



Project acronym: **Go-myLife**

Project full title: **Going on line: my social Life**

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## **D7.2 Business Models**

Author: Vishal Jain (The 451 Group)

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<b>Author(s):</b>	Vishal Jain (451G), Idoia Olalde (Andago)
<b>Participant(s):</b>	Michael Mulquin (ISComm), Artur Kolesiński (SSW), Idoia Olalde (451G), Vishal Jain (451G)

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<b>Date</b>	<b>Name</b>	<b>Sign-off</b>
24/02/2012	Idoia Olalde (Andago)	Approved
24/02/2012	Teresa Holocher-Ertl (ZSI)	Approved
24/02/2012	Fabio Tumiatti (Atos)	Approved

**Abstract**

This report on Business Models works further on the socio-economic impact analysis and economic benefits report submitted earlier in Feb 2011 as part of Deliverable 7.1. The business models report is based both desktop and field research as well as inputs from partners. The report envisions Go-myLife to be a profitable venture that will work in accordance with the objectives set earlier but also provides an enterprise grade social platform for businesses. By allowing businesses, end-user and local organisations to build customised communities that can connect end-users around their interests, Go-myLife will play an important role in strengthening end-user's voice.

**Keywords**

Business models, competing online social networks, paying customers, commercial, roles and responsibilities, enterprises, seed funding, USP, differentiators

**Abbreviations**

OSNs – Online Social Networks  
API – Automated Programming Interfaces  
B2B – Business to Business  
B2C – Business to Consumer  
OEM – Original Equipment Manufacturers  
CRM – Customer Relationship Management  
ROI – Return on Investment

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# 1 Executive Summary

The business model is an important document for a project that is soon going to transform from research into a commercial entity. As a part of business modelling we have put together the key beliefs of Go-myLife, its technology principles and its alignment with market facing products. The business model is based on a methodology that draws on good practice and aligns this with the end-user expectations. There are several competing organisations in the market place and it will be difficult to garner investment, customers or end-users without a proper business focus and product alignment. Hence, we have identified some of the unique selling points of the platform and drawn a business model to highlight these to customers and end-users. Since the business model will also form the basis for Go-myLife and partner business plans, we have also identified key roles and responsibilities for the commercial entity.

As per the business model, Go-myLife will exist as a for-profit commercial entity with the sole objective of providing services that can improve the quality of life of older people. The social platform will play an important role and partners will work in tandem to ensure that the platform continues to remain relevant for end-users needs. Go-myLife will target organisations, both public bodies and private enterprises, with an offering that allows them to quickly engage with end-users. The ability to quickly build like-minded, focussed communities or build a customer interface using Go-myLife API's will be an important asset for any organisation looking to engage with end-users. Go-myLife will overcome issues around the economic value of the elderly segment by supporting the platform with end-user training and workshops. The unique understanding developed during the end-user requirement-gathering workshops and prototype testing will be deployed to provide a successful path for on-boarding end-users into the platform. Thus, we believe we are not just selling a platform but also providing several supporting tools that promise long term sustenance and future-proof investment for organisations.

## 2 Chapter 1: Introduction

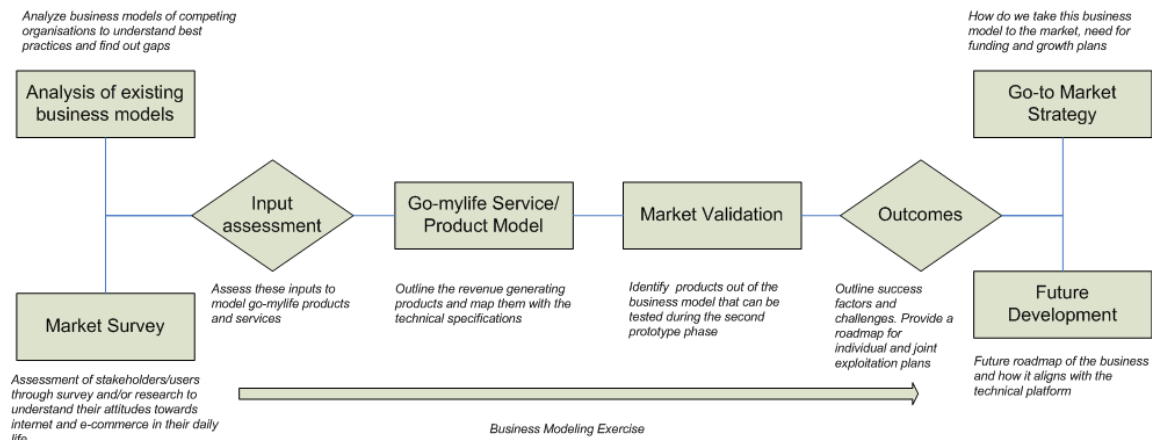
### ***2.1 Background and summary of socio-economic study***

The socio-economic study regarding the impact of Go-myLife and the potential economic benefits that would accrue was started as soon as the project was initiated. The socio-economic impact study report laid the foundation for defining the stakeholders and end-users around which the business model of Go-myLife could be built. In summary, the socio-economic study identified gaps in existing channels and what impact Go-myLife could potentially create. It also identified the different kinds of support types required for by older people for successful ageing. Since Go-myLife is meant to be a platform that would propagate development of new technologies it also identified how the platform would impact the adoption of technology and drive new technologies through communities and external services integration. The study underscored the important contribution of policy makers, public bodies and social enterprises in realising the stated economic benefits. The business model for Go-myLife draws inspiration from the end-user and stakeholder needs identified during the socio-economic impact and economic benefit study.

## 2.2 Methodology for business modelling

The business model for Go-myLife is based on a methodology that takes into account a range of market factors and the general operating principles of a technology start-up. The assumption is that Go-myLife will operate as a commercial entity after Dec 2012 and it therefore needs to have a charter that incorporates the fundamental beliefs of the organisation, well ahead of the cut-off date. The methodology for business modelling primarily starts with a desktop survey of business models of online social networks and social enterprises. This research has been mapped with a market survey of users and stakeholders that captures their attitudes towards the internet and e-commerce. The resulting understanding has helped in defining a business model and product outline that is aligned with the technical architecture of Go-myLife. With the list of products and an understanding of the products, we have defined the go-to-market strategy for Go-myLife. To ensure that the platform is also relevant for future requirements, the framework lays down a prognosis for the expected products and technology architecture. Since the business model should meet partner expectation, it includes key roles and responsibilities that will eventually help partners decide their future role in the project. The business model couldn't be any closer to reality, as some of the products suggested in the business model would be tested during the 2<sup>nd</sup> prototype and end-user testing phase. This will help in validating some of the assumptions and in allowing changes before the product hits the market.

**Figure 1: Business Modelling Methodology for Go-myLife**



## 2.3 Alignment with project objectives and partner considerations

Although Go-myLife will be strongly aligned with the project vision and objectives, it is intended that it will work as for-profit commercial entity. It has been agreed among partners that the venture should generate a surplus that would be rewarding and proportionate to the efforts put by them. Further, Go-myLife is not just about a service but it's also a platform and a consulting organisation through which several of the lessons learned during the duration of the project, can be potentially monetised. Some of the examples include licensing the platform, implementing it for other organisations, helping



end-users and organisations build communities and end-user training on behalf of these organisations.

## **3 Chapter 2: Survey of business models of service providers**

### **3.1 Popular online social networks**

Since Go-myLife's origins lie in the concept of an online social network, it is important to understand the business models of some of the popular online social networks in the market. At the same time, we need to recognise the disruptiveness of this industry, which has forced several popular online social networks of their times to bite the dust. Popular online social networking sites such as MySpace, Bebo and hi5 were quickly unseated when Facebook arrived. The sudden drop in their active user base and new activations also forced these OSNs to rejig their business model and target market. For example, MySpace reclassified itself as a social network, exclusively for teenagers interested in music and video while hi5 took the gaming route. The incumbents of those times simply couldn't match up to the features that Facebook, Twitter and several other social networking companies started introducing. Although, advertising revenue is at the core of an OSN's business model, we should not completely ignore the role of social pervasiveness in the business model. Much of the advertising that we see today on the internet and mobile aims to mimic our physical interactions such as making recommendations, suggestions and group buying. Hence, Facebook refers to itself as a social utility, associating itself with all the things that can be attributed to a person's social circle. In an effort to understand industry trends for Go-myLife, we look at the business models of some of the more popular Online Social Networks.

#### **3.1.1 Facebook**

Facebook has seen a meteoric rise since its days as a social networking site for Harvard students. The OSN now boasts more than 800 million active users<sup>1</sup> with close to 45 per cent of them regularly accessing Facebook from their mobile devices. As per some media reports<sup>2</sup> it is estimated that Facebook will make \$3.2bn to \$4bn, in 2011 revenues. Its net income is expected to be \$500m, a 2.5x growth over 2009. Although private, Facebook stock has topped the number of transactions in the last two years on SecondMarket<sup>3</sup>. SecondMarket is an online marketplace for transacting in alternative assets, including private company stock. Facebook's business model is unlike any other competing OSNs as the company is building an entire ecosystem around its platform. From being a simple social network, Facebook has become a giant social powerhouse that ties together the fabric of social interactions, across the internet and the physical world. Here in the table

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<sup>1</sup><http://www.facebook.com/press/info.php?statistics>

<sup>2</sup><http://techcrunch.com/2011/09/07/report-facebook-revenue-was-1-6-b-in-first-half-of-2011-net-income-500m/>

<sup>3</sup> <http://www.secondmarket.com>

below, we look at some of the businesses that Facebook operates and how it earns its revenues.

**Table 1: Facebook Business Model**

Line of Business	Products	Use Case
<b>Advertising and marketing</b>	<ul style="list-style-type: none"> <li>• Banner ads</li> <li>• Locals deals (coupons)</li> <li>• Facebook page</li> <li>• Likes on Business' Facebook page</li> <li>• Business listing on maps and directory</li> </ul>	Allows brands, marketers and advertisers to mine Facebook's massive user base and target ads based on user interests, location and their general attributes. Use the social factor to promote the virility of campaigns.
<b>Payments</b>	<ul style="list-style-type: none"> <li>• Facebook Credits</li> </ul>	De-facto currency for peer-to-peer and peer-to-merchant transactions. Use for buying Facebook ads, deals, game currencies, remittance transfers,
<b>Platform API's</b>	<ul style="list-style-type: none"> <li>• Facebook Login</li> <li>• Social Plugins (Like, Activity Feed, Recommendations etc)</li> <li>• Personalisation (Facebook Graph API)</li> <li>• Insights (Analytics for website performance)</li> <li>• Private API's (custom developed)</li> </ul>	Gives the ability to internet websites, mobile web apps or native apps to use Facebook user profile information and allow easy access to a number of e-commerce components that are vital to run and promote a portal
<b>Apps Distribution</b>	<ul style="list-style-type: none"> <li>• Apps on Facebook</li> </ul>	Integration with Facebook features including providing the Facebook context. Used for opening 3 <sup>rd</sup> party developed apps such as Zynga, Flipboard, airbnb etc. within the Facebook page itself.

