HOW TO ATTRACT NEW CUSTOMERS TO PUBLIC TRANSPORT

A qualitative market development study for prospective retirees considering their attitudes, motivators, and barriers

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Glossary

SBB EasyRide = Automatic ticketing app by SBB. Passengers check in on the app before starting their journey and check out when ending their journey; the app then calculates the ticket price.

Fairtiq = Automatic ticketing app by a third-party provider. Passengers check in on the app before starting their journey and check out when ending their journey; the app then calculates the ticket price.

GA Travelcard = Annual or monthly travelcard for flatrate use of almost all public transport services in Switzerland

Half Fare Travelcard = Annual travelcard for travelling at half price on almost all public transport services in Switzerland

Half Fare Travelcard PLUS = Prepaid travelcard for holders of the Half Fare Travelcard that offers a bonus credit depending on the amount of credit purchased

Regional travelcard = Annual or monthly travelcard for free use of almost all public transport services in a certain area

1 Introduction

Over the next ten years, almost one million people will retire from the Swiss labor force. These prospective retirees will stop commuting and increase their leisure travel (BFS, 2023). In Switzerland, future retirees are more likely to own a car and a driver's license than previous generations of retirees, hence they are more likely to use their car in retirement (Artho & Haefeli, 2018). The BFS (2023) observes that public transport is losing ground after retirement, and the use of car is growing in relative terms. To develop strategies to persuade prospective retirees to opt for public transport, a deep understanding of retirees' experience of mobility and their respective needs is pivotal.

From the perspective of a public transport provider, prospective retirees are an interesting target group. This is due to the following reasons:

1) Disruptions such as the retirement process often require a fundamental restructuring of daily routines. Therefore, the retirement process represents a good opportunity, and retirees are expected to be open to behavior change measures as established routines often change when settling into a new stage of life and previous travel patterns are reconsidered (Verplanken et al., 2008).
2) Retirement represents a transformation over a longer period involving diverse preparations and decisions related to finance, housing, mobility etc. Due to the procedural nature of this transformation, important mobility-related decisions might be taken before and after the actual retirement takes place. Therefore, our study focuses on people in the retirement process, that is, people who will retire soon or have retired recently.

The goals of this study, which have been developed in close cooperation with partners from the Customer Experience and Insights team at SBB AG, are:

1) First, it aims at gaining a deep understanding of retirees' life goals, mobility needs, motivations to use public transport as well as identifying possible drivers and barriers towards such behavior.
2) Second, it endeavors to develop evidence-based and effective offers and measures to target different types of retirees to use public transport upon retirement.

This report is structured as follows.

A literature analysis (chapter 2) focusing on travel behavior of Swiss retirees, determinants of older people's travel behavior as well as life events as windows of opportunities for behavioral change provides the basis for the research questions. The next chapter (chapter 3) describes the methodological approach taken which encompasses in-depth interviews with retirees as well as an idea generation workshop with SBB. The subsequent chapter 4 summarizes the main results while the synthesis chapter 5 develops recommendations for targeting prospective retirees to use public transport upon retirement.

2 Literature review

2.1 Retirement process in Switzerland

Over the next ten years, almost one million people in Switzerland retire from the labor force (BFS, 2023). The official retirement age in Switzerland is 65 years for both men and women. However, retirement increasingly becomes a flexible process. Some individuals retire early, either by personal choice, financial possibilities or due to employment circumstances. Others continue working beyond official retirement age. Other arrangements are also possible, such as engaging in part-time employment during retirement.

2.2 Travel behavior of retirees in Switzerland

Representative data on travel behavior in Switzerland shows that after retirement, trip purpose changes from a significant proportion of work-related travel to almost exclusively leisure travel. This is particularly pronounced for men, most probably because they tend to commute longer distances for work compared to women (BFS & ARE, 2023) .

Car use among retirees in Switzerland has strongly increased over the last few decades (BFS & ARE, 2023). Whereas in 1994, the car accounted for 31% of all trips for people aged between 65 – 69 years, this share has increased to 40% by 2021. The increase in the percentage of trips by car was partly at the expense of public transport, which decreased from a share of 12% in 1994 to a share of 10% in 2021. Furthermore, car ownership as well as the possession of a driver's license has increased among people over the age of 65 (Artho & Haefeli, 2018).

Recent retirees (65 – 69 years) have a similar overall travel time when compared to people between 55- to 64-years old, although the overall daily travel distance is shorter on average (BFS & ARE, 2023). In recent decades, overall travel distance for retirees has increased which is most pronounced for the age group of 65- to 75-years olds (Artho & Haefeli, 2018). Current census data implies a dip in this trend, presumably due to the COVID-19 pandemic (BFS & ARE, 2023).

2.3 Retiree’s travel behavior and its determinants

Access to transport fulfills functional needs by providing access to shops, health care and maintaining social relationships (Musselwhite & Haddad, 2010). It is essential for participating in social life and therefore linked to personal well-being and quality of life (Nordbakke & Schwanen, 2014). Furthermore, access to transport also addresses underlying psychological needs such as feelings of independence, comfort, security and being an active member of society (Musselwhite & Haddad, 2010). It is essential to recognize these multifaceted aspects of travel behavior to understand the underlying drivers and barriers.

Retirees’ travel behavior is influenced by a complex interplay of various factors. Five broad categories of determinants can be identified (adapted from Haustein & Siren, 2015):

(1) **Sociodemographic factors** include determinants such as age, gender, income, and employment status.
(2) **Physical environment** concerns aspects such as household type and size, urban vs. rural location, and car ownership or car access.
(3) **Personal factors** include aspects such as health status as well as the size and quality of one’s social network.
(4) **Psychological factors** comprise attitudes towards different modes of transport, social norms, perceived behavioral control and perceived mobility necessities, i.e. the need to always be flexible and mobile.
(5) **Habits** are a relevant aspect as travel behavior is highly automatized.

2.3.1 Sociodemographic factors

Empirical studies imply that travel behavior varies dependent on gender and income. In Switzerland, women on average travel shorter distances per day than men, and this pattern remains the same for people above the age of 65. Furthermore, women rely more on public transport than men do: Women travel by public transport for an average of 24% of their daily travel distances, whereas men use public transport for an average of 17% of their daily travel distances (BFS & ARE, 2023).

Demographic data from Switzerland shows a positive relation between household income and average daily travel distance by car and by public transport: the higher the income, the longer the distance travelled (BFS & ARE, 2023).

An empirical study drawing on international data showed that women depend on others for fulfilling their transport needs more often than men (Haustein & Siren, 2015). Also, perceived safety and security is more relevant for women than men and might act as a deterrent for using public transport (Haustein & Kemming, 2008).

2.3.2 Physical environment

Statistical data from Switzerland shows that location has a large impact on car ownership, ownership of public transport passes and car usage. Whereas 71% of the urban households own a car, 91% of the rural households own a car. When it comes to public transport passes, 57% of the urban population owns such a pass, whereas only 43% of the rural population does. While individuals from urban areas use the car for an average of 63% of their daily travel distance, individuals from rural areas use the car for an average of 80% of their daily travel distance (BFS & ARE, 2023).

2.3.3 Personal factors

Health. With advancing age, health-related aspects usually become more important and present a possible deterrent for using public transport (Sundling et al., 2016). With increasing health restrictions, the access, boarding, and transfer might become more strenuous and additional requirements might arise, such as the availability of elevators or comfortable seating.

2.3.4 Psychological factors

Various empirical studies show the influence of psychological factors on travel behavior such as social norms, perceived behavioral control, and positive as well as negative attitudes towards the use of public transport.

Social norms. Social norms can be categorized into two types: descriptive norms that describe the actual behavior of others and injunctive norms that describe the expectations of others (Schultz et al., 2007). An empirical study found that people were more likely to commute by car when their social network did so (in this case, car use represents the descriptive norm, Steg, 2005). The study also showed that people were more likely to commute by car when there was a social expectation to do so (in this case, car use represents an injunctive norm).

Perceived behavioral control. Perceived behavioral control (PBC) describes the subjective perception of how easy it is to perform a certain behavior (Ajzen, 2002). The belief in one's abilities to perform a certain behavior and to overcome potential obstacles increases the intention to engage in and persist with that behavior. An empirical study has shown that the perception that public transport is easy to use was linked to increased public transport use and a reduction in car use among people over the age of 60 (Haustein, 2012). However, transitioning to public transport use can present a challenge as new skills are required, such as planning trips, purchasing tickets, or

managing transfers. A qualitative study highlighted the importance of PBC when acquiring these skills at an older age (Ravensbergen et al., 2024): While experienced users had already developed confidence through repeated practice, low confidence presented a challenge for new users.

Perceived mobility necessities. Perceived mobility necessities (PMN) influence travel behavior as they describe the need to be highly mobile. An empirical study from Germany has shown that individuals with high PMN tend to make more non-leisure travel and rely more heavily on private cars (Haustein & Hunecke, 2007). The authors suggest that public transport might not provide sufficient flexibility for users with high PMN.

Attitudes. Furthermore, a range of positive and negative attitudes towards public transport function either as a motivator or a deterrent. Since attitudes reflect the individual perception, these subjective evaluations do not necessarily correspond with objective measures of quality (Friman & Fellesson, 2009). Nevertheless, the following aspects are often perceived as positive for public transport (Anable & Gatersleben, 2005; Beirão & Sarsfield Cabral, 2007): Public transport often costs less than a private car and is more environmentally-friendly. For people who deem driving stressful, the aspect of being a passenger is considered positive. Travel time can be used for activities such as reading. Travel time itself can be regarded both as favorable when it is shorter with public transport, or negative when travel time is longer.

