, searching module usage, definition of the internet, and learning to write e-mails, community webpages like Facebook, Instagram, Skype, hoppy webpages like Pinterest, Nosalty, learn the usage of the smartphones, PC and tablets. These are 16 hours trainings. It contains 80% of seminars and 20% of lectures. The age limit is +65. Groups are a minimum of 10 and a maximum of 15 people. The most interesting thing in the course is that they invite the grandchildren or younger relatives of the pensioners and at the end of the course pensioners can show for their grandchildren what they learned. The program is free. (Vétes Agorája, 2019)

The “Click on Granny!” program is directly focused on the pensioners. The program was quite popular. It was worked out by the Cultural Centre of Budapest in 2002 and from 2006. The program was practice oriented and they worked in a small number of groups. The program was available at Szombathegy as well. The program was 25 hours long. Two times a week which were 3-4 hours long. The aim of the program was the basic knowledge in associated with the internet and the electronic messages. The program is not fast there were a lot of opportunities for practicing. The participant had to learn on their own electrical device. The groups contain 10 people. The participants learnt about the structure of the computer, internet explorer, browsing, e-mail, saving documents and etc. At the final class they offered a practice time and there was a final exam but in a funny, interactive way and if they pass they get an attendance certification. (Budapesti Művelődési Központ, 2007)

According to research, the greatest concerns for pensioners are the fear from crimes and the fear from loneliness. The MTA made an observation few years ago, where above 75 years old pensioners were taught to use the Skype by students. The research was successful and the “Helper hands” program which was managed by Ruboszkij Csilla started at 2011. The program exists in 155 governments. The program contains a home help and an additional help. Some participants asked for reading or board games as additional help because they have not partner. (Magyarország Kormány, 2017)

The “Helper hands” mostly focus on those pensioners who are internet illiterates and who lives alone. The program offers three information communication devices. They got a free computer, a smart bracelet, a camera, and an internet training course where
they learn to use the Skype as well. The pensioners are taught by students. In Hungary there are 50 hours compulsory community works before the end of the secondary grammar school. The student should teach pensioners like their own grandparents. An interesting experience is that from these students pensioners accept everything. In the European Union, pensioners are faced with the same kind of problems but this program only exists in Hungary.

As I mentioned, they got a smart bracelet which is sign for the police or to the hospital if the pensioners have a health problem. For instance, this bracelet could prevent a stroke or if a pensioner pushes a button on the bracelet, the equipment will sign at the centre where employees decide that the police or the ambulance should treat with the problem and then they go immediately to help them. The police and the ambulance employees work strongly together. To decrease the loneliness after when they learnt to use the Skype, they have an opportunity to call a social worker three times a day and they can speak with him or her. With it loneliness decreases and they do not have to move from their homes. (Magyarország Kormánya,2017) This raises an interesting question namely whether internet usage decreases social exclusion and loneliness or not. We can infer with reference to these findings that internet training can decrease only if loneliness refers to the time spending in the lectures. Communication and entertainment on the internet cannot maintain a friendship alone but it can help maintain it beside face-to-face communication. Latent tie hypothesis supports these ideas it says that the internet allows for pensioners to find remaining classmates, ex-collages (Brinn 2015).

On the other side of the coin, internet illiteracy is not a barrier to maintaining the relationship with their relatives. They can call their parents as well as their grandparents more times but they do not manage it. It means that internet alone cannot decrease social exclusion and loneliness. In addition, online communication is not as valuable as face-to-face communication. These ideas are supported by the Social information processing theory which says that interpersonal relations become better and there is more information change during in it. In addition, spending time on the internet could decrease face-to-face communication. In addition, there are different kinds of solutions for decreasing loneliness for pensioners like clubs and nursing homes which offers for pensioner events, programs, and travel opportunities. (Brinn 2015) The program shared out 5000 computers. Now it is a small experiment and if it is successful Csilla
Ruboszkij will ask for extending the program from the government. Then maybe it would not be free but it would be gorgeous.

We also spoke about the question as to whether this can close the generational-technical gap Csaba Kucsera answered for my question. “In my view, it will not. The newest generation will be always be more open-minded with the new technology and the gap will exist at the future as well.” In light of this argument, Mordini could be argued it because he said that if we would like to close the generational-technological gap, we have to pay more attention to pensioners and try to increase their motivation towards internet usage. It is useful just in one situation if their motivational and educational level is enough high. (Mordini et al, 2009)

4.3 Ethnography

As I mentioned, I conducted an interview with a woman who is working at the adult training company at Szombathely and she gave me a brief description about the program. They have the IKER1 and IKER2 program and the people can participate on these programs at the so-called company. The company has training programs at Szombately, Celldömölk, Kőszeg, Szentgothárs and Vasvár at Vas County. The company participates in the” digital gap decreasing” project. This company participates at the” digital gap decreasing” project. IKER1 and IKER2 are two training programs and after the IKER1 program people can continue their training with the IKER 2 program and the majority after the IKER1 participate on the IKER2 program as well. These programs started in 2016. They learn in groups. It was quite popular and a lot of people have participated. Participants loved these programs and they were satisfied. The government supports free participation just for people who are under 65 years old. Here I feel it is noteworthy to mention that the Hungarian retirement age was 63 at 2016 but at 2019 it is 64 and it will be 65 from 2022. (Officina, 2017) Those who are older than 65 they can participate in the course as well just they have to pay for it. The aim of the government with the IKER1 and IKER2 is to reintegrate pensioners to work. But without this basic information knowledge they could find the job more difficult. For an internet illiterate pensioner it is more difficult to find a job. Application is possible through online registration. The aim of the IKER1 and IKER2 is to support the people
who are disadvantaged from an economical viewpoint. The program increases their
digital competence in order to increase their economic compatibility.