Hence, while advertising and payments generate a lion's share of revenue for Facebook, the platform API's and its app distribution platform provides the necessary distribution muscle to tie-in users. Facebook doesn't provide the hosting of these 3<sup>rd</sup> party apps but gives an environment that allows apps to open and function within Facebook portal itself. Here we look at how Facebook builds on the above use-cases to generate revenues for itself.

**Table 2: Facebook's revenue sources**

Target Customers	Benefits from Facebook	Facebook's revenue
<b>Mobile operators and OEM's</b>	<ul style="list-style-type: none"> <li>Attract users to buy their mobile devices because of deep Facebook integration</li> <li>Spread awareness of mobile web through m.facebook.com</li> <li>Preload Facebook and Facebook apps on the device to attract consumers</li> <li>Up sell data plans and devices using customer insights on Facebook</li> </ul>	<ul style="list-style-type: none"> <li>Facebook generates both direct and indirect revenue.</li> <li>Indirect revenue comes by virtue of additional users that can be mined and used as inventory for advertising, well as generates additional inventory for advertising</li> <li>Direct revenue comes from a cut in Facebook Credits on purchases that users make on Facebook apps.</li> <li>It is believed that Facebook also gets a certain amount for pre-installing its app</li> </ul>
<b>Brands, Marketers and Advertisers</b>	<ul style="list-style-type: none"> <li>Access to user database for targeting and analytics</li> <li>Loyalty management</li> <li>Contact management</li> </ul>	<ul style="list-style-type: none"> <li>Advertising revenue</li> </ul>
<b>Enterprises</b>	<ul style="list-style-type: none"> <li>Communications and collaboration using tools like Facebook chat and video</li> <li>Allow organisations such as banks, insurance companies, mobile operators to post bill details, alerts, account balances to a person's Facebook page</li> </ul>	<ul style="list-style-type: none"> <li>Not much at the moment Facebook would eventually promote these as collaboration tools and wider channel strategy within enterprises</li> </ul>
<b>Developers</b>	<ul style="list-style-type: none"> <li>Distribution to Facebook users and access to readily available API's for running portal or app</li> </ul>	<ul style="list-style-type: none"> <li>Key to generating payments volume for Facebook Credits</li> </ul>

### 3.1.2 Twitter

Twitter bills itself as a real-time information network, connecting people with small strings of information not greater than 140 characters in length. The company is promoting the business of Tweets to businesses in several ways. It is targeting businesses with the idea of setting up CRM campaigns as well as an alternative to traditional display advertising. Therefore, Twitter has appeared as an alternative channel to existing digital advertising and contact management options. While Twitter has attracted a number of

brands to advertise using its platform, it has also gained global attention in promoting social causes. Twitter has established short and long codes in several countries that allow its platform to be used just like SMS for 2-way (send and receive messages) campaign management. This facility allows organisations to broadcast a tweet to many users during times of emergency or a disaster. Twitter's existing advertising products are detailed below.

**Table 3: Twitter products for business, individuals and organisations**

Products	Use-Case
<b>Promoted Accounts</b>	Twitter suggests to users which Twitter accounts to follow. The company uses its database of users to suggest accounts based on geolocation, interests etc.
<b>Promoted Tweets</b>	Search based Tweet advertising. The promoted tweet appears on the top of user's search results. Users pay for tweets based on Cost Per Engagement i.e. when they click on the tweet, retweet, reply or click on the Tweet content.
<b>Promoted Trends</b>	Premium placement of a tweet from an advertiser at the top of incoming tweets on a user's Twitter feed list.
<b>Twitter Page</b>	Businesses setup a Twitter page or, to be more specific, a location-enabled page to be more locally relevant.
<b>Hashtag and Analytics</b>	Besides Analytics, Twitter is also used by businesses to listen into the social chatter and track consumer feedback and responses in real-time

### 3.1.3 Tuenti

Tuenti is one of the most popular OSNs in Spain, boasting more than 12 million registered users, out of which it receives 7.86 million active users per month. Tuenti operates as a private social network requiring authentication of new registration using a phone number or an invitation from existing member. Ninety percent of its user base is made up of people between 14 to 35 years of age. Tuenti claims to have a strong mobile traffic with 2.3 million users accessing the social network through mobile. Out of this, 1.7 million users access Tuenti from the mobile site alone. The company's success in Spain has often drawn comparisons with Facebook, sometimes being referred as the Spanish Facebook. Tuenti is backed by Telefonica and also operates its own prepaid mobile virtual network called Tu. The OSN has leveraged Tu to combine social aspects into several areas such as sending bill updates and voice mails directly to a user's profile page. We look at some of the commercial avenues that Tuenti has turned to in order to generate revenues.

**Table 4: Tuenti business operations**

Line of Business	Products
<b>Content distribution</b>	Movie rental, music albums, entertainment etc
<b>Telecom services</b>	Operates as a Mobile Virtual Network Operator (MVNO) – selling a package of apps, talk-time and devices
<b>Advertising</b>	Brand marketing and advertising using landing page, event page and video

### 3.1.4 Google+

Google has recently come out with an OSN that is based on a concept similar to Go-myLife's islands metaphor, developed during the user requirement phase. Although Google+ could be called similar to Facebook it utilises several of Google's assets to deliver a rich and socially relevant search. Google is promoting the OSN to businesses, based on its strong analytics and advertising capability. The OSN is a step-on effort by Google to keep its search advertising business relevant and attractive in the long run. Some of the prominent Google+ products are detailed here.

**Table 5: Google+ products for businesses**

Products	Use-case
<b>Google+ Page, +1 Button</b>	For businesses, brands, marketers and advertisers to create their presence on the OSN through a dedicated page. This can later be promoted across the search engine and within the OSN through recommendations, search and display advertising
<b>Hangouts</b>	Video chat that allows businesses to engage in CRM activities such as product feedback, real-time collaboration, and document sharing and white-boarding,
<b>Circles</b>	Tailor relevant messages to specific groups of people (interest areas, customers, consumers, employees etc.)

## 3.2 Online social networks for older people

We have already analysed and discussed some of the popular OSNs for older people in deliverable D2.3, Synthesis Report on target group analysis and user needs and requirements. However, it is worthwhile to investigate how these OSNs, catering to older people, sustain their operations. Eons, Finerday and 50plusnet are just some of the examples of social networks that encourage older people to connect with each other and share their interests. While some of these OSNs are self-funded and work towards achieving clearly defined social goals and objectives, others predominantly have

commercial interests. Those with commercial interests also provide the same level of networking and forums but use this information and understanding to build a marketable and saleable product for brands, marketers and advertisers. Compiled below are some of these OSNs for older people and their business models.

**Table 6: Business model of OSNs for older people**

OSN for older people	Operations	Business Model for revenues
<b>Eons</b>	US	<ul style="list-style-type: none"> <li>• Display advertising</li> <li>• Email campaigns</li> <li>• Sponsored groups</li> <li>• Branded games</li> </ul>
<b>50plusnet</b>	Netherlands	<ul style="list-style-type: none"> <li>• Funded by National Institute for Health Promotion and Disease Prevention (NIGZ) and Max Broadcasting</li> <li>• License fees from senior citizens associations and welfare organisations</li> </ul>
<b>Finerday</b>	US, UK and Australia	<ul style="list-style-type: none"> <li>• Supported by grants and donations</li> </ul>
<b>Overfiftiesfriends</b>	UK	<ul style="list-style-type: none"> <li>• Advertising and affiliate marketing</li> </ul>
<b>Saga Zone</b>	UK	<ul style="list-style-type: none"> <li>• Funded by Saga corporate operations. Primarily to attract users to Saga's business</li> </ul>
<b>Gransnet</b>	UK	<ul style="list-style-type: none"> <li>• Display advertising</li> <li>• Affiliate marketing</li> <li>• Offers and promotions</li> <li>• Sponsored competitions</li> </ul>

### **3.3 Commercial service providers for older people**

There are several for-profit and not-for-profit enterprises that sell a variety of products tailored for older people. Organisations such as Saga and Laterlife are some of the examples in UK that cater exclusively to all the needs of older people. In addition to selling services, organisations such as Age UK also provide a strong support group for older people. Many of these larger well-established organisations are doing brisk business owing to a significantly large target population that is receptive to the value of such

organisations. Here we detail the business proposition and business model of some of these organisations in the UK.

### 3.3.1 Age UK

Age UK is one of the largest and most influential charity organisations in the UK, working to improve the quality of life for older people. Age UK operates as an umbrella company for a number of trading and charity organisations that provide services, raise awareness and assist older people. Although Age UK receives funding and grants, its profit-making subsidiaries also provide a vital funding pipe. Being registered as a charity allows the company to save on taxation and plough all the profits back into its research and developmental activities. Age UK was formed by a merger of Age Concern England and Help the Aged in 2009. Age UK also works with regional organisations such as Age Cymru, Age NI and Age Scotland to co-ordinate work at a national level in the UK. Age UK also donates on a global level through partnership with organisations such as HelpAge International and Merlin. Today, Age UK is a colossal organisation with several charities having a combined income basket of £160.7m in 2010. The charity employs 2,500 staff across 45 offices, 40 trading subsidiaries and 474 UK-wide retail shops. The primary trading subsidiaries – Age Concern Enterprises Limited and Age UK Trading Limited – contribute towards more than two-thirds of funding for Age UK. Both the subsidiaries contributed £31m in profits in 2010, half of what Age UK spent on charitable activities in 2009. Detailed below is a break-down of the revenue generating businesses that Age UK operates.

**Table 7: Age UK businesses**

Line of Business	Major Products
<b>Non-life Insurance</b>	<ul style="list-style-type: none"> <li>• Home</li> <li>• Travel</li> <li>• Car</li> </ul>
<b>Retail</b>	<ul style="list-style-type: none"> <li>• Gifts and flowers</li> <li>• Social lottery</li> <li>• Sell donated goods to raise money</li> </ul>
<b>Domiciliary Care and Independent living</b>	<ul style="list-style-type: none"> <li>• Personal alarm systems</li> <li>• Third party products such as stair lifts, bathroom aids and chairs</li> </ul>
<b>Non-commercial funding</b>	<ul style="list-style-type: none"> <li>• Donations</li> <li>• Grants</li> <li>• Events and sponsorships</li> </ul>
<b>Training</b>	<ul style="list-style-type: none"> <li>• Training courses funded by government or private companies for imparting skills to professionals</li> </ul>

	involved in working with older people
<b>Affiliate Marketing and partnerships (Commissions and/or recovery of selling cost)</b>	<ul style="list-style-type: none"> <li>• Energy services (gas, electricity, boiler, winter fuel)</li> <li>• Funeral Plan</li> <li>• Motor breakdown cover</li> <li>• Retirement services (annuity, reverse mortgage)</li> <li>• Holiday packages</li> <li>• Broadband, TV, phone</li> </ul>

Besides, it is also important to understand the activities of Age UK since there could be ramifications on how Go-myLife can become a convenient and hands-on channel as well as platform.

