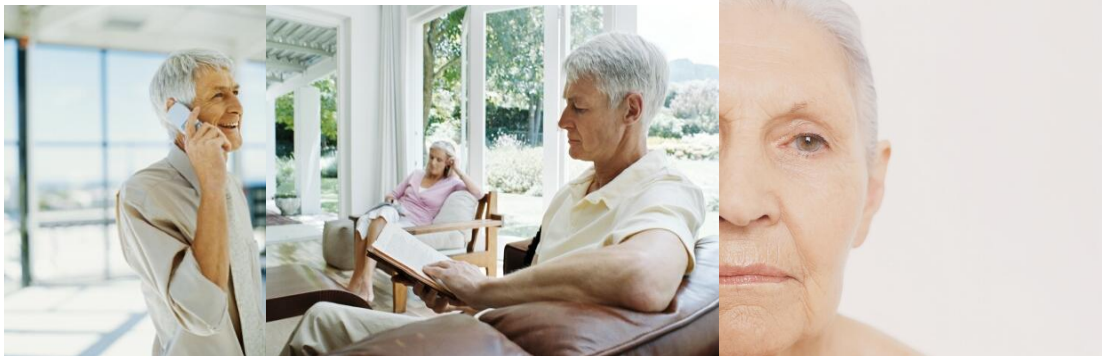


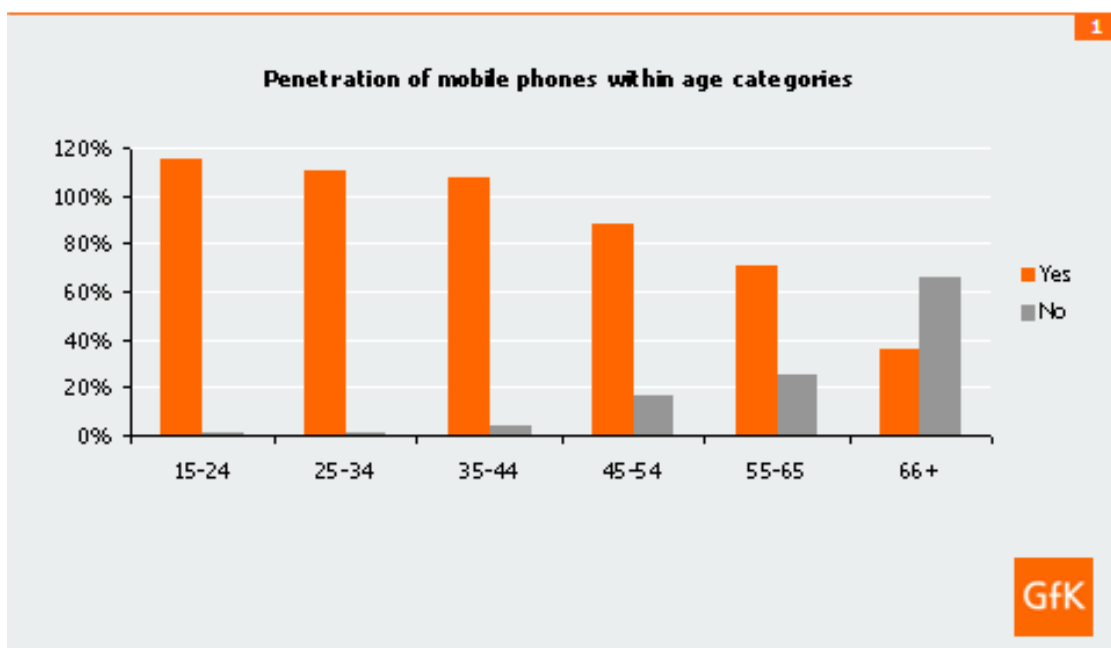
## Croatia

### Exclusion of the older population from the telecommunication market in Croatia



The percentage of the population of people aged 65 years and more is increasing in Croatia, a similar trend to that found in other European countries. At the same time, the use of technology such as personal computers and computerized technology or mobile phones is becoming more and more a part of our everyday life. The elderly population could, therefore, present a sizeable market opportunity for the IT and telecommunication industry as a result of this growing share of the population. However, when a closer look is taken at the IT and telecommunications market, the marketers are still out of touch with the older population in Croatia.

