Digital Inclusion for a Dignified Retirement: Harmonizing Service Ecosystems

Project brief 1: life event for a dignified old age

Group 1A

MINISTRY OF FINANCE

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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
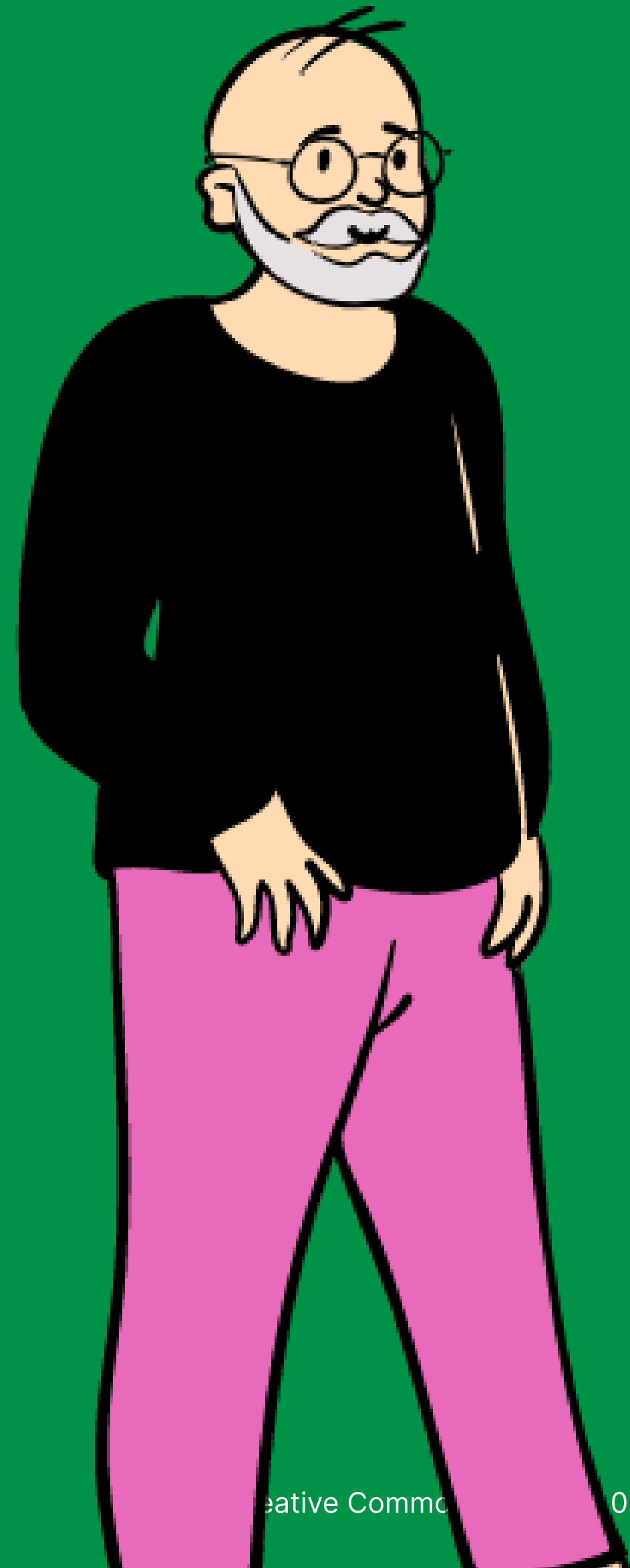new service in real life*

Matti's Retirement Life with Digital Services

Citizen Story

Matti

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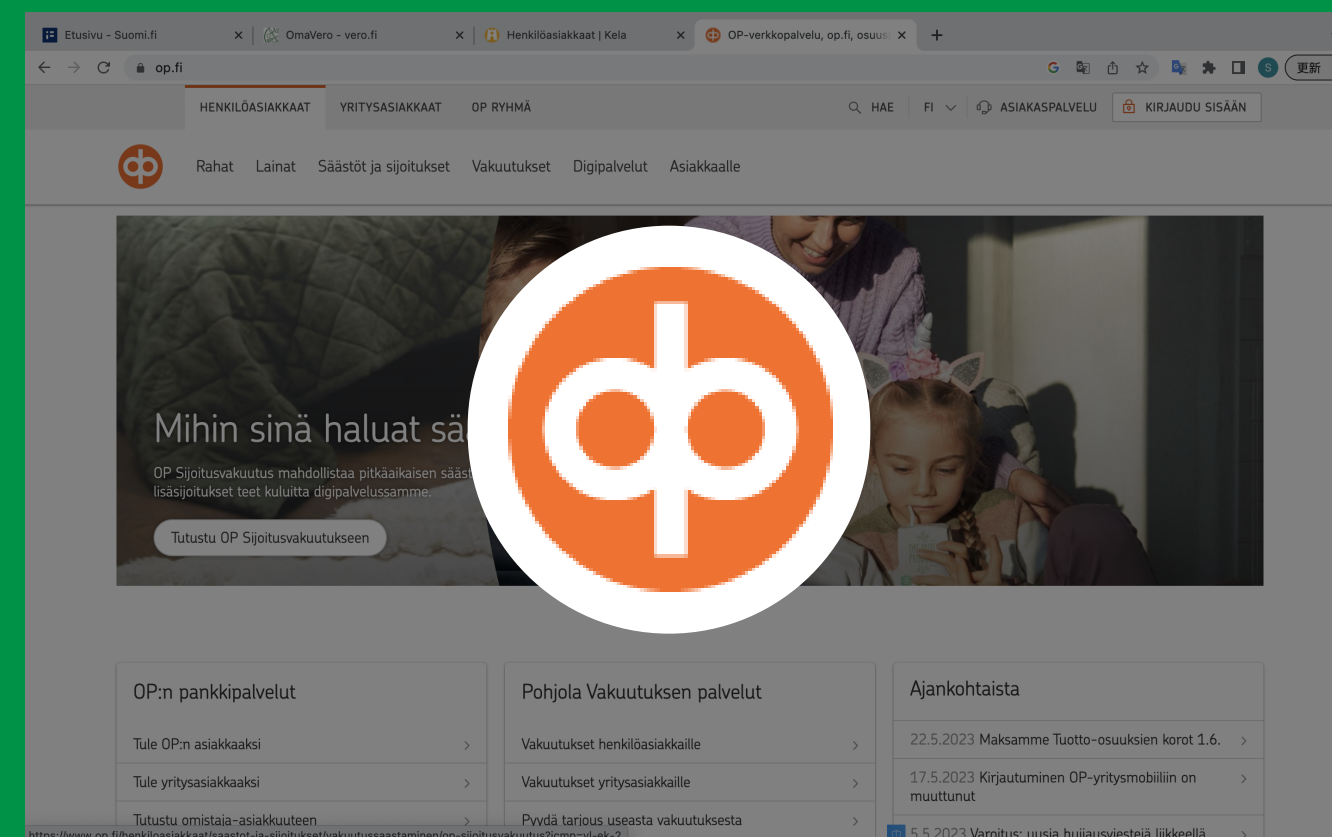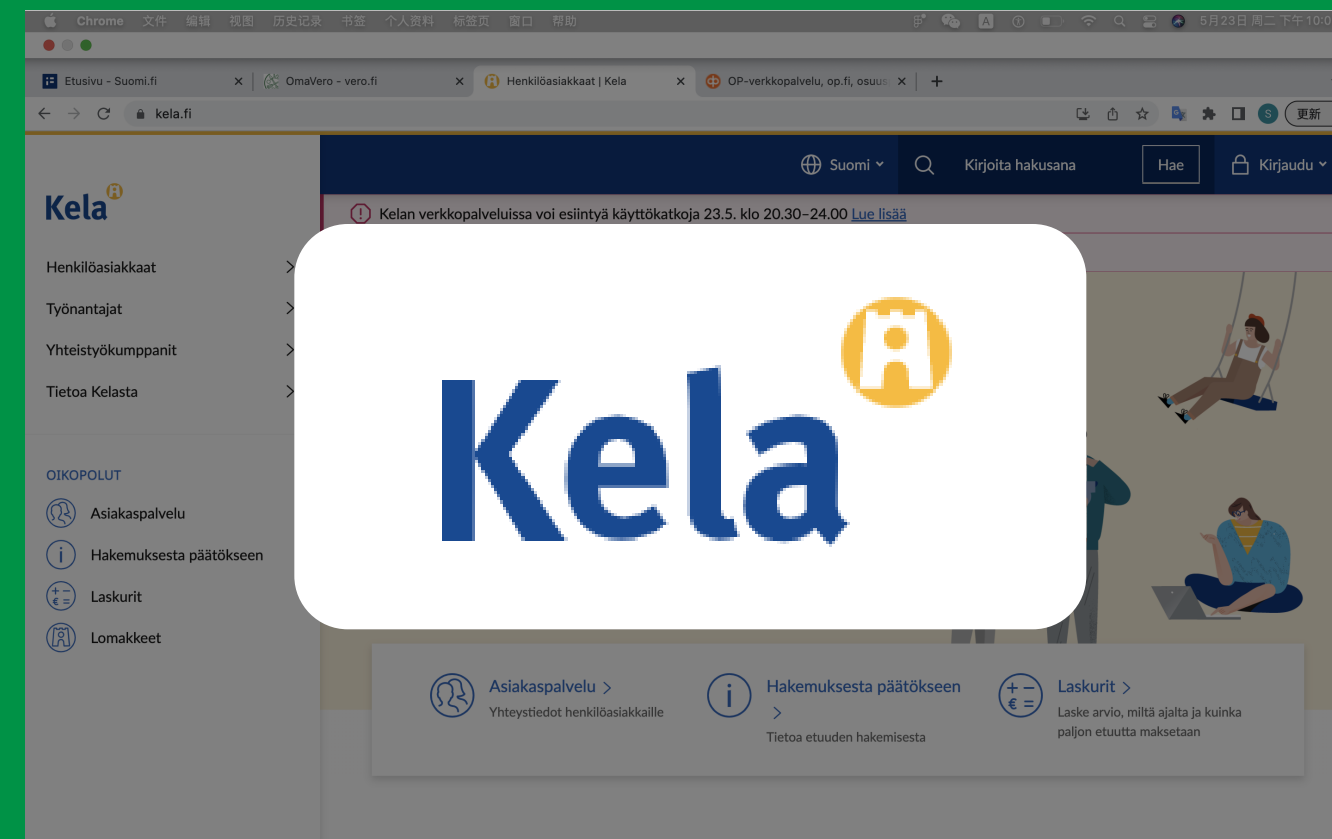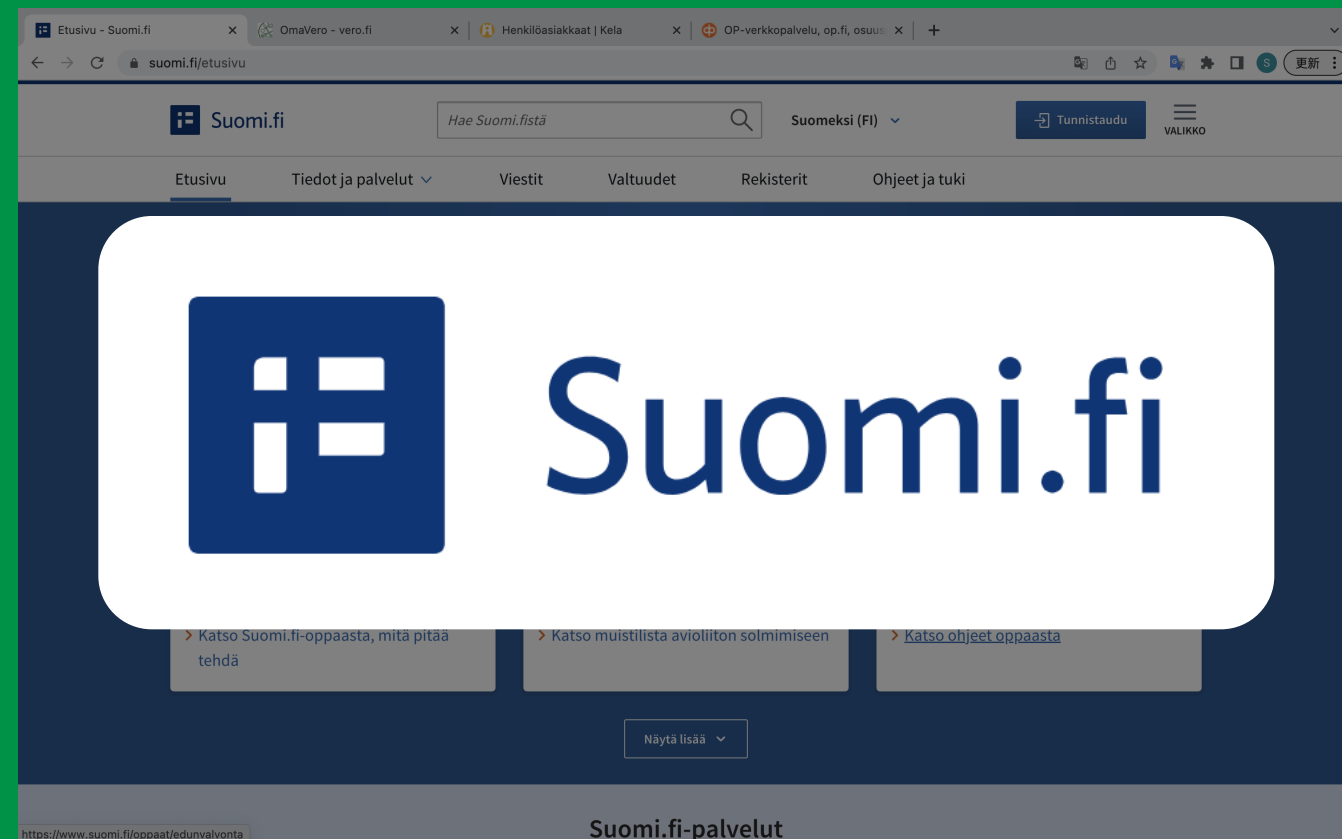- Struggles with computers and other digital things

