Pension Portal where Users are the Focus

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INTRODUCTION

The societal task of e-government services is to support the achievement of the aims of citizenship (i.e., participation in society and personal independence), that is, autonomy (cf. Barbalet, 1988, p. 68-69; Roche, 1992, p. 93-94). These aims require many different resources of citizens, including for instance societal information serving practical needs and the ability to obtain this information. Knowledge about one's own social rights, such as pensions, is the type of information that citizens usually need at some point in their lives and also obtain through various means, using for instance their own "network competence" (see Jääskeläinen & Savolainen, 2003). Network competency stands for the knowledge of networked information sources and services plus their skilled utilization (Savolainen, 2002, p. 218).

E-government, where the starting point is the verified needs of the citizens and which applies information technology to everyday life, promotes the realisation of citizenship. In order for public Internet services to fulfil this obligation, different sets of criteria have been created and competitions have been held. One such contest is the eEurope Awards. The Finnish Internet Portal for Pensions "Tyoelake.fi" was ranked among the first five in the category "Better Life for European People." (www.e-europeawards.org/html/body_results) This article describes the features which explain why the Tyoelake.fi service is an example of an eGovernment service built through cooperation between many active parties and where the user viewpoint is crucial.

BACKGROUND

The aim of the eEurope Awards is to develop modern public services. The eEurope Awards are organised by the European Institute of Public Administration with the support of the Information Society Technologies Programme of the European Commission for the years 2003-2005. The overall goal of the eEurope Awards is to promote best practices in order to make Europe the most competitive knowledge-based economy by 2010. The applications submitted for the eEurope Awards are evaluated and ranked by an independent jury composed of eminent experts from all over Europe in the relevant fields. (www.e-europeawards.org.)

Considerations affecting the evaluation include access, user-friendliness, and usability, user-centred organisation of the information, cheapness of usage, and application of commonly used technology. Other positive features are taking into account of special groups as well as the increasing of democracy, of openness, of approachability, and of participation, cooperation between the private and the public sector as well as the experiences gained; how the service saves the citizens' money, improves quality of life, and the time and effort needed. In the competition, innovativeness is also important—the service should contain something new. Usability of the experiences gained and of the new ideas in other e-government services was also valued.

The Tyoelake.fi service is built and maintained by the Finnish Centre for Pensions, the central body of the private-sector earnings-related pension scheme. In Finland for private-sector employers, employees, and self-employed persons earnings-related pensions are handled by private sector pension providers that partly compete with each other. Earnings-related pensions from public-sector employment, such as employment by central and local government, are administered through their own pension providers. The employment registers of the Finnish Centre for Pensions contain, among other things, data on all the employment contracts in Finland over a period of 40 years needed for the calculation of pension accrual.

The motives for developing the Web service Tyoelake.fi can be found in the development of the population in Finland. The large age groups born after the Second World War are approaching an age when personal interest in pension matters increases. There is a desire to direct part of the increasing demand towards electronic self-service. At the same time, there was a desire also to give others than those approaching retirement age a chance to receive information about their pension accruing from work and to monitor matters relating to their own pension benefits. This can be seen as promoting the mobility of labour both inside and outside Finland.

USER-CENTRED CONTENT AND BROAD ACCESS OF THE SERVICE

Planning and building the Tyoelake.fi service was an administrative challenge, which required the cooperation of more than 50 authorized pension providers. The Finnish Centre for Pensions was responsible for creating the service. Also, the Tyoelake.fi service is currently managed by a committee of parties responsible for private sector, central, and local government pensions. Most parties participating in this cooperation already had their own Web pages, but the general view was that creating a joint authentication solution would save costs. In addition, a common comprehensive site was the aim, with access to the pension providers' own Web pages. From the users' viewpoint, the

pension scheme is a comprehensive whole and the underlying administrative model is of little significance to them.

