

活動回顧 | SIRF2022 專題研討 2 「數碼鴻溝與跨代共融」 Event Review | Digital Divide and Age Inclusiveness

日期：2022年10月28日（五）

參與人數：近300

講者：來自香港、北京和深圳的研究者和創新實踐者

Date: 28th October 2022 (Friday)

Number of participants: near 300

Speaker: researchers and innovation practitioners from Hong Kong, Beijing and Shenzhen

香港理工大學賽馬會社會創新設計院總監**凌嘉勤先生**致辭歡迎出席嘉賓和網上觀眾。凌嘉勤先生表示疫情加速了數碼轉型進程，而在數碼社會下，長者容易成為被遺漏的一群。他呼籲社會各界合作彌合長者面對的科技應用鴻溝，營造全齡共融社會。香港理工大學深圳產學研基地總裁**陳綺東女士**表示理大深圳研究院致力在深圳實踐大學科研成果，透過培育初創企業和舉辦知識轉移活動，來推動社會發展，紓緩社區老齡化問題。

Mr LING Kar-kan, Director of PolyU Jockey Club Design Institute for Social Innovation (JCDISI), delivered a speech to welcome the participating guests and online audiences. Prof. Ling indicated that the pandemic has pushed society to transform into a digital-oriented world, and this usually means older adults would be left behind. He encouraged cooperation between different groups to help older adults to integrate into the digital age-inclusive community. **Ms Maggie CHEN**, CEO of PolyU Base (Shenzhen)Limited, said that PolyU Shenzhen Research Institute is devoted to practice the results they obtained in research. By raising startup companies and knowledge transfer activities, the research can support the development of the community to relieve the problems of ageing community.

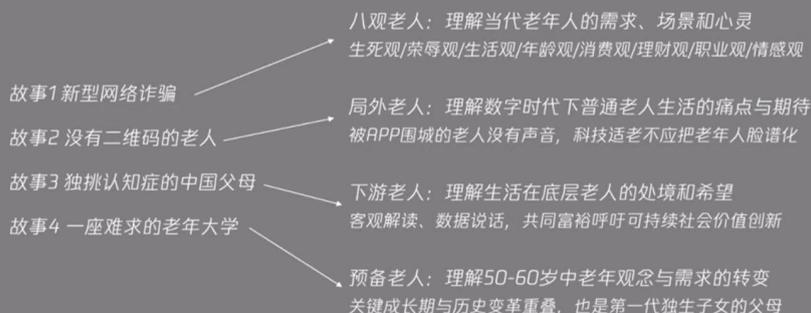


SOCIAL INNOVATION
REGIONAL FORUM
社會創新區域論壇
2022



陸詩雨博士：
騰訊研究院
高級研究員

从四个小切面理解数字时代下老年人的需求、场景与心灵



騰訊研究院高級研究員陸詩雨博士介紹騰訊最新的研究數據，並引述與中國內地長者相關的四則故事來展示「數位時代下老年人的需求、場景與心靈」，她強調中國內地長者面對疫情有不同的需求——有些長者因缺乏智能工具，在疫情隔離政策下無法正常生活，也有部分長者因疫情而增加對科技應用的求知慾。陸博士認為消除數字鴻溝的措施不應千篇一律，而長者也應有表達意見的機會。業界應該關注長者不斷變化的需求，開發最適合未來社區的數碼服務。

Dr LU Shiyu, Senior Researcher of Tencent Research Institute, shared the statistics from Tencent's latest research and four stories related to the older adults in Mainland China to introduce the demands, the situation, and the mental challenges that the older adults need to overcome under this digital generation. She stated out that there are different needs for older adults in mainland China. Some of them who did not have any digital gadget were not able to have a normal daily life, while the others were looking for more advanced knowledge about digital devices. Dr LU said that the measures for the digital divide should not be stereotyped. The older adults should also have opportunities to voice out, and the industry should pay more attention to the ever-changing needs of the older adults to develop digital services most suitable for the future community.



