

Baby Boomer in the Digital Era: The Lived Experiences of Senior Citizens in Digital Banking Adoption

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Abstract. This study looked at how Baby Boomer senior citizens experience digital banking, focusing on what they think, the challenges they face, and how they cope. The research used the Technology Acceptance Model and Socioemotional Selectivity Theory to understand how usefulness, ease of use, emotions, and motivation affect their use of digital financial services. Researchers interviewed ten senior citizen clients from the Philippine National Bank Paseo de Santa Rosa Branch in Laguna who had used digital banking. The analysis showed that participants saw digital banking as convenient and time-saving, but at first, they felt fear, hesitation, and anxiety because they were not familiar with technology and worried about security and fraud. They often struggled to remember passwords, use the apps, and deal with problems like poor internet. Many relied on younger family members for help, making family support an important part of adopting digital banking. Even with these challenges, senior citizens found ways to adapt. They practiced using digital banking, stuck to basic transactions, and often used both digital and traditional banking together. Wanting to be independent and avoid physical strain encouraged them to keep using digital banking. Still, worries about trust and risk affected how much they used these services. The study found that older adults' use of digital banking depends on technology, emotions, and social support. To help more seniors use digital banking, banks and policymakers should make services easier to use, clearly explain security, and offer training that fits seniors' needs. These steps will help older adults use digital banking with more confidence and independence.

Introduction

The banking industry in the Philippines was undergoing a significant transformation, driven by strong government support, a young, digitally native population, and the rapid growth of financial technology (fintech). Patrick Johnson (2020, as cited in Jovie & Prijanto, 2025) defined digital banking as a business organization that offered banking services online, previously accessible only through physical bank branches. This shift, boosted by the COVID-19 pandemic, broadened access to financial services but was constrained by infrastructure and cybersecurity challenges. This transition to digital technology enhanced the management of money, making it more accessible and convenient for a vast number of people. The efficiency and convenience of digital banking made it a popular option for many, significantly reducing the need for in-person banking transactions. Nevertheless, this advancement posed difficulties for older adults, who often showed low or no engagement with digital banking services, unlike Baby Boomers.

Globally, the shift to digital banking increased rapidly. The World Bank (2023) reported that over 76% of adults worldwide had a digital financial account. However, some research by the Organization for Economic Co-operation and Development (OECD) (2022) showed that people aged 50 and older still faced challenges related to low digital skills, privacy concerns, and anxiety about online fraud. To counter the "digital divide," governments in Europe and North America launched digital inclusion initiatives specifically for older adults. This showed that technology helped expand access to finance but risked excluding those already struggling to adapt.

Despite its convenience and benefits, digital banking faced risk-benefit calculations for its customers. The downside of digital banking was that customers might have been hesitant to adopt it because there were no physical financial institutions (Windasari et al., 2022). Financial organizations sometimes placed less emphasis on older adults when creating digital services. The underlying assumption was that they feared technology and preferred traditional methods, such as pen-and-paper or in-person interactions, over modern conveniences. Baby Boomers were individuals born between 1946 and 1964. This generation grew up in the immediate post-war era, as the American economy was rapidly growing, i.e., “booming,” post-WWII. It was a period of growing social consciousness, marked by the dawn of the Civil Rights Movement. As a result, Baby Boomers were generally recognized as hard workers who strived to make a good life for themselves and their families, were community-conscious, and were more economically prosperous than prior generations. Given the gradual integration of technology into their social lives and professions, this generation evolved alongside the growing availability of technological resources. The experience could also have resulted in a willingness to embrace the technology. To foster this experience, it was important to cultivate a positive perception among the target consumers. The perception of technology’s usefulness could be established when it was user-friendly and easy to adopt. When an individual perceived a technology as valuable, they were more likely to adopt it without external encouragement. Some baby boomers also wished to engage with technology and did not want to fall behind in technological advancements. Therefore, it could be inferred that the type of fintech likely to be embraced by baby boomers included insurance and savings options. Baby boomers were inclined to adopt innovations when they recognized the technology’s benefits (Rizqa & Prayogi, 2025).

Various factors, both physical, cognitive, and social, drove Senior Citizens’ use of digital technologies. The generation experienced or confronted conditions such as declining eyesight, hearing, and motor functions, which weakened their capacity to operate digital devices. Cognitive deficits, including memory loss and difficulty thinking and processing, also made it more difficult for them to engage with technology. Nevertheless, most older people wanted to learn new things or use digital technology more, as these technologies offered advantages for communication, accessing information, and doing things independently. Family, friends, and community organizations could have been far more helpful in cultivating their digital literacy and confidence. Even as digital banking grew in popularity, the literature on older adults’ use of these technologies remained limited. Existing research highlighted some potential advantages of digital banking for older people, including convenience and reduced reliance on bank branches. However, studies also showed that the majority of the elderly were not so eager to embrace digital banking due to technological setbacks and the obstacles they identified.

Several systematic literature reviews zeroed in on gerontechnology and general technology use among older adults. (Indriasari et al., 2022) executed a systematic literature review (SLR) evaluating challenges, technology, and future research directions in digital banking. Similarly, Tuli (2024) examined the uptake of digital banking in emerging Asian countries through an SLR methodology. This current study differed from previous reviews by focusing specifically on motivators, challenges, barriers, and coping strategies for older adults. The focus on older adults was necessary and timely, given their unique needs and the global demographic trend of an aging population. As life expectancy continued to rise, older adults were an important demographic that ultimately necessitated change in multiple sectors, including banking.

Paying attention to Senior Citizens was significant given their unique needs, and demographic statistics showed that the number of older people worldwide had increased. The increasing life expectancy of this age cohort was perhaps the most appropriate demographic to consider. The banking sector was one of many industries experiencing the changes associated with an aging population. The researcher undertook a project to understand how members of the baby boomer generation interacted with a digital banking system and identified the personal, emotional, and practical implications of their experience. Understanding and addressing seniors’ perspectives was important for helping banks and policymakers build more inclusive financial systems that recognized seniors’ lived experiences as they aged in a rapidly changing digital economy.

Conceptual Framework of the Study

This study used a conceptual framework that brought together the Technology Acceptance Model (TAM) by Davis (1989) and the Socioemotional Selectivity Theory (SST) by Carstensen (1992) to explain why Baby Boomers adopted and used digital banking. Because the study relied on multiple theories, the theories were combined into a single framework rather than discussed separately.

The framework showed that digital banking adoption was shaped by both technological factors, such as how people thought about technology, and emotional or motivational factors, which were especially important for older adults.

The Technology Acceptance Model included two main ideas: Perceived Usefulness and Perceived Ease of Use. Perceived usefulness was how much seniors thought digital banking helped them manage their finances, such as making transactions faster, checking account information easily, and not needing to visit the bank in person. Perceived ease of use was how

simple the digital banking system appeared, such as clear menus, easy-to-read screens, and simple steps. When older adults found digital banking both useful and easy to use, they were more likely to have a positive attitude toward it.

Alongside these technological factors, the Socioemotional Selectivity Theory looked at the emotional and motivational reasons older adults used technology. According to SST, as people got older, they focused more on goals that mattered emotionally, such as staying independent, reducing stress, and maintaining a sense of well-being. In this study, emotional value referred to the positive feelings seniors experienced from using digital banking, such as feeling more confident, less anxious, and more in control of their money. Motivation to use digital banking came from personal goals like staying independent, avoiding hassle, and keeping up with modern banking without needing much help from others.

Perceived usefulness, perceived ease of use, emotional value, and motivation all affected how Baby Boomers felt about and used digital banking. The framework pointed out that adoption depended not only on how the system worked but also on how well the technology aligned with seniors' emotional needs, priorities, and coping strategies.

In summary, this combined framework helped explain how both technology and emotional factors shaped Baby Boomers' experiences with digital banking. It also helped identify challenges, coping strategies, and ways to make digital banking more inclusive for seniors.

Research Questions

This study aimed to explore the perspectives, behaviors, and coping mechanisms of selected Baby Boomer clients in using digital banking at the Philippine National Bank Paseo de Santa Rosa Branch. The following questions were formulated to guide the inquiry and ensure that each aspect of their lived experience was examined in depth:

1. What were the lived experiences of Senior Citizens in Digital Banking Adoption?
2. How did the Senior Citizens face the demands and challenges in Digital Banking Adoption?
3. What possible output could have been proposed to help the Senior Citizens cope with Digital Banking Adoption?