The Web site is intended for ordinary citizens actively participating in working life whose pensions accrue from salaried employment or self-employed activities. However, the majority of users are people who will retire within the next few years. The contents of the Web pages are based on these people's information needs as identified through experience and surveys. They include general information about pensions, personal services, and also forms. Information can be searched for through the content structure, through the section with questions, through the search functions or through the pages targeted at different age groups.

In the left-hand column, the structure of the data contents show the main sections, which are pension accrual, amount of the pension, questions, pension benefits, insurance, the statutory earnings-related pension scheme, reforms, application forms, and links. The structure of the sections follows the principle of going from general information to more specific information. The language used is indented to be simple standard language. Special terminology and references to the legislation are avoided. When a special term appears in the text, it is explained in a special pension glossary, and the text has a link to the glossary. User focus also includes a section with questions, where the multiple examples provide an opportunity to identify with the situation of the person in the example.

The services of the Web site are contained behind the key "personal data." Personal data refers to the personal services which require authentication, of which there are currently five: employment record, estimate of the pension amount, pension calculator, contact data to one's own pension provider, and further questions.

The keys for young adults, the middle-aged, and the aging lead to a page with topics or certain selected issues from the information content relevant for each age group. For instance, young adults are provided with information about the possibility of receiving a disability pension. The issues selected are changed from time to time.

The Web site has been built to be trilingual, thus the contents are available in the official national languages, Finnish and Swedish, and also in English. Since the Web site is in three languages, it is made available to all the potential users. The text version made for the visually handicapped further extends the number of users.

The user has also been in focus in the technical build-up of the Web pages as it does not require the latest hardware or software. Instead, the Web site can also be used with old PCs intended for use by individuals at home.

Notices are published in the middle column of the front page and topics of special interest to users are found in the right-hand column. The feedback and the questions that the users have asked about pension benefits are transmitted by electronic mail. For the administration of the feedback and the questions, a course of action utilising the current decentralised service network has

been created. The service is thereby directed to the party who is able to clarify the matter in the best possible way.

SEVERAL MEANS OF AUTHENTICATION

In the Tyoelake.fi service there are several means of authentication. The insured user may use a card with PKI technology. The card contains the Population Register Centre's certificate. The other option is to use the authentication technology of one's own Internet bank, in which case the bank verifies the identity of the client. Online banking is used extensively throughout Finland, and consequently the service already reaches approximately 80% of the working population. In Finland, the use of information networks and the utilisation rates of the Web services provided by banks are very high in international comparison. The banks are not entitled to store the service users' data. For the service, the earnings-related pension scheme pays the banks an agreed price. The insured individual does not incur any costs from the service, but on the contrary saves time and trouble, which is beneficial to well-being. The implementation has also been carried out in good cooperation with the Data Protection Ombudsman and other authorities.

The exchange of personal data has been protected by SSL encryption. The e-mail messages between the organisations offering the service are sent through the VPN network. The replies to the questions asked by the users are sent through open e-mail, but the e-mail messages only include general information as personal data is sent by letter to the address stored in the population information system. In the data transfer between the portal Tyoelake.fi and the authorised pension providers, the parties are identified by means of certification.

The introduction of the authentication service of monetary institutions in a public service www.tyoelake.fi was a unique solution in Finland and internationally and unprecedented in an open service using huge national registers. The authentication solution of the portal Tyoelake.fi is cost saving. The service improves insured individuals' opportunities to verify the correctness of their own data included in the registers and to receive individual information on their pensions. This strengthens the confidence in the statutory pension provision and the social rights, and gives insured individuals a more secure basis for future planning.

THE NEEDS OF CITIZENS IN ELECTRONIC PENSION SERVICES

During the planning of the service, the target group was defined as citizens in need of pension information. The authorities, personnel within the industry, researchers, and politicians were excluded from the target group. Their need for special information is answered by the Web pages of the Finnish Centre for Pensions, www.etk.fi. In this way, it was possible to concentrate in the

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