



An Exploratory Study: Canadian Senior Citizens' Perceptions of SST'S

Service Operations Management

Final Project

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Executive Summary

Canadian baby boomers will become senior citizens beginning in a few years. This large population segment will increase dependency on social services. This means that more people will be relying on these services and there will be fewer tax dollars being generated to pay for them. Governments are expected to care for seniors while driving down costs. One way to do this is through technology. Some obstacles relevant to this are the opinion of technologies. This report studies the Canadian elderly through a literature review.

-Governments caring for elderly and expecting them to do more DIY care to reduce costs.
-Market, too, for the commercial sector? Are these people with incomes who are ready to invest in technology?
-Exec. summary incomplete - doesn't explain what you have done nor what you have found.



Ranking of Internet Service Companies," 2007). The rise in income, due to public pension plans, as well as extended coverage by private pension plans, means seniors have more money (Turcotte & Schellenberg, 2006). Moreover, seniors are wealthier, measured as total assets minus total debts, than ever. Between 1984 and 2004, the net worth of families headed by someone aged 65 or older increased by \$16,000, a 56% change (Turcotte & Schellenberg, 2006).

Helpful - useful - combine this with growth in numbers to get a rough and ready sketch of market place \$ value!

Income is not the only number that is rising among seniors. Senior-led households with a computer and internet access increased from around 3% to over 22%. Between 1990 and 2004, the number of baby boomer households with internet access quadrupled (Turcotte & Schellenberg, 2006). For the Canadian government, streamlining social services directed at this demographic will be more efficient. For marketers, an opportunity exists to market products designed for the wealthy and affluent senior population.

Don't forget... SSTs - not only web What are SSTs - see comment above

Motivation

The purpose of this research is to explore Self-Service Technologies and their perceived uses, strengths, and weaknesses as seen by Canadian senior citizens. Senior citizens are a group which could benefit from the use of SST's because SST's provide seniors with services they want or need without compromising their independence. Previous researchers have shown that seniors who rely on others to help them report lower life satisfaction and lower sense of control over their own lives. (Turcotte & Schellenberg, 2006).

Economically, as seniors become wealthier and greater in number, developing these kinds of technologies is a wise investment. Additionally, it has been show that 75% of



Canadians aged 56-65 have positive feelings towards technologies. This group accesses the internet regularly, and recognizes benefits the internet can provide them (Turcotte & Schellenberg, 2006). They are much more tech savvy. Companies can not ignore possible opportunities that exist within this demographic.

They can if it doesn't look attractive! Companies are not altruistic

This preliminary work will outline some issues relevant to governments, marketers, research and development teams, designers, and special needs providers. This type of research will become more relevant as the largest population segment reaches the age of seniority. There will be an increased market for SST's targeted at this age group because of governmental pushes towards providing inexpensive and high quality goods and services. One aspect of this is to determine a way to minimize the difficulties that can be encountered when using SST's. Information contained in this report could be used as a basis for further research, or for product or service design.

Issues Specific to Seniors

Seniors experience very different from younger generations.

Link in this section
- flow not smooth
Section helpful.

1. **Isolation:** 14% report having fewer or no close friends compared to individuals from 25 to 54 who only report 5%. Seniors above 75 reported an even higher number at 18%.

Lack of close friends may lead seniors to feel isolated and lonely. They don't have anyone to talk to about their problems or ask for help in using SST's.

2. **Private Households:** Seniors often live in private households, many in rural areas. In the 2001 Canadian census, 93% of citizens over the age of 65 lived in private households.

Women, whose life expectancy is generally longer than men, more often live alone. 43% of women between the ages of 75 to 84 live alone. Living arrangements have negatively



affect seniors ability to create and maintain close friendships. This isolated lifestyle may mean that seniors are unaware of what kind of technologies that are available to them.