Conversely, negative attitudes can deter people from using public transport (Anable & Gatersleben, 2005; Beirão & Sarsfield Cabral, 2007): Because travelers need to adhere to timetables, they are less flexible in their travel times. Extended travel durations as well as waiting times are generally perceived negatively. Moreover, insufficient or unclear information may reinforce the impression that the use of the system is complicated or confusing. Public transport is sometimes considered unreliable as well as showing a low level of comfort by being crowded and smelly. Furthermore, using public transport can be associated with feelings of dependency and a lack of control, while car driving can be linked to feelings of autonomy and external dependencies are seen as avoidable, e.g. bypassing a traffic jam by taking a different route.

2.3.5 Habits

Since travel behavior is an everyday behavior that is shown repeatedly, it becomes highly habitual (Verplanken et al., 2008). A habit can be defined as a behavior that is automatically triggered by certain cues and a certain context (Verplanken & Orbell, 2022; Verplanken & Wood, 2006). When behavior is shown repeatedly in a given context, these associations between cues, context, and behavior become stronger and eventually a habit develops.

2.4 Life events as an opportunity for changing travel habits

Since travel behavior is a habitual behavior that is triggered by certain cues and contexts, a change in context may disrupt this automatism. This is referred to as the habit discontinuity hypothesis and presents an opportunity to change existing habits by reconsidering behavioral options (Verplanken et al., 2008). In this moment of making deliberate decisions, values that are important to a person may become more important and are more likely to guide behavior.

Life events such as retirement present a change in life where habits are more likely to be reconsidered. This is because, regarding mobility, some routine behaviors such as commuting are no longer required and may be replaced by new ones. Retirement itself has an influence on retirees' travel behavior as it is usually accompanied by a shift in trip purposes, the uptake of new activities and responsibilities and greater time flexibility (Berg et al., 2014). Consequently, individuals will be more susceptible to interventions aimed at changing (travel) habits in a moment of disruption such as retirement (Verplanken & Wood, 2006). The impact of disruptions on the change of travel

behavior has been demonstrated for a variety of different life events such as relocation, parenthood, retirement or entry into the labor market (Larouche et al., 2020; Lattarulo et al., 2019; Walker et al., 2015).

2.5 Research questions

Based on the literature review and the identified potential of prospective retirees travelling by public transport, the following research questions were identified.

Motivations, drivers, and barriers for using public transport upon retirement:

1) What is the importance of mobility for retirees' life goals upon retirement?
2) What are retirees' mobility-related needs upon retirement?
3) What are their attitudes toward using public transport upon retirement?
4) What are potential drivers and barriers for using public transport upon? And how do these drivers and barriers differ depending on the current use of public transport and other characteristics?

Product development to attract prospective retirees to public transport:

5) How can different types of prospective retirees be persuaded to use public transport more often upon retirement?
6) What are effective offers and measures to attract different types of prospective retirees to use public transport more often upon retirement?

3 Methodology

To gain a detailed understanding of the motivations, drivers, and barriers for using public transport (research questions 1 – 4), qualitative in-depth interviews were conducted with people shortly before, after or still in the retirement process. Afterwards, a co-creation workshop was held with SBB representatives involved in product development and the research team to create evidence-based ideas on how to attract prospective retirees for public transport (research questions 5 – 6).

3.1 In-depth interviews

3.1.1 Procedure

In total, 30 in-depth interviews were conducted in November and December 2024. The interviews were conducted remotely using a video communication tool. Each interview took approximately 90 minutes. All interviews were recorded and transcribed for analysis.

Before the interview, participants were given a declaration of consent where the procedure of the interview, the right to voluntary participation, and data privacy were explained. The topic of the interview was only vaguely specified to minimize selections effects with regard to participation and socially desirable response behavior.

The interviewers followed a pretested semi-structured interview guideline with the following structure:

1) General living situation: residential location, professional or retirement situation, professional or private commitments, weekday and weekend routines, important places
2) Retirement: current situation regarding retirement, (planned) changes for retirement, (potential) worries and enjoyment of retirement, financial situation
3) General travel behavior: travel patterns during weekdays and weekends, recent changes in travel behavior, travel behavior and retirement
4) Travel behavior with public transport: public transport pass, typical journeys by public transport, pleasant and unpleasant experiences during public transport journeys, perception of typical public transport user

3.1.2 Sample

Participants were recruited through a professional recruitment service (n = 20), the SBB customer research database (n = 9) and the interviewers' personal network (n = 1). A screening questionnaire was used to ensure a balanced sample with respect to gender, residential location, retirement status, financial situation, and travel behavior. People who strongly reject using public transport, and those, who work/have worked in the mobility industry, were excluded. Interviewees received a monetary compensation for their participation.

Participants were people from the German- and French-speaking part of Switzerland between 60 and 67 years of age, the average age was 64 years. A detailed overview of the participants' characteristics is shown in Table 1.

Table 1: Participant characteristics. N = 30.

Characteristics	Categories	Subsample size
Sociodemographic	Male	14
	Female	16
	German-speaking part of CH	18
	French-speaking part of CH	12
	Urban location	12
	Semi-urban location	8
	Rural location	10
	Financial situation: good	21
	Financial situation: moderate	7
	Financial situation: tense	2
Retirement	Employed	12
	Semi-retired	6
	Retired	12
Public transport subscription	GA Travelcard	6
	Half Fare Travelcard	7
	Half Fare Travelcard PLUS	7
	Regional travelcard	1
	Regional & Half Fare Travelcard	4
	None	5
Car ownership	Yes	15
	Upon agreement	4
	No	11
Total		30

3.1.3 Analysis

All interviews were transcribed verbatim, anonymized and analyzed according to the procedure of the structured qualitative content analysis (Mayring, 2000; Schreier, 2014). A coding framework was developed based on the research questions and aspects that were identified as relevant in the literature research, especially concerning motivators and barriers for using public transport (Anable & Gatersleben, 2005; Beirão & Sarsfield Cabral, 2007). After first insights from the interviews, codes were adapted when necessary. All interviews were coded based on the coding framework. To ensure interrater reliability, the first interviews were coded independently by two researchers. Any discrepancies in codes were discussed and resolved through consensus. After coding part of the material, the coding scheme was reviewed and adapted where necessary. This iterative procedure allows for both flexibility in the coding system and a structured analysis of the interview data. The transcripts of the qualitative in-depth interviews were analyzed using the qualitative data analysis software MAXQDA. The transcribed interview output was subsequently imported into MAXQDA for systematic coding and thematic analysis. This approach facilitated the structured organization, categorization, and interpretation of the data, enabling the identification of recurring patterns and key themes relevant to the research objectives.

3.2 Idea generation workshop

3.2.1 Procedure

Based on the insights gained from the individual interviews and the needs derived, various employees from different SBB teams developed ideas for potential products and services. As part of an idea generation workshop, which took place physically at the SBB premises in Bern, the participants worked further on the target group-relevant needs as well as the main drivers and barriers to public transport usage in this segment.

The focus of the idea generation workshop was on identifying, developing, and prioritizing product and service approaches that address the key needs of the target group of retirees. Furthermore, the workshop aimed to produce rough initial concepts for the design of the prioritized product and service approaches, so that they would provide added value for the retirees' target group.

Prior to the workshop, the participants engaged intensively with the needs of the retirees. Based on the preliminary report, which summarized the findings from the qualitative individual interviews, a document was created that specifically focused on the retirees' needs. The workshop participants then examined which of these needs were particularly relevant from their perspective or within their area of responsibility and what potential they offered for the customer market of retirees.

The idea generation workshop took place on Monday, 12 May 2025, and lasted three hours. The output of the workshop was documented and consolidated based on live notes taken during the workshop as well as the automated transcription of the workshop's audio recording.

3.2.2 Sample

The participants of the workshop consisted of eight employees from various SBB departments as well as three individuals from FHNW (two of them as moderators, one for taking live notes).

The SBB participants came from different areas and departments, including leisure marketing "Railaway", market development, market research, pricing and revenue management, leisure, media management, real estate, and third-party business.

4 Results

4.1 In-depth interviews on motivation, drivers, and barriers for using public transport upon retirement

4.1.1 The meaning of retirement: opportunities, structure and challenges

Opportunities in retirement. According to the interviewees, retirement marks a transition in life that is often accompanied by a sense of relief as the pressures of professional life subside. The pace of daily life slows down and a more relaxed lifestyle is possible. A key advantage is the feeling of autonomy as retirees mention to more freely decide how to spend their time. With more time available, they engage in activities that bring them joy as well as a sense of purpose. They want to focus on self-actualization and enjoy the present moment. The period leading up to retirement is often filled with anticipation as the prospective retirees make plans and look forward to this new stage of life. For most interviewees, retirement also means financial security with a regular, secure income.