陈澜女士：
深圳市信息无障碍研究会
专家委员会信息无障碍专家

背景 老年用户对银行数字化不适应，需求未被满足

老年人对银行数字化不适应

出于集体感，被迫融入数字化生活：55-70后老龄化群体本身就有强烈的集体属性；成长于集体为重的环境，他们寻求集体的归属感、输入感和被认同感。所以认同“当集体和个人利益有冲突时，个人需要服从集体”，很容易被互联网利用从众性而吃亏。

生活被数字洪流裹挟的案例：

- 基础生活被移动互联网主宰，衣食住行全面转型，如菜市场无现金支付
- 除基础的生活需求外，政府服务的互联网化一直在增长
- 头部平台使用各种诱导方式让老人下载使用他们的APP
- 面对疫情，政务平台推出“健康码”所有场合所有人都需要出示健康码

老年用户不适应银行数字化的主要原因是融入数字化生活的主动性较低：目前的年轻一代老年人具备一定的银行智能系统使用能力，但学习和使用的个人意愿不强。且其中只有学历较高的老年用户有学习能力，对学习新技术的焦虑程度低于同龄人，对于自身学习新产品和新技术的能力较为自信——而大部分学历水平不如极少数高知识群体的老年人则失去了自信，因而主动性较低。

Reference: 《从社会工作视角分析老年金融服务》、《中国老龄化社会的潜能价值》、《中国工商银行老年用户服务思考》

联谛
信息无障碍研究会

银行服务未满足老年用户

办理流程过长：据有关资料研究，平均在银行办理业务的周期在20分钟以上，部分基于数字系统的业务办理平均时长超过1小时。**业务过度依赖智能设备，导致老年用户害怕：“不会用”“看不清”“怕出错”**是主要顾虑。**服务态度不佳、服务资源不足：**在数字化背景下银行工作人员分配不均，使得一对一的服务难以被落实。而老年人行动缓慢、操作的资金较小，无法给工作人员个人带来经济效益；同时人员较少分配到常规业务中，使老年用户无所适从。

同时，老年人银行业务办理还在银行自身数字化受困的情况下更加困难：

- **银行数字化的阵痛期：**1、出于监管规定，无法将所有业务数字化，因此用户不得不上线下来回跑 2、银行产品设计较复杂，过去存在营销人员产品销售不规范情况，在“强监管、严监管、深监管、精监管”的背景下，加强营销人员对产品的规范化营销尤为重要。
- **即使服务数字化水平较高也无法解决老年痛点：**在银行数字化方面，平安银行走在前列，数字化程度较高，线上线下一致性较高，口袋银行与FB系统采用相似UI，但对于老年用户而言仍遭受阵痛。

深圳市資訊無障礙研究會專家委員會的資訊無障礙專家陳瀾女士以中國內地退休長者的數位儲蓄場景為例，分析長者對數碼生活的適應狀況。陳瀾女士指出老年用戶難以適應新興的數位化銀行。她還表示，不同特徵的長者對數位化的適應現狀及需求存在差異，但是不約而同地對銀行現場服務人員依賴性高。對中國內地的長者而言，銀行除了是他們儲蓄的地方，更是他們建立社交生活的場地。這情況反映了長者在日常生活中對情感支援網路的需求。

Ms Sara CHEN is the Accessibility Research Specialist of Accessibility Research Association. She used the digital saving of retired older adults as an example to analyse their adaptability to digital world. Ms CHEN pointed out that the older users cannot adapt to the innovative digital banking services. She also stated that, older adults with different characteristics would have various levels of adaptability and needs towards the digital society. However, there is still something in common - they all rely on the personnel in the bank. To the older adults of Mainland China, bank is not just a place for them to do their savings. It is also a place for them to build up their social life. This situation reflected their need of emotional support.



