

# Digital Inclusion for a Dignified Retirement: Harmonizing Service Ecosystems

Project brief 1: life event for a dignified old age

Group 1A



MINISTRY  
OF FINANCE



DIGI- JA  
VÄESTÖTIETO-  
VIRASTO



Aalto University  
School of Arts, Design  
and Architecture

# Group 1A



**Shutong Zhang**

“

*your expert in  
grandpa's jokes*



**Jisoo Kim**

“

*optimistic  
grandson*



**Elena Amaglio**

“

*your specialist in  
grandma's recipes*



**Iiro Torma**

“

*can't wait to use our  
new service in real life*





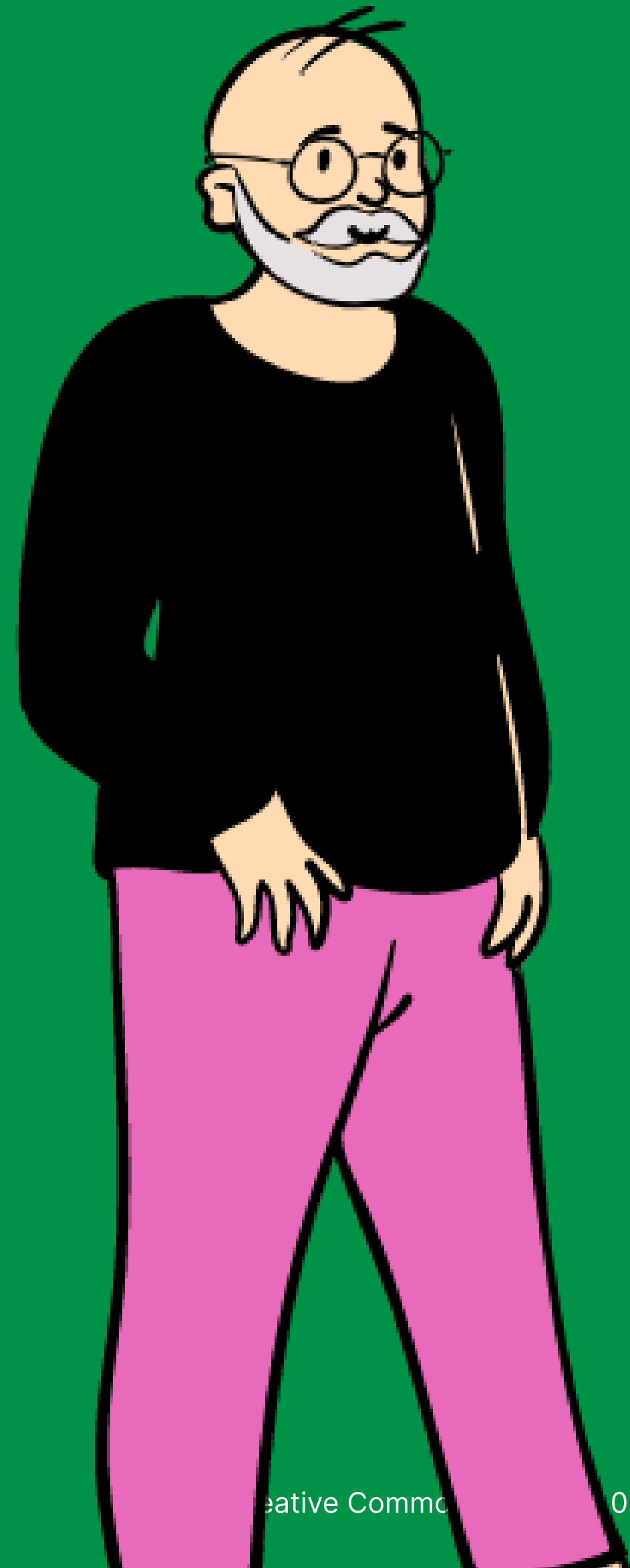
# Matti's Retirement Life with Digital Services

Citizen Story



# Matti

- lives in Helsinki
- 60 years old
- construction worker
- Tremendous hands skills
- Struggles with computers and other digital things

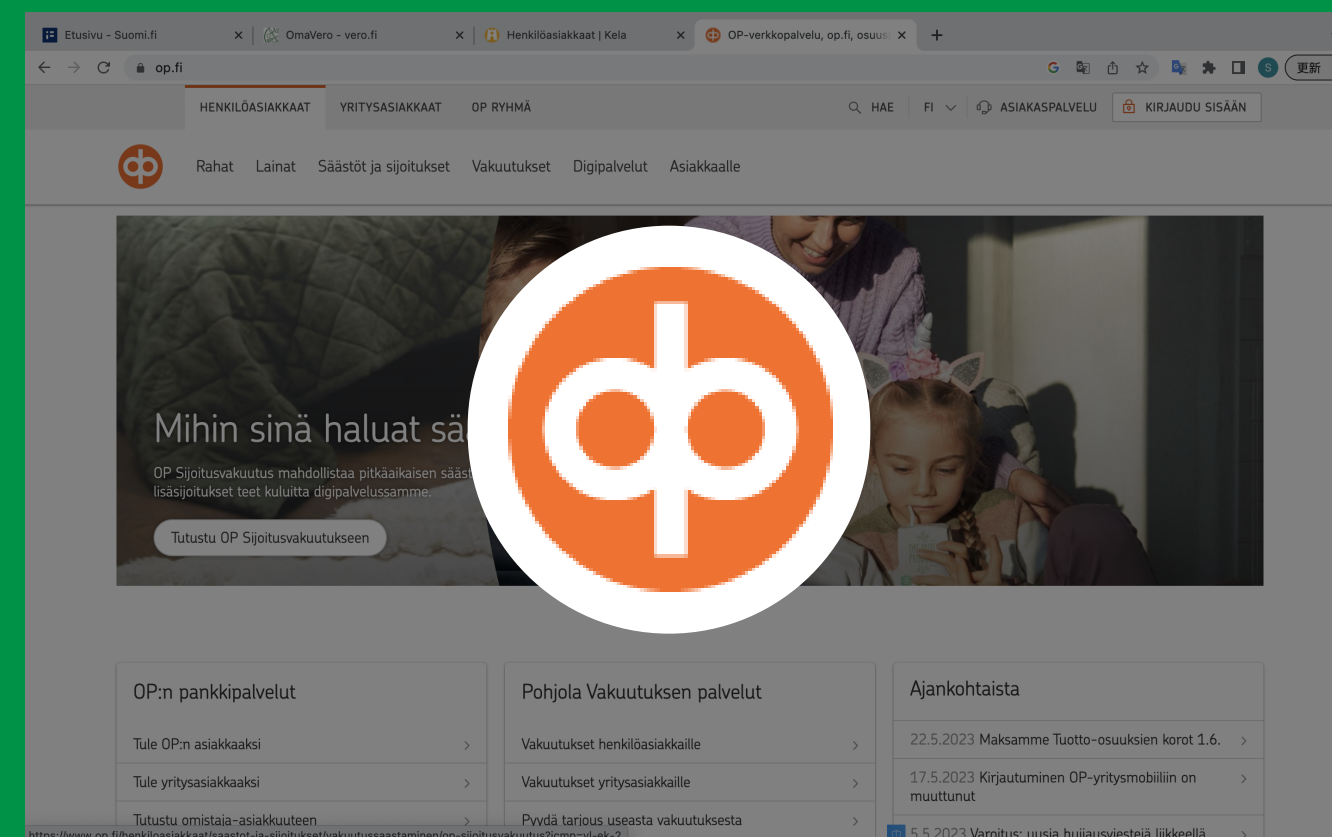
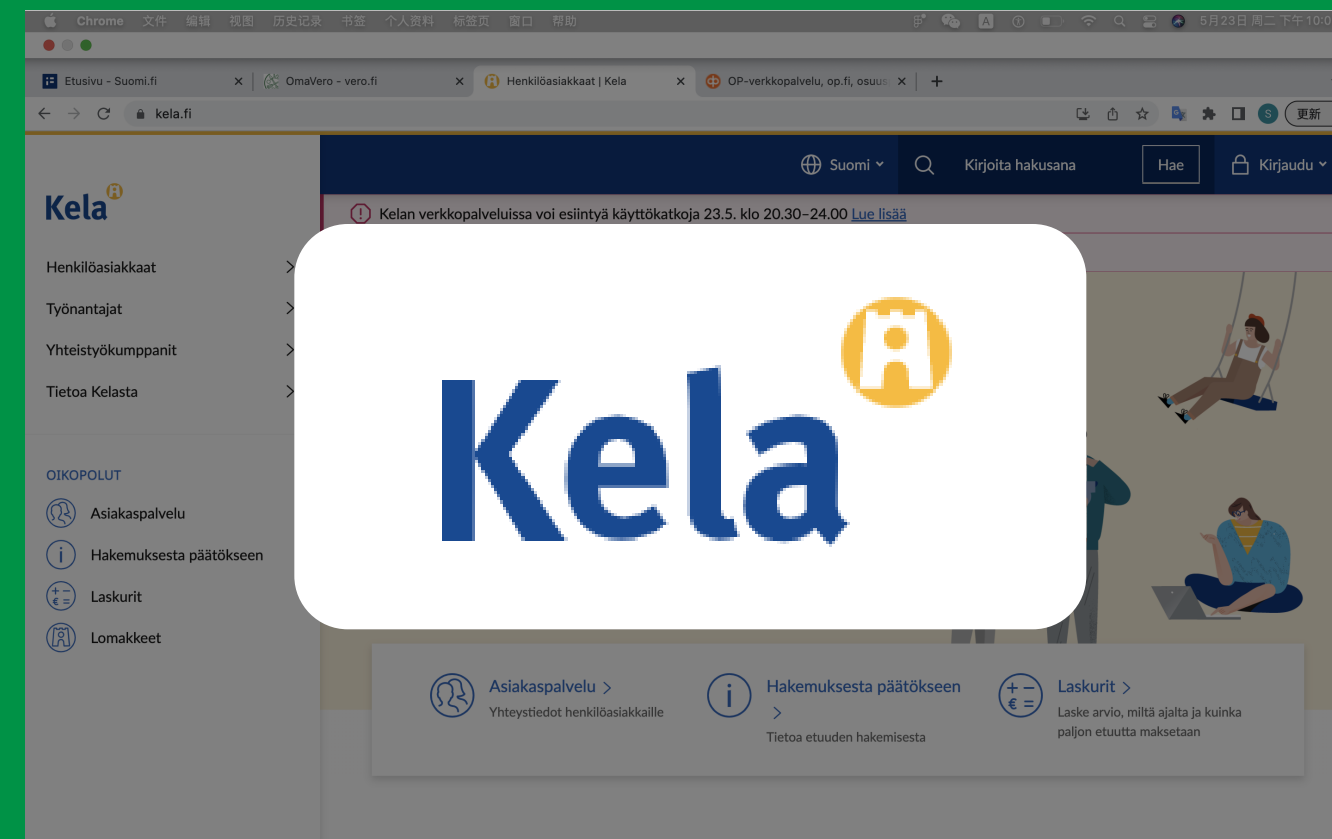
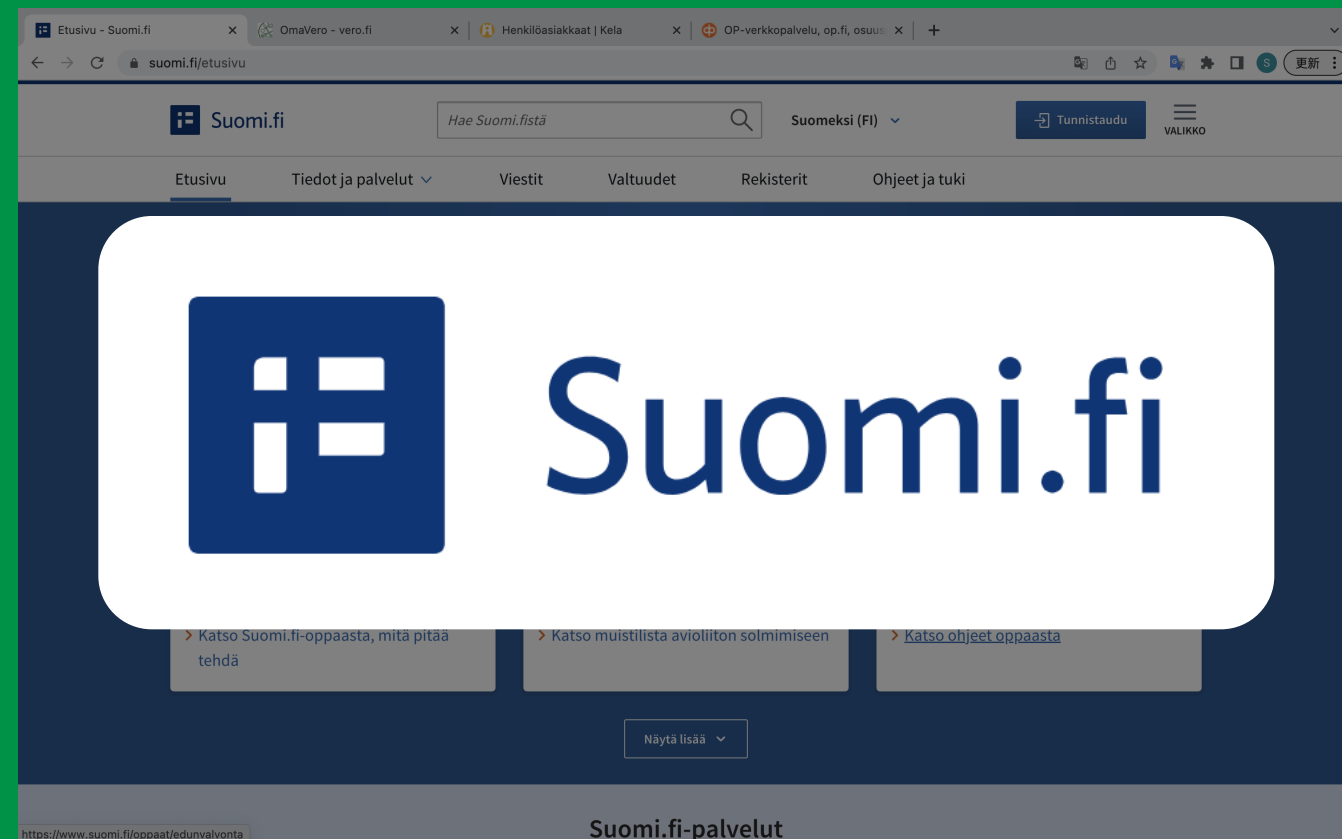


