e-Protect project

Consumer and data protection skills for the elderly

IO1.A1 Desk research

National report - France

Partnership

	CARDET	www.cardet.org
	INNOVADE LI	www.innovade.eu
	The Rural Hub	www.theruralhub.ie
	KMOP	www.kmop.gr
	eSeniors	www.eseniors.eu
	SVEB	www.alice.ch

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1. Profile of the digital elder society

General context

Proportion de seniors par département en 2018

Plus le département est orange, plus la part de seniors est importante
Plus le département est bleu, moins la part de seniors est importante

Moyenne pour toute la France: 19,6%
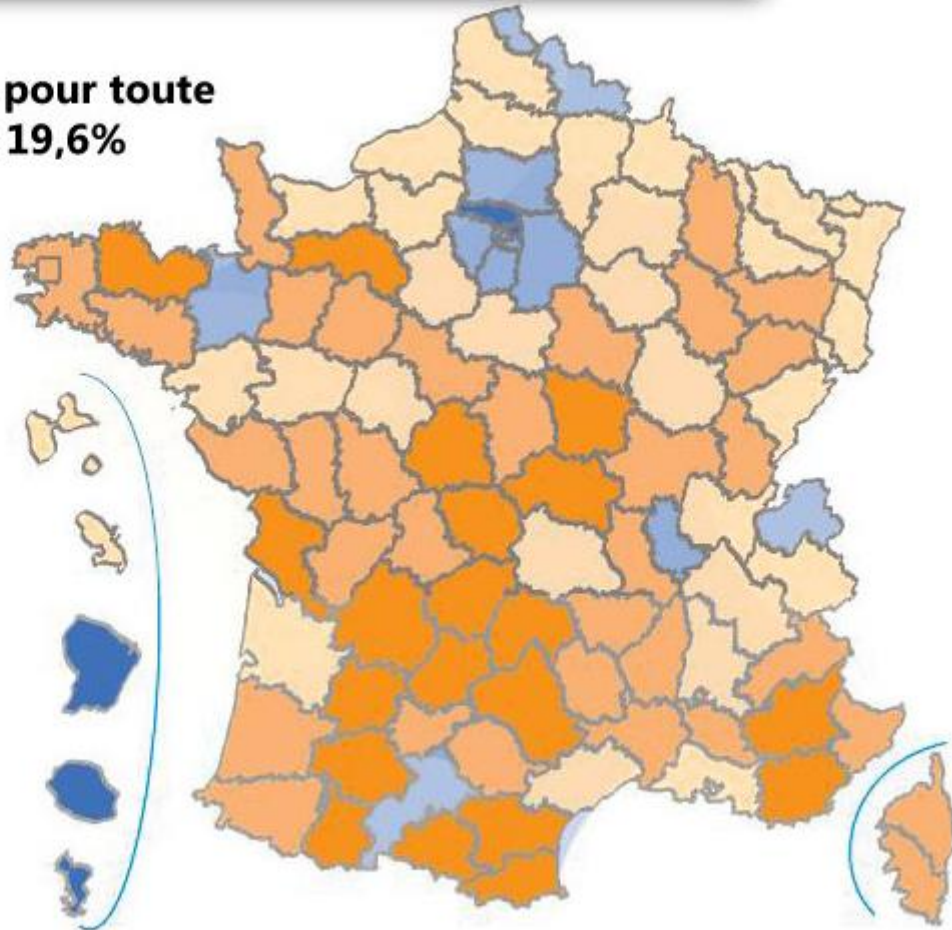
Source: Insee

Map: "Proportion of senior citizens per department in France in 2018": [1]

"The more orange the department, the higher the proportion of senior citizens.
The bluer the county, the lower the proportion of senior citizens.
Average number of senior citizens for all of France: 19.6%."

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[1] Source: Audrey Dufour, latest update on 21.11.2018, « Qui sont les seniors en France ? », article published on la-croix.com, Link: https://www.la-croix.com/Economie/Social/sont-seniors-France-2018-11-20-1200984371

45% of senior citizens say they plan to wear a connected bracelet, 76% are in favour of home automation and 47% say they are generally "connected".[2]

According to Crédoc, 10.5 million French Internet users are over 50 years old. Among those over 70 in 2014, nearly 50% will be equipped with a computer, a mobile phone and an internet connection.

In 2017, 8 out of 10 senior citizens believe that it improves daily life, 4 are over-equipped with a smartphone, computer and tablet, and even 70% own a smartphone and computer.

Seniors use these devices to receive and send emails, using online banking, communicating via social networks, shopping, etc. This last activity is even widely practiced by connected seniors: 9 out of 10 seniors buy on the web and more than half do so several times a month. They also use it for practical purposes such as getting information (especially on health), managing their travel and administrative formalities."[3]

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[2] Source: Unknown author, « Seniors et nouvelles technologies – une aubaine pour le maintien de l'autonomie », article published on predical-services.fr, link: https://www.predical-services.fr/seniors-et-nouvelles-technologies-une-aubaine-pour-le-maintien-de-lautonomie/

[3] Source: Unknown author, 13.09.2019, « Internet chez les personnes âgées : usages et avantages », article published on institut.amelis-services.com, link : https://institut.amelis-services.com/bien-vieillir/vie-sociale-fetes/internet-chez-les-seniors/

2. The use of the internet and digital devices among the elderly

In France in 2016, 71% of individuals used the internet on a mobile phone or smart phone.[4]

Eurostat, Internet activities – 65+ years old population: % of individuals who used Internet in 2019[5]

Internet use: sending/receiving e-mails	86%
Internet use: telephoning or video calls	34%
Internet use: participating in social networks	21%
Internet use: finding information about goods and services	61%
Internet use: reading online news sites/newspapers/news magazines	55%
Internet use: Internet banking	66%
Internet use: travel and accommodation services	49% (2017)
Internet use: listening to music	26%
Internet use: watching video content from commercial or sharing services	23% (2018)
Use of cloud services: individuals who used Internet storage space[6]	22%

This study[7] was carried out in February 2018 by telephone, among 1,011 French people representative of the population and a specific panel of people aged 70 and over (368 in total).