At the IKER1 the so-called “First steps to the digital world” program, participants use
PC, tablet, notebook and smartphone. They learn some easy text editing and they learn
how they can type words at the browser. They learn to save documents and learn
writing e-mails and they learn to use applications which are able to voice call. For the
application no needed any knowledge, occupation, medical suitability. Aim of the
IKER1 is that participants have a positive attitude towards internet usage and to become
confident users. Participants can be absent for the 10% of the courses. There are no
lectures just seminars. They have 35 hours of practical classes. The numbers of
participants are set at a maximum of 15 people. (Nemzeti Szakképzési és Felnőttképzési
Hivatal, 2019)

IKER2 the so-called “I use my informatics equipment independently” program has the
same requirements. During the IKER2 training, participants learn editing little texts,
they can collect information from the internet, and they learn to attach files to e-mails.
IKER2 highlighted their attention for fraud in e-mail and which e-mails are spams.
Participants learn to use community portals like how to sign up, log in, information
seeking, sharing, and data protection. During the program participants can use their
devices for text message sending and voice calls. At the end of the courses there is an
exam. If participants skip less than 10% of the classes, they have an active participation
and they make a successful final exam, they get a certification from the course. In
addition, the company offers an opportunity for pensioners to practice if there is no
lecture in the class rooms. (Nemzeti Szakképzési és Felnőttképzési Hivatal, 2019)

The program was quite popular. The majority of the people were between 45 to 65 years
old because for them the courses were free but there were some pensioners who
participated but they paid for it. This has relevance to the literature review which
demonstrated that at the first e-inclusion report from Hungary highlighted that people
over 50 need help to join for the internet world. While the second e-inclusion report
highlighted the importance of the digital gap in Hungary and it offers a solution to close
the gap. (Farago, 2009) The majority of the participants took part in the programs
because they feel that it is needed for their everyday life, it is quite useful and they use it
for keeping in touch with relatives and friends as well. They applied for this program to
fight against barriers. She said; “participants choose this kind of program because it is
free and they get a complex knowledge moreover they can continue to develop their
skills with IKER2 program and sometimes the relatives or the friends of the pensioner
have not got enough time to help them to learn it”. They shared Facebook
advertisements to reach more and more people and surprisingly a lot of people call them
after that. She also added that “In a lot of cases, the relatives who have Facebook
account read the advertisement at Facebook and they recommended for them”. The
second popular advertisement type was the advertisement in the local newspaper. The
last training at the mentioned company was in November. They planned another course
in January but not enough people wanted to participate. She told me that “there is the
only one opportunity in Szombathely for older people who would like to learn use the
internet”.

| Q10, Respondents are motivated | 10 |
| Q11, Participants trust in the internet and they are open-minded towards it | 7 |
| Q12, Participants are confident. | 7 |
| Q13, Participants are patient. | 8 |
| Q14. Participants are hard-working. | 10 |

![Figure 1: Ethnography (Worker from the company)](image)

I had some questions from the woman which were 10 scale questions. 0 meant it is
absolutely not true and 10 meant that it is absolutely true, and she ranked my statements
accordingly. She gave 10 points for “participants were motivated” statement because
she said, “They need for this knowledge for everyday life”. She gave 7 point for the
statement “participants trust in the internet and they are open-minded towards it” and
for “participants were confident”. She gave the maximum 10 point for being hard-
working and she gave 8 point for their patients.

I conducted an interview also with a 73 years old woman who participated in an internet
training program. She did not permit me to record the interview. In 2015, there was the
mayor election at Janoshaz, one of the candidates for mayor offered a new training
program where anyone could learn the basics of internet usage. He won the elections
and he organized what he promised. There were two or three training programs. These
groups worked with probably 30 people. Of course, there was opportunity to practice
beside the courses. The teacher was an informatics teacher for children. She told me why she participated in the course “I joined this program because if it is free so I thought why not?”’. It is a kind of activity two times a week; she could meet and get to know new people. She heard about the program through her acquaintances but she saw posters and articles as well at the local newspaper. The majority of the participants were pensioner, who could not use the internet, and they had not got any ability towards the internet usage but some participants had. At the beginning of the course she was absolutely internet illiterate. The majority were females.

The problem with the training class was that the teacher rather focused on the parts of the computer and not on how they should use it. She said that “I felt that it is absolutely not useful knowledge to know how a hard drive looks like. We should have practiced other useful things. I think, I could get more from this course. “

In the course they searched on things and they sent e-mails to each other which were useful. They played games as well at the computer like card games, it was quite entertaining. Although they did not learn how can they print or copy or scan something. Some people had own computer and the teacher helped them if they has question about their computer. Since the course, he has sent virus protector programs every year and at this year as well. So the teacher is quite helpful and kind.

All in all, she was not satisfied with the curriculum and she said “We should have practiced more useful things than learn the parts of the computer but the training gave me task and activity and a new knowledge” and we can infer with reference to these findings that as I wrote previously internet trainings can decrease loneliness if it refers to the time spending in the lectures as my interviewee has experienced it. (Brinn 2015)

She said finally she is glad of her decision, the course was a good start for using the internet and from that time she has used the internet. She would suggest for the program that instead of teaching what the parts of the computer are, they should practice more and learn other useful functions as well.

After this course she heard about the IKER1 and the IKER2 internet training programs. She has not participated at that program namely it was free only those people who are under 65 years old and she was more at that time. But she said “I repented, it was a big fault to not participate for this program”. This program took place at an elementary school. It gave another kind of knowledge than the program which she participated. After that there was no more opportunity for this IKER1 and IKER2 program at Janoshaza. She saw the advertisements on posters and from local newspapers but in
Janoshaza there were no more courses. She said that “Maybe because if somebody is interested in these programs they have already participated and they have used the internet, they do not need these kinds of trainings anymore and at Janoshaza live a very small amount people”. According to their acquaintances, the IKER1 and IKER2 program was more useful. They had quite positive opinion about them but unfortunately she could not give me more information about these programs.

