INCLUSIA: A RIGHTS-BASED FRAMEWORK FOR INCLUSIVE SERVICE DELIVERY

EUI Scientific Conference "Understanding and Addressing Digital Inequalities"

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2024 FIGURES IN BELGIUM

40% of Belgians (16-74) are digitally vulnerable

Down from 46% in 2021

Low Education: 68% are digitally vulnerable (3x higher than high education: 19%)

Young People:

- 30% have poor digital skills

- Low Education: 52% with poor skills.

- High Education: 10% with poor skills.

Income Disparity

- **Low Income (< €1,400):**

- Digital Vulnerability: 59%

- No Internet at Home: 11%

- Low Digital Skills: 35%

- **High Income: Better access and skills**

FOUR OUT OF TEN BELGIANS ARE STILL AT THE RISK OF BEING DIGITALLY EXCLUDED
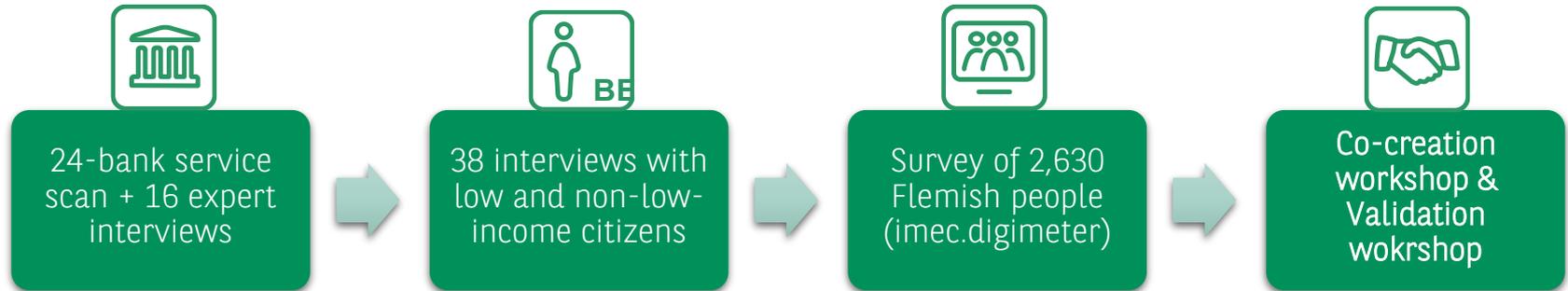
(Brotcorne & Ponnet, 2024)

FROM ACCESS TO AGENCY: THE FOUNDATIONS OF INCLUSIVE SERVICE DELIVERY

➢ **Human rights & digital participation**: frames digital inclusion as an enabler of fundamental rights, asserting that equitable digital participation is essential to uphold human dignity, equality, and social justice in a digital society.

➢ **From access to outcomes**: traces the evolution of digital inclusion theory from a focus on basic connectivity to a multidimensional, outcomes-oriented framework emphasising digital skills, meaningful use, and empowerment.

➢ **Capability approach**: complements a rights-based view by focusing on expanding individuals' abilities and agency to use digital technologies for outcomes they value.

➢ **Service design & institutional responsibility**: highlights the crucial role of inclusive service design and policy support – digital services must be inclusive-by-design (e.g. multi-channel access, accessible interfaces, user support) to accommodate diverse needs, as one-size-fits-all digitalisation can perpetuate exclusion.

CASE STUDY – BELGIAN BANKING SECTOR

This research brings together expert insights, citizen voices, behavioural data, and stakeholder collaboration to drive inclusive banking strategies.

| 24-bank service scan + 16 expert interviews | → | 38 interviews with low and non-low-income citizens | → | Survey of 2,630 Flemish people (imec.digimeter) | → | Co-creation workshop & Validation wokrshop |

USER-LEVEL INSIGHTS: CONFIDENCE AND HABITS

➢ **Many users lack digital confidence** – they worry about making mistakes or don't trust online platforms, which discourages use.