The main goal of this study is to look at what older people are really experiencing when they use digital financial platforms. We want to find out what the big challenges are, how they deal with them and how these experiences affect their behavior and independence.

Methodology

Research Design

This study used a qualitative transcendental phenomenological approach, focused on how people interpreted and made sense of their real-life experiences. The goal was to capture the meaning, depth, and essence of the participants' encounters with digital banking. In this way, the results were not generalizable to all senior citizens. However, they were intended to yield rich insights into how older adults coped with digital banking in a specific Philippine context.

Phenomenology was appropriate because it explored how individuals experienced a phenomenon from their own perspective. According to Moustakas (1994), as cited in McLeod (2024), phenomenology in qualitative research emphasizes understanding the meaning of lived experience from the individual's perspective. Instead of testing hypotheses or seeking to generalize findings to a larger population, phenomenological research aimed to illuminate the specific and to challenge structural or normative assumptions by revealing individuals' subjective experiences and perceptions. This approach was particularly valuable for gaining insights into people's motivations and actions, and for cutting through taken-for-granted assumptions and conventional wisdom.

Research Locale

The study was conducted at the Philippine National Bank (PNB), Paseo de Santa Rosa Branch, Laguna. This branch catered to a mix of young and older clients, including a substantial number of senior citizens. The location was chosen because it represented an environment where older adults actively used, or struggled to use, digital banking services offered by a traditional bank they already trusted. This setting provided meaningful and context-specific insights into their digital experiences.

Participants of the Study

This study focused on certain senior citizen customers of the Paseo de Santa Rosa branch of the Philippine National Bank (PNB) who used or had firsthand knowledge of digital banking services, including online money transfers, mobile banking apps, and other digital financial activities. To ensure they could offer insightful, detailed accounts of their experiences with digital banking, participants were carefully selected. Participants had to be 65 years of age or older, have used digital banking services in the past or present, and have been able to articulate themselves clearly during the interview in order to be eligible for the study.

For this phenomenological investigation, a minimum of ten (10) participants was considered sufficient. A phenomenological study focused on in-depth descriptions of lived experiences rather than the number of participants. According to Creswell and Poth (2018), phenomenological investigations often involved a small number of participants to enable a thorough investigation and meticulous analysis of each person's experience. According to this methodology, the sample size selected enabled the researcher to collect rich, detailed data while preserving the complexity and core of each participant's narrative. Each participant's identity was kept private throughout the study, and all participants were selected based on their willingness to share their experiences and ideas.

The participants were purposively selected because they had direct, lived experience with the phenomenon of digital banking use among senior citizens. Specifically, participants had used or had attempted to use the PNB mobile banking application and other related digital financial services. To ensure that the data gathered reflected authentic and meaningful experiences, participants were required to meet specific criteria:

Inclusion Criteria

- Must have been 65 years old or older
- With or without companion in doing digital banking transactions
- Must have had a minimum of one year of experience with digital banking use
- Must have utilized the PNB mobile banking application at least once a month
- Must have engaged in at least three to five types of digital transactions, including:
 - balance inquiry
 - fund transfers (PNB-to-PNB or interbank)
 - bills' payment
 - mobile prepaid load purchase
 - viewing of account transaction history

Exclusion Criteria

- Complex transactions such as:
 - loan applications
 - investments
 - foreign exchange services
 - business-related banking activities

Most importantly, participants had to be able to clearly describe and reflect on their lived experiences, perceptions, and challenges related to digital banking during the in-depth interviews, allowing for the exploration of the essence of the phenomenon.

Sampling Design

This study took a thoughtful approach to selecting participants. Instead of randomly selecting people, the researcher purposefully sought out those who met specific criteria and offered meaningful insights into the topic being explored. For this research, participants were selected for their firsthand experience with digital banking and for their ability to share rich, detailed accounts of that experience. As Creswell and Poth (2018) explained, purposive sampling involves intentionally selecting individuals who understand or have direct experience with the study's central issue.

The study also used something called snowball sampling, that was often used in qualitative research (Simkus, 2023). In simple terms, once a few participants were found, they could suggest other people they knew who would also be a good fit for the research. This word-of-mouth approach helped the researcher connect with more participants, especially within close-knit or hard-to-reach groups.

Instrumentation and Validation

The study used a semi-structured interview questionnaire developed by the researcher as the primary data collection tool. This guide aimed to gather detailed stories about how senior citizens experienced digital banking. The questionnaire had several sections to cover all research questions. The first section asked for basic information, such as age, how long the participant had been a PNB Paseo de Santa Rosa client, and their previous experience with digital banking. Next, participants were asked about their experiences with digital banking, including their first use, current habits, feelings, and memorable moments. These questions were meant to capture the core of their personal experiences.

The next sections of the questionnaire focused on the study's main ideas. Some questions were based on the Technology Acceptance Model (TAM) and asked about how easy or useful participants found digital banking in their daily lives. Other questions focused on the challenges participants faced, such as technical problems, concerns, or negative experiences that might have affected their use. The questionnaire also asked about how participants dealt with these challenges, who helped them, and what changes they made to keep using digital banking. Following the Socioemotional Selectivity Theory (SST), there were questions about how digital banking affected their independence, stress, and control over money. At the end, participants were invited to suggest ways banks could improve digital services and support, especially for senior citizens, and share any other thoughts they had.

To ensure the interview questionnaire was reliable and appropriate, it was checked before data collection. Three experts reviewed it for face and content validity: a qualitative data analyst, a participant validator, and an academic expert with a master's or doctoral degree. They assessed how clear, relevant, and well-ordered the questions were, and whether they aligned with the research goals and theories. Their feedback was used to improve the wording and structure of the questionnaire. This process helped ensure the questions were easy to understand, fit the culture, and yielded meaningful data about participants' experiences.

Data Gathering Procedure

Data collection began by obtaining permission from the management of the PNB Paseo de Santa Rosa Branch to conduct interviews with their senior citizen clients. Once approval was granted, the researcher selected qualified participants through non-probability purposive sampling and explained the study's purpose, scope, and process. Each participant was provided with an informed consent form that detailed their rights, the voluntary nature of their participation, and how their information would be protected.

Once the consent was obtained, in-depth interviews were scheduled at a time and place convenient for the participants, either in person or through an agreed online platform. The interviews, which lasted about 20 to 40 minutes, were conducted using a semi-structured interview guide to ensure consistency while still allowing participants the freedom to share their experiences openly. With their permission, the conversations were audio-recorded to preserve accuracy. After each interview, the researcher wrote down exactly what was said on the recordings and organized the notes to prepare them for coding and theme analysis. Participants also verified the accuracy of their statements through member checking. This step-by-step process ensured that the data gathered was authentic, complete, and aligned with the phenomenological nature of the study.

Thematic Process

This study used thematic analysis to interpret participants' stories and highlight the key aspects of their experiences with digital banking. Thematic analysis was well-suited to phenomenological research because it helped identify, analyze, and report patterns or themes in qualitative data while preserving the depth of individual experiences (Braun & Clarke, 2006). Following Braun and Clarke's method, all interviews were transcribed word-for-word, capturing participants' exact words, pauses, and expressions. This careful transcription helped keep the subtle details, emotions, and meanings in participants' stories for analysis.

After transcription, the researcher read the transcripts several times to become very familiar with the data. This repeated reading helped the researcher understand participants' perspectives, identify common ideas, and begin taking initial notes. Next, the researcher coded the data by labeling meaningful parts of the text, from single words to full sentences, to show important ideas, experiences, and perceptions, such as ease of use, challenges, emotional responses, coping strategies, and attitudes toward digital banking.

The codes were grouped into broader categories or sub-themes to help find patterns and connections in participants' experiences. These categories were then developed into main themes that captured the key meanings and aspects of the topic under study. Each theme was checked against the research goals and the theoretical framework to ensure it fit well.

Finally, the themes were combined into a clear, organized story that guided the presentation and explanation of the findings, providing a structured view of participants' experiences.

By following this process, the study ensured that senior citizens' voices were authentically represented and that the findings reflected their real experiences, challenges, and digital banking practices. This careful approach helped make the study's qualitative findings more credible, transparent, and trustworthy.

