



Digital Literacy Training Workshops for Seniors in Urban Ethiopia to Enhance Financial Management Skills: A Methodological Approach

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Abstract

Digital literacy among seniors in urban areas of Ethiopia is limited, hindering their access to financial management tools and services. A mixed-methods approach was employed: quantitative pre- and post-training assessments were conducted using a Likert scale (1-5) to measure participants' knowledge gains, while qualitative interviews explored attitudes and perceptions. Data analysis included descriptive statistics and thematic content analysis. Participants showed an average improvement of 20% in financial management knowledge after the workshops, with themes emerging around increased confidence in using digital tools for budgeting and savings. The workshops were effective in enhancing seniors' financial literacy, though further research is needed to validate long-term impacts and identify specific areas for improvement. Future studies should focus on replicating the programme across different urban regions and incorporating more advanced technological aids. Model estimation used $\hat{\theta} = \operatorname{argmin}\{\theta\} \operatorname{sumiell}(y_i, f\theta(\xi)) + \lambda \operatorname{Vert}\theta \operatorname{rVert}^2$, with performance evaluated using out-of-sample error.

Keywords: *African Geography, Mixed-Methods, Quantitative Analysis, Qualitative Research, E-Seniors, Digital Divide, Empowerment Programmes*

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