According to the study, the reasons why seniors do not use Internet are the following:

- The paper format, in particular for administrative procedures or money transfers, is more reassuring for senior citizens than the digital format.
- They feel that they are not in control of the situation.
- Among those who never use the Internet, 42% find it too complicated

- Among those who never use the Internet, 34% do not trust the protection of their personal data
- Among those who never use the Internet, the vast majority (70%) invoke, possibly jointly, a lack of interest

In France, these people can be found in all categories of the population, regardless of their gender or socio-professional category, whether they live in the city or in the countryside.

Que font les seniors sur Internet ?
Part des internautes de plus de 55 ans utilisant Internet pour les activités suivantes

- 88 % envoient des mails tous les jours
- 61 % suivent l'actualité
- 46 % achètent en ligne régulièrement

Les services de messagerie utilisés par les seniors *

- 67 % skype
- 41 %
- 27 %

* Base : utilisateurs de services de messagerie ou appels via Internet.
Source : CCM Benchmark Institut

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statista

Graphics: "What do senior citizens do on the Internet?" **8**

"Share of Internet users over 55 years of age using the Internet for the following activities:

- 88% of those surveyed send e-mails every day
- 61% follow the activity, news on the Internet
- 46% buy online regularly

Messenger services used by senior citizens:

- Skype: 67%
- Messenger: 41%
- What's App: 27%"

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8 Pascaline Boittiaux, latest update on 15.02.2017, « Que font les seniors sur Internet », article published on fr.statista.com, link: https://fr.statista.com/infographie/8109/que-font-les-seniors-sur-internet/

3. Common threats and problems in using the internet

Internet security

Eurostat, Privacy and protection of personal information – 65+ years old population: % of individuals in 2016[9]

Individuals provided personal details over the internet	26%
Individuals provided contact details over the internet	46%
Individuals provided payment details over the internet	32%
Individuals provided other personal information over the internet (e.g., photos, current location, information related to health, employment, income)	6%
Individuals provided personal information over the internet	54%

Cybersecurity (hacking, scamming, fraud), Data privacy

LES SENIORS,
DES HYPERCONNECTES COMME LES AUTRES...

86%
des 55 ans et +
accèdent à
Internet

depuis chez eux plusieurs fois
par jour.

35%
des 55 ans et +
consacrent min.
20h

par semaine à Internet.

3,5
appareils
connectés

par foyer pour les
55 ans et +

en moyenne.

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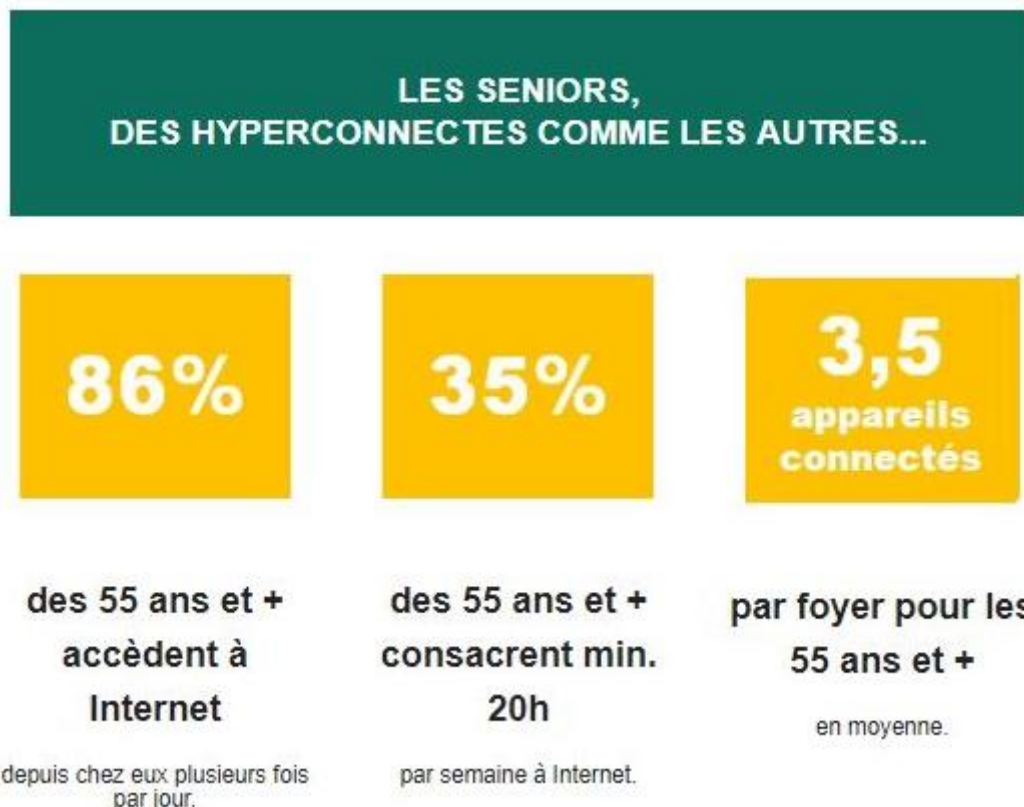
[9] Source: Unknown author, latest update 26.01.2021, "Privacy and protection of personal information" section, data from 2016 published on apposo.eurostat.europa.ec, link: here

Graphics: "Senior citizens, hyper-connected like all the others ..."

