
| RESEARCH ARTICLE

Challenges and Recommendations for the Pension Tourism Market in the Era of Internet Plus

Jiawen Shi^{1a} ✉ and Xianghui Kong^{1b}

^{1a}*School of Business, Macao University of Science and Technology, Macao 999078, China*

^{1b}*Faculty of Hospitality and Tourism Management, Macao University of Science and Technology, Macao 999078, China*

Corresponding Author: Jiawen Shi, **E-mail:** 1220001234@student.must.edu.mo

| ABSTRACT

With the rise of "Internet Plus", the integration of the pension industry and the tourism market is facing unprecedented challenges while also presenting boundless opportunities. This study aims to explore the underlying motivations, analyze the difficulties encountered in the development of the pension tourism market, and put forward countermeasures. Moreover, the operation mode and promotion mode of the pension tourism market in the era of the "Internet Plus" are analyzed in this research through the combination of supply-demand analysis, literature review, and case analysis. The result shows that the changes in Internet technology and market demand pose challenges to the traditional pension tourism market; however, they also provide new opportunities for industry integration and market segmentation. Our research conclusion emphasizes that the industry needs to cultivate talent, introduce intelligent management, strengthen personalized services, simplify service processes, and protect information security to adapt to the changes in the Internet era so as to achieve sustainable development.

| KEYWORDS

Pension Industry, Tourism Market, Internet Plus, Market Analysis, Business and Economy.

| ARTICLE INFORMATION

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1. Introduction

1.1 Research Background

With the intensification of population aging, the pension industry has received widespread attention, and the elderly tourism market, as a new growth point in the consumption field, has shown enormous potential. Driven by scientific and technological progress, the "Internet plus" model has reformed the pension tourism market, improved service professionalism and activity health, and provided innovative leisure pension methods for the elderly. Although Internet technology has improved the efficiency and scope of services, bringing diversified products and personalized services, it has also brought new challenges. This study aims to explore these challenges, analyze the pension tourism market, propose countermeasures to promote the healthy and stable development of the industry and promote its sustainable development.

1.2 Literature Review

Modern people are increasingly motivated to travel due to the continual advancements in technology and their rising affluence (Dann, 2001). Tourism with health and quality services will be one of the most favored industries in the aging population stage (UNWTO, 2010). Since the 20th century, more and more scholars have devoted themselves to the research and development of the elderly tourism market. To develop the elderly tourism consumption market, effective communication with elderly tourists is necessary. Effective bilateral communication can provide tourism-related products, services, and price information for elderly tourists (Wu et al., 2017), demonstrating the importance of communication in the development stage. However, the elderly are excluded from the Internet world, which may affect their access to important tourism information, thus restricting the development

of the market (Vieira et al., 2022). For elderly consumers, patient education and learning of new things have a profound impact on them, making them feel recognized and valued, thus enhancing self-esteem and motivation (Estrada-González, 2017). Nowadays, the rapid progress of science and technology has not only brought about the "Internet plus" era but also affected the pension tourism market. Chinese scholar Li et al. (2020) proposed that the development of elderly tourism can be promoted by integrating the advantages and resources of existing elderly tourism platforms and tourism companies in the "Internet plus" era. The main reasons provided for not traveling by older people included economic status and health (Alén et al., 2016). These problems can be effectively solved through "Internet Plus". However, in order to fundamentally solve the problems existing in elderly tourism, elderly tourism must be integrated with the internet (Miao & Lin, 2023). We must make the pension tourism market and "Internet plus" complement each other to better adapt to the rapidly changing market demand.

The innovation of this paper lies in the in-depth study of the new challenges and opportunities facing the elderly tourism market in the era of "Internet Plus" from the perspective of internationalization. It proposes bridging the digital gap, personalization and customization, information security and industrial integration, and the introduction of intelligent services to provide practical suggestions for the elderly tourism market and enrich the existing literature. Moreover, it also provides a reference for innovation and improving service quality in the industry, which helps to promote the progress of the industry.

1.3 Problem Statement and Objective

After reviewing a large amount of domestic and foreign literature, we found that there is still a lack of systematic research on the development of the pension tourism market at home and abroad and relatively little research on the scale and structure of the pension tourism market. Although some literature provides valuable insights into the sustainable development of tourism, there is a lack of in-depth research on the challenges and coping strategies of the pension tourism market in the era of "Internet Plus". The research on the application of "Internet Plus" and its impact on the pension tourism market has not yet been fully conducted.

