

Pension and digital governance in the age of longevity: The senior generation in the 5.0 Revolution

Governança previdenciária e digital na longevidade: a geração sênior na Revolução 5.0

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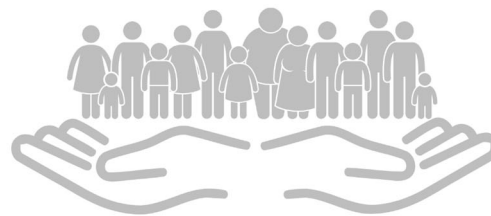
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ABSTRACT: This article examines how social security governance strategies in Brazil, supported by the Office of the Attorney General (AGU), can integrate policies of active longevity and digital inclusion in the context of the 5.0 Revolution. The study adopts a qualitative methodology based on documentary and bibliographic analysis of 33 national and international sources. Findings reveal that, although 66% of older adults have internet access, only 24% use digital public services, pointing to pedagogical, institutional, and legal barriers. Case studies from Sweden, South Korea, and New Zealand highlight robust and intersectoral digital literacy policies, backed by strong state support. The study concludes that senior digital inclusion requires coordinated efforts among technological innovation, legal advisory mechanisms, and social justice, thus enhancing sustainability and equity in Brazilian social security.

Keywords: Active Longevity; Digital Inclusion; Social Security; Public Governance; Office of the Attorney General.

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RESUMO: Este artigo analisa como estratégias de governança previdenciária no Brasil, assessoradas pela Advocacia-Geral da União (AGU), podem integrar políticas de longevidade ativa e inclusão digital na era da Revolução 5.0. A pesquisa adota metodologia qualitativa, com base em análise documental e bibliográfica de 33 fontes nacionais e internacionais. Os resultados indicam que, apesar de 66% dos idosos terem acesso à internet, apenas 24% utilizam serviços públicos digitais, revelando barreiras pedagógicas, institucionais e jurídicas. Experiências da Suécia, Coreia do Sul e Nova Zelândia mostraram políticas robustas e intersetoriais de alfabetização digital com forte respaldo estatal. Conclui-se que a inclusão digital sênior exige articulação entre inovação tecnológica, assessoramento jurídico e justiça social, fortalecendo a sustentabilidade e a equidade na previdência social brasileira.

Palavras-chave: Longevidade Ativa; Inclusão Digital; Previdência Social; Governança Pública; Advocacia-Geral da União.

1 INTRODUCTION

This study examines pension governance strategies that prioritize digital inclusion and active aging in response to the transformations associated with the 5.0 Revolution. Projections indicate that over 30% of the Brazilian population will be above 60 years of age by 2050 (IBGE, 2024), presenting challenges that require innovative public policies grounded in intergenerational justice, quality of life, and social participation.

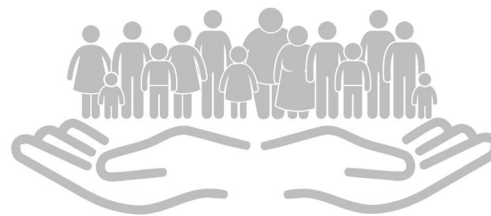
According to Schwab (2016), Revolution 5.0 marks the beginning of a technological era characterized by human values, equity, and sustainability. Beyond automation, it advocates for policies centered on dignity and social well-being. This analytical framework integrates technology, social protection, and legal guidance as foundational elements of a new model for social security governance.

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Initiatives such as the Digital Brazil Program, the Internet Civil Rights Framework (Law No. 12,965/2014), and the National Senior Citizens Policy (Law No. 8,842/1994) aim to integrate older adults into the digital environment. The Digital Brazil Program stands out for its intersectoral work and emphasis on digital citizenship with a human-centered approach.

The concept of active aging, according to Kalache and Gatti (2003), values health, safety, and participation. Despite advances such as the Elderly Statute (Law No. 10,741/2003), Prado and Sayão (2018) point to digital exclusion as a persistent challenge. Gilieard and Higgs (2000) and Schwab (2016) highlight the emancipatory role of technologies, while the World Bank (2021) reinforces the urgency of inclusive policies in the digital age.