# Digitalization is coming to his job!

*“I feel tired of dealing with complicated digital tasks.”*

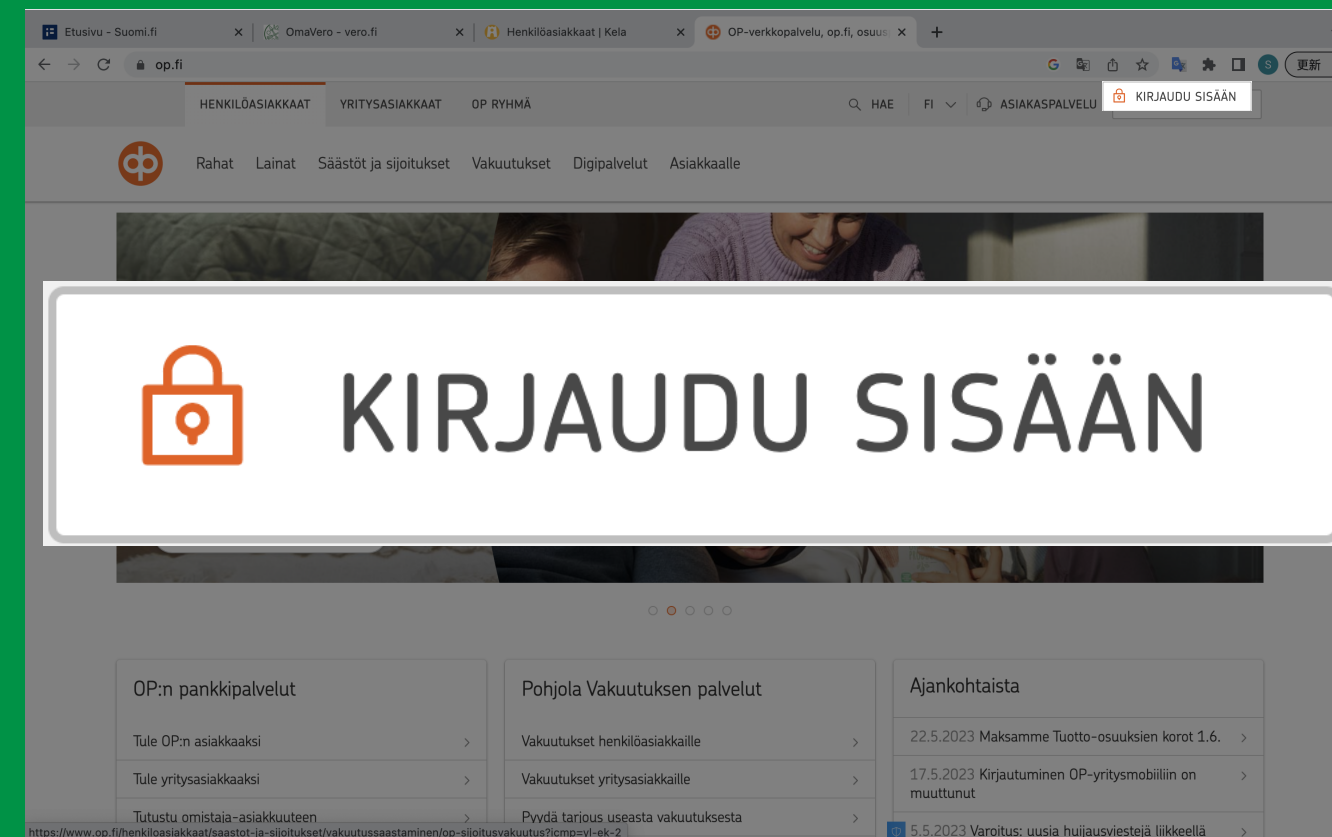
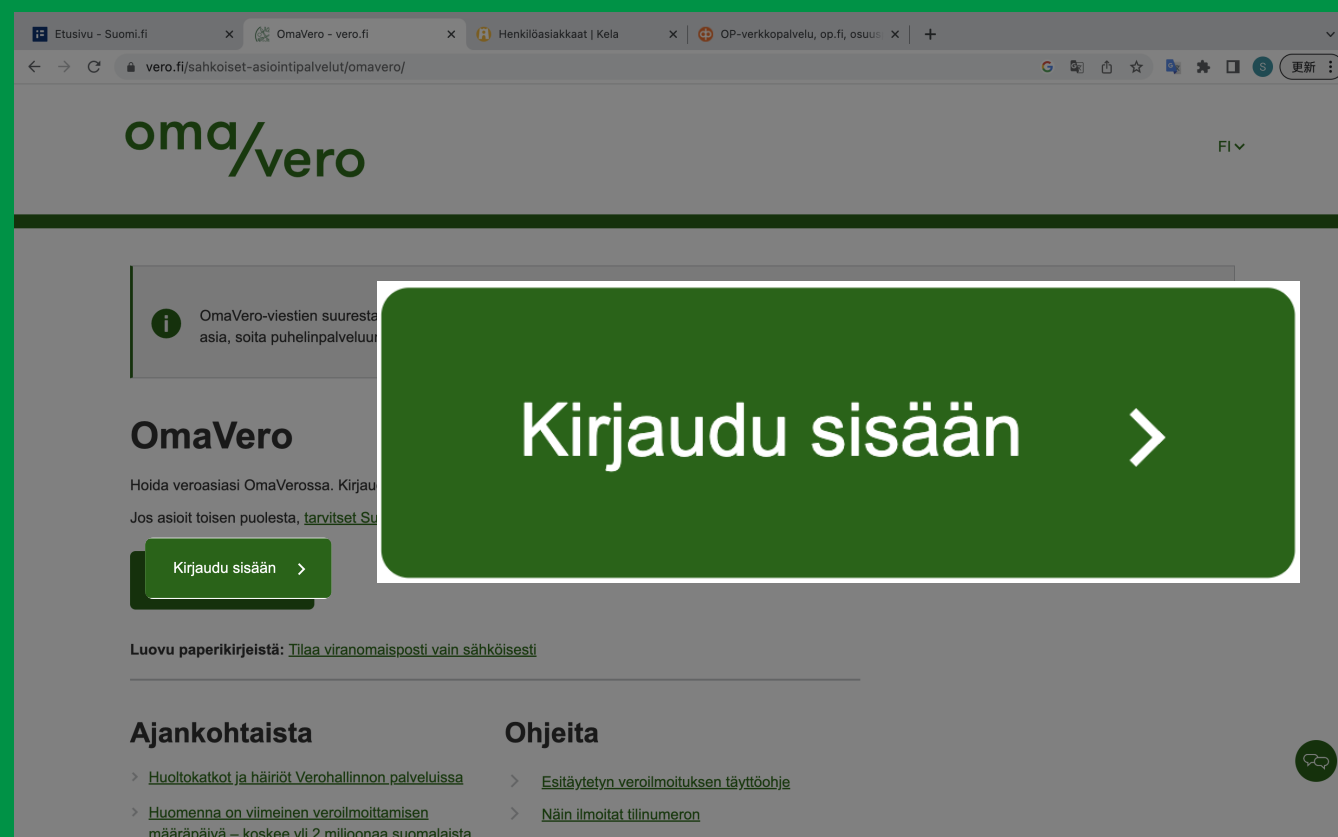
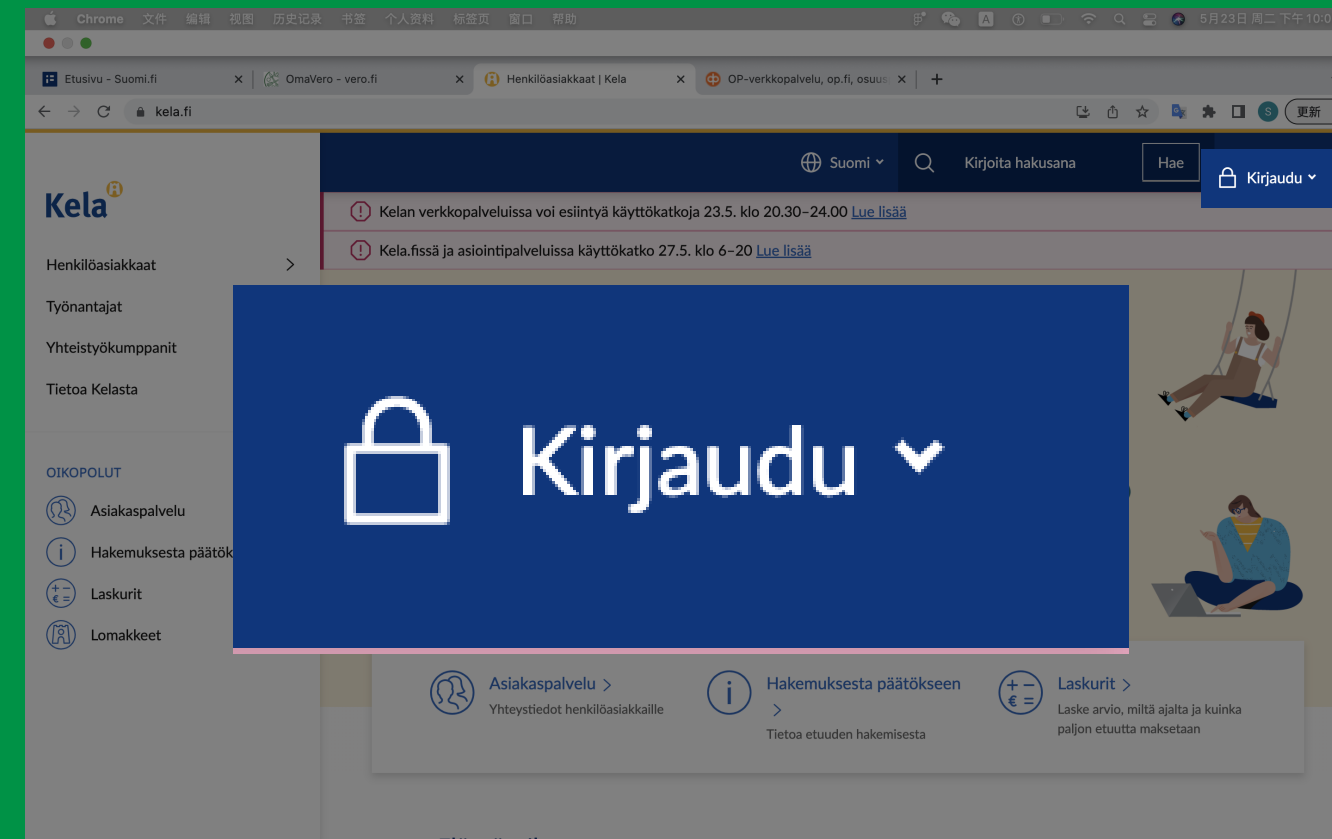
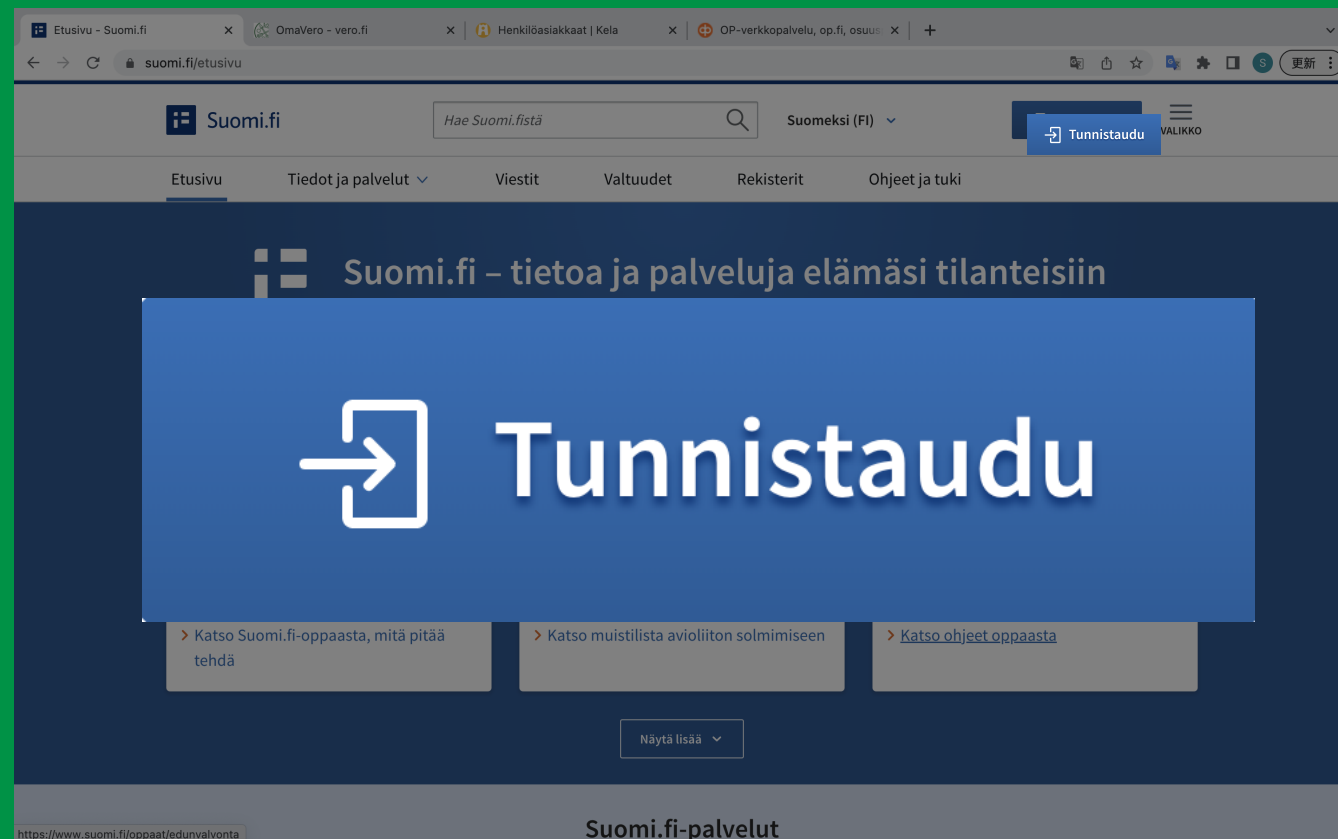
*“I want to retire as soon as possible!”*





