Empowering Digital Choice

A study exploring how to support citizens in the digital age, meaning no one is left behind

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Introduction

UK businesses and consumers have experienced unprecedented change in recent years. Our economy and society has continued to adapt to the benefits that digital technology brings – opening up new and exciting possibilities across all aspects of our lives. With this comes, for many, an increased motivation to access the benefits technology brings. However, a small proportion of our population are still not active in digital life and find such participation challenging or undesirable.

Our aim at Barclays is to offer an accessible, empathetic and inclusive service for all our customers, including those who may have complex needs or struggle to access banking services digitally. We have been working hard at this for years. We commissioned this new report from Truth to put a spotlight on the complex nature of what remains to be done on digital inclusion, providing valuable insight to inform best practice.

Beyond individual action, we need to act collectively to break down this challenge, to ensure everyone who wants to access the benefits of online services, can. The breadth and depth of the task is undeniable; even amongst those who are now actively digital, there is a wide range of confidence and capability. This is why we need to take a collective approach – across firms in different sectors, consumer advocates, Government and regulators - to tackle the problem holistically.

We look forward to playing our part, alongside our partners, to continue to help customers make informed choices on whether digital is right for them and, for those who decide it is, to help them on their journey.

Matt Hammerstein

Chief Executive Officer, Barclays UK

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Everyone should have the right to make an informed choice to be as digital as they want to be, to be empowered to make digital choices based on what would bring them the best possible quality of life personally, and to be supported in getting there.

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Content

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Chapter 1
Summary

We were delighted to be asked to collaborate with the team at Barclays on this important study. Our project work has included a thorough review of the extensive existing knowledge about digital exclusion and inclusion in the UK. Our focus has been to build on existing knowns in order to uncover new ways of tackling the challenges faced in this space.

Leading on from our review, we have conducted immersive ethnographic research with a wide range of digitally excluded citizens in order to explore the issues at hand and work with impacted citizens to find new ways of supporting them in the digital age.

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Key Insights

1. Digital exclusion (either partial or total) means feeling 'left behind' by modern life. Those who do not participate fully in digital life increasingly find it hard to access services and function fully in the modern world. The issue is pressing and urgent, as the pace of technological change and the cost-of-living crisis mean the digital divide is deepening.

2. Progress has been made in providing digital access since the pandemic, and most UK citizens have some experience of digital life. However, there are still some who remain fully digitally excluded, who remain a pressing priority.

   In addition, as society has become increasingly digitalized and targeted initiatives have supported more and more in getting citizens online, we now need to be thinking about those who have only partial engagement or usage, and are therefore restricted in terms of their digital, and life, engagement – the 'digitally underpowered'.

3. Age, income level and disability are the most significant demographic factors in creating either total or partial exclusion. Other factors such as housing circumstance, educational level and geography also play a role.

4. Amongst partial, or restricted users, we see different types of users according to the sorts of task they undertake (e.g. many are comfortable with more passive activities such as browsing and communication but draw the line at transacting or undertaking more complex tasks).

5. There is an emergent group of younger citizens who are smartphone only users and therefore restrict the types of task they undertake. Finally, we see some who are taking deliberate steps to reduce or halt their digital engagement and as such are self-selecting digital exclusion.

6. The very real impact of being either fully or partially excluded in terms of life participation, comes through powerfully in our research. Many of our participants are socially disadvantaged in other ways and are highly aware that their inability to engage in digital life means they are further excluded from society. Many want to do more, but they do not know where to start and are held back by practical and emotional impediments to getting involved.

7. Different types of digitally excluded citizens (e.g. those who are older, or those with an impairment) have different barriers as well as potential motivators to digital engagement. There are also some common elements which sit across cohorts. It can also be useful to think about digital relationship type (active use vs passive only), particularly with regards to understanding ways in which passive users can be encouraged and supported in increasing their usage, and indeed, in accepting that for some, passive use will be enough for their needs.

8. **Consumers call for a co-ordinated and proactive approach to inclusion, which speaks to their very real support needs to get online.**

9. Our research has identified five key barriers to digital inclusion that are highly interlinked.

Affordability: The internet, and device costs, are still an issue especially for citizens with lower income.

Capability: Lack of skills and knowledge holds many back. Impacted citizens are unaware of initiatives that could support them in this regard, and do not proactively seek help for themselves.

Confidence: Skill and knowledge levels create confidence and comfort deficits. The excluded or partially excluded often have poor early experiences of digital life which can create further barriers.

Trust: The digitally excluded have a latent mistrust of the internet, and do not trust themselves to use the internet safely and effectively. This is partially about safety concerns but also stems from perceptions of the harmful nature of digital life more generally and a hyper awareness of their own lack of skill.

Motivation: Without personal reasons to engage, and without seeing a benefit to their own lives, the digitally excluded do not want to take the risk of doing more online. Our research has shown some common areas which could provide motivation (across the 'types' of excluded, as well as some important potential triggers for each type).

10. Our research has provided clear feedback on the differing degrees to which these five factors influence choices and behaviours for our different excluded types, as well as strong indications of what motivating factors could be. But it is equally important to think in terms of individuals and consider how we can support citizens according to their own life needs, being mindful that needs and motivations will change throughout people's lives. One size does not fit all.

11. Banks are seen as having both a responsibility and an authoritative platform to tackle the challenge of inclusion and are viewed as being in a strong position to lead, due to their associations with trust and safety. Whilst online banking is divisive amongst the excluded, for those restricted users who are doing a degree of banking online, the positives of oversight, convenience and control are clear. This shows us that banking can provide a route in to trust and comfort with digital, provided the very real perceptual challenges around safety can be countered.

12. **There is a clear role for government, alongside co-ordinated effort between industry (device, broadband providers) as well as impacted sectors (health, education, financial). Financial services are increasingly difficult for the excluded to access – meaning there is a need for this sector to engage with this challenge. As an authoritative and trusted national brand with influence, citizens feel Barclays could have an important role to play in shifting the dial.**

Key Recommendations

From our research, it is evident that much is already being done on this important topic of digital inclusion, but, to better support the needs of digitally excluded audiences and to drive greater impact there is a need for a proactive, coordinated response at a national level.

We've uncovered three key actions to drive change and shift the dial:

• **Access:** supporting the remaining minority who are excluded through no fault of their own (e.g. those with affordability issues, or impairments) to gain device and broadband access in the home to create a level playing field for all.

• **Education:** helping citizens to understand the benefits of digital life and providing widespread consistent support for skill acquisition for both total non-users, or restricted users of the internet.

• **Ongoing/personalised support:** ensuring we meet people at their point of need and provide opportunities for them to engage at their level and in a way which provides maximum benefit to their lives. Interventions must be ongoing, to support a virtuous circle of familiarity, comfort and confidence. An individual's first digital steps need to be seen as the start of a journey or relationship, to be nurtured over time. Interventions in the early stages support skill consolidation, avoid poor experiences, reduce fear and increase confidence.

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Chapter 2
The state of the nation

Digital exclusion disenfranchises significant portions of the UK population, and has ramifications for societal progress, economic growth and, importantly, the lives and lifestyles of those who are impacted. Whilst life in lockdown encouraged greater engagement for some, it also highlighted the risks to personal and societal health of remaining offline. As services increasingly move online, there is a very real danger that a significant minority will be excluded from participating fully in society.

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Defining the challenge

There is no single all-encompassing definition of digital exclusion, making it difficult to frame the challenge and to work in a cohesive, joined up way to tackle its causes.

Definitions historically have focussed on those who are fully excluded from digital life, and there is still a significant minority who remain fully excluded due to access and affordability issues (**6.3%** of adults, some 3.36 million citizens have never used the internet).[1] These quite rightly have been the predominant focus for the many successful interventions and initiatives over recent years.

However, as inroads have been made, the digital world has advanced too and become more embedded in modern lives and this definition of exclusion has become unsatisfactory to measure the scale of the problem. As digital behaviour has become more ingrained (just 500,000 adults in the UK are completely without internet access) and almost all citizens own a smartphone **(87%)**[2], the vast majority of UK citizens have had some degree of interaction with the internet. But it is clear that a significant proportion are not fully included in digital life in real terms, either because they are proxy users, using the internet[2] for discrete (restricted) tasks, or simply not doing as much as they could.

Importantly, we are starting to see digital exclusion in terms of its broader impact on lifestyle, i.e. where an inability to access digital technologies impairs ability to participate in society fully. Ultimately classifications based on skill only neglect to reflect the nuanced reasons behind exclusion (including emotional barriers). As such, those with some internet use, proxy users, those with part usage or who only use the internet for some (restricted) tasks could also be considered digitally excluded, as could (potentially) those who simply do not use the internet as much as they would like.

Those who are partially excluded (i.e. using the internet to some extent), are, by emergent definitions digitally excluded if they are unable to fully take part in society or gain the benefits of the digital (financial and social) dividend. But generally, it should be the extent to which digital underuse creates negative outcomes which should define the extent of exclusion. A surprisingly high number of individuals feel they are not maximising their digital lives, with **13%** of UK adults feeling a lack of confidence online[4]. Many individuals conduct minimal or infrequent online tasks, and over a quarter of UK adults would fit into this group according to the recent House of Lords report[5].