➢ Low-confidence users often avoid online services or rely on family/friends as proxies rather than self-serving digitally.

➢ Digital habits reflect comfort levels: those at ease with technology bank online routinely, while others stick to cash or in-person options due to uncertainty.

➢ Building digital skills and capabilites are key to changing habits – users need to feel safe and supported to engage regularly.

PROVIDER-LEVEL INSIGHTS: INCLUSION GAPS

Digital-first is becoming the new norm

- Many banks have embraced mobile-first and self-service models.

- These models improve speed and convenience for many clients.

- The next challenge: ensuring they are intuitive and welcoming for all clients.

Inclusion is recognised, but not yet fully embedded

- Stakeholders agree on the importance of inclusive service.

- Current inclusion measures are often responsive, not proactive.

- There is clear opportunity to integrate inclusion in design, training, and strategy.

Support and accessibility are evolving

- Digital help is growing, but personal support is still key for many users.

- Some banks are exploring hybrid solutions (e.g. in-person digital onboarding).

A CALL FOR INCLUSIVE BANKING AND BROADER PARTNERSHIPS

> **Digital Disparities Intensified**

- Matthew effect
- Exacerbated challenges
- Various vulnerable groups

> **Universal design and inclusion**

- User-centric approach
- Inclusive service delivery
- Support mechanisms

> **Synergy and partnerships for inclusion**

- Stakeholder synergy
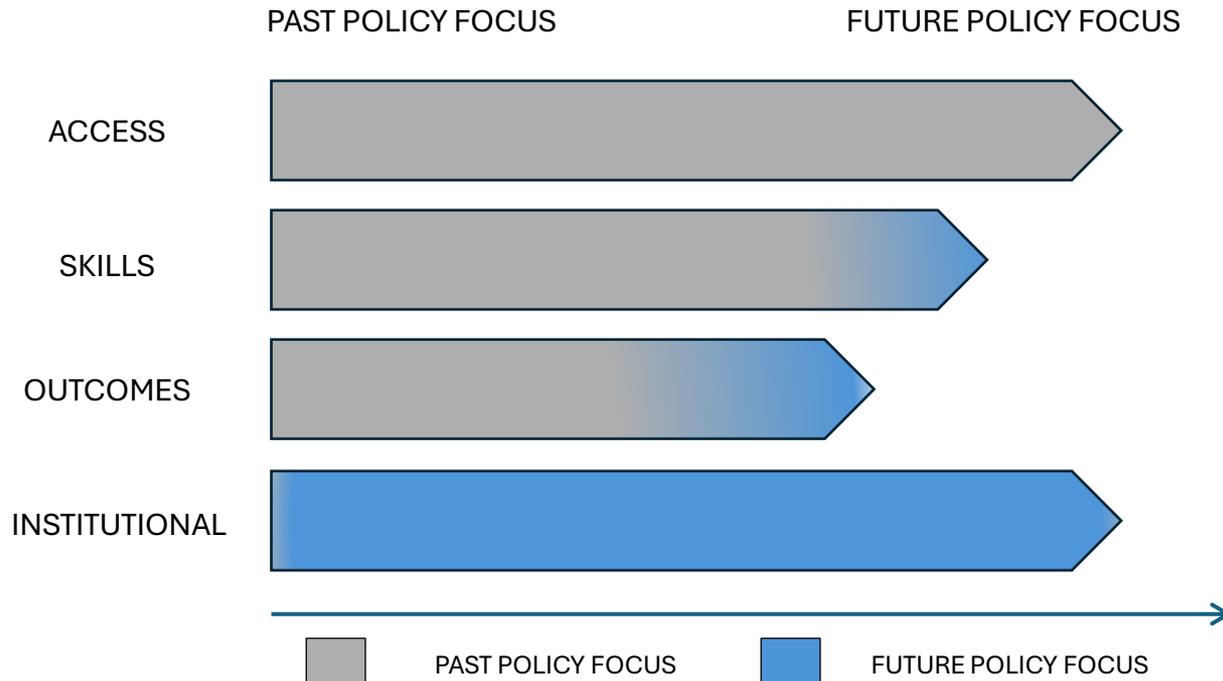- Cross-sector collaboration
- Inclusion strategies