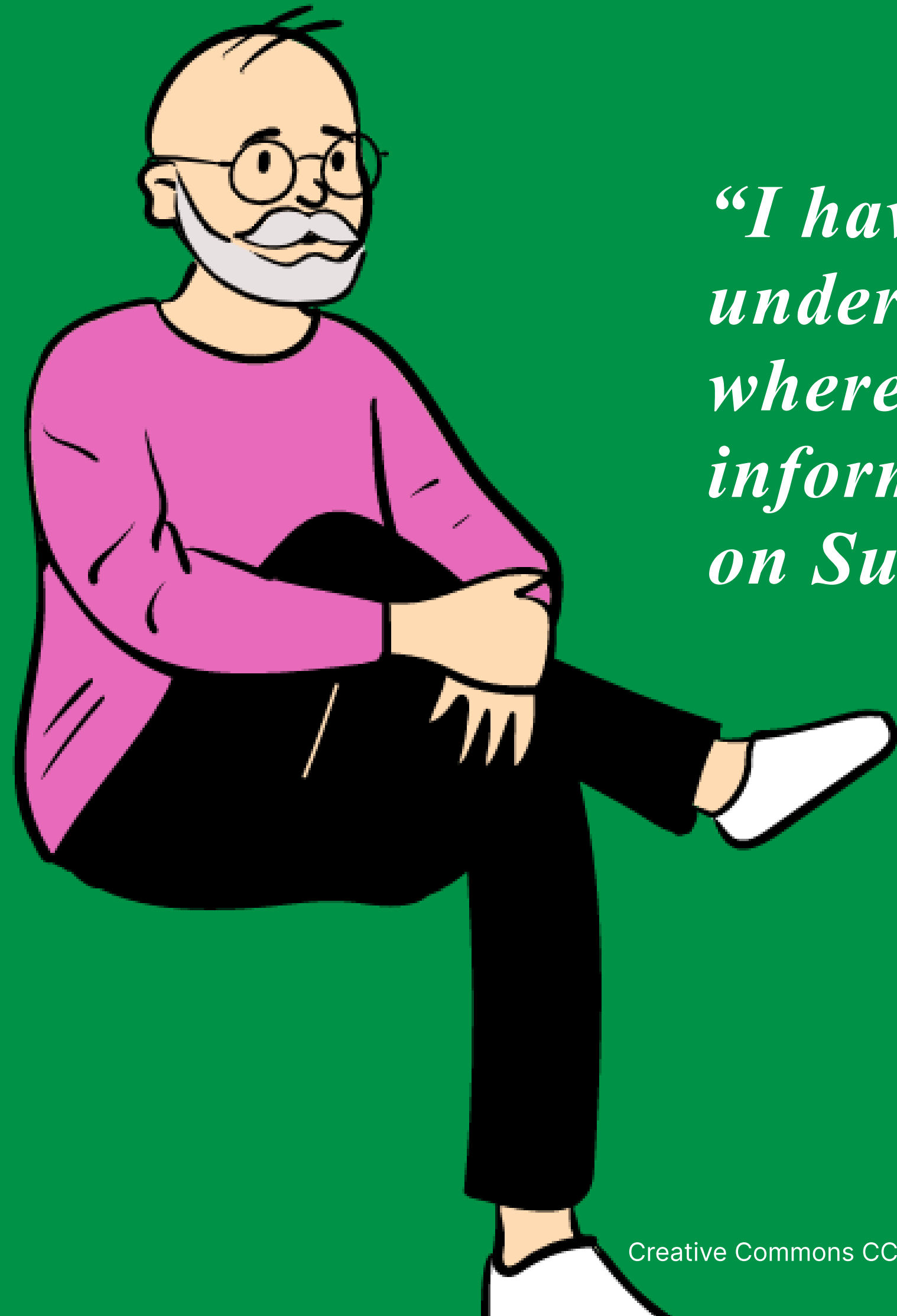
*“I must quickly search and plan my retirement.”*





*“I do not remember my credentials. logins take a lot of time!”*





*“I have trouble understanding where to find the information I need on Suomi.fi.”*

Creative Commons CC BY 4.0 2023 Jisoo Kim, Shutong Zhang, Elena A...

Suomi.fi

Hae Suomi.fistä

Suomeksi (FI)

Tunnistaudu

VALIKKO

Etusivu Tiedot ja palvelut Viestit Valtuudet Rekisterit Ohjeet ja tuki

## Suomi.fi – tietoa ja palveluja elämäsi tilanteisiin

**Opas**

Onko läheisesi kuollut ja etsit koottuja ohjeita käytännön asioiden hoitamiseen?

> Katso Suomi.fi-oppaasta, mitä pitää tehdä

**Opas**

Kesähäät tulossa? Nämä kaikki asiat pitää hoitaa ennen vihkimistä

> [Katso muistilista avioliiton solmimiseen](#)

**Opas**

Joskus elämä yllättää – jo nelikymppisen kannattaa tehdä edunvalvontavaltuutus

> Katso ohjeet oppaasta

Näytä lisää

### Suomi.fi-palvelut

**Viestit**

> Siirry viesteihin

**Valtuudet**

> Siirry valtuuksiin

**Rekisterit**

> Siirry rekistereihin

### Oikopolut

**Kansalaiselle**

> Katso tiedot ja palvelut elämäsi tapahtumiin

**Yritykselle tai yhteisölle**

> Katso tiedot ja palvelut yrityksen tarpeisiin

**Palvelupaikat kartalla**

> Katso, missä voit asioida paikan päällä

**Suomi.fi viittomakielellä**

> Siirry viittomakielisiin sisältöihin

### Ajankohtaista

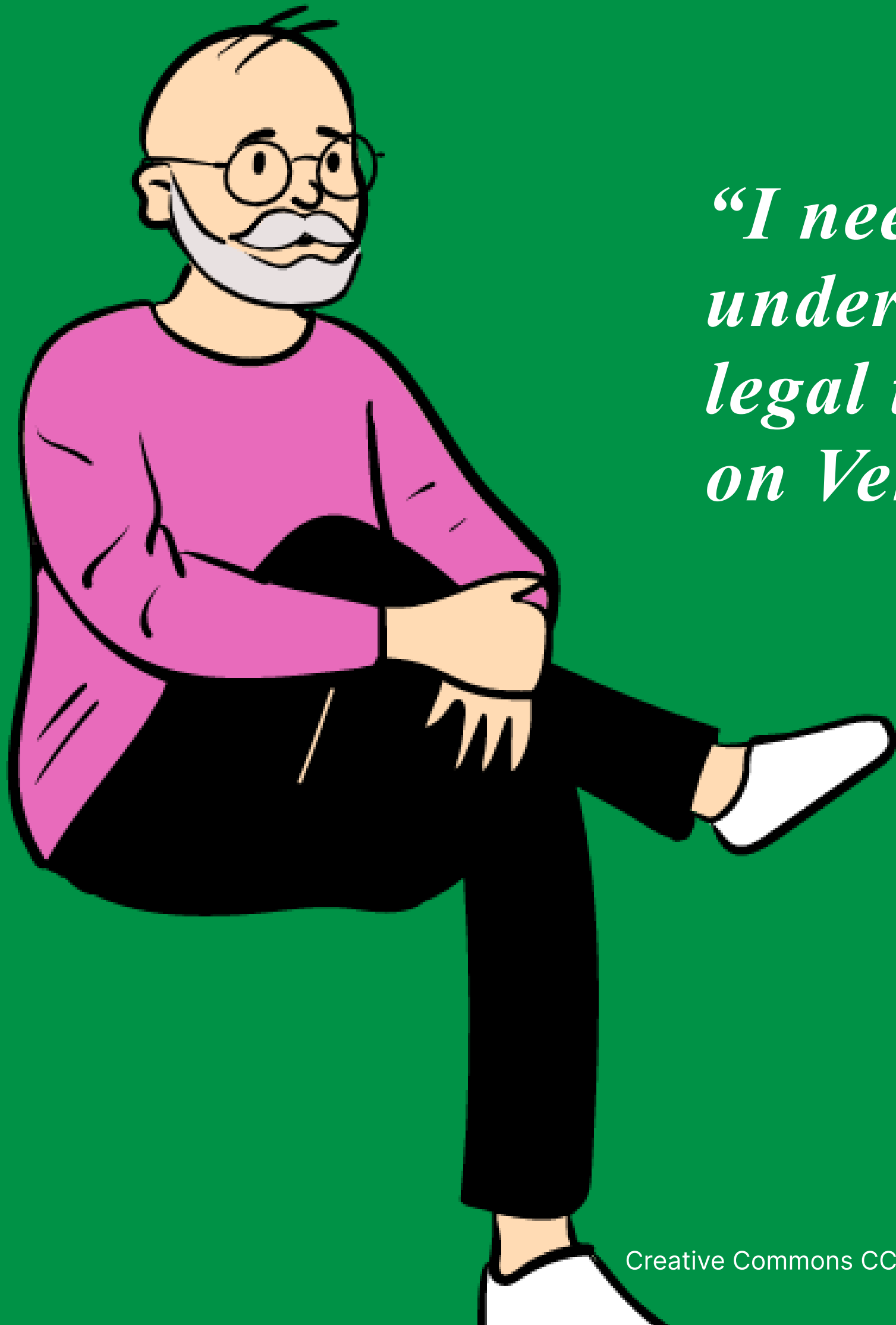
Julkaistu 16.5.2023  
Suomi.fi ohjaa läpi läheisen kuoleman jälkeisen byrokraatiaviidakon

Julkaistu 9.5.2023  
Suomi.fi-tunnistuksessa ja Suomi.fi-valtuuksissa hitautta 14.5.2023 klo 7–9

Julkaistu 5.5.2023  
Hei opiskelija, oletko lähdössä vaihtoon?

Julkaistu 27.4.2023  
Suomi.fi-palveluissa lyhyitä katkoja 1.–2.5.2023





*“I need help understanding the legal terminology on Vero and Kela.”*

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vero.fi/tietoa-verohallinnosta/yhteystiedot-ja-asiointi/lomakkeet/

Kiinteistövero (5)

Näytä kaikki

### Verokorttihakemus ja ennakkoverohakemus (5010)

Verohallinto > Yhteystiedot ja asiointi > Lomakkeet > Verokorttihakemus ja ennakkoverohakemus (5010)

### Rajoitetusti verovelvollisen lähdeverokortti-, verokortti-, ennakkovero- tai veronumerohakemus (5057)

Verohallinto > Yhteystiedot ja asiointi > Lomakkeet > Hakemus rajoitetusti verovelvollisen lähdeverokortista, ennakkoverosta tai verokortista (5057)

### 50A Ansiotulot ja niistä tehtävät vähennykset (3023)

Verohallinto > Yhteystiedot ja asiointi > Lomakkeet > 50A Ansiotulot ja niistä tehtävät vähennykset (3023)

### Veroilmoitus oma-aloitteisista veroista (4001)

Verohallinto > Yhteystiedot ja asiointi > Lomakkeet > Veroilmoitus oma-aloitteisista veroista (4001)

### 16A Selvitys ulkomaantuloista, ansiotulot (3063)

Verohallinto > Yhteystiedot ja asiointi > Lomakkeet > 16A Selvitys ulkomaantuloista, ansiotulot (3063)

### 62 Erittely varauksista, arvonmuutoksista ja kuluvaan käyttöomaisuuden poistoista (3050)

Verohallinto > Yhteystiedot ja asiointi > Lomakkeet > 62 Erittely varauksista, arvonmuutoksista ja kuluvaan käyttöomaisuuden poistoista (3050)

### 9 Luovutusvoitto tai -tappio (3013)

Kysy chatissa

kela.fi/hakemuksesta-paatokseen

## Hakemuksesta päätökseen

Kela

Henkilöasiakkaat

HAKEMUKSESTA PÄÄTÖKSEEN

- Kelan etuudet
- Näin haet etuutta
- Hakemuksen käsittely
- Käsittelyaika
- Päätös
- Maksupäivät
- Etuuksien verotus
- Ilmoita muutoksista
- Takaisinmaksu ja perintä

OIKOPOLUT

- Asiakaspalvelu
- Hakemuksesta päätökseen

### Kelan etuudet

Mitä etuutta voit saada? >

Lue, kenelle ja mihin elämäntilanteisiin Kelan etuudet on tarkoitettu.

Miten paljon voit saada etuutta? >

Tutustu etuuksiin ja arvioi määrä laskurilla.

### Päätös ja maksaminen

Miten saat päätöksen? >

Päätös näkyy OmaKelassa ja lähetetään sinulle postitse.

Maksupäivät >

Tarkista, milloin tuet maksetaan.

Pitääkö etuudesta maksaa veroa? >

Osasta etuuksista menee veroa, mutta eri tavalla kuin palkasta.

### Hakemuksen tekeminen

Ennen kuin haet >

Selvitä, mitä tarvitset hakemuksen liitteeksi.

Mitä voit hakea verkossa? >

OmaKelassa voit hakea useimpia etuuksia, kuten asumistukea ja toimeentulotukea.

Mitä pitää hakea lomakkeella? >

Lomakkeella voit hakea esimerkiksi kuntoutusta ja hakemuksen voi lähettää OmaKelassa tai postitse.

### Etuuden tarkistaminen

Ilmoita muutoksista >

Muista ilmoittaa muutoksista, jotka voivat vaikuttaa etuuksiisi.

Muutto uuteen kotiin >

Muutto voi vaikuttaa useisiin etuuksiin. Asumistuki tarkistetaan vuosittain.

Muutokset parisuhteessa >

Avoliitto, ero ja omaisen kuolema voivat vaikuttaa etuuksiin.

### Hakemuksen käsittely

Miten Kela käsittelee hakemukset? >

Jos hakemuksesta puuttuu jotain, pyydämme lisäselvityksen.

Keskimääräiset käsittelyajat >

Tarkista eri etuuksien tämänhetkiset käsittelyajat.

Milloin saat päätöksen? >

OmaKelassa näet arvion, miten pitkään hakemuksesi käsittely kestää.