We need to understand and tackle the fact that there are significant numbers of consumers who are technically digitally included but, are in reality using the internet or ICT for very discrete tasks or sporadically.

1. Internet Users Report, ONS, 2021
2. Digital Consumer Trends 2023, Deloitte, 2023
3. Internet Users Report, ONS, 2021
4. Essential Digital Skills 2022, IPSOS for Lloyds Banking Group, November 2022
5. Ofcom and ONS as reported in CDC report 'Digital Exclusion', June 2023

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Who are the 'digitally excluded'?

Studies have shown that digital exclusion (either full or partial) correlates strongly with social and economic exclusion, with several interrelated factors coming into play. Being of lower income and/or financially vulnerable is the leading characteristic, but this is closely intertwined with a number of impactful characteristics and is not the full picture.

The key factors pre-disposing someone to being digitally excluded (i.e. non-users of the internet) are:

• Older people (75+ years)
• Those in digitally excluded households
• Those who are not in work
• Those who live alone
• Those with a physical or mental impairment

Restricted usage is a form of exclusion

Almost half of those without internet access themselves use other users' devices and infrastructure to access digital services[6]. For these individuals, motivation is high, but skills and affordability are low. They know the benefits of using the internet for specific tasks, and whilst digital life might not be as fully intertwined with their physical life, they have some knowledge of the benefits of digital life, and actively take steps to use the internet when needed.

This is evidenced by the range of tasks that proxy users undertake. It is notable that retail features heavily and we hypothesise that this supports the notion of exclusion of proxy users being driven by affordability, and their partial inclusion being driven by the ability to benefit from better prices by buying online. In turn, this also suggests an area of potential

motivation for others. However, ironically, studies also suggest that the ability to be able to use someone else's infrastructure may decrease individual desire to get online themselves i.e. 22% of those who are not online say the reason why is because they can use someone else's device/internet[7].

One recent development has been the increasing number of those who only access the internet by smartphone. Most smartphone-only users say they don't feel disadvantaged because of this, but interestingly, those who are financially vulnerable are more likely to see this as a disadvantage[8].

This means there is a small but significant number of people who would prefer greater digital access but simply cannot afford another type of device than a phone.

6. Ofcom Adults' Media Literacy Tracker, 2021
7. Adults' Media Use and Attitudes report 2022, Ofcom, March 2023
8. Consumer Digital Index, Lloyds Banking Group, 2022

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Of particular interest are the number of younger consumers who are restricted by being smart-phone dependent, and data suggests generally smart-phone only users can in some instances have restricted or narrow use in terms of what they use their phones for. We might have assumed 10 years ago that upcoming generations would solve the problem of digital exclusion for us as those raised in the digital world would be natural adopters, but reasons for exclusion are broad and complex and we can no longer assume this will be the case.

We need to be mindful that digital engagement is not a permanent state, individuals move upwards and downwards and there is a fluidity to engagement. The pace of change of technology runs the risk of forcing some out of inclusion. Without maintaining skills, some additional users will be left behind, and we hypothesise that narrow users are particularly at risk. Significant numbers could be impacted, as according to recent data, 29% of the UK would qualify as narrow users[9]. Because of the rate of change of technology, it does not follow that someone who is digitally included now will be so going forward into the future.

Skills need to be evolved for an individual to be fully included going forward and to avoid the risk of dropping out. This is a challenge as technology (and potential uses) become more complex, especially where individuals do not have initial knowledge. As skills requirements become more and more complex, those with less knowledge and capability are likely to find it even harder to take the first steps towards engaging in online life. This is a worry for younger individuals too, who fear for their ability to keep up and/or have the digital skills to participate in the future workforce[10].

We are also increasingly seeing those who classify as digitally excluded or digitally under-empowered stating that it is their choice[11] to be so. A recent study revealed 86% of those who are offline state it is their personal choice. To some extent this can be down to post-rationalisation and a desire to avoid victimhood. It is human nature that some would prefer to claim to be excluded by choice, whereas in reality, the reasons are more complex. However, the current economic climate means that affordability is no longer just impacting those of low income, and weighing up responsibilities and making financial compromises is part and parcel of the lives of many.

9. Adults' Media Use and Attitudes report 2022, Ofcom, March 2023
10. Understanding the UK's Digital Skills and Access Gap
11. UK Consumer Digital Index 2022, Lloyds Banking Group, 2022

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We are approaching crisis point

Recent data reveals citizens who were previously digitally included are dropping out of inclusion due to affordability concerns: more than a third of UK consumers say that the rise in the cost of living has impacted their ability to go online[12]. More and more consumers who have previously benefitted from elements of digital life are scaling back behaviours (for instance by using only a smartphone and no longer paying for home broadband services). Others are scaling back on what they consider to be 'non-essential' digital activities such as streaming services and social media use and therefore not benefitting from cultural and social benefits.

These types of reduced engagement seem to impact younger consumers in particular, a worrying trend given their previous status as digital natives. This is a vicious circle as the cost-of-living crisis exacerbates and perpetuates exclusion. Those struggling to manage their finances or feeling the pinch are unable to go online to access support, grants and other help available, deepening both financial and digital disenfranchisement.

Lastly, the issue is urgent because the divide between the included and excluded is deepening. There is a risk of a vicious circle whereby those online are increasingly the only ones who can access information, support and broader elements of UK life, and as the number of excluded decrease , the ability to meet their needs and deliver services offline will diminish further.

It's time to act...

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Chapter 3
The world of the digitally excluded

Digital exclusion means feeling 'left behind' by modern life. Those who are excluded know they are missing out in broader terms, particularly in terms of life participation as they feel society is now geared towards those who have full digital capability. There are latent feelings of exclusion more generally and, to the digitally excluded, not partaking in society online creates a sense of exclusion from society in wider terms. Often, the digitally excluded feel or call themselves 'old fashioned' and tell us that they are a target for mockery or pity by the rest of society or even their own families. Whilst these feelings are strongest for total non-users, many restricted users share the same frustrations and worries.

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Not being able to use the internet means I live in a bit of a bubble. I know I have been left behind. I look back and wonder why I never started. I do know my life would be easier if I could do some basic things, it just never really happened for me, and now it's too late.

David T, 76 years old, total non-user

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The digitally excluded are diverse

Our research confirms that some demographics are more likely to be excluded than others. Amongst our mix of total non-users and (very) restricted users, age, income level and disability are the most significant factors in holding consumers back. Our research has also shown that the factors are interlinked, and many excluded individuals fit more than one of the criteria – where more criteria are met, the more likely it is that an individual will be impacted.

Some in our sample have their exclusion compounded by poor infrastructure due to living in a rural area and equally we see that those living alone are much more likely to be disenfranchised. In our sample we also see that younger consumers living with digitally disengaged parents may have highly restricted usage or total non-use.

Older consumers in our sample are more likely to be totally (or very nearly totally) excluded whereas those with lower income are rarely totally excluded but may need to highly restrict due to not being able to afford internet at home. A couple of our participants report being partially digitally engaged by their employer, or through the process of looking for work. Conversely, some older participants actively retired as 'things became more digital'. Others have lapsed once leaving employment.

However, outside of these demographics, we also see some who are actively reducing engagement, or simply falling out due to 'not keeping up', including several under the age of 30 years old, who do not meet 'conventional' exclusion criteria.

Practical factors play a key role

Many in our sample have a practical reason for not fully adopting digital life. Some of the challenges relating to access include logistical barriers such as living in rented accommodation, or in a shared household without internet. Several of our younger participants fall into this latter bracket – without internet in the home, they are limited to either smartphone-only use, community internet or proxy use, all of which restrict the tasks they are able to undertake, preferring not to undertake activities that necessitate greater privacy, or which carry a

perceived financial 'risk'. Those with poor or non-existent internet in the home feel discouraged from investing in devices, meaning those on lower incomes or living in an area with poor 4/5G connectivity are less likely to have a device which could support them online.

Whilst the rational barriers to access are undeniable for a very small minority, our study has shown that in many cases, digital engagement is prevented by strong emotional barriers to digital life.

There are powerful emotional barriers

The digitally excluded have a strong latent fear and mistrust around digital experiences. Their underlying reservations are around:

Fear of the unknown: Having little knowledge means most expect far worse than the reality.

Fear of making a mistake: Their own low skill base means they lack trust in their ability to navigate digital life safely and competently – they feel highly vulnerable to bad experiences because of their own.

Worries about being harmed: High awareness of scams and fraud, plus the impact on 'today's youth' is another concern.

The unpredictable nature of the internet: There is a latent fear of things going wrong, and a sense that a 'Pandora's box' can be opened around every corner – you just don't know what is next.

The sense that there is always an agenda: The digitally excluded see the internet as a force for bad, driven by commercial objectives and agendas.

Proactively chasing and manipulating users: Many feel the internet seeks to manipulate users to spend more via nudges, harvesting of data and secret profiling.

