Project Kick-Off: PALADIN – Empowering Generations in the Digital Financial Sphere
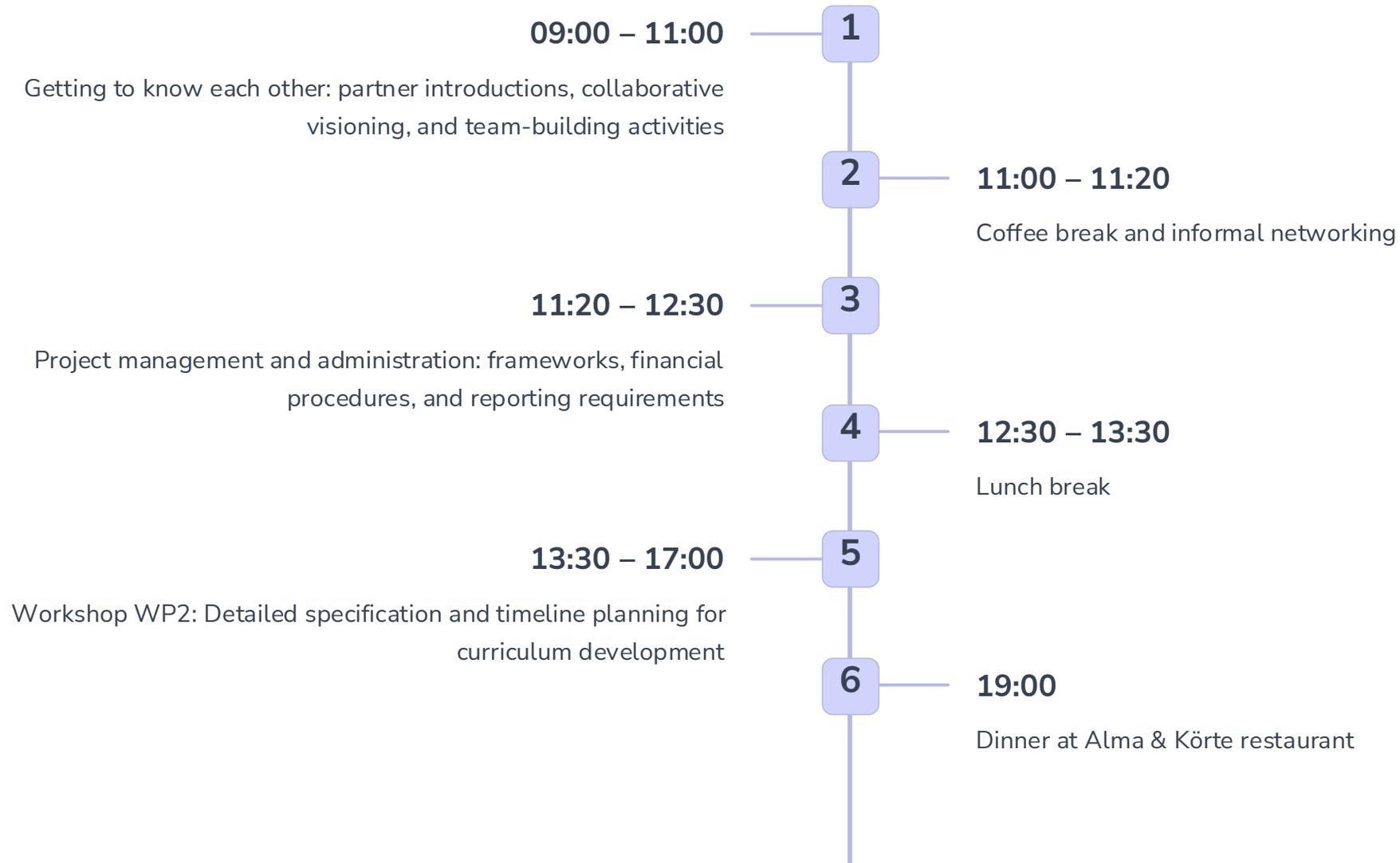
Welcome to Andrássy University Budapest

12 & 13 February 2026 | Karl-Heinz Gerholz, Philipp Schlottmann

Agenda: Day 1 – Thursday, 12 February 2026

09:00 – 11:00 — 1

Getting to know each other: partner introductions, collaborative visioning, and team-building activities

2 — **11:00 – 11:20**

Coffee break and informal networking

11:20 – 12:30 — 3

Project management and administration: frameworks, financial procedures, and reporting requirements

4 — **12:30 – 13:30**

Lunch break

13:30 – 17:00 — 5

Workshop WP2: Detailed specification and timeline planning for curriculum development

6 — **19:00**

Dinner at Alma & Körte restaurant

01

Getting to know each other

partner introductions, collaborative visioning

Activity: Pitch Your Partner

Now it's time to get to know one another better. Each partner organisation will have five minutes to present themselves to the consortium, focusing on your unique expertise, experience, and the specific role you will play in making PALADIN a success.

01

Organisation Overview

Brief introduction to your institution, its mission, and key areas of work

02

Relevant Expertise

Highlight experience with adult education, digital literacy, or financial inclusion projects

03

PALADIN Contribution

Explain your specific responsibilities and what you bring to the partnership

Following the presentations, we'll engage in a speed dating exercise where partners will rotate through brief one-on-one conversations, followed by a collaborative visioning exercise to align our shared goals and values.

University of Bamberg

Project Kick-Off Meeting

12.feb.2026 | Karl-Heinz & Philipp

The organisation

University of Bamberg

We are a medium-sized university, focusing on humanities, social sciences, and application-oriented computer science. The University of Bamberg has approximately 1,300 employees and currently 9,000 students.

The Department of Business Education:

- The Department of Business Education brings decades of experience in vocational training and the implementation of digital technologies in learning settings.

- As the applicant and coordinator, we bring years of experience from national and international R&D projects, such as the EU-led "DesTeVa" and "EdUSchool" initiatives.

- Our current research focuses on how digital transformation changes occupational profiles and how digital competencies can be diagnostically supported and developed.