Digitalization is coming to his job!

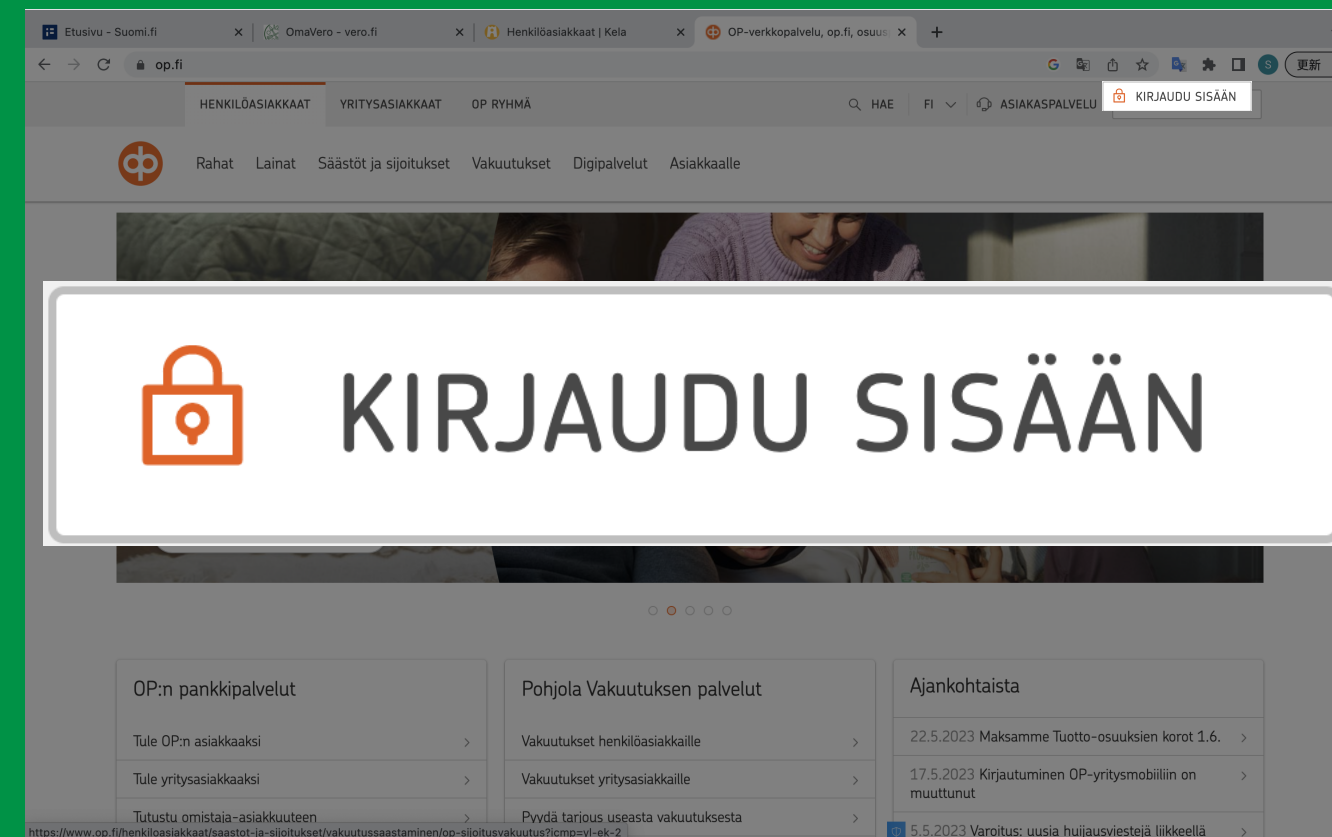*" I feel tired of dealing with complicated digital tasks."*
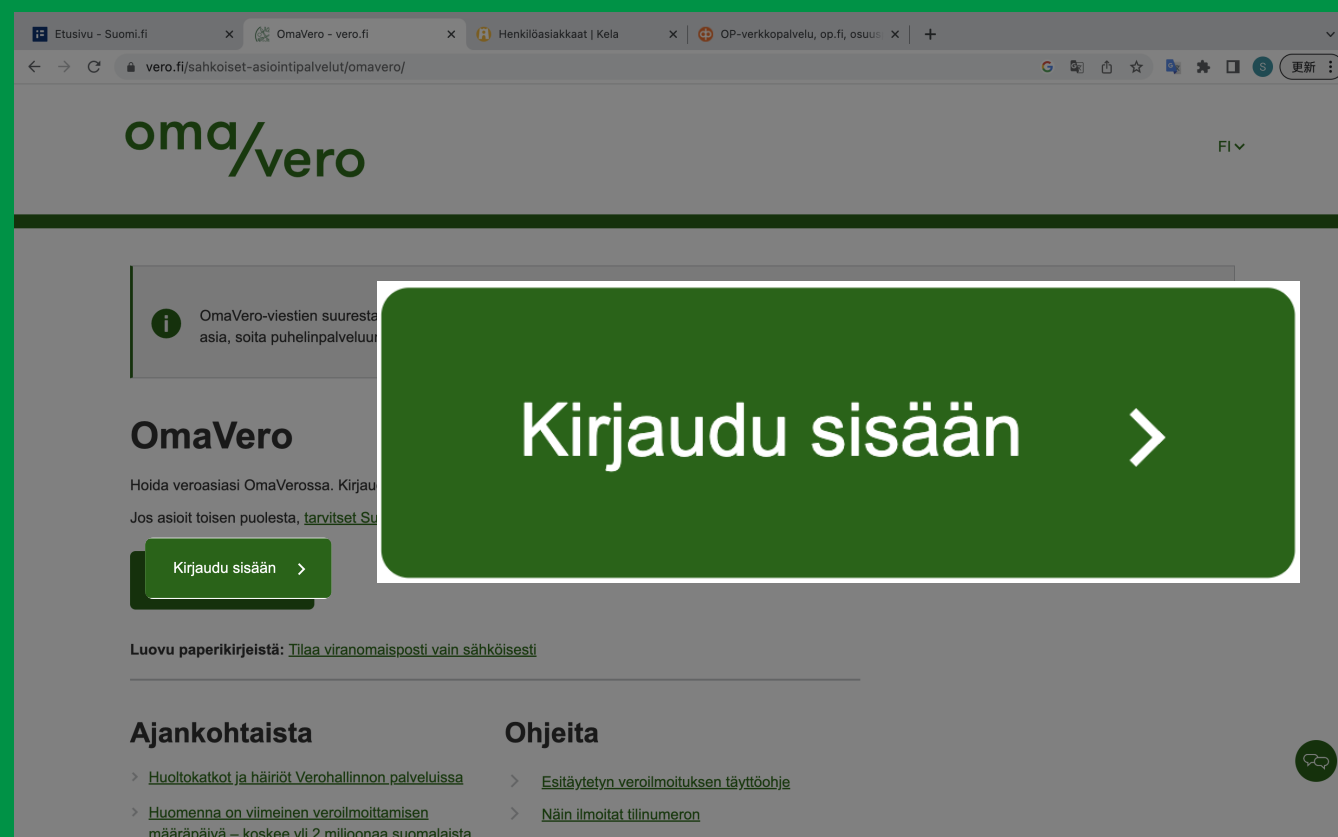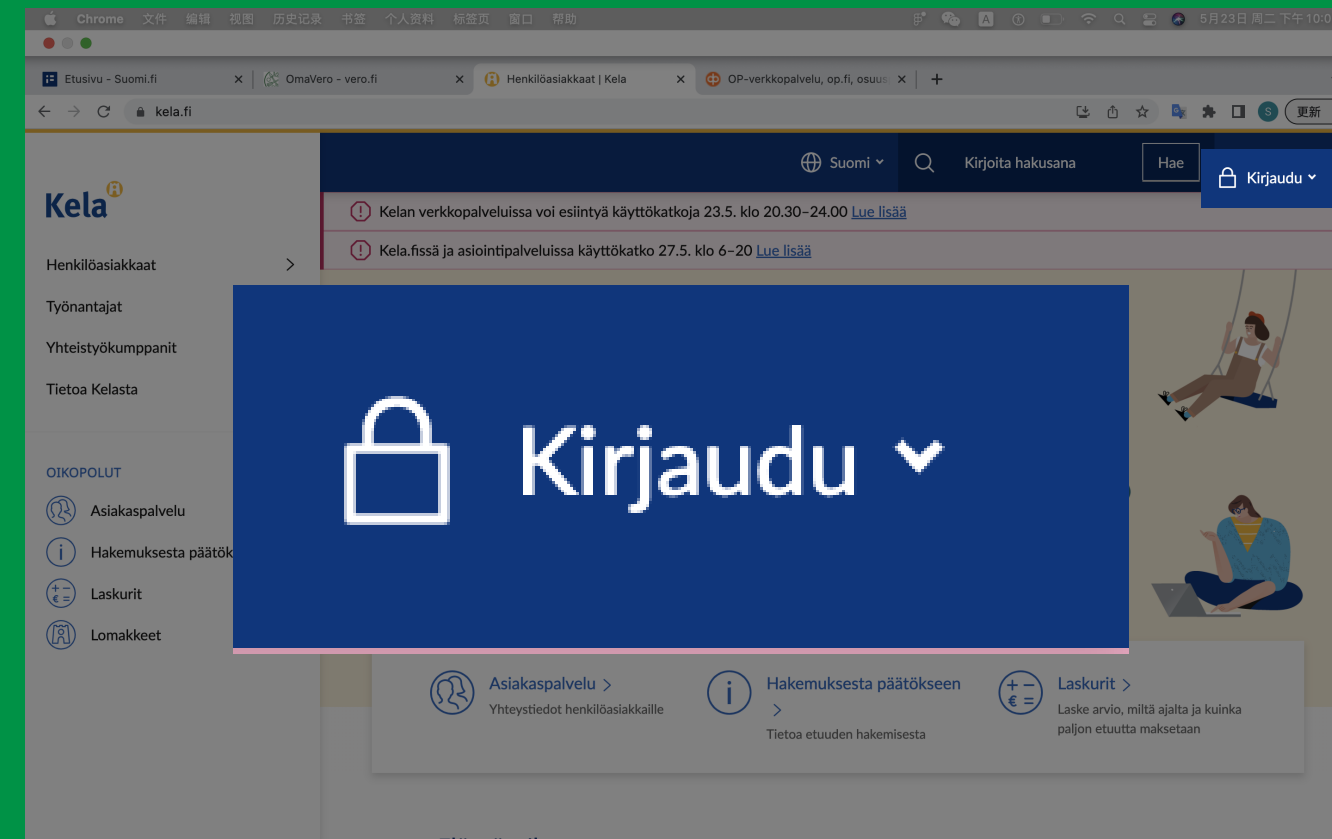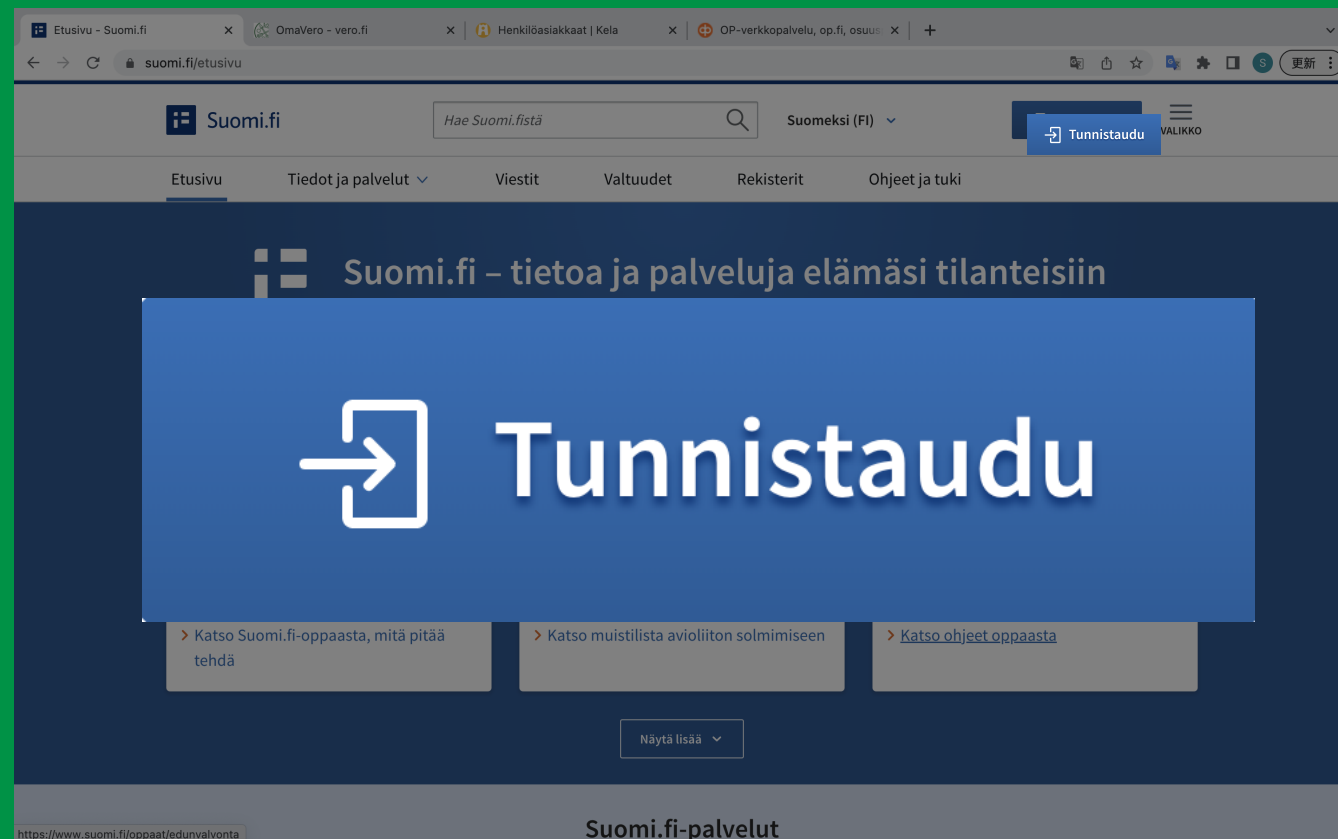
"I want to retire as soon as possible!"