Impressed/daunted   Confused   Like it's evil/not to be trusted

Like I can do things more easily

Always on   Mixed emotions

Worried

Free   Watched   Frustrated

Explanation:
As part of this study, we asked participants to select an image which summed up their attitude towards digital life. The results show the strong hidden emotions that sit behind their exclusion.

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A loss of choice and control is a very real fear, leading to frustration and even anger.

For most, it feels as if the internet has a mind of its own and is a hostile land with no rules or boundaries, a place where users lose control. A lack of skill reinforces the expectation that 'things go wrong' with ICT all too frequently, compounded by user error, and increasing the risk of bad outcomes.

This fear of loss of control is also reflected in reasons why consumers do not execute certain tasks online:

Retail: For retail experiences, an inability to see and feel products, worries over being 'tricked' (by poor product quality or unfavourable use by dates), and a perception that it is easier to spot bargains when you can see products physically mean digital alternatives have less perceived value than face to face options. It should be noted that the digitally excluded are very unaware of cost savings available, or that the internet could support better ability to compare products.

Communication: In terms of connecting with others, an inability to 'switch off' and prevent a deluge of incoming messages means that the experience could feel invasive compared, for instance, with the 'structure' of using a landline and answering machine. This is exacerbated by an expectation of unsolicited messages and 'spam'.

Financial Services: Focussing on financial services, this perceived loss of control leads to worries about scams and fraud and about making a

disastrous mistake and worries about losing control of their own spending. Again, the specific benefits of being able potentially to budget better or save more are unknown. When it comes to entertainment usage, there is a perception of *too much* choice and questionable quality. A worry about escalating costs for entertainment usage forms a barrier, in particular for older and low-income consumers.

Admin: Finally, when it comes to administrative tasks such as paying bills, participants feel there is a risk of letting bills spiral out of control, or missing an important communication and 'getting in trouble', especially as websites/apps are seen as particularly complex ways to access 'important' services (e.g. applying for a passport or benefits applications). Again, most are unaware of potential benefits in this regard, such as increased oversight and automation.

This perceived loss of choice is played out in the ethnographic findings, with participants feeling they're being 'turned away' or excluded from experiences, from restaurants to carparks or even banking as a result of a lack of confidence/ motivation to engage with digital.
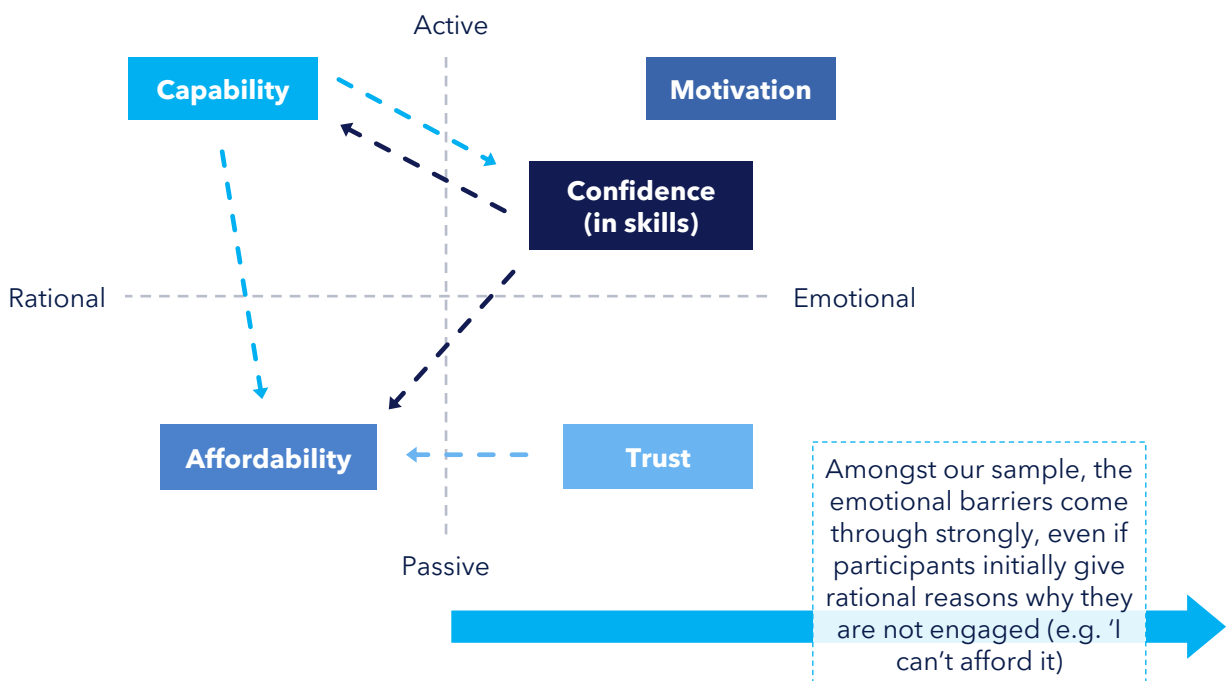
" "

Sometimes I feel I am being held to ransom. If I want to do something I would prefer to have a choice about how I access that product/service.
David M, 67, restricted user

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What are the barriers to engagement?

Five key barriers to digital engagement are illustrated by the ethnographic data as well as discussions around the topic. They are as follows:

1. *Capability:* lack of skill and ability to operate online/with ICT is often cited as the main reason why people feel they cannot get online.

2. But actually, this is more about *Confidence:* i.e. worries about not being competent, feeling ill-equipped with the pace of change and not even feeling confident enough to get onto the skills ladder.

3. However, *Motivation* to either acquire skill or even dip a toe in digital life is the most potent barrier: many show some awareness of the broader benefits of digital but do not have deeper knowledge or understand how these would apply to them.

4. *Trust* holds many people back, due to safety concerns, e.g. having identity stolen, misuse of data, worries about fraud or simply being watched all the time.

5. And linked to all of these, *Affordability*: whilst price is a barrier for those of lower income, across the board there is a lack of perceived value to them personally (and a minimal sense of value exchange).

Amongst our sample, the emotional barriers come through strongly, even if participants initially give rational reasons why they are not engaged (e.g. 'I can't afford it)

1. Capability

Most of our sample have little technological knowledge or skills and this acts as barriers that perpetuate digital exclusion. A key challenge is that those who are at the more severe end of the digitally excluded spectrum do not know what they are missing, but also don't know the steps needed, or skills needed to even go about researching ICT, meaning there can be an assumption that more knowledge is required than is necessary to get started. As such, they often imagine a much higher skill set is required than is the case.

In addition, many of those who have some skills are even more nervous of making a mistake, and anecdotally, many in our restricted sample have been burned by bad experiences early on (such as having abandoned a tricky task, having had struggles with invasive emails or having been plagued by nudges and notifications from apps). Often, the language around digital life feels alien, and this reinforces a sense of 'not being for me'. Lastly, a lack of knowledge self-perpetuates and those who are most excluded feel most 'stuck'. Without foundation skills to build on, they assume they are too far behind to get on the ladder.

There is almost no knowledge about where to turn to increase skill level, across the board. A very small minority are aware of help available in libraries or at job centres and there is some awareness of online tutorials – the latter are out of scope for those who are not yet online and can in themselves feel daunting.

A plethora of potential information about ICT and digital inclusion and no singular voice means a sense of overwhelm and a lack of an authoritative voice means they do not know who to trust for advice. Any sources of help that they do know about tend to be commercial (such as sector- or industry-led initiatives), and there is a perception that an agenda is underpinning the help, reinforcing the mistrust and fear of being scammed or coerced that many feel about the internet generally. However, use tends to be sporadic without skills consolidation. Those who are particularly socially isolated feel especially lost in terms of how to go about getting help. This is particularly evident amongst younger non-users, who feel that society assumes they are 'born' with skills.

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I wish I could use things in a more sophisticated way and knew how to solve problems when things don't work. What's holding me back is Lack of knowledge about the potential uses of the web and digital applications. And I have no children to keep me up to date.
Colleen, 67, restricted user

There is just this assumption that it's only older people, and that if you are under 25 then you must know what you are doing. Where does someone my age go for help in getting skilled?
Layla, 19, total non-user

I wouldn't know how on earth to start, who to even ask about getting online.
Carol, 77, total non-user

2. Confidence

Confidence requirements are multi-faceted, and all in our sample, regardless of skill level, have confidence deficits. There are many layers of confidence required to start one's journey to inclusion: confidence in the internet ('Will it go wrong? Will it harm me?') and confidence in oneself ('Will I be capable? Will I make a mistake?'). Fears and anxieties reduce confidence psychologically. There is also an assumption that you need to know 'how it works' to feel confident and that users need to have a working knowledge of how the mysteries of the technology behind the internet works in order to feel confident using it. Safety concerns and trust issues mean they are not able to simply 'plug and play', and they feel it is necessary to know what is sitting behind the magic!

Our research indicates that skill level does not always correlate with confidence level. Some of our restricted users have fluent usage in some areas (e.g. communication or retail), yet they show the same low confidence levels overall to those who are doing nothing, suggesting that for these, confidence correlates to comfort rather than actual skill level. This showcases the importance of intervention for restricted users, as well as total non-users. Importantly, participants perceive that most ways of increasing confidence and capability are not personalised to the individual's device, set up (infrastructure) or to their skill level.