> «*No more stress, no more professional pressure. You can take it easier. Just do what you've always planned to do.*»

Structure and purpose. Maintaining good relationships is an important source of purpose in retirement. This includes spending time with their grandchildren or with friends. Many retirees take on new commitments such as caring for family members, engaging in volunteer work or pursuing entrepreneurial activities. These engagements provide structure and purpose in retirement. Additionally, hobbies play an important role. Retirees enjoy revisiting neglected hobbies or exploring new ones, such as cultural activities, spending time in nature or physical activities. Travel is another relevant aspect. From short day trips to long-distance travel, retirement provides the freedom to explore and relax.

> «*I hike a lot. … And I also do photography. I'd like to pursue this even more in the future.*»

Challenges and worries. The newly retired are also presented with challenges. Retirement often leads to a loss of professional identity which can create feelings of insecurity. It presents a radically new life situation, and the retirees must find meaningful ways to structure their free time. Maintaining good health is important for retirees, which is why they spend more time on health promotion and prevention. Some individuals start reflecting more consciously on mortality. A further concern among retirees is to avoid being the stereotype of a grumpy elderly person who complains that everything was better in the past. They want to stay positive and optimistic. Most participants were financially secure, yet for some participants financial constraints were an additional concern.

> «*The thought of retirement makes me rather anxious. I like my job and define myself through it. I still have to figure out what to do afterwards.*»

4.1.2 Understanding mobility patterns, purpose and importance in retirement

Mobility patterns. Most interviewees have well-established mobility patterns and their preferred transport modes. The preference for both public transport and the private car exists along a continuum: While some predominantly rely on public transport, others primarily use their private car, and many use a combination of both. The use of different transport modes by the same individual varies and is influenced by situational factors.

For some subsequent analyses, a typology was created. For this purpose, respondents were assigned to their dominant transport mode (the transport mode they use most often) and labeled 'public transport users' or 'car users', respectively. Public transport users opt for public transport as

they appreciate a relaxed, predictable and safe journey. But sometimes they opt for the car because they need to transport heavy loads, travel during off-peak hours or in areas with poor connections. In contrast, car users have high expectations in terms of flexibility, autonomy and privacy. Nevertheless, car users sometimes choose public transport for journeys into city centers, routes with heavy traffic congestion, during peak hours or when they expect to be drinking alcohol. Active modes of transport, such as cycling and walking, are sometimes the preferred choice of public transport users and car users, particularly in good weather or for short distances.

Travel purposes. After retirement, leisure travel becomes the most relevant travel purpose. However, various commitments and engagements also play an important role and often, different trip purposes overlap (see Figure 1).

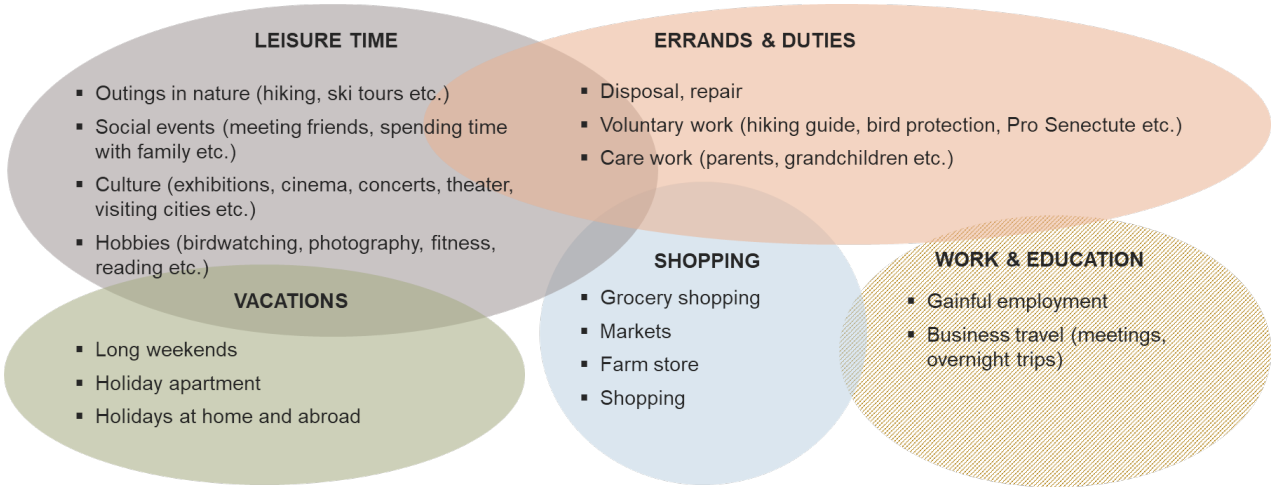

Figure 1: Travel purposes among retirees.

Significance of mobility. Mobility is a prerequisite for leading an active lifestyle and is therefore important for the respondents' quality of life. Overall, two principal dimensions of mobility were identified: autonomy and social life. Travel is essential for pursuing personal interests and engaging in meaningful activities. It also facilitates the maintenance of social relationships, such as visiting family and friends or participating in community activities.

While autonomy, social life, and reliability are important for both public transport and car users, they have a different perspective on these concepts: For public transport users, autonomy means having reliable connections to every part of Switzerland, being able to relax on their journey, and not having to worry about traffic problems. Car users, however, understand autonomy as the ability to drive wherever and whenever they want without thinking about timetables. Additionally, they see their car as a personal space for themselves where they feel comfortable.

For both public transport and car users, their transport mode allows them to maintain social relationships. Public transport users also enjoy the feeling of being in the middle of society, while car users enjoy good conversations in the privacy of their car.

4.1.3 Motivators and barriers for using public transport

4.1.3.1 Overview

Overall, respondents mentioned a variety of reasons for travelling by public transport. These include enabling social interactions, relaxing during the journey, or spending travel time freely according to personal preference. Interviewees also highlighted the enjoyment of relinquishing driving responsibilities and the sense of travelling in an environmentally friendly way. Various factors that either motivate or discourage public transport use manifest at different stages of a

journey, including trip planning, trip preparation, travel to the station, waiting at the station, the journey itself, and arrival (see Figure 2). The public transport travel journey can be divided roughly into six typical phases. Depending on these phases, different aspects are evaluated which can be interpreted as motivators and/or barriers (see Figure 2).

Most factors serve as both motivator and barrier, depending on the person and their perspective. Following, the factors that combine both motivator and barrier are described first, then those that are only motivators and finally the barriers.

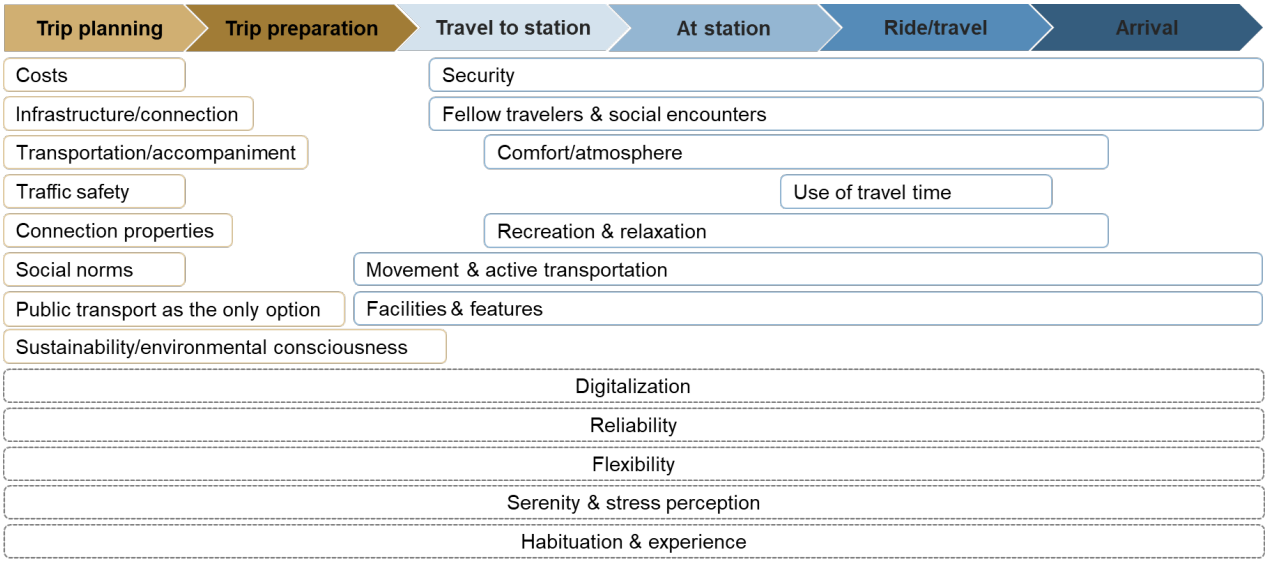

Figure 2: Overview of motivators and barriers for travelling by public transport along the travel journey.

Note: Different colors of motivators/barriers refer to the different travel journey phases.

Dual-role factors: motivators and barriers across the travel journey *Costs.* Participants mentioned both financial advantages and disadvantages of using public transport. Overall, public transport is seen as cheaper than owning a private car. Depending on the location, expensive parking fees are an additional cost of car usage. However, some retirees perceive ticket fares as too expensive, particularly when they are financially restricted. Public transport offers or subscriptions, such as the Half Fare Travelcard or so-called supersaver tickets, allow travelling at reduced prices. Without such offers, public transport is perceived as expensive and not very attractive. Travelling with a group of people is sometimes seen as financially more attractive by car than by public transport. For some still employed respondents transport costs are not relevant in their decision-making as the costs are covered by their employer.

