

### **Ms Sara Chen**

*Accessibility Research Specialist, Accessibility Research Association / ARA*

Joined the Accessibility Research Association in 2015, Ms. Sara Chen is mainly responsible for research projects in areas of user research, industry research, accessible design research, policy research, etc.

She has extensive experience in insight into the behavioral habits of groups of different disability categories.

She has led a number of research projects. The research results provide reference for the accessibility design for products of many companies such as

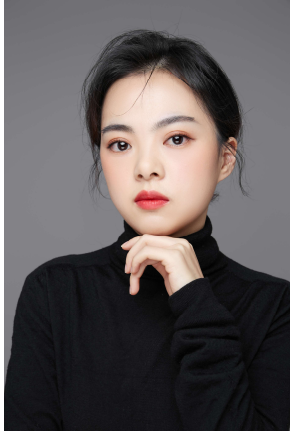
Huawei, Vivo, OPPO and ByteDance, etc.

### **Topic: The Adaptability of the Ageing Group to Digital Life - A Case Study on Digitalization of Finance on Pension**

In China, the population of people aged 60 and above has reached 260 million whilst the population aged between 55-59 years old is also at a high level, which indicates that China's aging population will continue to grow in the next 5-15 years.

With a rising income level of the elderly people in China, they usually aggregate a substantial amount of saving for retirement. The per capita savings of adults aged over 65 is more than RMB 100,000.

The needs for financial services for the elderly are necessary. However, it is also hard for the elderly to assimilate the digitalization of banking services. One of the major reasons is the low motivation to adopt digital technology, which is particularly phenomenal among the elderly with a high level of knowledge.



### 陳瀾女士

深圳市信息無障礙研究會專家委員會信息無障礙專家

主要負責障礙群體用戶研究、行業研究、無障礙設計研究、政策研究等工作，曾主導過多個面向障礙群體專項用戶需求調研項目，為包括華為，京東，支付寶等多個重要產品在內的無障礙優化工作提供了極為重要的參考依據。

主導了數十次不同行業的障礙群體需求調研，研究成果曾被《人民日報》引用，參與了全國人大的無障礙立法研究課題。在洞察視力障礙、聽力障礙、肢體障礙、老年人群體等障礙群體行為習慣上有豐富經驗，曾為多個產品無障礙設計提供參考依據。

### 題目：老齡群體的數字化生活適應現狀 - 以退休老年人數字儲蓄場景為例

中國60歲以上人口已達2.6億，後備老齡人口（55-59歲）規模處於高位，將使得未來5-15年中國老齡化持續深化。中國老年人收入持續提高，退休金與儲蓄規模較大，65歲以上人均儲蓄超10萬元。老年群體理財需求普遍、規模大，但同時老年用戶反應出不適應銀行數字化的現象，其主要原因是融入數字化生活的主動性較低，以高知老年群體最為明顯。



## 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

主要负责障碍群体用户研究、行业研究、无障碍设计研究、政策研究等工作，曾主导过多个面向障碍群体专项用户需求调研项目，为包括华为，京东，支付宝等多个重要产品在内的无障碍优化工作提供了极为重要的参考依据。

主导了数十次不同行业的障碍群体需求调研，研究成果曾被《人民日报》引用，参与了全国人大的无障碍立法研究课题。在洞察视力障碍、听力障碍、肢体障碍、老年人群体等障碍群体行为习惯上有丰富经验，曾为多个产品无障碍设计提供参考依据。

### 题目：老龄群体的数字化生活适应现状 - 以退休老年人数字储蓄场景为例

中国60岁以上人口已达2.6亿，后备老龄人口（55-59岁）规模处于高位，将使得未来5-15年中国老龄化持续深化。我国老年收入持续提高，退休金与储蓄规模较大，65岁以上人均储蓄超10万元。老年群体理财需求普遍、规模大，但同时老年用户反应出不适应银行数字化的现象，其主要原因是融入数字化生活的主动性较低，以高知老年群体最为明显。