3. Motivation

Without personal reasons to engage, the internet stays distant for most.

Amongst our sample, when prompted, many can see theoretical gains to adopting digital life, but most are unaware of the full picture of potential benefits and feel they do not apply personally. The high level of perceived risk (to relationships, to society, to one's finances or wellbeing) means that this is a step too far for many. As such, the effort to learn the skills and gain the comfort level required simply feel too much. Amongst the older cohort in particular, a belief that the internet is for younger citizens further reduces the sense of personal relevance.

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The issue is, doing something you don't understand for the first time is hard, and if you get it wrong, then you are knocked back.
Rob, 41, restricted user

I don't trust the internet, but equally I don't trust myself. I fear the invasion of my privacy, but I also worry it would be a slippery slope.
Tiann, 23, total non-user

4. Trust

Trust is the defining characteristic which sets personal boundaries, and a lack of trust blocks engagement. Our participants have rigid points at which they 'draw the line' based on personal comfort level. For total non-users, this line is drawn before any type of engagement at all.

A lack of trust is the main thing holding restricted users back from doing more and many in this cohort are comfortable with non-transactional usage but draw the line at banking and/or retail, or anything relating to money because of concerns about safety. Worries about fraud and scams seen especially amongst older citizens. The excluded also have worries about profiling, being watched and a lack of privacy, especially amongst younger citizens. Horror stories in the media reinforce the view that the internet is not to be trusted.

Contributing to this trust deficit is the lack of singular responsible authority for the internet. The digital world feels lawless and unregulated as evidenced by unsolicited or invasive elements (nudges, notifications or the aggressive push to get everyone online all point to something which can't be trusted). Sitting behind this is a deeper psychological fear of the unknown - it's impossible to trust something you don't understand or know much about.

5. Affordability

Actual affordability, and perceived value, is a clear issue for many in our sample. For those of lower income the challenges are real. Total non-users are unaware of what the actual costs are of broadband in the home, and many assume they are extremely high. Escalating living costs (fuel, food, other household bills) exacerbate cost concerns. Devices tend to be seen as an (unnecessary) luxury by many, particularly during a cost-of-living crisis. Most are unaware of affordable options or initiatives offering discounted or free kit. In addition, once prompted, there is a perception that second hand kit is likely to be unreliable, and hard to tailor to one's needs. Lastly, worries about equipment becoming obsolete, and technology moving on quickly, and reinforces the sense that investing in one's own inclusion could be a waste of money.

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Because I am financially struggling, I have had to go for the cheapest package, it doesn't work so I am restricted to using the computers at uni and I feel I can only use them for some things.
Jodie, 23, mixed/lapsed

They keep raising prices for internet and devices until it's beyond the reach, even watching a football game can cost £400!.
Miran, 20, smartphone only

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Digital life does not feel motivating

Many participants criticize those deeply immersed in the digital world, viewing them as disconnected from real life, overly attached to phones, and neglectful of face-to-face interactions.

They express concerns about the potential harm to health and relationships due to exposure to harmful content and the risk of victimization online. Older participants empathize with the challenges faced by the youth in today's world.

This negative perception extends to the belief that the digital realm lacks humanity. Digitally excluded individuals often contrast digital life with "real life," considering it a pale shadow marked by procrastination, poor time management, and diminished verbal communication. The view is that people in the digital world connect and care less about each other. Total non-users adopt an "all or nothing" mentality, unaware of the possibility of restricted usage. Restricted users, though engaging in specific online tasks, see the internet as something to tolerate rather than align with, feeling the need to control their usage.

Negative attitudes towards the internet are often fuelled by perceptions of social media. It is seen as epitomizing the drawbacks of digital life, portraying a society characterized by neglect of human relationships, and engagement in pointless activities. Almost all our sample have taken active steps to avoid social media use, including those who are under 30 years old. Younger consumers, especially those digitally disengaged, avoid social media, influenced by its negative impact on their peers' perception of the internet. Concerns about the internet being constantly surveillant and judgmental, waiting to attack, are heightened by media coverage, especially stories of extreme cases of stalking through social media, contributing to fear, particularly among older individuals.

Almost all digitally excluded participants have some knowledge of the benefits of digital life, either through peer-to-peer education, information from family members or what they see on TV/in the papers. Perceived benefits include speed ('it is quicker to do most things as long as you are capable'), convenience ('you can do things from home/with less physical effort'), choice ('as you can compare things') and connection (i.e., 'you can communicate with friends and family instantly').

However, most feel the benefits do not apply to them personally and relate to 'other people' who are included in this world. The excluded therefore find reasons why the perceived benefits are actually negative: speed benefits only apply if you are capable, otherwise things actually take longer than the equivalent workarounds, convenience benefits mean being housebound and potentially not being out and about enough, choice can feel overwhelming, and connection is almost always better face-to-face. The ethnographic data from this study shows a strong reliance on habitual workarounds, even where they complicate life, and when digital benefits could theoretically apply to them.

Learning from Behavioural Science:

Loss aversion: A cognitive bias that suggests that the pain of losing is psychologically twice as powerful as the pleasure of gaining. For the excluded, much of their thinking is based on what they will lose (cash, choice, privacy) rather than what might be gained by.

The five key barriers are interlinked

Importantly, we see that these factors are highly intertwined.

A lack of capability leads to a lack of confidence. Without trust, it's impossible to feel motivation or confidence. Without motivation, you can't gain capability or confidence. A lack of motivation impacts affordability, or perceived value, and without affordability you can't build capability or confidence.

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I have a complete lack of confidence in my skills, and this is what holds me back.
Eileen, 59, restricted user

If I must do something online, I get anxiety. There is no how to for anything. It's overwhelming!
Fred, 71, restricted user

Technology has a life span and then it is superseded, so what is the point?
David T, 76, total non-user

This is my issue – I am not motivated to lean to do more, I have my boundaries and I stick to them.
Robert, 41, restricted user

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Bad experiences perpetuate exclusion

A key irony emerges in that those who are excluded are more likely to have negative experiences online if they do have contact with digital life. This validates their choice to avoid or restrict internet use. They are less likely to have a new device or know how to keep their existing device up to date and have minimal knowledge of where to go for support with this. This feeds into the belief that devices and set ups become defunct quickly. Most worry about making mistakes and breaking what they do have due to their infrastructure being cheaper/older and feel they would be unable to fix it if the worst happens.

For those restricted users who have in-home broadband, they may have only invested in the cheapest in-home package, and therefore suffer poor connection. Proxy users generally use unfamiliar devices, not tailored to their needs e.g. the iPad 'inherited' from grandchildren, or older desktops in libraries. These are often unreliable and in need of updates, offering a poor user experience. The digitally excluded also lack the ability to change settings or tailor devices to provide accessibility for those with an impairment, or dependent on needs in terms of signposting and boundaries. Importantly, they are likely to lack the knowledge to protect themselves, or be able to access protective software, to reduce spam and unsolicited attention.

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I spend most of the time I do go online deleting spam and blocking people, there must be something I am doing wrong, it's only bad experiences.
Fred, 71, restricted user

I guess because I have just got the cheapest package in home, it means its rubbish and cuts out, I don't know how to fix it, and it's a hassle – this is an issue if I am trying to do something like submit coursework. So, I am limited really to using the university computers.
Jodie, 23, mixed/lapsed user

Learning from Behavioural Science:

The digitally excluded suffer due to **confirmation bias**, in that those who have dipped a toe into inclusion often have experiences that confirm the perception that the internet is unpredictable, easy to break and unreliable/ unsafe.

Digitised financial services polarise

Both the negatives and positives associated with the digital world are magnified when it comes to financial services. Online banking is often placed in binary opposition to branch usage and older excluded citizens are highly concerned about branch closures.

Safety fears are heightened, as are worries about lack of privacy and there is a magnified fear of loss and lack of control as financial tasks and financial websites/apps are seen as particularly complicated and hard to navigate. For those who do not currently bank online, this feels like one of the most difficult and dangerous tasks to attempt.

The most vulnerable individuals find accessing financial services online challenging, feeling excluded despite potential benefits. Digital financial exclusion for those with impairments is significant, leading to reliance on carers for financial tasks due to perceived high stakes. Design neglect for people with impairments includes complex layouts, small text, and challenging safety protocols. Workarounds reveal difficulties in face-to-face banking for those with impairments. Similarly, low-income individuals feel online banking is not for them, unaware of budgeting tools and preferring cash for managing their money. Lower-income restricted users using community/library internet perceive it as unsafe for online banking.

The digitally excluded often see cash and digital financial services as sitting in binary opposition, with consumers having to pick one or the other. Many in our sample are still reliant on cash to get by because they see online banking as sitting in opposition to cash (as an 'either/or') and contributing to the adoption of a 'cashless society', this perpetuates their sense of the internet being all powerful or 'evil', taking away things they hold dear.