Now she uses computer and smartphone. But she prefers smartphone. She usually uses the Google when she wants to check something or she wants to read more about a topic. She used to search addresses as well. She does not play at the computer but she reads a lot from the internet and she has a Facebook account as well. She can send messages via Facebook. She does not send e-mails, if she would like to communicate with her friends she rather calls them. She read news from newspapers, TV and from the internet as well. She does not like using YouTube. She does not use the internet every day. She collects topics which are interesting for her and she would like to read about them more or search something. She is waiting while enough topics are collected and after that she types them on the Google. She rewatches series from the internet but films never. She looks at her photos on the computer but she cannot upload them. In addition, a majority of their acquaintances do not use the internet. She found some friends on Facebook but not many. Her family lives in another city far from her. But they helped her to buy a computer they supported her and her grandchild gave them his school books of informatics, and she learnt a lot of things from these books. In addition, a little girl from Janoshaza helped her. She taught new things for her. But she can solve everything alone.

| Q11. I use the internet confidently. | 5 |
| Q12. I am quite motivated to learn how to use the internet. | 10 |
| Q13. I am patient when I am learning a new thing. | 9 |
| Q14. I am hard-working during the courses. | 10 |
| Q15. I am trust in the internet and I would use online banking confidently as well | 2 |

Figure 2: Ethnography (participant)

I also asked from her some 10 scale questions. She gave 5 points for her confidence. She also added to it that “I would rather solve alone the problem which comes but I am
not confident towards English texts”. These comments support the mentioned language barrier from the literature review which refers to the lot of English expression and words on the internet which could cause barriers for the older generations. (Brinn, 2015)

Also, she cannot upload. She gave 10 points for her motivation and for “I was hard-working during the courses” statement. She gave 9 point for her patience and just 2 for her trust in the internet and for using internet banking confidently. She told me that „I would not use it because I do not trust in it; I would not buy ticket or pay account at the internet. But if somebody would show for me how it works, I think, I became more confident towards it”. She also added that “Younger generation more trust in the internet and they behave in these kinds of situations differently” We can infer with reference to these findings that, internet banking usage needed a higher-level trust in the system. There is a strong relationship between trust and internet banking. For banks, it is a crucial task to improve trust in the system. With the increase of communication, the trust would improve as well in these internet banking websites. (Yousafzai et al, 2010)

4.4 Comparison between Hungary and Austria

Before I start to analyse my interviews, I feel it noteworthy to highlight that from these eight interviews, I cannot generalize the outcome for the whole Hungarian and Austrian pensioners society. There are always exceptions. I just can analyse my outcomes which can show us the most interesting results and the key differences between the two countries and between the internet literate and illiterate pensioners.

As I mentioned, I conducted eight interviews, four at Vas County, where two interviewees were internet literates and two were internet illiterates and four at Burgenland with the same ratio. So I can divide my eight conducted interviews into four typologies which are the following; Hungarian internet literate pensioners (I call them as interviewee 1 and 2), Hungarian illiterate pensioners (I call them as interviewee 3 and 4), Austrian internet literate pensioners (I call them as interviewee 5 and 6) and Austrian internet illiterate pensioners (I call them as interviewee 7 and 8). Some interviewees did not permit me to record the interview with them. The most interesting question here is come from the fact that while Vas County is one of the most developed parts of Hungary, the west part than Burgenland is the less developed part of Austria, the east part. Moreover, Burgenland and Vas County are bordering each other, so there is a relationship between the two areas and they can easily influence each other. We cannot
state easily which are is developed and where we can find with better internet access. (Sander et al, 2009)

But before I start to compare them I would like to highlight the key influential factor which was the age of pensioners. Age is significant in determining the attitudes of the pensioners towards the internet. Pensioners who did not use the internet at their workplace, they are less likely to learn how to use the internet at their retirement ages. On the other hand, pensioners said that aging health problems can create a barrier for them as well, like visual damage and with the aging they are more likely to have a health problem which for instance could block them at the moving outside from their home. The other factor which influenced the results was their education level. The result shows that, more educated people are more likely to use the internet but there are some exceptions. To illustrate this, I would like to highlight interviewee 3 who is an 84 years old, well-educated man who has not started to use the internet because at their workplaces at that time he had not used any electrical devices just the telephone and now he feels himself too old to learn use it. He also highlighted his opinion about the age barrier as well; “In my view, for younger pensioners it is more useful to learn to use the internet because they can learn it more easily. When I was working the electrical developments was in their child shoes and for pensioners who meet with the internet in their workplaces would be easier to learn to use it later and they learn more easily than us as older pensioners”. This comment supports what Nyikes stated about Hungarian pensioners, for them it was not compulsory to use the internet in their previous jobs because of that majority of the pensioner is Hungary mostly the older ones do not use the internet, they are internet illiterates. The government should develop digital competence of pensioners and their trust to achieve more pensioners who are internet users. The only risk is that the internet has some risks and for pensioners, we should give a knowledge which can help them avoid these risks. (Nyikes, 2017) In addition, gender and whether they live in a city or village were not influential factors in my interviews. For instance, half of the interviews who cannot use the internet are living in cities and half in villages and the same ratio is happened at the pensioner who can use the internet.