Gomide and Pires (2014) assert that the effectiveness of digital policies relies on federative and institutional coordination. In the context of digital inclusion, this network encompasses administration, the private sector, civil society, and the regulatory function of the Attorney General's Office (AGU), whose involvement is considered strategic. Favareto and Lotta (2017) caution that uncoordinated technological innovations may exacerbate inequalities, underscoring the necessity of an intersectoral approach. This study is situated within this framework, with a focus on social security, pensions, and the digital inclusion of vulnerable populations.

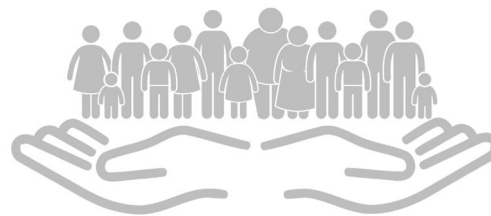
Souza (2006) defines public policies as planned and coordinated state actions. In the social security field, the challenge of population longevity makes digital inclusion an essential driver of citizenship. The notion of active longevity emphasizes the autonomy and social integration of older adults. Wongsala, Anbäcken, and Rosendahl (2021) emphasize that this process involves structural factors and shifts the focus from care to the role of older adults as productive individuals.

For Warschauer (2003), digital inclusion goes beyond access to ICTs, requiring skills, infrastructure, and participation. In the logic of Revolution 5.0, Schwab (2016) associates

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digital inclusion with social justice, highlighting overcoming ageism as a condition for the effective integration of older adults. In Brazil, recent studies by Alvim et al. (2021) indicate that cognitive, cultural, and socioeconomic barriers persist that hinder this integration, despite institutional advances.

Camacho et al. (2023) show that access does not guarantee significant technology appropriation by older adults, given the scarcity of appropriate pedagogical strategies. Without this, infrastructure can exacerbate inequalities. Internationally, successful policies include digital literacy and accessible services in Sweden (Fischl et al., 2020), intergenerational programs in South Korea (Pan et al., 2024), and rural-focused community engagement in New Zealand (Grimes and White, 2019; Department of Internal Affairs, 2019).

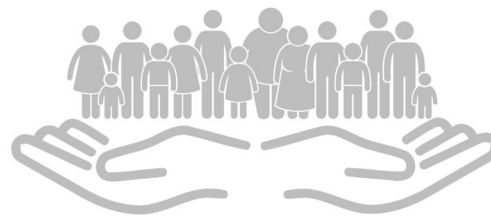
Digital inclusion has been recognized as an outcome of fundamental rights and has been incorporated into active aging strategies in several countries, according to the OECD (2023). In Brazil, Paes and Oliveira (2025) point out institutional obstacles to the inclusion of older adults, highlighting the need for qualified legal advice, even though the AGU is not the direct focus of the study.

The “Innovation Caravans” project (AGU, 2025) exemplifies the AGU’s proactive role in aligning innovation and fundamental rights, especially in digital inclusion. This action complements the diagnoses of Paes and Oliveira (2025), while Alvim et al. (2021) and Camacho et al. (2023) highlight barriers to senior inclusion, without adequately integrating social security and legal aspects into the discussion.

Although international studies (Fischl et al., 2020; Pan et al., 2024; Grimes & White, 2019; Department of Internal Affairs, 2019) point to good practices in digital inclusion, there is a lack of adaptations to the reality of the Brazilian social security system, making its concrete application in the country difficult.

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The lack of research on the regulatory role of the AGU in the digital inclusion of older adults within the social security system is noteworthy. Even with advances in studies such as those by Paes and Oliveira (2025), the AGU remains to be understood as a preventive articulator of innovation and equity, pillars of Revolution 5.0. Thus, this article seeks to answer: how can social security governance strategies, advised by the AGU, integrate digital inclusion and active longevity under the principles of Revolution 5.0, promoting dignity and sustainability for older adults?

2 THEORETICAL FRAMEWORK AND HYPOTHESIS

Public governance theory, according to Gomide and Pires (2014), argues that complex policies, such as digital inclusion and social security, require intersectoral and multilevel coordination. Coordinated action between the federal government, federative entities, and civil society is essential to adapt national strategies to local realities. In this context, the AGU emerges as a structuring pillar by ensuring legality and normative effectiveness for public policies, especially in the digital transformation of social security.