However, many in our restricted usage sample bank online, and for these the positives of oversight, convenience and control are obvious to these. A surprisingly high number of our older restricted usage cohort have quite recently 'come onboard' and welcome the safety benefits compared to carrying cash.

Most of those in our sample who use online financial services do so for simple balance checks and payment transfers, rather than browsing for or taking out products or attempting more complex activities.

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I'd like to use online banking because it might help me get a better handle on my finances, but it's just not possible due to my dyslexia and also my inability to concentrate. I could very easily make an expensive mistake or leave myself open to hackers or theft.
Chloe, 32, neurodiverse, total non-user

Chapter 4
The 'who's and whys' of digital inclusion

Our research provided the opportunity to explore the lives and perceptions of the key 'types' of digital excluded citizens, and work with them to understand how they can be better supported in making informed choices about the level of digital engagement that is right for them.

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Older citizens

Older participants, particularly those above 65, tend to be total non-users or have highly restricted internet usage, reflecting low skills, limited engagement, and heightened fear. Many associate the internet with the younger generation, expressing nostalgia for pre-internet days and believing in societal decline due to digitization. They perceive a stark contrast between digital and real life, adopting a binary viewpoint.

Older total non-users, in particular, exhibit a strong attachment to cash. Within the 65+ age range, nuanced differences emerge, with increased disengagement post-75. This cohort, especially older members, face higher risks associated with factors like mental impairment or living alone. For those with a partner, their views on the internet are often influenced by their partner's views, with shared perceptions validating their own.

Those living alone experience heightened social isolation. Many retired around the onset of digitization, contributing to feelings of being left behind in the workforce and an inability to work part-time now.

Profile: David

🎂 Age 76   📍 Epsom   ⊗ Total Non-user

David is 76 and lives alone in Epsom. He keeps busy, loves photography, his allotment, and has lots of friends and also family nearby. He's busy redecorating his house at the moment. Never a dull moment! Somehow, the internet has passed him by – he retired just as 'all this new stuff' came in, and always preferred to run his business as a people business. He handed the business over to a younger business partner, who was interested in 'all that', and knew his time working was up.

He is highly reliant on landline (using it for up to 3 hours a day), and also cash (after all, the workmen on the build prefer that, and also it's a chance to wander up the high street…..) He loves the radio – and TV – and works his routine around his schedule of in-home entertainment. He loves being in the thick of things, but increasingly his routines and ways of doing things feel harder and harder.

He feels he has missed his chance – that he may as well leave it now and accept it's not for him. He sometimes wishes he had all the TV choices his family have, and that he could enjoy photography and music online, but wouldn't know where to start.

Not being able to use the internet means I live in a bit of a bubble. I know I have been left behind. I look back and wonder why I never started. I do know my life would be easier if I could do some basic things, it just never really happened for me, and now it's too late.

My digital life is a car crash! Or maybe I'm the car in this picture? Old fashioned, clapped out…..'

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Key ethnographic learning

Those who are totally excluded are highly landline dependent, in some instances spending 2-3 hours on the phone each day. They find it reassuring to have control over who and when people make contact. Hobbies and passions that bring quality of life (photography, music, TV) are crucial to this target. Rituals and routines bring comfort, and they value having structure to the day and set times for doing things. Those living alone show an unspoken desire to avoid loneliness and touchpoints with friends and family are crucial. These participants show a desire to be in control of their interactions via scheduled TV or having pre-arranged meet ups as opposed to spontaneous activities. Face-to-face/real life interactions are seen as highly important, and many have routines whereby they leave the house each day (often finding small tasks to 'take them out').

David's diary

Communicating	Constant telephone calls to my family about Xmas – over 3 hours ha but good to catch up. Wondered up the road to meet my allotment friend for a catch up. Chatted to the builders at my house, it's taking a lot of my time up this!
Retail	Popped up the high street to grab convenience meals from M&S and Waitrose. Drove to a radiator shop, had to ask around where to find one, not much choice when I got there. Popped into Costco and impulse bought Xmas stuff ☺
Financial	Trip to the bank (Natwest)! Arrived 9am, but they don't open until 9.30am. Pop in most days so I should know this! I had to transfer funds to my builders, also got some cash for the week, in case.
Entertainment	My usual routine – breakfast TV and then the radio on all day which I love. Also caught some football. Tend to watch the same stuff, just what's on…
Admin	Lots due to building work – sums, receipts, statements, sending letters. Getting quotes for windows – they want to do it by email, but I can't. Hassle with energy co & smart meter, I have explained the situation 100 times by phone!

Key insights:
- Those who are totally excluded are highly landline dependent – in some instances spending 2-3 hours on the phone each day, enjoying control over who makes contact and when
- Hobbies and passions are crucial to this target to bring quality of life (photography, music, TV)
- Rituals and routines bring comfort – structure to the day and set times for doing things important for many
- Those living alone show an unspoken desire to avoid loneliness – touchpoints with friends and family important
- They have a desire to be in control of their interactions – scheduled TV, dates in diary, pre-arranged meet ups etc vs spontaneous
- Face to face/real life experience and interaction are seen as highly important. Many have routines whereby they leave the house each day (often finding small tasks to 'take them out') – making oneself presentable and getting out and talking to shop assistants/friends keeps you living!

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Key digital barriers for older citizens

People from this cohort show high levels of fear and anxiety, even those who are using the internet to a degree.

Digital life feels too complicated, and they have worries about making mistakes. These can be compounded by worries about losing skill through memory loss. This cohort is also relatively habit- and routine- driven, meaning they have greater barriers to adopting new skills and ways of doing things. In addition, their in-home technical infrastructures and routines have been established before the internet came along. As a result, for many, it can feel like a hassle to change things. Importantly, there are considerable personal relevance barriers because they inherently lack a sense of the internet being 'for me' and suspect that their age precludes them from getting involved, as that's what society tells them. This is evidenced by technological language feeling like a foreign language they don't understand. They also feel they have earned a right to make a choice and have control over what they do because of their age and show a general preference for less 'invasive' communication such as scheduled calls, or the use of an answer machine that allows them to screen calls. They show a lack of knowledge and ability to call on people for help getting online. Many have been nagged by younger family members to take the plunge, but don't want to because it could cause frictions. There is patchy awareness and experience of potential sources of help in libraries, but without a specific task to do, this has not been considered as a route into more generalised inclusion for them.

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I wouldn't want to ask my family to help me, it's like when you are learning to drive, and you end up having arguments with them.
David T, 76, total non-user

Going to the shops is my chance to get out and see people, meeting friends on the high street breaks up my day and gets me out of the house.
Carol, 77, total non-user

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Tackling engagement barriers amongst older citizens

Entry points for this cohort should be centred on building motivation. There is a clear need for a reason why they should engage, focussed on how digital could enhance their lives. Alongside this, there is a need to build trust with digital, via interactions within a 'safe' environment, where supportive guardrails prevent them from making a mistake (whether this is through device guardrails and/or immediate human support should they do something wrong in early interactions).

Ultimately, they need the ability to feel control and choose their direction as well as extent of engagement (thereby removing of fear and loss of control as barriers).

Once motivation is in place, capability at a basic level is needed, which in turn will build confidence. Our older participants appear motivated to learn and report that learning on the job, within the context of the task (with a focus on simplification) is needed. There is a potential to create a virtuous circle, as capability feeds confidence and confidence feeds capability meaning ongoing support is needed.

It is worth noting that amongst our sample, affordability is a lesser consideration. The most excluded are unaware of the cost of either broadband or digital devices so do not worry about this element quite as much as others. However, financial investment without motivation feels profligate, and overall, for this target it is about building a sense of value exchange to boost motivation. Low risk options such as device loans can be highly motivating, as well as neutral advice on how to get set up in the home to avoid being 'ripped off'.

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Citizens with impairments

This cohort in our sample included a diverse mix of ages, locations, and types of impairments, including both mental (ADHD, autism, memory and executive function deficits) and physical difficulties (including visual challenges and mobility issues). Most do not have a carer although some restricted users need to have support purely for the purposes of digital life, which is a source of frustration given the desire for independence most show.

Our participants with impairments show high theoretical levels of engagement. The majority here are aware of the potential benefits of the internet and want to be more involved. Perceived benefits for those with physical impairments include overcoming the challenges associated with getting from A to B in task execution and being able to do things from the comfort of home. For those with mental impairments, the internet potentially offers support and help, connections with others and a means to reduce loneliness. Despite these perceived benefits, sadly this is the cohort who feel the least in control of their exclusion and for whom the barriers feel most insurmountable.

## Profile: Chloe

🎂 Age 23　　📍 London　　⊗ Total Non-user/lapsed

Chloe is 23, social, bright and engaged in life but happens to have ADHD and Autism (also dyslexia). She lives with her partner in London in rented accommodation which has internet installed.

Whilst she has a smartphone, and uses WhatsApp to connect with her small circle, (and her partner is a bit of a digital dynamo) she's never really got on board with the whole internet thing. It terrifies her – it feels extremely overwhelming because of its limitless nature – and when she has tried to get involved, she has found her life, and her self-organization has totally spiraled out of control. She's quickly needed to delete downloaded apps because it all gets so cluttered and confusing, and she finds the incessant prompts from the internet through notifications very invasive and anxiety-producing. It's easier to steer clear and she now no longer bothers in the first place.