### Perintä

Perintä >

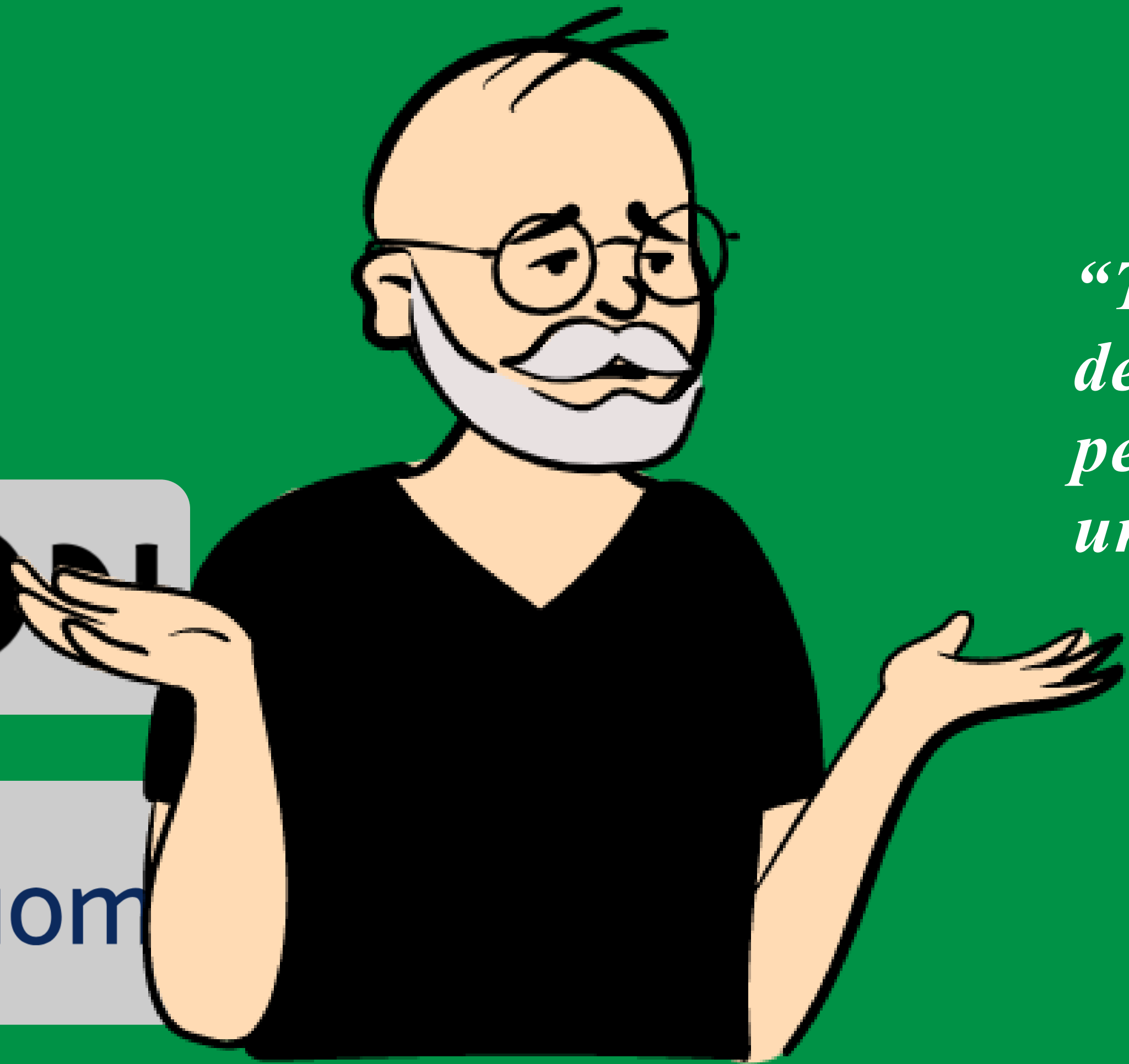
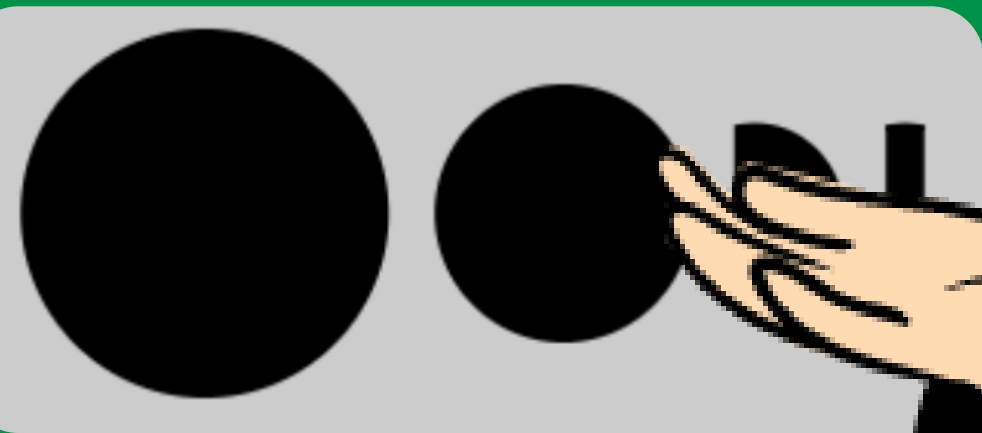
Useimmat perintäasiat voi hoitaa OmaKelassa.

Takaisinperinnästä luopuminen >

Tietyissä tilanteissa Kela voi luopua takaisinperinnästä tai pienentää perittävää määrää.

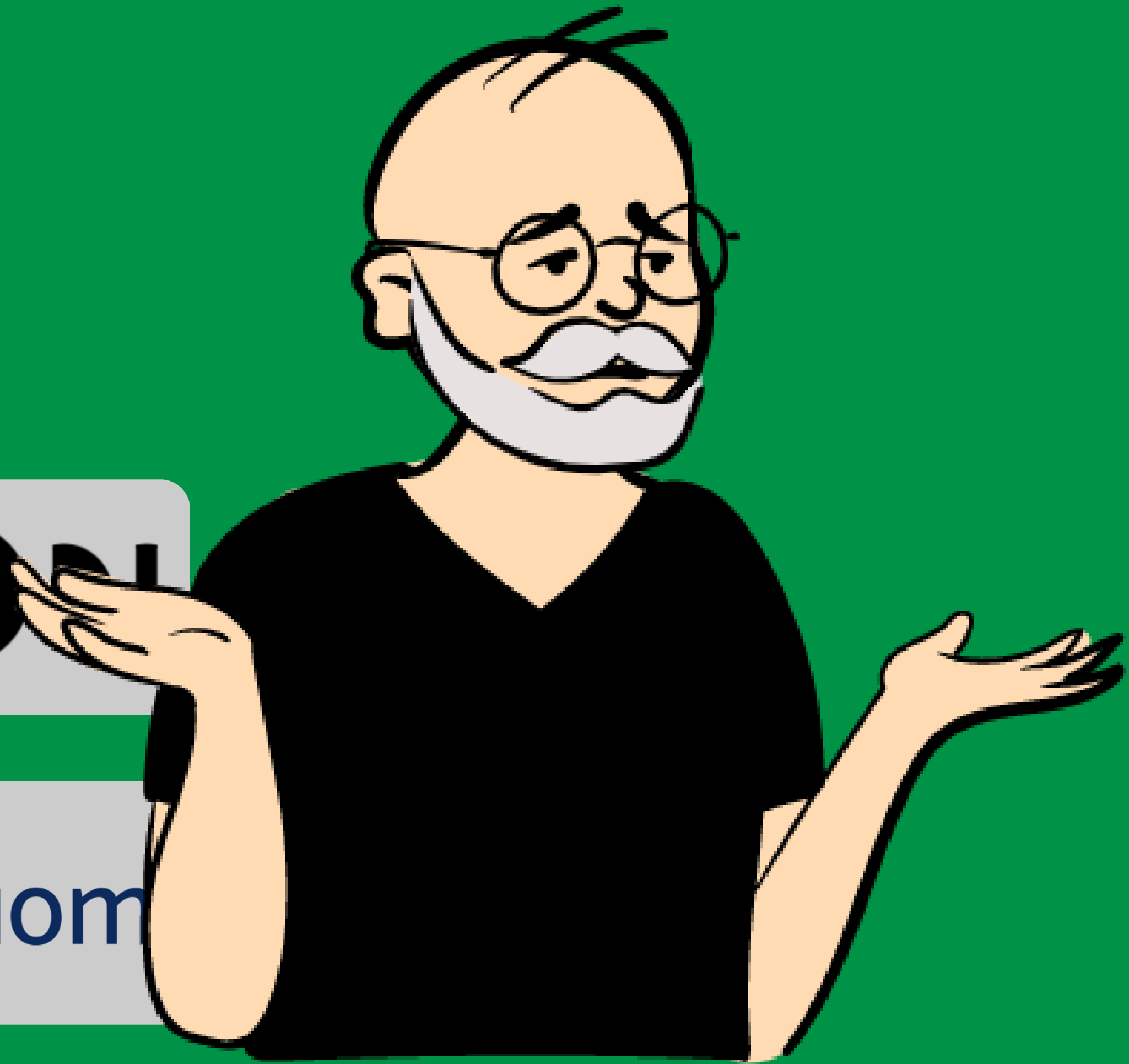
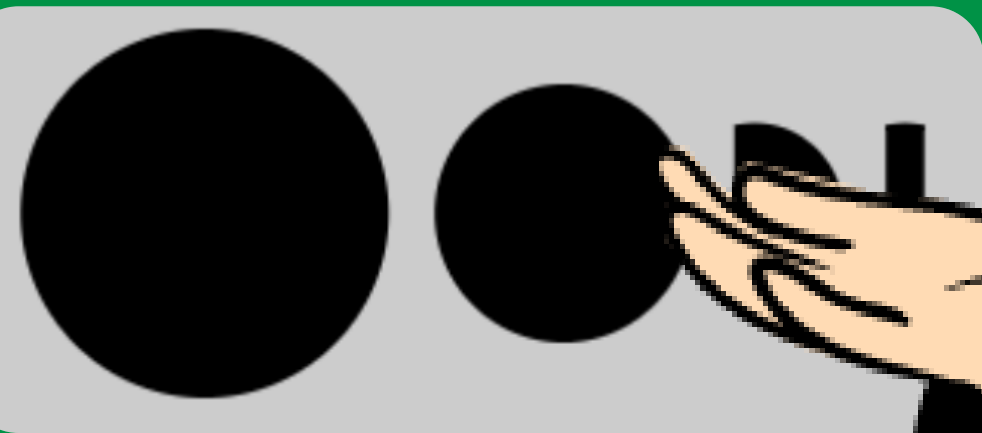
Maksuvapautus opintolainan takaussaatavasta >

Tarkista, missä tilanteissa voit saada maksuvapautusta ja miten sitä haetaan.



*“These services are designed for younger people who can see and understand better.”*