> **Beyond banking to universal solutions**

- Standardization
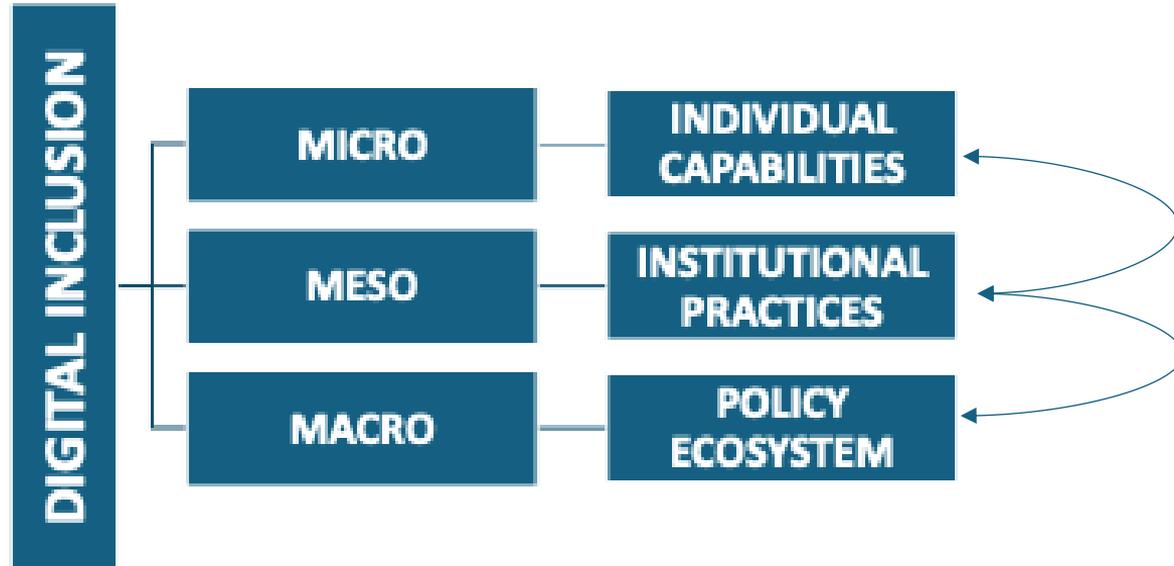- Interoperability
- Society as a whole

THE FOURTH LEVEL DIVIDE

Digital inclusion operates as a multi-level system, it is essential to address not only the three traditional levels of the digital divide but also a fourth one, the institutional digital divide .

PAST POLICY FOCUS   FUTURE POLICY FOCUS

ACCESS

SKILLS

OUTCOMES

INSTITUTIONAL

PAST POLICY FOCUS   FUTURE POLICY FOCUS

DIGITAL INCLUSION AS A MULTI-LEVEL SYSTEM: MICRO–MESO–MACRO INTERCONNECTIONS

WHAT IS INCLUSIA?

➤ **INCLUSIA is a human-rights-driven framework for inclusive digital service delivery.**

➤ It embeds inclusion, equity, and accessibility into the design, delivery, and governance of services.

➤ **INCLUSIA** is an acronym representing **8 core dimensions** of inclusive service design.