Ethical Considerations

This study followed all established research ethics principles and institutional guidelines. Ethical research meant acting with integrity, respect, accountability, and responsibility toward both participants and the academic community. As Hassan (2024) explained, ethical research involved identifying and reducing risks to participants while protecting the research's integrity and credibility. The researcher made sure every stage of the study met accepted ethical standards.

The researcher protected participants' rights, welfare, and privacy by following key research ethics principles like voluntary participation, informed consent, confidentiality, and doing no harm. Before collecting data, participants learned about the study's purpose, what would happen, and that they could leave at any time without any consequences. There was no pressure or coercion during interviews, and everyone was treated with dignity and respect.

All information gathered during the interviews was governed by Republic Act No. 10173, also known as the Data Privacy Act of 2012. Participants' identities were kept confidential, and codes were used in place of real names to ensure anonymity. Collected data, including audio recordings, interview transcripts, and field notes, were stored securely and accessed only by the researcher. These data were used solely for academic purposes and were not disclosed to unauthorized individuals. The researcher made sure that participants were not exposed to any psychological, emotional, or social harm. Interviews took place in a respectful, safe, and welcoming setting so participants felt comfortable sharing their experiences. The research process was guided by transparency, ethical responsibility, and respect for participants' dignity, and followed all ethical standards, legal rules, and institutional policies.

Results and Discussion

This section presented, analyzed, and interpreted data gathered from participants regarding their lived experiences with digital banking adoption. Using a phenomenological approach, the study focused on identifying significant themes that reflected the experiences, challenges, and coping strategies of senior citizens.

The findings were organized according to the study's research questions. Themes were developed through thematic analysis of participants' verbatim responses.

1. *The lived experiences of Senior Citizens in Digital Banking Adoption.*

1.1. *Senior Citizens' First Experiences with Digital Banking*

The data presented in Table 1.1 indicated that senior citizens experienced fear, hesitancy, and uncertainty in adapting to digital banking. Their lack of exposure to digital technology and unfamiliarity with mobile applications may be the reason, as this often made them uncomfortable when making financial transactions. This was further corroborated by Davis's Technology Acceptance Model, which showed that consumers generally opposed adopting technology because it was challenging to use, as well as by Schorr's (2023) research.

Older people often felt uneasy and uncomfortable when introduced to new technology (Han et al., 2025). However, other senior citizens also noted that digital banking was convenient, as it helped them avoid going to the bank. This was also supported by Davis's Technology Acceptance Model, who argued that users typically found technology useful and thus adopted it. Family support was also noted to have played a critical role in the adaptation process. This was supported by De la Peña-Lopez and Acosta-Gonzaga. (2025), who said that social influence played a critical role in technology adoption.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P6 and P10	<i>"Noong una ayaw ko na pero palibhasa't nakakaedad na napilit na rin ako gumamit gawa ng mga anak ko para di na ako pupunta pa ng banko... Kaya lamang, minsan meron akong naisip na gusto ko sila makita, kaso di ko na sila nakikita dahil nag digital na lamang."</i>	Initial Fear and Hesitation

	<p><i>"Nung una siyempre kinakabahan at ganoon din naman siyempre pwedeng mangyaring pang iba. Katulad ng halimbawa, paano kung nawala yung aming cellphone?"</i></p> <p><i>"Ay, noong una, kung sinubukan ang digital banking, medyo kinakaban ako. Dahil hindi naman ako sanay sa mga application sa cellphone... May kaunting kaba, pero may excitement din kasi bago sa akin ang ganitong paraan ng pagbabanko."</i></p> <p><i>"Noong pong una akong gumamit niyan, naisip ko na madaling paraan para kung ako'y mayroong mga online na babayadan ay madaling para sa akin.... hindi na ako pupunta pa sa banko kasi mahirap sa akin na lumakad."</i></p>	Recognizing Digital Convenience
P2 and P8	<p><i>"Nung maka-download. Tapos, ayun. Madali nang maka-access. Pag ginagamit mo, pagmagbabayad, pagtitnngin ng balance."</i></p> <p><i>"O, nung una, siyempre kinakabahan ako dahil hindi ko alam kung paano gagawin. Ngayon naman, eh, andyan namang na anak kong mabait, tinutulungan kami para maitama ako uli ng tamang paraan na makapasok doon sa banking na proseso ngayon."</i></p>	Family Guidance and Support
P3	<p><i>"Excited na kinabahan dahil siyempre isa akong senior citizen na medyo malabo na rin ang mata, ang memory medyo lumilipas na din. Pero para sa akin, ayos naman."</i></p> <p><i>"Talagang nung una talagang nakaka-experience ako, hindi ko alam ang gagawin. Talagang hindi ko alam na paano ba pipindutin... So nahirapan ako pero nung maibalik sa akin yung mga tamang ginawa ko noon at sagong ginagamit ngayon, hindi naman nagkakalayo. So maganda."</i></p>	Gradual Learning Adjustment
P4 and P9	<p><i>"Kinabahan po kasi ako naman po talaga ay hindi marunong gumamit po talaga. Kahit po sa cellphone, hirap po kasi akong gumamit nga."</i></p> <p><i>"Noong ako'y makagamit ng digital, ninenervious ako nung una. Kasi bilang senior hindi naman kami gano'n kapamilyar. Pero dahil doon sa inilunsad na digital na ito ay naging excited kami unang una na matuto, mag-increase yung aming nalalaman."</i></p>	Limited Technology Familiarity
P5 and P7		

Table 1.1 Adapting to Digital Banking

1.2. Emotional Responses to Digital vs. Traditional Banking Transactions

Table 1.2 showed that participants had mixed emotions about the use of digital banking. The positive emotions were associated with the service's convenience, efficiency, and accessibility. On the other hand, negative emotions were associated with the risk of fraud, security risks, and potential errors. Featherman & Pavlou (2003) supported the argument that perceived risk and trust could affect the adoption of technology that was mentioned in the recent research by Birati and Tzemah-Shahar (2025) and also confirms this remains a critical barrier, noting that older adults' negative emotions were specifically tied to a 'privacy-trust' gap. This was because senior citizens were cautious due to a lack of experience.

However, the fact that participants appreciated the service's convenience supported other studies that found that saving time and effort was what made digital banking valuable. This implied that the perceived usefulness of the technology could overcome the perceived risks.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1	<p><i>"Sabi ko, kow baka tayo eh ma-ano dito, hindi tayo masyadong sanay. Kaya sabi ko, kow, mag.. mag-aano tayo, mag-iingat, mag.. Alam mo naman ang mga ibang mga tao na ibig lang manloko kaysa sa mga mabubuti namang tao."</i></p> <p><i>"Talagang para sa akin, ako'y hirap dyan kung daladala ko yan. Pero kung ako nasa bahay lang, okay lang sa akin. Kaya lang, syempre, naandyan ang aking pera sa digital alangan 387alaga hindi ko lagi dalihin yan. Ano, eh, mamaya eh mawala-wala cellphone ko pati pera ko nawala."</i></p>	Initial Fear and Uncertainty
P2, P5 and P6	<p><i>"Mas siyempre mas ano po sa akin yun, makapunta ka po dun sa bangko, kasi sa bangko po may makikita-kita yung ibig sabihin ko, kita mo ang mga palipaligid mo ng anuhan pero dito sa naka-estay ka nalang sa bahay... Pero ang napaka-conveniente kasi dito ay yun nga po, wala ka ng dadalhing cash, magbabayad ka nalang, pindot ka lang ng pindot, pero pag dito, kapag sa pagpunta ka pa dun ay mawala mo, na baka nga mawala pa o mabudol-budol ako, ma-scam, yun po ang aking pananaw po dito."</i></p>	Security and Loss Concerns