"I must quickly search and plan my retirement."

"*I do not remember my credentials. logins take a lot of time!*"
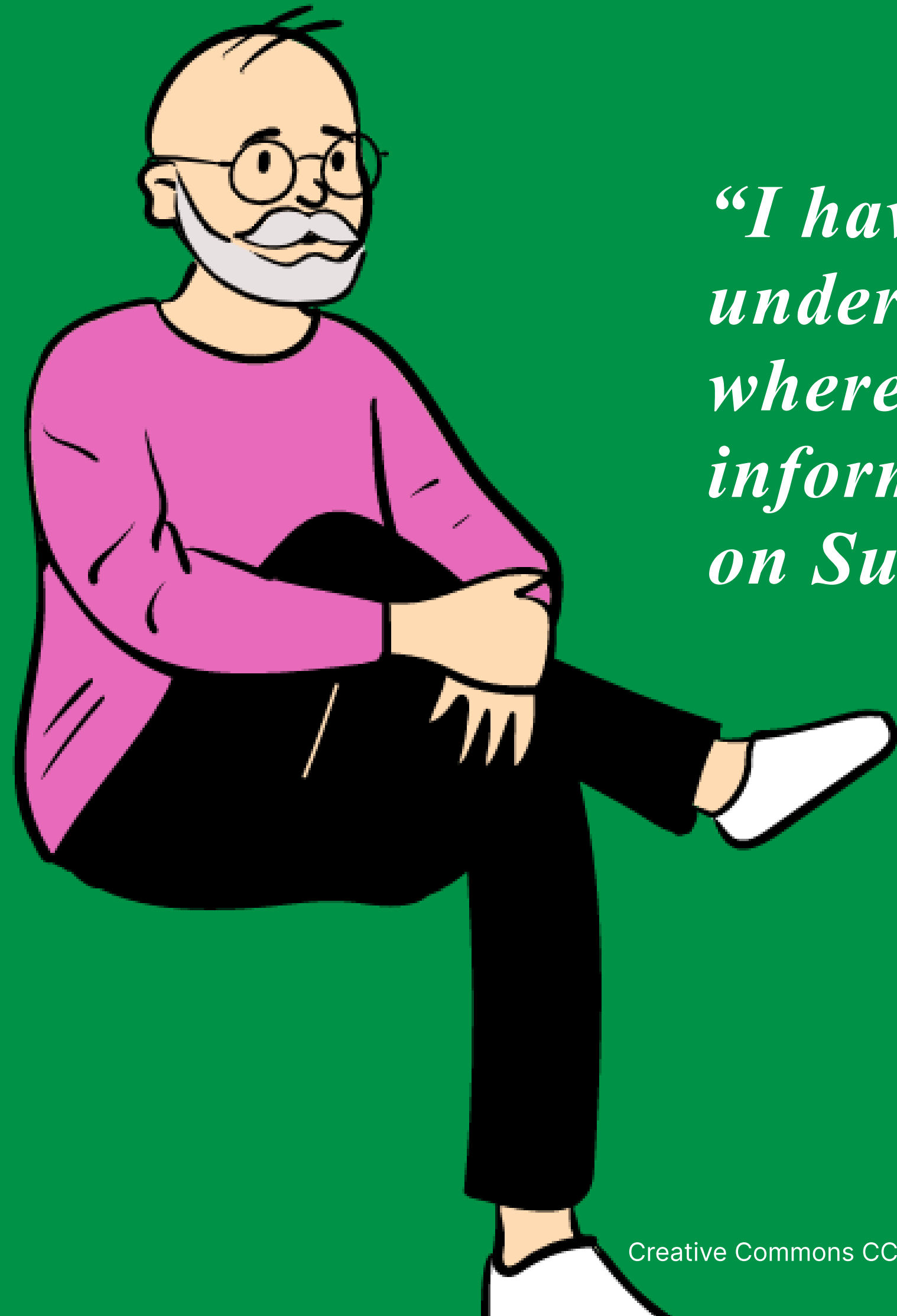
"I have trouble understanding where to find the information I need on Suomi.fi."

"I need help understanding the legal terminology on Vero and Kela."