The Team

Karl-Heinz Gerholz

Professorship for Business Education,
Head Center for teacher education

research fields: digital learning and AI in Teacher Education and Vocational Education, Educational Management, Leadership Development and VET on a policy level.
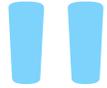
Philipp Schlottmann

research assistant

Research fields: Digital competence for business management, Agentic AI in organisations

The Vision

"

We want to empower and support the older generation so that they can continue to participate in a digital society.

At PALADIN, our main focus is on economic integration and the ability to use digital financial products.

Team Presentation

Andrássy University Budapest (AUB)

12.02.2026 | Associate Professor PD Dr. Tim Alexander Herberger

The Organization

- AUB was founded in 2001.

- German-speaking university offering Master programmes in the fields of History and Culture, Political Science and Diplomacy, Law, Public Administration, Economy and Management as well as an interdisciplinary PhD programme. From the academic year 2025/26 a Bachelor's programme in International Relations was started.

- AUB is supported by five partner states (Austria, Baden-Württemberg, Bavaria, Germany, Hungary) and also by Switzerland and the autonomous region of Trentino-South Tyrol.

- Currently, about 200 students are enrolled, and the number of staff is 75, with both academic and administrative members.

- AUB has joined the network *EU.ACE* - European University for Academic Continuing Education together with 10 other partners from Germany, Austria, France, Italy, Spain, Bosnia-Hercegovina, Finland, the Netherlands and Romania.

The Team of PALADIN at Andrássy University Budapest

- **Associate and Chaired Professor PD Dr. Tim Alexander Herberger**
    - National Content Lead of PALADIN
    - Head of Master Programme Management and Leadership
    - Head of Chair of Entrepreneurship, Finance, and Digitalization

- **Nikolas Hatz**
    - Research Assistant in PALADIN Project
    - PhD Student at Andrássy University

- **Emese Matus**

    - Administrative Staff
    - Focus an Research Project Management

The Vision

- The AUB defines itself as an analog educational platform and social interaction space that facilitates lifelong learning.

- We see ourselves as an institution that offers its university citizens educational opportunities in the social sciences, economics, humanities, and law, regardless of socio-demographic differences.

- We want to achieve accessibility in economic interaction for all people, and this includes a critical examination of existing technology (e.g., Blockchain, Smart Contracts, Instant Payment, Mobile Banking) as well as the associated technical (cyber risks) and behavioral risks (overconfidence and persistence effects).

- We firmly believe that older people can use modern financial technology just as much as younger people and can also benefit from transaction cost advantages to the same extent. Our vision is targeting them with specific educational offerings, giving them the opportunity to learn the necessary skills, and making them aware of the potential risks of new technologies in order to break down their potential skepticism against financial technologies.

"
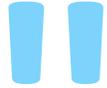
We Are Bridging Europe and Generations.
We are AUB!

— Tim A. Herberger, Andrássy University Budapest

Municipality of Benetússer – PALADIN Project

"Empowering Baby Boomers and Generation X to Navigate Digital Risks in the Financial Sphere"

12/02/2026 | Javier González Cardona

The Organization

Employment & Local Development Agency

Ayuntamiento de Benetússer acts as a key local public authority in the Valencian Community (Spain), offering free public services to promote employment and socio-economic development.

- ✓ **Reach:** Over 1,000 active users in training and career guidance programs.

- ✓ **Expertise:** Strong background in adult education, basic digital skills, and vocational training initiatives.

- ✓ **Network:** Active collaboration with vulnerable groups, regional government, unions, and associations.

Relevance to PALADIN: Direct access to adult learners (Gen X & Baby Boomers) and proven capacity for dissemination at local levels.
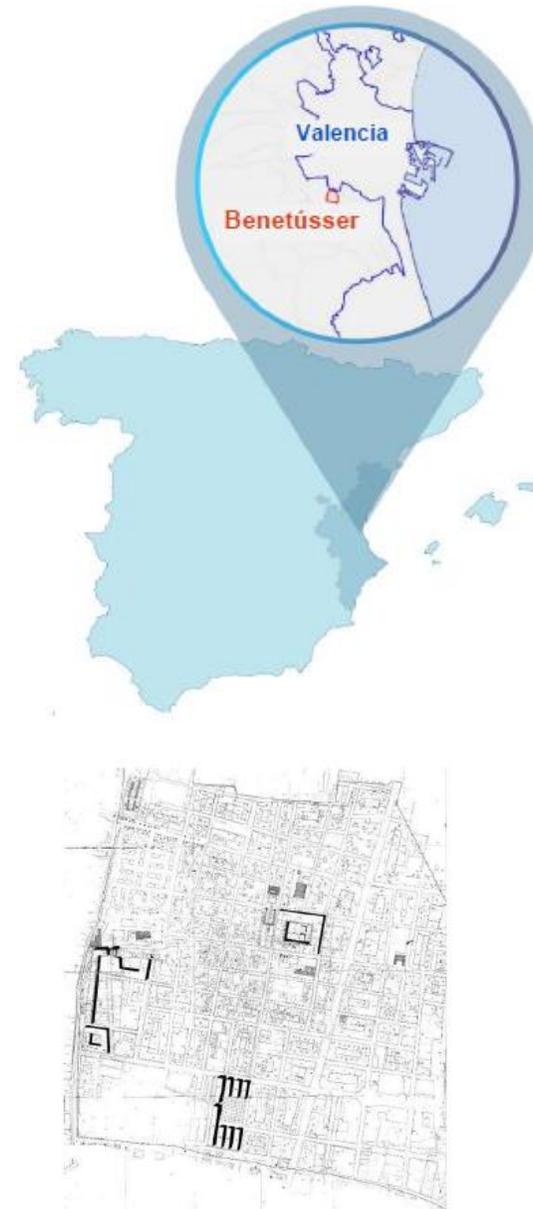
The PALADIN Team – Benetússer