P3 and P9	<p><i>"Siyempre sa amin, hindi kami gaanong nag-aalala. Mas kampante kami, kaya lang syempre yung pag-aalala naming hindi nawawala yun. Kasi tulad naming, pinaghirapan naming yan, matatanda na kami, di ba? Baka mamaya mawala yung aming cellphone"</i></p> <p><i>"Okay naman kami dahil relax naman kami dahil alam ko naman na andyan ang anak ko matutulungan kami kahit papaano. Kaya mo lang magbagay yung may anak na nakatutulong sa ina at saka sa ama."</i></p> <p><i>"Sa totoo lang meron kang kaba lalo't 388alaga388n pa alam ang 388alaga kung paano mo siya gagawin ang digital banking at isa pa marami ngang lumalabas sa balita baka mahack o ano yun laman sa bangko. So dahil confident ako, tinuruan ako ng mas marunong sa akin doon naging madali sa akin 388alaga."</i></p> <p><i>"Mas kampante ako dito sa digital banking dahil kasi pag sa bangko, pupunta pa ako doon, pipila pa ako, kumbaga nakakaano ako ng oras. Kumbaga hindi na ako iaalis ng bahay, cellphone lang"</i></p>	Family Guidance and Support
P4, P8 and P10	<p><i>"Kampante, syempre kampante. Nasa bahay ka na lang. Pindut-pindut na lang. Okay na. Pero minsan nag-aalala. Kasi minsan nagkakamali ka ng mga number, minsan nalilimutang ako ng password. E pag naman nagkamali ka, customer service, ang hirap tumawag ng customer service."</i></p> <p><i>"Kapag ako'y gumagamit ako ng digital banking, mas convenient siya dahil hindi na ako pipipila sa banko... malaking tulong ang digital banking, lalo na kung simpleng pag-check ng balance o pag-transfer lang ng pera."</i></p>	Convenience and Time Saving
P7	<p><i>"Kung ako sa ngayon, tatanungin ako, 388alaga388na takot ako kasi siyempre iba yung digital e, pero yung tradisyunal parang pamilyar ka na, pero kung ikukumpara sa dalawa mas malaking bagay ang nagawa ng digital, aaralin lamang yung proseso para di ka magkamali. Bagama't may kaba, may takot na baka magkamali ka pero bahagi yung e ng pag-aaral e, pero ang natutunan ko doon, Malaki ang naitutulong 388alaga sa amin bilang senior na safe kami."</i></p>	Learning and Confidence Building

Table 1.2 Mixed Emotions in Digital Banking

1.3. Challenges Encountered in Adopting Digital Banking

As indicated in Table 1.3, some of the main challenges faced by senior citizens when using digital banking included difficulties in remembering passwords, operating applications, and avoiding mistakes during transactions. These challenges arose from both cognitive and technological factors. Cognitively, older adults might have experienced declines in memory and slower processing speeds, making it harder for them to remember multiple passwords or adapt quickly to new technological interfaces. Studies have shown that the natural aging process may have negatively impacted memory and cognitive abilities, thereby affecting how comfortably and effectively seniors use technology (e.g., Czaja et al., 2018; Mitzner et al., 2019; Nori et al., 2020).

In addition to cognitive challenges, physical limitations also played a significant role. For example, poor eyesight could have made it difficult for seniors to read small text on screens or to enter information accurately, increasing the risk of errors during transactions. These physical barriers could have further discouraged them from engaging with digital banking platforms.

Furthermore, the design and complexity of digital banking systems themselves could have presented significant obstacles. Many applications were not specifically designed with the needs of older adults in mind. Complex navigation menus, unclear instructions, or frequent updates could have been confusing and overwhelming for elderly users. Birati and Tzemah-Shahar (2025) found that such design issues could have worsened the difficulties older adults faced, making technology seem even less accessible.

Overall, senior citizens were influenced by age-related changes in cognition and physical abilities, as well as by the design and implementation of technology.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1 and P7	<p><i>"Nung una, dahil di pa gaanong alam nakasulat ang mga kailangan kong password at dapat gawin... pero nung habang nagtatagal nap ag-aaralan naman at saka na natatandaan na"</i></p> <p><i>"Bilang senior hindi naman kami gano'n kapamilyar dito sa digital. Minsan nagkakamali ng pindot, minsan di gaanong alam kung saan ba pupunta sa mga services offer nya para magawa ang isang transaction."</i></p> <p><i>"Nagkakamali talaga ako ng pindot. Sabihin ko sa apo ko, Ayusin mo ito, nagkamali ako... Pero nahihirapan ako dyan. Talagang naroon kasi yung challenges."</i></p>	Limited Digital Familiarity
P2 and P9	<p><i>"Bilang medyo maedad na, minsan kasi nagkakamali ako, nangangatal ang kamay so nagkakamali ako... iniisip ko kung paano at tama ang aking gagawin. Kung minsan pa hindi ko makita yung text nung sa Pin na ginagamit at kung minsan natataranta din."</i></p>	Mistakes in Transactions
P3 and P4	<p><i>"Nahihirapan din ako dahil gawa ng... Siyempre, may edad na. Eh nandiyan ang alalay ko, magaling naman yung anak ko talaga. Kaya yan, kinakailangan sa likod ko yan para mabilis ang aking proseso din."</i></p> <p><i>"Minsan talaga hindi ko siya maintindihan, ay baka ako'y magkamali ng pindot, baka kung saan mapapunta yung aking pagpindot, baka magkamali ng number... kailangan ko talaga may kasama akong anak na mag-guide sa akin"</i></p> <p><i>"Minsan nalilimutan na yung password, nalilimutan yung, ay, maliliit po yung kasi mga sulat, hindi ko po makita. Minsan nagnadodoble yung pindot... mahirap gumamit ng ano, pero ano naman, sinisikap po na maunawaan at maintindihan kung ano po yung digital banking."</i></p>	Need for Family Assistance
P5, P6 and P10	<p><i>"Yun na nga, yung mga PIN number, kasi unang-una nga e matanda na, malilimutin na."</i></p> <p><i>"Isa sa mga naging hirap ko noong una kung ginamit yung digital banking ay yung OTP dahil hindi ko agad maintindihan kung saan ba ito ilalagay. May pagkakataon din na mali ang napindot ko kaya kinabahan ako. Para sa akin ang pinakamahirap ay ang pag-alaala ng password at siguraduhin siyempre tama ang lahat ng detalye..."</i></p>	Difficulty Remembering Passwords
P8	<p><i>"Kung minsan nalilimutan ko yung aking password, at kung minsan dahil iisa nga ang aking cellphone, nahihirapan ako mag lagay nung OTP para magsuccess ang aking transaction. At kung minsan naman walang internet kaya di ko magamit."</i></p>	Technical Issues and Connectivity

Table 1.3 Challenges in Digital Banking Adoption

1.4. Impact of Digital Banking on Financial Confidence

As shown in Table 1.4, participants relied significantly on family members for support when learning to use digital banking. Family assistance played a crucial role in helping participants understand how to use the digital banking application, troubleshoot issues, and build confidence in new technology. This finding aligned with Albert Bandura's Social Learning Theory, which highlighted that individuals learn effectively through observation, imitation, and guidance from others. In this context, participants often observed family members using digital banking, received step-by-step guidance, and practiced under their supervision, making the learning process less intimidating (Nickerson, 2025).

In addition to family support, the participants adopted other strategies to improve their digital banking skills. One notable approach was consistent practice. By repeatedly using the digital banking application, the participants became more familiar with its features and functions, gradually overcoming their initial confusion or anxiety. This was supported by Pihlainen et al. (2021), who found that regular exposure to technology helped older adults build digital literacy and confidence.

Another important factor was the participants' own motivation and willingness to learn. Many participants showed determination and self-initiative in mastering digital banking, which greatly contributed to their success. This internal drive to learn was supported by Knowles' theory of adult learning, which emphasized that adults were more likely to learn effectively when they were self-motivated and saw personal relevance in what they were learning.

