

國立聯合大學

經營管理學系碩士班

碩士論文

老人教育下終身學習的行為意圖之研究  
—以知覺風險為干擾變項

Research on Behavioral Intentions of Lifelong  
Learning under Education for the Elderly - with  
Perceived Risk as a Moderator Variable

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## 摘要

因應高齡化社會帶來的衝擊，學者們提出相關對策，旨在以教育的方式使國人準備好面對高齡化社會的挑戰，期望能促進老人的社會參與及學習等措施，而為達到此一目的，終身學習的配合及推動更為關鍵，因為在全球化時代裡，終身學習已成為現代人類生活中不可或缺的一環，除了重視社會中每個人教育平等權的實現，同時也重視社會中公民素養的培養。我國邁入高齡化社會的浪潮，期望能讓老年人口了解他們同樣具有參與學習的權利，而藉由老人教育的課程與模式，使得老年人口與社會有更多的連結，可協助老年國民健康老化與成功，以發展晚年更精采豐富的生活及更好地適應社會變遷。

本研究以計畫行為理論建立研究架構，研究場域以常見實施老人教育的機構，例如：教育機構、社教機構、社會或社區機構、民間組織等，透過問卷調查的方式，深入探討 55 歲以上老人參與終身學習之行為意圖，並以知覺風險為干擾變項，研究結果將對老人教育提出相關建議及改善，以期更好的參與意願、教學品質及發展。

研究結果顯示如下：

- (1) 個體參與終身學習的「態度」、「主觀規範」、「知覺行為控制」對行為意圖具有顯著的正向影響。
- (2) 「知覺風險」在「態度」、「主觀規範」、「知覺行為控制」與「行為意圖」之間不具有干擾效果。
- (3) 「行為意圖」對「實際行為」具有顯著的正向影響。
- (4) 「行為意圖」對「態度」與「行為」不具有中介效果。
- (5) 「行為意圖」對「主觀規範」與「行為」具有部分中介效果。
- (6) 「行為意圖」對「知覺行為控制」與「行為」具有完全中介效果。

在人口統計變數對各構面的顯著分析中，性別在態度構面具有顯著性，其中女性顯著性大於男性。年齡在主觀規範構面具有顯著性，71 歲以上的族群容易受到重要關係人、群體意見的影響。教育程度在主觀規範構面具有顯著性，教育程度國中以下容易受到重要關係人、群體意見的影響。經濟收入在態度與主觀規範構面具有顯著性，皆為經濟收入二萬元以下為顯著影響。親友參與經驗在態度、主觀規範、知覺行為控制、行為意圖、行為構面具有顯著性，皆為親友有參與經驗比親友沒有參與經驗高。

**關鍵詞：**高齡化、終身學習、老人教育、行為意圖

## Abstract

In response to the impact of an aging society, scholars have proposed relevant countermeasures to prepare the nation's population to face the challenges of an aging society through education in the hope of promoting social participation and learning among the elderly. In order to achieve this goal, the support and promotion of lifelong learning is even more crucial. In the era of globalization, lifelong learning has become an indispensable part of modern human life. In addition to the realization of everyone's equal right to education, we also attach importance to the cultivation of civic literacy in society. As Taiwan enters into the wave of aging society, we hope to let the elderly people understand that they also have the right to participate in learning, and through the curriculum and model of geriatric education, the elderly people can have more connections with society, which can help the elderly citizens to age healthily and successfully, so that they can develop a more enriched life in their old age and better adapt to social changes.

This study will establish a research framework by using The theory of planned behavior (TPB), and the field of study is based on common organizations that implement education for the elderly, such as educational institutions, social education institutions, social or community organizations, and civil society organizations, etc. Through a questionnaire survey, the behavioral intention of the elderly over 55 years old to participate in lifelong learning is explored in depth, and perceived risk is used as a moderating variable. The results of the study will provide suggestions and improvements for the education of seniors in order to improve their willingness to participate, teaching quality, and development.

The research results have shown as following:

- (1) Individuals' "Attitude," "Subjective Norms," and "Perceptual behavior control" of participation in lifelong learning had significant positive effects on behavioral intentions.
- (2) Perceived risk does not moderating variable with attitudes, subjective norms, perceptual behavioral control, and behavioral intention.
- (3) "Behavioral intention" had a significant positive effect on "actual behavior".
- (4) "Behavioral intention" does not have a mediating effect on "attitudes" and "behaviors".

- (5) "Behavioral intention" has a partial mediating effect on "subjective norm" and "behavior".
- (6) "Behavioral intention" has a fully mediating effect on "perceptual behavior control" and "behavior".

In the analysis of the demographic variables on each dimension, gender was significant in the attitude dimension, with females being more significant than males. Age was significant in the subjective normative dimension, with groups over 71 years of age being more likely to be influenced by the opinions of important relatives and groups. Education level is significant in the subjective normative dimension, and those with education level below junior high school are likely to be influenced by the opinions of important relatives and groups. Financial income is significant in the attitudes and subjective normative aspects, with financial income below \$20,000 being significantly influenced. The experience of participation of relatives and friends was significant in the attitudes, subjective norms, perceptual behavioral control, behavioral intention, and behavioral constructs, and was higher when relatives and friends had participation experience than when relatives and friends did not have participation experience.

**Key words: Aging, lifelong learning, elder education, behavioral intention**