Firstly, the development trend, scale, and structure of the pension tourism market from the perspectives of supply and demand will be analyzed in this article to understand the current situation and future development direction of the pension tourism market. Secondly, the challenges of "Internet Plus" in the tourism market are analyzed one by one, and suggestions are made. Finally, this article will summarize the shortcomings of existing research, and the directions and suggestions for future development will be proposed, which will provide a reference for further promoting the sustainable development of the pension tourism market.

2. Analysis of the Pension Tourism Market

2.1 The Huge Demand Potential of the Elderly Tourism Group

With the growth of the elderly population and the improvement of economic strength, pension tourism is becoming a growth point in China's tourism market. According to the "Report on the Development of Elderly Living and Health Care in China", the number of healthcare tourists reached 67.5 million in 2020, marking the transformation of elderly tourism from a welfare industry to a mainstream tourism industry (China Tourism Research Institute, 2023). The tourism awareness of the elderly has been enhanced, promoting the upgrading of demand for pension tourism. Pension tourism has developed into a comprehensive industry with high commercial value, making significant contributions to the economy and society. After the stabilization of the epidemic in 2023, the demand for pension tourism has expanded, driving the revenue growth of the tourism industry chain. In the "Internet plus" environment, the combination of pension tourism products and Internet technology makes it easy to access and share tourism information, which changes the behavior of consumers. Innovative products such as intelligence, virtual tourism, and personalized travel design bring new growth points to the market. The elderly tourism market not only includes traditional sightseeing but also focuses on health tourism, such as hot spring therapy and health vacations, showing broad development space and new development opportunities to meet the pursuit of high-quality life for the elderly.

2.2 Serious Shortage of Supply in the Pension Tourism Market

The travel preferences of the elderly in China basically remain at the stage of sightseeing tours, indicating that elderly tourism in China still remains at the primary stage (Chu, 2020). Compared with other mature tourism markets, the competitiveness is insufficient, and the supply has not been able to meet the growing demand for elderly tourism. Insufficient investment has led to insufficient innovation in products and services, and most products are only extensions of the tourism industry, not specifically designed for the elderly. Although there are "parent trip" products targeting the elderly launched by Tuniu Travel, these products often lack personalization, and market segmentation is unclear. Some small travel agencies have limited capital and weak risk resistance, and sometimes, they even induce elderly people to purchase packages with deceptive discounts.

At present, the Internet travel platform lacks special tourism product areas designed for the elderly, which limits their access to appropriate information. Even if interested, information barriers make it difficult for the elderly to find suitable products, leading to the loss of potential customers. In addition, some travel agencies are unwilling to host elderly groups because elderly tourism is seen as high in cost and low in profit, leading to a shortage of services and talent, making it difficult to promote supply and

meet the specific needs of the elderly. To address these issues, structural reform of the supply side and participation of government in market development and regulation are required to foster economic growth.

2.3 The Broad Prospects of the "Internet + Pension Tourism" Model

By August 2023, the total number of Internet users in China had reached 1.079 billion, the Internet penetration rate was 76.4%, and the proportion of Internet users over 50 years old had risen to 29.9% (China Internet Network Information Center, 2023). The popularity of the Internet among the elderly has brought development opportunities for "Internet plus pension tourism". This model not only caters to the pursuit of high-quality life by the elderly but also promotes the integration of tourism and pension industries. Using Internet technology, emerging tourism formats can provide more personalized and convenient services. For example, Ctrip's "Silver Hair Generation" section is designed specifically for the elderly, offering customized tourism products and enhanced medical care. Users can customize travel plans online, and the intelligent recommendation system recommends travel routes based on personal preferences. Furthermore, emergency rescue services ensure travel safety. This model not only promotes the development of the destination economy and industrial chain but also meets the specific needs of the elderly, which has significant commercial value for economic development.

3 Challenges of the Pension Tourism Market in the era of "Internet Plus"

3.1 Enhancing Technical Adaptability in Response to the Impact of the 'Digital Divide'

With the development of the Internet, the "digital divide" has hindered the elderly from enjoying pension tourism services. Although Internet technology is gradually popularized among the elderly, the phenomenon of low literacy rate and low education level of some elderly people still exists. As they age, their cognitive and learning abilities may decline, making it difficult for them to adapt and master new technologies quickly. In addition, the living environment and social style of most elderly people are relatively fixed, their demand and interest in the Internet are not high, and the Internet content design does not fully take into account their needs. The Internet and related technologies are changing rapidly. The elderly are not familiar with the language, operation mode, and content form on the internet, which makes it difficult for them to understand and use it. So, they are under psychological pressure. In addition, the problem of network security has intensified the resistance of some elderly people to the Internet. Some elderly groups have heard of or experienced Internet fraud, personal information leakage, and other negative events on the Internet; thus, they have an attitude of vigilance and rejection towards the Internet. To realize the seamless integration of Internet technology and the pension tourism market, it is necessary to explore effective ways to help more elderly groups cross the digital divide.