*“Am I excluded from this digital age?”*

*“I want to use them as little as possible!”*

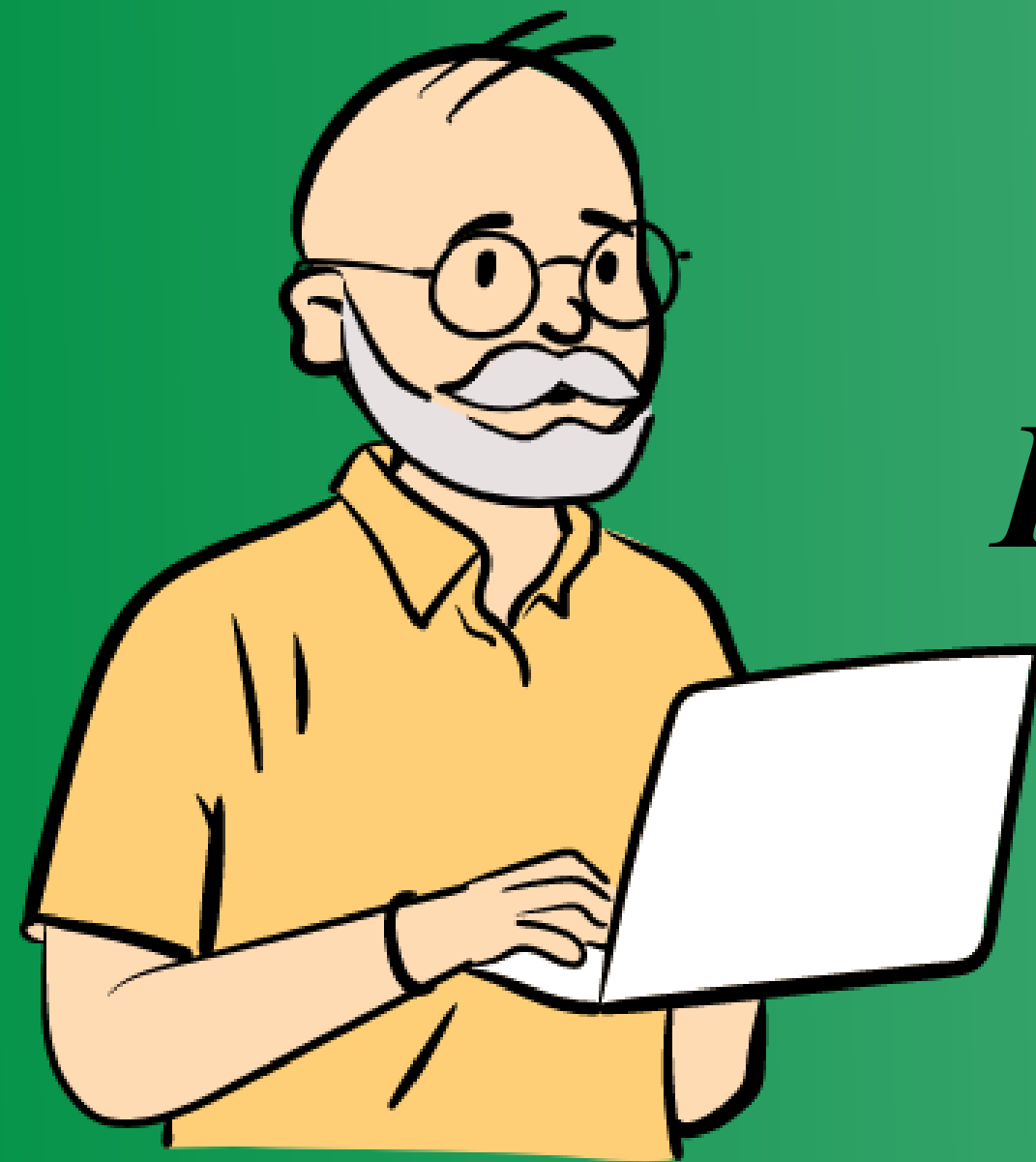






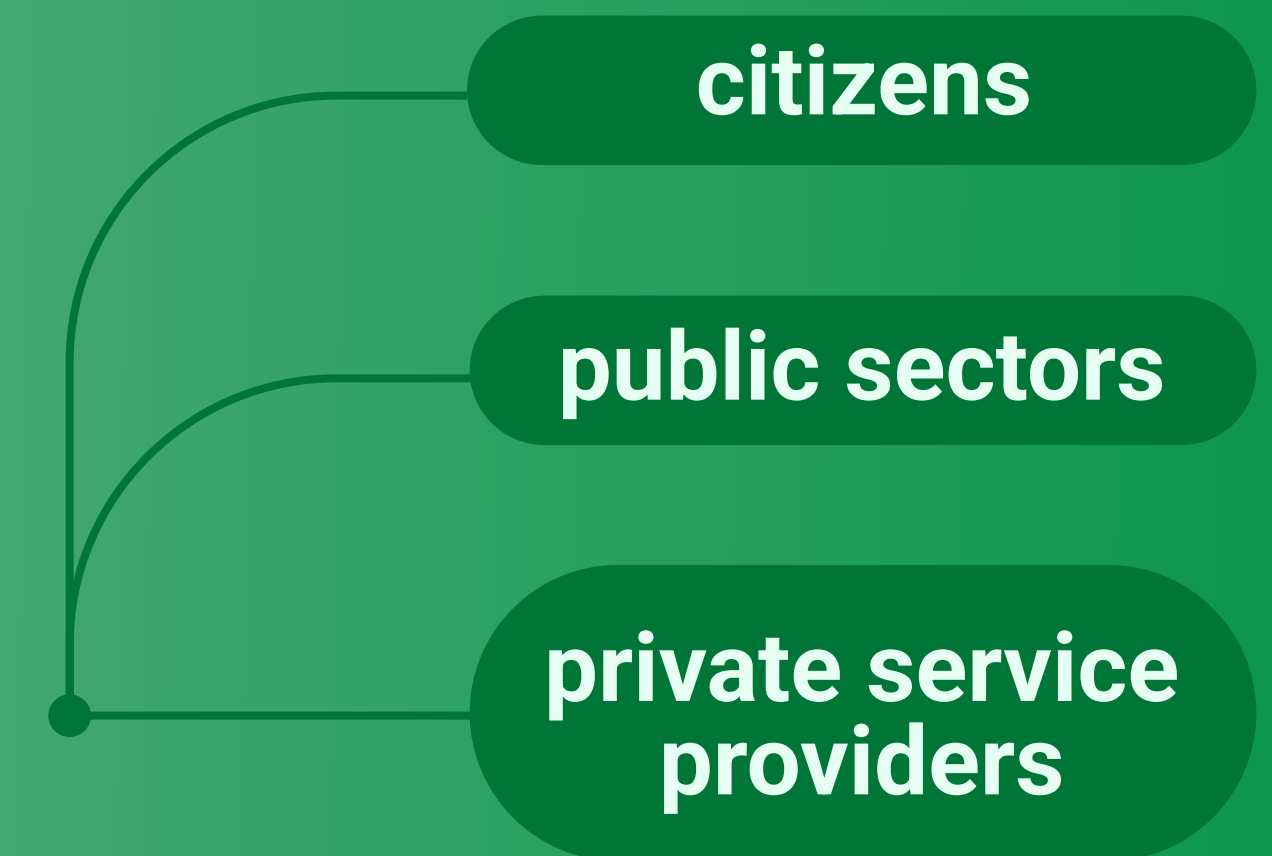
# Matti's Retirement Life with Digital Services

Citizen Story



*Matti's  
Retirement Life  
with Digital  
Services*

**Research  
on the  
Retirement  
Service  
Ecosystem**







Limited digital literacy\*  
constrains the ability to use  
digital services.

Citizen Ability

**\*Digital literacy:** To find,  
evaluate, and communicate  
information in digital platform

*“Evaluating authenticity of digital  
information is hard, making us vulnerable  
to telecommunication scams.”*

— Elina, Interviewee from co-housing



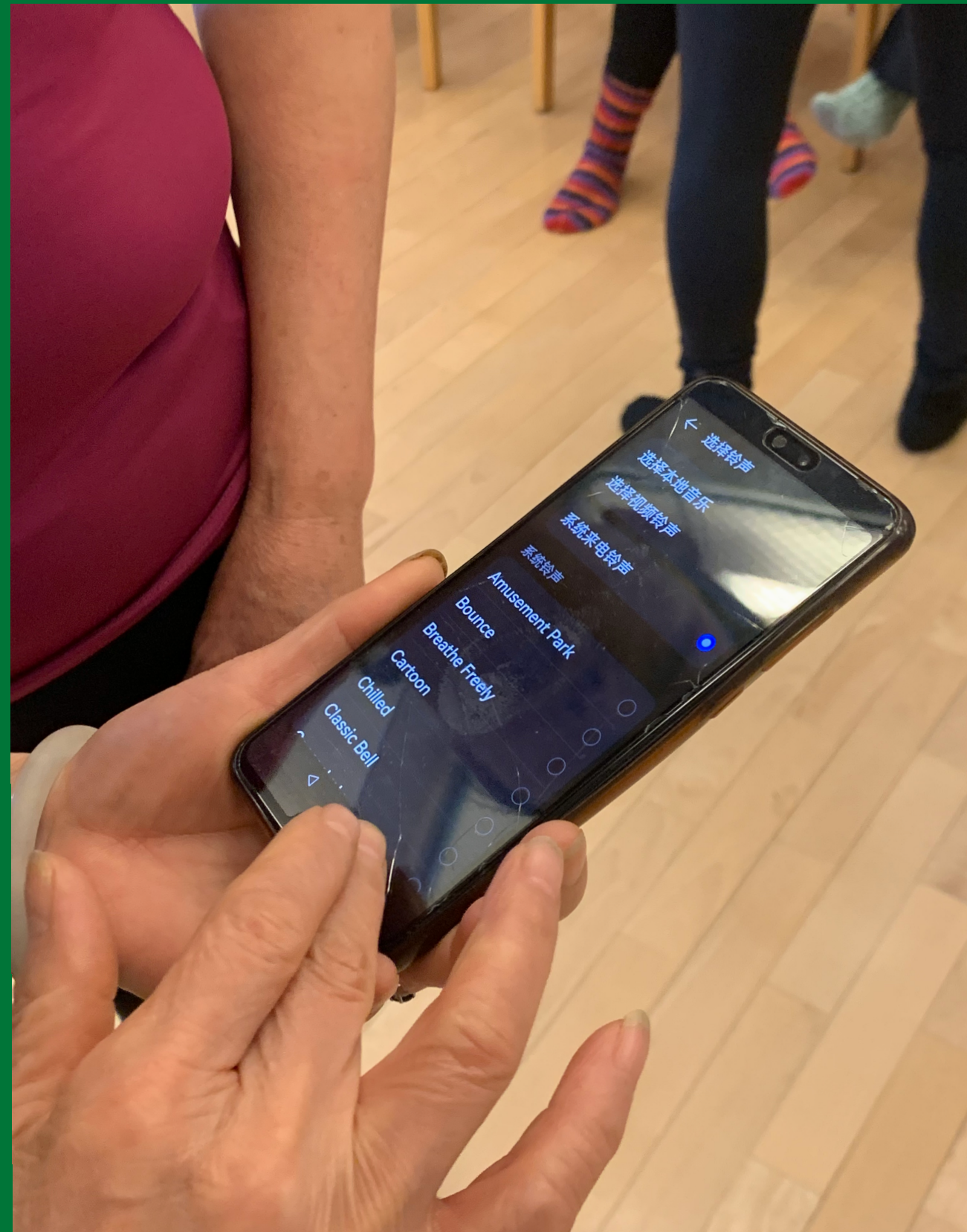
**Image:**  
Interview with Elina, Sirpa and Juha from co-housing.





**Limited digital literacy** constrains the ability to use digital services.

Citizen Ability



**Image:**  
*Chinese immigrant seniors encountering difficulties while attempting to add contacts in WhatsApp, frequently clicking the incorrect button due to a lack of familiarity with the interface*

Older individuals often don't possess the same **intuitive grasp of digital interfaces**.

This leads to confusion, difficulty in navigation, and discouragement.





**Lack of consistency**  
leads to frustration and  
disengagement.

Service Availability



**Image:**  
Interview with Elina, Sirpa and  
Juha from co-housing project

*“Every service  
should have  
consistent and  
familiar routines”*

— Juha, Interviewee from co-housing

*“The digital devices,  
and how services work,  
change all the time.”*

— Interviewee from Myllypuro  
Service Center Digital Club



**Image:**  
Myllypuro Senior Center



1. Service providers wanting to maintain their unique branding characteristics in their services

2. Creating uniformity requires collaboration from multiple sectors. However roles within the collaboration are unclear.



Lack of consistency leads to frustration and disengagement.