"These services are designed for younger people who can see and understand better."
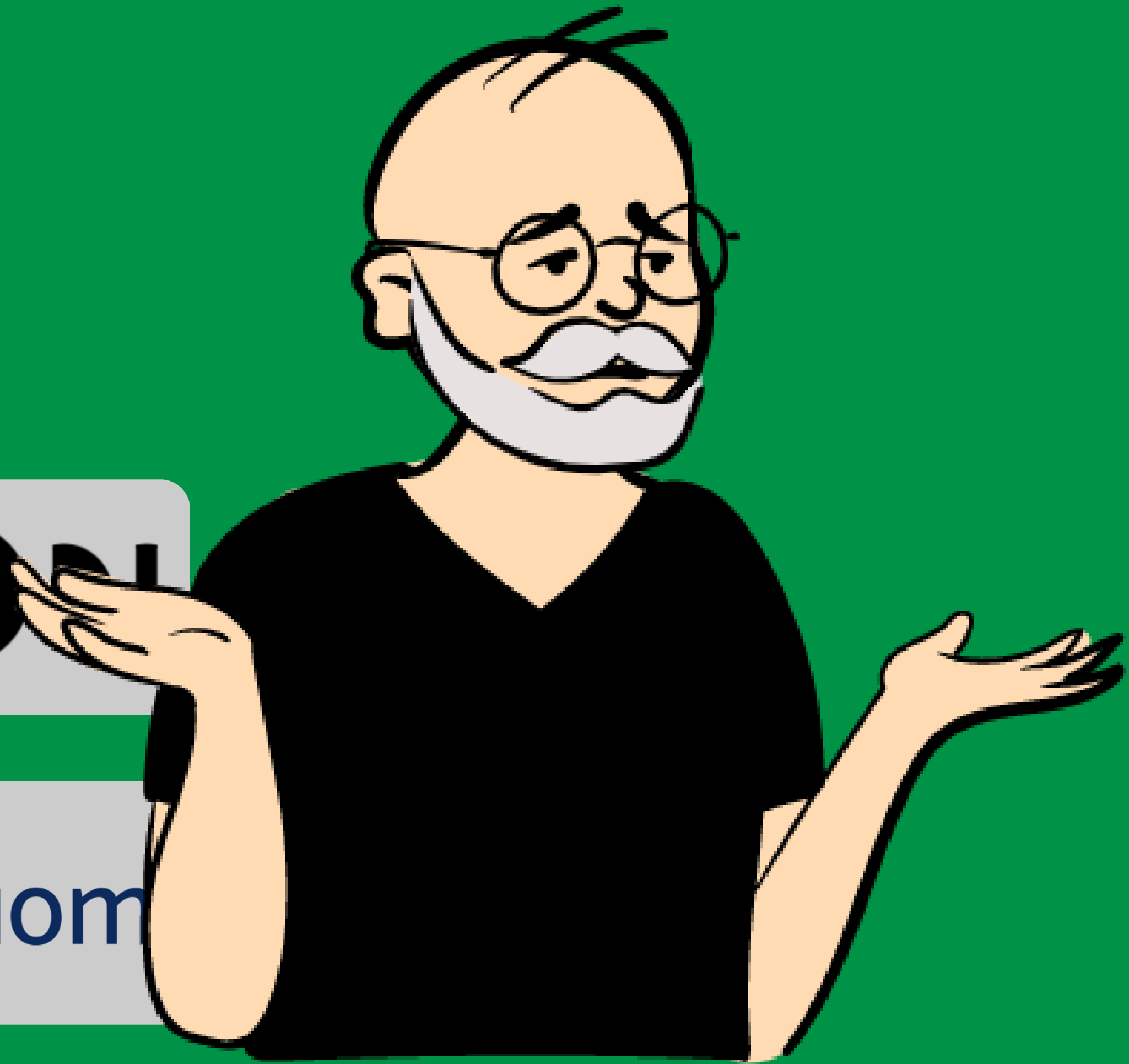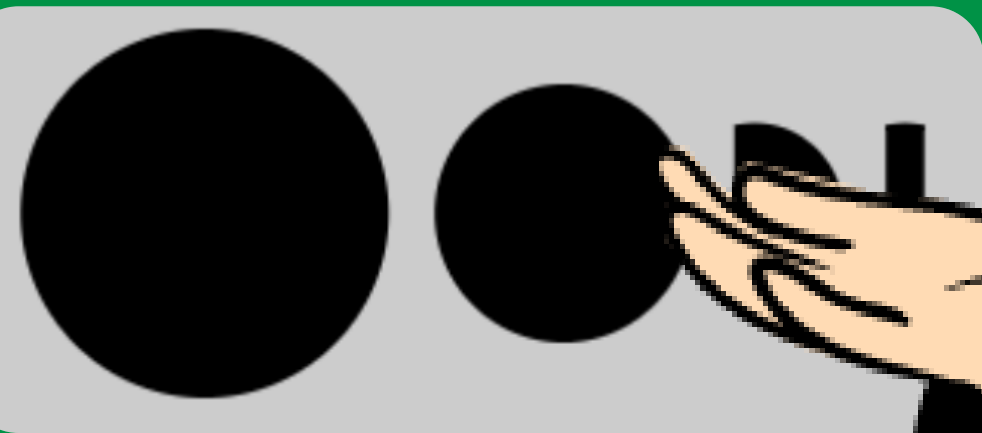
"Am I excluded from this digital age?"

"I want to use them as little as possible!"

Matti's Retirement Life with Digital Services

Citizen Story
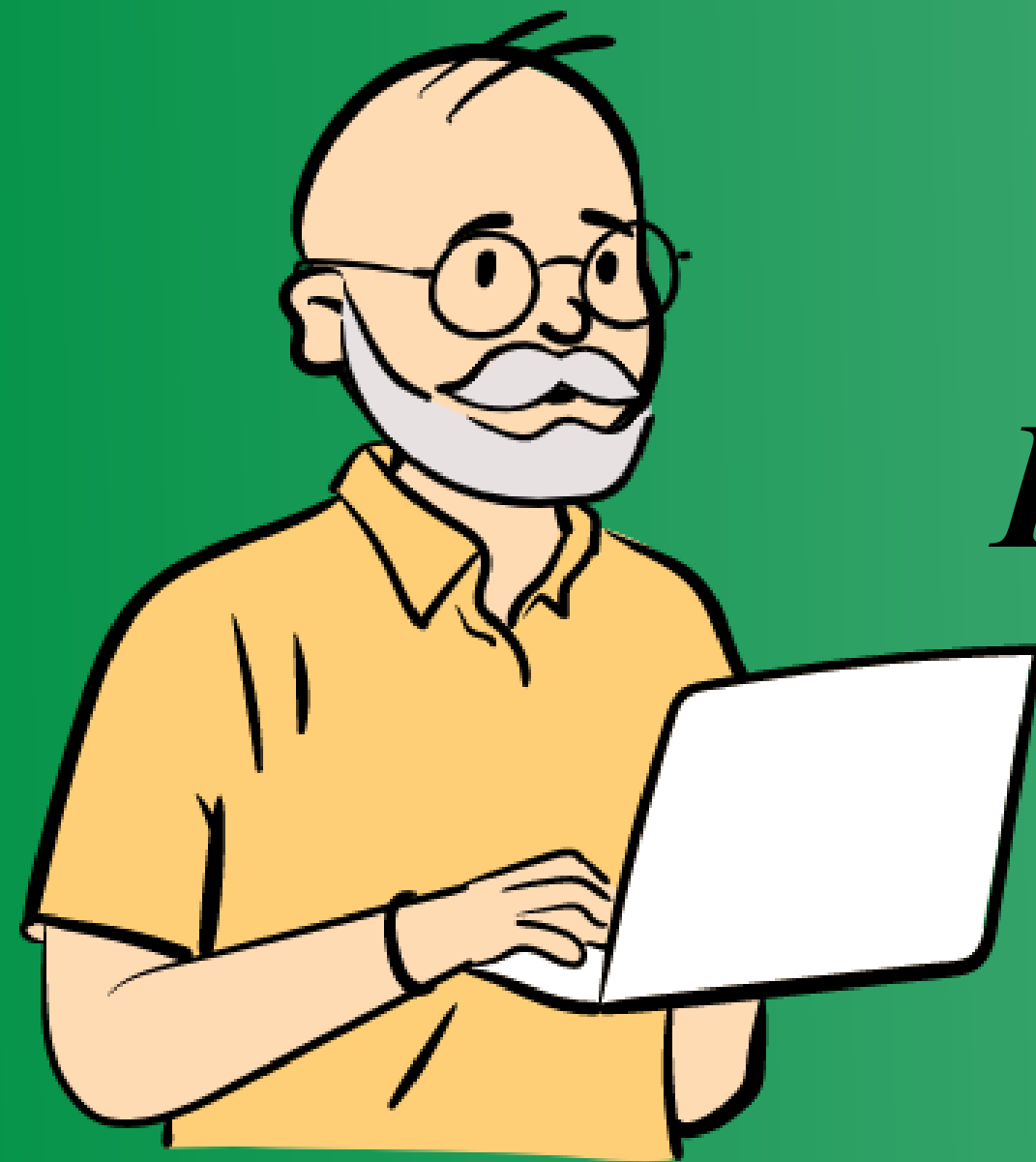
Matti's Retirement Life with Digital Services

Research on the Retirement Service Ecosystem
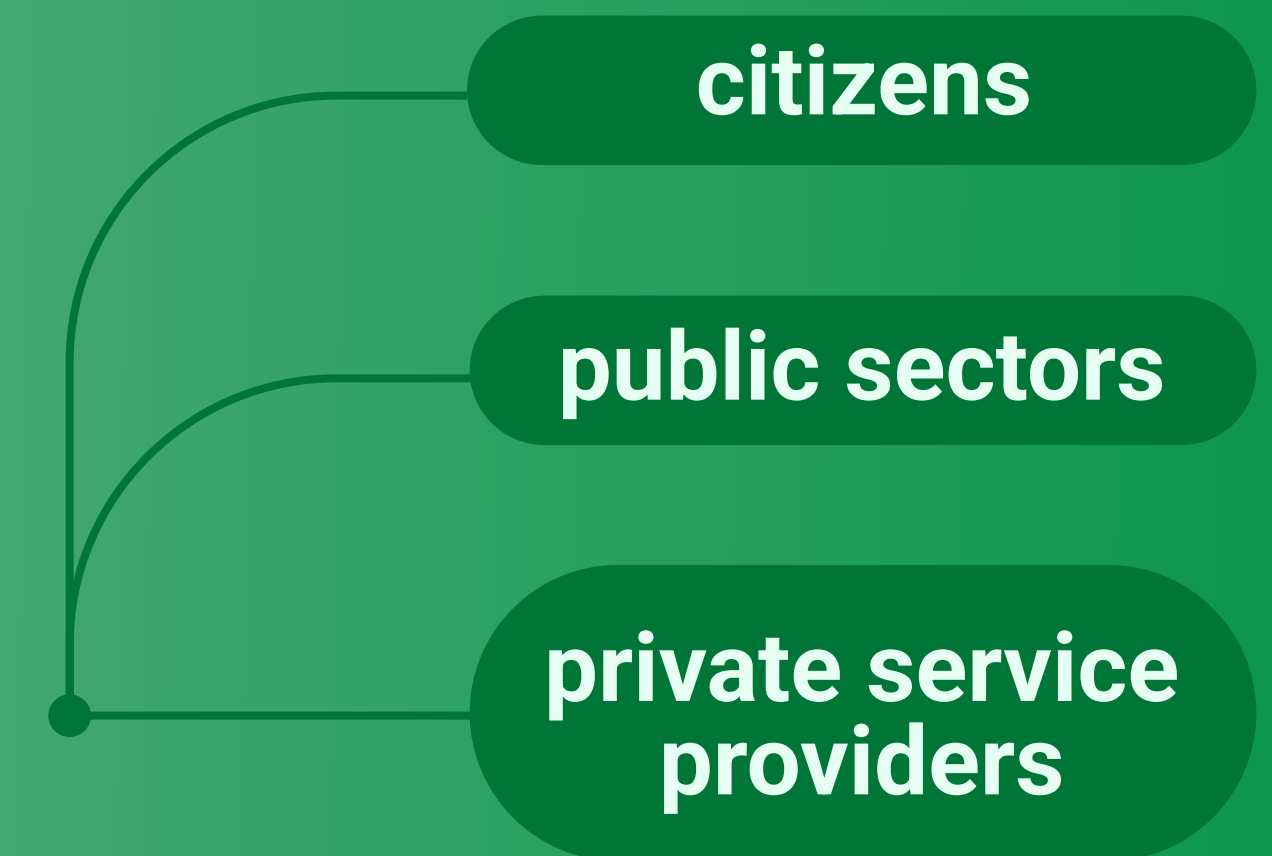
- citizens
- public sectors
- private service providers