Core Staff

Javier González

Coordinator of the Employment Agency & European Project Manager

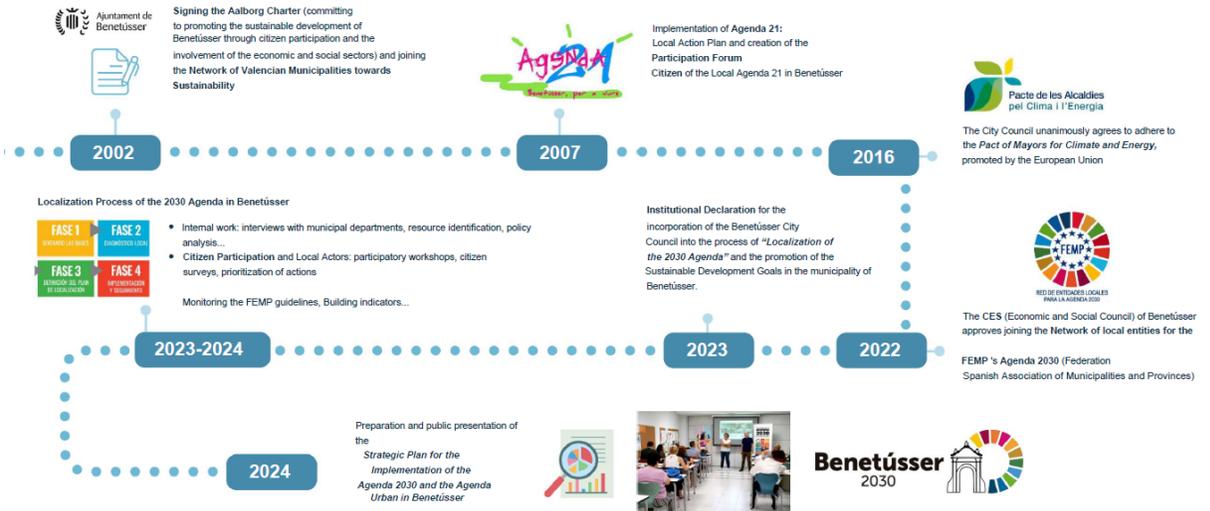Specialist in local development and adult training.

Support Units

- Career Guidance & Training Staff
- Communication Unit (Dissemination)

Expertise & Strengths

The team brings specialized knowledge to ensure the project's success:

- **Adult Education:** Deep understanding of pedagogical approaches for older adults.
- **Digital Literacy:** Experience in bridging the digital divide.
- **Employability:** Connecting skills to real-world financial and career needs.

Key Strength: Direct daily work with learners combined with extensive experience managing EU-funded initiatives.

Ajuntament de Benetússer

2002 — Signing the Aalborg Charter (committing to promoting the sustainable development of Benetússer through citizen participation and the involvement of the economic and social sectors) and joining the Network of Valencian Municipalities towards Sustainability

2007 — Implementation of Agenda 21: Local Action Plan and creation of the Participation Forum Citizen of the Local Agenda 21 in Benetússer

2016 — The City Council unanimously agrees to adhere to the *Pact of Mayors for Climate and Energy*, promoted by the European Union

Pacte de les Alcaldies pel Clima i l'Energia

FEMP

Localization Process of the 2030 Agenda in Benetússer

FASE 1 · FASE 2 · FASE 3 · FASE 4

- Internal work: interviews with municipal departments, resource identification, policy analysis...
- Citizen Participation and Local Actors: participatory workshops, citizen surveys, prioritization of actions

Monitoring the FEMP guidelines, Building indicators...

2022 — Institutional Declaration for the incorporation of the Benetússer City Council into the process of *"Localization of the 2030 Agenda"* and the promotion of the Sustainable Development Goals in the municipality of Benetússer.

The CES (Economic and Social Council) of Benetússer approves joining the Network of local entities for the FEMP 's Agenda 2030 (Federation Spanish Association of Municipalities and Provinces)

2023 — **2023-2024** — FEMP 's Agenda 2030

2024 — Preparation and public presentation of the *Strategic Plan for the Implementation of the Agenda 2030 and the Agenda Urban in Benetússer*

Benetússer 2030

6

ENCUESTA CIUDADANA AGENDA 2030

TALLERES PARTICIPATIVOS AGENDA 2030

- First contact with the **citizens**
- Creation of **working groups** according to **dimensions** that will encompass the **SDGs**
- **Three participatory workshops** will be held to identify **challenges** that Benetússer must face in each area affecting the municipality and the SDGs, which will then inform **possible courses of action** .
- Validation **of actions**: prioritization **surveys** of **16 actions** in **five** different areas
- **Development of the Strategic Plan** including these final proposals

AGENDA 2030 EN BENETÚSSER

ENCUESTA VALIDACIÓN ACCIONES

IMPLEMENTACIÓN DE LA AGENDA 2030

Benetússer 2030

Plan Estratégico para la Implementación de la Agenda 2030 y la Agenda Urbana en Benetússer

PLAN DE ACCIÓN LOCAL 2024-2029

Our Vision within PALADIN

Practical Tool

We aim to reduce digital fear among older adults and strengthen the safe use of digital financial services, promoting inclusion over exclusion.

Local Impact

Train adults at risk of digital exclusion by integrating PALADIN materials into local courses, creating a sustainable learning offer.

European Vision

Benetússer will act as a local pilot ecosystem, demonstrating how municipalities can effectively support safe digital participation across Europe.

Reykjavik University – Open University

Project Kick-Off Meeting

12.feb.2026 | Ingunn S. Unnsteinsdóttir Kristensen

Reykjavik University – Open University

Reykjavík University (RU) is Iceland's leading private university, with strong expertise in business, technology, social sciences, and applied research. RU is the second largest university in Iceland, around 4.300 students and 330 staff (plus adjunct faculty)

Two schools and seven departments:
- *School of Social Sciences*: Department of Business and Economics, Department of Law, Department of Psychology, Department of Sport Science
- *School of Technology*: Department of Applied Engineering, Department of Computer Science, Department of Engineering

The Open University (OU) is RU's lifelong learning and executive education unit, specializing in adult, professional, and later-life education.

- Experience in adult education, lifelong learning, and blended delivery.
- Strong link between academic research (RU Departments) and real-world implementation (Open University)
- Proven capacity to reach and support non-traditional learners, including Baby Boomers and Generation X

The Team

Stefan Wendt
Department Chair, Department of Business and Economics
Research areas: financial decision making, personal finance, digital finance, sustainable finance, corporate finance and governance, financial markets and risk management

Doctoral degree from Bamberg University, Germany, where he was also research assistant at the research center *Household Finance & Financial Literacy*

Ingunn S. Unnsteinsdóttir Kristensen
Head of The Open University.
Management, strategic development, design, and delivery of professional education for individuals, corporations, and public institutions.