3.2 Lack of Personalized and Customized Services

In the era of "Internet Plus", the product and service design for the pension tourism market must accurately capture the differences between individual consumers. As people age, they are faced with dual changes in their physical and social roles, which makes the elderly group show great diversity, and their travel experience and service needs are also significantly different. What older travelers need is customized, often unique and unrepeatable, which is relatively demanding for tourism businesses as well (Luo, 2015). For example, some older persons may have mobility problems that require special consideration of accessibility to transport and accommodation. Individuals with high blood sugar need to have their blood sugar monitored during travel. People with heart disease may need access to medical facilities and services that can deal with emergencies quickly. At this stage of life, the demand for spiritual support and resonance among the elderly population is gradually increasing, further increasing their demand for personalized and customized tourism products and services.

At present, there are very few platforms in China that provide customized services, most of which are identical sightseeing tours, and the service content for each elderly person tends to be similar without considering the individual needs of elderly groups. This lack of customization poses a challenge for enterprises aiming to accurately segment the market and offer more personalized tourism products.

3.3 Lack of Protection of Data Security and Personal Information

In the wave of digital transformation in the pension industry, data security and privacy protection have become a challenge that cannot be underestimated. According to the "2022 Elderly Care Consumption Survey Project Report", a quarter of the respondents have experienced privacy leakage problems in elderly care consumption, and privacy issues are troubling a large number of elderly users (China Consumers Association, 2023). This is because pension tourism services involve the collection and flow of a large number of personal and health information of the elderly, while the elderly group lacks a full understanding of Internet information and technology and is more likely to be exposed to the risk of data security. Whether it is the technical loopholes of the Internet, being maliciously sold by criminals, or even the operational errors by elderly users, the risk of information disclosure will be induced. Data security and personal information loss have become important constraints to the development of the pension tourism market in the era of "Internet Plus".

3.4 Insufficient Efforts in Industrial Integration and Development

Compared to the traditional tourism industry, the pension tourism market involves more industries such as healthcare, health, and real estate. Health tourism is an important example of the integration of "tourism +" and industry. As an emerging industry, health tourism can provide a platform for the development of its related fields and gradually form new business formats (Bu & Xu, 2018). In the era of "Internet Plus", enterprises should innovate the pension tourism model and develop comprehensive tourism service products that can combine leisure and health management. The top-down integration of the pension tourism industry chain should be promoted to meet the needs of the elderly population for health security, accompanying services, and safe and comfortable tourism experience, as well as to improve the competitiveness of enterprises. Industrial integration is not only a technological integration but also requires enterprises to consider how to explore the needs of the elderly through big data, how to balance the compatibility and differences between pension tourism and other industries, how to cultivate interdisciplinary and composite talents, and how to conduct risk assessments on innovative tourism products.

4. Countermeasures and Future Prospects

4.1 Introducing Intelligent Services on the Basis of Cultivating Talents

The elderly tourism market needs to focus on talent training and develop intelligent services to cope with the various challenges brought by the "Internet plus" era. Pension tourism cannot be separated from service personnel to achieve complete intelligence. After entering the elderly stage, people need more spiritual care and resonance. Choosing to travel for elderly care is more about communicating with more people. The market needs to recognize that the innovative development of elderly tourism not only brings benefits from the aspect of the tourism economy but also has potential social benefits (Ji & Wu, 2018). Due to the characteristics of the elderly population, elderly tourism practitioners need to be cultivated to master knowledge related to the tourism industry more than ordinary tourism practitioners, including but not limited to the proficient operation of various elderly care machines, mastering all kinds of first aid techniques, mastering knowledge of mental health, social culture, laws, and regulations, so as to provide comprehensive pension tourism talents for society.

On this basis, the pension tourism market should introduce Internet technology support services. Enterprises can develop elderly tourism applications and intelligent wearable devices to monitor health status. For example, virtual reality (VR) and augmented reality (AR) technologies can be applied to benefit elderly people who cannot leave their homes and go out, thereby reducing the number of non-travelers due to economic and health issues. But we cannot fully entrust the elderly to modern intelligent devices. The pension tourism market needs to balance talent cultivation and technological development to ensure that they complement each other rather than being independent of each other. This requires elderly tourism practitioners to quickly respond when faced with hazardous data and unexpected situations in smart facilities to avoid the occurrence of unexpected situations.