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

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

This leads to confusion, difficulty in navigation, and discouragement.
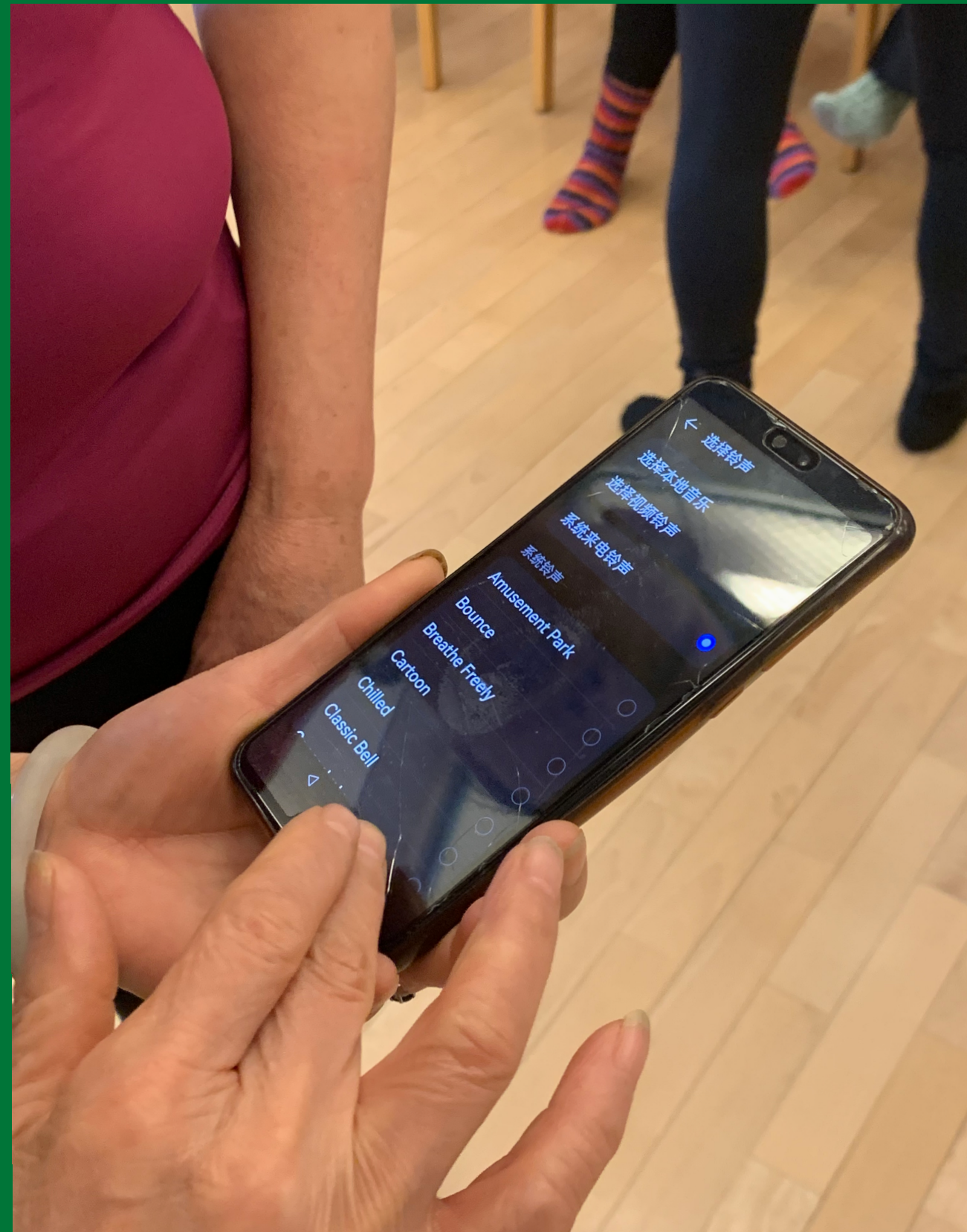
Image:
Chinese immigrant seniors encountering difficulties while attempting to add contacts in WhatsApp, frequently clicking the incorrect button due to a lack of familiarity with the interface

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:
Myllypuron 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
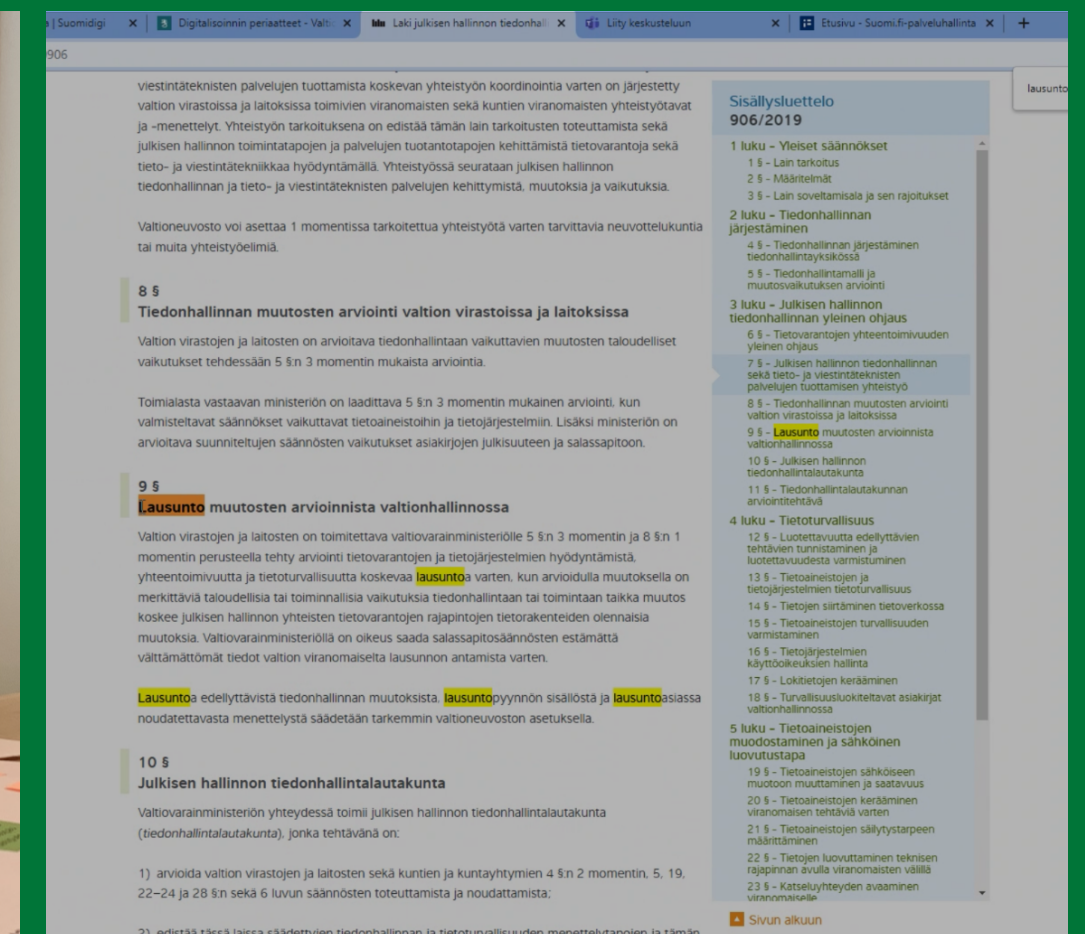
Consultation sessions with Niko from VM

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

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

Enhanced:

Service Availability

+

User Ability

=

Dignified Old Age

How?

