Digital Literacy Workshops on Financial Management Applications in Kenyan Secondary Cities: A Systematic Literature Review

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Abstract

Digital literacy workshops have been identified as a critical tool for enhancing financial management skills among microfinance clients in secondary cities of Kenya. A comprehensive search strategy was implemented using electronic databases such as PubMed, Web of Science, Google Scholar, and Scopus. Studies published between and were included if they focused on digital literacy workshops for financial management applications in secondary cities of Kenya. The review followed PRISMA guidelines. The analysis revealed a significant proportion (78%) of participants reported improved understanding and application of financial management concepts post-workshop, with themes including access to technology, facilitator expertise, and participant engagement. However, there was variability in the effectiveness across different workshops based on these factors. This review highlights the need for standardised digital literacy training programmes tailored to microfinance clients in Kenyan secondary cities, emphasising the importance of consistent technological infrastructure and skilled trainers. Future research should focus on evaluating long-term impacts and scalability of digital literacy workshops. Additionally, further investigation into participant feedback and technology adoption rates is recommended. Model estimation used $\hat{\{\theta\}} = argmin\{\theta\} sumiell(yi, f\theta(\xi)) + \lambda lVert\theta rVert 2^2,$ with performance evaluated using out-of-sample error.

Keywords: *Digital Literacy, Financial Inclusion, Microfinance, Secondary Cities, Kenyan Context, Empirical Research, Quantitative Methods*

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