She knows this is impacting her life chances. Despite being university-educated, she works full time in a clothes shop, because her digital exclusion prevents her from working in a white-collar job. Her inability to use government websites means she also knows she is missing out on benefits she could receive.
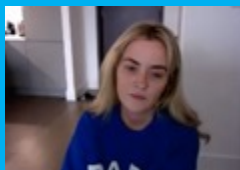
It's too easy to get caught up in the internet, and I would get totally overwhelmed and consumed. It binds you and actually makes you feel more isolated. I do much better when I am present in the moment and I can't lose control of my life in that way.

The internet? Complex and challenging, a puzzle to me that is very difficult to solve, but some people can do it really easily.

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Key ethnographic learning

The challenges of living with an impairment are clear: vulnerability, isolation, challenges in accessing simple pleasures such as hobbies and pastimes all mean life can feel tough at times. Navigating the 'formalities' of life when reliant on face-to-face interactions, such as medical appointments, work, education, is hard regardless (even face- to- face).

These participants show a mix of structured and ad hoc behaviours which illustrate some desire for spontaneity (vs the older cohort).

However, challenges related to their impairment mean events need planning and more time to execute. We also note that where people have been 'forced out' and where motivation is high to be digitally engaged, face-to-face workarounds feel especially frustrating. Lastly, we see a noticeably higher level of social isolation than for some other cohorts, they seem less likely to be meeting friends or basing their day around human touchpoints. For restricted users, where they have acquired the ability to use a function, they do so frequently and comfortably, suggesting a high level of comfort and confidence once a skill is learned.

Chloe's diary

Communicating	On and off WhatsApp all day, family stuff and boring messages too. Went into emails – first time in a while – deleted a ton of spam. Phone got to me today – constant messages that are not of any importance
Retail	Went to a café for lunch, and used some cash to pay. Later, went onto Amazon thinking about Christmas. Ended up spending money I don't have! Went Tesco's, paid in cash and used my Clubcard for points.
Financial	Regular trip to the cashpoint to check my balance and also get cash, which I prefer to do and do most days. I have been told my local bank is closing, I have the banking app but I have never used it. It nags me when I open it.
Entertainment	A few normal TV shows but also a show on catch up I had heard about from a friend. Looked at stuff on my phone as well when I was out and about, and streamed something over lunch.
Admin	Because of my ADHD I try to do most admin by direct debit and other automatic things. Phone and face to face is better for me when I have a problem. Admin is not my strength and I avoid where possible!

Key insights:
- Navigating the 'formalities' of life when reliant on face-to-face interactions – medical appointments, work, education - is hard any which way (even face to face)
- Mix of structured and ad hoc behaviours – some desire for spontaneity (vs older cohort) but challenges mean events need planning and more time
- A noticeably higher level of social isolation than for some other cohorts – less likely to be meeting friends etc
- For restricted users, where they have acquired the ability to use a function, they do so frequently suggesting high levels of comfort with a task (once learned) – but have a reluctance to try a similar (but different) task and remain wedded to workarounds for these

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Key digital barriers for citizens living with an impairment

Often, the capabilities and functions of apps and websites feel poorly designed for people who live with an impairment. Very few in our sample are aware of adaptations and lack the knowledge of how to go about implementing adaptations they do know about. For those living with visual impairments, the small text and small screens typical of ICT are difficult to use, and for those with dyslexia the often-white backgrounds and text-heavy delivery of most content feels impenetrable. For those living with neurodiversity, there can be an overwhelming level of information, as well as challenges in executing tasks due to the non-linear nature of much of what we do online (e.g. experiencing challenges in effectively using search engines which inherently involve some guesswork).

Lastly, those with motor issues may suffer from increased pain, and fine motor skill challenges (especially with small screens) increase the risk of making a mistake.

Some also feel held back by those around them, who might be fearful of their safety or vulnerability. Well-meaning relatives can reduce digital independence and exacerbate participant fear. Learning something new feels harder for this cohort, as they are particularly overwhelmed by the speed of technological change, meaning for some that by the time they have mastered a skill, they need to start again from scratch (participants report challenges for some in transferring skill or building incremental skill, especially the neurodiverse sub cohort). By and large, safety concerns exacerbate perceived societal vulnerabilities.

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It's a world that is not designed for people like me, and it feels overwhelming. In fact, the lack of structure and the sheer amount of STUFF actually makes my condition worse, and brings out the worst in me.
Chloe, 32, neurodiverse, restricted user

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Tackling engagement barriers amongst citizens with impairments

Entry points should be centred on building capability. Support in learning one- on- one and being able to learn according to their preferred learning style, as well as in a way which respects their specific needs and gaps are all important factors.

However, the challenge is less about their need for skill acquisition, and more about how digital services and products are designed and the lack of proactive offering of appropriate adaptations. A sense of being accommodated to could build trust and inspire confidence, creating a virtuous circle.

This in turn could inspire increased motivation, although it should be noted that generally motivation is high with this cohort. Personal relevance is key, as well as the perception of being targeted by what is on offer, with convenience being a potential key driver.

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Citizens with lower income

In our sample, participants with low income are often younger and are held back from digitally engaging by their income, status as a student, or other compounding factors.

A perceived lack of choice in their own exclusion is a significant source of frustration, with particular challenges for those with children, who they feel suffer by association due to an impaired ability to engage in schoolwork and society more generally. Many in this cohort have a smartphone but no in-home broadband, or other devices to facilitate more complex usage. Those who do have in-home internet provision are more inclined towards basic broadband packages, such as opting for SIM-only contracts or

utilising 3G instead of 4G or 5G networks. They may indeed have living circumstances which perpetuate exclusion, e.g. living with parents who are themselves digitally excluded or in rental accommodation without broadband.

They are more likely to be a restricted or low users of the internet rather than total non-users. They understand the significance of the internet in daily life, yet deliberately limit their online activities, mainly due to concerns about its potential impact on their finances. They lean towards traditional methods for transactions and prefer maintaining connections with friends and family through phone calls or face-to-face interactions.

Profile: Lucy

🎂 Age 23   📍 London   ⊗ Total Non-user/lapsed

Lucy is 39 and lives in Essex with her husband and child. She used to work as a hairdresser but is currently unemployed. Her interests include reading, walking, family, friends, cooking, baking and watching movies. She is constantly keeping busy!

She is comfortable with using the internet but lacks confidence. While she desires to expand her online activities, such as staying in touch with others, using internet banking, and browsing for interesting things like recipes, she experiences anxiety about using the internet. As a result, she tends to stick to activities that she is already comfortable with.

She enjoys staying connected with friends online but minimizes online shopping, banking, and administrative tasks. She leans towards in-store shopping and insists on receiving paper bills, considering herself somewhat old-fashioned in this regard. While she uses internet banking, it's restricted to checking her balance. She maintains a positive attitude towards the internet, acknowledging its convenience in various aspects of life but prefers not to rely heavily on it. She sticks to familiar routines and utilises the internet for basic needs only.

I think my confidence is holding me back, I get anxious doing things online so keep it very limited and keep it at what I am comfortable with.

Love Hate RELATIONSHIP

I get very overwhelmed and confused paying people or bills on internet banking, I am worried I would get it wrong.

Key ethnographic learnings

These participants have noticeably busier and more stressful lives than our other cohorts, with considerable time spent juggling multiple responsibilities.

They typically view the internet as necessary to modern life, but if given the option, would prefer conducting their activities in person, whether through phone calls or face-to-face appointments. Some are deliberately reducing internet usage due to concerns about affordability. Ultimately, they typically reserve internet usage for preferred leisure activities such as streaming movies.

Although they express contentment with their current level of overall online activity, there is a particular interest in increasing their online engagement in finance amongst our sample when prompted.

Lucy's diary

Communicating	I contacted my daughter's nursery by telephone and then I also sent them an email just doing a confirmation of what we discussed on the call. This is how I usually do it and feel comfortable doing it as it's simple.
Retail	I do not shop online, I prefer to go into stores, see the products and speak to people face-to-face.
Financial	I went on my internet banking, via my app which I do occasionally to check my balance and to see if something had been paid in. It's very easy to do. I get on my app with face recognition. I'd like to do more with my Internet banking once I get the hang of it.
Entertainment	I stream movies and TV shows through my Smart TV - I don't feel there is more I can do through my Smart TV.
Admin	I pay bills in paper format and contact schools via email which I'm confident doing. I contact my doctors via phone and do repeat prescriptions through their website.

Key insights:
- Users with limited income prefer in-person transactions. Assured that dealing with experienced staff ensures the accuracy of all transactions
- They have noticeably busier lives versus other cohorts
- Though they express contentment with their current level of overall online activity, there is a particular interest in increasing their online engagement in finance, However, they are not eager to extend their online involvement to other areas as it means giving up a degree of control.
- View the internet as necessary, but if given the option, would prefer conducting their activities in person, whether through phone calls or face-to-face appointments
- Deliberately reducing internet usage due to concerns about affordability and the perceived adverse effects on social connections
- Reserve internet usage for preferred leisure activities such as streaming movies or essential tasks that require online completion, such as filling out official forms or online shopping

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Key digital barriers for citizens living on lower income

This is a cohort who feel forced out of internet usage through no choice of their own.