Harmonising Service Ecosystem for a Digital Dignified Retirement

Meeting with stakeholders in retirement ecosystem

Individual organisations tasks

Harmonising Service Ecosystem for a Digital Dignified Retirement

Our Guidelines

Meeting with stakeholders in retirement ecosystem

Individual organisations tasks

Harmonising Service Ecosystem

Individual organisations tasks
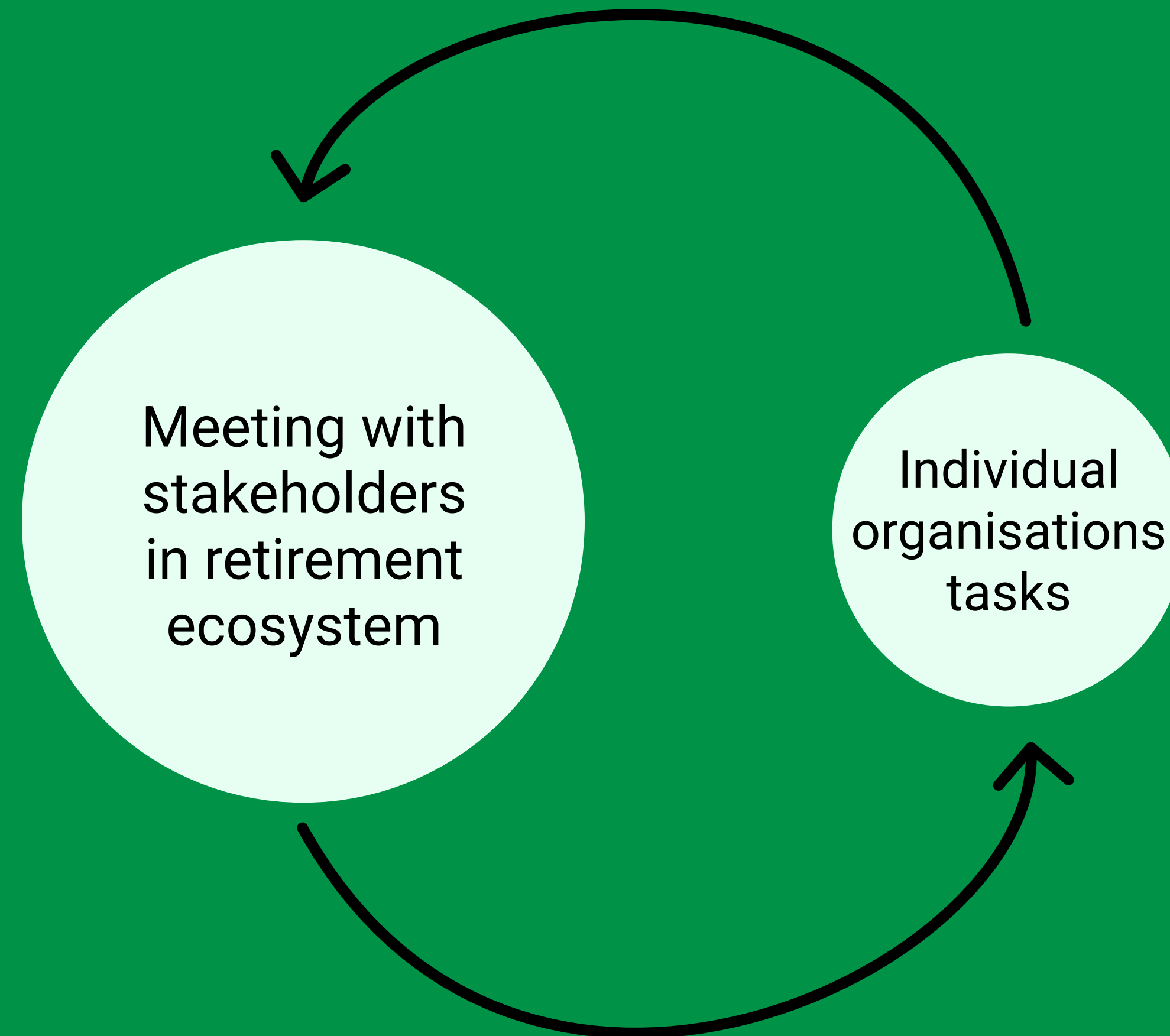
Meeting with stakeholders in retirement ecosystem
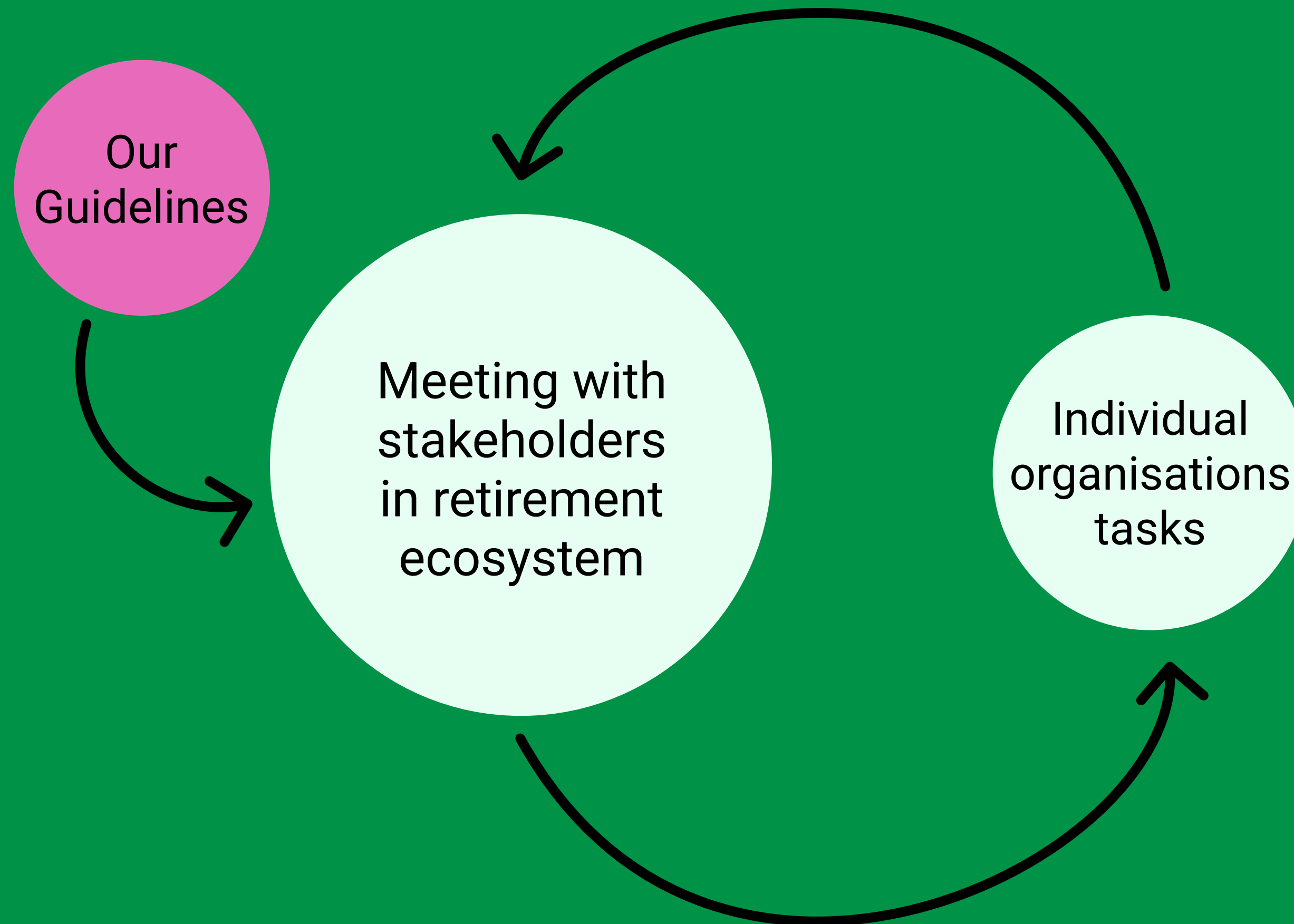
Service Ecosystem Harmonised
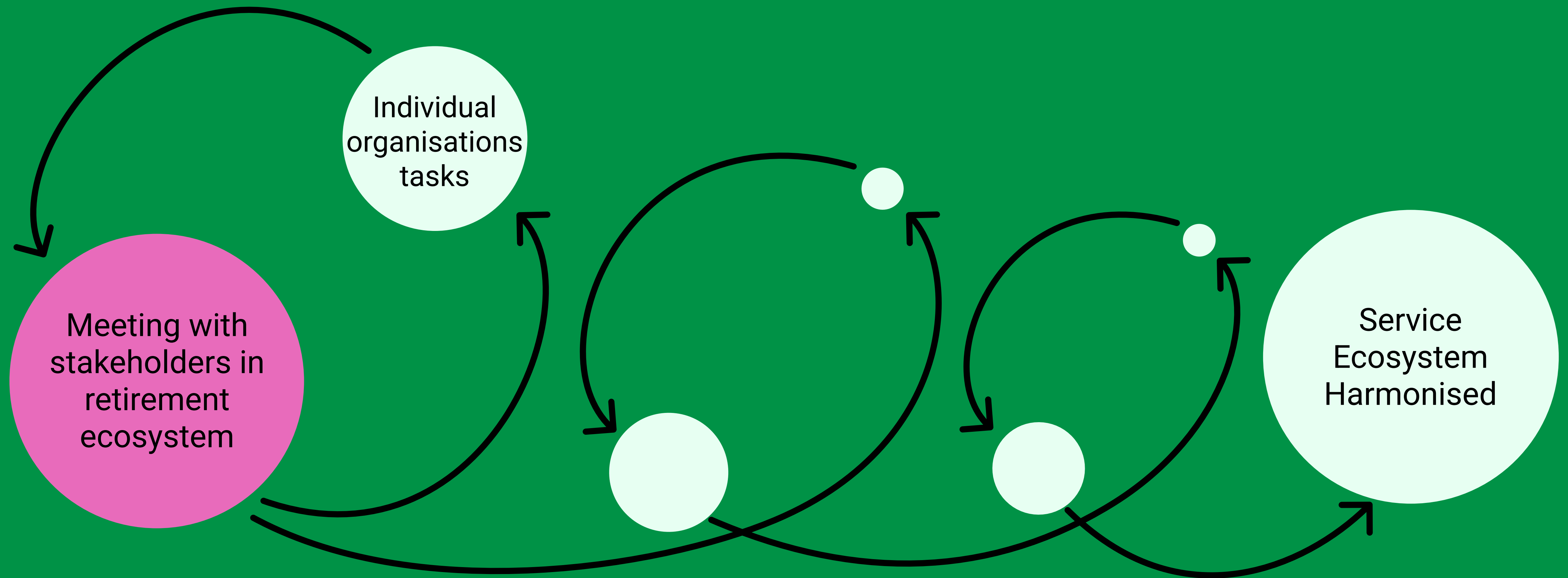
Meeting with stakeholders in retirement ecosystem
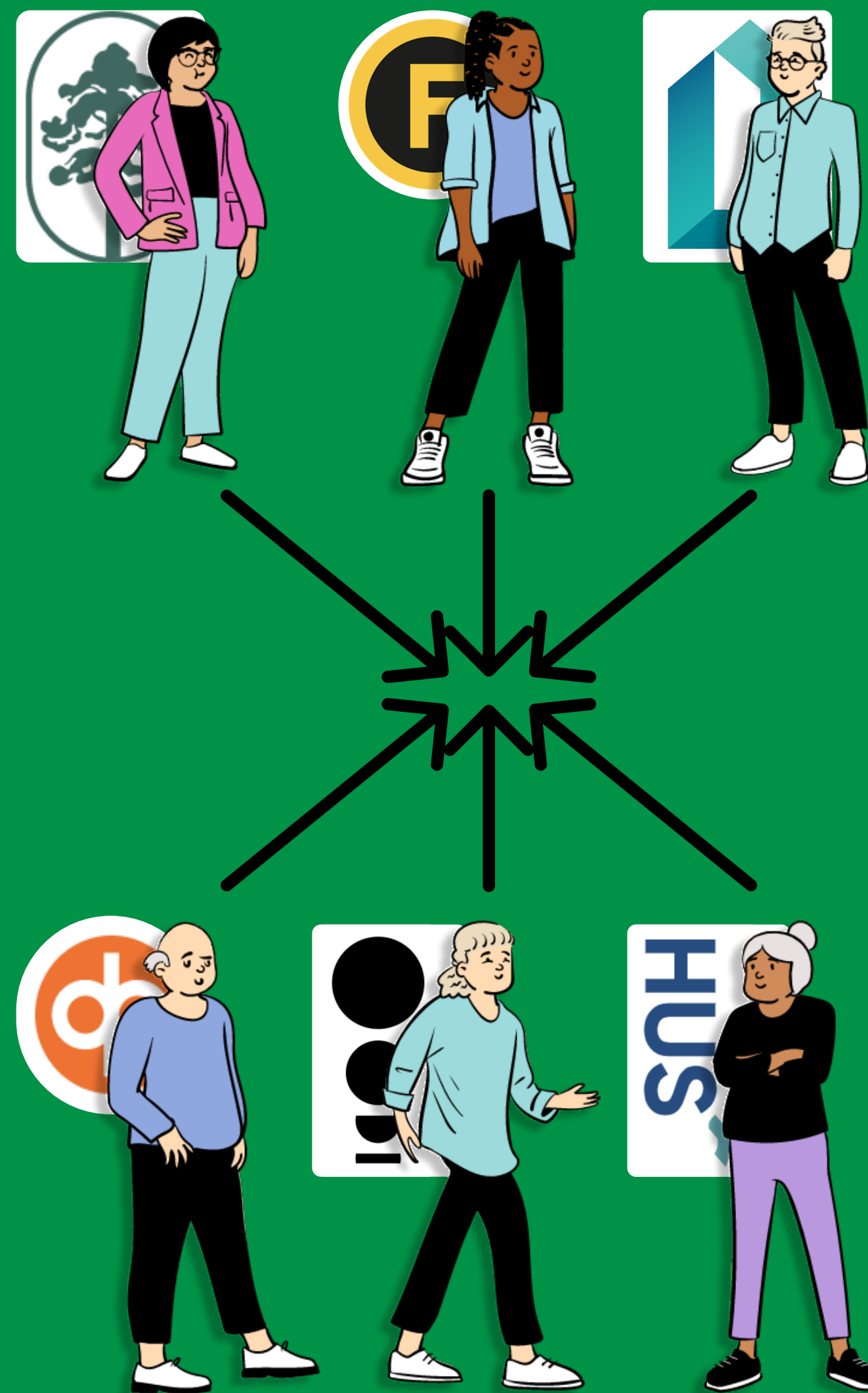
Focus

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

Simplified version of Stakeholder Meeting

Tool steps

Standardisation Topics

1. **Sharing knowledge**

2. **Harmonising practices**

3. **Decision**

- **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 Suomi.fi	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

How have you considered elderly people in...?

e.g. Participation for mapping needs

Sharing knowledge	Service development	User Interface User Experience	Language and Terminology	Service Delivery
How have you considered elderly people in...?	e.g. ... for mapping needs *Workshops*	e.g. Evaluate and test t... *Evaluation with 50 people*	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 engag... citizens through new m... *Help Bot*	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 cr... services *Add more content in the English sections*	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	...with DVV for Suomi.fi *Banks + Vero*	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	...among elders *Difficult to let them know the service exists*
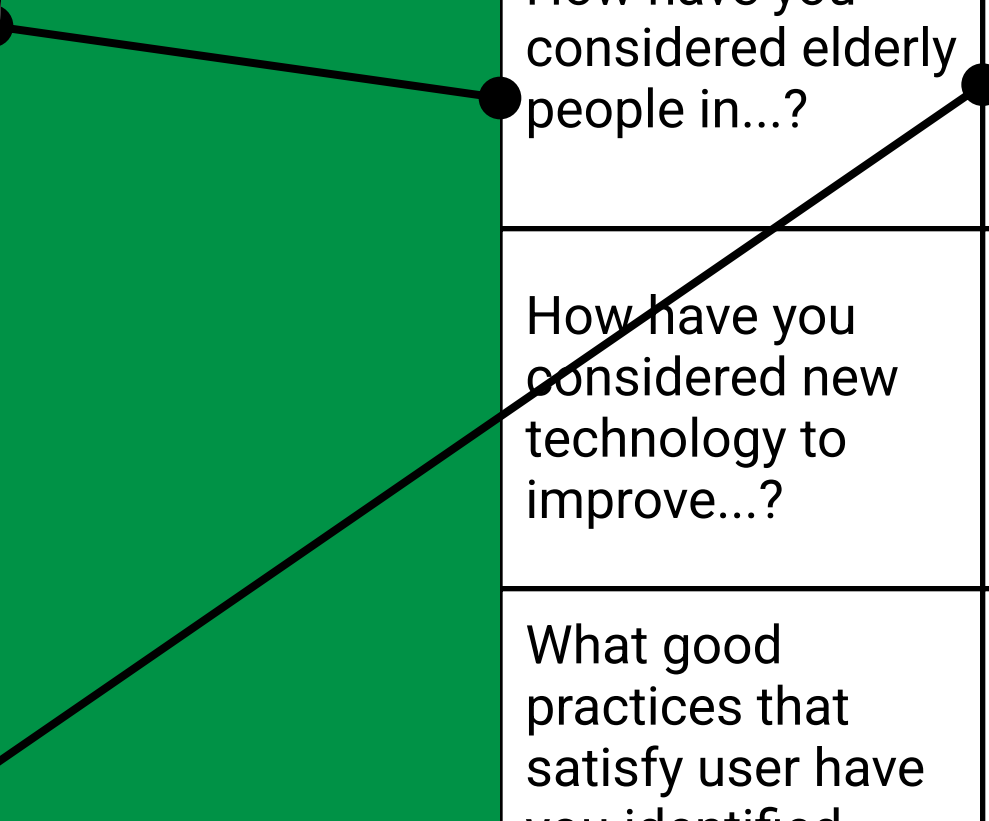
2. Harmonising Practices