**Table 8: Age UK charity work**

Charitable categories	Functions
<b>Information and Advice</b>	<ul style="list-style-type: none"> <li>• Advice surgeries (benefits, tax credits, pensions)</li> <li>• Home visits</li> <li>• Telephone helpline</li> <li>• Online guides</li> <li>• Printed information guides and leaflets</li> </ul>
<b>Financial support to other charities</b>	<ul style="list-style-type: none"> <li>• Grants</li> <li>• International aid organisations</li> <li>• Local charity bodies</li> </ul>
<b>Independent living assistance</b>	<ul style="list-style-type: none"> <li>• Care home assistance</li> <li>• Financial advice</li> <li>• HandyVan service – small household fittings and fixing</li> </ul>
<b>Tackling isolation</b>	<ul style="list-style-type: none"> <li>• Promotion of physical activity and well being</li> <li>• Befriending services</li> <li>• Friendship centres</li> <li>• Digital inclusion and awareness</li> </ul>
<b>Awareness for the aged</b>	<ul style="list-style-type: none"> <li>• Influencing public and policy (UK and EU)</li> <li>• Highlight issues and problems</li> </ul>
<b>Research and development</b>	<ul style="list-style-type: none"> <li>• Medical research and dissemination</li> <li>• Social policy research</li> </ul>



### 3.3.2 Saga

Saga was founded in 1950 to provide services to older people. The company offers a broad range of products such as financial and insurance products, holidays and care services. While it is no different from any other retailer, Saga claims to differentiate by having a strong understanding of its target segment. It was launched with an aim to directly reach out to older people with services and products that were specifically tailored to their needs. Saga expects the population of its target segment i.e. people over 50 years of age, to reach 25 million by 2015. In 2007, it merged with AA (Automobile Association) to form Acromas Holding, one of the largest private companies in the UK. In 2010, Saga reported £953.2m in revenue, majority of which came from financial services products. The company has a customer base of 2 million people across UK and Ireland. Although Saga primarily operates its business via online and phone, it runs a monthly print publication, which is specifically catered to older people's lifestyle. The businesses that Saga operates are detailed below:-

**Table 9: Saga group businesses**

Line of Business	Major Products
<b>Life and Non-life insurance</b>	<ul style="list-style-type: none"> <li>• Home</li> <li>• Travel</li> <li>• Health</li> <li>• Car</li> <li>• Legal services</li> </ul>
<b>Holidays</b>	<ul style="list-style-type: none"> <li>• Cruise</li> <li>• Affiliate holiday packages</li> <li>• Group holidays</li> <li>• Chartered tours</li> </ul>
<b>Savings and Credit Card accounts</b>	<ul style="list-style-type: none"> <li>• Savings accounts and ISAs</li> <li>• Credit Cards</li> <li>• Pensions</li> <li>• Share dealing</li> </ul>
<b>Domiciliary care and independent living</b>	<ul style="list-style-type: none"> <li>• Live-in care</li> <li>• SOS personal alarms</li> <li>• Respite Care</li> <li>• Enablement care</li> <li>• Day to Day services</li> </ul>
<b>Media and Entertainment</b>	<ul style="list-style-type: none"> <li>• Dating services</li> <li>• Online bookshop</li> <li>• Homephone and broadband</li> <li>• Online e-commerce portal</li> </ul>

- Print publication

Saga also operates an online forum called Saga Zone, for members to share and discuss within several interest areas such as managing finances, holidays, entertainment, technology, gardening, health and environment. As is evident from the table above, Saga caters to all the requirements of older people and acts as one-stop-shop cross-selling and up-selling products. The firm has built stickiness with its customers, generating repeat business while assisting them to lead an active lifestyle.

### 3.4 AAL supported projects

Out of the 60 on-going ALL projects, there are several that are into or border online social networking. Several of these ICT projects address one or the other form of old age related ailments or problems through innovative use of social networking and other presence technologies. These projects aim to allow real-time access and information to carers, friends and family about the person at his or her home. Some of the examples are detailed below, to help understand their purpose and objectives.

**Table 10: List of AAL projects using social networking**

Project	Purpose
<b>AGNES</b>	Designed to update carers, friends and family using a combination of social network and ambient sensors. Aiming to alleviate or prevent chronic conditions in older people
<b>3<sup>rd</sup> LIFE</b>	3-dimensional virtual environment where older people can connect with each other and explore that place as if it is a real world
<b>ALICE</b>	Enable and integrate internet applications into a TV set to allow older people to communicate with friends and family
<b>CVN</b>	Video Communication Network allowing older people to connect via telepresence technologies to their friends, family, shared interest groups and carers
<b>Elder-Spaces</b>	Social networking platform for older people to improve the quality of their life. Focussed on providing applications such as gaming, recreation to stimulate active life
<b>FoSIBLE</b>	Supporting active lifestyle for older people by developing a social TV community platform. Uses gesture recognition technologies, tablets and smart furniture for input entry
<b>HOMEdotOLD</b>	Use of connected TV for providing an interface to social networking

<b>Join-In</b>	A social platform accessible via PC and TV to allow social networking, multi-user gaming, virtual group exercises and chat clubs.
<b>PeerAssist</b>	A peer-to-peer platform that dynamically creates virtual communities based on interests and needs shared by older people. Creates on-demand ad-hoc communities with friends, families, neighbours, caregivers and all types of facilitators
<b>V2me</b>	Assists users in gaining access to existing social networks through a controlled and friendly interface
<b>WeCare 2.0</b>	Provides services like calendar reminder, local news, events listing, medicine reminder through internet and SMS. Allows older people to connect with their carers and facilitators through a social network

### ***3.5 Recurring themes and best practices***

In our analysis of OSNs, commercial service providers and some of the AAL research projects, we have found that a strong understanding of users works at the core of a business model. However, there are two entirely opposite objectives that can be fulfilled with this understanding of users. One of them sees these needs as a market while the other sees this as an opportunity to lower their operational cost. Marketers get attracted to Facebook because of the vast user data, based on which Facebook provides accurate targeting. Similarly, Saga attracts several product and service vendors because it has a strong understanding of its user base for which it can customize and right-size the offering. The deep user understanding also reflects on how each of these service providers attracts and creates a premium for product and service vendors. Sellers of insurance products, holiday packages, e-commerce goods and so on are more than happy to pay a price in order to reach the right audience. Similarly, care organisations, healthcare professionals and local councils, who incur operational cost on delivery of services, use this understanding to not only disseminate but also pre-plan their own activities. Based on the different kinds of organisations studied in this chapter, here are some of the broad product themes that are relevant for Go-myLife business modelling.

- Online forums and OSNs for older people sit on minefield of data around their users. When aggregated, this data can provide important understanding of user requirements and their needs. While it is used for operational improvements, this data also has commercial value and can be used for multiple use-cases without encroaching on privacy and anonymity. While users benefit from personalisation, businesses, public bodies and carers can use this understanding to tailor their messages and even schedule or plan their own activities.
- Advertising remains the primary source of revenue for OSNs; however, there is a stark difference between the kinds of advertising formats deployed. While

banners ads are more prominent there are a few who have used targeted advertising that appears in-stream as text, or a banner within a user's page or message

- Loyalty and Customer engagement as a source of revenue closely follows advertising. In terms of efficacy, it is considered far more valuable than advertising. Unlike typical websites, OSNs act as channels that allow 2-way (sending/receiving) real-time communication. This is a valuable tool for businesses as it allows them an opportunity to resolve customer problems, immediately.
- Affiliated marketing and co-branded product marketing is another popular revenue tool employed by OSNs, as well as organisations working for older people. It's a low investment yet high yield businesses as front ending organisations are well aware of their user requirements and there is a higher chance of customer conversion. However, it also carries reputation risk as any advertent or inadvertent product mis-selling will backfire on the entire business, even inviting legal proceedings.

Some of the best practices that can be adopted for the Go-myLife business model are detailed below.

- An enabling organisation, which is self-sustaining through a wide variety of commercial tie-ups. This is very similar to Age UK, which has strong commercial operations that help it sustain a major share of its operations.
- Start small and involve users into building the stakeholder community. FinerDay remains an end-user focused OSN but remains involved in activities for the community, very much like Age UK
- Focus on end-users such that any information or product which is pushed on the platform is customised to their requirements. While Google+, Twitter, Amazon and Facebook do a good job at making these connections, they have their own view of a user's requirements, which may sometimes be very different from what the users actually want. This is because they rely on their personalisation and recommendation engine which tries to map user activities to build a user likeness profile for future predictions. Go-myLife can adopt a model which takes this recommendation model of OSNs but allows an experience similar to that of Saga and FinerDay
- The smartphone is an important part of Go-myLife's interaction and delivery model, which differentiates it from all the other AAL projects as well as any other commercial organisation in the market. Thereby location-based services and local interaction can be integral to delivery of services, in very much the same way as some of the local Age UK organisations do.

## **4 Chapter 3: Market survey of end-users and stakeholders**

### ***4.1 Questionnaire and survey methodology***

Online social networks are trying to garner a major chunk of an internet user's time, to the extent that it has become the only web destination for some. Hence the use-case for an online social network is wide and varied. In order to set the right product strategy, we conducted a market survey in Poland and UK to understand how older people use both digital and traditional channels such as post and phone in their daily life. The survey further tried to relate from an end-user's perspective, the frequency and medium of interaction between end-users and different kinds of organisations. The survey questionnaire put to end-users has been provided as an appendix to this document.

### ***4.2 Survey results – Poland***

The end-user survey panel in Poland consisted of 97 participants. Although females constituted 84% of the total sample, it may look as an aberration and point towards a skewed analysis. However, the proportion of females to males has been higher even on well-known online social networks. This was clearly evident during the desktop survey of popular online social networks in the D2.3 Synthesis Report. Given below are some of the survey results:-

#### **Participant profile**

1. Our survey in Poland involved 16 male participants and 81 female participants
2. Most of them were retired, however 20% of the sample was working part-time or full-time
3. Male survey panel – amongst the male participants, 7 participants were between the age of 61 and 70 while 1 was above the age of 80. More than 50% of these lived in big cities while the rest belong to small towns and villages. All but one of them carried a mobile phone and a majority of them were also using the internet, mostly on a daily basis and one or two of them on a weekly or monthly basis. All the participants were well educated, having attended either a university or college.
4. Female survey panel – more than 50% of female participants were aged between 61 and 70 while around 7% of participants were above 70 years of age. Close to three-quarters of the sample lived in cities while the rest came from small towns and villages. All of the participants were highly educated with just of 5 of the total participants having only studied up till secondary school. 10% of the sample belonging to the 61 to 80 age range had never used a mobile phone. Moreover, 25% of these have never used the internet, while those using the internet do not do so frequently, typically only once a month.