### Exclusion of the older population from the telecommunications market in Croatia

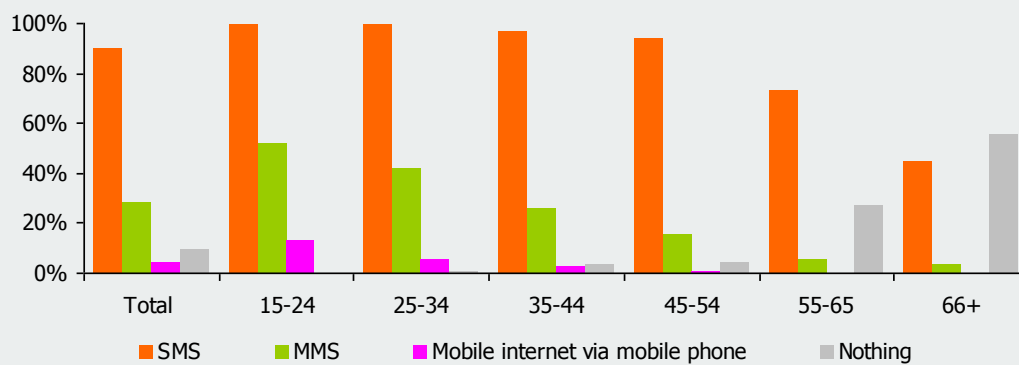


The majority of elderly people do not use mobile phones whereas the penetration of mobile phones for the total population is 88% and even more than 100% amongst the population aged 15 to 44 years. Within this younger segment increasing numbers own, and use, two or more mobile phones at the same time.

## Exclusion of older population from telecommunication market in Croatia

2

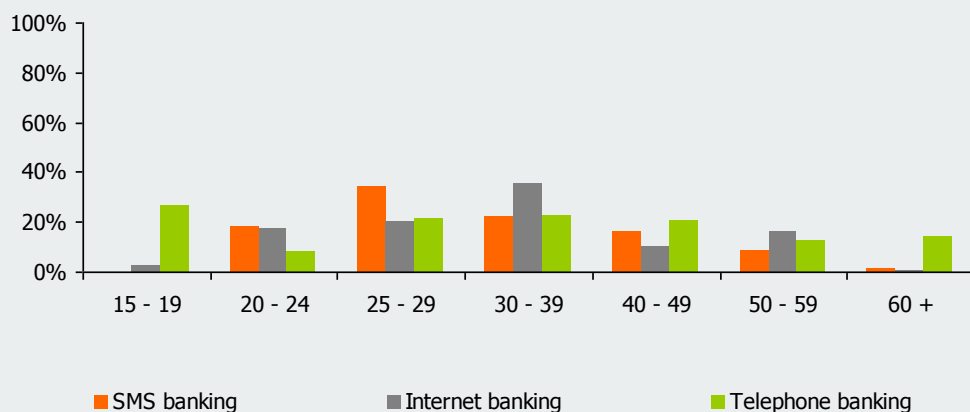
Usage of mobile services within different age categories of users



## Exclusion of older population from telecommunication market in Croatia

3

Internet banking, sms and telephone banking according age



Older users of mobile phones use their handsets mostly for taking or receiving calls whereas younger age groups tend to use SMS and MMS services and mobile internet to a greater extent. In addition, the older population makes less use of internet banking and SMS banking compared to younger segments (those 20 to 59 years old). These results indicate a lack of familiarity with mobile phones and telecommunication services amongst the elderly population in Croatia. Even though mobile technology has great potential to benefit older people and it can potentially play an important role in helping older people in many ways, mobile technology still has not significantly influenced the everyday lives of older people in Croatia. This may be related to problems associated with age, cognitive complexity and motivation which can restrict the potential of mobile technologies to provide support to older people. Compared with younger user groups, older people probably have different needs and wants when it comes to the technology which may result in different requirements related to applications and devices compared to typical user groups. Nevertheless, the older population in Croatia is deprived, not only because of the changes related to aging but also because of their low social and economic status which may be the reason they are not a subject of interest for the telecommunications and IT industry in Croatia.

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