Harmonise Practices	Service development		User Interface User Experience		Language and Terminology		Service Delivery	
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 Suomi.fi	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)

Meeting with stakeholders in retirement ecosystem

Individual organisations tasks
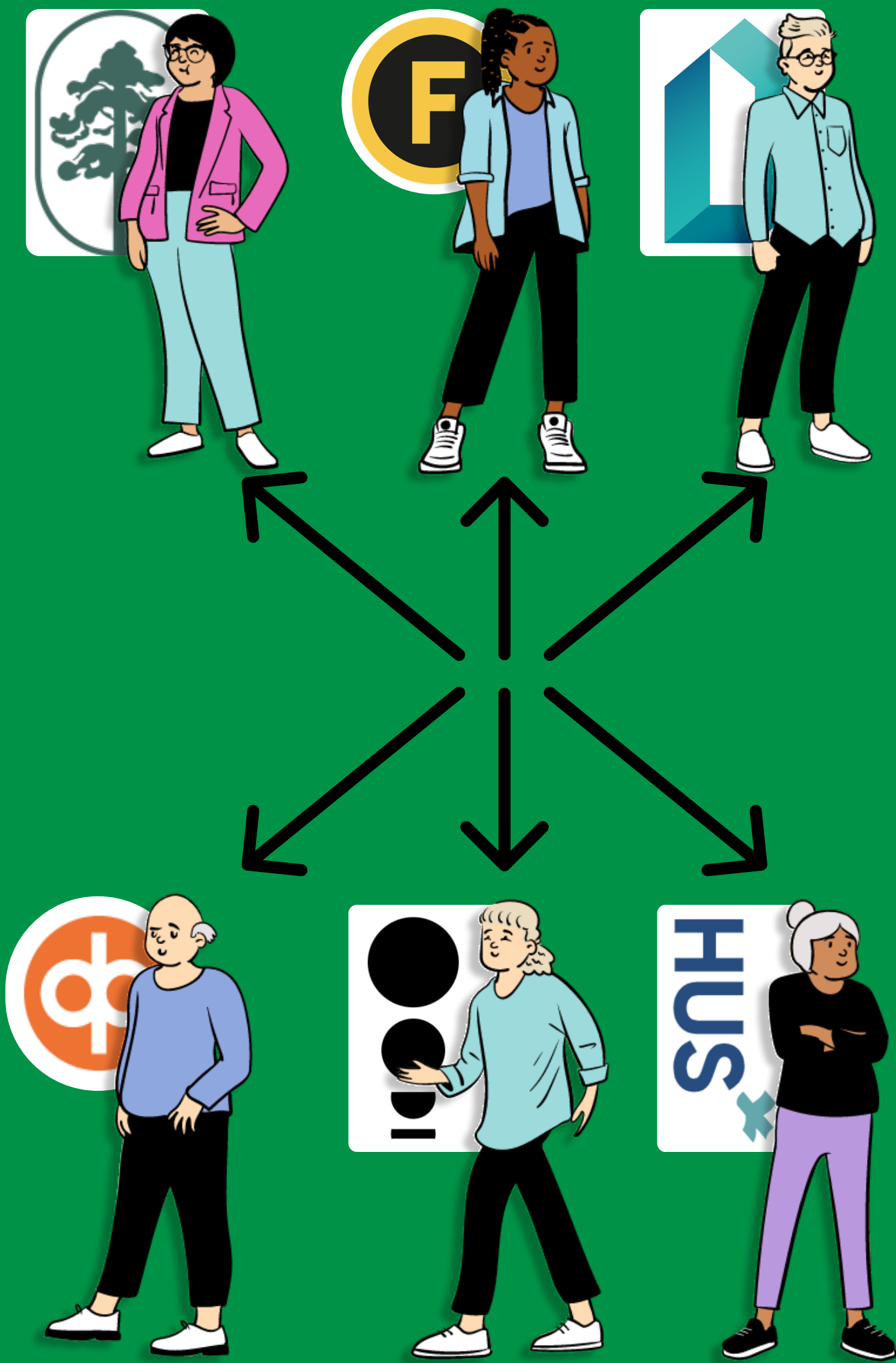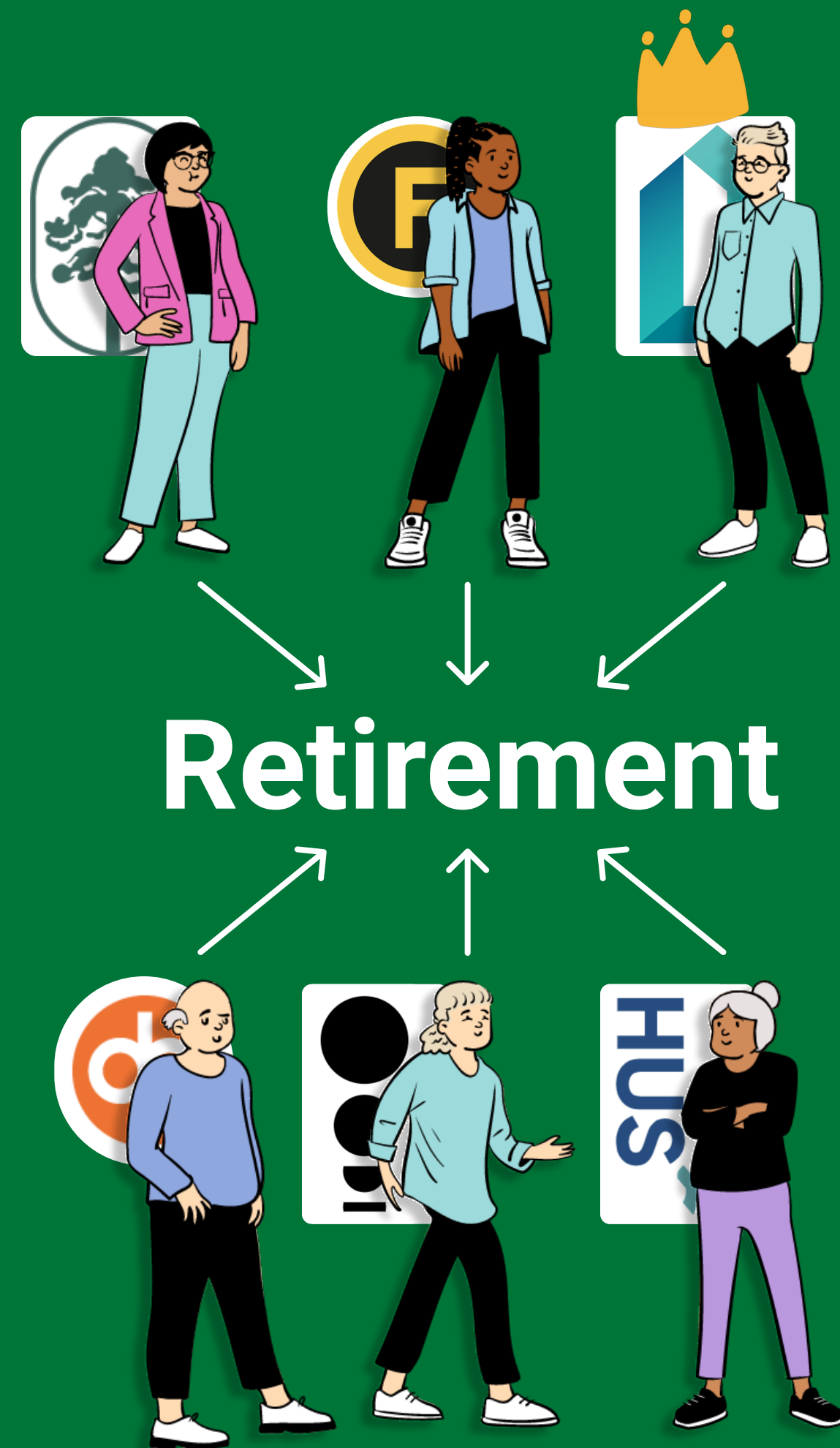
Simplified version of Stakeholder Meeting
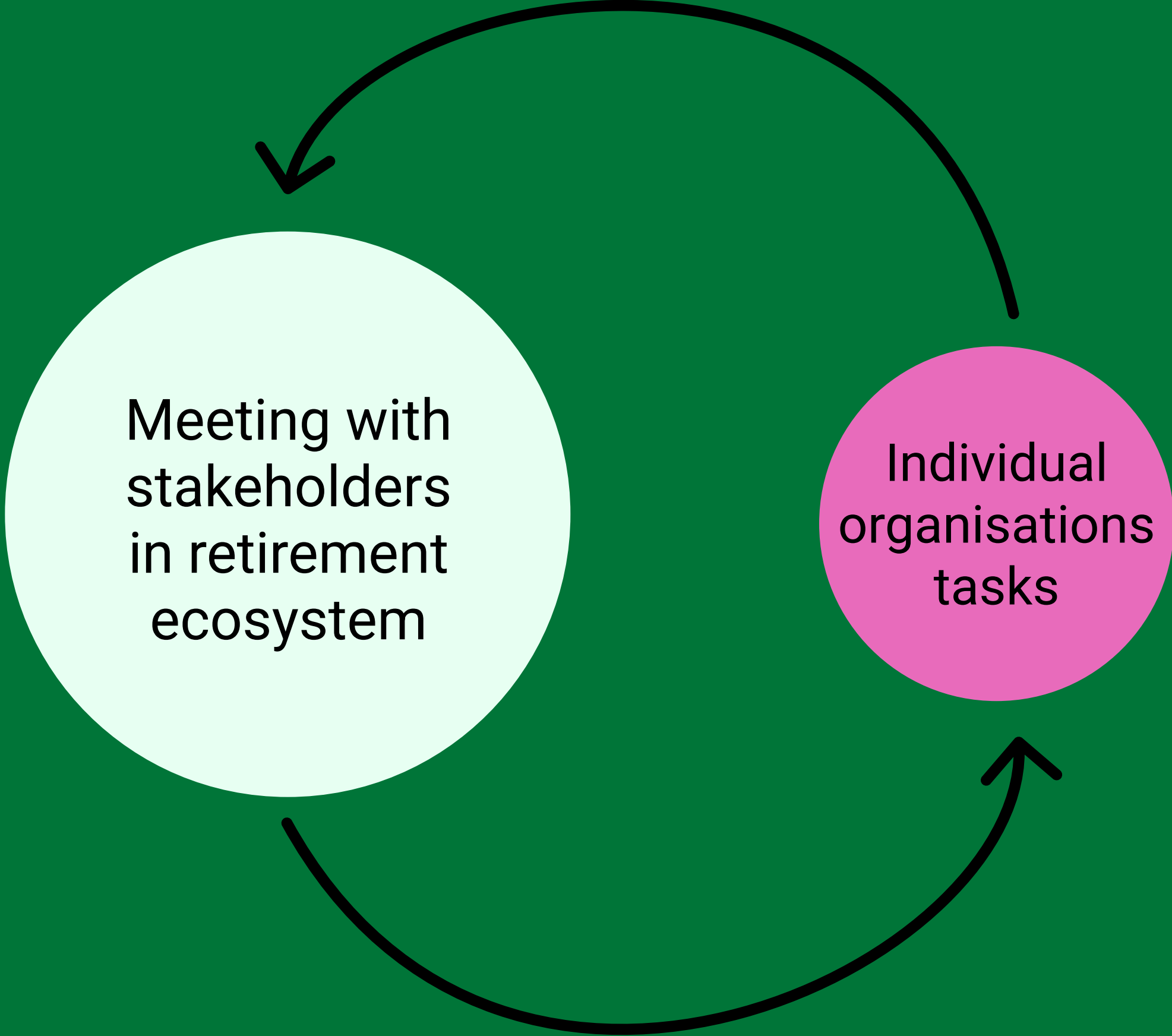
Harmonising Service Ecosystem
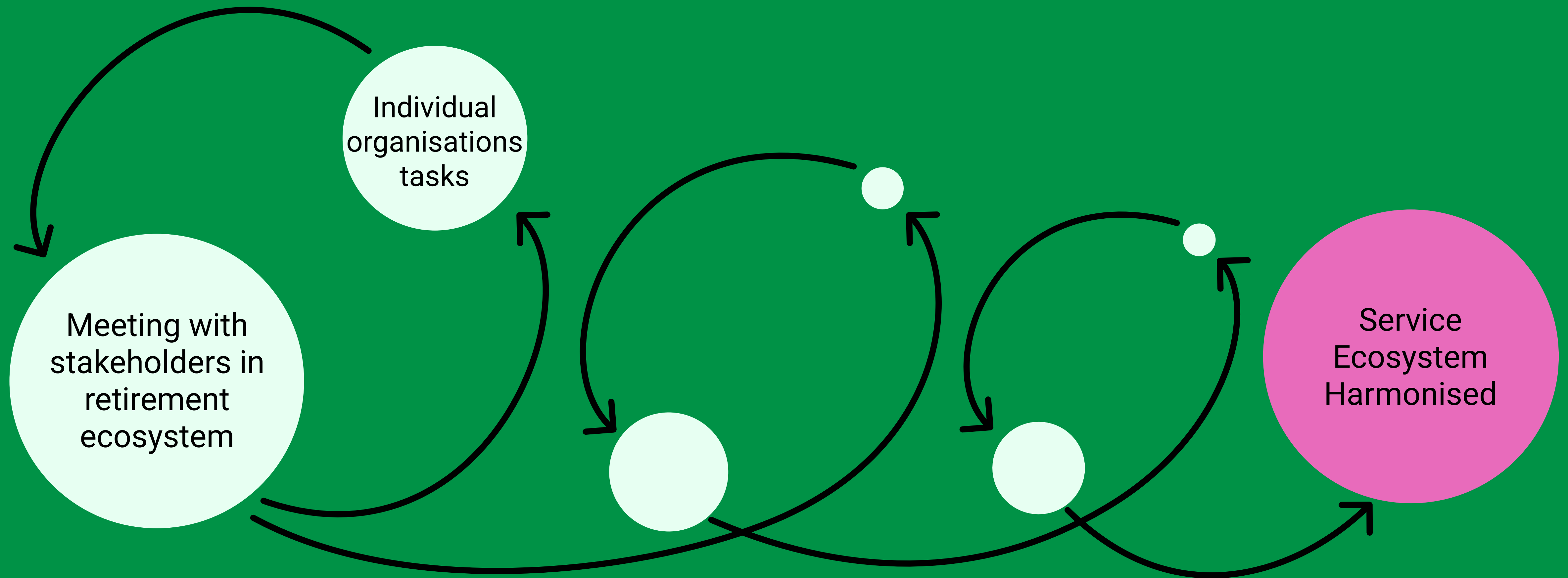
DVV leads and facilitates