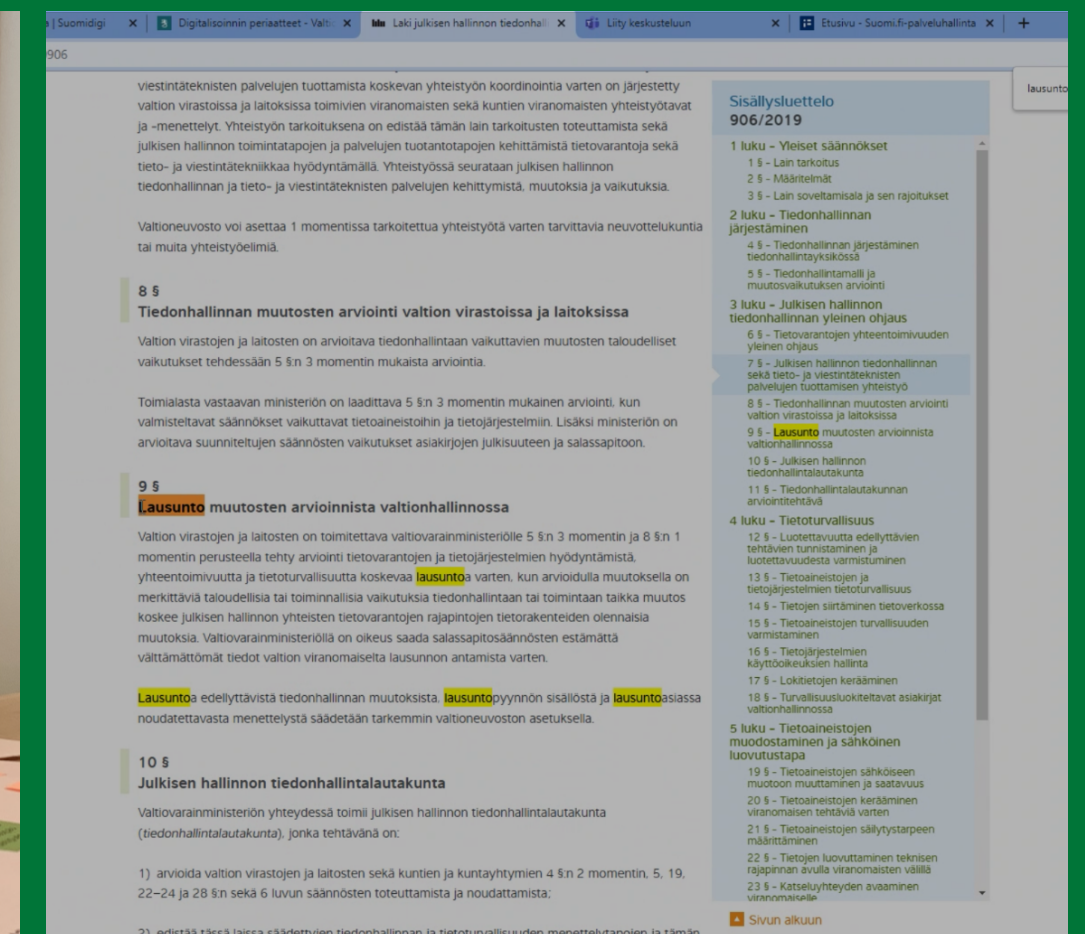
Service Availability



Image:  
Ideation session with DVV



Consultation sessions with Joonas and Eetu from DVV



Consultation sessions with Niko from VM

**Service providers need more understanding of retiree's needs and abilities.**

**Also, cross-organization collaboration is important to enhance service availability.**

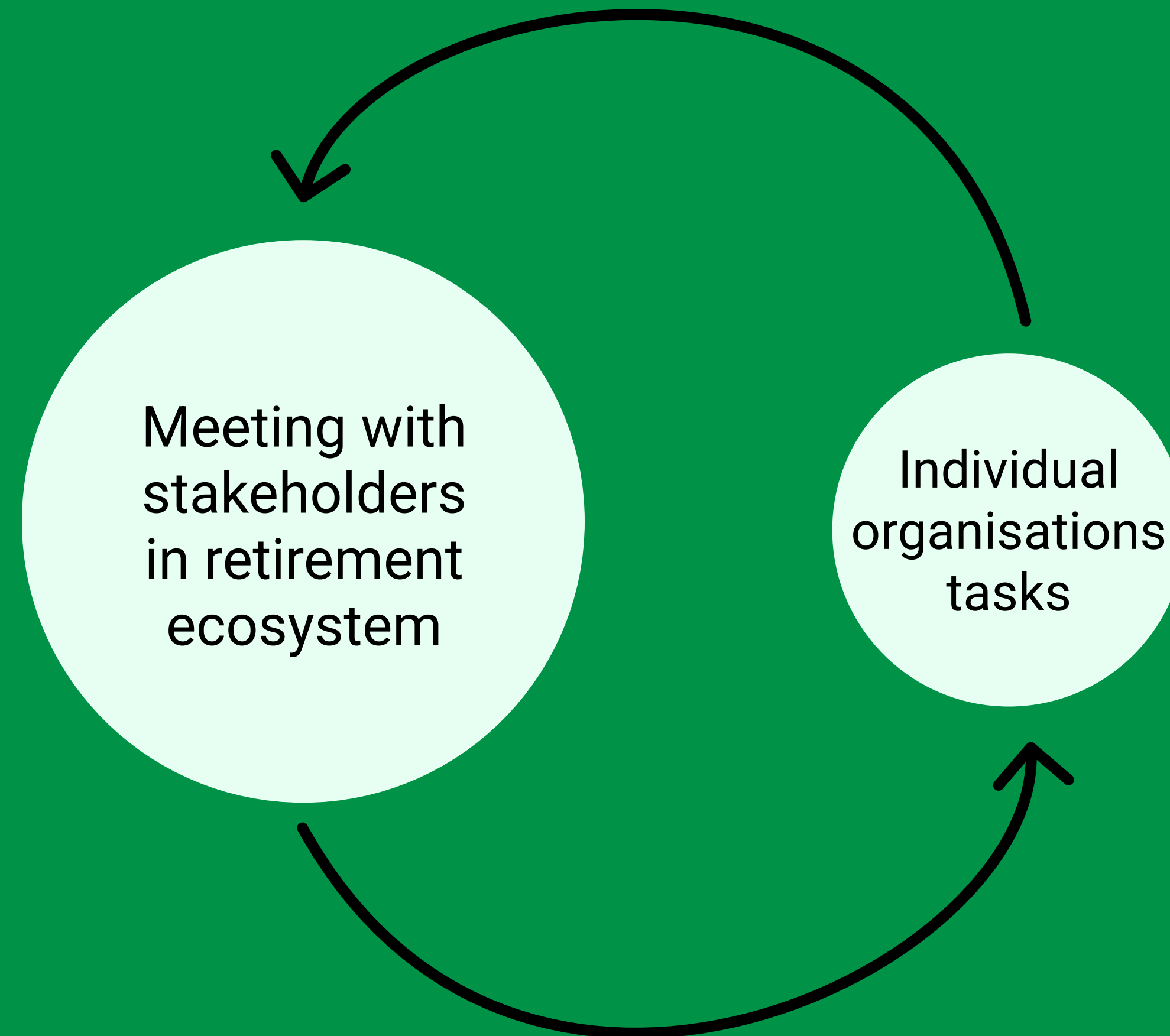




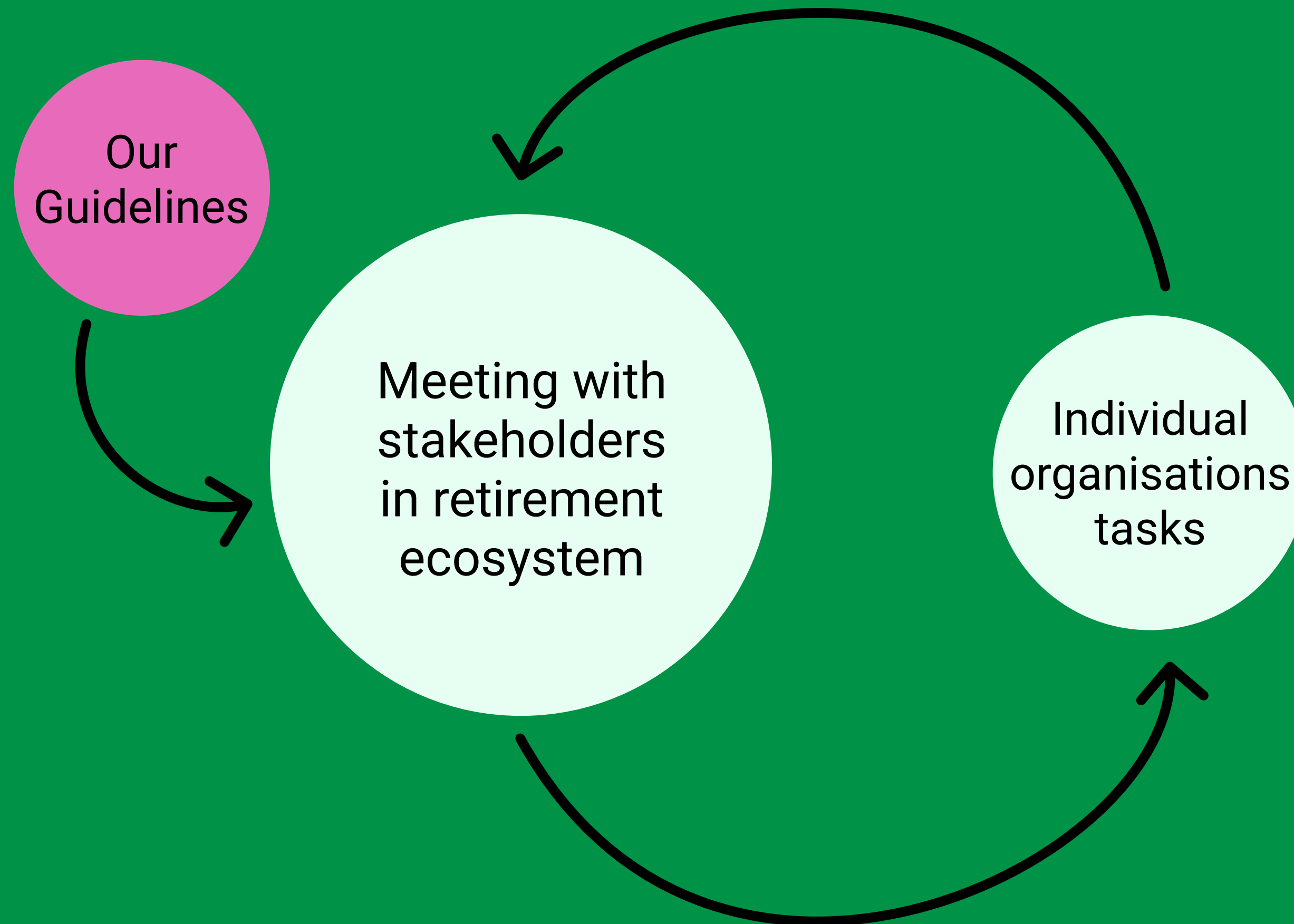
# How?



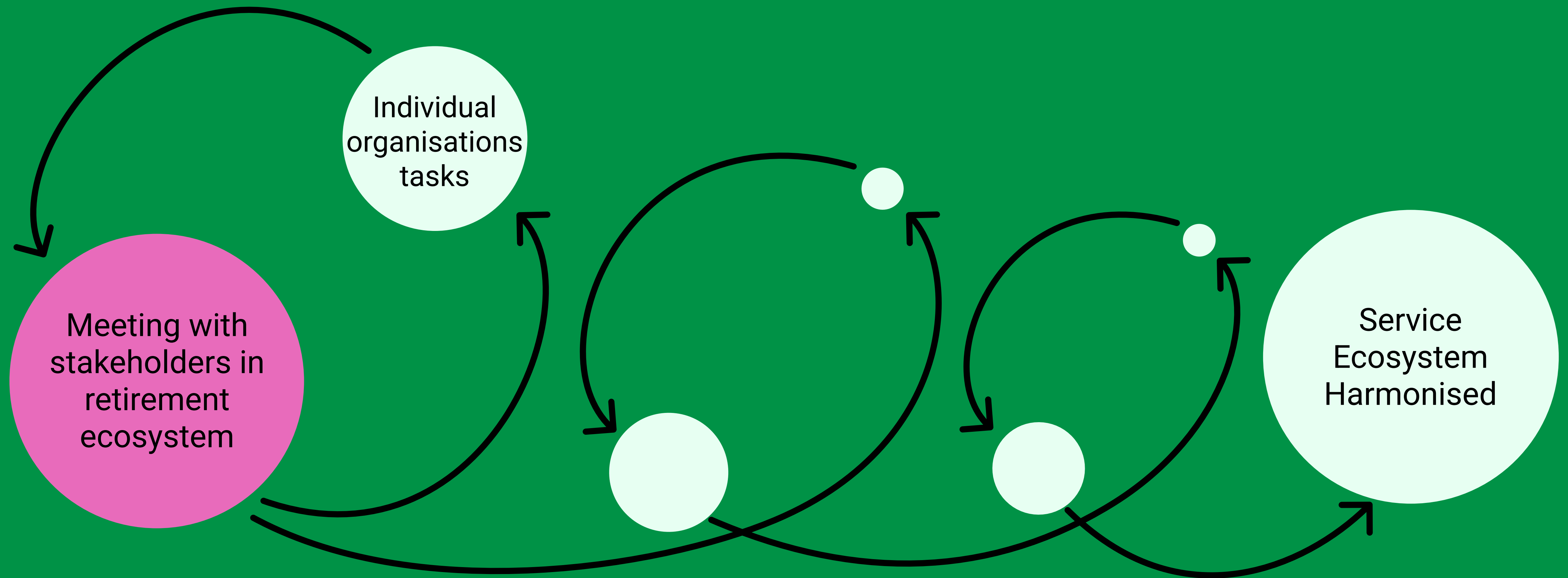
# Harmonising Service Ecosystem for a Digital Dignified Retirement



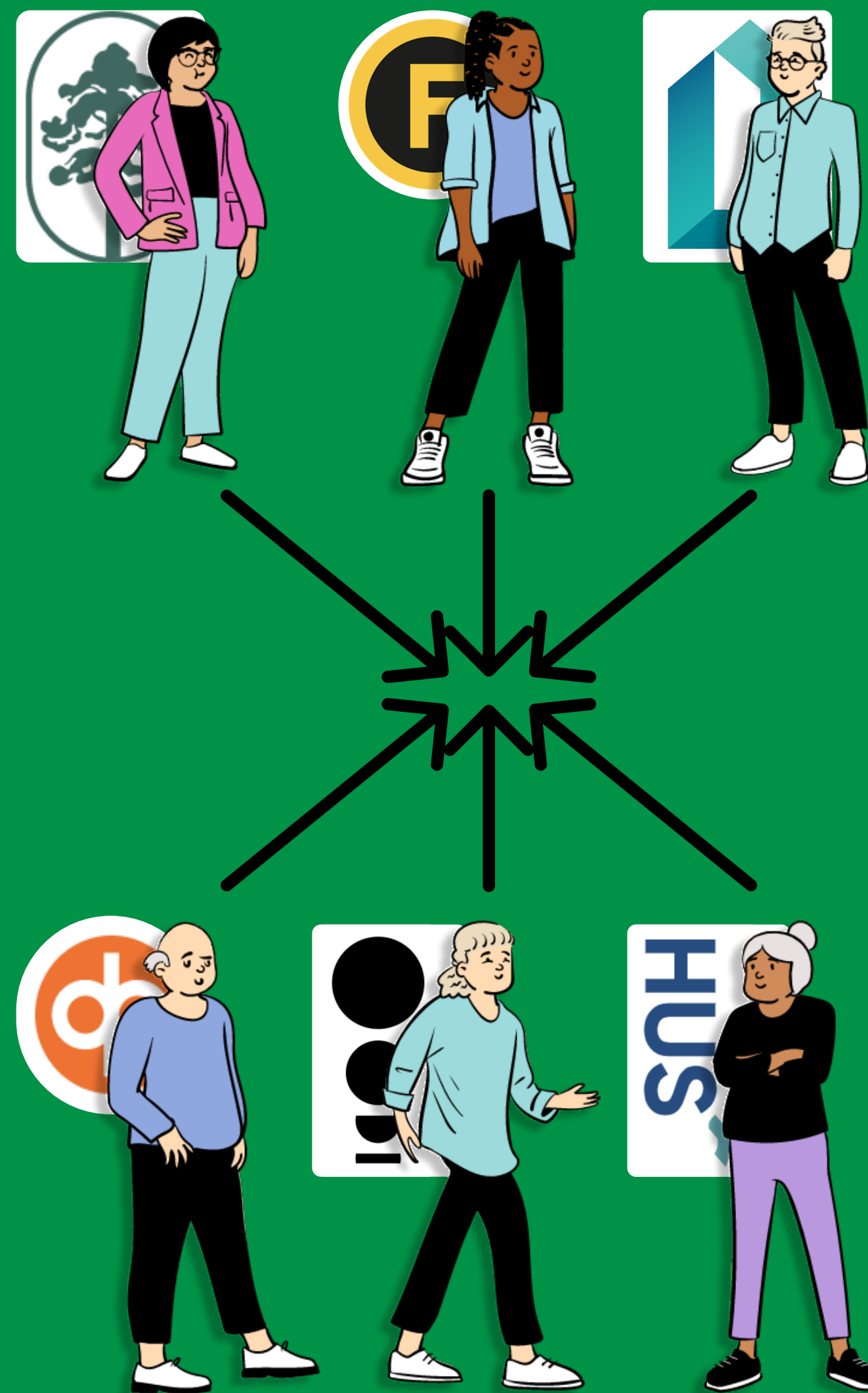
# Harmonising Service Ecosystem for a Digital Dignified Retirement



# Harmonising Service Ecosystem



# Meeting with stakeholders in retirement ecosystem



## Focus

**Standardization to enhance service availability and the ability to ensure a dignified retirement**

*Simplified version of Stakeholder Meeting*

## Tool steps

1. Sharing  
knowledge



2. Harmonising  
practices



3. Decision

## Standardisation Topics

- **Standardising service development**
- **Standardising user experience and interfaces**
- **Standardising language and terminology**
- **Standardise service delivery**



# 1. Sharing knowledge

Sharing knowledge	Service development	User Interface User Experience	Language and Terminology	Service Delivery
How have you considered elderly people in...?	e.g. Participation for mapping needs	e.g. Evaluate and test the efficacy	e.g. Evaluate and test the efficacy	e.g. Feedback from current services and platforms
How have you considered new technology to improve...?	e.g. New type of engagement with citizens through new media	e.g. New way of evaluate and test efficacy	e.g. Sharing data	e.g. New way of evaluate satisfaction
What good practices that satisfy user have you identified for...?	e.g. Participation for creating new services	e.g. Utilizing Senior UI guidelines for web services	e.g. Use selkosuomi	e.g. Engaging caregivers for encountering elders
How have you collaborated with stakeholders in the ecosystem for...?	e.g. Interoperability of new services	e.g. Collaboration with DVV for <a href="https://suomi.fi">Suomi.fi</a>	e.g. Utilizing Finnish government glossary created by DVV	e.g. Requesting Kela for redirection to other service providers
Which are the limitations and barriers in terms of...?	e.g. Legislation issues	e.g. Lacking information of standard UI and UX design	e.g. Each organization utilizing different words in same terminology	e.g. Digital literacy among elders

How have you considered elderly people in...?