#### **Interactions with friends, family and their purchasing habits**

1. The majority of the women buy their groceries daily and around 30% of the women in 61-70 of our sample group have taken recommendations on a weekly or monthly basis from their neighbours for buying groceries. This shows the importance of local community and neighbourhood in day-to-day decision making. However, there are also 40% of participants who never take recommendations for buying groceries.
2. They live an active life as is evident from the fact that all the participants have taken at least one vacation in the last 2 years. However, 50% of these holidaying people have never taken any advice from their peer group for their vacation planning. Most of them belong to a big city and frequently use the internet.
3. Clothes and home decoration related purchases are the most frequent, with more than 60% of participants having shopped once in 6 months.
4. 45% of participants have never bought any financial advice or planning, however 10% of them have chosen to seek recommendations from their friends or family for financial products. On the contrary those who buy financial products have not been seeking any advice from friends. Very few of the participants, less than 5%, contacted the financial service provider on their own initiative.
5. The most active area where around 20% of older people have taken recommendations on a monthly basis is groceries. Otherwise, more than 50% of participants have never taken a recommendation on all the categories surveyed.
6. However, they do seek information, once in a month, on nearby excursions and regarding electronic equipment such as computers and phones. Although, 30% of the participants have never bought an electronics gadget, more than half of these have taken recommendations on new electronic gadgets.

### **Interaction with service providers and local organizations**

1. Amongst all the service provider categories surveyed, the local transport provider and the local supermarket ranked highest when it came to contacting them by participants. Most of the participants contacted them either daily or weekly
2. The local hospital was another service provider that was regularly contacted by participants, though only once a month
3. None of the service providers fared well in contacting participants, as reported by the participants. More than 70% of the participants were never contacted by these organizations. Where organizations, contacted participants, postal mail emerged as the favourite medium, closely followed by phones. Only local community organizations emerged as the active users of email, having used this medium to contact more than 10% of participants.

### **Entertainment**

1. TV got a unanimous vote among participants surveyed. This was closely followed by chatting with family and friends and books emerging as the third favourite.

2. Around 25% of participants had never visited their local community centre or the library. However, all of these participants are also active users on the internet, using daily or weekly.

### **Use of money and communication tools**

1. The majority of the participants have used cash for daily transactions. More than 50% of the participants have never used a cheque, credit card or the internet for payments. These are also participants who have rarely the use internet either daily or weekly.
2. The mobile phone is primarily used for talking with friends and family. Reading or sending SMS has emerged as the use-cases with 60% of the participants using it on a daily basis.
3. 25% of the participants, daily read the news on the mobile, while 10% of them also browse the internet on the phone, which means they have feature rich phones. The age of participants was distributed across 51 to 60 and 61-70 years.
4. Internet use is widespread and out of the 51% of the participants that use it daily, all of them can check emails and read news. Moreover, these users also access public services, such as appointments, transport services, on a weekly or monthly basis. However, the use of the internet to purchase goods and services is not prevalent as most of these users do not use the internet to order goods.

### **4.3 Survey results – UK**

The end-user survey in UK was conducted with a panel of 53 respondents, 35 of which were female. Spread around London and the South East, the panel largely consisted of city and small and medium size town dwellers. The UK survey panel was presented with the same set of questions as those in Poland to get a comparative basis for attitudes across the Europe.

#### **Participant profile**

1. 18 male and 35 female participants. 73 per cent of them were above 71 years of age, out of which 24 per cent were octogenarians.
2. All the respondents were educated and most of them were mobile phone users. However, 40 per cent of them had never used the internet, most of them being females.

#### **Interactions with friends, family and their purchasing habits**

1. Holidays and clothing appear on their shopping and spending priority as close to 50 per cent regularly spend every 6 months. Financial planning and products seem to be very low on the agenda as 63 % of the participants never bought anything in this category. Elders were also not too keen on electronics and computers as 40% of them had never bought one.
2. The majority of the panel participants never took recommendations from friends and family around buying products. This was in spite of the fact that they are frequent

spenders on groceries and holidays. Although they did take recommendations around planning a day out with 37% seeking recommendations on a monthly basis

### **Interaction with service providers and local organizations**

1. In tune with their spending patterns, the local supermarket appeared high on the list of organizations that were frequently contact by older people. This was closely followed by the local GP, who was contacted by 49% of participants on a monthly basis.
2. 31% of the participants suggested post as the most used communication, putting GP, local supermarket and holiday provider in the list of contacting organizations. The holiday provider was the only organization using email, as suggested by 22% of participants.

### **Entertainment**

1. TV got a unanimous vote among participants surveyed. This was closely followed by chatting with family and friends and books emerging as the third favourite. 34 % of the participants have never visited the local community centre or library and 20% have never taken a stroll in the park.

### **Use of money and communication tools**

1. The majority of the participants have used cash for the daily transactions. This was closely followed by the use of cheques, with 70% of them using them daily. However, 23% of the participants also used the internet for making payments.

## **4.4 Impact of survey on Go-myLife business model**

1. The majority of the participants have not taken recommendations from their local community or friends and family, although they actively contact them.
2. The majority of older people are interested in groceries, clothing and vacations or excursions.
3. Local organizations such as service providers and commercial organizations have not been active in contacting the older people which leaves a lot of follow-up to be done by the users themselves
4. Internet use is well appreciated and understood. However, its use for entertainment and other day-to-day requirements is not prevalent.

## **5 Chapter 4: Business Models and options**

### **5.1 Target audience**

The business model for Go-myLife has been developed with an eye on the following user groups.

- Older people and their network of friends, families



- Public services in general
- Health and social care organisations
- Clubs and societies
- Businesses and commercial service providers for older people

The gaps in existing channels and the potential impact of Go-myLife for these groups was analysed and identified, respectively in the Socio-economic benefits reports, D7.1. The business model further dissects these groups between paying and non-paying customers, based on the type of interaction required. Paying customers are those such as businesses and public bodies who will access the platform (at scale) for reaching out to their end-users. Non-paying customers are end-users (including older people), individuals and organizations who are essentially using the platform services as end-users.

We are not going to charge end-users to use the basic platform services. For example, older people will access go-mylife services for free however they would become paying customers when buying any products or services through the e-commerce channel on Go-myLife. Similarly, public bodies and commercial service providers can use Go-myLife for sending any public service message that benefits older people. However, they would be required to pay for pushing advertisements or using Go-myLife to interact with specific end-users or communities. Go-myLife also allows organisations to use it as their social platform and then use it as their own channel to either create communities or communicate with participating communities.

There are several other use-cases that have been explained in detail in the sections below however, the emphasis is on defining instances, where any of these target segments would be expected to pay. Hence, Go-myLife will commercially engage with these target segments to distribute and/or sell the platform services.

## 5.2 Key drivers for business model

As per the DOW, it is important to reiterate some of the founding principles of Go-myLife. There are also project considerations and partner expectations, also discussed earlier, that have to be considered while envisioning a business model for Go-myLife.

**Table 11: Go-myLife drivers**

<p><b>Vision</b></p>	<p><b>The vision setting for Go-myLife has two phases.</b></p> <p><b>The <u>overall vision</u>, as set in the DOW, aims to reduce the risk of loneliness of older people by providing a mobile social network adapted to their needs. Go-myLife has identified gaps within existing online social networks (OSNs) through end-user involvement.</b></p> <p><b>The vision for the first phase of the project was agreed in the General Assembly of Go-myLife partners in Athens, Greece :-</b></p> <ul style="list-style-type: none"> <li>• <b>To provide an easy access to/ and facilitate communicate</b></li> </ul>
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	<p><b>with/ different social groups of older people</b></p> <ul style="list-style-type: none"> <li>• <b>Foster the local community life of older people (Go-myLocalLife)</b></li> </ul> <p><b>It is expected that with the second phase of Go-myLife commercial run, we would come closer to realising our overall vision.</b></p>
<b>Objectives</b>	<ul style="list-style-type: none"> <li>• A platform built around the needs of older people</li> <li>• A platform fully integrated with mainstream online social networks</li> <li>• A platform based on mobility and location awareness</li> </ul>
<b>Expected outcome of the business model</b>	<ul style="list-style-type: none"> <li>• Allow uninterrupted and value-driven delivery of services as envisaged in the vision of Go-myLife</li> <li>• Create a model to sustain the project during its market entry and during operational run</li> <li>• Allow a commercial construct and structure which creates exploitation opportunities for project partners</li> </ul>

Hence, the business model will lay down a framework within which the commercial success and to an extent the social impact can be evaluated. As discussed earlier in the socio-economic impact analysis, we have evaluated the role of the following organisations as potential revenue prospects for commercial venture of Go-myLife.

**Table 12: Go-myLife products and business intent**

<b>Businesses</b>	<b>Go-myLife product options</b>	<b>Business Intent</b>
<b>Businesses (Financial services, holidays, supermarkets etc)</b>	<ul style="list-style-type: none"> <li>• Display advertising</li> <li>• Text advertising</li> <li>• Promoted news feed</li> <li>• Sponsored message</li> <li>• Affiliate marketing</li> <li>• Reviews, feedback and recommendations</li> <li>• Search database and redirects for holidays, financial services etc.</li> <li>• Local listings</li> </ul>	<ul style="list-style-type: none"> <li>• Raise awareness</li> <li>• Sell and promote products (targeted offers and promotions)</li> <li>• Receive feedback</li> <li>• Promote public service activities or events</li> </ul>
<b>Healthcare service providers, GP's, surgeries, Care homes</b>	<ul style="list-style-type: none"> <li>• Local listings for search</li> <li>• News feeds and individual updates</li> <li>• 2-way personalised communication (complaints, alerts, notifications, reminders)</li> </ul>	<ul style="list-style-type: none"> <li>• Promote events</li> <li>• Receive feedback</li> <li>• Better understand users in catchment area, by access to Go-myLife analytics e.g.</li> </ul>

