Innovation Mode of China’s Pension Scene

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Abstract. With the increase of China’s elderly population, the pension industry will become one of the most important industries in China." The combination of Internet + and pension is still emerging, and the development trend is becoming more and more obvious. At the present stage, "Internet + pension" is a new model of pension service from concept to reality. This essay aims at exploring the practical characteristics and development model of innovative pension mode, so as to construct the innovative path of pension scenes and put forward the corresponding guarantee mechanism.

1 Innovative model of pension scene

1.1 Pension scene in smart community

Smart community is a new form and concept derived from the informatization of community, which possesses important practical value and theoretical significance on the social governance at grass roots and the construction of public cultural service system. Smart community can build a safe, intelligent, convenient and comfortable living environment through community monitoring system like temperature and humidity sensor, pyroelectric infrared sensor, smoke sensor, ultraviolet sensor and PM2.5 sensor as well as technologies like facial recognition and big data analysis. Meanwhile, it can put forward advice for the personnel dynamic control in smart community.

In recent years, the idea of achieving the improvement of living environment through establishing smart community has been uphold both at home and aboard. In the city of la rochelle, France, signal transmission devices are installed on the top of smart trash cans to detect whether the trash can is full and to establish reasonable and efficient recycling garbage routes through monitoring carbon dioxide content in the garbage. All the information above will be processed by the community database. Besides, there is a smell sensor in the trash bin which will set the alarm when the smell goes beyond standard. It can be seen that only through intelligent living facilities, convenient public services, modernization of industrial development, and fine social governance can we truly realize the scientific and technological scene of smart city.

1.2 Pension scenes with intelligent devices

Intelligent devices for the elderly mainly refer to wearable devices, specifically, these devices are designed exclusively for the elderly, which adopt various technologies like recognition, sensing,
connecting, the cloud service and storage technology to carry out real-time monitoring. Hence, family members and community organizations can know the physiological indicators, geographical locations and emergencies of the elderly so as to serve the elderly better and more conveniently. In the Action Plan for the Development of Smart Pension industry (2017-2020) jointly issued by the three ministers in 2017, the enrichment of the supply of smart and healthy pension products was clearly pointed out. Due to various advantages like the continuity and perception, wearable devices have become the significant breakthrough direction of the silver economy.

According to the report of Transparency Market Research, a market research agency, the value of wearable products market was $750 million in 2012 and $5.8 billion in 2018, with a compound annual growth rate as high as 40.6%. Among them, wearable medical devices are much higher than other categories in terms of both market capacity and compound growth rate. At the same time, wearable products related to medical care and health will account for more than half of the overall wearable products market. At present, wearable devices for the elderly in the domestic and foreign markets mainly include headwear, wristband, carrying and wearing, all of which are committed to solving the physiological defects of the elderly.

Take amazon's Echo for example, which is a voice-activated technology innovation similar to Siri on the iPhone. At first glance, the Echo (also known as Alexa) may look like a tech toy. In fact, this "smart speaker" can help elderly people with Alzheimer’s disease, people with limited mobility or other health conditions to control the light in a room, adjust the temperature, or perform tasks such as playing music or reading books. It can be seen that portable scientific and technological equipment has become an important driving force for the silver-haired economy because of the accuracy of its data, the complexity of its functions and the convenience of its design.

1.3 Pension scenes with cultural atmosphere

Due to the limitations of their physical conditions, the elderly people rely more on the Internet interactive technology based on new media to enrich their spiritual and cultural life. Compared with the traditional media such as newspaper, radio and television, new media is a developed media forms which utilizes digital technology, network technology and mobile technology to provide information and entertainment through terminals like computers, mobile phones and digital TV. The Internet-based new media can provide rich online information resources according to the practical needs of the elderly, such as training courses, counseling services, health guidance and other personalized customized services, which are important drivers to stimulate the transformation and upgrading of the silver-haired economy from traditional products and services to interactive and customized ones. It has become a catalyst to promote the integration of the elderly into the society because of its interaction and immediacy, magnanimity and synchrony, multimedia and hypertext as well as individuation and community.