«When you pay 9 CHF for one hour of parking at the opera, that's expensive.»

Infrastructure. Depending on the existing infrastructure, public transport is perceived as convenient or as cumbersome. Use of public transport is encouraged when the place of residence and destinations are well-connected to the transport network and fast, frequent services exist, even during off-peak hours. Infrastructure that limits private car use, such as limited parking in urban centers, also encourages public transport use. Conversely, inadequate or infrequent services deter from using public transport. This involves long travel times, long waiting times

«Driving from Zurich to Basel by car is total nonsense. You're so much faster by train.»

«There are no buses after 8 pm. If you go out in the evening, there's only the car.»

or frequent transfers. Additionally, the availability and reliability of first / last-mile connections is also relevant. Well-equipped and accessible railway stations, including attractive food and shopping options, contribute to a positive travel experience. On the other hand, the lack of relevant infrastructure or services can be an obstacle for passengers, for example if ticket machines or seating areas are missing.

Social norms. Depending on the respondents' social environment, public transport use is encouraged or discouraged. Retirees are more likely to use public transport when their social group shows a similar mobility pattern. Conversely, if interviewees' social environment primarily relies on motorized transport, the use of public transport may be discouraged. Public transport use tends to increase when trips are organized as group journeys, provided that these group trips are planned using public transport from the outset. Conversely, when car users offer lifts, car usage is further encouraged.

«The person who organizes the hikes is keen on travelling by public transport.»

Sustainability. Public transport is considered a sustainable way of traveling and interviewees use public transport to contribute to environmental protection. They appreciate setting a good example for future generations and enjoy traveling with a good conscience. However, sustainability is only relevant for people with strong environmental concerns. Others acknowledge the aspect of sustainability, yet this does not necessarily translate into using public transport.

«I'm aware that the train might be more ecological. But I tell myself, you sometimes need to treat yourself.»

Digitalization. For many of the interviewees, digitalization has enhanced the convenience of using public transport. However, some also face challenges in the increasingly digital world. Participants appreciate the opportunities provided by digital tools, such as mobile ticketing and real-time information. Automatic ticketing solutions such as SBB EasyRide or Fairtiq are very popular as they simplify ticket purchases. Travel planning has also become more convenient and allows for flexible adjustments if any changes occur during a journey. However, even people who regularly use these digital tools sometimes struggle with technical challenges such as no network reception, an empty phone battery, or forgetting to activate or deactivate automatic ticketing. While most of the participants were digitally savvy, they also considered that people with limited digital skills might struggle to use these services. Furthermore, some individuals prefer buying a physical ticket as this feels more reassuring, yet in the reduced number of ticket machines and travel centers has made this more difficult.

«The SBB app has this check-in, check-out function. No more hassle at the ticket machine.»

Comfort. Not having to drive oneself is considered an advantage of public transport. Passengers can relax during their journey and do not need to focus on navigating traffic. However, other factors negatively affect comfort on a public transport journey, such as cleanliness issues or littering. Furthermore, the movement of trains can cause discomfort or even nausea, and inadequate temperatures – too cold in winter or too hot in summer – reduce overall travel comfort.

«I find public transport dirty. When I get out, I make sure to wash my hands really well at the next opportunity.»

Reliability. Reliability is a key factor in public transport use. The Swiss public transport system is highly valued for its reliability, with respondents particularly appreciating fixed departure and arrival times. These features provide a sense of predictability and trust, enabling passengers to relax during their journeys and to freely choose how to spend their travel time. Participants also emphasized the importance of accessible public transport and feeling secure during their journey. Car users, in contrast, value the security of their private vehicles and the flexibility to choose their own routes, allowing them to bypass disruptions.

«In general, there are no problems with public transport in Switzerland. The train, I trust it.»

In general, public transport in Switzerland is perceived as very reliable. Some participants noted that delays and disruptions are relatively rare, and when they occur, alternative routes or replacement buses are usually available. Road traffic, however, is often considered less reliable due to traffic jams, accidents, or construction work. Nonetheless, some respondents reported that delays do occur occasionally and can cause significant inconvenience, especially when detailed information about disruptions is lacking, hindering onward journey planning. Such issues are particularly frustrating when timely arrival at the destination is crucial.

Active travel. The fact that public transport use involves more physical activity compared to travelling by car can be seen as both an advantage or a disadvantage. Public transport can help respondents to remain active and mobile by encouraging physical activity, such as walking to a station or changing from train to bus. It is also considered pleasant to be able to stretch one's legs during a train ride. However, for individuals with limited mobility, these factors can become a barrier to using public transport. Walking distance to public transport, the process of boarding and transferring can become very strenuous. Furthermore, a lack of accessible infrastructure presents a further barrier for individuals with reduced mobility.

«I find it outrageous how wheelchair users are being maneuvered into old trains in a humiliating way.»

Social interactions. Social interactions in public transport can both be a motivating or discouraging factor. Public transport provides opportunities for socializing during a journey, which can make travel time more enjoyable. Passengers also benefit from mutual assistance if necessary or can casually observe fellow passengers, which provides a sense of social participation. However, negative social experiences can also deter from using public transport. The following negative aspects were mentioned: inappropriate behavior such as putting feet on seats, unpleasant smells, overcrowded compartments, noise or concerns about hygiene. These aspects can make public transport less appealing, particularly for those who value privacy and a quiet travel environment.

«That's the interesting thing about public transport, you can watch people, listen to them – or not.»

Facilities. The perception of the quality and maintenance of public transport facilities are important factors influencing the motivation to use public transport. Well-equipped, clean trains are essential and additional services such as panoramic carriages, board restaurants or power outlets are appreciated. Further motivating factors are well-functioning communication systems, such as announcements or info displays, and friendly, helpful staff. Negatively perceived are the lack of storage space or lack of bins. The absence of certain train facilities, such as not having a board restaurants or quiet zones (specific first-class coaches on Swiss trains where conversations and phone calls are prohibited), can also be perceived negatively. Furthermore, technical issues such as malfunctioning ventilation systems reduce overall travel experience.

4.1.3.2 Factors acting as motivators across the travel journey

Traffic safety. Public transport is seen as a very safe travel mode by the respondents – safer than travelling by car. This is particularly appreciated under challenging conditions such as poor road conditions, adverse weather and darkness. Furthermore, respondents prefer using public transport when they are exhausted or want to enjoy drinking alcohol.

Limited options. For interviewees without access to a car or those who are temporarily unable to drive, public transport enables them to remain autonomous and mobile. Limited access to a car can have various reasons aside from not owning one, such as the car being in repair or (temporarily) not being able to drive due to health-related conditions. In these situations, even those who usually refrain from using public transport find themselves relying on it.

«I can't drive after I've been to the eye specialist.»

Use of travel time. The ability to freely use one's travel time is a motivator for using public transport. The respondents use this time for hobbies such as reading, listening to music or solving puzzles. For those with work or organizational tasks, public transport journeys allow them to complete these. Some people enjoy spending time and socializing with their travel companions. Others relax by enjoying the scenery, daydreaming, or simply unwinding. It is perceived negatively if this relaxed mode is disturbed by external factors such as delays, transfers, or stressful surrounding. The time before, after, or between journeys is sometimes efficiently used for shopping or buying a snack.

«I use this time to dream, to think about a lot of things, to plan a lot of things.»

4.1.3.3 Factors acting as barriers across the travel journey

Transporting goods and lack of assistance. Public transport is perceived as a barrier when it comes to transporting goods or accompanying people with reduced mobility. In these situations, other travel options are considered. The transport of goods involves large grocery shopping, heavy purchases or bulky items, such as luggage or skiing equipment. Transporting such items on public transport is particularly challenging when storage space is limited, e.g. during peak hours, or when multiple transfers are necessary. Assisting individuals with reduced mobility can also be challenging when no adequate accessible infrastructure exists.

«Changing trains, moving luggage, taking a cable car, then a bus, and after three hours you get to ski – no thanks.»

Limited flexibility. One of the main barriers of public transport is its limited flexibility as passengers are dependent on fixed timetables. Moreover, if the connections are not well-coordinated, travelers might have a long waiting time for their onward journey. Hence, for some interviewed retirees, public transport offers less autonomy compared to motorized transport.

«I can straight go home after work and don't have to wait for the train.»

Security concerns. Security concerns are a further drawback associated with public transport by interviewees, especially when travelling at night. Retirees feel unsafe due to aggressive or intoxicated passengers or people at the railway station. Even when they have not encountered critical situations themselves, media coverage about such incidents potentially discourages them from using public transport. Additionally, some people find that there is insufficient security personnel in trains or at stations.

«I really think that trains should be patrolled more often at night.»

4.1.3.4 Strategies for handling barriers

Respondents describe different experiences when using public transport and have a different level of strategies for handling barriers. Previous experience is a key factor in encouraging public transport use as it contributes to a pleasant journey by providing both practical knowledge and a sense of confidence. People with public transport experience, or who have had an early socialization into public transport, have developed strategies to make their trip more pleasant or avoid unpleasant aspects. In contrast, individuals with limited public transport experience lack sufficient coping strategies for handling unfamiliar or challenging situations such as changes or disruptions. They often report heightened stress and need an adjustment period when switching to public transport. Strategies for using public transport and handling potential barriers cover the whole journey, from planning to arrival (see Figure 3). Following, the strategies are described the six phases of the journey.