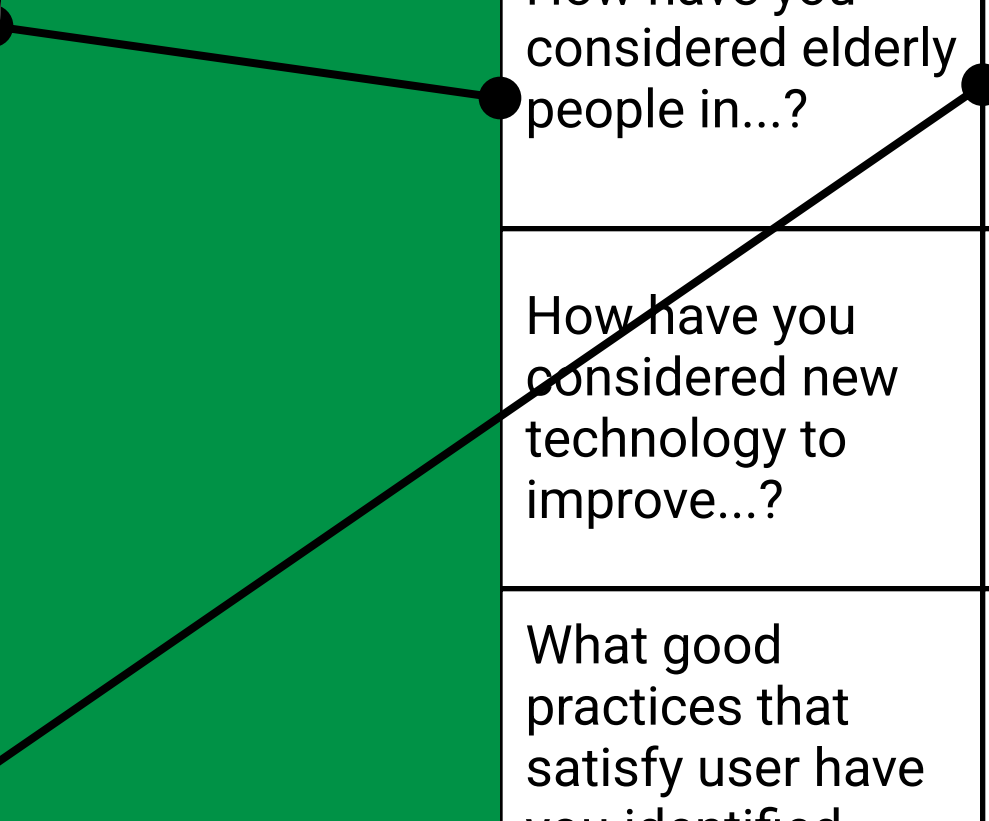
e.g. Participation for mapping needs

# 1. Sharing knowledge

	Sharing knowledge	Service development	User Interface User Experience	Language and Terminology	Service Delivery
How have you considered elderly people in...?		Workshops	Evaluation with 50 people		
How have you considered new technology to improve...?		Help Bot			
What good practices that satisfy user have you identified for...?		Add more content in the English sections			
How have you collaborated with stakeholders in the ecosystem for...?			Banks + Vero		
Which are the limitations and barriers in terms of...?					Difficult to let them know the service exists

How have you considered elderly people in...?

e.g. Participation for mapping needs



# 2. Harmonising Practices

Harmonise Practices	Service development		User Interface User Experience		Language and Terminology		Service Delivery	
	e.g. Participation for mapping needs	How is this enhancing Availability of services and Ability of people?	e.g. Evaluate and test the efficacy	How is this enhancing Availability of services and Ability of people?	e.g. Evaluate and test the efficacy	How is this enhancing Availability of services and Ability of people?	e.g. Feedback from current services and platforms	How is this enhancing Availability of services and Ability of people?
How should we consider elderly people in... from now on?	e.g. Participation for mapping needs	How is this enhancing Availability of services and Ability of people?	e.g. Evaluate and test the efficacy	How is this enhancing Availability of services and Ability of people?	e.g. Evaluate and test the efficacy	How is this enhancing Availability of services and Ability of people?	e.g. Feedback from current services and platforms	How is this enhancing Availability of services and Ability of people?
How should we consider new technology to improve... from now on?	e.g. New type of engagement with citizens through new media	How is this enhancing Availability of services and Ability of people?	e.g. New way of evaluate and test efficacy	How is this enhancing Availability of services and Ability of people?	e.g. Sharing data	How is this enhancing Availability of services and Ability of people?	e.g. New way of evaluate satisfaction	How is this enhancing Availability of services and Ability of people?
What good practices that satisfy user should we use for... from now on?	e.g. Participation for creating new services	How is this enhancing Availability of services and Ability of people?	e.g. Utilizing Senior UI guidelines for web services	How is this enhancing Availability of services and Ability of people?	e.g. Use selkosuomi	How is this enhancing Availability of services and Ability of people?	e.g. Engaging caregivers for encountering elders	How is this enhancing Availability of services and Ability of people?
How should we collaborate with stakeholders in the ecosystem for...?	e.g. Interoperability of new services	How is this enhancing Availability of services and Ability of people?	e.g. Collaboration with DVV for <a href="https://suomi.fi">Suomi.fi</a>	How is this enhancing Availability of services and Ability of people?	e.g. Utilizing Finnish government glossary created by DVV	How is this enhancing Availability of services and Ability of people?	e.g. Requesting Kela for redirection to other service providers	How is this enhancing Availability of services and Ability of people?
Which are the prior limitations to address in terms of...?	e.g. Legislation issues	How is this enhancing Availability of services and Ability of people?	e.g. Lacking information of standard UI and UX design	How is this enhancing Availability of services and Ability of people?	e.g. Each organization utilizing different words in same terminology	How is this enhancing Availability of services and Ability of people?	e.g. Digital literacy among elders	How is this enhancing Availability of services and Ability of people?

How should we consider elderly people in... from now on?

How is this enhancing Availability of services and Ability of people?

# 3. Decisions

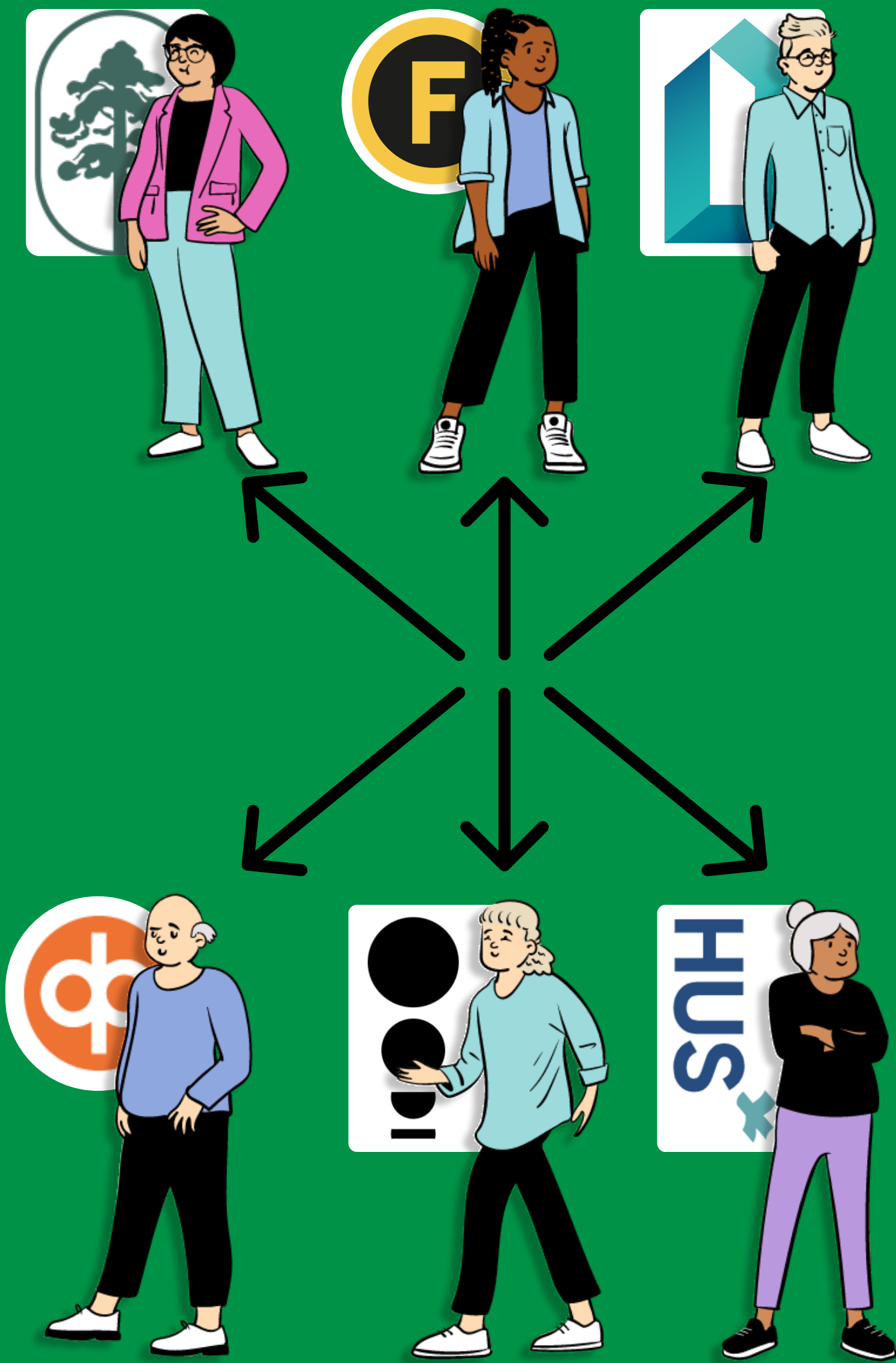


Stakeholder Title	Action Decided	Role in the Ecosystem
Who are they?	What are they going to do?	What will they be responsible for?
Who are they?	What are they going to do?	What will they be responsible for?
Who are they?	What are they going to do?	What will they be responsible for?
Who are they?	What are they going to do?	What will they be responsible for?
Who are they?	What are they going to do?	What will they be responsible for?