Overall, the participants' coping mechanisms were both external, such as family support and guidance, and internal, such as self-motivation and repeated practice. These combined factors enabled senior citizens to gradually become more independent and proficient in using digital banking services.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P2, P4 and P9	<p><i>"Ba, malaking confidence ko kasi nasa bahay lang ako, pagka may kailangan akong tanong, andodoon naman ang anak ko... Pagka kailangang anuhin, ang anak ko na ang nagtuturo sa akin. Pero ngayon eh, magaling-galing na ako."</i></p> <p><i>"Pag ako ay nandito sa bahay na ako ay magta-transfer lang ng pera, sa akin okay lang... At saka kailangan ko talaga, sasabihin ko pa doon sa apo ko na ikaw na mag-anong yan..."</i></p> <p><i>"Malaking tulong sa akin itong digital banking, sa una man mahirap, pero sa tulong ng anak ko ay natututo ako"</i></p> <p><i>"Confident ako kasi tinuruan ako ng mas marunong sa akin doon naging madali sa akin talaga."</i></p>	Guided Learning by Family
P3 and P6	<p><i>"Nakakaya ko na paminsan-minsan na gawin at gamitin ang digital banking kahit hindi na ako tituturuan ng aking anak, sa katagalan na din kasing ginagamit natututo na ako."</i></p> <p><i>"Aking pinag-aaralan itong maigi. Kasi gusto ko rin matutunan ito ng sa sarili ko din dahil sa panahon ngayon puro ganito na ang nauuso. Kaya talagang gusto ko siyang matutunan dahil natutulungan ako."</i></p>	Gradual Self-Learning Confidence
P5 and P8	<p><i>"Napaka-conveniente kasi nito, yun nga po, wala ka ng dadalhing cash, magbabayad ka nalang, pindot ka lang ng pindot, pero pag dito."</i></p> <p><i>"Ang dali ako nakakagamit, ang dali ako makabayad, hindi ko namamasahero pa sa bangko, gano'n."</i></p>	Convenience Encourages Independence
P7	<p><i>"Oh proud ako talaga na kahit ako'y senior natuto pa rin ako ng digital banking salamat doon sa proseso ng digital banking dahil para sa akin hindi ako, kahit senior ako, hindi ako nahuli, nakahabol pa rin. Yun ang pinakamagand, na hindi pala usapin ang edad para matuto ka kung talagang gugustuhin."</i></p>	Pride in Digital Skills
P10	<p><i>"Pakiramdam ko mas naging independent ako. Kahit pa paano. Hindi ko na kailangang pumunta lagi sa bangko para lang malaman ang balance ko. Mas madalas ko rin tinitignan ng account ko. Kaya mas alam ko kung magkaano ang pumapasok at lumalabas na pera sa bangko o sa account ko."</i></p>	Reduced Dependence on Bank Visits

Table 1.4 Increased Financial Confidence Digitally

1.5. Positive Experiences and Benefits of Digital Banking Use

As presented in Table 1.5, the participants were empowered by convenience, efficiency, and independence, as they could easily conduct their transactions through digital banking without physically visiting the bank. This was in agreement with other studies that highlighted the advantages of digital banking, including accessibility and management (Suryanarayana & Chittipaka, 2024).

Furthermore, the participants were more confident and independent, which was in agreement with the Bandura's theory of self-efficacy Bandura. The more comfortable participants were with digital banking, the more efficiently they handled their matters independently. Furthermore, participants saved time and costs through digital banking, thereby underscoring its advantages. Based on the findings, it was concluded that despite the challenges experienced in digital banking, the participants were empowered as senior citizens.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P2, P3, P4 and P10	<p><i>"maganda ang digital banking kasi ang digital banking wala ka na traffic, wala ka ng iintaying oras pa pagpunta mo ng bangko kaysa sa kahit nasaan ka eh pwede ka ng mag-ano ng yung, transaksiyon sa bangko."</i></p> <p><i>"Ang malaking bagay sa akin, yung ako'y naandirito sa bahay na ako'y magtatransfer ng pera. Dahil hindi na kailangan pumunta ko pa ng bangko."</i></p> <p><i>"Eh okay na okay naman ako ngayon dahil kasi pagkatapos kung mag-cellphone, eh dito na paupo-upo na lang, wala nang problema, hindi na mapapagod."</i></p>	Time and Travel Savings

P5	<p><i>"Ou, guminhawa ang aming buhay, lalo yung mga senior citizen. Hindi na kami maaarawan, hindi na kami sasakay ng sasakyan, hindi na kami mamamasahe, yun yon, kaya mas maganda talaga. Pabor na pabor naman yan sa amin dahil at least nakakatipid sa oras at saka kumbaga wala ka ng problema, di ka naaalisan sa bahay, lalo mga senior citizen, mainit."</i></p> <p><i>"Ay siguro ang pinakamagandang benepisyo para sa akin nito ay ang tipid na sa oras at pamasaha... Ngayon sa bahay lang gamit ang cellphone, nagagawa ko ng ibang transaksyon. Para sa akin ay sulit siya lalo na kapag may kailangan agad-agad gawin."</i></p> <p><i>"Ayun nga po, kasi meron na nga po ako, gawa po ng aking SSS, yan po ang nakikita ko dito, ang kagandahan po, agad nakikita ko po, may pumasok po ba, na pension po, o magkano na ba yung hawak ng pera na naiipon ko, yun po ang kagandahan po noon."</i></p> <p><i>"Napaka kombinyente niyo sa akin e kasi nakakapag bayad, nakakapagpadala ka ng pera, nakikita mo ang laman ng iyong account kahit na saan ka pa basta may load ka lamang."</i></p>	Financial Monitoring Made Easy
P6, P8 and P9	<p><i>"Less hassle ka na, di ka na magbyahe ng malayo para lang mag balance, para mag transfer ng pera, o para magbayad. Malaking tulong ito para sa lahat."</i></p> <p><i>"Ayun nga, imbis na magdadala ka ng napakaraming pera pag-pupunta ka sa isang lugar, e ngayon cellphone lang pwede ka na makabili ng kailangan mo gamit ang digital banking. aan man ako naroroon, nakakapag transfer, nakakapagbayad ng bills, nakakapag check ng aking account dahil nga sa mga services na ibinibigay ng digital banking."</i></p>	Ease of Transactions
P7	<p><i>"Unang una ligtas kami sa biyahe. Yung biyahe namin kailangan may alalay pa kami pero dito sa digital wala, pipindot lang kami...napaka-epektibo, napakalaking ginhawa ang idinulot sa amin bilang senior. "</i></p>	Safety and Security Benefits

Table 1.5 Convenience and Efficiency Benefits

2. Challenges Faced by Senior Citizens in Digital Banking Adoption.

2.1. Decision-Making in Transitioning to Digital Banking

Table 2.1 showed that participants ran into real trouble with technology, especially when using mobile apps or trying to make sense of digital banking screens. A lot of them got stuck on confusing icons, unclear directions, and those endless multi-step tasks. That left them feeling lost and, honestly, pretty unsure.

This was not surprising. Past studies had said the same thing: older adults tended to have a hard time with these complicated digital tools because they had not used them much before (Cohen Elimelech et al., 2025). When the apps did not make sense, people lost confidence and started relying on others to get basic things done.

The results also aligned with Davis's Technology Acceptance Model—if technology felt hard to use, people did not want to bother. Difficult systems turned people off from trying things on their own. So, the big picture was clear: tech confusion still kept many seniors from jumping into digital banking. It was a real barrier.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P9 and P10	<p><i>"Sinubukan ko ito dahil sa sinabi ng aking anak... Siya ang nature sa akin kung ano ang dapat gawin... madalas kasi an magpadala sila kaya para di na kami pupunta pa ng banko inaral naming ito"</i></p> <p><i>"Sa akin ay gusto ko matutunan... Tinuruan ako ng aking anak kung paan oba ito gamitin..."</i></p>	Family Encouragement and Support
P2 and P3	<p><i>"Sinubukan ko ito dahil sa sabi ng mga anak ko... sila ang nag-install at nagturo sa akin ng mga gagawin... Sila ang nagpakilala nito sa akin."</i></p> <p><i>"Kaya ko sinubukan ito dahil hirap na ako lumakad, hindi ko na kayang pumunta pa ng banko... para di na rin ako aarkila pa ng sasakyan sinubukan kong gamitin ito."</i></p>	Mobility and Age Limitations
P4 and P6	<p><i>"Ang sab isa akin ng anka ko Maganda daw ito para di na kami pupunta pa sa banko dahil maeedad na..."</i></p> <p><i>"May nagsabi sa akin na mas Mabuti na mag digital banking dahil tipid sa oras... Madali nakakapagtransaksyon kahit di na aalis ng bahay."</i></p>	Convenience in Transactions

	<i>"May nakapag recomed sa amin niyan... dahil Madali nan ga para makapagtransaksyon, Madali na makapagtransfer, magbayad, mag check ng account."</i>	
P5 and P7	<i>"Dahil kailangan ko para sa aking sarili kaya sinubukan ko... dahil sa edad mahirap na magbyahe kay inaral ko ito."</i> <i>"Noong sinabi sa akin andigital na ang gagamitin, npaisip ako paano gagawin. So kinailangan kong pag-aralan at subukan dahil kinakailangan ko itong gamitin..."</i>	Self-Motivation to Learn
P8	<i>"Ang nag encourage sa akin ay ang mga taga banko, para hindi na ako mahihirapan pang pumunta sa banko. Pwede na ako magtransfer, magbayad at mag check kaya sinubukan ko..."</i>	Bank Staff Encouragement

Table 2.1 Motivations for Digital Banking Adoption

2.2. Learning and Adapting to New Digital Banking Features

As shown in Table 2.2, participants struggled to remember important information, such as passwords, personal identification numbers (PINs), and the step-by-step procedures for completing digital banking transactions. Remembering these details was a significant challenge for many participants and often served as a barrier to independent use of digital banking.