- "86% of the over-55s have access to the Internet from home several times a day
- 35% of the over-55s devote at least 20 hours a week to the Internet
- 3.5% of connected appliances per household for the over-55s on average"

... QUI N'ECHAPPENT PAS AUX MENACES

16% connaissent une victime d'escroquerie en ligne

parmi les membres plus agés de leur famille.

14% connaissent une victime d'un malware / virus

parmi les membres plus agés de leur famille.

9% connaissent une victime d'un logiciel espion

parmi les membres plus agés de leur famille.

Graphics (next part): "... who cannot escape threats."

- "16% of respondents know an online scam victim among older family members
- 14% of respondents know a malware/virus victim among older family members
- 9% of respondents know a spyware victim among older family members" [10]

Senior citizens are a privileged target of cybercrime in France.

- Among the people questioned by Kaspersky, 9% know a victim of spyware
- Among the people questioned by Kaspersky, 14% a victim of a virus or malware
- Among the people questioned by Kaspersky, 16% a victim of online scams among the oldest members of their family[11]

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[10] Source: Désirée Rodriguès, latest update 28.05.2018, « Les seniors, une cible de choix pour les cybercriminels », article published on globbsecurity.fr, link: http://globbsecurity.fr/seniors-cible-de-choix-cybercriminels-44023/

[11] Source: Unknown author (AND), latest update 25.05.2018, "Les seniors, victimes des cybercriminels : les jeunes s'inquiètent mais agissent peu", article published on ladn.eu, link: https://www.ladn.eu/nouveaux-usages/etude-marketing/les-seniors-victimes-des-cybercriminels-les-jeunes-sinquietent-mais-agissent-peu/

- People over 55 years of age are generally not as well informed about cybersecurity. Only a third of the respondents had ever heard that someone could spy on them via a webcam.
- 93% state that they use an antivirus for Windows. Paradoxically, they mostly forget to protect their other connected devices.
- Only 3 out of 10 users aged 55 and over choose strict privacy settings on social networks and browsers. And few are those (18%) who disable geolocation on their applications.[12]
- Despite these concerns, only 31% of those surveyed said they regularly raise awareness of the risks associated with cyber threats among their elders. [13]

In addition to installing anti-virus software, Kaspersky advocates intergenerational mutual aid to enable seniors to be more vigilant.

One of the most common scams on the Internet aimed at senior citizens in France today is the grazers. A grazer is a scammer operating on the Internet, especially on social networks. His/her technique consists in seducing his/her victim to extort money from him/her, sometimes even convincing him/her to undress in front of a webcam and then blackmailing him/her by threatening to broadcast the video.[14]

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[12] Source: Marvin the robot, latest update 30.09.2016, article published on kaspersky.fr, link: https://www.kaspersky.fr/blog/older-people-internet/6115/

[13] Source: Unknown author (ADN), latest update 25.05.2018, "Les seniors, victimes des cybercriminels : les jeunes s'inquiètent mais agissent peu", article published on ladn.eu, link: https://www.ladn.eu/nouveaux-usages/etude-marketing/les-seniors-victimes-des-cybercriminels-les-jeunes-sinquietent-mais-agissent-peu/

[14] Source: Unknown author, latest update 25.03.2018, "Seniors, attention aux mails piégés !", article published on facilitoo.fr, link: https://www.facilitoo.fr/2018/03/25/seniors-attention-aux-mails-pieges/

4. Current strategies, policies and programmes for providing relevant education and training

National strategies and synergies in internet safety

National campaigns regarding internet safety are very well developed in France. Citizens can call a special number in case they are victim of a fraud online. For further details, there is a specific page developed by the French government.

One specific campaign of the government targets young people but not seniors per se. This campaign aims at preventing cyberbullying and assisting young cyberbullying victims.

Private campaigns also exist, notably led by senior retirement homes. One example is this campaign led by Senectis giving seniors information on their rights online, data protection and safety. This includes advice on safe password, on shopping online and on avoiding spams.

We notice that campaigns are mostly done online not much on other media (television, radio, newspaper, flyers). National campaigns target citizens in general or youngsters but not seniors in particular. Nevertheless, the fact that senior retirement homes are very active in this domain is seen as a positive element.

Consumer and data protection national policies

National campaigns regarding data protection and consumer rights online are very well developed in France.

One specific campaign by the French government, gives internet users information about their rights under the European regulation GDPR.

Regarding data protection and privacy, the national authority for data protection (CNIL) is very active notably through this campaign aimed at the general public which gives 10 advices to ensure data protection & privacy online including how to manage emails, photos, videos, how to communicate online, how to manage browser history, how to verify the information available about yourself search engines, how to use pseudonyms etc. These campaigns are very playful with short texts and fun drawings. [15]

Another campaign gives the general public an overview of their rights as online consumers including issues of buying in UK websites after the Brexit, ordering a product online, delivery of a product by the post, labels applied to online platforms, litigation with an online platform, online service provision and the right of withdrawal. It also compiles information of all the European and national laws regarding online shopping and consumer rights.

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[15] Source: Unknown author, latest update 07.03.2016, "10 conseils pour rester net sur le web", published on educnum.fr, link: https://www.educnum.fr/fr/10-conseils-pour-rester-net-sur-le-web

Finally, a <u>private campaign, organized by the producers' syndicate UNIFAB</u> raises awareness on intellectual property rights and counterfeited products.

