

## Follow-up study on the impact of financial, mobile, and information literacy training for senior citizens in Sri Lanka

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This study presents findings from a one-month follow-up of a pilot training programme on financial, mobile, and information literacy conducted for senior citizens in Colombo, Sri Lanka. The training was conducted based on a draft curriculum developed through a literature review followed by expert interviews. It consisted of ten weekly sessions held at the Colombo Public Library (CPL) on Saturdays. Participants were members of the senior citizen group of the CPL, and other visitors of the library. The training was aimed at strengthening seniors' ability to engage in financial transactions using physical and digital tools and safe online practices. Although every senior citizen who participated in at least one session (27) was included in the post-training telephone interviews, only 16 (59.3%) responded. A predefined interview guide was used for data collection. The responses were pooled, as the focus was on refining the curriculum. A thematic analysis was conducted to capture patterns in experiences, behavioural changes, and suggestions, which were then documented to support further curriculum development. Participants had retained and reused key learnings, including the use of ChatGPT, online banking apps, the 'Helakuru' app, mobile settings, fraud awareness. Before the programme, participants had low confidence in mobile and financial tasks. Persistent challenges included online bill payments and anxiety over digital banking. Some had relied on family or colleagues for support, while others preferred independent management due to security concerns. After the training, they began experimenting with these tools, though many stated that they required further practice and guidance. Expectations had been largely met through the training, although one participant said the content was too advanced. Suggestions focused on extending the number of sessions and duration of each session allowing deeper practice. The study highlights both the potential and challenges of training older adults in digital financial literacy.

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