Doctoral degree from Reykjavik University with a focus in Psychology.

Bryndís Hrönn Kristinsdóttir
Production and Development of Digital learning at The Open University.
Has focused on developing digital learning using Rise and Reach to expand her work in digital course delivery and learner communication

Studied Film Technology at the Technical College of Iceland, BSc degree in Business Administration from Bifröst University.

Academic expertise
Researchers from the Business Department
Expertise in:
- Financial literacy and financial behaviour
- Digital risks and decision-making
- Evaluation, impact measurement, and quality assurance

Production and Implementation
The Open University
Specializes in:
- Adult pedagogy and learner-centred design
- Blended and digital learning environments
- Recruitment and support of adult learners

The Vision

To empower adults in mid- and later-life to navigate digital financial risks with confidence, autonomy, and resilience, while supporting overall well-being.

PALADIN strongly aligns with OU flagship program **Magnavita**, a holistic lifelong-learning program for adults 55+, focusing on: **Financial health, Physical and mental health** and **Social wellbeing**
- Now running its fourth cohort. Fully sold out, including the upcoming autumn program
- Demonstrates strong demand for supportive, trust-based learning environments

The vision is to:
- Transform research into practical tools
- Use what we have learned with Magnavida –
  - Possibility to use this group in the development processes
- Help a broad group deal with digital financial solutions in a digital age and the risks associated with them
- Develop easily implementable teaching methodology and material

Caritasverband für die Erzdiözese Bamberg e. V. (Caritas Association for the Archdiocese of Bamberg)

Paladin Projekt – Partner Pitch

11.02.26 | Rochus Münzel & Nadja Motschmann

Co-funded by
the European Union

Quelle: freizeitfuehrer-franken.de
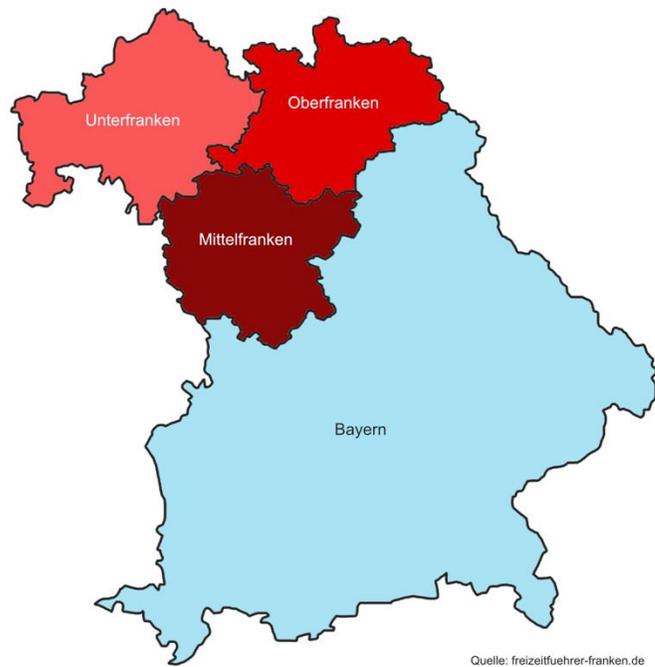
About us…

The Caritas Bamberg is dedicated to supporting people in need.
The association provides assistance to those requiring help in the region and advocates for social justice and solidarity.

In addition, as a leading association, it represents and advises its member organizations and corporate members in Upper Franconia and parts of Middle Franconia. These members operate around 500 services and facilities including care facilities and services, counseling centers, material and financial aid, as well as vocational schools.

This leading Caritas Association employs a total of 10,000 staff members, with an additional similar number of volunteers. They work in areas such as healthcare, elderly and disability services/psychiatry, family, child, and youth services, migration and integration, poverty relief, support in difficult life situations, and the promotion of volunteer and civic engagement.

More information can be found at: www.caritas-bamberg.de.

Who are we?

Rochus Münzel

Consultant for Community-Based Approach and Promotion of Volunteer Engagement
And Head of Department for Health, Elderly Care, and Integration Assistance

Nadja Motschmann

Consultant for integration assistance for people with special needs.
(Disability, addiction and mental health)

Our main role in the Paladin Projekt:
WP 3 Implementation

- Implementation and share of dissemination activities

- Pilot courses in Bamberg and Franconia, support for participants

- Dissemination via Caritas network

Interested in:

Imbalance between the babybommer as the last generation with financial reserves and the increasing old age poverty in the same generation. (only Germany?)

Simbioza Genesis, Social Enterprise

Project Paladin – Partner Pitch

12.2.2026 | Gorazd Garafol

ABOUT US – NGO, NON-FORMAL EDUCATORS, DIGITAL SKILLS, INTERGENRATIONAL ACTIVITIES

Simbioza's core activities are based on empowering all generations with digital literacy and knowledge through intergenerational cooperation, volunteering, lifelong learning.

We are especially focused on raising basic digital skills and providing access to new technologies for the adults and especially elderly population (55+/ 65+).

How do we do this?

01

Simbioza BTC City Lab

is located in Ljubljana, numerous **ICT educational free-of-charge workshops, projects, campaigns, events, etc. are taking place throughout the whole year** on a daily basis for different target groups (adults, elderly, children, youth, women, other vulnerable groups, etc.). **It is a year-round program and activities aimed at improving digital competencies.**

01 **Simbioza BTC City Lab**

- **From January to December 2025**, we continuously conducted activities (workshops, courses, and other educational content) for participants **aged 55 and over**, both **in-person and online**.
- In 2025, the program delivered **176 workshops**, providing **367 hours of training** to a total of **2,995 participants**.

02 **Simbioza Community**

In 2024/25, **176 organizations from all 12 Slovenian statistical regions** participated in the project, conducting intergenerational activities in their local communities between September and May, including ICT workshops for older adults. The community is composed of **primary schools, retirement homes, pensioners' associations, and other organizations**.

