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Strategies for Lifelong Learning Management to PromoteFinancial Literacy Among the Pre-Retirement Population in Thailand

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Abstract

This article analyzes and synthesizes concepts, theories, prior research, government policy, and current events relevant to lifelong learning management (LLM) as a means of enhancing the financial literacy of the pre-retirement population in Thailand. The study adopts a qualitative approach based on documentary analysis and content synthesis, drawing on secondary sources including relevant academic research and articles, the Bank of Thailand's financial skills survey reports, policy documents and strategic plans issued by the Ministry of Education and other government agencies, and current news reports and statistics on financial fraud.

The findings indicate that Thailand has entered the stage of a super-aged society, while a substantial proportion of its pre-retirement population still lacks adequate financial literacy, holds insufficient retirement savings, and faces escalating exposure to fraudulent investment schemes. The study proposes a strategic conceptual model for lifelong learning management tailored to this population, comprising five core strategies: (1) an integrated policy and governance strategy; (2) a curriculum and learning-management strategy grounded in andragogy; (3) a social and family network strategy for financial risk mitigation; (4) a digital technology strategy to expand access to knowledge; and (5) a systematic monitoring and evaluation strategy. Collectively, these strategies aim to strengthen the three components of financial literacy—knowledge, attitude, and behavior—thereby contributing to long-term financial security in later life for the Thai population.

The findings offer practical policy guidance for government agencies, financial institutions, and local administrative organizations in designing and implementing lifelong financial-learning initiatives that are responsive to the context and learning needs of pre-retirement adults.

Keywords: Lifelong Learning; Financial Literacy; Retirement Planning; Andragogy; Pre-Retirement Population