Some restrict usage due to reliance on 'public' Wi-Fi and devices (e.g. libraries, university computers). This proxy use is seen as not being appropriate for private or high-risk tasks (such as internet banking or retail).

Many want to do more online and the majority have relatively good skills, but feel they are prevented from doing so purely by their lack of funds. Despite considering themselves relatively skilled internet users, individuals feel a high level of anxiety. They show low confidence in using the internet due to limited exposure and an inability to consolidate skills via access. They are concerned about online security issues that could jeopardise the limited financial resources they possess and worry about making mistakes online that could have a significant impact on their finances, creating a vicious circle.

They have various routine workarounds to handle tasks they are unwilling to do on the internet but are aware these are time- consuming and tiring. Their limited internet usage also stems from limited resources, preventing them from indulging in services such as streaming apps, as they prioritize their funds for other essential needs. In many ways, the internet still feels like a luxury.

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I feel I am missing out on things, seeing what my friends are doing on social media, being better with my finances and doing more things on internet banking, making my life easier by shopping online.
Lucy, 39, restricted user

I think the internet is very important in modern day it is basically taking over the world to pay bills, get information, the news, weather, online shopping etc. The drawbacks would be if your information were to be leaked on the black web.
Moniqua, 25, restricted user

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Tackling engagement barriers amongst citizens living on lower income

The obvious entry point is meeting affordability needs. At a basic level, the requirement here is to provide integrated/ packaged device and broadband on a longer-term basis, ideally in home and without ongoing cost – particularly where there are children in the household.

Additionally, establishing trust in the security and providing safe access (i.e. not in public spaces) would support more people in using online financial services.

Once access is provided, the key need is to create a virtuous circle of confidence and capability. In contrast to other cohorts, low-income users possess some digital skills and can adeptly navigate the internet. However, persistent concerns about making decisions that could affect their finances online hinder their full engagement.

Addressing these key barriers would serve as a catalyst, motivating them to increase their internet usage.
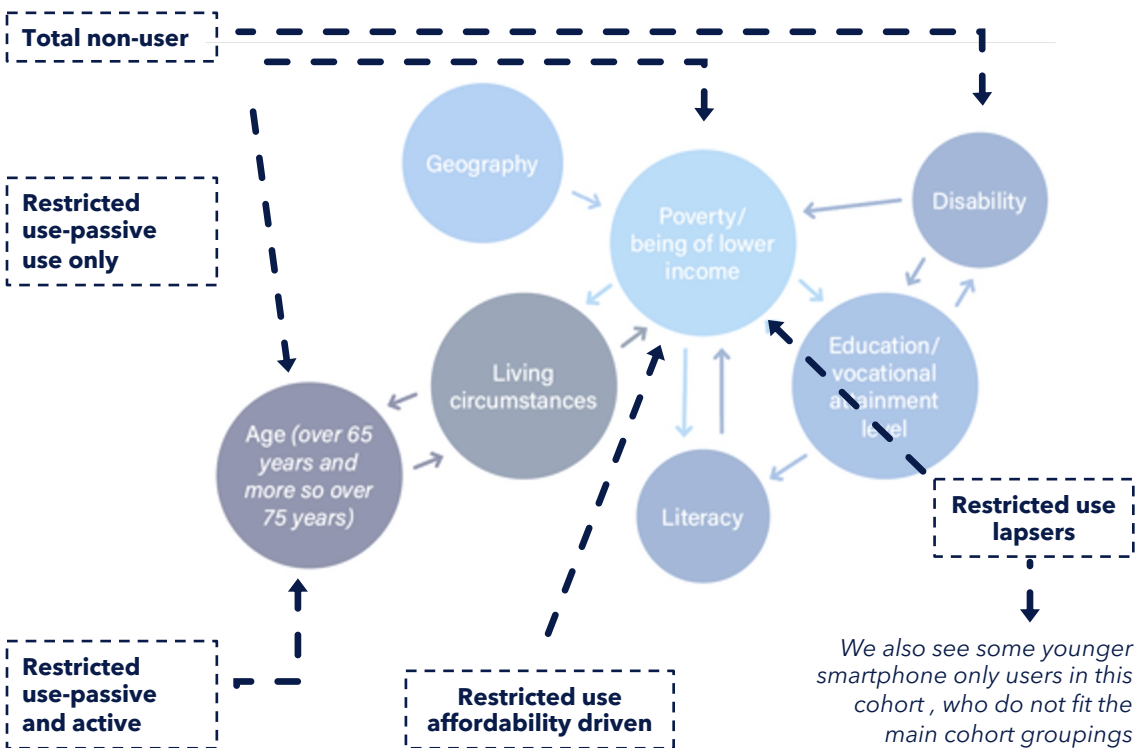
Moving beyond demographics: Thinking in terms of digital relationship type

This study has shown that our different cohorts have nuanced needs and motivators to digital engagement and to some degree thinking in terms of cohorts can help nuance approaches and initiatives within these cohorts. However, across our cohorts, there are also some common factors that drive exclusion.

To create a co-ordinated response to the challenge, it is important that we think beyond needs by demographic, to prevent siloed approaches by cohort. It is important that we think in terms of types of users, i.e. where they sit on the journey of inclusion, to help create a fulfilling relationship with digital life in the longer term.

We hypothesise that it would be useful to also consider how to target excluded citizens through the lens of the extent of existing relationship with digital regardless of which demographic group they sit in.

We have seen distinct differences in barriers and needs between total non-users and restricted users and from the ethnographic study of our restricted users, we learnt a considerable amount about how to encourage citizens to take the first steps onto the ladder of engagement, as well as the reasons why many do not go beyond minimal engagement after this point.

Total non-user

Restricted use-passive use only

Geography

Poverty/ being of lower income

Disability

Living circumstances

Education/ vocational attainment level

Age (over 65 years and more so over 75 years)

Literacy

Restricted use lapsers

Restricted use-passive and active

Restricted use affordability driven

We also see some younger smartphone only users in this cohort , who do not fit the main cohort groupings

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Understanding total non-users

Total non-users

Approximately one-third of our sample are total non-users, typically individuals without devices nor internet at home. This group is especially prevalent among older and impaired cohorts, showing high levels of social isolation. Ethnography reveals their complex workarounds and proactive efforts to be in human company, often experiencing long periods without interaction. Total non-users face strong barriers to engagement, feeling stuck and expressing a sense of having 'missed the boat.' Rapid changes and increasing complexity make starting now seem impossible, leading to a pervasive feeling of the mountain being too high to climb.

Understanding restricted users

Restricted users, in contrast, exhibit greater diversity. They engage in specific tasks, sharing concerns with fully excluded individuals. This task-oriented usage is self-defined and inflexible, lacking a desire to expand. Many go online out of necessity, forced by circumstances like job centre requirements or pandemic-related social needs. Low motivation to actively engage with the digital world persists, hindered by factors such as trust issues and lack of confidence.
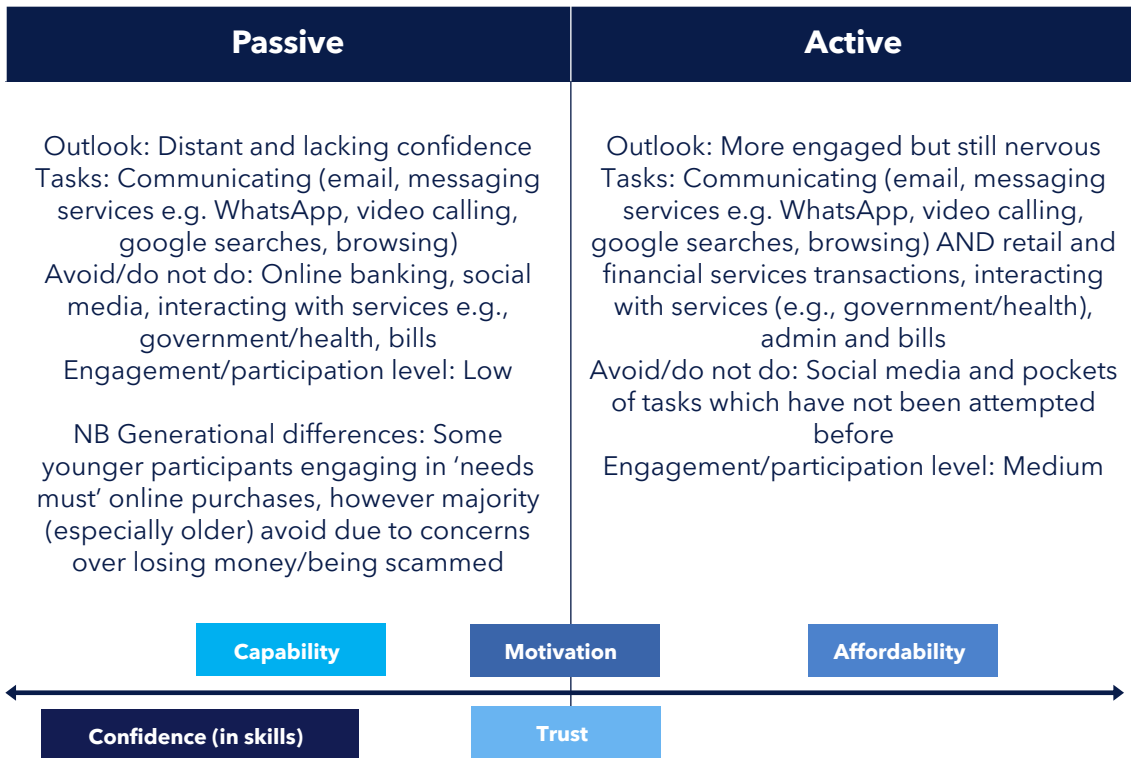
While this cohort possesses a basic understanding, their fear may be heightened as they've had a glimpse of digital life without full comfort. Anecdotes from the restricted user sample reveal negative experiences that contribute to heightened nervousness. Some in the sample, once more engaged, are distancing from the digital world due to financial reasons or growing discomfort over the internet's perceived negative societal role and misuse by corporations, increasing safety and privacy risks.