03
04

2 INOVATIONS: Mobile application for the elderly – Magda & Simbioza Mobiln@ – mobile classroom on wheels


DIGITAL INOVATION

SOCIAL INOVATION

2 INOVATIONS: Mobile application for the elderly – Magda & Simbioza Mobiln@ – mobile classroom on wheels

MAGDA: In **2020** we implemented the first mobile application for the elderly called Magda (**the first of its kind in Slovenia**), **where all relevant information for the elderly is gathered**. Among them are also video tutorials containing the ICT content to enable self-learning and self-education. The app has **10,000 users** annually.

SIMBIOZA MOBILN@: In **2021** we implemented the first travelling clasroom in Slovenia which goes beyond the traditional "four-walled" classroom and reaches out to those who are usually not able to access the educational resources. In this way, we also contribute to bridging the gap in ICT education between urban and rural areas.

To date, we have conducted **over 970 digital workshops across Slovenia**, totaling more than **3,800 hours**, with **over 11,600 participants** aged 55 and older.
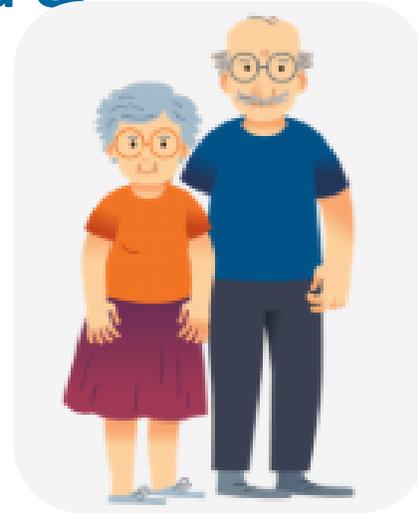
SIMBIOZA TEAM MEMBERS (STAFF) INVOLVED IN THE PALADIN PROJECT

Ana Pleško,
CEO

Gorazd Garafol,
Project Lead
(Contact Person)

Maja Vižintin,
Program Coordinator
(Support in Piloting)

gorazd.garafol@simbioza.eu; +386 40 660 675

'Speed-Dating'

We want you to get to know each other – talk to each other.

5 Rounds – 5 min each

University of Bamberg
Andrassy University
Simbioza Genesis
Caritas Bamberg
Reykjavik University
Municipality of Benetusser

Possible questions for introductory talks

- What does a typical Tuesday look like at your institution?

- When your team starts a new educational project, what is the 'vibe' of your workflow?

- What is the 'common language' in your office—is the atmosphere strictly academic, or is it shaped by social activism and community service?

- Who are the 'silent heroes' in your daily work?

02

Management: Project Administration

frameworks, financial procedures, and reporting requirements

Project Management Framework

36

Months

Project duration from 1 Dezember 2025 to 30 November 2028

€250K

Total Grant

Lump sum funding to support all project activities

6

Partners

Organisations across five European countries

- 1st Tranche (€100,000.00): Initial pre-financing after the start of the contract (within 30 days).

- 2nd Tranche (€100,000.00): Second pre-financing following the submission and approval of the Interim Report (approx. June 2027).

- 3rd Tranche (€50,000.00): Final payment after approval of the Final Report (end of 2028).

Core objectives of PALADIN

- **Empowering Non-Digital Natives: Strengthening the digital financial literacy of individuals from the Baby Boomer and Generation X generations to navigate modern banking.**

- **Mitigating Digital Risks: Enhancing the ability of participants to identify and manage cyber threats like phishing, data breaches, and ransomware attacks.**

- **Developing a Hybrid Learning Concept: Creating a blended learning program that combines digital online materials with face-to-face sessions and self-study.**

- **Promoting Financial and Social Inclusion: Preventing the exclusion of older adults from essential services as traditional offline banking options decrease.**

- **Creating Open Educational Resources (OER): Providing multilingual course materials and a digital handbook for trainers free of charge in English, German, Spanish, and Slovenian.**

- **Establishing a European Network: Building a cross-border partnership between academic and practice organizations to share expertise and address national regulatory differences.**

Work Packages Overview

PALADIN is structured into four interconnected work packages, each led by partners with relevant expertise. This division of labour ensures focused responsibility whilst maintaining overall coherence and integration.

WP1: Project Management

Lead: Otto-Friedrich-Universität Bamberg

Overall coordination, budget management, quality assurance, risk management, and reporting to the European Commission.

WP2: Course Development

Lead: Andrássy University Budapest

Needs analysis interviews, curriculum design, development of Open Educational Resources (OER), and creation of trainer guidelines.

WP3: Implementation

Lead: Simbioza Genesis and Practice Partners

Pilot course delivery, participant recruitment, testing of hybrid learning model, and development of the digital learning platform.

WP4: Evaluation

Lead: Reykjavik University and Bamberg

Quality assurance framework, impact assessment, feedback collection, analysis of learning outcomes, and continuous improvement recommendations.

WP 2: Course Development & Needs Analysis

- Target Interviews: A total of **64 in-depth** interviews will be conducted.

- Interview Distribution: **16 interviews** per target group across four countries, maintaining gender parity.

- Analytical Output: A comprehensive qualitative content analysis report of at **least 20 pages**.

- Curriculum Scope: Development of a modular curriculum equivalent to 9 ECTS.

- Course Structure: 3 distinct courses, each carrying 3 ECTS.

Lead by Andrassy

WP 3: Implementation & Multilingualism

- Language Reach: All learning materials and handbooks will be available in **4 languages**: English, German, Spanish, and Slovenian.

- Pilot Iterations: A minimum of 3 delivery rounds (iterations) to test the course concept.

- Pilot Enrollment: At least **120 participants** targeted for the initial two-year pilot phase.

- Session Density: Aiming for **20 students per course session per partner**.

- Long-term Scaling: A goal of 300–500 participants per year following the project's conclusion.

Lead by Simbioza

WP 4: Evaluation & Quality Assurance

- Evaluation Cycles: Implementation of 3 testing phases: Alpha (coherence), Beta (effectiveness), and Gamma (stabilization).