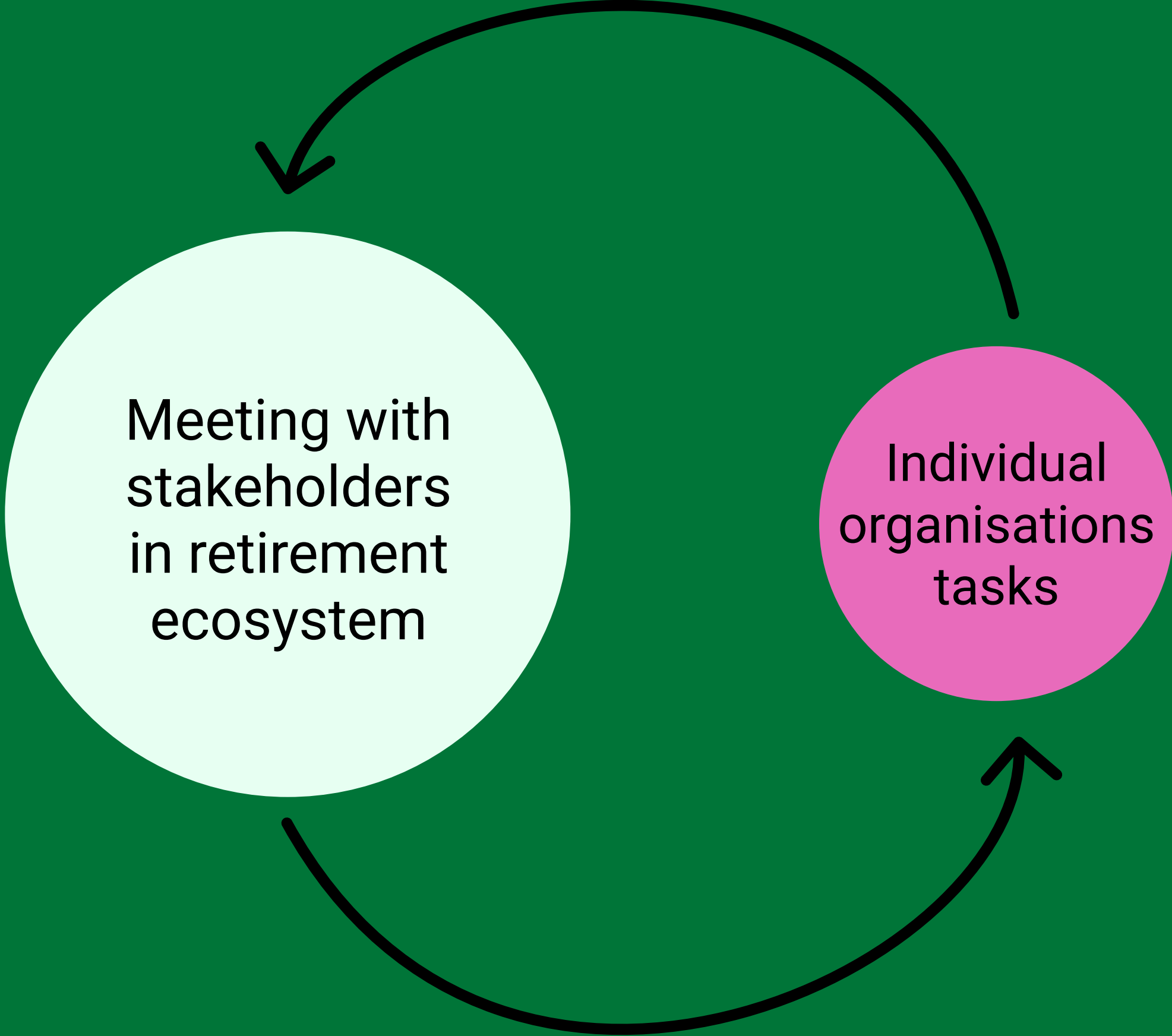




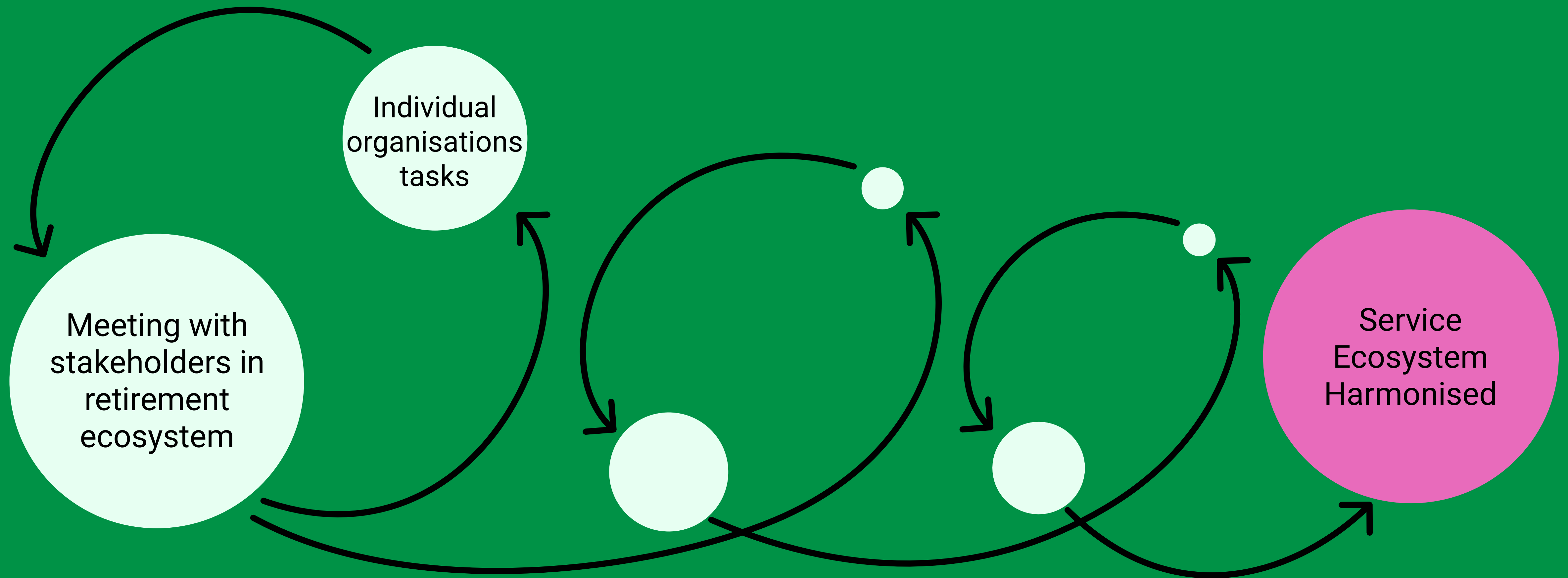
# Optimizing their services to meet the decision (standard)



*Simplified version of Stakeholder Meeting*



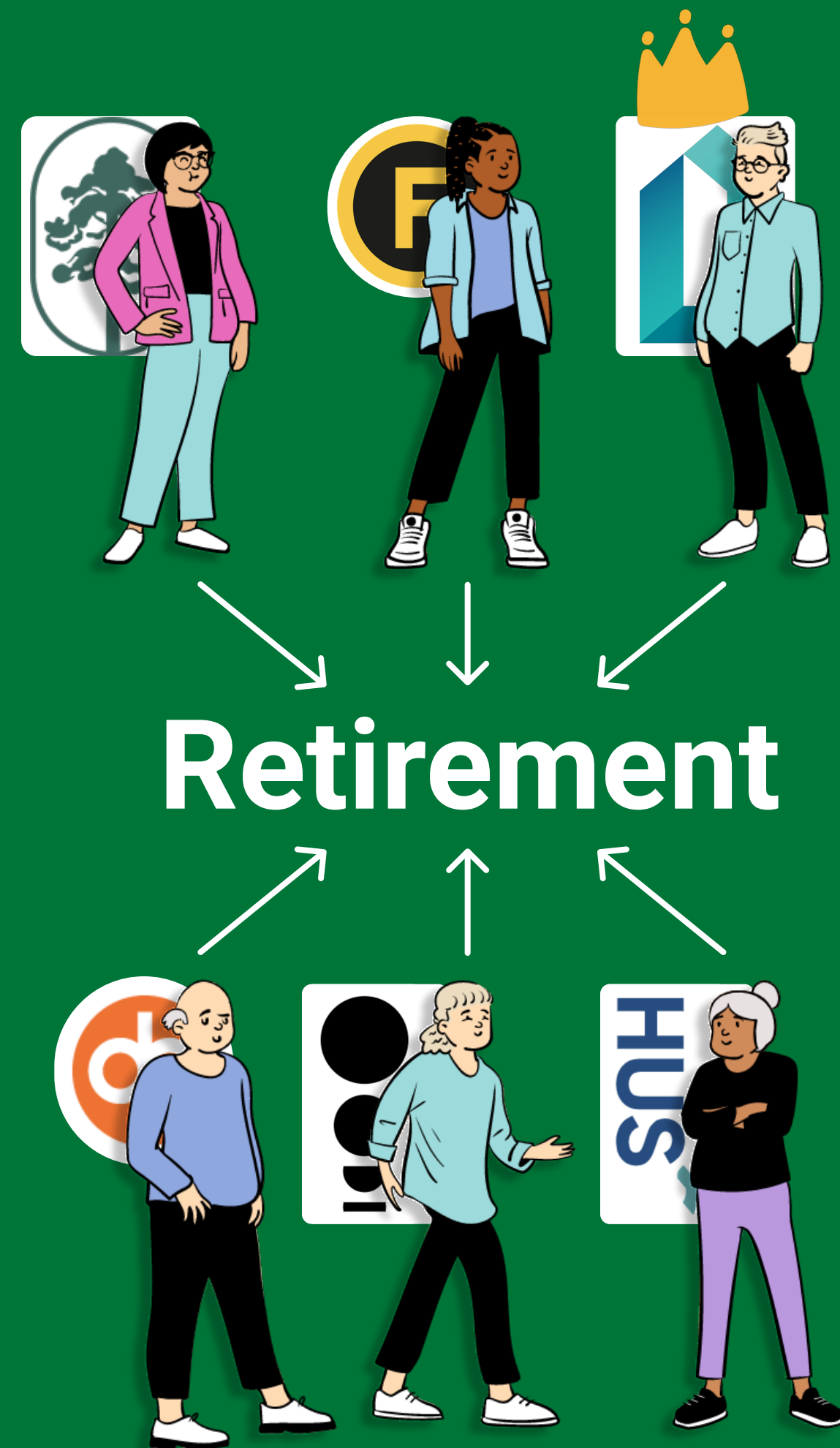
# Harmonising Service Ecosystem



# DVV leads and facilitates

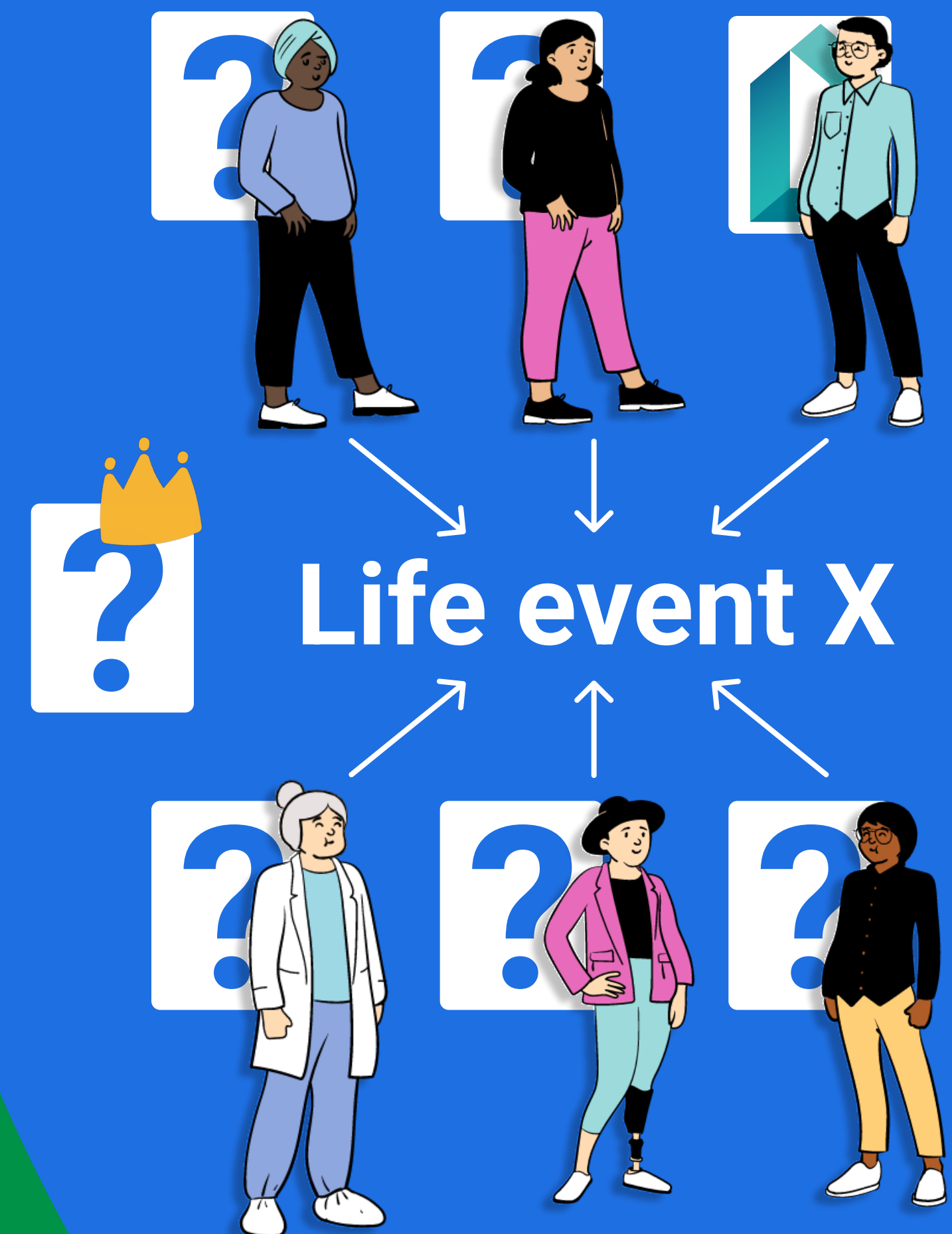
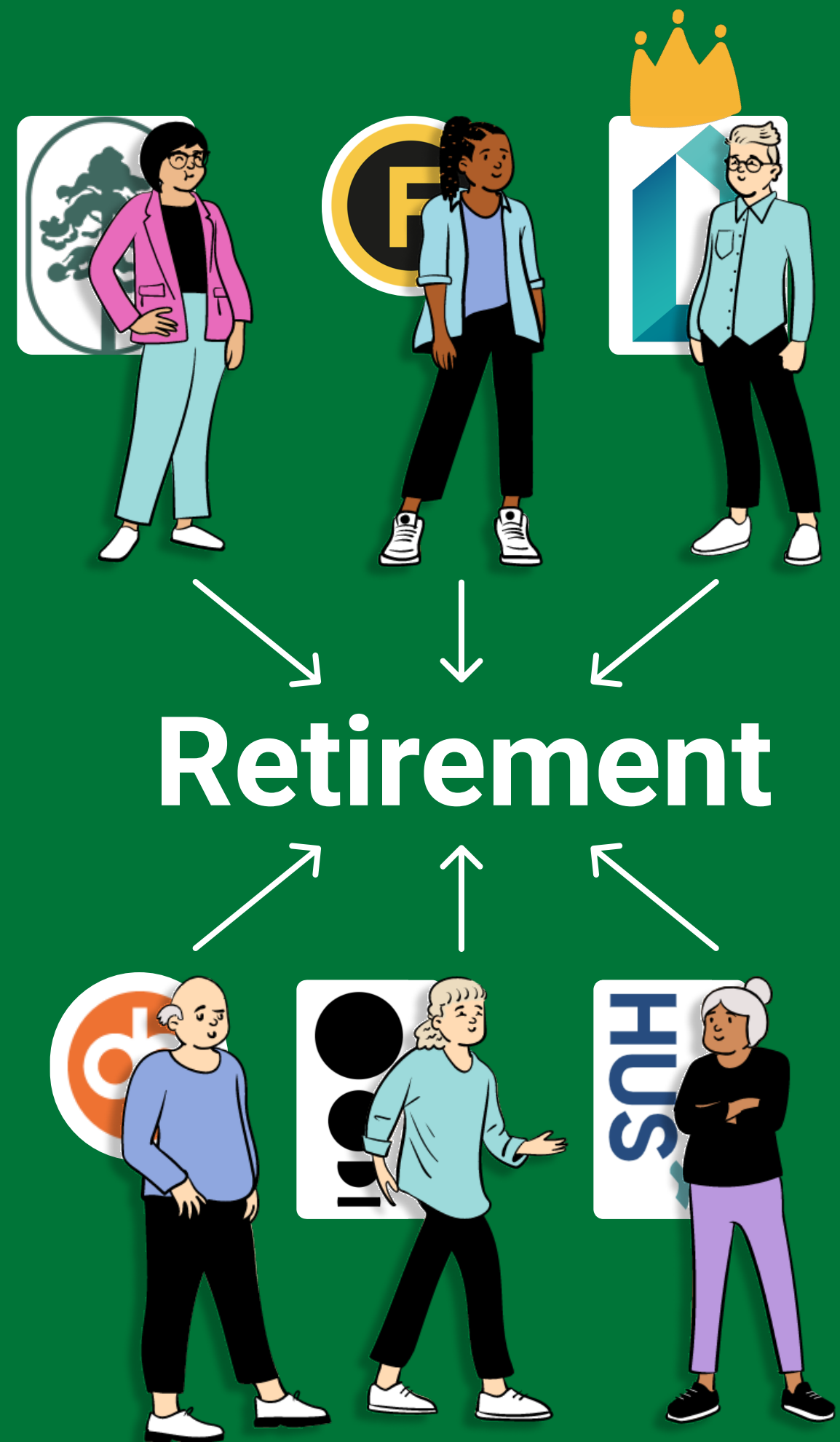


# Harmonising & standardising benefits for retirement





# Harmonising & standardising benefits for everyone



# Also for Matti



*“Design anything. We’ll use it.”*

Sirpa Baer

Retired Interviewee from a  
Kalasatama Co-housing company