Best practices and good examples

The association We Tech Care, active in the domain of ICT education towards the general public, has created a website, <u>Les Bons Clics, with online resources and material</u>. One page is dedicated to online security and one <u>page is dedicated to data protection</u>.

5. Challenges on addressing the gaps

Challenges and main areas with difficulties

When talking about ICTs and the internet, the main concern of seniors relates to safety and data protection. They need to be reassured and accompanied in their use.

Critique of the effectiveness of existing programmes

We do not have any criticism regarding actual programs, either the ones of educating seniors to the use of ICTs or the ones to raise the general public's awareness on data protection, safety and consumer rights. We only advice for a combination of both programs: including awareness campaigns on safety and data protection and the thematic of consumer rights online to the ICT courses targeting seniors.

Identified gaps in consumer and data protection skills

The identified gap relates to the need of a special program that simultaneously:

(1) Targets the senior population who has very specific learning needs and learning pattern
(2) Specializes in the specific issue of data protection, safety and consumers rights only and not on ICT education for seniors in general
(3) Offers seniors a long term and individualized accompaniment
(4) Compiles in the same place information on data protection, consumer rights and safety on the internet and acts as a "one stop shop" for all these issues.

6. Skills validation systems and processes

National Qualification Framework

The national qualification framework allowing for the validation of skills in a professional context is called VAE (Validation acquis). The VAE allows obtaining, in whole or in part, a diploma, title or certificate of professional qualification listed in the National Register of Professional Certifications based on a persons' professional or practical experience. The candidate must complete a file in which he or she describes the main activities he or she carries out or has carried out, the contexts in which they are carried out and the resources mobilized. The assessment of this file is followed by an interview with the jury.

The jury decides to validate all or part of the diploma in question. In the event of partial validation, recommendations are made to the candidate with a view to obtaining the full diploma.[16]

Despite its attractiveness, the VAE does not apply to the E-Protect projects which rather relates to the recognition of soft skills and informal education.

How can such skills be validated?

The open badge is a very suitable solution for the recognition of skills acquired though informal education such as the one provided in the framework of the E-Protect project.

Open badges allow valorising newly acquired competences. An open badge is a digital certification. It takes the form of an image symbolising a skill mastered by the badge holder. This image is secure, encrypted and contains metadata identifying the badge holder, the organisation that issued the badge, its criteria for obtaining the badge and the evidence provided by the badge holder. Created by Mozilla in 2011, open badges are intended to be shared publicly to highlight the skills of individuals, whether formal or informal.

Since their creation, Open Badges have evolved in their format and uses and now make it possible to highlight certain events, places or institutions.

Open badges have been used by both institutions in the informal education sector such as La Ligue de l'Enseignement and universities such as the University of Montpellier.

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[16] Source: Unknown author, latest update on January 2021, "La validation des acquis de l'expérience, VAE », article published on education.gouv.fr, link: https://www.education.gouv.fr/la-validation-des-acquis-de-l-experience-vae-3077

7. Field research

Questionnaires

In France, 20 adult educators answered to the questionnaire that we circulated to better understand their practices, expectations and needs.

Q3 What kind of education/training do you offer to the elderly? (select all that apply)

Answered: 20   Skipped: 0
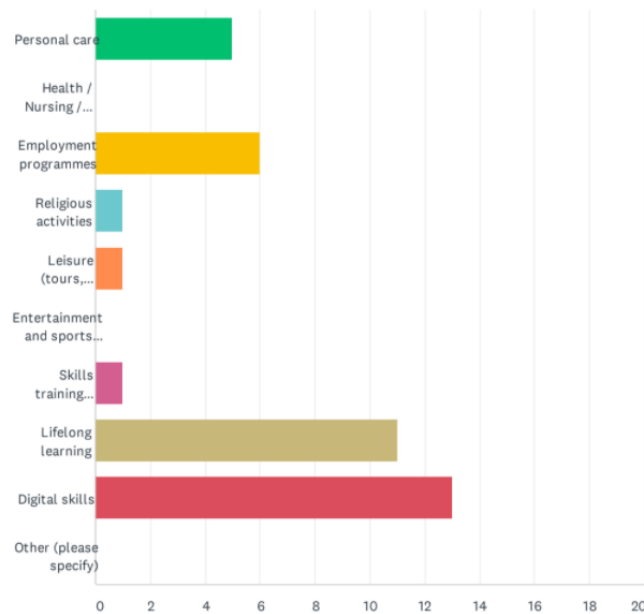
 Among the respondents, the vast majority worked with digital skills (13) and lifelong learning (11). Some of them also worked with employment programmes (7) and personal care (5). Only a minority was dedicated to leisure and/or religious activities.

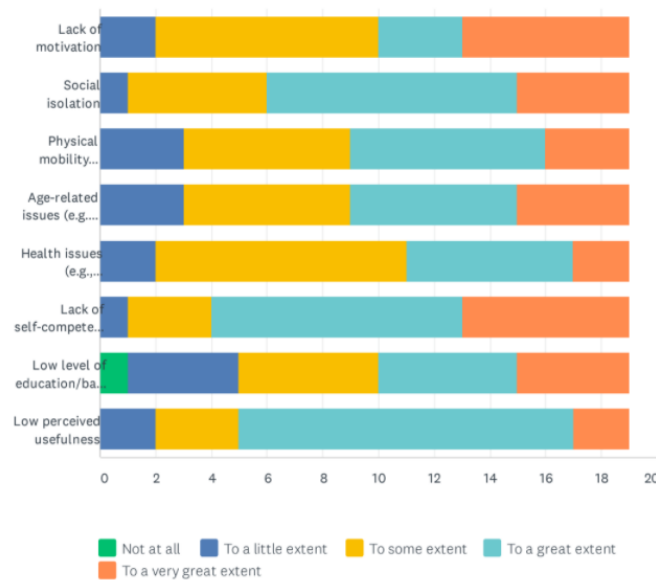## Q4 To what extent the following challenges affect the participation of the elderly in digital skills training?