«I think that I was brought up taking the train. And I guess that stays when you're used taking the train since you were a child.»

«I'd say 30% of older people feel stressed and nervous on public transport because they don't really know what, where, and how.»

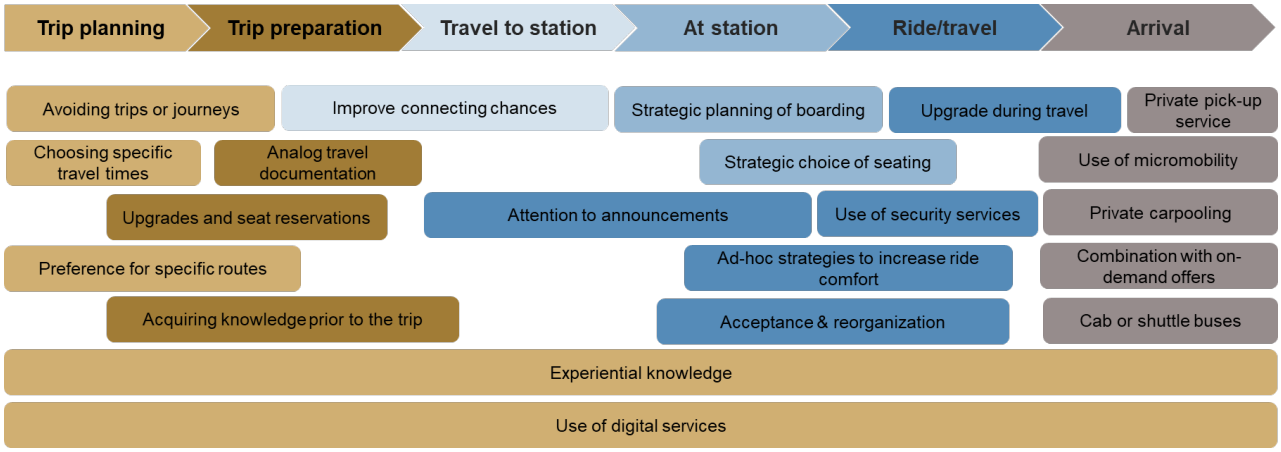

Figure 3: Overview of strategies applied by retirees at different levels of the travel journey.

Planning. When planning a journey, experienced public transport users consider several aspects. They choose specific travel times to avoid peak hours, prefer routes without transfers, and, in some cases, avoid travelling altogether - for example during big events such as music festivals. Additionally, they use digital tools to simplify and optimize planning, such as automatic ticketing solutions, information about capacity on trains, or information about the transfer at a station. Digital tools are used throughout the journey.

«There are journeys I do differently. I go all the way around because the train is very shaky on that route.»

Preparation. Prior to departure, experienced public transport respondents obtain relevant information about their trip, such as their connections or the layout of the station. Despite using digital tools for planning, some travelers continue to prepare analog travel documents, such as printed tickets or timetables, to remain independent of their phones during a trip. Sometimes, first-class upgrades or seat reservations are made to ensure a comfortable journey.

«If I'm not familiar with the area, I google it, study the map, and take a closer look at the station.»

Travel to the station. To ensure that they catch the planned connection, experienced public transport respondents allow sufficient time for the journey to the station. They sometimes deliberately choose normal tickets (instead of discounted saving tickets) as they offer more flexibility.

At the station. Upon arrival at the station, experienced public transport respondents strategically choose their seat to make their journey more comfortable and more efficient. For example, they choose a specific coach to make their transfer shorter and more convenient. They also deliberately choose coaches at the end or beginning of the train which often have lower occupancy or select seats which are perceived to offer better air circulation.

«I usually take a seat opposite the direction of travel. That way the seat next to you stays empty the longest.»

Journey. Experienced public transport respondents adopt a range of strategies to increase the comfort of their journey. When confronted with unpleasant fellow passengers, they show a high level of tolerance and react by using headphones, politely asking them to be quiet, changing seats, or contacting staff if necessary. They are very resourceful which makes them feel in control even when undesirable events occur. If train occupancy is high, they sometimes spontaneously choose to upgrade to first class. They also remain attentive to announcements in case any changes occur. If disruptions occur, they generally remain calm and respond with flexibility as they start reorganizing their journey. They stay confident that they will (eventually) arrive at their destination. Furthermore, they are aware of available security services, such as the transport police, and do not hesitate to contact them in situations where they feel unsafe.

«I ask them: 'Is this seat taken?' Something I didn't do before, but now I don't care, I do it.»

Arrival. When the final destination is not accessible by public transport or on foot, experienced public transport respondents resort to a variety of strategies to cover the so-called «last mile». These include organizing a lift, the use of on-demand services, personal (micro-)mobility options such as scooters, or taxi services. Experienced public transport respondents often keep a relaxed and flexible attitude when managing the last leg of their journey.

«I put the e-bike on the train and cycle from the station as it's about a 20-minute walk.»

4.1.4 Future mobility needs: Expiration date of car usage

Retirement itself does not necessarily lead to a fundamental change in travel behavior according to the interviewees. However, there is an awareness that car usage has an age-related «expiration date.

Retirement and travel behavior. Most prospective retirees do not plan any major changes in their mode of transport and current retirees continue using their preferred transport modes upon retirement. What changes for most retirees is the increased importance of leisure travel which extends more frequently into weekdays. External factors such as health issues, family circumstances, or financial considerations can also impact retirement. If travel behavior changes, it is usually a result of such external factors.

«*I've always driven a car. Just because I'm retired now, I'm still the same person.*»

«Expiration date» of car usage. Many car drivers acknowledge that, in the long term, driving will no longer be possible due to aging. Despite this awareness, their planning for alternative mobility options without a car remains rather vague. Specific preparations, such as familiarizing oneself with public transport, are rarely undertaken. In some cases, external events lead to giving up the car earlier than anticipated. Unless it becomes necessary, car drivers see no reason for giving up driving and do not engage in deliberate planning of this transition. The main reasons for continuing to use a car include concerns about maintaining autonomy, ingrained habits and reliance on the car, or a sense of identity and social status associated with being a car driver. However, respondents were also critical of the fact that certain people keep driving in old age as they might overestimate their skills.

> *«I'll drive the car as long as I can. If I get spatial-motor issues, I would have to give it up. Then I would consider public transport. But I'll stick with the car for as long as I can.»*

Future mobility. When thinking about public transport in the future, the interviewees have a variety of ideas and expectations. Ensuring accessibility is a priority, particularly in an ageing society. Affordable pricing for older people is also deemed important to encourage public transport use. Also mentioned was the expansion or optimization of infrastructure to provide a good public transport network. Furthermore, respondents highlighted the importance of addressing their target group in a respectful and modern tone, that is, portraying them as active, dynamic individuals rather than as elderly people. Some respondents are looking forward to the introduction of new mobility technologies, such as autonomous vehicles or on-demand services. Such services are particularly seen as an opportunity to reinvent public transport in rural areas.

> *«The older we get, the more we want public transport to be nearby. But the future holds great opportunities with self-driving cars. In ten years or so we'll be lucky enough to have autonomous vehicles for door-to-door rides.»*

4.2 Idea generation workshops

4.2.1 Target group-relevant needs and their linkage to SBB-related thematic areas

One of the workshop tasks was to cluster the SBB-relevant service and product ideas along the travel journey. Another question was to assign the most relevant needs of the retirees to these ideas. The results are illustrated in Figure 4.

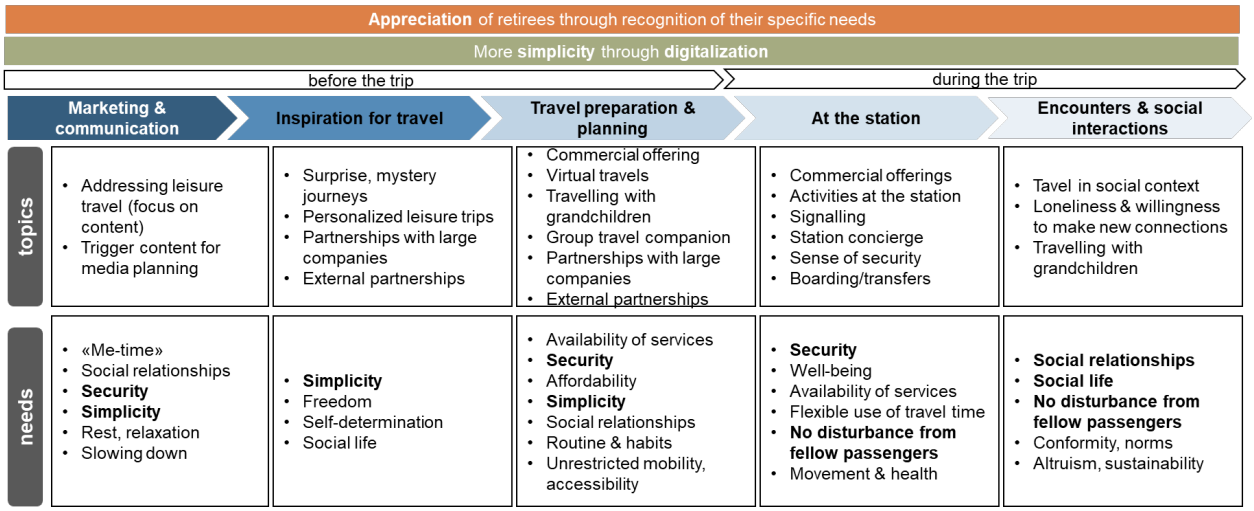

Figure 4: Overview of SBB-relevant services and product ideas along the travel journey.