The active aging framework proposed by Wongsala, Anbäcken, and Rosendahl (2021) broadens the scope of policies for older adults, which must guarantee autonomy, participation, and dignity. Digital inclusion, from this perspective, becomes an ethical extension of fundamental rights, converging with the principle of human centrality of the 5.0 Revolution.

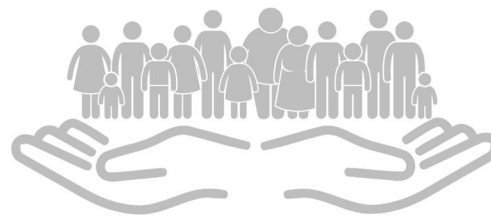
Warschauer (2003) adds to this debate by emphasizing that digital inclusion is not limited to technological access, but requires literacy, participation, and the fight against structural inequalities. Effective public policies must, therefore, integrate cultural sensitivity and social intentionality, focusing on the most vulnerable groups.

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The theoretical framework outlined above supports the inference that integrating digital and social security policies, with legal guidance from the AGU, can ensure efficiency, sustainability, and dignity for the elderly population in accordance with the principles of Revolution 5.0.

The central hypothesis is that technology, combined with legal advice and social policies, strengthens social security in the face of population aging. Digital inclusion helps expand the autonomy of older adults and reduce pressure on the system.

The human-centric orientation of the 5.0 Revolution should be adopted as an ethical principle in public policy. Recognizing digital inclusion as a fundamental right reinforces social justice and legitimizes the application of technologies to enhance citizenship and equity.

3 JUSTIFICATION AND OBJECTIVES

The rationale for this study stems from the increasing urgency of addressing aging and digital inclusion within the context of the 5.0 Revolution. IBGE (2023) estimates that over 30% of Brazilians will be above 60 years of age by 2050, highlighting the necessity of public policies that ensure not only social security benefits but also quality of life, autonomy, and social participation. In this context, digital inclusion is regarded as essential for the full exercise of citizenship and for maintaining the centrality of human concerns in public governance.

Further justification arises from the academic gap concerning the role of the Attorney General's Office (AGU) in providing legal guidance for public policies targeting the elderly. Although the AGU's function in defending the State is well-documented, limited research addresses its normative role in initiatives such as digital inclusion. This study aims to address

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this theoretical and practical gap, contributing to both the academic literature and the development of policies that promote equity and constitutional dignity.

The primary objective is to analyze how pension governance strategies in Brazil, with guidance from the Attorney General's Office, can integrate digital inclusion and active longevity policies to promote dignity, quality of life, and pension sustainability in the context of the 5.0 Revolution. The study seeks to determine how technology and legal guidance can be combined to develop innovative and socially responsible public policies.

The specific objectives are as follows: (i) to map federal digital inclusion programs targeting the senior population; (ii) to compare the experiences of Sweden, South Korea, and New Zealand and extract lessons relevant to Brazil; (iii) to evaluate the institutional and normative role of the AGU in the pension sector; and (iv) to identify connections between digital governance, pension sustainability, and social impact, with the aim of proposing recommendations for enhancing national public policies.

4 METHODOLOGY

This study employs an exploratory, descriptive and qualitative methodology, utilizing documentary and bibliographic research. Data collection involved the analysis of official documents and public databases, with a focus on institutional sources such as reports from the Brazilian Institute of Geography and Statistics (IBGE), the Ministry of Science, Technology, and Innovation (MCTI), the Federal Government (Digital Brazil Program), and international organizations including the OECD, World Bank, and WHO.

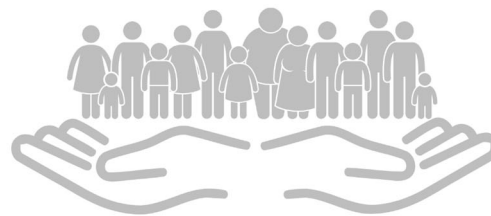
The data collection period was concentrated between January and April 2025, ensuring up-to-date information, especially regarding the most recent statistical data and public policy

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reports. The study also included relevant legal standards, such as the Internet Civil Rights Framework and the National Senior Citizens Policy, as well as internal documents and opinions from the Attorney General's Office (AGU) related to the topic, available on public portals.