Answered: 19   Skipped: 1

Legend: Not at all · To a little extent · To some extent · To a great extent · To a very great extent

By order of importance, the most common identified challenges were: (1) low perceived usefulness, (2) low self-competence, (3) social isolation, (4) lack of motivation, (5) physical mobility, (6) age-related issues (vision and hearing) and (7) health related issues (diseases). A modulable course that is individualized and gives specific attention to expressed needs and variation in context and rhythm of learning should therefore be advised. Given the diversity of situations presented by seniors (eventual social isolation & health issues, different levels of ICT skills), blended learning (a mix between face-to-face and online) and its high adaptability should be favored with different balances between online and face-to-face according to possibilities and preferences. As issues of trust, self-confidence and motivation are central to seniors, the relationship instituted with the trainer will be crucial for the success of the course.

Q5 To what extent the following teaching techniques/practices respond to the needs of the elderly during digital skills training?

Answered: 19   Skipped: 1

Legend: Not at all · To a little extent · To some extent · To a great extent · To a very great extent
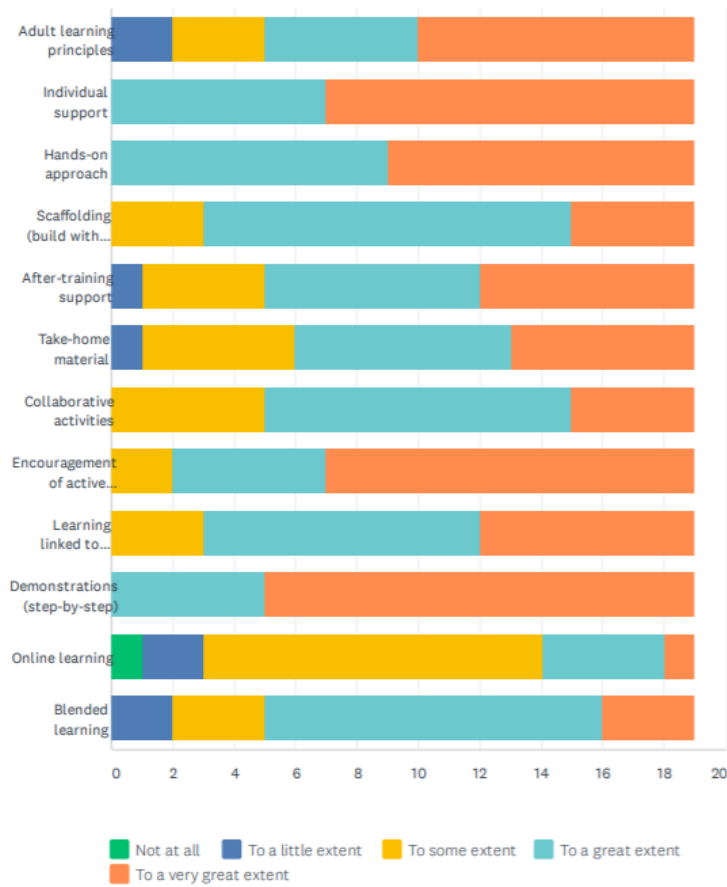
The most popular teaching techniques favor (1) individual support, (2) hands-on approach, (3) demonstration step-by-step and (4) collaborative activities underlying the importance of a highly adaptable and practical course based on needs expressed in the field and in daily life. Moreover, trainers are aware of the utility of blended learning and after-training support material although they do not always use these resources. Our course should stimulate them to adopt these resources.

Q6 To what extent are the following competences of trainers necessary during digital skills training for the elderly?

Answered: 19   Skipped: 1
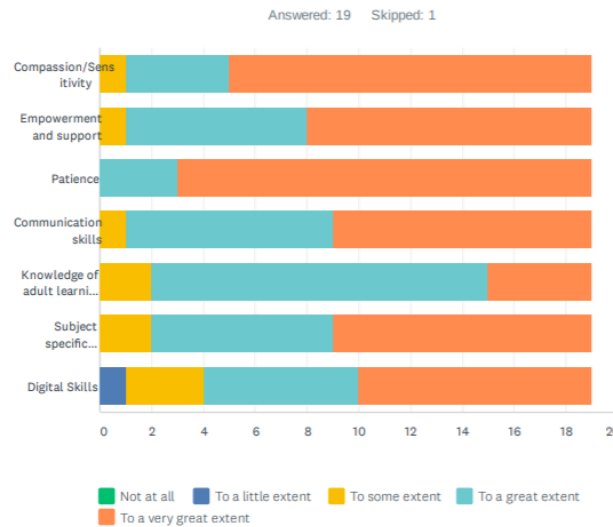
The competences that trainers value the most when teaching seniors are: (1) patience, (2) compassion and sensitivity, (3) communication skills and empowerment/support and (4) knowledge in adult learning techniques. It should be noted that those are predominantly soft skills.