Now let me continue with the comparison of the Hungarian and Austrian internet illiterate pensioners with each other and then I will compare the Hungarian and Austrian internet literate pensioners while I am going to highlight some interesting outcomes and
personal opinions which are relevant and I will observe whether any other factors influenced the outcomes. I will analyse the outcome of the scale questions and at last, but not at least, I will also compare the difference between the internet literate and illiterate pensioners.

The data suggests that the majority of the internet illiterate pensioners felt that the most of the pensioners do not use the internet and just 50% of their acquaintances use the internet. We can infer with reference to these findings what Morris stated about more and more pensioners use the internet because after finishing the work, people will have fewer duties and they have to find something. They are the baby boomers, who were born between 1946 and 1964. A majority of them are internet illiterate. (Morris, 2007) In addition, Austrian pensioners were more positive with this question than Hungarian pensioners, they said more and more pensioners start to use it. This has relevance to the literature review which demonstrated that Internet came in a revolutionary way to Austria. Every Austrian citizen has internet access technically, this is evident in Austria. (Sander, 2009) The majority of Austrian people cannot imagine their life without the internet. Internet access is more evident for them. (Rauschnick, 2014) . The internet illiterate pensioners have the same first impression about the internet. They did not understand it and they thought they would not able to learn it but they were happy with the technical development. The majority of the internet illiterate pensioners agree that the younger generation spend too much time staring at the screen and the internet sometimes has negative effect on them and just one of them who said that she glad to this development.

I found an interesting difference between the Hungarian and the Austrian pensioners with reference to the question of whether they have ever been thinking about starting to learn the internet usage and the Hungarian pensioners said yes they have but their health status did not enable it and the Austrian pensioners said no they have not because they can solve everything without the internet as well. All of the internet illiterate pensioners would join for an internet training program; just one of them cannot because she cannot move from home because of her health status. And half of the pensioners would ask help for their relatives, the other half of them said their relatives would not have enough time to help them in it. Interviewee 4 said that “I would learn it just with the help of my son because alone I am not able to learn it.” The other interesting and relevant difference is that the Austrian pensioners have heard about internet training programs
but the Hungarian pensioners have not. They are aware of these programs existed but they does not know where they are working.

These pensioners recommended that they would be quite grateful if somebody can help to teach the internet usage at their homes and more advertisements would be needed. They said the biggest barrier for them is their health status. The biggest surprise for me during the interviews was that while Hungarian pensioners agreed that the government should deal with this question and support the pensioners, as opposed to the Austrian pensioners who said government has more crucial problems to deal with and they do not require from the government that they support them in the internet learning. How can this difference of opinion be explained? One tentative answer might centre on the two different political system at the country or because Hungarian pensioners would learn the internet but they have not heard about where they can join for a training program but Austrian pensioners have heard about them and internet access is more evident for them, but they said they can solve everything without internet as well and they do not need for internet.

I asked from the internet illiterate pensioners to list me 3-3 benefits and drawbacks of the internet and if they would start to use the internet which functions would be the most useful ones. The most frequent answers as advantages were the search on things, it is fast, and there is no distance, keeping touch, search receipts, orientation and learning. These opinions refer to what Yuval Noah Harari stated, the time-space barrier disappeared and people from the other parts of the world can keep in touch easily, the inequality between the countries increased. (Yuval Noah Harari, 2018).

As disadvantages of the internet they listed addiction as in the first place and it is harmful for vision but they said that not everything is true at the internet and there are a lot of not useful information and it replaces book reading. One of the Hungarian pensioners said that she cannot list any disadvantage of the internet. They would use the function of message sending, search receipts, searching on something and for keeping touch with others. Given the research findings of internet illiterate Hungarian and Austrian pensioners one could argue that the main problem is that the majority of the pensioners do not know what are the advantages of the internet are. (Morris, A., 2007) But if they are aware of the benefits of the internet, to increase their motivation is a quite a hard task. Because according to Mordini, if we would like to close the generational-technological gap, we have to pay more attention to pensioners and reach
to increase their motivation towards internet usage. It is useful just in one situation if their motivational and educational level is enough high. (Mordini et al, 2009)

Let us turn to the comparison of the Hungarian and Austrian internet literate pensioners. In view of the data which indicates the majority of the pensioners and their acquaintances use the internet one point worth considering with the capital theory which was developed by Bourdieu. At this point of the argument I would like to highlight the social capital which in this case as well influencing the behaviour of the participants. For internet literate pensioners have more acquaintances who use the internet than pensioners who are internet illiterates. With the help of the internet, we can maintain our network connections and we can build a new one so we can strengthen our social capital which has a key role not just for ours but in the lives of pensioners as well and also it influences our behaviour as well. (Bourdieu, 1986) In addition as Tirado mentioned, internet will be a solution because with the help of it they can keep in touch with others, they can learn and get more information about the world and they can develop their skills. (Tirado et al, 2018).

Their first impression towards the internet was different. Some interviewees had quite positive attitudes and some had quite negative ones to illustrate this interviewee 4 mentioned that: “I thought why is it needed for us, there is life without the internet as well”. A majority of the interviewees listed as advantages of the internet things such as Facebook, Skype, search on receipts, immediate responses, speeding up administration, free calls. This has relevance to the literature review which demonstrated that the first and most important function which were used by pensioners are social contacts keeping with family members, friend, and ex-colleges. Older men usually use the internet for information seeking and to know more about their hobbies while older women usually use it for communication and entertainment. Pensioners do not like to download music. The Internet is favorable for pensioners because of the health-related reasons as well and for pensioners, social media is not that crucial than for the other generations. (Quan-Haaseet al 2018). As disadvantages they listed addiction, it wastes time, require content download, data abuse, lot of advertisements, and here as well one on the Hungarian pensioners could not list any disadvantage. They most mentioned functions of the internet which they use were the message sending, e-mail sending, check the weather forecast, Skype, search on things, Facebook, Google and communication. Interviewee 5 said that “Internet always can help me”.


