



Mobile Banking Adoption Amongst Older Adults in Ghanaian Cities: Immediate Outcomes and Financial Literacy Gains

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Abstract

Mobile banking services have gained popularity in recent years, particularly among younger demographics. However, there is a limited understanding of older adults' adoption and usage patterns within these platforms. The research employs a mixed-methods approach, integrating surveys, interviews, and participant observation to gather insights from older adults. Data analysis includes thematic coding for qualitative content and statistical tests for quantitative data. Mobile banking adoption among older adults in Ghanaian cities was observed at an average rate of 45%, with significant improvements in financial literacy skills reported by participants who used mobile banking services over the initial six months. The study highlights the importance of addressing digital divides and enhancing financial education programmes to facilitate greater access and utilization of mobile banking platforms among older adults. Policy makers should prioritise developing culturally sensitive training programmes that cater specifically to older adults' needs, while also considering the integration of mobile banking services into existing social welfare schemes.

Keywords: *Geographic, Ghanaian, Urbanization, Aging Population, Financial Literacy, Qualitative Research, Anthropology*

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