

The background is a blurred image of a financial market display. It features various stock indices and their values in different colors (green for up, red for down). A prominent line chart with multiple data series is visible in the center. The text is overlaid on this background.

PAOLA LIBERACE

Educare al welfare ai tempi della digitalizzazione

ROMA, 29 OTTOBRE 2020

#OTTOBREEDUFIN



Nativi digitali?

INTERFACCIA, NON SISTEMA

Nativi sì, digitali forse

- ▶ Secondo i dati EUROSTAT, l'Italia è al **quartultimo posto in Europa per competenze digitali di base dei giovani**
- ▶ La misurazione è basata sullo standard europeo **DigComp**, che codifica le abilità in quattro aree:
 - ▶ **Informazione**
 - ▶ **Comunicazione**
 - ▶ **Problem solving**
 - ▶ **Software**

Share of young people with basic or above basic digital skills, 2019

(% of individuals aged 16 to 24)



* Data with low reliability

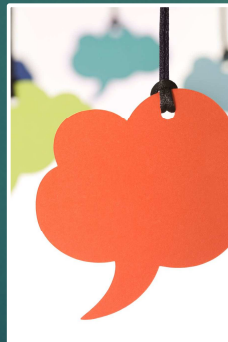
Digitale come Touchpoint



Formazione come «educational journey»: progettare i «**punti di contatto**»



I touchpoint **digitali** sono ormai perfettamente integrati nella Customer Experience



I nodi delle reti sociali sono cruciali per lo scambio di **informazioni, dati e sensazioni**

Quale linguaggio?



Scarsa attitudine
mnemonica



Nessuna disponibilità
a ricerca impegnativa



Rapidissima perdita di
attenzione



NO lettura

Quale approccio?

How Do Millennials Approach Personal Finances?

Eight Trends



Millennials...

1. Have inadequate financial knowledge

When tested on financial concepts, only 24% demonstrated basic financial knowledge.

2. Aren't happy with their current financial situation

When ranking satisfaction on a scale of 1-10, 34% were very unsatisfied.

3. Worry about student loans

When asked about their ability to repay their student loan debt, more than 54% of Millennials expressed concern.

4. Debt crosses economic and educational lines

Among college-educated Millennials, a staggering 81% have at least one long-term debt.

5. Are financially fragile

Nearly 30% of Millennials are overdrawing on their checking accounts.

6. Are heavy users of Alternative Financial Services (AFS)

In the past five years, 42% of Millennials used an AFS product, such as payday loans, pawnshops, auto title loans, tax refund advances, and rent-to-own products.

7. Sacrifice retirement accounts

More than 20% of Millennials with retirement accounts took loans or hardship withdrawals in the past year.

8. Don't seek professional financial help

Even with inadequate knowledge, only 27% of Millennials are seeking professional financial advice on saving and investment.

Fonte:
George Washington
Global
Financial
Literacy
Excellence
Center
(GFLEC) &
PWC,
**Millennials &
Financial
Literacy—
The Struggle
with Personal
Finance,**
www.pwc.com/us/millennialsfinlit

Passioni e relazioni

- ▶ *Non basta l'ascolto...*
- ▶ ...occorre **coinvolgimento**



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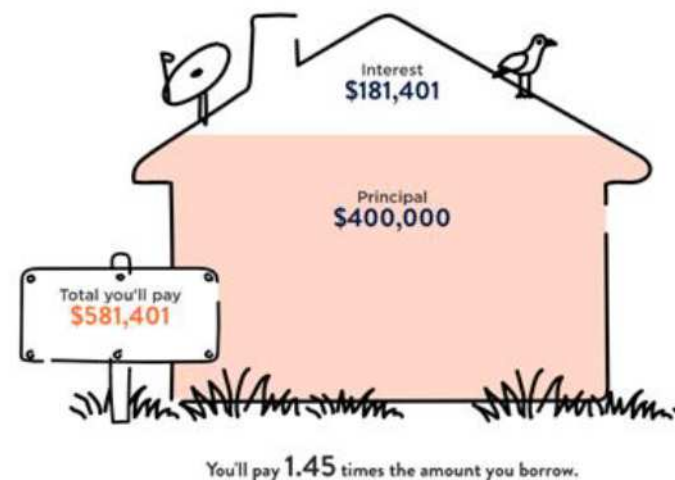
Quali contenuti?

Raccomandazioni OCSE per l'educazione finanziaria:

Informazione
sintetica e
semplice da
comprendere

Fare leva sulle
tecniche di
«**salienza**» e di
«**ancoraggio**»

Personalizzare
il più possibile i
programmi





Quali strumenti?



Quali strumenti?

GAMIFICATION



Quali strumenti?

Bitesize



QUALI STRUMENTI?

Anywhere, anytime



Educare al welfare ai tempi della digitalizzazione

Grazie

Paola Liberace