3. **Mobility:** Mobility deteriorates with age. If one's activities are limited, this can greatly affect their independence. One in ten seniors living in a private household requires someone to aid them with everyday tasks such as bathing, dressing, cooking or cleaning (Turcotte & Schellenberg, 2006). Private homes may not be designed to accommodate seniors as their needs change. In Canada, many homes have stairs, bathtubs, and large front and back yards. Physically, it can be difficult for a senior to maintain their home. There is a strong connection between seniors perceived health and their ability to carry out actives (Sheilds & Shoostari, 2001). If seniors do not perceive their health as being high, they may lack the motivation to carry out new activites, such as learning a new technology.
4. **Health Care:** Seniors' needs for health care are higher and different than younger users. Seniors need to maintain good health, as well as access to ensure that live longer, healthier lives (Sheilds & Shoostari, 2001). Seniors access services more frequently than younger counterparts (Turcotte & Schellenberg, 2006). Seniors may not be able to make the connection between their improved access to health care and technology.
5. **Cognition:** Cognitive performance may be slowed by age due to illness, such as Alzheimer's or dementia, and that may affect seniors' abilities to learn and remember how to operate new technologies. Most people have personally experienced their senior family members increased forgetfulness since between 22-40% of 65-80 years, experience some sort of memory loss(Turcotte & Schellenberg, 2006).



6. **Anxiety:** Most people believe that seniors are unable to learn new things; however, this is not always the case. Interviewees often expressed anxiety about using technology because they had never used it before but research has shown that addressing this anxiety toward computers may aid in seniors abilities to used the technology (Ellis & Allaire, 1999).

Speed of learning
issue here, too.

7. **Sensory Issues:** Physically, seniors have more challenges than others. Many seniors are plagued by arthritis, which can affect mobility in their fingers and wrists. It is the most frequently reported chronic condition, and affects as many has 51% of seniors (Turcotte & Schellenberg, 2006). Furthermore, as many as 84% of seniors often require glasses, bifocals or are partially blind (Turcotte & Schellenberg, 2006). They may feel that icons are too small, or the labeling of buttons or computer keys is unclear (Holzinger, Searle, & Nischelwitzer, 2007). Seniors also experience differences in their perceptions, due to visual or hearing impairments. Additionally, seniors sense of touch is also reduced, and any technology which depends on this kind of tactile feedback system, may not function (Thornbury & Mistretta, 1981). Some seniors experiencing these challenges in perceptions may find that SST's do not function as expected for them (Ellis & Allaire, 1999).

As a consequence of seniors changing needs, their technologies needs and abilities to use technologies will be different than their younger counterparts. However, it is important to note that withing the senior demographic, needs are not identical; therefore technology directed as senior must be as diverse as their needs(Fuchsberger, 2008).



Method

Data was collected from interviews with Canadian senior citizens over the age of 65. In Canada, many government, public, and private services such as tax departments, public utilities, and movie theaters define a senior citizen as anyone over the age of 65. Furthermore, The Old Age Security Program, the cornerstone of Canada's retirement income system, defines senior citizens as being over 65. ("2010's World's Most Ethical Companies," 2010) Given the importance of perception in this research, cultural norms dictate that 65 will be used as the minimum age of senior citizenship. Thus, all selected interviewees were above 65 and are residents of Canada.

Move up to front.

Three interviewees were chosen because of their familiarity with the interviewers. The interviews were semi-structured and the qualitative data collected were analyzed and shared amongst the research team. The interviews were conducted either by e-mail, telephone, or videoconference. The guiding questions and follow-up probes are included later in this section. Notes were taken during the interview sessions. Individually identifying information was not included in the findings. In addition, informal conversations with senior family members helped substantiate the findings.

Interview Questions Regarding SST's

Interview questions were designed beforehand. Questions were left open-ended. First, respondents were given examples of SST's. The SST's that were listed included; ATM's, telephone banking, telephone services, electronic blood pressure machines, blood sugar test, computer terminals, e-services and computer software. Once respondents were made aware of the SST's, researchers continued with a semi-structured interview. Interview

Why these - stronger justification if these are typically used by seniors.



questions were laid out as follows; however, researchers were also free to ask probing questions.