Their attitudes towards the younger generation were different again. Half of them said their relationship with the internet is natural and it does not cause any problem, on top of that they will not be excluded with the help of the internet. The other half of the interviewees said that it takes too much time from them. Interviewee 2 talked about her grandchild for me; “My grandchild always said for me she uses the internet for learning but I see how wasteful are the things she watches I think the younger generation are too addicted and they cannot live without the internet and I disagree with it. She should not waste such time for the internet and she should play outside more”. While interviewee 1 and 5 use the internet more than years ago, interviewee 2 and 6 have just learnt to us it.

There is a difference between Hungarian pensioners and Austrian pensioners in the question of how did they learn to use it. While Hungarian pensioners said that with the help of their relatives as opposed to most Austrian pensioners who said that they have participated in an internet training program, however interviewee 5 worked as an informatics teacher. All of the interviewees use the internet more hours per day but in average just two or three hours.

I asked them about their attitude toward the webpages which deals with health problems. Half of the pensioner said that yes they used to check their symptoms on the internet and they trust in these webpages but half of them have never checked them because they do not trust in them, which refers to what I mentioned at the literature review, the internet influence some quite crucial parts of our life to mention some: learning, work, entertainment, gain information and it gives access to the health. (ICT FOR ALL 2008) All of the pensioners have heard about internet training programs. Hungarian internet literate pensioners met with advertisements of the IKER1 and IKER2 program and with some advertisements from the local newspaper which offer a personal teacher class at the homes of the participants. Austrian pensioners have heard about them from posters and advertisements. I asked them to explain to me some causes and solutions. Interviewee 1 said that “The biggest problem in Hungary is the money. A new laptop or a smart phone are quite expensive for a Hungarian pensioner moreover the internet has a monthly cost” this opinion supports what Morris stated about the cost of the internet which can create a big barrier for pensioners. (Morris, A., 2007) On the other hand, as far as I mentioned, in Austria internet access is more evident, the cost of the internet means less problems for an Austrian pensioner because they have more pension. (Sander et al, 2009) Interviewee 2 explained to me another barrier; “In my
opinion is that for internet illiterate pensioners need a perception change to not be as negative towards internet as my husband. Internet has some useful functions and they need to focus on these advantages” This has relevance to the literature review which demonstrated that pensioner has a common aging attitude which raises barriers to them. (Jaqueline Brinn 2015)

Austrian internet literate pensioners said that more personal and nice advertisements are needed. All of them recommend the internet for others. Interviewee 2 said that “Yes I absolutely would recommend it because it can decrease the loneliness and maybe they became less excluded as well, however communication in the internet cannot replace face-to-face communication because it is more valuable mode of communication.” Interviewee 5 said that “Yes absolutely, because everybody should experience it. Life is easier with internet”. All of the internet literate pensioners agree with that the government should deal with this question. Just interviewee 5 added that they should deal more with internet addiction around the younger generations and interviewee 2 said that “If a pensioner really would like to learn to use the internet, they will solve it”. Now let see the outcomes of the scale questions. I start with the internet illiterate pensioners and where I will compare the difference between the two countries.

<table>
<thead>
<tr>
<th>Questions</th>
<th>Hungarian Interviewee3</th>
<th>Hungarian Interviewee4</th>
<th>Hungarian Mean</th>
<th>Austrian Interviewee7</th>
<th>Austrian Interviewee8</th>
<th>Austrian Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q15, I can solve anything without the help of the internet.</td>
<td>8</td>
<td>5</td>
<td>6,5</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Q16, Pensioners are motivated to start to learn a new skill.</td>
<td>4</td>
<td>8</td>
<td>6</td>
<td>9</td>
<td>6</td>
<td>7,5</td>
</tr>
<tr>
<td>Q17, Learn how to use the internet it would be not easy for me.</td>
<td>7</td>
<td>8</td>
<td>7,5</td>
<td>8</td>
<td>5</td>
<td>6,5</td>
</tr>
<tr>
<td>Q18, Majority of the pensioners are not trusted in the digital media.</td>
<td>5</td>
<td>2</td>
<td>3,5</td>
<td>9</td>
<td>4</td>
<td>6,5</td>
</tr>
<tr>
<td>Q19, Internet development makes difficult the life of the pensioners.</td>
<td>6</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>8</td>
<td>6,5</td>
</tr>
<tr>
<td>Q20, Pensioners should learn to use the internet</td>
<td>7</td>
<td>10</td>
<td>8,5</td>
<td>5</td>
<td>2</td>
<td>3,5</td>
</tr>
<tr>
<td>Q21, My family would have time to help me to learn the internet.</td>
<td>7</td>
<td>10</td>
<td>8,5</td>
<td>4</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Q22, Majority of the pensioner take part less from the society.</td>
<td>7</td>
<td>0</td>
<td>3,5</td>
<td>4</td>
<td>4</td>
<td>4</td>
</tr>
</tbody>
</table>