Recurring needs throughout the entire travel journey include the desire of retirees to feel valued, as well as the facilitation of simplicity through intuitive digital tools and services.

Marketing & communication. To address retirees, it is primarily effective to convey feelings of safety, simplicity, and slowing down. This means emphasizing the benefits of travelling by public transport, such as avoiding traffic jams, increased safety (lower risk of traffic accidents, etc.), rest and relaxation, as well as me-time. In this context, it refers to passive transportation and the associated stress reduction, taking time for oneself and potentially for social contacts, and being able to reach the next connection without stress or receive support in case of technical problems or delays in public transport. Additionally, maintaining one's social relationships and social life (e.g., visiting friends or family) or cultivating and building social connections during the journey (e.g., having a relaxed chat or meeting new people) are also important.

Inspiration for travel. Needs identified by the workshop participants as promising to inspire for travelling by public transport include simplicity, freedom, and self-determination, as well as maintaining one's social life. Travel offers and inspirations should be simple and provide the opportunity to move freely, to embark on journeys without major time restrictions or destination limitations. Public transport travel offers should create touchpoints to stay connected with social life.

Travel preparation & planning. Simplicity and maintaining social relationships are relevant not only in the inspiration phase of the journey but also in the planning phase. Other key needs in the context of travel preparation include affordability, availability of certain services, feeling safe, having unrestricted access to public transport, and being able to travel in accordance with one's own routines and habits. Offers that make travelling affordable are therefore important and need-oriented. Cost advantages can also be seen as promising to break certain routines and habits (e.g. switching from car to public transport) or maintaining them (e.g. not switching from public transport to car).

At the station. Based on the findings from the interview study, the workshop participants identified that it is important for retirees to feel safe and comfortable at the station, having a certain level of protection from other passengers. It is important that the station is frequented by other people and that SBB staff are present if needed. Having access to various services that allow flexible and adaptable travel is also important. In this context this means providing safe waiting areas and resting zones, as well as gastronomic offerings and different kinds of support services. Moreover, mobility at the station can have a positive effect on health through physical activity.

Encounters & social interactions. When it comes to travelling, the needs for social relationships and participation are paramount. This refers to positive social contacts – disturbances by fellow travelers are undesirable. Social norms and sustainability also play a role here. If peer groups are using public transport, people often feel the need to align themselves accordingly and, as a collective, contribute positively to the environment.

4.2.2 Target group-focused ideation

As part of the «6-3-5» brainstorming method, a wide variety of ideas were collected that are tailored to the needs of retirees. Regardless of the specific phase of the travel journey, different overarching approaches emerged that address the needs of retirees in several ways. Across all journey phases and ideas, appreciation for retirees as well as support through digital tools and AI were recurring themes. Affordability of offers, special subscriptions, vouchers, and discounts also frequently formed part of the ideas on an overarching level.

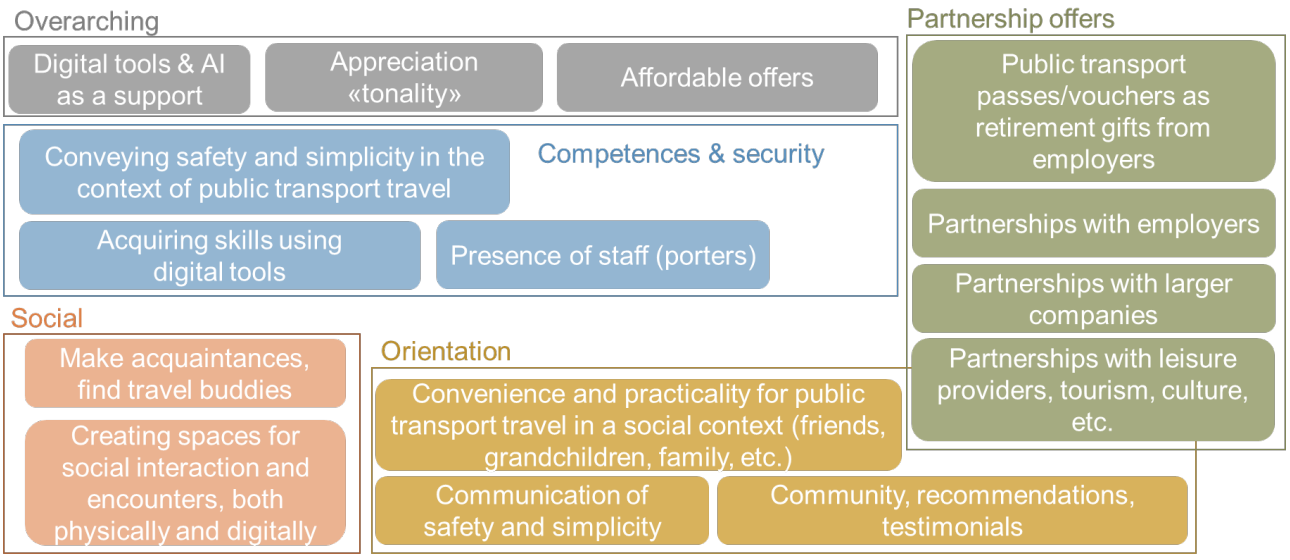

Figure 5: Illustration of recurring themes and approaches throughout the entire travel journey.

Appreciation primarily refers to retirees becoming aware that their needs are being recognized by SBB and that offers and services are designed specifically to meet these needs. AI-based tools or simple digital tools are intended to support retirees and simplify tasks for them. In this context, the trade-off between assistance and overburdening – respectively between digital solutions and real human proximity – was often discussed. As already revealed in the qualitative interviews, this balancing act also seems to be of particular importance to retirees from the perspective of the workshop participants.

Competence & security. This approach focuses on providing offers and services that convey a sense of safety and simplicity to retirees when travelling by public transport. Examples include travel organization services, all-inclusive worry-free packages (e.g. grandparent-grandchild packages, all-inclusive packages or experience packages for groups, smart AI tools for selecting the best or most suitable journey, virtual travel planning etc.). Other ideas that emerged in this context include offers that enable retirees to acquire competencies in using digital tools (e.g. introductions to SBB's digital world, «digital together» workshops on how to use smartphones for public transport journeys). Additionally, several ideas focused on increasing subjective safety through the visible presence of SBB staff (e.g. station assistance, possibly involving volunteers or former SBB employees, luggage carriers, making SBB staff more visible and providing support when boarding and alighting, dedicated counters or fast lanes for people aged 70 and above).

Orientation. This approach includes a variety of ideas aimed at enabling retirees to make travel planning and the journey itself more practical and convenient. Examples include holistic offers for groups or trips with grandchildren, including assistance in choosing suitable destinations as well as useful aids such as packing lists and gadgets (e.g. travel games for children, coloring materials). Communities, recommendations, and testimonials were also frequently mentioned in this context (e.g. communities with travel recommendations, testimonials sharing their travel experiences, AI-based travel recommendations based on personal needs and previously rated journeys etc.). Communication and conveying a sense of safety and simplicity also play an important role. Ideas in this regard included visual worlds focusing on simple and safe travel within social contexts, blog posts from testimonials, and stories highlighting the advantages of travelling outside peak hours.

Social. The social component is highly valued by the target group. The importance of social interaction was already evident in the interviews and was also recognized as a central aspect by

the workshop participants. Accordingly, many ideas emerged that consider opportunities for maintaining relationships or meeting new contacts. One approach related to making acquaintances during public transport journeys included ideas such as an «SBB retirees' Tinder» to find travel companions, and an online platform for day trips with accompaniment. Many ideas address the need for real-life proximity and include opportunities to meet physically and engage in social interaction (e.g. chat carriages, waiting-area coffee gatherings, train coffee rides).

Partnership offers. In this context, ideas were collected that align with the strategy of retaining individuals even after retirement by collaborating with partner companies that provide retirees with public transport subscriptions or vouchers as farewell gifts. This approach aims to keep travelling by public transport attractive and affordable. In this regard, the idea of a «Monday-Friday-GA» (general subscription) was also mentioned. Additionally, ideas involving partnerships with various providers, such as cultural institutions, gastronomy, tourism operators etc., were proposed as components of travel packages.

4.2.3 Development of target group-oriented ideas & approaches

From the pool of all generated ideas, the workshop participants selected the ones that, in their view, hold the greatest potential. The prioritized ideas were then further developed using a structured template. In small groups, participants worked out which needs the idea addresses, what makes it unique, how it should be communicated to the target group of retirees in an understandable way, what potential obstacles or risks could lead to its failure, and which approaches could be used to mitigate these potential risks. The following section elaborates on these ideas.

Virtual pre-travel experience. The target group shall embark on a virtual journey before making their booking. Additionally, booked trips are documented with customer experiences, photos, and videos. In this way, the offer will be clearly communicated to the target group in the travel center. This idea addresses the needs for safety, well-being, efficient planning, and flexible organization of travel time. Safety and well-being are conveyed because people can engage in new, so far unfamiliar journeys. The virtual pre-travel experience can help break habitual routines to some extent. Potential risks mentioned include the possibility that the element of surprise inherent in travel might be lost, and that unforeseen events cannot be planned for in advance or only to a limited extent. As an approach to mitigate the risk of unforeseen events, it was suggested to increase customer care resources to ensure appropriate support in emergencies. According to insights from the qualitative interview analysis, the need for safety is significantly more pronounced among the target group than the need for surprise. However, it should be noted, based on findings from the qualitative in-depth interviews, that digital tools can also pose a barrier for this group.