鄭依依女士：
香港理工大學賽馬會社會創新
設計院
社會項目經理

POLYU JOCKEY CLUB "OPERATION SOINNO"
理大賽馬會社創「騷·In·廬」

Season 5:
Re-imagine Elderly Centres
第五季：長者中心再想像

- 2019年
- 長者地區中心及長者鄰舍中心

- 為耆而設
- 與耆皆行
- 由耆所創

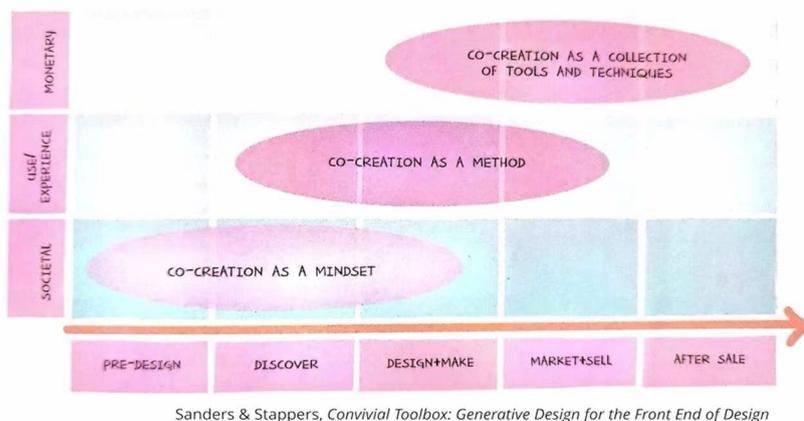


香港理工大學賽馬社會創新設計院社會項目小組經理鄭依依女士以「三管齊下：拉近跨代數碼鴻溝」為主題，透過分享在疫情下用數位方法更新長者中心服務的共創設計項目，概括拉近跨代越數碼鴻溝的三大原則：一、「為耆而設」，即推廣積極老齡化，維護長者保持獨立自主生活的權利。二、「與耆皆行」，即邀請跨專業、跨年齡層、跨界別的朋友與長者「共創」，提升他們的技能和權力感；三、「由耆所創」，即讓老人自己參與和運營項目，增強老人對項目的「主人翁精神」。鄭女士鼓勵以「共創」設計理念來推動積極老齡化和跨代共融。

Ms Debby CHENG, Social Project Manager of JCDISI, raised the concept of 'Closing the Digital Divide for the Elderly, With the Elderly, By the Elderly'. She upgraded the services for the older adults to minimise the digital divide of the community with three main principles. First, 'For the Elderly' – promote age inclusiveness and allow the older adults to live independently. Second, 'With the Elderly' – encourage personnel from different professions, age groups and industries to build up the community with the elderly to improve their skills and sense of power. Third, 'By the Elderly' – allow the older adults to participate and run the projects by themselves to increase their sense of ownership. Ms CHENG encouraged the concept of 'co-creation' to achieve an age-inclusive community.



陈锦辉先生：
香港理工大学设计学院
导师



香港理工大學設計學院導師陳錦輝先生，以「COVID-19 時期：線上參與式設計與草根長者設計醫療保健服務」為主題，分享他在疫情社區隔離的時期，帶領學生與長者進行線上共創設計。陳先生強調他在教學中的兩個要點「參與式設計」及「共創」，並提議開始共創或參與式設計的最好時機是在前期，與長者同行，一起定義問題。最後陳先生提出與長者合作的兩個要點：第一，除了要知道長者面對的困難外，更重要的是在合作過程中引導長者察覺自身問題，讓他們日後能獨立應對生活。第二，放緩設計過程。設計者無需急於提出解決方案，導致長者無法深入參與「共創」過程。

Mr CHAN Kam-fai, Instructor of School of Design, PolyU, hosted a talk themed 'Exploring the Online Participatory Design Process under COVID-19: Designing Healthcare Service with the Grassroots Elderly'. During the talk, he shared his experience of co-creating with the students and elderly during the isolation of pandemic times. Mr CHAN highlighted the two main points of his teaching – 'participatory design' and 'co-creation' and pointed out that the best timing to start the practice of these two concepts is the beginning of the projects. We should work together with the older adults and tackle the problems together. He also shared the two important focuses when working with the elderly. First, besides identifying the difficulties that the older adults are encountering, we also need to lead them to discover more about themselves, so that they would be able to live independently. Second, we should take our time for the design process. Designers should slow down the whole design phase so that the older adults can be completely and deeply involved in the co-creation of their community.

Digital Divide and Age Inclusiveness
数字鸿沟与跨代共融

Thematic Session 2 | 专题研讨 2

SIRF
2022



最後圓桌討論環節由中山大學傳播與設計學院副教授周如南博士擔任主持人。周博士帶領來自不同背景的四位嘉賓就長者面對的數碼鴻溝問題展開討論，並在過程中嘗試提出解決方法。主持人和嘉賓們表示現有的適老化措施過於刻板，無法真正切合長者的需要。嘉賓們強調長者在「共創」過程中同行者角色，以及政府在彌合數碼鴻溝的重要性。

The panel discussion was hosted by **Dr Runan ZHOU**, Associate Professor, School of Communication and Design, Sun Yat-sen University. Dr ZHOU and the four guest speakers started a discussion on the challenge of digital divide that the older adults are facing and tried to come up with solutions. The moderator and the speakers also agreed that the current measures for age inclusiveness are too stereotyped and cannot really cater for their needs. The speakers also highlighted that the older adults are one of the participants in the co-creation, and the importance of the role the government is playing in minimising digital divide in the age-inclusive community.