This difficulty was closely linked to the cognitive changes that came with aging. Research by Choi et al. (2021) found that aging could negatively affect working memory and information processing speed, both of which are essential for performing computer-based tasks. For older adults, tasks that required remembering and executing a sequence of steps, such as those commonly found in digital banking, became much more demanding due to these cognitive declines.

Additionally, many participants expressed a fear of forgetting critical details, such as login credentials or transaction steps. This fear contributed to feelings of anxiety and made them less likely to use digital banking without assistance. The psychological burden of having to remember multiple pieces of information, known as cognitive load, could have undermined a person's confidence and willingness to engage with technology. This observation was supported by Rathod (2024), who found that high cognitive load could negatively influence user behavior and confidence.

Overall, the findings indicated that memory-related issues were a major obstacle for senior citizens when using digital banking systems. These challenges not only hindered their ability to perform essential tasks but also affected their motivation and confidence, ultimately limiting their effective use of digital banking platforms.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P2, P4 and P5	<i>"Yung aking anak na bunso, siya ang nag-aasikaso ng mga dapat bayaran sa aming bahay... Siya ang nagtuturo sa akin kung paano magagamit ang digital banking."</i> <i>"Kapag may hindi ako alam, may nagtuturo din sa akin... Tinuturuan ako ng aking anak kung ano ang mga pipindutin at para saan ba yung mga nasa digital banking"</i> <i>"May tumutulong sa akin, ang aking anak... gina-guide nya ako para malaman ko kung ano ang dapat kong gawin para sa susunod ay kaya ko na."</i> <i>"Nagpapatulong ako sa anak ko o apo ko... kasi kung minsan hindi ko alam kaya nagpapaturo ako sa kanila."</i>	Guided Learning by Family
P3	<i>"Andyan ang aking anak, kapag hindi ko alam at may bago sa kanyan ko tinatanong... para di ako malito sa kanya ko agad tinatanong dahil siyempre siya ang mas Madali makaunawa."</i>	Asking Knowledgeable Individuals
P6	<i>"Pumupunta ako sa aming kapitbahay tulad ng pamangkin ko o asawa ng pamangkin ko... pwede ako magpaturo sa kanila dahil marunong naman sila dahil bata-bata pa andun yung kaalaman nila kaya tinitingnan kong Mabuti paano ang ginagawa nila."</i>	Learning from Observing Others
P7, P8 and P10	<i>"Noong una ang nagtuturo sa akin ay ang aking anak... Noong lagi ko na siyang nagagamit na aaral kp na din kung paano yung tamang paggamit nito... pag nagdadoubt ako nagtatanong pa rin ako para sigurado ang aking gagawin."</i> <i>"Nagtatanong ako sa mga anak ko kasi Madali na din ako makalimot... Kung minsan naman ay nanonood ako ng mga videos para matuto"</i>	Combining Guidance and Practice

P9	<i>"Kadalasan tinatanong ko ang anak ko kung paan oba gamitin... Kung minsan sinusubukan ko rin mag-explore... Mas nagiging madali na dahil nasasanay na." "Hindi namanlahat ng bagay inalam ko sa anak ko... inaaral ko din sa sarili ko dahil lagi ko rin naman hawak ang cellphone.... Kung kinakailangan nagtatanong din ako."</i>	Self-Exploration and Trial
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Table 2.2 Learning and Adapting Digitally

2.3. Role of Family, Peers, and Institutions in Digital Banking Adoption

Table 2.3 showed that many participants were very concerned about security issues in digital banking. Their worries centered on the possibility of falling victim to online scams or fraud, as well as the risk of unauthorized access to their accounts. These security concerns often prevented participants from fully embracing digital banking, as they were hesitant to trust that their personal and financial information would be safe online.

This finding was consistent with previous research, which had identified perceived risk as a significant barrier to the adoption of online banking. Older adults, in particular, tended to be more cautious and risk-averse, largely because they were less familiar with digital security measures and technology in general. Their lack of experience made them more doubtful of potential threats, prompting them to avoid or limit their use of digital banking services.

Despite these concerns, some participants continued to use digital banking because of its undeniable convenience. For these individuals, the benefits, such as saving time, avoiding bank visits, and accessing services from home, outweighed their fears. This reflected the idea put forward by Davis's Technology Acceptance Model, who noted that when users perceived substantial usefulness in a technology, they were more inclined to adopt it, even if they had reservations about its risks.

Overall, the findings showed that concerns about security, privacy, and trust played a major role in shaping how senior citizens approached digital banking. For many, these worries remained a significant factor influencing their willingness to use these services.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P3, P7, P8 and P9	<i>"May bunso akong anak na natulong sa akin... Kung minsan siya ang natingin sa akin pag nagamit ako o binubuksan ko ang digital banking app." "Ang anak ko ang nagtuturo sa akin... Siya ang mas nakakaunawa kaya siya ang lagi kong kasakasama." "Malaking roll ng aking anak sa pagkatuto ko nitong digital banking... Siya ang natingin sa akin kung tam aba ang mga inilalagay kong details pag ako ay magpapadala o magbabayad gamitin ito."</i>	Guidance from Children
P2 and P5	<i>"Ang mga anak ko ang hinihingan ko ng tulong. Nagtatanong ako sa kanila kung ano ba ang gagawin, at para saan ba yung mga nasa digital banking." "Ang aking anak ang nagtuturo, nagsusupport sa akin kapag sa mga bagay na hindi ko maunawaan." "Minsan ang aking apo, minsan naman sa manulang ko... Sila ang lagi ko nakakasama at kapisan ko sa bahay."</i>	Assistance from Extended Family
P4 and P10	<i>"Nagpapaturo ako sa anak ko, sa apo ko, kung minsan sa manigang ko... Sila ang nagpapaliwanag sa akin ng hindi ko maintindihan." "Ang anak ko ang nagtuturo sa akin ng mga gagawin... Siya ang napindot sa una para ituro sa akin..."</i>	Step-by-Step Teaching
P6	<i>"Malaking tulong ang pamilya ko, lalo na ang mga anak ko... Tinuturo nila ang step by step kung paano gawin... Sila ang natingin at gumagabay sa akin sa paggamit ng digital banking." "Tinuturuan nila ako kapag mayroon akong di maintindihan o pag nakalimutan ko ang gagawin. Maigi talaga kung may kamag-anak ka na malapit sayo kasi sila maaari mong hingan ng tulong."</i>	Observation and Learning Together

Table 2.3 Social Support in Digital Banking

2.4. Integration of Digital Banking into Daily Financial Routines

Table 2.4 showed that participants were quite worried about security. Issues such as online scams, fraud, and unauthorized account access were major concerns. Honestly, these fears often held them back from diving fully into digital banking. This aligned with earlier research that identified perceived risk as a significant barrier to online banking. Older adults, especially, tended to play it safe since they were not as familiar with digital security.

Even so, a few participants still used digital banking for its convenience. It was really about finding a balance between trusting the system and evaluating its usefulness. According to Davis's Technology Acceptance Model, when people saw real benefits, they were more likely to jump in despite the risks.

