Overview

Title:

A Neuropsychological investigation of consumer affairs consultations regarding contracts made with older people with insufficient mental capacity: results of analysis using natural language processing

Authors: Yuka Kato^{1),2)}, Masao Fuketa^{3),4)}, Masami Hiyama^{2),5)}, Jin Narumoto^{4),6)}

- 1) Assistant Professor, Graduate School of Medical Science, Kyoto Prefectural University of Medicine
- 2) Visiting Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency
- 3) Professor, Graduate School of Technology, Industrial and Social Sciences, Tokushima University
- 4) Senior Visiting Researcher, International Consumer Policy Research Center, Strategic Headquarters for Frontiers of Consumer Policy, Consumer Affairs Agency
- 5) Specially Appointed Assistant Professor, Graduate School of Medical Science, Kyoto Prefectural University of Medicine
- 6) Professor, Graduate School of Medical Science, Kyoto Prefectural University of Medicine

Abstract

Consumer affairs consultations regarding older people that were determined to involve contracts made with people with insufficient mental capacity were extracted from the Practical Living Information Online Network System (PIO-NET), and trends were analyzed using natural language processing (word cloud). A comparison was also conducted with consultations not involving contracts made with people with insufficient mental capacity. The results showed that the content of consultations tended to vary by age and gender, with keywords frequently appearing in consumer affairs consultations not involving contracts made with people with insufficient mental capacity, such as "telephone calls" and "cancellation of contracts", being seen with respect to those in their 70s, while with respect to those in their 90s, there was a wide range of keywords related to products and services, with increased importance of care and welfare workers as a consultation route. There was also a tendency for the means of contact to differ, with the keyword "telephone calls" seen among men and those related to mailings, such as "complaint letter," seen among women. Regarding the people seeking consultations, most of the consultations were from children for both men and women, but there was a marked pattern for consultations for men to involve care managers, helpers, and other welfare professionals, and for consultations for women to involve nephews and nieces. These findings seem to reflect both the fact that the nature of consumption activities and means of communication differed by age and gender, and that patterns of cognitive decline differed by age. This analysis may enable community oversight activities that are more tailored to the characteristics of older consumers and also provide guidelines for businesses to keep in mind when conducting transactions with older consumers. Going forward, we plan to examine the relationship between dementia and contracts made with people with insufficient mental capacity more specifically by extracting and examining representative cases for each age group and gender based on the results of the present study.