The emergence of various new media platforms at home and abroad that mainly serve the elderly requires two points of attention in the construction process: on the one hand, the content of communication and the form of presentation should be suitable for aging; on the other hand, the coordination between online information linkage and offline time interaction should be emphasized.
First of all, to tackle down problems like uneven content of social media, the government has worked with social powers to pay attention to the elderly network media construction, giving full play to their respective professional advantages.

Secondly, the integration and linkage between virtual community and real society can provide information support for the elderly. Take ASAG’s website (www.asaging.org) regulated by Administration of the Aging for example. It has hold various artistic practical activities to offer the elderly chances to attend offline work meetings and created volunteer positions like council members and art consultants to greatly enrich their daily cultural life. In China, Internet-based new media platforms are proactively creating opportunities of online information exchange and offline social integration. The Old Kinds Website (www.oldkinds.cn), hosted by Shanghai Scientific and Technological Assistance Service to the Elderly Center has created blogs, forums, microblogs, groups and chat rooms online. It is also proactively trying to extend virtual communities offline through establishing various culturally themed activities like old kinds club, computer training classes and art training classes. Meanwhile, with the widespread use of mobile devices, differentiation of music and video choosing based on the behavioral characteristics is adopted to promote experience and information exchange more effectively.

2 Safeguard measures of innovative pension scene

2.1 Foster a multi-subject information sharing mechanism

The development and application of science and technology depend on data, so it is urgent to embed technologies like artificial intelligence to cultural products and services for the elderly. On the one hand, it is necessary to acquire and analyze a large amount of elderly health data for the research and development of artificial intelligence devices; on the other hand, we also need to connect and share data among technology R&D institutions, community service centers, medical institutions and the elderly so as to enable multiple parties to effectively participate in the silver hair art and technology industry.

2.2 Construct the moral and ethical correction mechanism

While enjoying the great improvement of life quality brought by art and technology, we must also face up to its challenges to moral ethics. First, the information protection mechanism should be further improved to reduce or even eliminate the old people's concerns about personal information leakage. Then we need to understand and utilize technological products and services in a scientific way and combine technology with humanity so as to promote a more harmonious relationship between human and technology.

2.3 Explore the collaborative talent training mode between universities and enterprises

Compared with the number of scientific and technological talents in the United States, China lags behind obviously. According to the data of Linkedin, AI talents with more than 10 years of experience account for less than 40% of the total AI talents in China, while the proportion in the United States is more than 70%. In the United States, 22.7 percent, 37.4 percent and 39.9 percent of
the talents are at the basic level, basic level and application level of artificial intelligence, while in China, they are 3.3 percent, 34.9 percent and 61.8 percent. Hence talent training is imperative in China. Science and technology enterprises need the support of the theories and talents of universities, while universities can promote the progress of scientific research theories by virtue of the data resources and technology platform of enterprises, thus realizing the research value. Therefore, universities should strengthen discipline constructions combining art with science and technology and attract international top scientists and high-level talents. Besides, they should also strengthen the cooperation with science and technology enterprises, foreign universities and related institutions, and cultivate vertical and cross-border talents in the fields of theoretical basis, software and hardware technology and application of art and science.

2.4 Establish pricing and subsidy mechanism of art and technological products for the elderly

One important reason why the promotion of art and technological products among the elderly has been facing obstacles is that while companies earn little from these products, old people still complain about the high price. On the one hand, we need to price art and technological products reasonably. Since the over-high price may ignore economic capacity of the elderly while the over-low price will affect the rate of return and participation enthusiasm of social capital, the reasonable investment rate of aged art and technological products should be equal to or slightly lower than the average market investment rate of return, giving consideration to both economic and social benefits. On the other hand, fiscal subsidy mechanism should be established. Affected by multiple social factors such as age, income and education, it is necessary to conduct a large-scale survey and statistics by region and group and provide subsidies according to the calculated market price and the price the elderly can afford.

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