The selection criteria for study objects were based on three primary dimensions: (i) institutional relevance, prioritizing programs and policies with a direct impact on digital inclusion and active longevity among the senior population; (ii) international representativeness, focusing on established and well-documented experiences from countries such as Sweden, South Korea, and New Zealand, recognized as global best practices; and (iii) availability and accessibility of sources, ensuring that all analyzed data were public, traceable, and verifiable, thereby eliminating the need for primary data collection involving human subjects.

A total of 33 documents were analyzed, encompassing national and international reports, legal regulations, public policies, institutional opinions, and peer-reviewed scientific articles. The methodology involved organizing these sources into an analytical database, classifying them by type (national/international, legal/administrative, statistical/analytical) to facilitate comparison and interpretation. The analysis employed thematic categorization, dividing the data into five areas: (i) diagnosis of digital inclusion among the elderly population in Brazil; (ii) international comparative analysis; (iii) legal role of the AGU; (iv) social impact, including quality of life, participation, and dignity; and (v) institutional impact, such as governance, sustainability, and pension innovation.

Each document was reviewed to identify evidence, central arguments, quantitative data, and relevant recommendations, which were then compared with the predefined analytical categories. This methodological triangulation facilitated a comprehensive understanding of the advances and challenges in the analyzed public policies and enabled the development of consistent explanations regarding the role of governance strategies and legal guidance in

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promoting active longevity and digital inclusion in Brazil, aligning the findings with the study's objectives and research question.

5 RESULTS AND DISCUSSION

The collected data indicate that Brazilian national policies, particularly those associated with the Digital Brazil Program, remain at an early stage in terms of digital inclusion for the senior population. Despite notable progress, including expanded technological infrastructure and digital training initiatives, there is a persistent lack of strategies specifically designed for the elderly that are integrated into the social security system and legally structured to ensure protection and equity. This situation presents a clear opportunity to enhance existing policies by drawing on successful international experiences, such as those in Sweden, South Korea, and New Zealand, where digital inclusion is linked to active aging and social well-being.

Analyses demonstrate that digital inclusion initiatives for older adults expand access to public and private services and produce significant social impacts, including reduced social isolation, enhanced community belonging, and increased opportunities for political and cultural participation.

This perspective supports the view that technology, when applied with a human-centered approach, serves as a tool for social empowerment and aligns with the principles of Revolution 5.0. The study identifies social contributions such as increased functional autonomy among the elderly, improved quality of life, and the reinforcement of fundamental rights, particularly within the domain of social security.

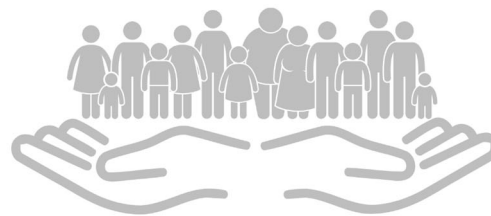
The results indicate that the AGU plays a critical role not only in the legal defense of existing public policies but also in providing normative guidance to ensure that new programs

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and initiatives are developed in accordance with constitutional principles of inclusion, equity, and dignity. This institutional function underscores the necessity for legal advice to be proactive and strategic, serving as a bridge between technological innovation and social justice. The findings suggest that by expanding its advisory role in digital inclusion and active longevity policies, the AGU can directly enhance Brazilian pension governance and mitigate future legal vulnerabilities.

This work contributes academically by establishing an original connection between active aging, digital inclusion, public law, and pension governance, thereby providing a robust theoretical and empirical basis for future research. In terms of public policy, the study offers practical recommendations for integrating digital technologies into pension programs, drawing on international experiences and adapting them to the Brazilian context to foster a more sustainable, efficient, and human-centered system. By advancing this integration, the study moves beyond descriptive analysis and presents concrete strategies to transform Brazil's social and institutional landscape, particularly for the elderly population, which is frequently marginalized in innovation processes.