- ✓ 1. Do you use any of these SST's? Which ones?
- ✓ 2. How do you feel about using these SST's?
- ✓ 3. Use respondents' answers to probe further feelings towards SST's.
4. Did anyone teach you how to use these SST's?
5. How did you feel about being taught?
6. How do you feel about SST's compared to the traditional methods?
7. Does anyone use SST's on your behalf?
8. If yes, who?
9. Can you suggest any ways to improve SST's?
10. How would you feel about using an SST in your home?
 - a) What would you use it for?
 - b) What would you not like it to do?

No - leading

Useful set of questions note assumption - someone told them rather than they learned from instructions, friends descriptions/other

Observations & Recommendations

Through interviews and emails, data was collected and then analyzed. During data analysis certain themes emerged which are discussed below, presented in a table. Furthermore, researchers have provided possible solutions and recommendations in the same table. The top five issues are highlighted. The top five were distinguished by severity and relevance. The severity and relevance were determined during the conversations, interviews, and analysis.



Works well

#	Issue	Description	Possible Solutions
1.	Unfamiliarity	Interviewees expressed a dislike or fear of new things and were apprehensive about using a device they are unfamiliar with. Some interviewees “don’t really like new things.”	Teaching sessions can be held where groups of seniors congregate (i.e.: malls, senior homes, casinos). Also, building new technologies into familiar interfaces would ease the transition. Package services into existing technologies like TV or telephone are possible options. ✓
2.	Personal Connection	There is a preference to talk to real people instead of operating a machine or an automated telephone service.	As an added service for additional charge, customers can talk to a person. One interviewee specifically said that she would be willing to pay extra for the convenience of talking to a person. ✓
3.	Psychological Limitations	Passwords are difficult to remember and are supposed to be different for different services and are not to be written on the card.	Other forms of security, such as personal questions, facial recognition or biometrics can provide security and convenience.
4.	Physical Limitations	Physically interacting with an SST requires a different design than of someone with more mobility. Examples include holding a remote, inserting a card, or pushing buttons. One interviewee has Parkinson’s and it is impossible for them to do anything that requires fine motor skills.	Wireless devices are simpler to use and require less fine motor skill to operate. Voice recognition or automation can help, or service staff that can assist people in the use of some SSTs. Keep devices as hands off as possible.



5.	Unwillingness to Ask for Help	Some seniors don't want to feel like they're being helped. There is an unwillingness to ask for help. One interviewee lay on the floor for six hours until a family member came over for a scheduled visit, despite having a panic button around her neck.	Focus marketing strategies on the independence that the product creates rather than the problem that it solves. This requires a high degree of sensitivity.
6.	Communication	Telephone operators have trouble understanding the senior, or the senior has trouble understanding them. Also, foreign call centers create additional communication problems. There are specific vocabularies associated with technologies.	Telephone operators have Possible further solution use seniors to train / talk to seniors can be further trained to have accents that seniors understand. Service staff, pamphlets and manuals can be used to convey instructions. Service staff should have a vocabulary to
7.	Single Track Operation	Some systems require a certain process or procedure. This means that there are no alternate paths for operation and if a user doesn't understand a step there are no other options.	ATM's and POS service providers could provide a simplified version. For example, at the ATM, only money can be withdrawn, eliminating choices such as balance checkbook or deposit. Furthermore, only one account is accessible, meaning that the account choice option could also be eliminated. Service staff should always be on hand in case of a problem.