<b>Care providers</b>	<ul style="list-style-type: none"> <li>• Personal updates</li> <li>• 2-way communication regarding appointment, alerts etc</li> </ul>	<ul style="list-style-type: none"> <li>• Remain connected to provide that additional comfort</li> </ul>
<b>Leisure clubs, community centres</b>	<ul style="list-style-type: none"> <li>• Local listings for events, activities</li> <li>• News feeds and individual updates</li> <li>• 2-way personalised communication (complaints, alerts, notifications, reminders)</li> </ul>	<ul style="list-style-type: none"> <li>• Attract participation in events</li> <li>• Sustain interest</li> <li>• Understand users interests and community issues for better planning</li> </ul>
<b>Local governments, councils</b>	<ul style="list-style-type: none"> <li>• News feeds and individual updates</li> <li>• Local listings and information listing for several surgery timelines and contacts</li> <li>• 2-way personalised communication (complaints, alerts, notifications, reminders)</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure service standards</li> <li>• Improve awareness of council activities</li> <li>• Generate active interest in council activities</li> </ul>
<b>Public bodies (transport, pensions, benefits etc)</b>	<ul style="list-style-type: none"> <li>• News feeds</li> <li>• 2-way personalised communication (complaints, alerts, notifications, reminders)</li> <li>• Operate a private social platform</li> </ul>	<ul style="list-style-type: none"> <li>• Provide up-to-date information</li> <li>• Raise awareness</li> <li>• Better understand users in catchment area, by access to Go-myLife analytics e.g.</li> </ul>
<b>Developers and Businesses</b>	<ul style="list-style-type: none"> <li>• Go-myLife source code for building their own platform</li> <li>• Integrate their messages into Go-myLife to provide configurable and customised communities</li> </ul>	<ul style="list-style-type: none"> <li>• Share the same vision of Go-myLife, which is around older people and local communities</li> </ul>

Hence, there are several products that emerge from Go-myLife platform. Later in section 6.3, we outline the services that Go-myLife can support at the moment and how it maps within the Line of Business of an organisation. A discussion on the objectives and different areas where Go-myLife can attract different kinds of organisations allows us to define the boundaries of Go-myLife business model. It also puts into context the boundaries and constraints that will help to shape up a realistic business model and its long term evolution.

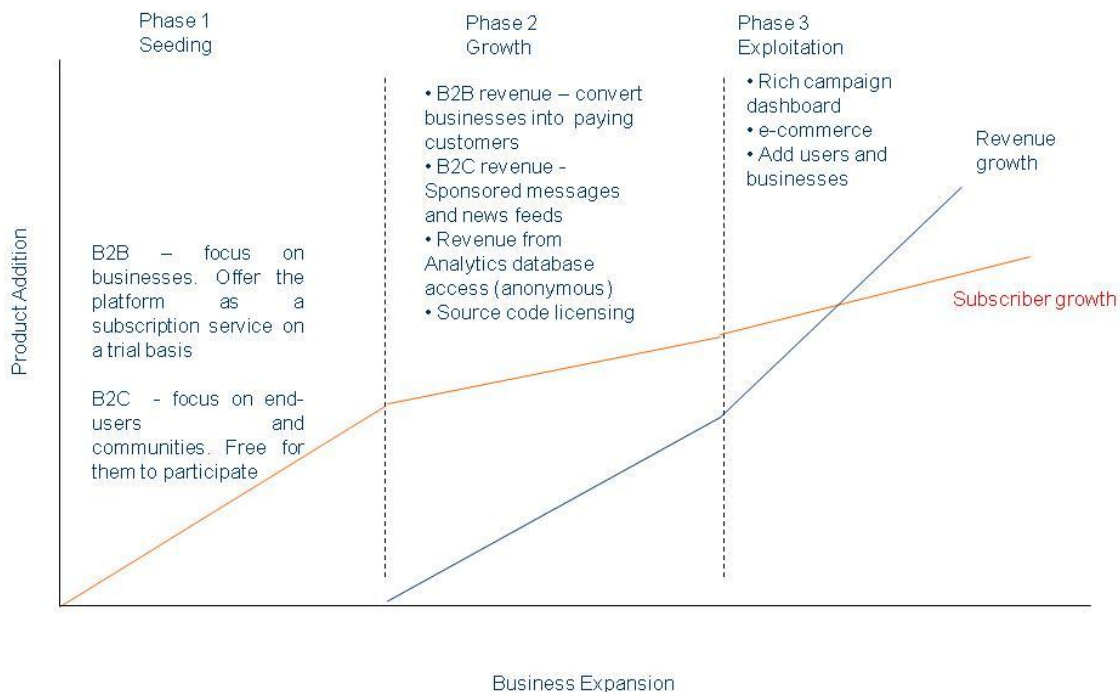
### 5.3 Proposed Business model

The Go-myLife business model incorporates learnings, best practices and some of the market needs that were identified during the mapping of business models and the survey outcomes. The business model proposed for Go-myLife is based on several inputs already discussed above and summarised here:-

- Primary and secondary research of business models of online social networks
- Primary and secondary research of organisations working for older people
- Survey of end-users and stakeholders in UK and Poland, to understand their attitudes towards internet and services consumed through internet
- Objectives as set out in the Go-myLife DOW
- Partner expectations and product as well as technology boundaries

The proposed business model is divided into several phases in order to ensure that the nascent project isn't clogged by ambitious commercial interests. The initial focus of the project will be to bring together an environment which is rich with user generated content - photos, posts, messages, news and local postings. After stabilising the first phase and generating sufficient traction amongst the user base, the project will steer into commercial activities. This will also have an impact on the technology changes required on Go-myLife in order to fulfil these business goals.

Figure 2: Business Model for Go-myLife



Here is a quick summary of the market focused phase-wise revenue profile of Go-myLife. Each new phase will see an incremental addition of new products giving Go-myLife an opportunity to mine and up-sell existing customers.

**Table 13: Go-myLife revenue profile**

Phase	Revenue generating products	Revenues
<b>Seeding</b>	Implementation of skinned Go-myLife for organisations	<ul style="list-style-type: none"> <li>• 3-month or 6-month free trial to a subscription service</li> <li>• Consulting fees</li> <li>• End-user training fees through vision workshops</li> </ul>
	Custom connectors for organisations wanting to create communities using their own API's	<ul style="list-style-type: none"> <li>• Implementation fees</li> <li>• Advertising and promotions (News feeds, messages, events, listings)</li> </ul>
<b>Growth</b>	+ Seeding	Convert trial customers to paying customers
	<ul style="list-style-type: none"> <li>• Analytics - Provide customized and anonymous views to the user database</li> </ul>	<ul style="list-style-type: none"> <li>• Report based pricing (either subscription or ad-hoc)</li> </ul>
<b>Exploitation</b>	+ Growth	Extend product line-up and mine existing customers
	<ul style="list-style-type: none"> <li>• Campaign Dashboard</li> </ul>	<ul style="list-style-type: none"> <li>• Subscription service to a unified and skinned campaign dashboard that allows messaging and report views in one place</li> </ul>
	<ul style="list-style-type: none"> <li>• Source code licensing</li> </ul>	<ul style="list-style-type: none"> <li>• Commercial license</li> <li>• Implementation fees</li> </ul>
	<ul style="list-style-type: none"> <li>• E-commerce – complete catalogue to sell products from third parties – insurance, gifts, holidays, goods etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Commissions</li> <li>• Transaction fees</li> </ul>

The detailed explanation of each of these phases and their expectation is detailed in respective sections below:-

### 5.3.1 Business Phase I – Seeding

The seeding phase as the name suggests is focused on spreading the word within end-users, stakeholders and developer community.

**Table 14: Seeding phase**

<b>Phase description</b>	<b>This phase envisages a minimal implementation of stakeholder interests while focussing on growing and sustaining the number of users. The seeding phase will focus on growing the user base. By growing the diversity of content, users, forums and local topics, Go-myLife will develop a strong understanding of user base and fine tune the platform for commercial commitments. Businesses will be a core focus since by connecting with them, Go-myLife can bring thousands of end-users at substantially lower cost than direct outreach efforts.</b>
<b>Operational cost</b>	During the first phase of Go-myLife operations, this will primarily be support and maintenance, incremental enhancements, server and bandwidth, sales, marketing and user training and support.
<b>Pricing</b>	<ul style="list-style-type: none"> <li>• Always free for end-users</li> <li>• Offered free for a limited duration to businesses, with an option to convert at a later time</li> </ul>
<b>Funding</b>	<p>The cost of running operations will be derived from two sources</p> <ul style="list-style-type: none"> <li>• Bring investment in return for equity</li> <li>• Grants or donations from stakeholders</li> </ul>
<b>Operating ideology</b>	<ul style="list-style-type: none"> <li>• Partners will have an equal share in the entity</li> <li>• Effort contribution to the project will be reimbursed based on estimated effort at the start of beginning operations (similar to DOW)</li> </ul>
<b>Phase completion KPI's</b>	<p>This phase will be considered complete based on certain milestones (measured at the end of 6 months)</p> <ul style="list-style-type: none"> <li>• Growth of user base to a stable number (with significant control over user exits)</li> <li>• Growth of content posted and user activity in terms of number of visits</li> <li>• Number of businesses added as communities or for implementation their own skinned interface of Go-myLife</li> <li>• Growth of content, communities and forums created by stakeholders</li> </ul>

	<ul style="list-style-type: none"> <li>• Volume of Inter-social network traffic</li> </ul>
<b>Balance Scorecard measurement</b>	<ul style="list-style-type: none"> <li>• Operational – meet the defined budget goals</li> <li>• Financial – Growth targets – users, traffic, businesses, communities</li> <li>• People and innovation – develop and transfer new skills to the market</li> <li>• Customer Satisfaction – End-user satisfaction, business satisfaction with the product</li> </ul>

### 5.3.2 Business Model Phase 2 – Growth

The growth phase is the most critical phase of Go-myLife as it would determine the longevity of the products and whether customers are willing to pay or not. It is also an important phase from the point of growing the number of users and businesses after the initial seeding run. The growth phase will also provide hints towards whether the business can sustain itself or needs more time to tweak its business model and product strategy.