To assess the current status of digital inclusion in the context of active longevity in Brazil, institutional and official documents were examined, including the IBGE's "Population Projections" reports (2023), the PNAD Contínua ICT – 2023 (IBGE), the reports of the Digital Brazil Program (2022), and initiatives by the Ministry of Human Rights and Citizenship, the Chamber of Deputies, and the Federal Senate. The data were systematized in Table 1, revealing significant advances in access: currently, 66% of older adults have internet access. However, the effective use of digital public services remains limited, with only 24% of older adults reporting using them, suggesting a mismatch between physical access and significant digital appropriation.

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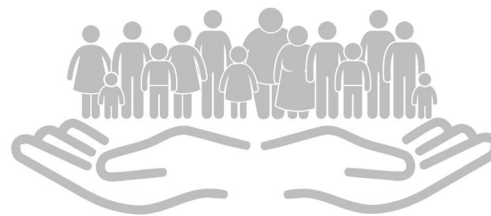


Table 1 – Digital inclusion indicators among older adults in Brazil (2023)

Indicator	Updated Data (2023)
Percentage of seniors with internet access	66%
Percentage of seniors using online public services	24%
Main declared barriers	Lack of technological familiarity (65%), cost equipment (40%), accessibility problem (15%)
Active federal and institutional programs aimed at senior digital training	5 initiatives identified

Sources: IBGE (2023); FMRP/USP/B50 (2023); Federal Government (2023); Chamber of Deputies (2024); Federal Senate and USP (2023); Open Word Institute (2023).

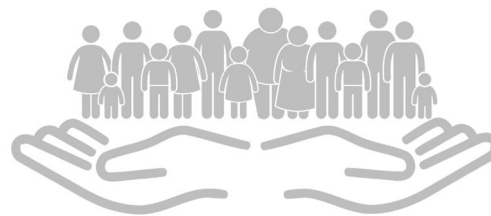
The gap between connectivity and meaningful digital engagement among the elderly is attributable to structural and subjective barriers, including limited familiarity with technology (65%), high device costs (40%), and accessibility challenges (15%). Although the number of federal initiatives for senior digital training has increased, with at least five programs currently operational or proposed, coordination with social security policies remains limited, and intersectoral approaches are scarce. The absence of pedagogical strategies tailored to the senior population highlights the necessity for policies that address the cognitive, economic, and social characteristics of this demographic.

Currently, at least five national public and institutional initiatives are prominent in promoting digital inclusion for older adults in Brazil. The Viver Program – Active and Healthy Aging, promoted by the Ministry of Human Rights and Citizenship, aims to promote digital and social inclusion for older adults through in-person training and community support, strengthening the right to aging with dignity.

In parallel, two important legislative bills are currently being processed in the National Congress: Bill 4263/2024, currently under review in the Chamber of Deputies, which proposes the creation of a National Digital Literacy Program for Seniors, focusing on safe and guided training; and Bill 3.167/2023, approved by the Senate Human Rights Committee, which seeks to encourage digital literacy policies aimed at seniors, with intergovernmental coordination. In

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the academic sphere, the Open University for Seniors Program at the University of São Paulo (USP) stands out, offering regular courses, physical activities, and technology workshops to people over 60, promoting autonomy and intellectual engagement.

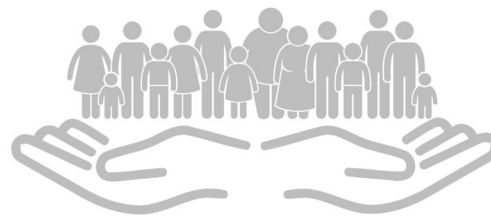
Complementing the existing initiatives, the EducaMídia 60+ project, developed by the Instituto Palavra Aberta, provides accessible content and practical guidance focused on digital security, informed navigation, and critical internet use, always using language adapted to the cognitive and communicational characteristics of older adults. Although these initiatives originate in diverse spheres – including the government, academia, and civil society – and have equally diverse scopes, they represent a significant advance in the process of institutionalizing policies aimed at digital literacy among the senior population. However, they still face significant obstacles regarding intersectoral coordination, uneven territorial reach, and effective integration with already established social security guidelines.

A key finding of this survey is the persistent gap between the availability of technological infrastructure and its effective utilization by the elderly population. As noted by Warschauer (2003) and Wongsala, Anbäcken, and Rosendahl (2021), digital inclusion extends beyond connectivity and encompasses functional digital literacy, continuous community support, accessible virtual environments, and public services designed with intergenerational usability in mind. Addressing these requirements, the promotion of active longevity in Brazil necessitates more than infrastructure; it requires age-sensitive digital governance underpinned by coordinated, enabling, and legally sustainable public policies.

