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Training the US Older Workforce for the Impact of Generative AI on Financial Services: A Policy Guide

Satyadhar Joshi[1]

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Résumé

This paper presents a review and propose framework for training older financial services employees (age 45+) in Generative AI applications. As banks rapidly adopt AI tools, our research identifies specific barriers facing older workers including technological anxiety, interface complexity, and knowledge retention challenges. We conclude that older workers require approximately 30-40% more training time than younger colleagues but achieve comparable proficiency with appropriate support. Key success factors include: (1) peer mentoring systems pairing tech-savvy junior employees with senior staff, (2) simplified interfaces removing unnecessary technical options, and (3) job-specific practice scenarios rather than abstract exercises. This paper further explores the critical need for training older adults in Generative AI (GenAI). While GenAI offers transformative potential across various sectors, ensuring equitable access and its adoption requires addressing the specific challenges faced by older populations. These challenges include digital literacy gaps, concerns about data privacy and security, and the need for user-friendly interfaces especially for older population who might be largely non-technical. The paper examines recent literature and key considerations for developing effective GenAI training programs for older adults, emphasizing the importance of foundational digital skills, accessible language, personalized learning, and ongoing support. Additionally, this study highlights the digital divide faced by older adults, emphasizing the need for structured AI training programs. Furthermore, it analyzes future projections of GenAI's impact, highlighting the necessity of upskilling and reskilling the workforce, including older individuals, to bridge the emerging GenAI skills gap. The paper categorizes and quantifies the types of sources used to support its claims, providing a comprehensive

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🏛 **Affiliations des auteurs**

[1]Bank of America, United States

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`WORKFORCE` `FINANCIAL SERVICES`
`TRANSFORMATIVE` `OLDER ADULTS`
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