AI-based travel planning. This idea primarily fits into the inspiration and travel planning phases. An AI-based tool suggests public transport journeys and excursions to the target group. The tool learns from past trips as well as from the travelers' needs. These needs can be conveniently selected through a user-friendly interface. Over time, the AI-based tool gets to know the travelers better and can recommend suitable destinations. In this way, personalized and needs-based suggestions can be made. The tool aims to increase simplicity through digital support in choosing a suitable destination or excursion, as it considers both needs and past journeys in its recommendations. It is envisaged that the target group will be introduced to this offer through workshops in the travel center and with the support of the SBB community. Additionally, testimonials from people who have already used the tool are to be utilized. Another function of the tool is to document past journeys, not only with travel data but also with photo impressions and videos, which are made available to travelers in their account afterwards. Potential barriers to this idea include the limited digital affinity of the target group as well as concerns about the security of personal data and the use of AI-based

tools. Approaches to overcome these barriers include «on-site» workshops (real-life proximity) and tutorials designed to empower travelers in their use of the tool.

Chat carriage («*Plauderwagen*»*).* The idea of the chat carriage was developed in analogy to the quiet carriage or the children's compartment. The chat carriage is intended for people who enjoy engaging in conversations with other travelers. The idea is to offer the chat carriage, for example, once a month on specific routes and at certain times (outside peak hours), tailored to the routines of retired individuals, and to promote it accordingly (e.g. via personalized newsletters). It is envisaged that this offer could be incentivized with a free coffee and/or croissant. The carriage needs to be appealing and clearly marked. Seat reservations should be possible. This idea addresses the need for real social interaction as well as well-being during the journey (a cozy atmosphere among talkative retirees). Another benefit is the ability to influence travel behavior by encouraging travel outside of peak hours. The chat carriage will be deployed on train services with low occupancy to relieve high-occupancy connections. Potential barriers are time constraints or delays in arrival, as there are few alternative chat carriage options if a connection is missed, since these carriages are offered only selectively. Incentives or discounts potentially compensate for these limitations in connections or longer travel times. The toilets on these train compositions need to be checked and cleaned particularly thoroughly.

Carefree package – travelling with grandchildren/friends. Retirees can book organized trips with their grandchildren or friends. Travel planning is carried out by SBB. Travelers receive a package sent to their home containing all necessary information, gadgets, and items (e.g. timetable, tickets, travel games, packing lists). During the journey, there is a support hotline available for any questions, uncertainties, or problems that may arise. The target group receives personalized offers (e.g. via newsletter or by post). Partnerships and collaborations are also intended to serve as channels to reach the target group (e.g. Migros snack package). This idea primarily addresses the needs for simplicity and security. Everything is arranged and organized in advance so that the journey can be undertaken calmly and safely. For unforeseen circumstances, there is a hotline available to provide support. Bookings are as easy and straightforward as possible, with SBB taking care of the organization. Booking will be available both physically and digitally to also reach those who are less familiar with digital bookings. Additionally, a 70+ fast lane is to be set up at the station to acknowledge and value the needs of retirees. Offers during off-peak times are also to be considered. A potential risk mentioned for this idea is that popular excursion destinations are already heavily frequented, and it is challenging to identify and offer destinations that are less crowded. Potential approaches to address this include targeted marketing of off-peak times and researching «hidden gems» as new, less-known excursion destinations.

Monday-Friday-GA. Retired individuals can travel from Monday to Friday with this special GA at preferential conditions. This GA will be offered at a significantly lower price compared to the regular GA. Partner companies can provide it as a retirement gift for their employees, but it should also be promoted to new customers. Existing customers are specifically targeted and addressed based on their age information. The key benefit communicated is the attractive price – the GA, simply cheaper. Travelling with the GA stands for effortless travel, freedom, and in this case also affordability. However, it is important to note that this freedom comes with restrictions – the freedom applies only to weekdays and possibly also only to certain times of the day. A potential risk identified is that non-senior individuals might also wish to use this offer. To make the offer unattractive to regular commuters, its validity needs to be tied to specific times of day.

Waiting café («*Wartekaffi*»*).* The idea of a waiting café involves a waiting room at the SBB station where retired travelers can spend time, interact with others, and enjoy refreshments. The waiting café provides a pleasant atmosphere that fosters exchange with other travelers. Additionally, staff is available to provide information and offer accompaniment services (e.g. carrying luggage to the

platform). This idea addresses the needs for safety and protection from disturbances by other travelers, stimulates well-being through a comfortable atmosphere, and creates a space for social interaction. Potential challenges include the high costs associated with operating such a waiting café. Furthermore, there is a risk that the offer may either attract too much or too little interest. As a possible solution, targeted marketing is necessary to address exactly the relevant target group. To reduce operating costs, partnerships with certain organizations are to be considered (e.g. support from Pro Senectute).

Hiking trail signs to platforms. This idea focuses on improving orientation within the train station. Hiking trail-style signs would be installed at SBB stations, indicating the exact walking times to various platforms. These signs are placed at central hubs, such as meeting points and main entrances. Additionally, walking times for connecting trains are integrated digitally into the SBB app. The aim is to enhance the target group's sense of security. Improved time management becomes more predictable and promotes relaxation. Furthermore, wellbeing is increased by reducing subjective feelings of stress. Possible barriers include variations in individual walking speeds and mobility, which affect the accuracy of the indicated times. The risk of «signal overload» – both physical (too many signs) and digital (too much information in the app) – was also mentioned. Additionally, ensuring comprehensive coverage may pose a significant challenge. Proposed solutions include pilot phases to test the concept and identify potential gaps. A targeted communication strategy to address the specific needs of the target group is also necessary.

All-inclusive themed trips. This idea involves an online platform where all-inclusive day trips can be booked. The trips can be either accompanied or unaccompanied. The excursions are offered under specific «themes» (e.g., nostalgia, freedom). Partnerships are leveraged to create target-group-relevant packages. By registering on the platform, users can connect with other travelers/users and form new acquaintances. Options include traveling alone, in groups, as a couple, or with grandchildren etc. The trip suggestions are tailored to the needs of retirees. Potential challenges identified include the fact that similar offerings already exist through travel providers or social media, which may saturate the market. Additionally, communication and awareness-raising require significant effort to ensure the offer is used. An appropriate communication strategy needs to be developed and implemented.

In the following chapter, the prioritized product and service ideas are critically reflected upon and discussed within the holistic context of all insights.

5 Synthesis

This project had two objectives: First, it aimed at gaining a deep understanding of retirees' life goals, mobility needs, motivations to use public transport as well as identifying possible motivators and barriers towards such behavior. Second, it endeavored to develop effective offers and measures to target different types of prospective retirees to use public transport upon retirement based on the previously derived thorough understanding of retirees' perspectives. It did so through a literature review, 30 in-depth interviews with retirees and an idea generation workshop with SBB project partners and the FHNW research team. In this chapter, the authors synthesize their findings through triangulation of the different data insights, derive implications for attracting prospective retirees to use public transport, and critically reflect the projects methods and results.

5.1 Barriers and motivators for public transport use upon retirement

The interviews with retirees showed that upon retirement, leisure mobility gains in importance, including both day trips and holiday travel. Travelling by public transport is particularly appreciated due to its passive nature, the freedom to use travel time as one wishes, the opportunity to enjoy time for oneself or maintain social relationships during the journey, the absence of traffic-related stress, and the high perceived safety due to reduced accident risk compared to car travel. These key motivators of public transport use, such as traffic safety and reduced stress, should be emphasized to attract future retirees for public transport. Additionally, the freedom to use travel time as one wishes represents a form of independence that can be positioned as a central benefit of public transport.

On the other hand, barriers to using public transport include insufficient connectivity to the network, limited seat availability, restricted options for transporting items, and stress when catching connections or changing trains. Unforeseen disruptions, safety concerns triggered by other passengers' behaviors, and the low presence of SBB staff or security personnel further exacerbate these obstacles. Unplanned waiting times increase needs for refreshments, rest, and protection. Therefore, offering flexible travel planning and safe waiting facilities would be beneficial.

The limited possibility to transport items or luggage, such as bicycles or ski equipment poses a big challenge: Baggage transport services provided by public transport providers are hardly anchored in the minds of retirees, and there is a perceived lack of integrated solutions to cover the transport of items in travel planning. Closely connected to this is the issue of accessibility, which is not always guaranteed, posing significant challenges for people with restricted mobility.

Not all retirees possess sufficient digital skills to independently use apps and online services. It is therefore advisable to pursue a dual strategy: maintaining analogue timetables and support services, while at the same time fostering the development of digital skills through training or workshops. Reliable on-site support by competent staff is equally essential.

Staff presence can also contribute to support retirees with less experience in public transport use and who have greater difficulty dealing with obstacles during a public transport journey as they lack the strategies to cope with those (in contrast to retirees with more experience in public transport use). Hence, they show limited flexibility in response to unexpected situations, feel overwhelmed more often at unfamiliar railway stations, and feel more stressed, particularly in unexpected situations. For such unresolved barriers, it is advisable to raise awareness by acknowledging such situations and offering support from public transport providers.