Q7 How competent are you in:

Answered: 19   Skipped: 1
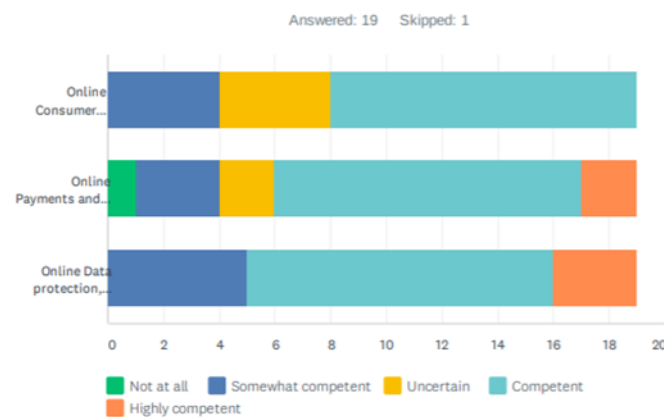
Trainers feel more competent in the field of online data protection, followed by online consumer rights (although some are uncertain) and finally online payments (one trainer even considered he/she is not competent at all).

Q8 How competent do you think elderly are in:

Answered: 19   Skipped: 1

Legend: Not at all ■ Somewhat competent ■ Uncertain ■ Competent ■ Highly competent
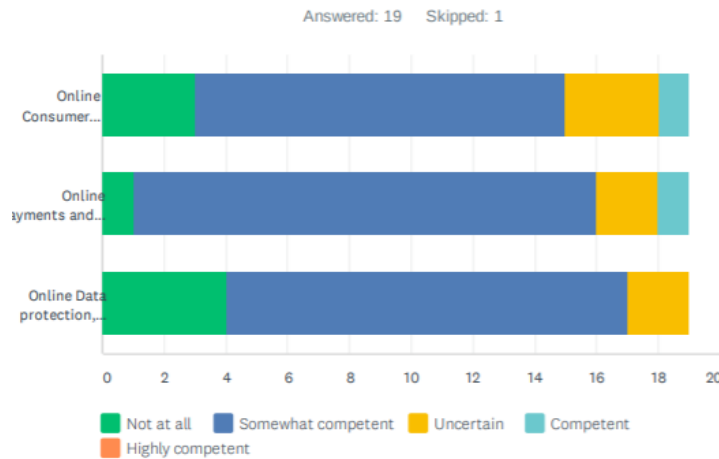
The balance changes if trainers are asked about their beliefs in seniors' competences. Regarding online protection, they do not feel that seniors are very competent (receiving the highest responses labelled at "not at all" and no "competent" answers). They are considered more competent in online consumer rights and especially online payments (only one answer "not at all"). Interestingly, many trainers admitted they are uncertain about seniors' level of knowledge and competence.

Interviews results

Part 1: Familiarity with internet use - Introduction	
Interview 1	The interviewee uses the Internet regularly to read her emails, especially the news. She is rather suspicious of social networks. She uses Facebook to follow gym classes but that is about it. Of course, she makes purchases on the Internet (hotel and train reservations, for example). She is rather resistant to websites like Le Bon Coin, where individuals can sell their goods with little or no control to other individuals. She is not reassured. She trusts government sites for the dematerialization of legislative procedures, for example, or for her taxes. According to her, Amazon is very practical, but she prefers small shops. She often goes online via her smartphone. She does not use a banking application; she does not trust it. She does not want to pay contactless via her phone either.
Interview 2	The interviewee uses the Internet regularly, especially for what's app, Facebook. He uses his smartphone to go on the Internet, to check his e-mails, to do Google searches, etc. He does not know of a secure search engine like Lilo.
Interview 3	The interviewee uses the internet regularly in everyday life and for administration issues. She finds it necessary for banking operations and paying taxes. She has a computer (MacBook), tablet, an iPod and a smartphone and uses WhatsApp, Telegram, Facebook, and emails to communicate with friends and

	family. She also gives English classes via Zoom and looks for information on traveling, plants, and gardening.
Interview 4	The interviewee uses the internet regularly to do research on Google and to communicate with friends and family via email and social networks. She has a computer and a smartphone. She is quite experienced with ICTs as she works with adapted books for handicapped persons. She prefers using her computer than her smartphone as she sees better on the computer. She also reads books online and play Scrabble.
Interview 5	The interviewee uses the internet regularly specially to do research on the historical book she is writing. She has a smartphone and a computer (MacBook). Communication is essential notably through email (that she prefers to SMS that are written in small letters).
Interview 6	The interviewee uses the internet regularly to research and collect information, communicate with family, and friends, uses online banking, and eventually buy things. He has a computer and a smartphone.

Part 2: Consumers' competence	
Interview 1	The interviewee makes purchases on the Internet, including a lot of online bookings, but also purchases on the websites of large retailers that sell multimedia products or household appliances. She never buys from individuals online. She compares the websites she visits, for example she uses comparison sites for hotels (she looks at prices but also reviews). Concerning her rights as a consumer, she knows very little about the right of withdrawal, for example. She does not know everything about the seller's liability. She has the reflex to trust first, and therefore does not inquire. She has already bought something via a link in a targeted advertisement on Facebook. She is not at all familiar with European or non-European regulations, but she has already contacted the European Consumer Centre after a dispute during a purchase.
Interview 2	The interviewee shops on the Internet, mainly for household appliances and food. He boycotts Amazon because the website has had bad publicity in France. He prefers to buy locally to have a better after-sales service. He mostly goes to websites that friends have recommended to him. He sometimes compares restaurants on comparison sites and follows targeted advertising links to make purchases. He knows nothing about rights and regulations, neither in Europe nor in France, apart from the GDPR.
Interview 3	The interviewee is competent to use the internet and websites. She buys secondhand goods or plants online, especially now with the confinement. She also uses the website of the post office to buy her stamps. She does not use online comparison website and is limiting her shopping online: "I only do it if I don't have another choice". She does not know much about her online consumer rights and EU laws, but she knows about associations that defends them in case of problems (especially those related to traveling and plane tickets). The interviewee is not particularly annoyed by publicity online and sometimes finds it useful to get informed about possible choices.
Interview 4	The interviewee buys online and especially cheaper items such as secondhand smartphones (CDiscount). She uses the comparative shopping tool offered by Google. She also uses the secondhand shopping website "Le Bon Coin". She accepts publicity online but has tried ad blockers although she is skeptical on its efficiency: "if you do not pay you are the product". She also knows about targeted research (when you look for a product online and then receives publicity related to it).