- Evaluation Sample: An estimated sample of **50–80 respondents** for the detailed evaluation phase.

- Impact Tracking: Follow-up surveys **conducted 6 months after course completion** to measure the practical application of skills.

Lead by Reykjavik University (and Bamberg)

Are the individual work packages clear to you, or are you missing information?

Project organisation

Our approach to project management is grounded in three core principles that will guide all consortium activities and decision-making processes throughout PALADIN's lifecycle.

Collaboration

- Virtual Coordination: Monthly online video conferences

- Collaborative Infrastructure: A secure central server at Hetzner, Germany is used for shared data storage and joint document editing

- Digital Tools: NextCloud, Doodle, Mail, Padlet

Financial management

- The University of Bamberg bears primary responsibility for the proper distribution of funds to the partners.
- All financial documents must be archived for five years
- Payment to partners (Andrássy, Reykjavik, etc.) is usually made after defined milestones have been reached.
- Please note: partners are still responsible for their own shares.

Reporting

- Reports must be submitted in English.
- Reporting focuses on the completion of Work Packages (WPs).
- Progress Report: Aug 31, 2026
- Periodic Report: June 2027
- Final Report Jan 30, 2029

What else are you missing?

Reporting to EU

Content of Reporting

- Reports must document progress across the four defined Work Packages (WPs):

- WP1 – Project Management: Monitoring of budget control, time management, and quality assurance by the University of Bamberg.

- WP2 – Course Development: Status of the 64 in-depth interviews, qualitative content analysis, and the finalized 9 ECTS curriculum.

- WP3 – Implementation: Documentation of pilot phases involving at least 120 participants and translation of materials into five languages.

- WP4 – Evaluation: Results from the continuous feedback loops and the three distinct testing cycles (Alpha, Beta, and Gamma).

Formal Requirements

- Language Policy: All reports and payment requests must be drafted in either English or German.

- Digital Dissemination: Project results and reports are explicitly shared via the Erasmus+ Project Results Platform.

- OER Implementation: Open Educational Resources (OER) must be published on the EPALE platform to ensure sustainable and free access.

- Lump Sum Documentation: As a lump sum project, reporting focuses on the actual completion of activities and outputs rather than individual financial receipts.

Timeline and Milestones

Year 1: R&D
Needs analysis and curriculum creation

Year 2: Implementation
Pilot courses and evaluation

Year 3: Refinement
Final evaluation and knowledge sharing

PALADIN unfolds across three carefully planned years, each with distinct focus areas that build upon previous achievements. This phased approach allows for thorough development, rigorous testing, and systematic refinement of all project outputs.

Year 1: Foundation

Needs analysis through 64 in-depth interviews, comprehensive curriculum development, creation of learning materials and OER resources (WP2). Establishing administrative systems and consortium coordination protocols.

Year 2: Implementation

Pilot course delivery across all partner countries, testing of the hybrid learning model, participant recruitment and support, ongoing evaluation and feedback collection (WP3 and WP4).

Year 3: Consolidation

Comprehensive impact evaluation, refinement of materials based on pilot results, scaling preparation, final dissemination activities, and sustainability planning (WP4).

Gant-Chart

PALADIN Project Gantt Chart (2025-2028)
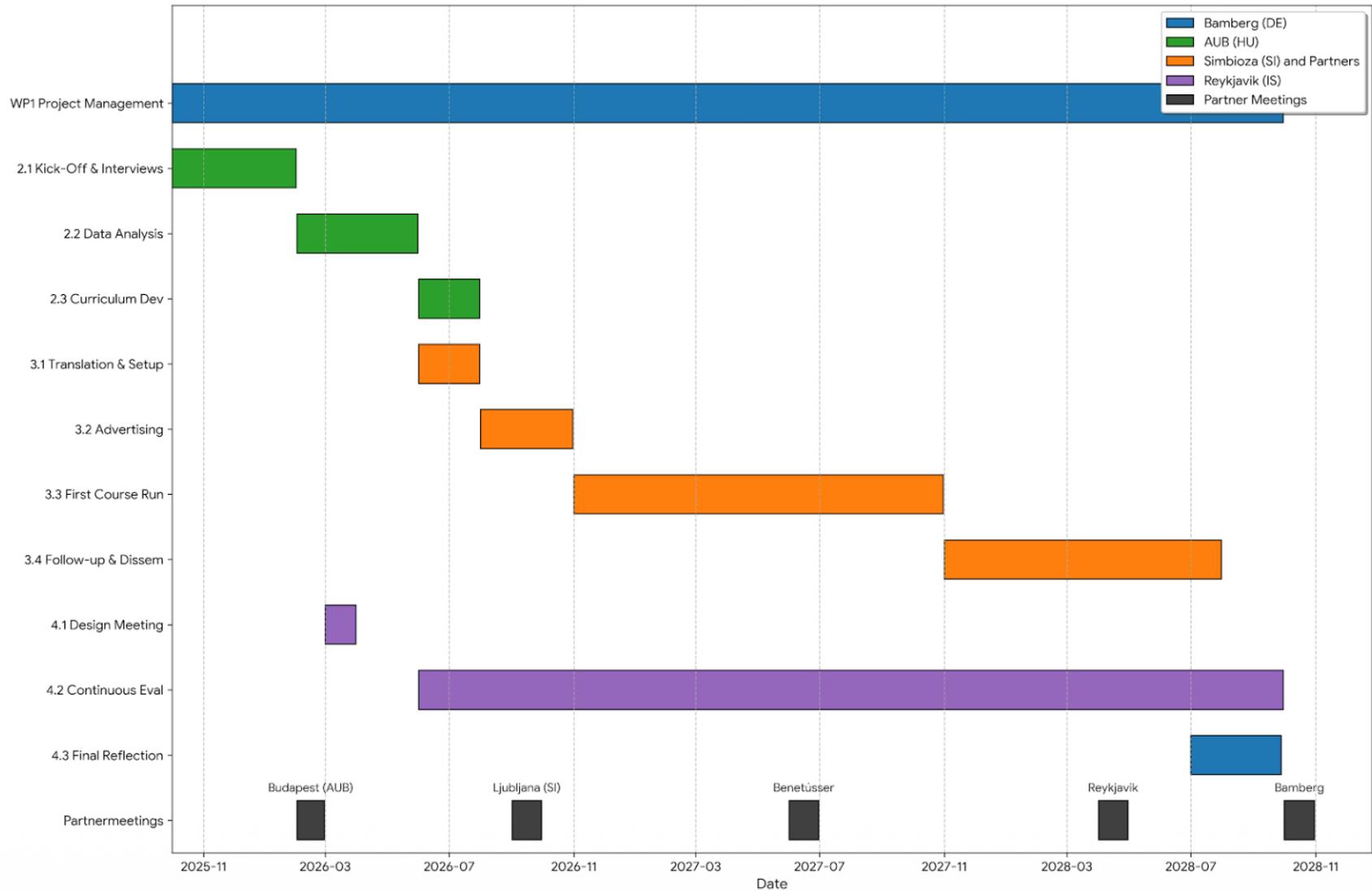
03

