

## Discussion On The Market Of Intelligent Pension Machinery

He Yisheng<sup>1</sup>, Zhang Rui<sup>2</sup>, Xiao Chang<sup>2</sup>, Jia Zhenming<sup>2</sup>, Lu Chunan<sup>2</sup>

<sup>1</sup>School of Management Engineering, Qingdao University of Technology, Qingdao, China

<sup>2</sup>School of Mechanical and Automotive Engineering, Qingdao University of Technology, Qingdao, China

**Keywords:** Intelligent pension, Artificial intelligence, The old-age market

**Abstract:** The combination of artificial intelligence and all walks of life is now the trend of the times and the aspirations of the people. Due to the influence of the “family planning” policy in the last century, the number of elderly people in the future will soar. The pension problem of these elderly people will become a serious social problem. The resources of the society are limited. At this time, if the problem of old-age care can be solved through artificial intelligence and mechanization, it will inevitably save a lot of social resources. This paper aims to briefly analyze the current combination of China's pension market and mechanization, and conduct a simple analysis of the market.

### 1. Introduction

#### 1.1 The Existing Pattern Analysis of the Old-Age Pension Industry in China

The family is for the old age. The so-called family pension is the life of the old man and the children, and the living and living life of the family is the most traditional way of the old-age for the elderly and the most people choose the old-age way, because this way not only can give the old man the care and the care, At the same time, the old man can be thrown in his line of sight, and the child will be more assured. But now the only child of the one-child, two to bear the four old people, plus their own children, the pressure is really small, so in the future this traditional old-age model may be gradually abandoned. The institution is for the old age. The so-called institutional care is to put the old man in the nursing home and other relevant institutions to take care of the special care worker and the person in charge, the old-age mode is a lot of people can't accept, the traditional idea even thought that the old man should be settled in the nursing home is an unfilial practice, One is because the old man does not have the Chinese personal care in the nursing home, because the old man can keep a considerable distance between the nursing home and the child to cause emotional estrangement. Home-for-the-age. Home-based care is a kind of old-age mode combining traditional family old-age and institutional care, that is, the old is still living in the home of the children, but the living and living of the old man can be cared for regularly by the form of a nurse or a community visit, so that the old man can obtain good care even if the old man does not leave the home.

#### 1.2 Analysis of the Present Situation of Chinese Endowment Industry

Chinese demographic dividend will arrive in 2020, when Chinese elderly population will also reach a peak. Since the reform and opening up, Chinese economy has been developing rapidly, and various industries have also taken off rapidly. However, the development of Chinese pension system is obviously different from that of the developed countries in the world, and the comparison is also quite different. In recent years, the elderly and their children are often out of contact with each other because of pension problems, and even many people choose legal channels to express their anger. If the pension problem is not solved effectively, it is likely to be a new social problem. The traditional pension model mainly includes family pension, institutional pension and home pension. Family pension is a great burden for the present family. The burden of contemporary young people is very heavy. In addition to paying off loans and meeting their own needs of life, they also have to take care of the livelihood of their children. On the other hand, the maintenance problem of parents of

both husband and wife also falls on their shoulders, and the heavy burden makes them gradually unable to accept the traditional pension model of family pension. Institutional pension is abandoned in our country, influenced by traditional ideas, especially in the hearts of the elderly, if sent to a nursing home is equivalent to being sentenced to death, which means that they have been abandoned by their children. For the elderly, they do not receive enough attention and care, and for their children, they are reluctant to send the elderly to nursing homes and other related institutions. First, they are worried that the elderly will not get enough care. Second, afraid of the blow of public opinion, so institutional pension is the most unpopular pension model in our country. Home pension is a kind of pension mode which combines family pension and institutional pension. The elderly donot have to be sent to pension institutions at home, and they will be served by people at home regularly. This kind of pension model seems to be the most suitable way, but this kind of pension model requires higher requirements for social resources and needs the perfection of supporting facilities and services. However, at present, the relevant system in our country is not yet mature, and home pension is only a concept.