To deepen the comparative analysis, we examined official documents and recent scientific publications, summarized in Table 2, which describe national digital inclusion and active aging policies implemented in Sweden, South Korea, and New Zealand. The experiences of these countries reveal robust and integrated strategies focused on the elderly population and anchored in state policies.

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According to Raja, Hedin, and Hjalmarson (2023), Sweden has national strategies that combine digital inclusion and dignity in old age, promoting autonomy through e-health policies. In South Korea, Pan et al. (2024) highlight that 85% of the senior population is digitally included, thanks to the creation of digital community centers focused on literacy and support.

In New Zealand, according to the Rural Health Strategy (2023), approximately 72% of older adults, including those in rural areas, are reached by public digital well-being policies, with a focus on territorial equity. These data indicate the interconnection between digital literacy, technological accessibility, community support, and the inclusive design of online services.

Table 2 – International experiences (digital inclusion/active longevity/2023)

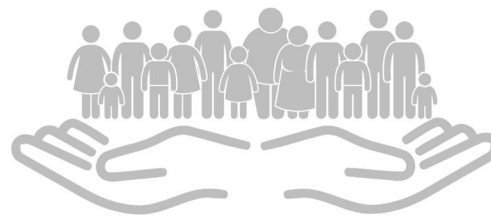
Countries	Experiences	Inclusion of senior population (%)
Sweden	National Digital Literacy Program for the Elderly	78%
South Korea	Digital community centers for seniors	85%
New Zealand	Digital wellbeing policies in rural areas	72%

Source: Fischl et al. (2020); Pan et al. (2024); Grimes and White (2019); Department of Internal Affairs – NZ (2019).

A common feature among the three international cases analyzed is the central role of public institutions in designing, financing, and evaluating digital inclusion policies specifically targeting the elderly. These agencies function not only as implementers but also as architects of normative and pedagogical frameworks that regard aging as a strategic aspect of citizenship in the digital era, rather than as a barrier.

In Sweden, as analyzed by Raja, Hedin, and Hjalmarson (2023), national e-health and digital literacy strategies attribute a central value to the technological dignity of older adults, recognizing digital mediation as a legitimate route to social participation.





In South Korea, data presented by Pan et al. (2024) show that digital community centers for seniors have generated positive impacts on self-esteem, health, and civic engagement—especially among older women and residents in dense urban areas.

In New Zealand, according to the Ministry of Health (New Zealand, 2023), digital wellbeing is formally recognized as a public right, with a particular focus on older populations in rural areas, historically marginalized by the technological revolution. These policies, by integrating digital inclusion and intergenerational justice, illustrate how the responsible use of technology can actively contribute to expanding social equity and the full exercise of senior citizenship.

These international findings support the central hypothesis of this study: public policies promoting active longevity and digital inclusion must extend beyond technological infrastructure. They should incorporate educational, legal, and sociocultural strategies to ensure not only access but also the informed and secure use of technology by older adults.

This approach aligns with the Revolution 5.0 paradigm, which advocates for technology use centered on human needs and supports the theoretical framework of Gomide and Pires (2014), who identify intersectoral governance as a driver of equity, innovation, and sustainability in public policy.

We examined institutional documents and scientific publications available from official sources, such as the AGU Journal, notably the information presented by Souza (2024), organized in Table 1. These records demonstrate the active involvement of the Attorney General's Office in interministerial fronts linked to the digital transformation of the Brazilian State, with an emphasis on accessibility, inclusion, and technological governance.

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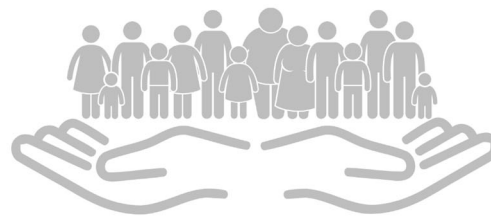


Table 1 – AGU’s role in public policies for digital inclusion

Indicator	Confirmed Documentary Evidence
AGU's participation in interministerial groups on digital policies	Confirmed in the areas of digital inclusion, accessibility and technological governance, with consultative and regulatory activities.
Priority topics addressed	Digital inclusion as a vector of citizenship, technological accessibility, regulation of digital environments and fundamental rights.
Number of specific legal opinions on digital inclusion (2019–2024)	Not identified in traceable public sources.