Interview 5	The interviewee buys rarely on the internet and only uses it to buy things that she cannot buy otherwise such as plane and train tickets, hotel reservations or specialized equipment. She does not buy books online; she prefers to go to the store. For other products, she believes we are usually disappointed when we buy a product only based on a picture of an online catalogue and nothing replaces seeing it "live". She uses comparative websites but does not know her rights online. The interviewee is very uncomfortable with online publicity and commercial offers.
Interview 6	The interviewee buys mainly plane and train tickets and sometimes secondhand objects on the website "Le Bon Coin". He carefully selects websites and uses comparative plane ticket websites. Nevertheless, he buys the tickets directly on the company's website to avoid intermediaries. He does not know his consumers' rights and does not know where to look. Regarding publicity, he knows about cookies information and blocking cookies, refusing that his data is exploited.

Part 3: Online Payments and Safety	
Interview 1	She relies on government websites for fines, taxes, etc. She knows about phishing, and she knows to be wary of some of the emails she receives. She shares fraud alerts when she receives them. When making purchases, she uses the code sent by SMS and does not go through her bank's website. Online, she uses her credit card and not services such as PayPal. However, she never saves her card number or passwords.
Interview 2	He uses online banking on his smartphone and pays very little by PayPal for his online purchases. He always saves his credit card number and passwords. He knows about phishing and fears hacking in general.
Interview 3	The interviewee is often lost with her numerous passwords. She would like to know more about how to save those passwords on many browsers and different devices. She knows how to recognize a trusted website (looking at the locker symbol), she is careful and have not had problems with security online. She is not knowledgeable about the main risks and protection of payment online. She is nevertheless knowledgeable about double authentication: she receives an SMS to confirm payment codes and online banking transfers demands. She is particularly attentive to her bank account movements.
Interview 4	She knows PayPal and feel safer using it to pay. Nevertheless, she has some doubts related to the fact that hackers have more and more competences but in theory she trusts the system. She knows how to recognize the main scams.

Interview 5	She does not pay a lot online, so she does not know much about payment methods and payment safety online. She is aware of double authentication mechanisms (receiving a confirmation by SMS) and PayPal but she does not think it is useful to use PayPal.
Interview 6	The interviewee is well informed on security and payment online and is very wary of spam and phishing. He even has a virtual credit card online which was created by his online bank: therefore, he never inserts the information of his credit card. His computer is well protected with spam blockers, antivirus, and cleaning software such as Ccleaner. Nevertheless, he is interested by applications that help manage multiple passwords (password vaults).

Part 4: Data protection competence	
Interview 1	The interviewee never reads the general conditions of sale or the general conditions of use online. In her opinion, the best way to protect her data online is to say as little as possible, but she does not always refuse cookies on the websites she visits. She refuses to use tools such as the Shared Medical Record, to protect her data and to avoid targeted advertising. In general, she is against selling her data.
Interview 2	He has a Norton anti-virus subscription for his computer and smartphone.
Interview 3	She has heard about GDPR but is not very knowledgeable about details or her rights. She used to read cookie policies but does not understand them and has nowadays giving up reading them because of lack of time and patience: "it is too complex and too long".
Interview 4	The interviewee has created two email addresses to protect her privacy: one "private one" that she only gives to family and friends and another "commercial one" that she gives to the administration, sellers etc. She does not know about data protection rules and GDPR, but she is very interested about it. She has only the automatic antivirus, she knows how to recognize a spam or how to use private navigation but does not use it very often and would like to know more about it. Finally, she has free tools for managing her computer safety (free antivirus, Cclearner) and she manages her passwords well. Nevertheless, she does not know how to protect her smartphone.
Interview 5	The interviewee does not know her data protection rights and does not do much to protect her data online. She is wary of spam risks but almost got caught in a phishing scam.

Interview 6	The interviewee knows about GDPR and the main principles, he follows the latest news on data protection but does not consider himself a specialist.