4.2 Simplifying the Service Process on the Basis of Strengthening the Integration of "Internet Plus" and Elderly Tourism Platform

Today, with the gradual popularization of the Internet, the elderly still face certain digital divide problems when using Internet services. Therefore, Internet services for the elderly tourism market should be kept simple to ensure that elderly users can browse and operate independently. "Simplicity" does not mean reducing the service content and platform functions but simplifying the service process and improving user experience by reducing the difficulty of operation. For example, using large fonts, clear interfaces, and simple operation steps to help elderly people book services easily. The platform should develop elderly-friendly services, such as customized travel routes, providing accessible information, volunteer service searches, and even collaborating to develop ride-hailing services suitable for the elderly.

The service platform can also supplement AI services such as reservation confirmation and travel reminders through phone reservations to reduce travel difficulties for elderly users and improve satisfaction. Moreover, online activities such as cultural courses and tourism lectures should be held, which not only enrich the lives of the elderly but also open new publicity channels for the company's products. Taking Club Tourism in Japan as an example, they serve elderly customers through diversified online activities, which not only enhance the sense of belonging of users but also effectively promote tourism products. This model has practical significance for actively addressing the digital divide in the elderly tourism market.

4.3 Improving Market Competitiveness on the Basis of Providing Personalized Services

For personalized tourism services, travel agencies and railway departments have made a demonstration. They jointly opened a special train for elderly tourism - Sunset Red Tourism Train, and launched a variety of routes for elderly people with different hobbies to choose from. The elderly can experience the beauty of ice and snow in Northeast China, as well as the local culture of Guangzhou. These travel routes are designed specifically for the elderly, with the slow pace and necessary medical support, equipped with medical security facilities to deal with emergencies, and promoted through online platforms to attract the elderly to experience. Nowadays, with the help of the Internet, enterprises can not only carry out online marketing but also deeply understand the market through data analysis and user behavior research, understand the physiological and psychological

characteristics of the elderly population and their individual differences, and make use of "Internet +" to innovate, create differentiation and eliminate homogenization to avoid vicious price competition. "Internet + pension tourism" needs to be correctly implemented and continuously optimized in order to improve the market competitiveness of products. We need to consider the technical acceptance of users, ensure that the elderly receive sufficient technical support and education, and play a positive role in the development of the entire pension tourism market.

4.4 Crossing the Digital Divide while Protecting Personal Information Security

The pension tourism market must establish strict information protection policies. It should strengthen the use of encryption technology in data transmission and storage processes and ensure the security of data in all aspects. It should also strengthen the legal protection of user privacy rights and ensure full transparency of personal information processing activities in pension tourism services, which is a key measure to ensure privacy and security as well. The pension tourism market can better address the challenges of data security and privacy protection, win the trust of elderly users, and promote the healthy development of the pension industry. Education and training are crucial for elderly people to bridge the digital divide. It is necessary to ensure that they can understand and use modern technology while also ensuring that they have access to devices that are easy to operate, with software and interfaces adapted to their needs, as well as instant help and support when encountering difficulties. In order to avoid the phenomenon of value loss, such as stealing other people's information, it is necessary for elderly people to enhance their awareness of personal information protection, always pay attention to the protection of personal information security, and not steal others' personal security information 8. This requires communities, especially in rural areas of China, to actively carry out publicity and education on Internet popularization so that the Internet can truly benefit the elderly, bringing pension tourism to every senior.

5 Conclusion

Our research shows that with the progress of Internet technology, the pension tourism market shows great potential and challenges in the context of "Internet Plus". The mismatch between demand and supply has limited the development of the industry. The Internet has brought new development opportunities for pension tourism and promoted the innovation of service models, but it has also introduced problems such as the digital divide and lack of personalized services. Promoting the acceptance and application of Internet technology for the elderly can improve their enthusiasm to participate in pension tourism. Personalized and customized services can meet the diverse needs and preferences of the elderly and enhance their travel experience. The combination of information security and industrial integration can protect the personal information and financial security of the elderly and increase their trust in pension tourism. The introduction of intelligent services can provide more convenient and efficient services and enhance the competitiveness of the entire pension tourism market.

Due to the limited sample scope, this study may not be able to fully reflect the overall market situation, and further in-depth and detailed research on the integration of intelligent services and platforms is needed. Subsequent research needs to expand the exploration of intelligent services and platform integration to provide more targeted recommendations and promote the further development of the elderly tourism market.

In summary, the pension tourism market has broad development prospects in the "Internet plus" era, but it needs to address the existing challenges through diversified strategies to achieve sustainable development. The future development should pay attention to the actual needs of the elderly, promote technology popularization and personality satisfaction, ensure the high quality of tourism products and services, and thus promote the development of the entire pension tourism industry.

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