8.	Training and Education	Seniors desire training, but won't take the initiative. They find excuses to put off training.	Training and education should be offered to seniors in a group environment that is familiar to them. Some examples are churches, community centers, doctor's offices, and casinos. Researchers have found that small classes, students and instructors from same age cohort, slow pace of presentation and ample opportunity to ask questions are key factors in helping seniors to learn new information. (Irizzary, Downing, & Elford, 1997).
9.	Standardization	Machines do not have a standard interface on ATM's, Debit Card POS machines. People are uncertain how to operate them.	Color-coding devices, num... identifiable symbols like the... suggested that cards have... direction does not matter.
10.	Branding	Seniors expressed a desire to stay with companies and services they are already familiar with.	Existing companies which have these loyalties are in a better position to launch products.
11.	Access	Some seniors mentioned that gaining access to SSTs was challenging and that they were not always available to them in their daily lives.	Canadian service infrastructure is constantly improving and being updated. Access is being improved all across the country, and this group should include in the expansion process.

Seems like your point on using familiar interfaces is more relevant here?



12.	Cost	SSTs are perceived as being a needless expense. If something can be accomplished without the use of an SST, than this would be a preferable solution. One interviewee, although being quite wealthy, is extremely thrifty. They expressed an unwillingness to spend money on something they don't think they don't need or don't understand.	SSTs are generally cost saving devices. Packaging and marketing materials should indicate that the product would actually save money. An example of this is the cashier surcharge versus the free ATM.
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-This is critical. SSTs adoption needs to offer value. Think of the 'dating' or 'love' websites you mentioned. There is a clear proposition that has enough value to make it worthwhile engaging with the SST.
 -See comments above on talking to people or speed. SSTs are actually value destroyers in this context. - Seniors are generally not so worried about speed, as say a young couple with kids. So speed offers no value to this group.
 -Here value is about saving cost - so adoption becomes attractive.

Additional Recommendations

- Some senior citizens already use SSTs in a variety of ways. If other SSTs were to be adopted, it would increase the rate of acceptance.
- Many people view technology an alternative to human help. Although this is not the intent. SST's and e-services should foster and support social connections and communication.



Suggestions for Future Research

Further research is necessary before either products or services can be provided. Specifically, further research into the specific attitudes of senior citizens towards different types of SSTs, as well as research as it applies to specific sub-demographics such as special-needs or low-income seniors. Researchers feel that more a more in-depth study needs to be done to find out what seniors want. Once this is done, designers and researchers can work together to find designs that can be seamlessly integrated in to the lives of seniors, mirroring younger generation's technology adaptations.

Conclusion

The senior segment is going to be more influential over the next twenty years as the baby-boomers pass into retirement. This large demographic will be more affluent, educated, and influential than ever before. They are also much more technology savvy and open to technology ideas than the previous generation. Combining all of these together, there is a potential for governments to provide inexpensive and excellent service to its senior citizens, and for technology companies to capitalize on this new segment.

Weak floppy kind of conclusion. Restate your key points. Make the opportunity concrete from these ideas.

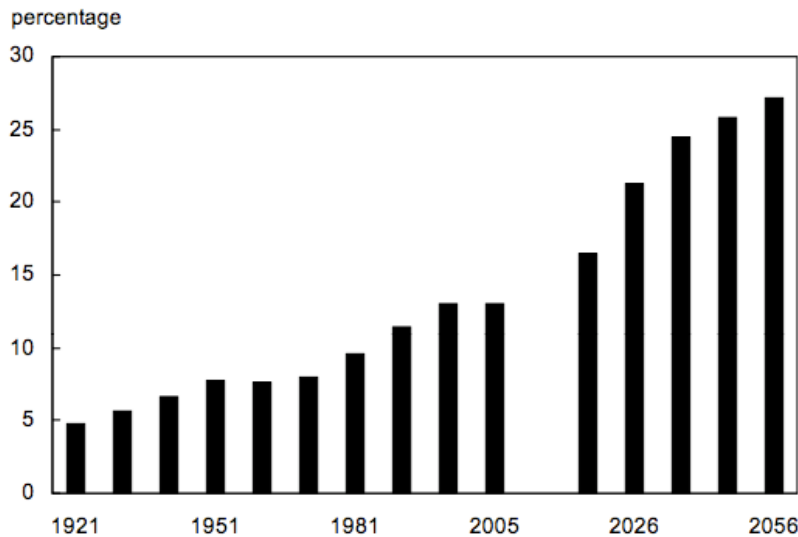
issues and their respective possible solutions will need to be adapted for seniors. Although baby boomers may have different perceptions about seniors, it is important to develop an understanding of how these services are perceived now. This way, changes can be tracked and trends discovered. Services should continue to be developed to serve an ever-changing population.