Workshop WP2

Detailed specification and timeline planning for curriculum development

Project Kick-Off: PALADIN – Empowering Generations in the Digital Financial Sphere

Welcome to Andrássy University Budapest

12 & 13 February 2026 | Karl-Heinz Gerholz, Philipp Schlottmann

Agenda: Day 2 – Friday, 13 February 2026

09:00 – 10:30

Workshop WP2: Distribution of responsibilities, quality assurance procedures, and inter-partner coordination mechanisms

10:30 – 10:45

Coffee break

10:45 – 11:30

Goals per milestone and key performance indicators: defining success criteria and measurement approaches

11:30 – 12:30

Communication and dissemination strategy: audiences, channels, messages, and partner coordination

12:30 – 13:00

Closing remarks, summary of decisions, next steps, and confirmation of follow-up actions

13:00

Lunch and departure

04

Persona analysis

Bringing perspectives together

The goal of persona analysis

Change of perspective

Empathizing with the world of elederly persons. This creates a deeper understanding of their needs and expectations.

Activation and exchange

The joint development process promotes constructive dialogue. Different understandings become visible.

Practical insights

We gain concrete starting points for shaping cooperation. These are based on real requirements.

Strategic foundation

The results form a solid practical-oriented foundation.

Development of elderly persona in PALADIN

Individual factors

- Name, age, and marital status, educational status
- Digital routines (e.g. digital devices, WWW-access, Apps)

Used financial services and products

- When does the persona use digital financial services and products? (Pension, transfers to family, online purchases, emergencies)

Perceived risks

- What are two typical situations of risks for this persona (e.g. phishing mail, paying with QR-Code, Log in banking app)?
- Which are the Top 3 risks for the persona (e.g. incorrect log in, false password)?

Training needs

- Describe 2 expectations for the persona for the training on risks associated with digital services?
- What form should the training take for the individual in terms of design (e.g., online, blended learning, on demand)?

Example of a persona

Margaret Müller

Basic Info:
- Age: 68
- Status: Widow
- Location: Small town, Germany
- Former profession: School teacher

Digital Routine
- Uses smartphone & tablet
- Checks email & online banking
- Uses WhatsApp to talk to her son

Financial Services
- Online banking (checking account)
- Pays with credit card online
- Small investment in ETFs

Financial Services
- Online banking (checking account)
- Pays with credit card online
- Small investment in ETFs

Typical Situations
- Pays bills online
- Shopping on the internet
- Planning a trip abroad

Main Concerns
- Phishing emails or scam SMS
- Giving out TAN numbers
- Fear of being tricked

Negative Experience
- Once clicked on a fake link
- Got a suspicious "bank call"
- Lost 200 Euros to a scam

Support & Resources
- Son helps via phone
- Asks her neighbor for advice
- Uses a TAN-App for security

Training Needs
- Recognize scams & frauds
- Practice safe online banking
- Step-by-step video tutorials

Definition of Done – common sense in our group

Individual factors

Socio demographics: countryside and rural area (often), city (sometimes) , 68-82 years, 0-3 kids, woman vs. men, widows

Digital devices: computer (laptop and desktop) and smartphone (mostly), tablets (sometimes)

Digital routines: eMail, Messenger for family (e.g. Whats App), social media – facebook (no insta), personal identification because it's mandatory (little), using google (no AI)

Used Financial services / products

- Get cash at the ATM
- Online banking:
    - Checking balance, transfers (not often), different banks (little), no ETFs or online brokering
    - Desktop / computer (often), App (but only checking balance)
- PayPal account / digital payment without usage
- „Trusty institutions" (son, kids, husband)
- Digital literacy is very low therefore also financial, digital literacy low
- Sometimes personas are open minded for digital basics (not to much) → digital readines

Perceived risks – negative experiences

Typical Situations:

(1) "Halo-effect": reading / hearing negative stories, negative stories but it is not the own experiences
(2) 'To have enough money' on the banking account → checking balance very often
(4) Forget password / no access → no idea of password manager
(3) Being afraid doing something wrong
(6) Feeling stupid / disconnected, if I have to ask another one – who to ask it is a matter of trust
(5) I don't want to ask every time my kids/younger generation, I want to be more independent

Training needs

Expectations:
- Step by step tutorial from a f-t-f way to a blended learning way to a online way
- Building confidence to get in contact with this topic: social effects
- Peer to Peer is important – no intergenerational learning settings → motivational aspects
- They are motivated to learn the digital basics
- Target group: 80% women
- Different stages of knowledge → different curricula?
- "Help them to understand" get access to learning materials

3

05

Workshop: Goals per milestone and key performance indicators:

defining success criteria and measurement approaches

Communication and Dissemination Strategy

Effective dissemination ensures that PALADIN's impact extends far beyond direct participants, reaching multiplicators who can adapt and adopt our approaches in their own contexts.