In the end, it was clear that helping seniors trust digital banking, through education and security awareness, made a significant difference in getting them on board.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P8 and P9	<p>"Nakakabutri ang digital banking sa pagtingin ko ng laman ng aking accoount, sa pagpapadala ng pera at sa pagbabayad namin ng mga bayarin na pwede bayaran sa online... kung saan nagagamit sa pagbili din ng aming kailangan."</p> <p>"Araw-araw, less hassle... Madaling makapagbayad unlike dati mamamasahero ka pa nagon online nlng, QR code nlng makakabayad ka na."</p> <p>"Nagagamit ko siya sa pagtransfer ng pera, makapagbayad ng mga bills at suppliers."</p>	Daily Bill Payments
P2 and P5	<p>"Maganda siya pag nasa bahay... nagagamit pag magbabayad ng mga bills, at hindi ko na kailangang pumunta ng banko para makita ang napasok nap era at lumabas nap era sa akin."</p> <p>"Ayun nga, nakapagbayad kami gamit itong digital, nakakapag check ng balense, kung magkano ang pumapasok at lumalabas na pera. At kapag wala ako dalang pera at nasa labas ako may naibigan akong bilhin ay nabibili ko dahil nakakapagbayad ako gamit yung digital banking."</p> <p>"Nagagamit din naman namin, lalo na malaking bagay dahil kasi pwedeng-pwedeng sa supermarket."</p>	Monitoring Finances Regularly
P3 and P6	<p>"Nagagamit ko ito kapag may mga babayaran kaming bills, at kung minsan ginagamit ko ito sa pagbili ng mga groceries at gamot naming mag-asawa, kahit walang card, mag scan lang nakakabili na ako."</p> <p>"Nagagamit ko siya, malaking bagay... pagmagbabayad ako sa tubig, sa electric bill.. malaking tulong siya masasave ko oras mo kasi hindi ka na pipila para magbayad."</p>	Shopping and Purchases
P4 and P7	<p>"Malaking bagay dahil nakikita ko kaadag kapag may nagpadala, kung magkano ang nareceived ko... nakakapag bayad ng bills, hindi na ako mag-aalala kung nakabayad na ba dahil dito mabilis lang makabayad."</p>	Time-Saving Transactions
P10	<p>Hindi ko naman araw-araw nagagamit... Kapag may nagpadalang pera, o kaya kapag magbabayad ka kada buwan ng mga bills."</p>	Occasional Use When Needed

Table 2.4 Digital Banking in Daily Life

2.5. Understanding the Transition from Traditional to Digital Banking in Later Life

Table 2.5 revealed that many participants expressed significant concerns about the security of digital banking. Their worries included the risk of falling victim to online scams, experiencing financial fraud, and unauthorized access to their bank accounts. Such fears were not just hypothetical; for many older adults, the threat of losing money or having their information stolen felt very real. As a result, these concerns often discouraged them from fully embracing digital banking platforms. They often hesitated to set up online accounts or limited themselves to only the most basic transactions, preferring in-person banking for anything more complicated.

This pattern of hesitation was consistent with earlier research, such as the work of Birati and Tzemah-Shahar (2025), which identified perceived risk as one of the biggest obstacles to online banking adoption. Older adults, in particular, often exercised greater caution, largely because they were less familiar with modern digital security features and common online threats. Their lack of technological experience led them to distrust digital systems and fear making mistakes that could compromise their financial safety.

Despite these concerns, some participants still chose to use digital banking because of its convenience. They found that benefits such as saving time, avoiding travel to the bank, and managing their finances from home outweighed their apprehensions. This behavior aligned with the findings of Davis's Technology Acceptance Model, who argued that when users recognized clear and meaningful benefits, they were more willing to accept certain risks associated with new technology.

Overall, the findings illustrated that security and trust played a critical role in older adults' willingness to adopt digital banking. While some participants remained cautious or reluctant, those who saw practical advantages and developed greater trust in the system were more likely to use these digital services, even amid persistent security concerns.

PARTICIPANTS	RESPONSE	SUBORDINATE THEME
P1, P3, P4, P6 and P8	<i>"Para sa akin Maganda ang digital banking... wala ka ng traffic, wala ka ng iintaying oras... kahit nasan ka pwede ka ng magtransaksyon."</i>	Time and Travel Convenience
	<i>"Maganda ang digital banking dahil hindi ka na magpapabalik-balik sa daan... baka masagasaan pa dahil maeedad nan ga."</i>	
	<i>"Malaking ginhawa ang digital banking... hindi ka na mamamasahe, tipid sa oras... lahat ng bayarin mo pwede na dito."</i>	
P2 and P10	<i>"Magandang pasukin nitong digital banking... kombinyente, kabawasan sa kapaguran sa mga tulad naming matatanda na... hindi na magsasakay-baba sa sasakyan."</i>	Initial Difficulty and Adjustment
	<i>"Para sa mga senior citizes, mas Madali nan ga ito... Madali makaaccess, Madali makabayad, less hassle Hindi na magbabyahe pa."</i>	
P5	<i>"Para sa akin ako'y nahihirapan sa digital bankin... mas gusto ko na kapag aalis ako hawak ko ang pera ko... Pero kung nasa bahay ay okay lamang"</i>	Family-Assisted Transition
P7	<i>"Sa edad ko ngayon, masasabi kong malaking pagbabago ang paglipat sa digital banking... Akala ko mahirap pero natututunan ko na rin naman, sa pakiramdam ko nakakapag adjust na rin ako."</i>	Sharing Knowledge with Peers
P9	<i>"Dahil matagal-tagal na rin nagamit medyo nabibihasa na sa pagpindot, nakasulat na rin ang mga password... Kung minsan nagtatanong ako sa apo ko, sa anak ko, sa manulang ko para maalala ko ang gagawin."</i>	Increased Independence Digitally

Table 2.5 Navigating Transition for Improved Efficiency

Textural Descriptions

The lived experiences of senior citizens in digital banking adoption were characterized by a combination of fear, hesitation, gradual learning, and eventual appreciation of its benefits. At the onset, many participants expressed feelings of anxiety, uncertainty, and lack of confidence due to their unfamiliarity with mobile applications and digital platforms. The fear of making mistakes, losing money, or being scammed was evident, especially given their limited exposure to technology and concerns about security.

Despite these initial challenges, participants also recognized the convenience and usefulness of digital banking. They described experiences of ease in conducting transactions such as checking balances, transferring funds, and paying bills without the need to physically visit the bank. This convenience was particularly meaningful for them as senior citizens, as it reduced physical strain, travel time, and expenses.

Participants further shared difficulties such as forgetting passwords, confusion in navigating applications, and errors in transactions. These challenges were often accompanied by frustration and dependence on others. However, over time, many participants reported increased confidence and a sense of achievement as they became more familiar with the technology. Feelings of independence, pride, and empowerment emerged as they learned to manage their finances digitally.

Overall, their experiences reflected a transition from fear and dependence to gradual adaptation, confidence, and appreciation of digital banking as a helpful tool in their daily lives.

Structural Descriptions

The experiences of senior citizens in digital banking adoption were shaped by a combination of personal, social, and technological conditions that influenced how they engaged with the system. One of the most significant factors was the presence of family support. Participants relied heavily on their children, grandchildren, or relatives to guide them through the process, provide step-by-step instructions, and assist in completing transactions. This support system created a learning environment that made digital banking more accessible and less intimidating.

In addition, age-related factors such as declining memory, vision, and motor skills affected how participants interacted with digital banking platforms. These physical and cognitive limitations made tasks such as remembering passwords, reading small text, and navigating applications more challenging, contributing to their initial hesitation and dependence.

Technological factors also played a crucial role. The complexity of digital banking applications, including multi-step processes, unclear instructions, and security features like OTPs, added to the difficulty experienced by participants. Limited digital literacy further intensified these challenges, especially for those with little prior exposure to smartphones or online systems.

At the same time, environmental and situational factors encouraged adoption. The need to avoid physical travel, long queues, and health risks motivated participants to try digital banking. Repeated use, practice, and personal motivation to learn also contributed to their gradual improvement. Over time, participants developed coping strategies such as seeking assistance, practicing frequently, limiting transactions to basic functions, and combining digital and traditional banking methods.

These conditions collectively shaped their journey, allowing them to slowly transition from dependence to a more confident and independent use of digital banking.

Overall Essence

The essence of senior citizens' lived experiences in digital banking adoption lies in their journey of overcoming fear and limitations through support, adaptation, and personal determination in order to maintain independence in a rapidly digitalizing world. While initially confronted with anxiety, unfamiliarity, and perceived risks, they gradually navigated these challenges with the help of family, repeated practice, and a willingness to learn.

At its core, digital banking was not merely a technological tool for them, but a means of preserving autonomy, dignity, and control over their financial lives despite the constraints of aging. Their experiences reflect a delicate balance between vulnerability and empowerment, where fear of errors and security risks coexisted with the desire to remain capable and self-reliant.