Seniors represent a vast opportunity to create meaningful and appropriate service and product designs. The technology can be designed to integrate into and become invisible in their daily life, yet increases their quality of life and independence. Additionally, the technology, resources and talents exist to create services that specifically address the needs of seniors.



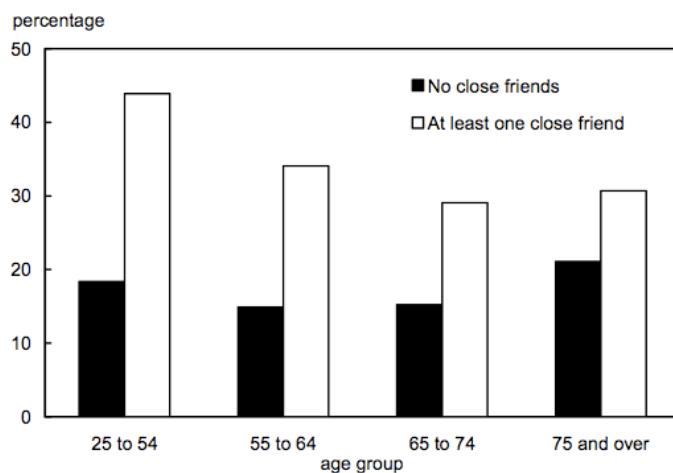
Appendix

Exhibit 1: Percentage of Canadian population comprised of persons aged 65 or older, 1921 to 2005 and projections to 2056



Sources: Statistics Canada, Censuses of Canada; Population projections for Canada, provinces and territories.

Exhibit 2: Percentage of people who received emotional support in the previous month, by presence of a close friend and age group, 2003

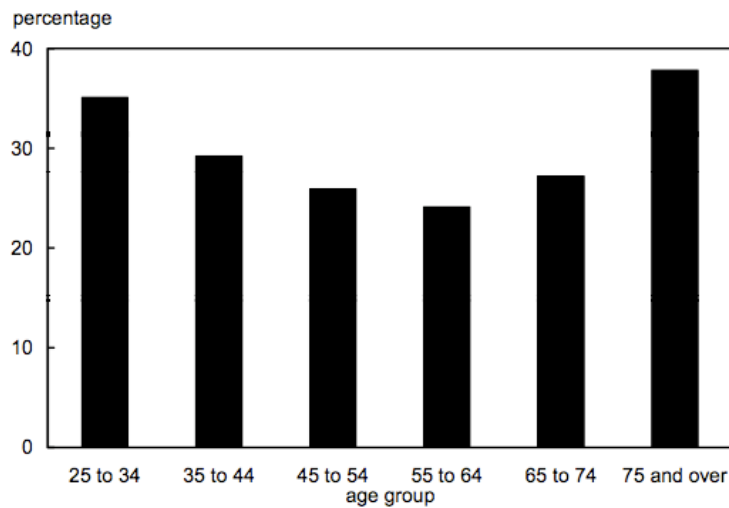


1. Excluding support received from co-residents.

Source: Statistics Canada, General Social Survey, 2003.