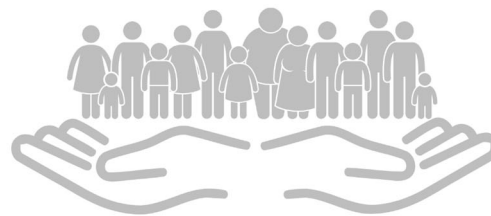
Source: Souza (2024).

The data indicate that the AGU increasingly serves not only as a judicial defender of the Union but also as a legal architect of innovative public policies. Its involvement in working groups, as documented by Souza (2024), includes normative contributions that ensure constitutional compliance and the safeguarding of fundamental rights. This role underscores the argument that effective pension governance in the era of Revolution 5.0 requires coordinated integration of technology, policy, and law, with legal guidance being essential to the success of digital inclusion policies within the pension system.

The data analyzed demonstrate that the low digital inclusion among seniors in Brazil is due less to the lack of technological infrastructure and more to the lack of coordinated public policies that promote digital literacy, adapt services to the reality of seniors, and ensure universal accessibility. The IBGE (2023) survey shows that, although 66% of seniors have internet access, only 24% use online public services, indicating that the problem is not only one of connectivity, but also of usability and trust. This result reveals a deficit of educational and social policies aimed at the digital adaptation of seniors, which is consistent with the analyses by Wongsala, Anbäcken, and Rosendahl (2021), who already warned that active aging requires the full integration of seniors into social spaces – including digital ones. The central

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explanation, therefore, is that without humanized strategies, technology is not enough to ensure true inclusion.

The theoretical framework adopted helps clarify why the countries analyzed—Sweden, South Korea, and New Zealand – present superior results. As Warschauer (2003) points out, digital inclusion cannot be reduced to issues of physical access, as it involves human capital, cultural skills, and institutional support. These countries implement integrated policies that strengthen the digital competence of older adults, involving families, local communities, and technical support networks, which increases trust and reduces subjective barriers to technology use.

In Brazil, as Gomide and Pires (2014) emphasize, intersectoral governance is still fragmented, and coordination between the federal, state, and municipal levels presents significant gaps. The more strategic role of the Attorney General's Office, as identified in the analyzed sources, can help overcome these weaknesses by ensuring legal support for innovative policies that place older adults at the center of solutions.

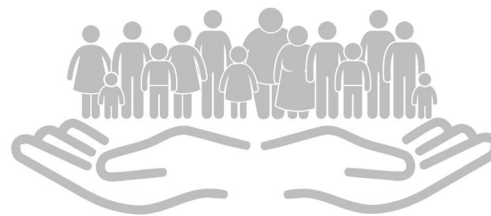
The findings indicate that digital inclusion of the senior population within the Brazilian pension system encompasses technological, social, educational, and legal dimensions. The analysis supports the hypothesis that effective public policies must integrate technological innovation, legal guidance, and intersectoral strategies to achieve meaningful social impact. These results align with the study's objectives of exploring how pension governance can incorporate Revolution 5.0 principles to enhance inclusion, dignity, and participation among seniors. By examining successful international models and assessing the institutional role of the AGU, the study provides both a comprehensive diagnosis and actionable recommendations to improve the sustainability and social justice of the Brazilian pension system.

The research findings demonstrate that digital inclusion of Brazil's senior population within the pension system depends not only on technological availability but, more importantly,

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on the presence of integrated public policies encompassing digital education, inclusive service design, and legal protections. The analysis shows that current federal programs, while relevant, lack comprehensive reach and alignment across administrative, social, and legal domains. The international comparison with Sweden, South Korea, and New Zealand highlights effective practices that combine infrastructure investment, tailored educational policies, and robust regulatory frameworks, resulting in positive outcomes for quality of life, social participation, and pension sustainability.