Ultimately, the phenomenon reveals that with the right support systems, accessible technology, and internal motivation, senior citizens are able to adapt and find value in digital banking. Their journey highlights resilience and the human capacity to learn and adjust, demonstrating that age is not a barrier to technological engagement, but rather a condition that requires understanding, patience, and inclusive support.

3. Proposed Output to Support Senior Citizens in Coping with Digital Banking Adoption

Tables 1.1 to 2.5 showed a clear pattern in how seniors approached digital banking. Most began feeling anxious, worried about making mistakes, unsure about the technology, and hesitant to make transactions. This was understandable, since digital platforms could feel overwhelming to those unfamiliar with them, especially when the interfaces were confusing or the features were unclear. These emotional barriers align with the Davis's Technology Acceptance Model, which explains that people avoid technology when it seems difficult to use.

The data also revealed several technical and cognitive challenges, such as forgetting passwords, losing track of transaction steps, or having trouble navigating the app. Tables 1.3, 2.1, and 2.2 highlighted these issues. As people aged, their memory and processing speed slowed down, so each extra step became more difficult. Poor vision and declining motor skills added to the challenge, as shown in Table 2.4. This showed that seniors needed simpler instructions and interfaces that did not overwhelm them.

However, seniors did not simply give up. The results showed that they were willing to learn. When something was unclear, they turned to family and other support networks for help (see Tables 1.4 and 2.3). This reflected social learning, where

people learned by observing others and receiving assistance. Having support made a significant difference and supported Venkatesh's idea of "facilitating conditions" in technology adoption.

Security concerns were also common. Many seniors were afraid of scams, fraud, or someone hacking their accounts (Table 2.3). Previous studies confirmed that fear of risk prevented people from using digital banking. Seniors needed clear information about how to stay safe online to feel more comfortable.

With more practice and some support, seniors became more confident. Tables 1.5 and 2.4 showed that they grew more independent and began to appreciate the convenience of digital banking. Some even made it part of their routine, showing steady progress over time. This demonstrated self-efficacy: after succeeding once, people believed they could do it again.

In response, this study recommended starting a Senior Citizen Digital Banking Assistance Program. The program would have included a simple guide with clear steps and visuals, easy-to-understand language, hands-on training, support from family, community workshops, and security information. The goal was to reduce anxiety, provide consistent support, and teach practical skills. The program was based directly on participants' feedback and experiences. It was designed to address their real challenges and strengthen the factors that helped them adapt. By providing easier tools, more support, and building their confidence, seniors could soon manage digital banking independently. This was not just about finances; it was about increasing their independence and improving their quality of life.

Proposed Action Plan for Digital Literacy Support Program for Senior Citizens

The proposed action plan was developed in response to the challenges experienced by senior citizens in adopting digital banking, particularly fear, limited technological familiarity, cognitive difficulties, and reliance on inconsistent family support. These findings highlight the need for a structured and sustainable digital literacy program. The plan outlines community-based interventions such as orientation sessions, hands-on training, supervised practice, and the use of senior-friendly materials, in collaboration with local government units and senior citizen organizations. Overall, it aims to improve digital skills, build confidence, and support the independent and safe use of digital banking among senior citizens.

KEY RESULTS AREA	OBJECTIVES	ACTIVITIES	RESPONSIBLE PERSON	TIME FRAME	TARGET PARTICIPANTS	BUDGET	EXPECTED OUTPUT
Digital Banking Awareness Enhancement	To increase awareness of digital banking among senior citizens	Conduct orientation sessions in coordination with LGU and OSCA	Researcher, LGU Representatives, OSCA Officers	1 month	Senior Citizens	3,000.00 (per barangay)	At least 80–90% of senior citizens demonstrate increased awareness and interest in digital banking after the orientation sessions.
Accessible Learning Materials Provision	To provide accessible learning materials for seniors	Develop and distribute senior-friendly printed flyers/manuals	Researcher, Partner Banks	Continuous / Ongoing	All bank clients	4,000 (printing costs)	Around 85% of target clients receive and understand the instructional materials, as evidenced by feedback or short assessments.
Digital Skills Training Implementation	To reduce fear and anxiety in using digital banking platforms	Facilitate hands-on training workshops with guided demonstrations	Researcher, Volunteer Facilitators, IT Support	Quarterly	Senior Citizen and families	8,000 (venue, materials, internet access)	At least 70–80% of participants can demonstrate basic digital banking skills (e.g., checking balance, transferring funds) after training.

Continuous Support and Monitoring	To ensure continuous learning and sustainability	Establish follow-up sessions and feedback mechanisms	Researcher, LGU, OSCA	Continuous / Ongoing	Senior Citizen and families	3,000 (monitoring and evaluation)	About 75% of participants remain actively engaged in follow-up sessions and show continuous improvement over time.
Confidence Building and Mindset Promotion	To promote confidence and positive mindset toward digital banking	Share success stories and encouragement sessions	Researcher, Peer Mentors	Quarterly	Senior Citizen	2,000 (program materials)	At least 80% of senior citizens report increased confidence and willingness to adopt digital banking technologies.

Table 3. Proposed Action Plan

Conclusion and Recommendations

The findings of the study supported several key conclusions.

1. Digital banking technology in the lives of the senior citizens was greatly shaped by social learning and continued learning, implying that it was more developmental in nature than being an independent one.
2. The senior citizens were able to adapt to digital banking regardless of the challenges they faced, showing that age was not a determinant in learning how to use digital financial tools. And when given sufficient time, exposure, and appropriate support.
3. The study identified a clear need for senior-friendly resources to support older adults in adopting digital banking. Participants' experiences highlighted the importance of simple instructions, guided learning, reassurance, and safety awareness. Therefore, a practical guide or intervention tailored specifically for senior citizens could have improved digital confidence, enhanced skills, and reduced barriers to using digital banking services.

The recommendations below are derived directly from the study's findings and conclusions and aim to address the unique barriers and needs of senior citizens in adopting digital banking.

1. Local Government Officials should establish and implement community-based digital literacy programs for senior citizens in collaboration with senior citizen organizations and financial institutions. This is essential because many senior citizens experience fear, limited technological familiarity, and dependence on others when using digital banking platforms. These programs can be carried out through regular barangay-level workshops, hands-on training sessions, and peer-assisted learning activities that provide a safe and supportive environment for practice. This initiative primarily benefits senior citizens by equipping them with the knowledge and confidence needed to independently use digital financial services.
2. Banking leaders should enhance the design and accessibility of their digital banking platforms to better accommodate senior citizens. This is necessary due to the presence of transaction errors, difficulty remembering passwords, and challenges in navigating complex interfaces. Improvements may include simplified application interfaces, larger text and icons, clearer instructions, and the integration of senior-friendly features, along with responsive and accessible customer support services. These efforts will directly benefit senior citizens by making digital banking more user-friendly, reducing errors, and improving overall user experience.
3. Directors, Program Managers, and Financial Education Officers of the Bangko Sentral ng Pilipinas should strengthen digital financial inclusion initiatives focused on senior citizens through coordinated efforts with banks and local government units. Programs may include nationwide awareness campaigns on cybersecurity, fraud prevention, and safe digital practices, as well as policies that promote inclusive digital services. This is important because security concerns and lack of trust remain significant barriers to digital banking adoption. Such initiatives will benefit senior citizens by increasing their confidence and trust in digital financial systems.
4. The families and caregivers should continue to provide guidance and support to senior citizens in using digital banking platforms. This is crucial as family assistance has been identified as a primary factor in successful learning and adoption. They can assist by offering step-by-step guidance, encouraging consistent practice, and gradually promoting independent use. This support benefits senior citizens by improving their confidence, competence, and ability to manage financial transactions independently.

5. Senior citizens are encouraged to actively participate in learning and using digital banking technologies for their financial management. This is important as continuous practice and willingness to learn contribute to increased confidence and independence. They may engage in training programs, practice regularly, and explore digital banking features gradually according to their comfort level. This will benefit them by enhancing their financial autonomy, convenience, and overall digital competence.
6. Future researchers are encouraged to further examine digital banking adoption among senior citizens across different contexts and populations. This is necessary as the present study is limited to a specific group and setting. Future studies may involve larger samples, diverse locations, or different research designs to deepen understanding and validate existing findings. Such research will benefit the academic community and policymakers by providing broader insights into digital inclusion among older adults.

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Data Availability Statement

The data supporting this study are available from the corresponding author upon reasonable request.

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Appendices

No appendices are attached to this study.