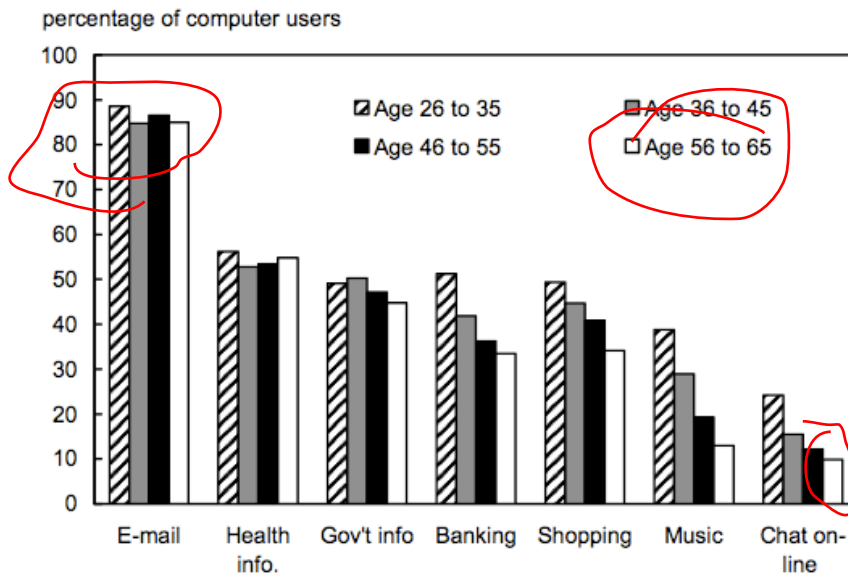


Exhibit 3: People who received some form of help in the previous month: percentage who received that help on a regular basis



1. Excluding support received from co-residents.
Source: Statistics Canada, General Social Survey, 2003.

Exhibit 4: Selected purposes of internet use, by age group



Source: Statistics Canada, Adult Literacy and Life Skills Survey, 2003.



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THE GROUP YOU ARE ASSESSING:		Save your file. Use this format: group being assessed your group.doc So an example would be TIV Voltes5.doc – where TIV is the group being assessed and Voltes5 is your group.	
CANDAIDAN CLUB			
YOUR GROUP NAME:			
TAIWAN TIGER			
A	B	C	D
Are ideas presented connected with the aim of the project?	Are the ideas presented clearly supported with evidence and logical argument?	Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)	Overall impression (is it a group presentation etc.?)
40%	30%	20%	10%

40%	25%	20%	10%
Comments (space will expand as you type) very impressive interesting topic and research huge business opportunity of			
Grade (%) 95%			

Rules and process

Rules.

- The spirit of feedback should be positive and constructive.
- Personal attacks are not acceptable.
- This is not an opportunity to deal with past grievances.
- Avoid personalizing your comments e.g., “Bob comments in section one are rubbish”.
- Keep comments as objective as possible.

Process

The following are some notes to help you with this process.

- Focus on constructive comments that include the positive and negative e.g.:
The section on company background is simple, clear and easy to follow.
The format on p.6 changes. See the font size there as compared to p.5.
- Keep comments as objective as possible by highlighting sections/position
We found your research question 2 (section 3.1.2) hard to understand.
- In terms of the sections above (ABCD):
 - A: Does the group cover key aspects of the material? *E.g., if it is a proposal are the nine sections included?*
 - B: Is relevant detail included in each of the sections? *E.g., Is the part of the proposal on time frames cover the period of the course? Are the questions/objectives clear, precise?*
 - C: Is the layout easy to follow and attractive? *E.g., are sections numbered? Page numbers? Bullets used?*
 - D: Is this a group effort? *E.g., Does the report flow as a 'whole' or does it look like several parts with little connection? Do the ideas compliment each other all the way through?*

NCKU, IMBA - FEEDBACK, PEER REVIEW

THE GROUP YOU ARE ASSESSING:		Save your file. Use this format: group being assessed your group.doc So an example would be TIV Voltes5.doc – where TIV is the group being assessed and Voltes5 is your group.	
THE CANADIAN CLUB			
YOUR GROUP NAME:			
JIT			
A	B	C	D
Are ideas presented connected with the aim of the project?	Are the ideas presented clearly supported with evidence and logical argument?	Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)	Overall impression (is it a group presentation etc.?)
40%	30%	20%	10%