**Table 15: Growth phase**

<b>Description</b>	The second phase will use some of the Phase 1 milestones as a marketing tool to showcase value of the platform to prospective customers. At the same time the project will orient its users around some of these products, to allow Go-myLife to provide to paying customers more relevant information and the ability to place more targeted messages.
<b>Operational cost</b>	Other than all the costs associated with the first phase, the second phase will start incurring additional costs for account management activities
<b>Funding</b>	<p>The cost of running operations will be derived from two sources</p> <ul style="list-style-type: none"> <li>• Revenues from customers</li> <li>• Bringing additional investment (if required) in return for equity</li> <li>• Grants or donations from stakeholders</li> </ul>
<b>Pricing</b>	<p>The products will be priced based on these two models</p> <ul style="list-style-type: none"> <li>• +Phase 1</li> <li>• Fixed access charges + variable fees per unit (transaction, advertisement, news feed etc)</li> <li>• Consulting fees (either fixed or T&amp;M) for associated services such as training, workshops, implementations and ad-hoc reports</li> </ul>

<b>Operating ideology</b>	Similar to Phase 1. Any surplus (if generated) will be invested in sales and product development activities of the exploitation phase.
<b>Phase completion KPI's</b>	<p>This phase will be considered complete based on these milestones (to be measured every quarter – results aggregated for two quarters)</p> <ul style="list-style-type: none"> <li>• Number of customers added on a quarterly basis and repeat business</li> <li>• Revenues</li> <li>• Feedback from customers on the utility of the platform</li> <li>• No negative impact of these operations on Phase 1 milestones</li> <li>• Feedback from end-users</li> </ul>
<b>Balance Scorecard measurement</b>	<ul style="list-style-type: none"> <li>• Operational – meet the defined budget goals</li> <li>• Financial – Growth targets – revenues, users, traffic, businesses, communities. Cash flow will be an important indicator in this phase.</li> <li>• People and innovation – develop and transfer new skills to the market</li> <li>• Customer Satisfaction – End-user satisfaction, business satisfaction with products</li> </ul>

### 5.3.3 Business Model Phase 3 – Exploitation

The exploitation phase marks the entry of Go-myLife into a mature platform where it can start exploring several new opportunities. The entity would also be expected to break-even and generate profits for partners and investors.

**Table 16: Exploitation phase**

<b>Description</b>	The third phase of the project will focus on expanding the number of customers. Additionally, this phase will also initiate a set of activities that opens additional revenue opportunities. Some of these include allowing 2-way communication between businesses and users through a dedicated campaign dashboard and licensing the platform. Others include allowing businesses to promote their products on Go-myLife and generate additional revenues from product selling, redirects, recommendations or reviews
<b>Operational cost</b>	This phase will incur additional costs for sales, marketing and developmental costs.



<b>Pricing</b>	<p>The products will be priced based on either of these two models</p> <ul style="list-style-type: none"> <li>• + Phase 1 + Phase 2</li> <li>• A basic option always free for end-users, with additional premium (e-commerce) services offered at a price</li> <li>• Licensing fees</li> <li>• Commission from transaction conversion or leads generated</li> </ul>
<b>Funding</b>	<p>The cost of running operations will be derived from two sources</p> <ul style="list-style-type: none"> <li>• Revenues from customers</li> <li>• Bringing additional investment (if required) in return for equity</li> </ul>
<b>Operating ideology</b>	<p>Similar to Phase 1. Decision on the surplus will be decided based on business needs and profitability. However, technology companies typically do not repatriate profits, instead choosing to invest in R&amp;D or bolster their balance sheet for strategic reasons.</p>
<b>Phase completion KPI's</b>	<p>This phase will be considered complete based on these milestones (to be measured every quarter – results aggregated for two quarters)</p> <ul style="list-style-type: none"> <li>• Cost per user</li> <li>• Number of customers added on a quarterly basis and repeat business</li> <li>• Revenues and other capital ratios</li> <li>• Feedback from customers on the utility of the platform</li> <li>• No negative impact of these operations on Phase 1 milestones</li> <li>• Feedback from end-users</li> </ul>
<b>Balance Scorecard measurement</b>	<ul style="list-style-type: none"> <li>• Operational – meet the defined budget goals</li> <li>• Financial – Growth targets – revenues, users, traffic, businesses, communities. Profitability and cash flow will be an important indicator in this phase.</li> <li>• People and innovation – develop and transfer new skills to the market</li> <li>• Customer Satisfaction – End-user satisfaction, business satisfaction with products</li> </ul>

## 5.4 SWOT Analysis

As per our analysis of competitive scenario and the product's strength, a SWOT analysis provides a neutral view of Go-myLife's capabilities. The SWOT takes into account competing businesses that play in the social networking space or the market for older people. The SWOT will also help Go-myLife to keep an eye on emerging threats in the market.

### Strengths

- Good customisation capabilities of the Go-myLife platform allows quick build-up of community social networking sites and helps organisations in building a social network as per their own requirements.
- Go-myLife is a pan-European and multi-disciplinary organisation consisting of social researchers, practitioners and technologists, who can provide strong market leadership and align product development
- Go-myLife is based on open standards and web technologies, which allows flexibility in development of the platform, universal reach and no fear of lock-in into proprietary technologies

### Weakness

- Go-myLife is addressing a market whose potential or business case is not yet fully known. Moreover, the lead time to develop the market may slow down the evolution of the platform.

### Opportunities

- Local communities are increasingly being looked upon as a way to revive local marketplaces and age old traditions. By targeting the local life and the role of older people in them, Go-myLife is providing a platform for organisations to play a constructive role, not just from a CSR (Corporate Social Responsibility) standpoint, but also to improve their own communication channels
- Location-based services, social networking and mobility are converging trends and Go-myLife is providing services that are based on these three technologies.

### Threats

- Dominant players in the market may choose to proactively start addressing the market of Go-myLife and create a competitive situation owing to their position and market strength.

## 5.5 USP of Go-myLife and differentiators

As we have previously mentioned in the Socio-economic benefits deliverable D7.1, the unique selling proposition (USP) of the platform is not just around the social network but the added value that it delivers by being end-user centric. Although there could be numerous benefits from the platform, some of the USP's that have been identified from a competitive and marketing standpoint are:-

- Economic benefits. By offering an easy way of establishing connection to the older population in Europe, the Go-myLife system should be able to demonstrate significant savings to local businesses as well as authorities.
- Higher quality of service. Through Go-myLife services - authorities, public bodies and commercial services providers - providing services to the older population will be able to offer an alternative channel which is better suited to the needs and preference of older people.
- Better engaged citizens. The low engagement profile of citizens is a risk and a concern to policy makers in democratic countries. This is seen across all age groups, but the effect is even more pronounced when it comes to older people whose age related limitations might cause their exclusion from the public debate. Go-myLife will provide tools for continued engagement with them even as they grow older.

Based on these USP's Go-myLife will be able to differentiate against both kinds of competitors i.e. service providers that provide a channel for organisations to connect with end-users as well as me-too OSN's such as Facebook, Ning etc. The business model of these competitors has been described earlier in this document in Section 3. A quick comparative chart has been provided here in terms of indicators (High, Medium, Low, None – High represents highest adherence while None represents no adherence to those features)

**Table 17: Key differentiators**

Differentiators	Go-myLife	Competitors
Designed to aid active ageing for older people. Not an isolated social network as it connects with other social platforms.	High	Low
Built from grounds-up with input from older people, throughout the design, development and testing phase	High	None
Smartphone-centric with use of geolocation to offer local services to the user	High	Low to none
Permission-based extensibility for organisations (i.e. ability to connect with end-users and communities through ready-built connectors)	High	Medium
Community driven (i.e. allow end-users to create their own communities and create their own interest-based social networks)	High	Medium

## **5.6 Market Challenges and success factors**

### **5.6.1 Funding and prospecting**

As Go-myLife is a one of its kind social utility platform trying to break new ground within an untested market space, it will face several challenges, both internal and external. One of the first challenges would be to get paying customers, who will serve as the vital lifeline and showcase the strength of the platform and business model to potential investors. Go-myLife intends to approach funding 5 to 6 months before its scheduled go-live date. Hence, it would be important to test the product with some of the potential customer organisations, either through a pilot or receive an accredited supplier status from them, based on the suitability of the platform. Although Go-myLife is intended for rollout in several countries, it is hoped that the platform will be put for review to organisations in select markets for reasons of time and initial scope.

Before Go-myLife can start making revenues, funding will remain a vital source for sustaining operations and continuing future design and development. We hope to raise three rounds of funding, with the aim of getting the first one in place just before the start of the Seeding phase. Following are the initial deadlines, within the timeline of the project, to tap the market for funding direction

- After June 2012

We expect to demo the Go-myLife platform to potential investors and customers after the final prototype product has been achieved at the end of month 24 or June 2012. This is to allow time to refine the product as per the technical requirements set in the DoW, as well as the end-user testing feedback during the first and second iteration. The features detailed above as a part of final prototype have been accounted in the demo version. This feature set will also form the basis for products that will be available at the Seeding phase of the business model i.e. start of Jan 2012.

- Take the actual product to the market for customer acquisition, by Jan 2013

The Go-myLife business model expects to acquire customers i.e. both paying and non-paying customers from this timeline onwards. The business model envisages an incremental development cycle, which is very much in line with the evolution of market expectation around social technology platforms. On-the ground feedback from market run will provide insights into some missing functionalities as well as performance related requirements.

Hence, the three different phases of the Business model aligned with three stages of funding, allow enough room to absorb the technology and product evolution.

### **5.6.2 Economic and financial scenario**

The recent economic climate is forcing a lot of public and private bodies to curtail spending. This could have an impact on the overall sales cycles and the amount of lead generation required for finding prospective customers. However, Go-myLife is meant to be a social utility and communication platform that can generate quick ROI over other

communication channels. Hence, the efficacy of the platform can provide a valid argument in terms of cost saving while improving efficiency in delivery of services.

Go-myLife is aiming to make the older people segment a viable financial opportunity where it can deliver superior service and make revenues by charging organisations. However, as the platform scales and moves to more e-commerce oriented activities, it would have to depend on end-user's inclination to purchase goods and products through Go-myLife.

### **5.6.3 Organisational and behavioural change**

Since Go-myLife is a pan-European consortium, it is important to define an organisational structure where partner's interests are best served in tune with their qualifications and expertise. Since Go-myLife will operate as a unified commercial entity, partners will have to play multiple roles, owing to their specific skills and in-country presence. Go-myLife will eventually transition from a project to a commercial entity. This would have a bearing on how the resulting entity manages operations, product life cycle and customers. The expectation on business requirements and tasks requires a change in attitudes towards customer service and management of conflicts between end-user and customer requirements. Issues such as managing the organisation, partner contribution and expectations will have to be defined and managed through an overseeing body such that there is no negative impact on the performance of Go-myLife.

## **6 Chapter 5: Implementation of business model**

### **6.1 Product Model of Go-myLife**

Go-myLife is a social networking platform designed with the needs of older people in mind, supporting interactions with their peers and families, as well as easy access to information. As it was described in D7.1 Social Impact and Economic Benefits, Go-myLife will increase subjective wellbeing through the strengthening of social support via online social network.

A social platform needs to be accessed ubiquitously, so Go-myLife's end-product will be materialized in a web application where users could interact and access both from the desktop and from the mobile. It was decided to implement it as a web application in order to allow access from any device. One key of success of social networks is the number of participants. Limiting the access to users of one specific operating system went against what we considered a success criterion of the project.

The layouts of the screens and the services will be customized to the determinate device through which is accessed (desktop or mobile) in order to provide a great user experience. For a deeper description of the prototype, please refer to D3.2 First Prototype Architecture and Design.