To establish stable travel patterns, a promising avenue is to support retirees in building routines for public transport use and in learning strategies to cope with unforeseen events while travelling. While the transition into retirement theoretically offers an opportunity for changes in mobility

behavior, interview findings suggest that established habits and routines often inhibit substantial shifts. Meaningful changes tend to arise instead from health-related limitations, financial adjustments, or the assumption of caregiving responsibilities. Therefore, it seems promising to proactively communicate suitable, affordable offers in the context of retirement so that they are top-of-mind during or even before critical decision-making moments. For example, most retirees are aware that their ability to drive a car will decrease and car driving therefore will not be an option at a certain age. However, switching to public transport becomes difficult once driving is no longer possible, as at this stage, learning new skills required for using public transport is challenging. It is thus necessary to initiate measures to encourage public transport use before car use ceases completely.

Taken together, the transition from working life to retirement does offer a favorable window of opportunity. Retirees experience this stage of life as an opportunity for reorientation and self-actualization. It is accompanied by feelings of autonomy, optimism and a sense of relief. As mobility is a means to maintaining autonomy and having an active social life, the key motivators for public transport is traveling in a relaxed, reliable, and safe manner. Nevertheless, retirees who are generally open to using public transport more often, but are less experienced, need to be supported in establishing new routines and in building coping strategies to deal with challenging situations in public transport use. The workshop with SBB employees provided some ideas on how a public transport provider can do so.

5.2 Implications for marketing and developing tailored offers for retirees

For reaching out to and attracting the target group of retirees, it is crucial that retirees recognize themself in the messages, that they feel valued, and perceive that their needs are understood and addressed comprehensively. Breaking down the most relevant needs of retirees along the travel journey, it becomes apparent that in the context of marketing, the needs for «simplicity» and «safety» are central. When initiating travel, choosing and booking trips should be made easier for prospective retirees. Time spent at stations and on trains shall convey a sense of security and minimize unwanted disturbance from fellow passengers. At the same time, creating formats that stimulate real social connection through social interaction and relationship maintenance are a promising avenue.

To develop relevant offers for the target group of retirees, four overarching thematic clusters need to be addressed. The clusters «competence & safety» and «orientation» envision specific approaches to increase perceived safety and ensure easy access to public transport travel. This includes supporting the target group in acquiring the skills to use digital tools and services in public transport in a simple and accessible way. To convey competence, safety, and simplicity, more experienced retirees can be used as testimonials in marketing and communication, as well as in peer-to-peer workshops or community contexts. A further suggestion is to ensure on-site support from SBB staff to enhance both practical and perceived safety. Another thematic cluster named «social» focuses on offering services and approaches that create space for social contact and relationship maintenance (such as a waiting café or a chat carriage). The «partnership offers» cluster aims at providing attractive and affordable offers to retirees through various partnerships with employers, large companies, tourism providers, and others (e.g., to provide public transport subscriptions or vouchers as farewell gifts for retirees).

Digital tools and AI are seen as promising for attracting and gaining retirees to use public transport. However, it comes with the risk of overwhelming the target group due to challenges or lack of experience in using digital devices and services. Future offers and services need to recognize the

barriers and build necessary skills. For example, the idea of a «virtual pre-journey» was discussed in the project workshop to inspire and motivate the target group for new trips, providing a sense of safety and routine so that new journeys can be undertaken calmly and confidently. Similarly, an «AI-supported travel planner» was suggested, where an algorithm recommends personalized travel options and destinations based on individual needs and past journeys. This is intended to simplify planning and convey security in travel choice. On the other hand, qualitative interviews showed that retirees prefer real experiences and only use digital tools selectively to simplify public transport travel. Therefore, a careful, gradual, and empathetic approach to virtual reality (VR) is recommended, with VR offerings being optional. Digital affinity cannot be assumed within the current target group of retirees, although future cohorts of retirees are likely to be, on average, more digitally literate. On-site workshops could help participants become familiar with digital tools and gradually build their skills.

Another idea discussed was «trail signposts to the platforms», meaning clear markings at stations to improve time planning when changing platforms or arriving. Such time indications could also be integrated into the timetable app, helping retirees to assess whether connection times are sufficient, increasing security through better planning and reducing travel stress.

«Carefree packages» is another promising approach. One idea from the workshop named «carefree package» travelling with grandchildren or friends, addresses multiple journey phases. The public transport provider handles the planning, sends home useful travel utensils, and a support hotline is available for questions. Similarly, «all-inclusive themed trips» allow retirees to book travel packages under appealing, target-group-relevant themes (e.g. nostalgia, freedom). These packages also facilitate meeting new people or finding travel companions through a platform for those not wishing to travel alone. Such approaches aim to simplify travel, increase well-being, and reduce stress by ensuring everything is organized, thus enhancing perceived safety while providing opportunities for social contact and support from public transport provider staff. Carefree packages also offer partnership and co-marketing opportunities with other companies. However, a potential risk identified was the oversupply of existing communities or social media platforms for making contacts. Cooperation with existing platforms and the integration into different public transport provider tools need to be considered.

To enable social contact and encounters, two specific ideas were developed: the «chat carriage» and a «waiting café». The chat carriage, like a quiet carriage, operates at lower frequencies and outside peak hours on popular routes for retirees. The waiting café is set up at selected railway stations, allowing retirees to wait in a pleasant environment, have refreshments, meet others, and receive support from staff or fellow passengers if needed. Both approaches address needs for safety, social contact, real connection, and an undisturbed environment. However, there are challenges such as relatively high operating costs and the need to generate demand through targeted marketing.

To meet the desire for affordable offers, the «Monday-Friday-GA» was proposed, being cheaper than the regular GA and limited to weekdays to avoid crowded weekends. Partnerships with companies or employers are possible, where such GAs is given as retirement gift, reducing the initial purchase hurdle and allowing retirees to test the benefits for free, increasing the likelihood of renewal in subsequent years.

Taken together, many needs and barriers have been addressed and translated into offers and services ideas to attract and retain prospective retirees for public transport. However, there remain some open questions. For example, the specific barrier of transporting items has not been addressed during the workshop. AI-assisted tools and digitalization have been discussed and

approaches developed that consider skill acquisition related to digital tools. It is important that these tools are easy to use, with usability for retirees as a core focus during development. Usage barriers should be analyzed and considered in the development process. Another major concern for retirees is the lack of security and staff, as well as deserted railway stations combined with media reports of violent incidents related to public transport. These fears should be proactively addressed. Among the approaches developed and discussed during the workshop were ideas aimed at ensuring safety, including the presence of security staff and the provision of appropriate infrastructure. The question is whether additional measures are needed, such as image campaigns, visible refuge points and contact points, or increased staff presence on public transport.

On a positive note, there are some promising avenues to explore. For example, as routines and habits relating to financial possibilities are very important, public transport offers designed before retirement, with consideration given to life as a retiree, seem appealing. Partnership offers could act as a gateway. For instance, an employer offering a special deal for retirees could act as a 'door opener', helping to establish new routines. Another point to consider is that (former) SBB staff and experienced seniors with digital skills can provide support, as mentioned in the workshop. The focus is on solidarity-based learning and learning in an offline context. Digital skills should be acquired step by step in an analogue context before being slowly transferred into the digital and virtual space.

5.3 Critical reflections and outlook

This study provides deep qualitative insights into the life goals, mobility needs, and attitudes of retirees towards public transport. While the stratified sample of thirty participants ensured rich and detailed perspectives, it does not aim to represent the entire retiree population in Switzerland. The exclusive use of online interviews meant that individuals with lower levels of digital literacy were less likely to be included. Similarly, the language scope of (Swiss) German and French excluded other linguistic communities, which may have added further diversity to the findings.

The insights gained, however, extend beyond the retiree group. Many of the identified motivators – such as convenience, safety, and social connectedness – are equally relevant for other target audiences, including families, people with restricted mobility, or individuals with limited digital skills. The tailored concepts developed in the project can be adapted to these segments, supporting inclusive and user-centered mobility solutions. Moreover, the methodological approach, combining in-depth interviews with collaborative idea generation, offers a valuable framework for exploring user perspectives in other contexts and for informing the design of practical, needs-oriented interventions.

Taken together, the transition into retirement offers certain opportunities to strengthen public transport use. Communication should highlight core motivators identified in the study – reduced stress, high safety, and the freedom to use travel time as one wishes – and ideally reach people before they stop driving altogether. To remove barriers, improving last-mile connectivity, ensuring reliable seat availability, and creating integrated solutions for luggage and equipment transport can be promising. Safe, comfortable waiting facilities and greater staff presence can particularly help less experienced passengers feel supported and confident.

A dual strategy for information access – maintaining analogue channels while promoting digital literacy through training – ensures inclusivity without slowing innovation. Programs that help retirees establish routines and coping strategies for unforeseen situations can increase regular

public transport use. Trial offers, targeted onboarding, and collaboration with local communities or senior organizations can reinforce these habits.

Many of the identified needs, such as stress-free travel and accessible infrastructure, also apply to other groups, including families and people with restricted mobility. Addressing them holistically can make public transport more attractive for all age groups. By combining infrastructure improvements, inclusive services, and targeted, value- and needs-aligned communication, public transport providers can position themselves as the default mobility choice into retirement and beyond.

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