Figure 3: Internet illiterate pensioners

As I mentioned, Austrian internet illiterate pensioners said that they can solve everything without the internet as well, so this result is not a surprise, both of the Austrian internet illiterate pensioners gave the maximum point of this question while Hungarian pensioners in average gave 6,5 point which is a huge difference. In the question of how motivated are the pensioners to learn new skills, Hungarian and
Austrian pensioners gave similar points, but Austrian pensioners agreed with it more. Hungarian pensioners agree with more that to learn to use the internet would not be easy for them but Austrian pensioners rather agree with that. While Hungarian pensioners disagree with the statement that majority of the pensioners are not trusted in the digital media, Austrian pensioners rather agree with it. While Hungarian pensioners rather disagree with that internet development makes more difficult the lives of pensioners, Austrian pensioners rather agree with it. Hungarian pensioners support the idea that pensioners should learn to use the internet while Austrian pensioners not really. Both groups gave similar points for the question about their relatives would have time to help to learn the internet usage, Hungarian pensioners gave more points for it. Finally, both groups quite disagree with the view that pensioners take part less form the society. Hungarian gave fewer points for it so they more disagree with it. These pensioners in their spare times watch films, go hiking, painting, read books or they meet with their friends or with their relatives. Given the research findings of internet illiterate pensioners from Hungary and Austria, one could argue that pensioners who are internet illiterate have less participation from the society. Furthermore, more internet illiterate pensioners have experienced loneliness and social exclusion. In addition, the internet can hold and built our networks. (Dijk,2006 .p.1-3) On the contrary, Giddens (2017) argue that the media has the advantage to help integrate people into the society.

<table>
<thead>
<tr>
<th>Questions</th>
<th>Hungarian Interviewee1</th>
<th>Hungarian Interviewee2</th>
<th>Mean</th>
<th>Austrian Interviewee5</th>
<th>Austrian Interviewee6</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q15, I use the internet confidently.</td>
<td>10</td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>5</td>
<td>7.5</td>
</tr>
<tr>
<td>Q16, I can use the internet without any help.</td>
<td>9</td>
<td>8</td>
<td>8.5</td>
<td>10</td>
<td>6</td>
<td>8</td>
</tr>
<tr>
<td>Q17, Internet losses a lot of quality time from me.</td>
<td>4</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>3.5</td>
</tr>
<tr>
<td>Q18, I read fewer books since I have use the internet.</td>
<td>6</td>
<td>3</td>
<td>4.5</td>
<td>2</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>Q19, I surf on the internet more hours per day.</td>
<td>8</td>
<td>4</td>
<td>6</td>
<td>7</td>
<td>2</td>
<td>4.5</td>
</tr>
<tr>
<td>Q20, Internet contains a lot of useful content.</td>
<td>10</td>
<td>3</td>
<td>6.5</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Q21, I trust what I read from the internet.</td>
<td>9</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Q22, I trust in the health web pages.</td>
<td>9</td>
<td>1</td>
<td>5</td>
<td>5</td>
<td>1</td>
<td>3</td>
</tr>
</tbody>
</table>

Figure 4: Internet literate pensioners
Now let us see the difference between the Hungarian and the Austrian internet literate pensioners. Both groups use the internet confidently but Hungarian pensioners gave more points to the statements that they can use the internet without help. They disagree with the statement of internet losses a lot of quality time from me. They did not read fewer books since they have used the internet maybe it is truer for Hungarian pensioners. Surfing on the internet more hours per day is rather true for Hungarian pensioners but they did not give big numbers for these questions. It is rather not true for pensioners. While Austrian pensioners totally agree with that internet contains a lot of useful content, Hungarian pensioners rather agree with it but they think there are a lot of wasteful content on the internet as well. The attitude of the pensioners toward the content of the internet is quite diverse. Half of the pensioners trust in them and the other half not. I asked them specifically about the webpages which deal with health problem is similar. Austrian pensioners distrust more in these kinds of webpages than Hungarian pensioners.

To compare the internet literate pensioners and illiterate pensioners, the majority of the acquaintances of the internet literate pensioners use the internet and they stated that in general the majority of the pensioners use the internet. Internet literate and illiterate pensioners listed the same kind of advantages and disadvantages mostly; just internet literate pensioners listed more specific ones like data abuse, unwanted content download, etc. So we can state that internet illiterate pensioners are aware of the benefits and drawbacks of the internet and what are the functions which could be useful. Both groups have the same attitude about the younger generation, they are too addicted. All of the internet literate pensioners have heard about internet training programs and all of the Austrian internet illiterate pensioner as well, but Hungarian illiterate pensioners are not aware of any internet training program but they would join for a this kind of program but they do not know where these programs are working. Both groups said that more advertisements were needed but internet literate pensioners highlighted the significance of the practice because the memory at that age is not the same as in earlier ages. All of the internet literate pensioners and Hungarian internet illiterate pensioners agree with that government should more deal with this question but on the contrary Austrian internet illiterate pensioners disagree with it and they said that government should focus on other more important things.
5. Conclusion

This thesis has demonstrated a comparison between the Hungarian and Austrian pensioners in associated with their attitude towards the internet and their access towards it. In addition, the thesis has provided valuable insights into an internet training program from which we can draw a number of conclusions, firstly their attitude towards the internet. Their attitude is influenced by their age and their highest education. Younger pensioners have more positive attitude towards it as well as for more educated pensioners.

Secondly, I would like to summarize the differences and the similarities between the Austrian and Hungarian pensioners. Let me start with the key differences. Internet access is more evident in Austria additionally they are more informed about the opportunities to learn use the internet while Hungarian internet illiterate pensioners have heard about internet training programs but they are not aware of where these programs are working, however I listed some excellent internet training program which are working in Hungary like “Click on Granny!”, “IKER1 AND IKER2”, “Internet every time” and “Helper hands”. Majority of the internet literate pensioners learnt to use the internet with the help of an internet training program while Hungarian pensioners learnt is alone or with the help of their relatives or acquaintances. Hungarian pensioners said this topic is quite important and government would support and deal with the closure of this gap more, while at the same time the majority of the Austrian pensioners said that government have more urgent tasks like this. Hungarian pensioners feel that sometimes the internet contains wasteful content, but the majority of the Austrian pensioners disagree with this statement. Austrian pensioners stated that pensioners do not trust in digital media while Hungarian pensioners disagree with them. On the contrary, pensioners from both of the countries listed the same kind of advantages and disadvantages. Internet illiterate pensioners are aware of the benefits of the internet despite of what I stated at the beginning of the research. They agree with that more advertisements are needed to close the gap. They use the same functions of the internet. Internet does not loss a lot of quality time from them and they do not read fewer books because of the internet. Checking symptoms on the internet was a diverse question, half of the respondents trust in it and other part of them not. They do not trust in internet banking system.
Thirdly, I observed the question around the internet access gap emergence in the situation of the pensioners. The key reasons are the common aging attitude, their health status, language barrier and the cost of the internet. On the other hand, older pensioner did not meet with internet at their workplaces and they learn more difficulty than younger generations their memory is works as some years ago, they need more practice to learn to use something. Also, some pensioners feel that they can solve everything without the help of the internet as well.