## 6.2 Go-myLife Services for end-users

In the workshops with end-users, we learnt that, throughout their lives, older people maintain different social groups and interact with them in a different manner. With each group, the communication and the quantity and the content itself of the information they exchange is different and older people require a platform where they control and differentiate what they share and with whom they do. The Go-myLife consortium considers that this need could best be met by providing a platform where the content will be shown and arranged according to the different groups to which the users assign their friends, to allow them to easily share specific and relevant content with each group.

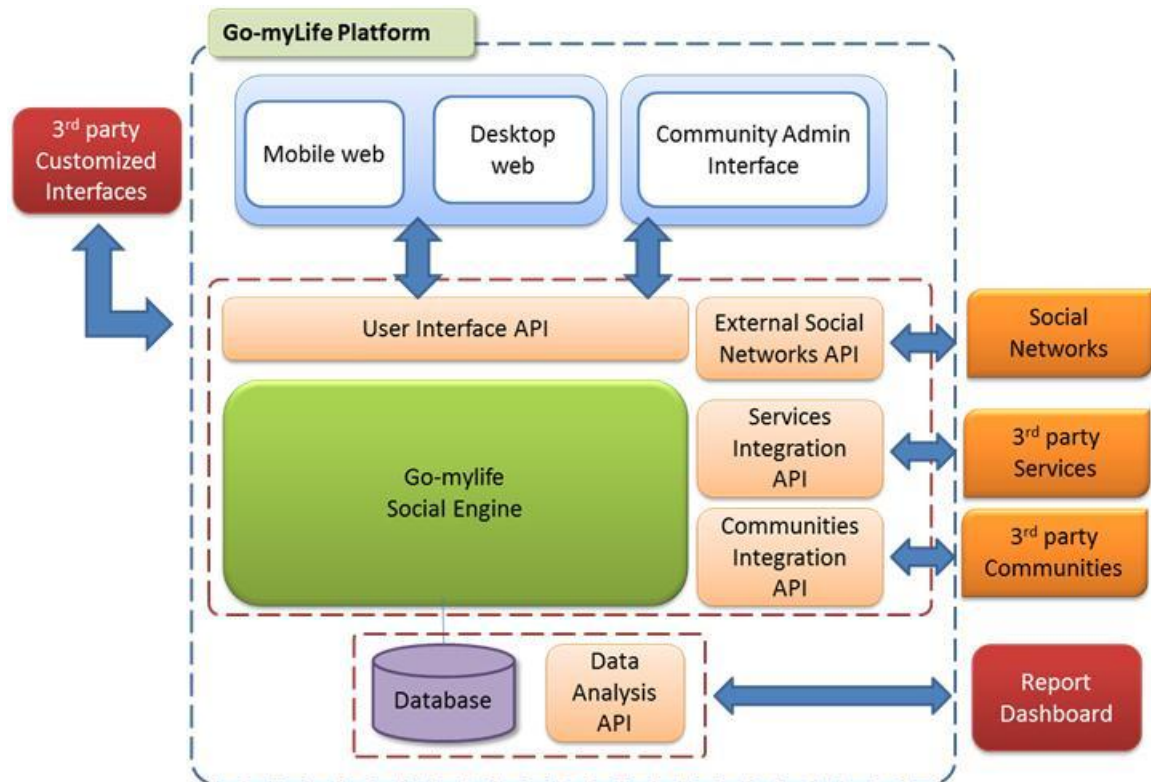
Go-myLife will offer a set of social functionalities. Each of these functionalities will be organized by groups:

- **News (Wall):** A user will be able to post comments, events, links, photos or videos in his/her wall. Other members of his/her social network will be able to see what they post (sharing) and make comments about the shared content.
- **Media:** A user will be able to update media content such as photos and videos providing some information about it (place, date). The members of his/her network will see the shared media and could comment on it.
- **Events:** Users will be able to create events selecting the place and date and invite members of his/her network.
- **My network:** Through “My network”, users will be able to arrange their contacts in groups such as close family, neighbours, friends, etc. The rest of the content in Go-myLife (news, photos, etc.) will be displayed by these groups, so users don’t feel overwhelmed by excessive information as the content is categorized and organized and they share their photos, news, etc. with a selected group.
- **Messages:** Users of Go-myLife will be able to exchange messages among themselves.
- **Local Life:** The workshops also highlighted the importance for the elderly of participating in the social life of the neighbourhood. This could be done through the “Local Life” section, where the user could access local associations/groups organized by general categories (Sports, Politics...). Each group will have its own news, media, events, etc.
- **Around me:** A key factor of Go-myLife project is the geo-located information. The content shared by users and even the own users will have a location associated with it, so content could be displayed in a map. Sections such as “Around me” will display relevant information near the user.
- **Geo-located third parties’ content:** The open source *LibreGeoSocial* framework, which Go-myLife is based on, allows the consumption of third-party

content. Go-myLife will take advantage of this feature to provide to the users a greater experience. In that way, in the mobile version, there will be a special section for Panoramio, displaying the photos in a map to show interesting information around the user. *LibreGeoSocial* manages the geo-located data of third parties through “layers”. Nowadays, it has support for Panoramio with geo-located photos, YouTube and 11870, Spanish yellow pages with information about businesses. Any other third party services that would like to have their geo-located content integrated in Go-myLife, could add a connector to its Layer Manager.

- **Other social networks:** The content from other social networks (such as Facebook and Twitter) will be integrated in the existing sections. For example, photos/videos will appear in “Media” section, posts/feeds en “News” section and so on.
- Go-myLife will implement a Social Connector Manager to manage the different external social networks. All the social connectors will implement a generic interface to login/logout, update the status of the user, etc. Adding new social networks will be as simple as implementing the *ISocialConnector* interface.
- Moreover, the connections with other social networks will not only integrate their content in Go-myLife but from Go-myLife it will be possible to update content in the external social networks, so the presence of Go-myLife in other channels will increase and it will conceived as a platform that integrates different networks in an easy way and enjoyable for the user.
- **Future services:** In the future, Go-myLife could expand its functionalities and add them to the platform adding new sections (for example, games) or expanding the existing services or customizing them to specific characteristics.

**Figure 3: Go-myLife architecture**



As it can be shown in the figure, there are multiple channels by which Go-myLife can expand its product:

- **External Social Networks API:** Adding new social networks through the External Social Networks API, so the content of the new social network will be integrated inside Go-myLife functionalities and it will allow the communication between the two platforms. This bidirectional communication will be always limited to the API of the social network.
- **Services Integration API:** Consuming geo-located content of third parties to integrate it as a layer in the Go-myLife Social Engine, providing relevant information around the user. This new layer will be added to the Layer Manager of the Go-myLife Social Engine and its content will be managed as geo-located nodes.
- **User Interface API:** As Go-myLife is an open source project, it will be open in the future to create new services for new functionalities inside Go-myLife platform or improve the existing ones, adding new services to the platform.
- **Communities Integration API:** Build local communities and send community content.
- **Consulting service to provide customized interfaces**



- Report Dashboard to generate customized reports based on the available Go-myLife data.

### 6.3 Stakeholder services

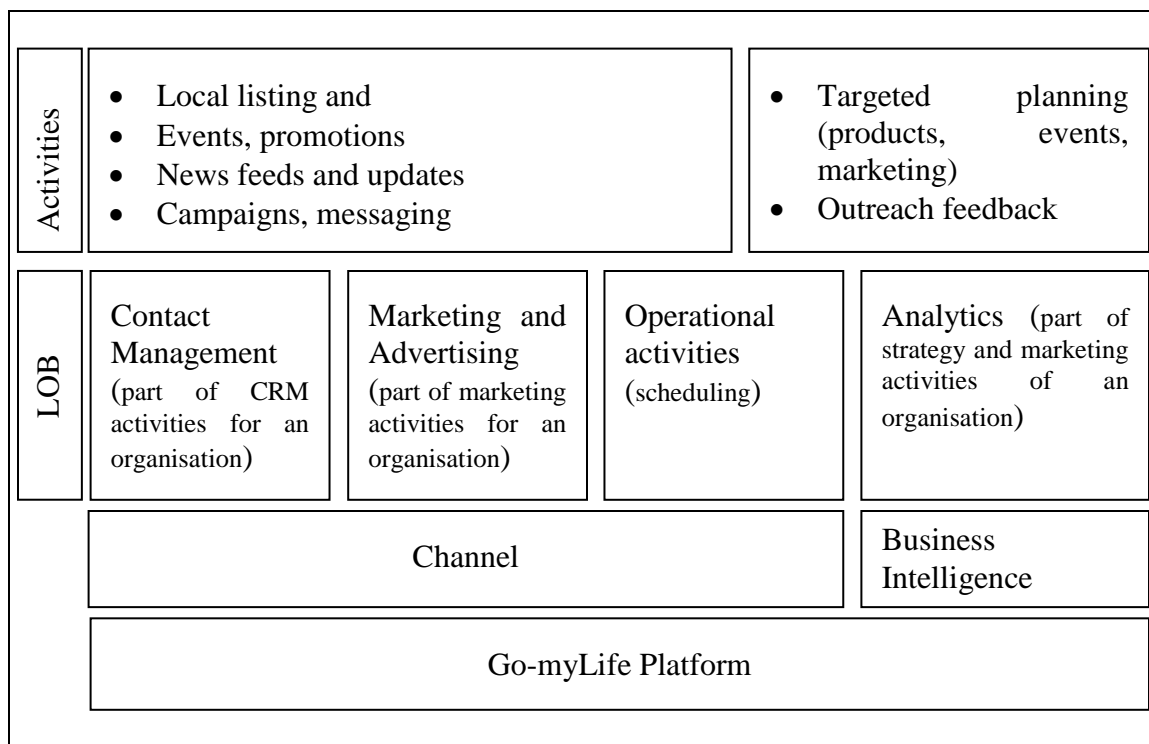
The different stakeholders of Go-myLife will interact with Go-myLife as users of the platform. In that sense, they could post information, share photos, create events or send messages as any other user does.

Family members or caregivers can keep in close touch with the elderly and strengthen the sense of support. They can be kept aware of the health and social status of their older members, detecting any deviation in their habits and act consequently.

The local associations, clubs and local services have a separate section in Go-myLife: “Local Life”. Through them, they could send messages, post important news, share photos or videos or announce events. The relationship with their clients is closer and it provides a new channel to reach their customers, offering them a social aspect of their services. It also adds significant value to community based public sector service activity, through enabling older people to take part in online groups based around community events so that they can get involved in organising, publicising and taking part. Third-party services such as local news, council updates, transport information, local surgery updates can also be integrated into the Go-myLife platform.

As it was described in D2.3 Synthesis Report, advertisements in general are rejected by older people as they stress their vision and make the navigation difficult. Go-myLife platform will use advertising and marketing but in a way that is non-intrusive and does not disturb the original interface layout. The business value will be in bringing local services to Go-myLife. From a stakeholder’s perspective, it is important to map how Go-myLife fits in their value chain. The following chart shows which of the Line of Businesses can interface with Go-myLife and enable their business activities.

