

Key take-away from the staff interviews on Banking Usage of the Elderly

1. **Elderly customers prioritize psychological security and human support over convenience.**
 - "他們願意去排隊來取得安全性，就是我不會按錯...他們願意用一點時間和一點骨力去買一個不會按錯的可能性。"
— Staff Interview #1
 - "他們會很徬徨的，他們打電話，覺得見不到那個人，他們會不安心，可以這樣說，覺得有個人協助一下他們，他們就會覺得安心一點。"
— Staff Interview #2
2. **The biggest barriers are fear of making mistakes and lack of familiarity with technology.**
 - "就是怕自己打錯戶口號碼打錯戶口號碼轉錯錢給別人"
— Staff Interview #1
 - "他們怕錯，他們怕自己按錯東西，所以找一個人做就一定不會錯，他們的心態是這樣。"
— Staff Interview #4
3. **Password management and complex processes are major pain points.**
 - Frequently forget their passwords
 - Struggle to manage multiple passwords for different banking services
 - Find password setup and reset processes confusing and burdensome
 - "有非常多，那麼多密碼，點幾都那麼多，又不知道有什麼密碼...老人家不記得那些東西了"
— Staff Interview #1
 - "我銀行卡密碼有六個字我login網上有六個字我打電話上驗證有六個字pattern太多了但他又不會分"
— Staff Interview #7
4. **High concern about scams and online security.**
 - "有啊，很多時候首先不敢自己按，一來就怕按錯了轉了錢給別人...有時候覺得手機都很不安全的一件事"
— Staff Interview #1
 - "因為現在的騙案都比較多他們就不會不會點進連結那裡去看"
— Staff Interview #1
 - "他們就會擔心這個是不是真的這個是不是假的"
— Staff Interview #7
5. **Physical records and traditional habits remain important.**
 - "他們就會覺得很安心...有些會馬上打回簿"
— Staff Interview #1
 - "他們反而就喜歡開那些舊式那些保仔戶口...有個情意結在"
— Staff Interview #7
6. **Simple app versions help, but limited functionality is a drawback.**
 - "因為他們那裡的功能太少"
— Staff Interview #1
 - "那個簡易版的字大大粒，有圖，還有轉不到錢出去的，會方便一些老友記可能只是看balance,做定期那些，都可以用簡易版去滿足到他"
— Staff Interview #4
 - "我覺得lite mode其實可以加回去可以買到fx, 都是同名稱的，很多長者都喜歡買外幣，因為我們分行其實都比較多人有外幣的需求，所以都會覺得counter太久了，不如在網上自己買就更快"
— Staff Interview #5

7. **Step-by-step, video or audio content, in-person guidance is most effective for learning.**
 - "都真的要有人手把手教他們怎樣按，是最好的，最容易學的。"
— Staff Interview #1
 - "他們就沒有去理解文字，所以我就覺得，如果真的有那個叫做人工，去語音導航他們，教他們怎樣做，可能就會令到他們覺得會方便一點"
— Staff Interview #9
8. **Younger seniors are more receptive; older ones are more resistant.**
 - Main barriers for older one: Many do not have a mobile phone or email address, and they find it difficult to set up usernames and passwords—especially when the combination need to be in English.
 - "有些70、80、90歲那些，手機都不會用，真的幫不了他們"
— Staff Interview #4
 - "80歲起跳那些就不會了，因為他們相對地比較笨拙"
— Staff Interview #5
9. **Frequent interface updates and multiple apps cause confusion.**
 - "他們最大面對的問題，就是我們朝令夕改...昨天都不是這個樣子，今天升級了，然後就變成另一個。他們不是那麼容易適應"
— Staff Interview #2
 - "我們的App又分開了做主畫面，我們Credit Card又是另一個App,我們投資又有另一個叫Easy Invest"
— Staff Interview #2
10. **Promoting digital banking for seniors requires addressing both psychological and practical barriers. Here are some suggestions from the staff**
 - Provide **audio instructions** as an alternative to text for easier comprehension.
 - Offer **video tutorials** to guide users step-by-step on how to use online banking features.
 - Implement a **default scam account alert list** to proactively warn users of suspicious accounts.
 - Increase **promotion and communication of our security policies** to address and ease user concerns about online safety.