These findings directly align with the study's central objectives, which sought to understand how inclusive governance strategies could be applied in the Brazilian Social Security system to respond to the challenges posed by population aging in the era of Revolution 5.0. The results are in line with Warschauer (2003), who argues that digital inclusion depends on cultural, social, and institutional factors, not just technological ones. Furthermore, they complement Wongsala, Anbäcken, and Rosendahl (2021), who highlight active aging as a multifaceted process involving health, social participation, and security. In legal terms, the findings reinforce the arguments of Gomide and Pires (2014), who highlight the importance of intersectoral governance for the effectiveness of public policies.

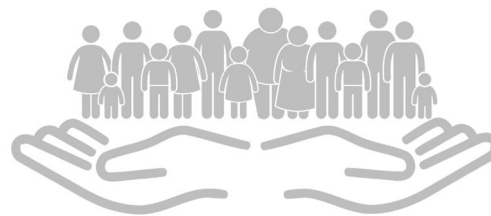
In comparison with recent international studies (OECD, 2020; World Bank, 2021), national data reveal notable gaps as well as tangible opportunities for adaptation, innovation, and institutional development. This analysis underscores the need for Brazil to evolve by incorporating successful international practices to establish a more equitable, inclusive, and efficient pension system.

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6 CONCLUSION

This study examined Social Security governance strategies focused on digital inclusion and active longevity among the senior population within the context of the 5.0 Revolution. The analysis aimed to determine how public policies can integrate technology, dignity, and participation in response to population aging, drawing on both national and international practices.

The results indicate that digital inclusion faces educational, sociocultural, and institutional barriers in Brazil. Although 66% of seniors access the internet, only 24% use digital services. Experiences in countries such as Sweden, South Korea, and New Zealand have shown that successful public policies combine investment in infrastructure, digital literacy, community support, and legal guarantees. This finding allows us to confirm the hypothesis that inclusive policies, supported by advanced technology and legal advice—notably the advisory and preventive work of the Attorney General's Office (AGU)—are fundamental to strengthening pension governance and ensuring intergenerational equity.

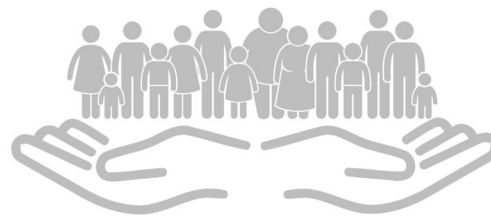
Regarding limitations, it is worth noting that this study was based exclusively on documentary, bibliographic, and statistical analysis, without conducting interviews or collecting primary data from beneficiaries, managers, or legal professionals involved in the digital inclusion policies analyzed. As a proposal for future research, we recommend in-depth qualitative field studies, especially with older adults impacted by digital literacy policies, as well as with public administrators and members of the AGU (Brazilian Attorney General's Office) who advise on these initiatives. Furthermore, comparative studies across different levels of government (federal, state, and municipal), considering Brazil's regional disparities, could contribute to more equitable and effective solutions.

The data analyzed indicate that public policies should be structured to enhance digital literacy, reinforce community connections, and provide the legal support required for effective

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technological inclusion of the senior population. These measures promote greater autonomy and quality of life for seniors and contribute to the sustainability and social justice of the Brazilian pension system.

Accordingly, the alignment of technological innovation, regulatory frameworks, and constitutional principles can serve as the foundation for a more inclusive pension model capable of addressing the challenges of the 21st century. The overarching objective is to ensure that all generations are included in the digital transition toward a more equitable, accessible, and supportive Brazil.

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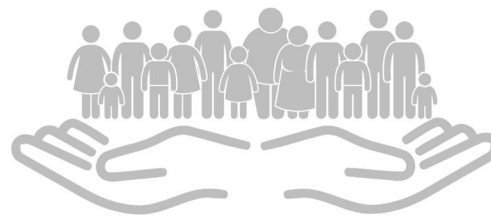
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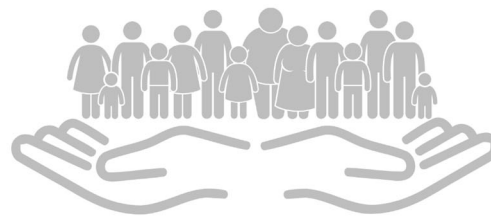
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