



Overcoming digital banking fears: Building confidence and skills



One of our learners, who previously relied solely on traditional banking, faced inefficiencies in her weekly routine by regularly visiting her local bank branch to check her balance and complete transactions. These visits often involved long waits, but her fear of losing her bank card and concerns about unauthorised access prevented her from exploring digital banking options. Additionally, her lack of confidence in using digital tools created a barrier to transitioning online.

She enrolled in the "Learn My Way" banking module, designed to build digital banking skills and address common concerns around online security, privacy, and fraud protection. The module was supported by a Digital Champion through a project funded by Clarion Futures.

Group discussions led by the Digital Champion played a crucial role in addressing her concerns, particularly around the security of online banking. Hearing others' experiences and learning about secure practices helped her realise that digital banking could be safe and convenient.

Encouraged by the sessions, she sought further insight by speaking with friends and family who used online banking. Their positive experiences helped validate the information from the course and reduced her anxiety.

Returning to the class with renewed interest, she asked for help downloading and setting up her banking app. With guidance, she successfully completed the setup and began using the app to check her balance and make transactions saving time and avoiding in-branch queues.

This learner has now embraced digital banking, gained confidence in managing her finances and feels empowered by her new skills and independence.

TUTOR'S REFLECTION

"This case study illustrates the importance of tailored digital skills education in overcoming barriers to technology adoption. By addressing specific fears and providing practical, hands-on support, learners can transition from traditional methods to more efficient digital tools, improving their daily lives and fostering independence."

Project in collaboration with:



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