

## Digital Inclusion

By Tom Eyre

We talk a lot about how passionate we are at LOQBOX about Financial Inclusion. It is the backbone of our business and something we hold ourselves accountable for daily. But the other side of this, which is equally as important, is digital inclusion.

Digital inclusion is about making sure the benefits of the internet and digital technologies are available to everyone. The barriers to digital inclusion include; a lack of digital skills, confidence and motivation, and accessibility, i.e. having limited or no access to equipment and connectivity.

According to The Good Things Foundation, which is designed to conduct research into understanding motivational barriers of non-users of the internet, 3.8 million adults in the UK are wary and fearful of the internet due to bad experiences, 1.6 million people don't feel they have support to use digital solutions and 1.4 million people say it's too complicated. These figures are staggering especially in this day and age.

Even though 90% of the UK population have access to the internet, 11.3 million people lack the basic digital skills to use it effectively and almost 5 million people never go online at all.

If we look deeper into the types of people who are more likely to be digitally excluded they are often; older, on lower incomes, without work, with disabilities, with fewer educational qualifications, homeless or living in rural areas.

The internet has transformed almost every aspect of public, private and work life. It has underpinned our new economy; from changing the way we communicate to creating entire new industries.

In today's world, internet access is no longer a luxury, it's a necessity and the scale of digital exclusion in the UK has been exposed and exacerbated since the outbreak of Covid-19.

There is no quick fix or one answer to how we enhance digital inclusion, but businesses can definitely do more to prioritise digital inclusion strategies, collect data to understand how their customers behave and how they feel, invest for capability, do more to reassure and innovate for inclusion.

The Government is also working on this with their dedicated Digital Service which has developed a 9 point digital inclusion scale. It ranges from 1, those people who may have consciously decided not to use the internet and therefore never have been online and never will, to 9 who are experts where their primary income comes from online services. Basic digital skills, at point 7, is the minimum capability that people need to have in order to use the internet effectively. It allows the Government to see the types of challenges people face and how they can help them move to the position of having basic digital capabilities (and beyond).

Many of us have adapted quickly to the changing, digital economic and social environment, but let's not forget those who haven't, for whatever reason. As a society, we must continue to provide easy to use, accessible solutions to as many people as possible and help our friends and family to learn, adapt and develop to help more people to become digitally literate.