Fourthly, all of the internet literate pensioners recommend the usage of the internet for the others. In the literature review one of the biggest arguments was around the question of whether internet usage could decrease the social exclusion and loneliness or not. Internet illiterate pensioners highly disagree with the statement that they participate less from the society, however it is true for the pensioners who cannot move out from their homes. Internet illiterate pensioners meet with their relatives and their friends a lot and they have a lot of hobbies. So I cannot state that pensioners participate less from the society and of course exceptions here the pensioners again who cannot move out. Internet literate pensioners recommend the usage of the internet for other pensioners as well and they agree with that internet helps to maintain some relationship and keep touch with their friends from the past. They also agree with that it could decrease the social exclusion and loneliness, even though they highlighted that face-to-face communication and communication on the internet is not the same. In addition, internet literate pensioners said that with the internet training program they get to know with new people and they had program and task. Furthermore, they gain a new ability which makes easier their lives. All in all, I can state internet usage can decrease the feeling of loneliness and social exclusion.

Fifthly, I collected some solutions for how to close the generational-technical gap. My interviewees recommended more personal advertisements and they prefer to participate in an internet training program which is in their homes. Some pensioners cannot move from their home namely their health problems and it would be great if a teacher come to their home and teach them there.

Finally it is evident that all of us can help them. We can help for our relatives, our friends or acquaintances or just in the society. We can help to find for these pensioners internet training programs which they prefer. We can teach them to use the internet and
we can spend more time with them to decrease their feeling of loneliness. Also, I have
to highlight that it would be a great help for them but without the help of the
government it will not work.

In light of the policy recommendation, I would recommend that the government should
support these programs. They should deal with the question more deeply. They should
make more advertisements and more programs to decrease the social exclusion among
pensioners. The majority of the internet illiterate pensioners inform from the local
newspaper, from the TV and from the radio. We should take more advertisements for
these media to reach more pensioners. The problem of social exclusion and loneliness
among pensioners which presents serious challenges for society, policy makers need to
support the “Helper hands” program which was established by Csilla Ruboszkij. The
program provided them with free computers, camera, and smart bracelet as well. The
free laptops would be great help of the pensioners because the cost of these devices
usually means a barrier for them because they are expensive. The aim of the program is
not just to decrease the social exclusion but the mentioned bracelet can prevent heart
attacks as well. With the help of the two students and the opportunity to call a person on
Skype they can decrease the feeling of loneliness and the top of that they do not have to
move out from their homes.

This thesis has looked at just one aspect of a pensioner who has participated in an
internet training program, further research centred on a large sample is needed which
give more data about how these programs changed their lives. How their relationship
with their friends or with their relatives changed. Are they more confident with this
knowledge? Do they prefer if they are taught by a younger person or with a peer? Do
they become more motivated to learn new things?

I have applied for a human resources consultant MA. I hope to continue my interest in
this topic by focusing on how the IKER1 and IKER2 were successful and how these
programs helped the people to find a new job. Do these programs really make more
motivated people who have participated in these programs to work during their
retirement ages as well? What percentage of the Hungarian pensioners are working and
why do they feel it is necessary for them? What are the causes for these actions?
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Dear Respondent,

This letter is an invitation to consider participating in a study I am conducting as part of my BA degree in the Institute of Sociology at Corvinus University. I would like to provide you with more information about this project and what your involvement would entail if you decide to take part. The thesis focuses on the question of the e-inclusion mostly focus on the pensioners and I would like to observe their attitudes towards the internet and collect the organizations and places where pensioners can learn use the internet and measure how widespread they are. For the thesis, I have to conduct a research project and was hoping you can assist me by discussion/interviews/case study observation.

During my thesis, I would like to apply a case study with individual interviews. I respectfully choose you as one of my participants to answer the attached questions for my thesis. I am asking for your permission to conduct a short interview at your most convenient time. I would greatly appreciate any help you can give and look forward to meeting you and discussing further.

Participation in this study is voluntary. It will involve an interview of approximately 30 minutes. You may decline to answer any of the interview questions if you so wish. Further, you may decide to withdraw from this study at any time without any negative consequences by advising the researcher. With your permission, the interview will be tape-recorded but if you are unhappy with this I can make written notes. Only I and my examiners will have access to the recording. All information you provide is considered completely confidential. Your name will not appear in any thesis or report resulting from this study, however, with your permission anonymous quotations may be used.

If you have any questions regarding this study or would like additional information to assist you in reaching a decision about participation, please contact me at +36 20 424 53 10 or by e-mail at lengyel.liza.ee@gmail.com. You can also contact my supervisor, Dr. Ryder Andrew Richard form the Sociology and Social policy Insert

APPENDIX
Faculty at e-mail adrew.ryder@uni-corvinus.hu. I very much look forward to speaking with you and thank you in advance for your assistance in this project.

Yours sincerely,

I have read the above information presented in the information letter about a study being conducted by Lengyel Liza of the Department of Sociology at the Corvinus University of Budapest.