**Figure 4: Go-myLife product mapping with an organisation’s Line of Business (LOB)**



Here is a complete mapping between Go-myLife services available through the platform, and revenue generating products.

**Table 18: Service - Product mapping**

Go-myLife services and components	Revenue product category	Non-revenue product category
News (Wall)	-	Services for end-users
Media	-	Services for end-users
Events	-	Services for end-users
My Network		Services for end-users
Community API's	Custom implementation for creating communities and using for advertisement and marketing	Available free when uses for non-commercial activities
Messages	-	Services for end-users
Local Life (linked to Community API's)	-	Services for end-users

<b>Around Me</b>	Database listing fees	Services for end-users
<b>Geo-located content (linked through Around Me)</b>	-	Services for end-users
<b>3<sup>rd</sup> party social connector</b>	-	Services for end-users
<b>Go-myLife API's</b>	Available for custom implementation of interface which consumes Go-myLife API's.	-
<b>Reporting</b>	Custom reports around user analytics	-
<b>Campaign dashboard</b>	-	Services for organisations
<b>Go-myLife platform</b>	Offered as a service for those who want access to Go-myLife services using their own interface	
<b>Go-myLife source code</b>	Commercial license with fees	Restricted license terms offered free
<b>e-commerce catalogue</b>	3 <sup>rd</sup> party products and content, premium services for end-users	Services for end-users

## 7 Chapter 6: Commercial run and future considerations

### 7.1 Capacity Building through partnerships and alliances

One of the success criteria of Go-myLife is the number of users added and the amount of churn. However, there is a cost associated with adding users although it does get marginally lower with scale. One of the ways to add users is to build a strong set of alliances and industry partnerships that would also help in propagating the platform. One of the ways identified is to involve public service bodies and institutions such as insurance and pension bodies into the Go-myLife platform. This will ensure that thousands of end-users are on-boarded in a small amount of time while creating a win-win situation for all interested stakeholders.

## 7.2 Channels to build the market

Go-myLife will take several routes to drive adoption in the market. These would include one-to-one discussions with key stakeholders in elderly related charity and business activities. Go-myLife will also engage in marketing activities at key elderly related seminars and conferences to garner interest from buying organisations. Go-myLife is already engaged in dissemination activities to highlight the value of the platform. However, the project will need endorsement from key players in the market to bring it to attention of the wider customer base. Public bodies such as local councils, healthcare organisations and large businesses will play a key role in promoting Go-myLife.

Other channels include enlisting developer community, reseller agreements with software resellers, partnerships with system integrators and technology tie-ups or integration with independent software vendors. Go-myLife will also engage in direct marketing through viral videos, poster campaigns and presence in existing social media channels.

## 7.3 Role of Go-myLife partners and exploitation opportunity

Go-myLife is made of several partner entities, spread over several countries. As suggested in the DOW as per AAL's charter, projects like Go-myLife should strengthen the industrial base within Europe and provide opportunities for growth. While Go-myLife would be expected to fulfil partner expectations, any skill gap amongst the current base of partners, would require new partners or resources. Some of the key roles and responsibilities for Go-myLife's run as a commercial entity are listed in the table below:-

**Table 19: Go-myLife roles and responsibilities**

Role	Responsibilities	Capability requirement
<b>Sales</b>	<ul style="list-style-type: none"> <li>Lead the end-to-end sales cycle</li> <li>Setup all the processes required to run a sales organisation in the company</li> <li>Account management and customer servicing</li> </ul>	<ul style="list-style-type: none"> <li>Good understanding of the business market space and has contacts with public sector bodies, insurance and pension firms</li> <li>Sold SaaS products and can articulate the benefits of social platforms as well as the growth prospects of Go-myLife's end-user base</li> </ul>
<b>Marketing and Business Development</b>	<ul style="list-style-type: none"> <li>Lead product strategy and put the right messages to key prospects. Skill requirements would vary, determined the target audience, as explained earlier in Section 5.1.</li> </ul>	<ul style="list-style-type: none"> <li>Good understanding of product marketing and business development for start-ups</li> <li>Will need separate hires for               <ol style="list-style-type: none"> <li>evangelism and marketing with end-user community</li> <li>Corporate sales and channel promotion to ISV's,</li> </ol> </li> </ul>

		system integrators, social networks, commercial organisations and public bodies
<b>Support functions</b>	<ul style="list-style-type: none"> <li>Corporate functions such as logistics management, administration, accounting and human resources</li> </ul>	<ul style="list-style-type: none"> <li>Multi-skilled resource to provide end-to-end support to sales and development resources</li> </ul>
<b>Research and Development</b>	<ul style="list-style-type: none"> <li>Maintenance of Go-myLife platform</li> <li>New enhancements and prototype development</li> <li>Service delivery support</li> </ul>	<ul style="list-style-type: none"> <li>Strong web programming and server skills in Go-myLife technologies.</li> <li>Mobile and social networking technologies</li> <li>Implementation of platforms</li> </ul>
<b>Consulting and Implementation</b>	<ul style="list-style-type: none"> <li>Client interfacing, requirement gathering</li> <li>End-user training and workshops</li> <li>Convert requirements to technical specs</li> </ul>	<ul style="list-style-type: none"> <li>Implementation of social vision and UI training for end-users and customers</li> <li>Experience with building use-cases and estimation for social utility projects</li> </ul>

The partner role and their estimated effort contribution will form an important input into the exploitation task, T7.3 of Go-myLife project. Consortium partners would be required to discuss and accept some of these roles, based on their fitment and future interest. There would also be further discussion to identify any missing as well as unfilled role. Go-myLife will either look for a matching and interested partner to fill these or simply hire for them as paid jobs. The funding for these paid jobs is expected from the potential funding round between Q3 and Q4 2012. These roles and responsibilities will be further elaborated in deliverable D7.3.

## 7.4 Scope management

As Go-myLife is breaking new grounds in terms of technology as well as reaching target markets, it is anticipated that the project will involve several mid-flight changes. Although Go-myLife is going through 2 cycles of iterative prototyping and market testing, it is a continuous process, for which Go-myLife has to be flexible enough to absorb any change. A scope change could be related to business objectives, technical platform specifications, target markets or partner roles and responsibilities. Hence, it is important to ensure that risks presented by these changes are effectively managed, in order to minimise the impact on end-users, customers and partners. The scope and change management plan is discussed in more detail in the technical specifications, however the scenarios that may require a scope change are presented below:-

- Change of market expectations in tune with new economic, environmental or political scenarios

- Market-based decisions demanding a change in the organisation structure or the business objectives itself
- New business requirements such as requirements set by investors or customers
- Partner evolution or on-boarding of new partners
- Technology evolution requiring new set of skills or resources

## 8 Chapter 7: Conclusion

As a part of business model, we have put together the following aspects that are important to consider the merits and demerits of a business. These are:-

- Competing technologies, providers and their business model
- End-user needs and their attitudes towards internet and e-commerce
- The market for Go-myLife and how it addresses needs that others have not done yet
- Organisations that should be interested in Go-myLife and the product that can be consumed
- Future evolution of Go-myLife and how any risks would be managed
- Roles and responsibilities in Go-myLife, after its controlled project phase

Go-myLife addresses a market that not many have ventured into using the tools and technologies available today. This gives a fundamental advantage to participating organisations in improving their customer service as well making the most of one of their most neglected yet viable customer base.

## Appendix A

# Go-myLife lifestyle and communications survey

### 1. Please tell us about yourself (tick one)

**Gender** Male  Female

**Age** 51-60 years  61-70 years  71-80 years  Over 80 years

**Place of residence** big city  small city  small town  village

(big city - over half a million residents, small city between hundred thousand and half a million residents, small town between ten thousand and hundred thousand residents and village less than 10,000 residents)

**How often do you use the Internet?** Daily  Weekly  monthly  never

**Do you have a mobile phone?** Yes  No

#### Education level

Secondary school  College Graduate  University Graduate  Post graduate

**Work Status** Full Time  Part Time  Retired

### 2. How often do you buy any of these? (tick all that apply)

a. Groceries daily  weekly  monthly

	Six months	1 year	2 years	never
b. Holidays/tours/vacations				
c. Clothes				
d. Home decoration				
e. gardening improvement				
f. Financial planning/advice				
g. home appliances				
h. electronics/ computers/internet/phone				

### 3. How often do you use recommendations from your friends, relatives, neighbours, care workers when deciding about purchasing any of these? (tick all that apply)

	Daily	Weekly	Monthly	never
a. Groceries				
b. Holidays/tours/vacations				
c. Financial products/advice				
d. Financial planning/advice				
e. A day out				
f. home appliances				
g. electronics/computers/Internet/phone				

**4. How frequently do you contact these organisations? (tick all that apply)**

	Daily	Weekly	Monthly	never
a. Local community organisation				
b. Community Centre				
c. Residential homes or sheltered housing				
d. Transport provider				
e. Hospital or GP				
f. Local council				
g. Local supermarket or grocery store				
h. Holiday provider				
i. Financial agent or institution				

**5. How frequently do these organisations contact you? (tick all that apply)**

	Daily	Weekly	Monthly	never
a. Local community organisation				
b. Community Centre				
c. Residential homes or sheltered housing				
d. Transport provider				
e. Hospital or GP				



f. Local council				
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**6. How do these organisations usually contact you? (tick all that apply)**

	post	Phone call	Text message	email	Personal visit
a. Care Worker					
b. Community Organisations					
c. Transport provider					
d. Hospital or GP					
e. Local council					
f. Local supermarket or grocery store					
g. Holiday provider					
h. Financial agent or institution					
i. Care Worker					

**7. How often do you use of any of these for entertainment? (tick all that apply)**

	Daily	Weekly	Monthly	never
a. Watch TV				
b. Talk with friends and relatives				
c. Take a stroll in the park				
d. read books				
e. visit the local library or community centre				

**8. How often do you use the following to purchase goods and/or services? (tick all that apply)**

	Daily	Weekly	Monthly	never

a. cash				
b. cheque				
c. credit card				
d. internet payment				

**9. How often do you use your mobile phone for...? (tick all that apply)**

	Daily	Weekly	Monthly	never
a. talking with friends and family				
b. sending or reading SMS (text) messages				
c. playing games				
d. checking email				
e. reading news				
f. listening to the radio				
g. browsing the internet				

**10. How often do you typically use the Internet for..? (tick all that apply)**

	Daily	Weekly	Monthly	never
a. checking email from friends and families				
b. searching for information				
c. chatting with friends or families				
d. reading news				
e. ordering goods or services online				
f. accessing local services - such as making appointments, looking at public transport timetables, searching for nearby offers, events etc				