
Helping China's elderly come to terms with a digital world



By [INSEAD Knowledge](#)

As the world’s most populous nation, China is expected to have 248 million people who are 65 years of age and above by 2020 - and those numbers will continue to grow. With life expectancy progressing well into the 80s, the elderly will pose an interesting challenge for society, and the Chinese government in particular.

“The Chinese government has made it very clear that the responsibility of taking care of and providing for the aged will (go) to the private sector ... We are now in a great time to develop the grey-haired market,” says **Ninie Wang**, a China-born entrepreneur, who is also an INSEAD MBA alumna.

With a passion for social responsibility, and the desire to bring a better life to her ageing parents, Wang set up an organisation called Pinetree in 2004, an enterprise dedicated to addressing elderly issues in China, a segment of the population that is often overlooked.

Pinetree’s business model then was to establish a chain of middle-aged and elderly membership clubs that provide integrated services to promote an active lifestyle for its members. Though already successful in the West, this

failed to gain traction in China. By early 2006, Wang says Pinetree went into “hibernation”.

But she persisted, and re-invigorated Pinetree by re-tooling her business model and replacing her old business partners with new ones. In 2008, a new Pinetree was born and, Wang says, she is now seeing some “solid results”.

A one-stop shop for seniors

Together with her new team, Wang combined a smart idea to convince business angels to invest in her start-up. Her idea was to build partnerships with top companies to provide products and services in health, travel, home and finance to senior citizens.

The first order of business was to help make technology and the internet both accessible and fun for these seniors. China continues to lag behind in this area; only six per cent of those above the age of 50 are computer-literate, a stark contrast to its Western counterparts where internet usage can be as high as 70 per cent in Europe and the US.

The competency level Pinetree aims for ranges from basic computer skills like browsing the internet, using search engines, sending and receiving emails, to more complicated tasks like conducting online video chats.

Casting a wider net

To widen its reach, Pinetree has also partnered with the Beijing Community Services portal to make the programme available to 2,000 grassroot communities in the Chinese capital through its network of regional district management organisations in the city.

Other partnerships include the Gerontological Society of China, the China National Committee on Ageing, and the Chinese Association for the Promotion of Cultural Exchange.

This kind of outreach will inevitably expand Pinetree’s market base, which Wang says can then support commercial online platforms promoting lifestyle products targeted at that same elderly segment.

For participants such as ‘Auntie Geng’, the Pinetree programme has clearly brought benefits. “My daughter, who is studying overseas, has been sending me emails and e-photos. After learning to master video chats online, I talk to her every weekend. It’s as if she’s never left me.”

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