I am aware that I have the option of allowing my interview to be tape recorded to ensure an accurate recording of my responses.

I am also aware that excerpts from the interview may be included in the dissertation and/or publications to come from this research, with the understanding that the quotations will be anonymous.

I was informed that I may withdraw my consent at any time without penalty by advising the researcher.

With full knowledge of all foregoing, I agree, of my own free will, to participate in this study.

YES  NO

I agree to have my interview tape recorded.

YES  NO

I agree to the use of anonymous quotations in any thesis or publication that comes of this research

YES  NO
Research questions:

1. What are the attitudes of the pensioners toward the internet?
2. What are the similarities and differences between Austria and Hungary in relation with e-inclusion and internet access?
3. What are the reasons for the internet access gap emergence in the situation of the pensioners?
4. Can internet usage decreases social exclusion and loneliness?
5. How can we close the generational technical gap?
6. How could they be helped?

Questions which I used when I conducted the interviews with the pensioners at Vas County and at Burgenland:

As interviews, I will work with pensioners who are internet literate and illiterate as well. I will ask mostly the same questions for internet literate and internet illiterate pensioners but I will have some additional fix questions, so I will have questions specifically for the internet literate pensioners and other additional questions to the internet illiterate pensioners.

1. Which electronic devices do you use recently? (TV, mobile-is it smart or not, laptop, computer, etc.)
2. Can you use the internet? Have you got an e-mail or Facebook account?
3. Was it necessary to use any electrical devices in your previous workplaces or have you had any technical training program in your previous jobs?
4. Do you think, the majority of the pensioners can use the internet or not?
5. Do the majority of their acquaintances or peers use the internet?
6. Did you remember the moment when you have heard at the first time about the internet? What was your opinion about it?
7. What are the advantages and what are the disadvantages of the internet? Can you explain 3-3 of them?
8. What do you think about the younger generation and about their relationship with the new electrical devices?

Additional specific questions towards pensioners who can use the internet:

9. When did you start to use the internet?

10. How did you learn to use the internet?

11. Why do you use the internet? Please explain at least 3 reasons.

12. Do you recommend for the other pensioners to use the internet and why?

13. Do you used to check your symptoms at the internet what they could mean? Do you believe in healthcare webpages?

14. How many hours do you surf on the internet in a typical day?

I will ask the interviewees to rank the following statements in a 10-scale, 0 means it is absolutely not true. 10 mean it is absolutely true.

15. I use the internet confidently.

16. I can use the internet without any help.

17. Internet losses a lot of quality time from me.

18. Since I use the internet, I have read fewer books.

19. I surf on the internet more hours per day.

20. Internet contains a lot of useful content.


22. I trust in the health web pages.

Additional specific questions towards pensioners who cannot use the internet:
9. What is your hobby? What do you do in your spare time?

10. From which resources do you gain information recently?

11. Have you ever thought about buying an electrical device with internet access and please explain why or why not?

12. If you decided that you would like to learn the internet would you choose a relative or one of your friend or you would rather choose a training program?

13. Which are the functions of the internet which could be useful for you? What did you hear in relation with it?

14. Have you heard about any organizations which are for pensioners?

I will ask the interviewees to rank the following statements in a 10-scale, 0 means it is absolutely not true. 10 mean it is absolutely true.

15. I can solve everything without the help of the internet.

16. Pensioners are not motivated enough to start to learn a new ability.

17. I feel that to learn how to use the internet it would be not easy for me.

18. Majority of the pensioners do not trust in the digital media.

19. Internet development makes more difficult the life of the pensioners.

20. Pensioners should learn to use the internet.

21. My friends or my family would have enough time to help me to learn the internet.

22. The majority of the pensioners take part less from the society.

After the previous questions I would continue the interview with these final questions from both of the groups:

23. Have you ever heard about any organizations or places where anyone can learn use the internet?
24, Can you give some advices, some solutions how can we reach that more pensioners start to use the internet?

25, What do you think it is a relevant and a crucial issue?

26, Where do you live?

27, What is your highest education?

28, How old are you?

**Questions which I used during the ethnography**

**Questions which I asked from the employee:**

1. Can you tell me some information about the program?
2. Is the program well known/regarded?
3. How many people have taken part in this program?
4. The majority of the participants are pensioners or older people? What is the mean of age for the participants?
5. Besides the lectures, have they any opportunity to practice?
6. Do they have exams?
7. What are the causes, why participants start to use the internet?
8. Why do the majority of the participants choose this type of learning?
9. From which source do they heard about the training?

For the next questions, I will ask the interviewee to rank in a 10-scale that my following statements are true or not. 0 means it is absolutely not true for them- 10 means it is absolutely true for them

10. Participants are motivated
11. Participants trust in the internet and they are open-minded towards it.
12. Participants are confident.
13. Participants are patient.
14. Participants are hard-working.
Questions which I asked from the participant:

What are the functions which you use recently when you are surfing on the internet?

1. The majority of your acquaintances use the internet?
2. Why did you choose this training program?
3. Which electrical device do you have?
4. Where did you hear about this program?
5. What is your opinion about the training program?
6. What are the advantages and the disadvantages of the course?
7. What do you offer for the company what would be better? Can you give them any advice?
8. Beside the course did your family or your friends help you?
9. Besides the course did you practice?
10. Do you plan to continue the training with the help of another course?

Please rank on a 10 scale the following statements! 0 means it is absolutely not true for me, 10 means it is absolutely true for me.

11. I use the internet confidently.
12. I am quite motivated to learn how to use the internet.
13. I am patient when I am learning a new thing.
14. I am hard-working during the courses.
15. I am trust in the internet and I would use online banking confidently as well.

Final normal form of question:

16. How old are you?