Part 5: Conclusion (areas and competences to be addressed)	
Interview 1	If she were to participate in training on these topics, she would like to have courses on: - Legal aspects - rights and regulations for different types of products and services - the essentials for online consumers - Learn what consumers' online data is used for - Learn how to prevent our data from being resold - Knowing links to existing websites for prevention
Interview 2	If he were to participate in training on these topics, he would like to have courses on: - general knowledge on all topics related to data protection and risks on the Internet - the presentation of all the risks and how to avoid them, so that he can continue to surf where he wants to but with full knowledge of the facts
Interview 3	The main subjects we identified are the following: - Payments online (different possibilities such as PayPal, safety rules) but the main concepts and especially online banking are understood - Managing your passwords and security on different website and devices - Consumer rights and EU regulations - Data protection rights, EU regulation, defending your rights
Interview 4	The main subjects we identified are the following. - Knowing and defending your rights as a consumer, a simplified overview of EU law - Knowing your data protection rights and GDPR - Using an ad blocker and private navigation properly - Protecting your smartphone - Systems are very complex and have complex rules, make it simple and make explanations straight forward.
Interview 5	The main subjects we identified are the following: - Knowing your rights as a consumer and the EU law - Avoiding publicity and targeting online

	- Payment methods and payment security online - Recognizing phishing and spams - Being up to data with novelties
Interview 6	The main subjects we identified are the following: - How to manage digital data (archiving and classifying administrative and health data, saving data, and organizing it). - Using the cloud and security on the cloud - Consumer rights: where to find information and how are they applied - Managing passwords (password vaults) and password interoperability between different devices. - Managing information and information transfer between devices (what to do if I change my phone).

Interviews report

1. What are elderly's habits and challenges during online consuming and data protection?

The seniors we interviewed are well equipped (smartphone, tablet, computer) and have the habit of accessing the internet, using communication channels online (email, social media, WhatsApp etc.) and doing research online about subjects that interest them (literature, news, history, plants, traveling etc.). They all buy online, especially plane and train tickets and sometimes second-hand objects and technological gadgets. Some of them also access online banking and do their administrative procedures (tax declaration etc.) on the internet. Nevertheless, many of them prefer buying objects in a store and being able to physically touch it. They also trust it more and find that the after sales services and possibilities are better. Some seniors do not trust online shopping as much as physical shopping and only do it when necessary (i.e., during lockdown).

Here, it should be noted that E-Seniors might present a bias with seniors that are technology savvy and more aware of technological possibilities as we are specialized in ICT courses for seniors.

Regarding data protection, seniors are nowadays well informed about the risks of spams, scams and phishing as prevention and education campaigns are quite common. Also, many computers come already automatically with a free antivirus and some seniors even know about applications such as Ccleaner allowing to clean your computer and browsing history. They generally know what cookies are, but they cannot manage them very well. If overall they are not too concerned or worried about online publicity (some even consider it as useful), they welcome advice on how to diminish them and they would appreciate using more private navigation. One senior also says she needed an update on scams online as they are more and more complex and credible.

Regarding payment, seniors take the basic precaution and know about double authentication. They only use trusted websites and verify that the "green lock" is present. They trust online payments overall but some of them are still interested in knowing more details about it and feeling even more secure. If some seniors know solutions such as PayPal, others are open to discovering it.

Finally, regarding data protection some seniors are more informed than others. If some of them have heard a lot of information on GDPR, other do not know what GDPR is or some related concepts (privacy by design, right to be forgotten, consent, data minimization). Most seniors have heard

about it but do not know the details and do not know where to find simple, straight forward information that can be easily understood. Also, they do not know who could defend their rights in case of breach.

The same is valid for consumer rights. Apart from the information directly given to them on websites (that they do not usually read in full) they do not know about European legislations or regulations, especially in the traveling sector.

2. What are the key competences and areas where they need more training?

- Basic concepts related to data protection and GDPR
- What are my consumer rights and who can defend them in case of a breach – EU legislation explained in a simple and accessible way
- Managing and securing passwords, practical advice, and tools
- How to prevent more elaborated scams?
- Using private navigation and secured search engines
- Using ad blockers
- Security on the cloud
- Alternative payment methods such as PayPal

3. What are their main training needs on these topics?

The seniors we interviewed already have an intermediate to advanced level in digital skills. Their training needs relate more to information and practical advice on tools to use in their everyday lives and who to turn to in case of a breach to their rights. Moreover, they would be interested in having straightforward information on the European Union's actions around data protection and consumer rights.

8. Recommendations

Key areas that can be transferred and adapted to the project

In France, we need to:

- Communicate about risks and dangers of cyber criminality on the most used media (by seniors): TV, radio, advertising panels, mostly
- Encourage intergenerational communication about it: so, we need to train more the young generations as well
- Convey the messages about consumer rights in a more accessible way, putting them in simpler terms and more attractive visual (i.e., Through ads, illustrations, even cartoons). An example of good practice by our national data protection authority can be found here.
- Inform about the legislative work and protection initiatives initiated by the European Union.

Key skills that need to be involved in the Competency Scale

For seniors:

- Raise awareness about phishing, catfishing, malware, Trojan horse, grazers … all the terms used around cyber criminality that seniors do not know about
- Facilitate the full comprehension and access to data protection rights: terms such as GDPR, profiling, right of access, consent, right of withdrawal etc.
- Facilitate the full comprehension and access to consumers' rights online: terms such as labelling, retraction rights, reflection period, refund, non-delivery, faulty goods etc.
- Spread the knowledge and facilitate the use of specific applications for private navigation, cookies management etc.
- Convey information on tools and associations they might rely on if they need to defend their rights
- Reassure and entrust seniors with security issues online (i.e., passwords) and notably develop the trust in payment online (i.e., explaining about the functioning of the two-step authentication factor or about specific online payment services).

Nota Bene: The content and exercises of the course should be modulable (micro-learning) and adaptable to a diversity of digital skills levels (beginner, intermediate and advanced).

For trainers:
- Soft skills such as patience, communication/listening skills and students' empowerment and inspiring trust
- Update their skills on online payment techniques
- Inform on content related to data protection and consumer rights so they can transmit a complete set of knowledge in an accessible way
- Value the use of blended learning resources and take-home material

Nota bene: Given the diversity of expressed needs and profiles, modulable micro-learning are also useful for trainers.

9. Other sources used:

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