THE 8 INCLUSIA DIMENSIONS

	DIMENSION	CORE AIM
I	Inclusive access	Ensure all users can physically and digitally reach services through multichannel, non-discriminatory entry points.
N	Navigable design	Guarantee that services are simple, intuitive, and user-friendly, particularly for digitally less experienced users.
C	Clear communication	Use plain language, visual aids, and multilingual options to minimize cognitive and linguistic barriers.
L	Linguistic fairness	Offer equitable service availability across major and minority languages, respecting users' linguistic rights.
U	Usability for all abilities	Build accessibility into platforms and services by design, supporting people with varying digital capacities.
S	Support for empowerment	Provide personalized support mechanisms, training programs, and community partnerships to foster digital literacy and capabilities.
I	Institutional responsibility	Recognise the duty of public and private service providers to actively uphold digital rights, monitor service equity, and ensure their infrastructures promote inclusion.
A	Accountability for equity	Establish monitoring, feedback, and adaptation mechanisms to ensure continuous progress toward closing digital and social gaps.
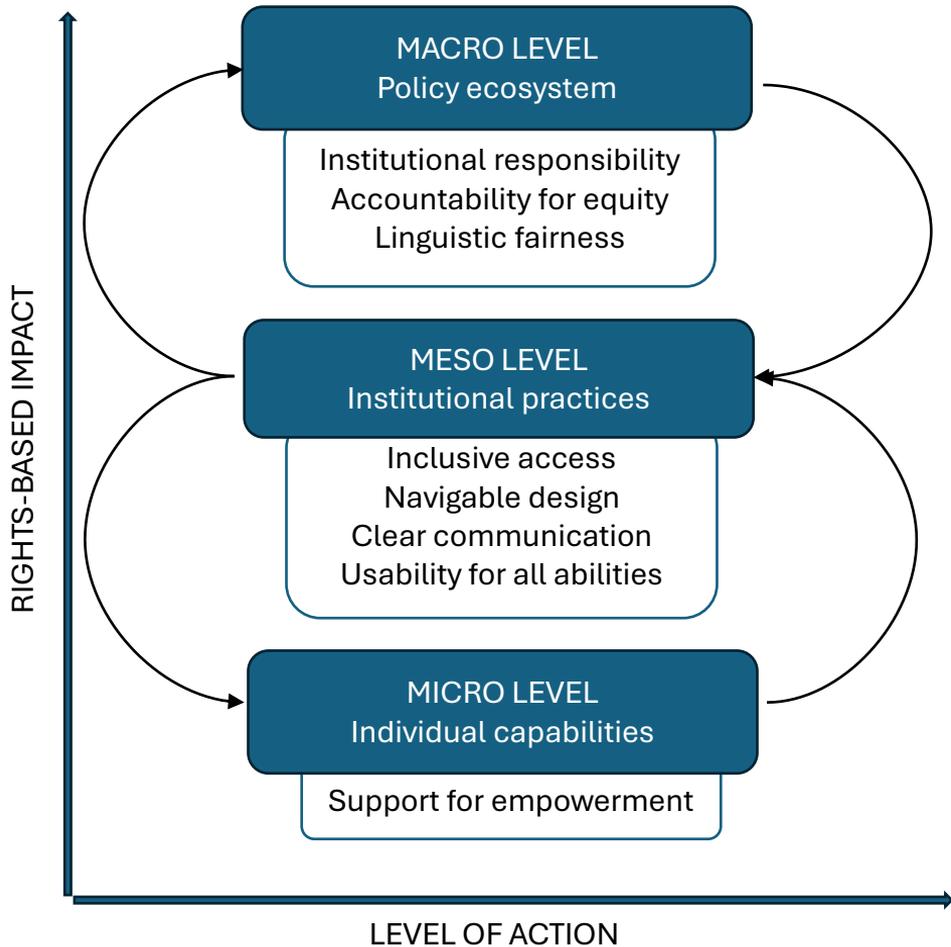
➢ **Digital inclusion is a shared responsibility and an enabler of fundamental rights in the digital era.** It must be treated as a core obligation by all institutions.

➢ **INCLUSIA offers a roadmap** for designing and delivering services that *leave no one behind.*

➢ Lasting change requires collaboration: users, service providers, and policymakers need to work together to close digital gaps at every level.

➢ **Digital inclusion** creates a **virtuous circle**: inclusive services empower more people, who can then, in turn, contribute economically and socially, which fuels further innovation and development. Digital exclusion, on the other hand, breeds disenfranchisement and division – **a vicious circle** – which can stifle progress and even lead to instability.

THANK YOU

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