Non-Digital Natives

Baby Boomers and Generation X adults seeking to improve digital financial skills and confidence

Financial Intermediaries

Banks, credit unions, and financial advisors interested in supporting older clients' digital transition

Adult Educators

Trainers, community educators, and institutions delivering adult learning programmes

Communication Channels: social media campaigns coordinated across partners, organisational websites with dedicated PALADIN sections, printed posters and flyers for community distribution, multiplier events in each country, presentations at adult education conferences, and articles for practitioner publications.
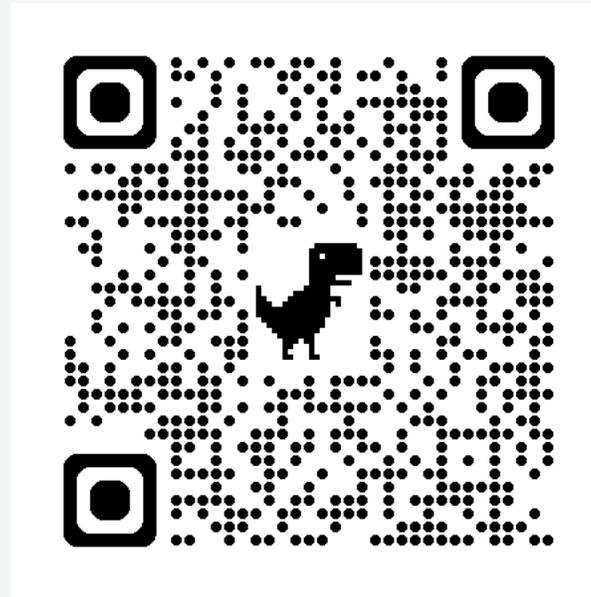
Key Message: PALADIN offers a pathway to safety and confidence in digital finance, empowering older adults to participate fully in an increasingly digital economy without fear of exploitation or exclusion.

Proposal for the homepage

https://paladin-project.eu/
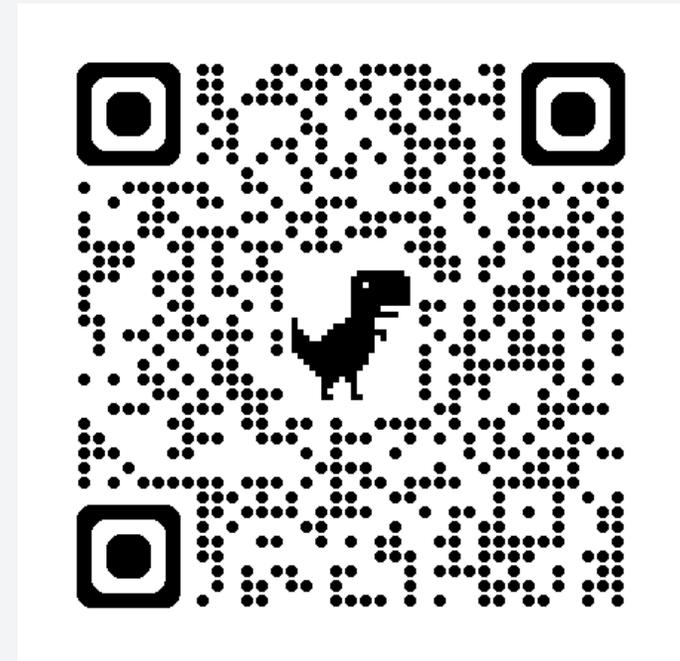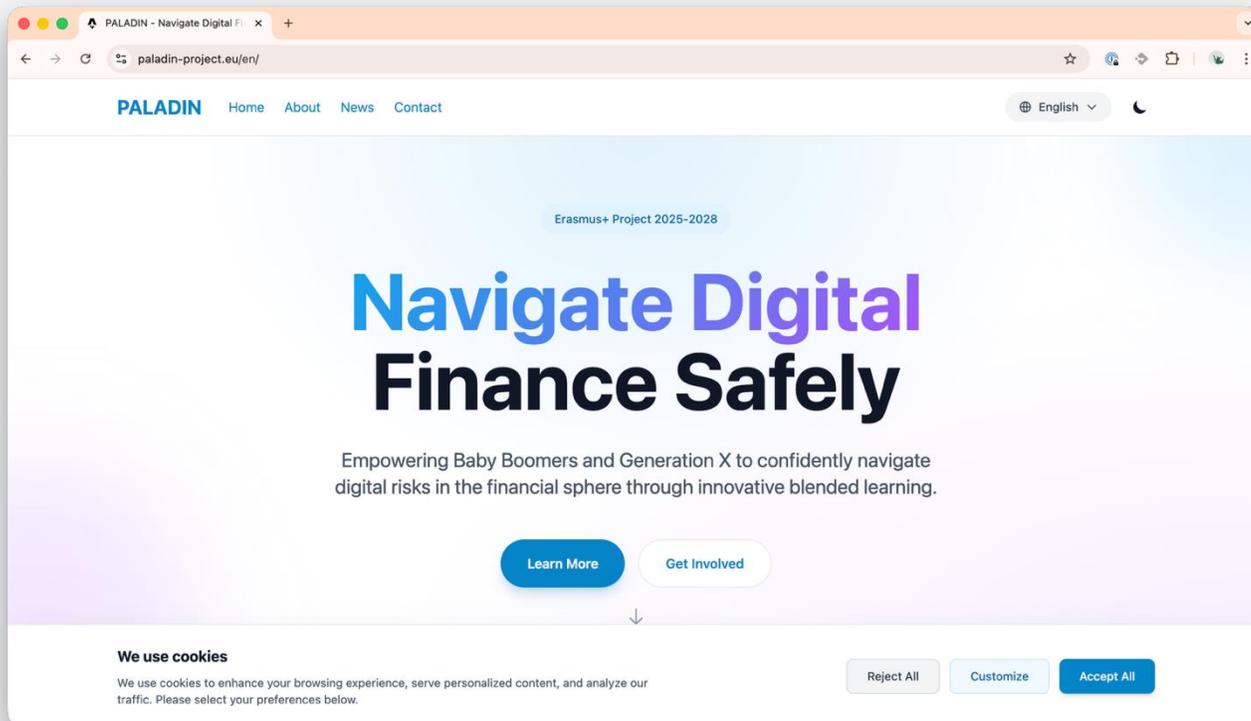
Evaluation Project Meeting

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We wish you a pleasant journey home and look forward to the next meeting!

— Karl-Heinz, Tim and Philipp

Thank You!

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