Harmonising & standardising benefits for retirement

Retirement

Harmonising & standardising benefits for everyone

Retirement → Life event X
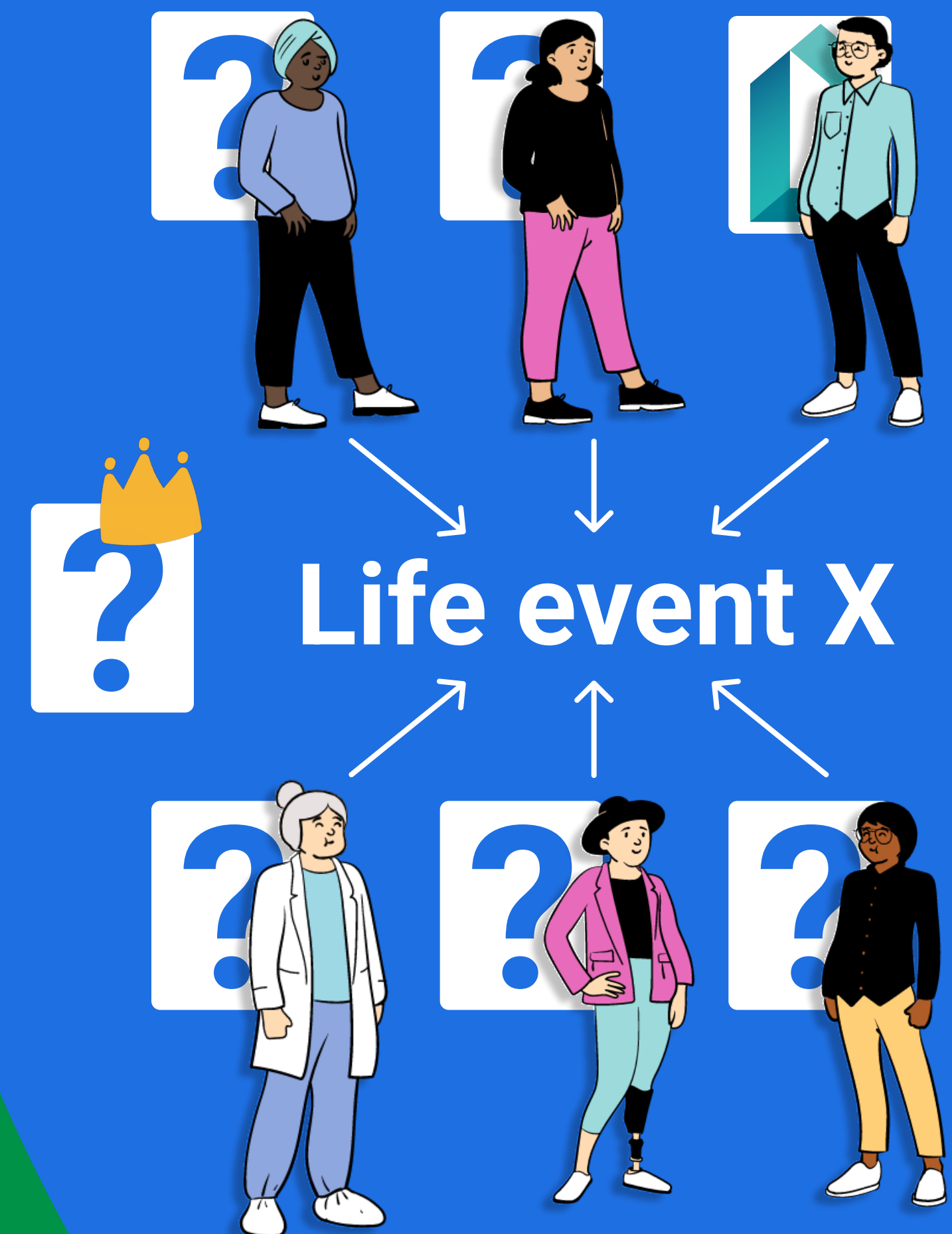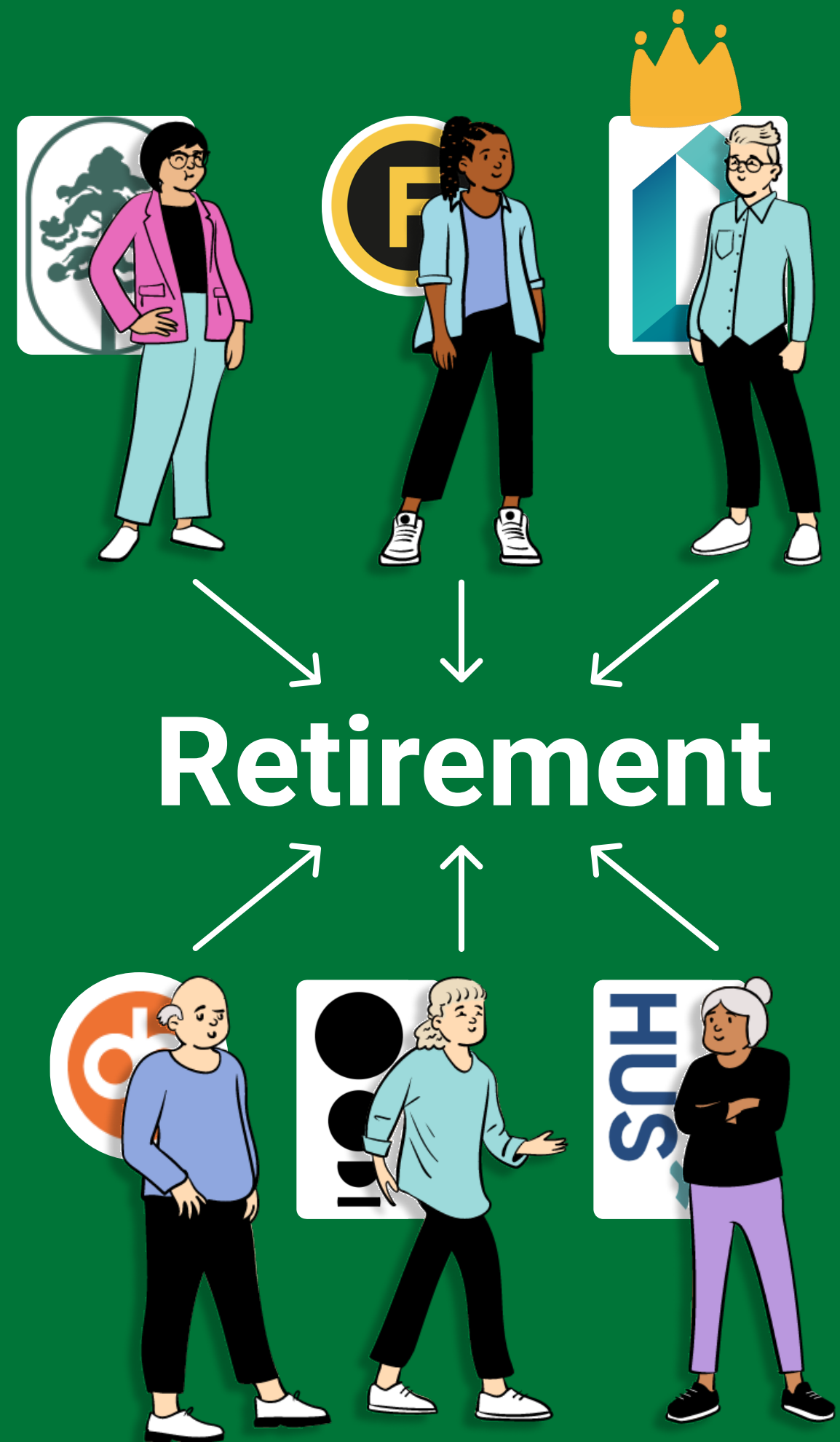
Also for Matti

"Design anything. We'll use it."

Sirpa Baer

Retired Interviewee from a
Kalasatama Co-housing company