35%	30%	20%	10%
Comments (space will expand as you type) 1. Well structured presentation 2. interesting findings on what elders perceptions toward SST 3. Good to know what elders think of themselves being living alone, such as they think they area able to take care of themselves, but actully they don't 4.			
Grade (%) 95%			

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CANADIAN CLUB			
YOUR GROUP NAME:			
WORKHOLICS			
A	B	C	D
Are ideas presented connected with the aim of the project?	Are the ideas presented clearly supported with evidence and logical argument?	Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)	Overall impression (is it a group presentation etc.?)
40%	30%	20%	10%

30%	30%	20%	10%
Comments (space will expand as you type) Topic: Canadian serinor perception of SST we are getting understand to being old after hearing your presentation! good solution recommandation for each 5 section. but it would need be look into the financial issue and possible cost for perioud of time; technology improvement would require large investment. we like to your top as this is the issue for every country. Would SST face another challenge when we (this generation) got old? we can use mail and most of us are familiar with simple technology; how the SST will function when the time comes? Would it change its service?			
Grade (%) 90%			

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CANADIAN CLUB			
YOUR GROUP NAME:			
TIGER HOODS			
A	B	C	D
Are ideas presented connected with the aim of the project?	Are the ideas presented clearly supported with evidence and logical argument?	Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)	Overall impression (is it a group presentation etc.?)
40%	30%	20%	10%
35%	25%	20%	10%
Comments (space will expand as you type) Well done!			
Grade (%) 90%			

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NCKU, IMBA - FEEDBACK, CLASS PRESENTATIONS

THE GROUP YOU ARE ASSESSING:		Save your file. Use this format: group being assessed your group.doc So an example would be TIV Voltes5.doc – where TIV is the group being assessed and Voltes5 is your group.	
CANADIAN CLUB			
YOUR GROUP NAME:			
INSTRUCTOR			
A	B	C	D
Are ideas presented connected with the aim of the presentation?	Are the ideas presented clearly supported with evidence and logical argument?	Is it easy to follow & to understand? (Are the slides clear and easy to follow e.g. use of new pictures, words, graphs)	Overall impression (is it a group presentation etc.?)
40%	30%	20%	10%

5%	5%	5%	5%
<p>Comments (space will expand as you type)</p> <p>Presentation:</p> <p>Move - but try not to walk. Talk to left, right, middle. Bit by bit.</p> <p>You could even start with the dating website story (and website? if the images are not too strong). See how Taiwan Tigers use video at the start - which works well as an attention getter and scene setter.</p> <p>Don't forget handover as opportunity to refer to structure</p> <p>Top 5 - add numbers i.e., which one is it?</p> <p>Seniors - characteristics - numbers but also financial aspect also relevant i.e., what is their purchasing power? Is this market attractive to business?</p> <p>Learning - memory - speed rather than capability is the issue.</p> <p>Qu - what sort of SSTs are interesting/attractive/relevant to this group?</p> <p>Qu - top 5 - what is the criteria?</p> <p>Qu - pay extra to talk</p> <p>Qu -using familiar language</p> <p>Report:</p> <p>This is an interesting and important topic. The findings and implications for seniors use of SSTs in the middle of your report is interesting. The rest of the report lacks a sense of clarity and purpose - e.g., where are the objectives? e.g., see my comments at the start on structure (go piece by piece over key constituent issues (seniors, SSTs etc.) e.g., yes healthcare provision is important but commercial use of SSTs, alluded to, seems important too? e.g., conclusion lack bite to draw together the ideas that have gone before</p>			

NCKU, IMBA - FEEDBACK, CLASS PRESENTATIONS

Overall 89%
Grade (%) 20%