### **1.3 The Necessity of Introducing Artificial Intelligence into the Endowment Industry**

In recent years artificial intelligence has penetrated into various industries in cooperation with big data, cloud service and other technologies. Artificial intelligence has greatly saved labor and helped us to liberate ourselves from heavy and complex work. At the same time, artificial intelligence can help us analyze and sum up the data with the help of algorithms, and save a lot of time. The technology also seems to be a big hit in the pension industry. As mentioned earlier, the pressure and burden of contemporary young people are very heavy. In order to support their families and travel around all day, there is not enough time to accompany the elderly. As a result, the loneliness of the elderly will continue to be magnified. The physical conditions of the elderly determine that they cannot go out like young people to find their own recreational activities. In the absence of companionship, their mental state is bound to go from bad to worse. Artificial intelligence can effectively solve this problem. Together with smart home, artificial intelligence can play the role of partner, accompany the elderly in the absence of their children, relieve boredom for the elderly, talk to the elderly, and remove the unhappiness in the hearts of the elderly. On the other hand, artificial intelligence can analyze the physical indexes of the elderly, analyze the physical condition of the elderly through heartbeat, pulse, blood pressure and so on, and make timely plans and solutions to help the elderly reduce unnecessary risks.

## **2. The Market Analysis of Intelligent Pension Machinery**

Whether it is the soaring number of the elderly in the future, the social pressure to bear for the aged, or the shackles of different pension models at present, has pointed out one thing to us, that is, the pension industry will inevitably develop in full swing in the future, and the arrival of the artificial intelligence era has also laid the development direction for the development of the pension industry in the future, and pension mechanization is bound to be the trend in the future.

### **2.1 Waiting for the Outbreak of Market Demand**

In 2020, China will usher in the first demographic dividend, and the number of elderly people will also reach the highest point, which means that the elderly population in our country will occupy a higher proportion in the whole society. Because of physical restrictions, the elderly cannot take care of themselves, and their ability to take care of themselves will be greatly reduced, so the problem of providing for the aged will also become a serious social problem. However, at present, the three existing pension models in our country have their own obvious shortcomings, and the family pension has greatly increased the burden of young people. Institutional pension is a way of providing for the aged that the elderly and children are unwilling to accept, and the home pension cannot be fully developed because of the incomplete system. Under this background, intelligent pension mechanization emerges as the times require, it not only reduces the burden of children, but also can take care of and care for the elderly more scientifically and effectively. On the other hand,

it can also be used as a partner to accompany the elderly and reduce the loneliness of the elderly. Therefore, combined with the above bright spots, one is the surge in the number of the elderly population, the other is the shortcomings of the existing pension model, the intelligent pension machinery market is an emerging market waiting to erupt.

## **2.2 Intelligent Old-Age Machinery Needs to Be More Practical to Better Serve the Market Demand.**

Intelligent old-age machinery is still in the basic stage in our country at present, the development of artificial intelligence is not yet mature, coupled with the lack of flexibility of the elderly, due to improper operation and irregular use of artificial intelligence products in the process of contact with artificial intelligence products, the use of old-age machinery has been greatly reduced. To give a very simple example, in 2016, Hangzhou Social Welfare Center introduced the new favorite of the robot "A tie".

## **2.3 Pension Institutions**

At present, the number of pension institutions in China is still large, and the number will continue to soar in the future, because contemporary young people are becoming more and more unable to take care of the elderly themselves, and it will be a trend to send the elderly to pension institutions, whether subjective or objective. Of course, there is competition between pension institutions, however, as a sunrise enterprise, in order to obtain more frequent share in the fierce competition, we must invest more in equipment, realize mechanization and intelligence, only in this way can we get the trust and favor of more people, so we can conclude that intelligent pension machinery will inevitably become the new favorite of pension institutions in the future.

## **3. The Future Development Standard Analysis of Intelligent Old-Age Machinery**

### **3.1 The Market of Intelligent Old-Age Machinery Needs the Law to Standardize**

The law as an important tool to ensure social order and stability, and has its own important role in all aspects. first of all, the formulation of laws can make more people realize that the industry has been recognized and protected by law, which will encourage the development of the industry. On the other hand, the formulation of laws can further stabilize the order and market of the industry, so that transactions and transactions have legal norms, and further ensure the sustained and stable development of the industry. At present, the intelligent pension machinery market is not yet mature, so many people are afraid to try water further, so the industry especially needs the improvement of the relevant legal system.

### **3.2 The Need for Ethical Regulation of Intelligent Old-Age Machinery is a New Product of the Contemporary Era.**

The formulation of laws is based on reality. According to the specific reality, it is difficult to formulate reasonable and effective legal provisions without sufficient experience. Before the introduction of the legal system, we still need to maintain and protect the intelligent pension machinery market, otherwise, whether as a machinery manufacturer, Pension institutions or the elderly or the family, are an insecure thing, the body and mind of the elderly are relatively fragile, the family has a skeptical and wait-and-see attitude towards the intelligent pension machinery, if there is no institutional security, the position that is not firm enough will be shaken. Therefore, before the introduction and improvement of the legal system, the standardization of morality and ethics is particularly important. In the future, we all need to rely on moral ethics to maintain this market.

## **References**

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