A difference emerges between those who are partial users of the internet and predominantly use it as an information and communication resource ('passive') vs those who are comfortable transacting and interacting online ('active').

"

I use it when I have to but can't deny its accessibility and convenience. It is a necessary tool but not always a welcome one. The growth of social media in particular and the manner in which it is being used by politicians, big companies etc is a concern.
David M, 67, restricted user

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Passive	Active
Outlook: Distant and lacking confidence Tasks: Communicating (email, messaging services e.g. WhatsApp, video calling, google searches, browsing) Avoid/do not do: Online banking, social media, interacting with services e.g., government/health, bills Engagement/participation level: Low NB Generational differences: Some younger participants engaging in 'needs must' online purchases, however majority (especially older) avoid due to concerns over losing money/being scammed	Outlook: More engaged but still nervous Tasks: Communicating (email, messaging services e.g. WhatsApp, video calling, google searches, browsing) AND retail and financial services transactions, interacting with services (e.g., government/health), admin and bills Avoid/do not do: Social media and pockets of tasks which have not been attempted before Engagement/participation level: Medium

Capability **Motivation** **Affordability**

Confidence (in skills) **Trust**

Restricted passive-only users

Similar to total non-users but actively using the internet, this cohort remains distant, primarily serving as 'observers.' They acknowledge the internet's benefits, especially in connection and information gathering. Email serves as a postal service proxy and communication trail for life management, though infrequent checking leads to disappointing and overwhelming experiences. Messaging apps like WhatsApp facilitate meet-ups and group chats across age groups.

These users see the internet as useful tool for research (they tend to be competent google searchers), either for studies, home projects or more commonly for hobbies and even browsing pre-purchase (e.g. holidays). Some access news and entertainment content for staying updated. Younger consumers use smartphones for on-the-go content consumption, reducing transit boredom.

However, anxieties and skill/confidence gaps prevent these passive restricted users from engaging in transactions or interactions online. They lack trust in the internet's full integration into their lives. Knowledgeable younger participants within this group avoid sites that could harvest data to prevent the creation of a digital profile. Partial internet users in the impaired cohort often fall into this restricted usage type, deeming more interactive usages too high risk.

Restricted lapsed users

Amongst our sample there is a significant sub cohort of 'self-selected' lapsers across age ranges, where there are no other pre-disposing factors, and where other reasons sit behind their withdrawal of engagement. This group has a history with digital life, having begun their relationship with the internet in much the same way as everyone else, but has over time seen that relationship decrease. They often have the infrastructure (internet at home and a device) and often have a smartphone too, as well as comparatively high skill levels due to previous usage.

This is a diverse cohort and examples of these types of excluded are:

- Those who have experienced a scam or issue due to their online engagement (e.g. a bad experience in making a retail purchase).

- Younger people who feel that the negative impact of social media on society means that all digital experiences are to be avoided, if possible, to have an 'authentic' life and be the best they can be.

- Some middle-aged participants who feel technology has moved on too fast for them, and where their equipment has become out of date and therefore become locked in a vicious cycle of bad experience.

- Some who continue to use ICT at work, but want to restrict what they are doing outside of work by setting boundaries to prevent 'invasion' and overwhelm.

Restricted users due to affordability

Not surprisingly, this sub-cohort is prevalent among the lower-income group, restricting usage due to affordability issues for internet or devices. Scaling back may result from changes in living circumstances or reduced income, despite high motivation and minimal barriers to engagement beyond financial constraints. They hold a positive view of the internet's benefits but are unable to access it due to affordability issues. Living day by day without savings makes a device outlay impossible, seen as a luxury. Compounding the issue, in-home broadband can be challenging in rental (or council) accommodation. Some younger members live with digitally excluded parents. Some are restricted to using second-hand or outdated smartphones, limiting functionality for complex use. Others rely on community infrastructure like libraries, resulting in predominantly passive use, as public spaces aren't deemed suitable for private or high-risk tasks.

Active and passive restricted users

This cohort engages in passive task usage, such as communication, browsing, and research, while also being comfortable with transacting and interacting in areas like retail, financial services, and government or health services. They exhibit higher comfort and trust levels with the internet, often associated with increased skill and confidence. Typically, they are our younger participants.

Within this cohort, individuals set their own rules about what is acceptable on the internet, showing rigidity in adhering to these self-imposed rules and resisting temptations to try new tasks. Some draw the line before online banking, deeming it too dangerous and vulnerable to fraud. Others avoid buying things online due to trust concerns with unfamiliar sites. However, most consider social media as a bridge too far.

Interestingly, some are restricting their usage in other ways (not just in terms of avoiding certain types of tasks), either by cutting down on their internet use in the home (even if they have broadband in home) or by setting boundaries and avoiding it at certain times of day. This is indicative of the psychological need to exercise control.

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Tackling exclusion by relationship type

If we examine our audiences in terms of relationship type/level of participation rather than simply tackling cohorts in siloes, it is possible to join forces in supporting more people online. In line with the approach of seeing inclusion as a relationship trajectory, we can also be thinking about how to convert passive only users into active and passive users, and how to re-engage lapsers as distinct from total non-users.

Total non-users	Restricted use – passive use only	Restricted use – lapsers	Restricted use – affordability-driven	Restricted use - passive and active
Key need: Encouraging trial leading to positive outcome	*Key need:* Supporting growth in confidence and trust in order to ladder up to 'active' uses	*Key need:* Reframing perceptions of the internet	*Key need:* Access to infrastructure in the home, to broaden digital capabilities	*Key need:* Increasing digital comfort further, and supporting informed choice towards safe, broader usage
How? Ensuring no one is left behind by reasons beyond their control, or uninformed choice	*How?* Facilitating positive experience, and education on safe active usage	*How?* Showcasing positive forms of usage (beyond social media), and supporting back into positive experience via education	*How?* Facilitating inhome use via internet provision and devices	*How?* Empowerment through education, with a particular focus on personal relevance and better outcomes
Who? Particular focus on lower income, the impaired and older citizens)	*Who?* Particular focus on lower income, the impaired and older citizens)	*Who?* Particular focus on younger citizens	*Who?* Particular focus on lower income citizens and smart-phone only younger citizens	*Who?* Particular focus on younger citizens, smartphone only users and older citizens

Chapter 5
Towards a way forward

Most of our participants want to get more involved digitally, even if their initial response is one of feeling a lack of personal relevance and considerable fear around engaging.

Citizens give us permission to act

Apart from a very small minority, the excluded are aware that a lack of digital participation is hampering their ability to participate in life. For many the process of taking part in our research piques their interest but a lack of knowing where to go to get started is the key barrier at this stage.

The digitally excluded are seeking a voice with authority, neutrality and without a commercial agenda that can be a guiding light and provide safe direction. Many also see a strong responsibility for the government to make the internet safer and regulate content (as well as mandating support for those who need it). Brands can also play an important role in digital inclusion, especially when there is a perception of trust, therefore industry and related sectors need to step up. The internet itself is unbranded meaning it is harder to build a relationship founded in trust, but associated brands can help to bridge this gap.

Banks have an important role to play

In addition to identifying a clear role for the government in aiding those that are digitally excluded, consumers also call for co-ordinated efforts between industry (device and broadband providers) and impacted sectors (health, education and financial) to take on an active role. This is particularly important as the digitally excluded fear that without intervention, consumers can no longer access the services they need.

Banks are urged to address inclusion, with consumers perceiving digital methods to banks' convenience and cost-cutting, leading to the shift online and branch closures. Safety concerns and the perceived agenda of a cashless society emphasize the need for banks to improve safety. Importantly, banks also need to make sure choice is maintained. However, we learn from restricted users that where there is a good trust-based relationship between consumer and bank then this can provide a conduit to getting engaged online. Once these participants have tried it, invariably they extol the benefits they experience of convenience, speed, safety and control.
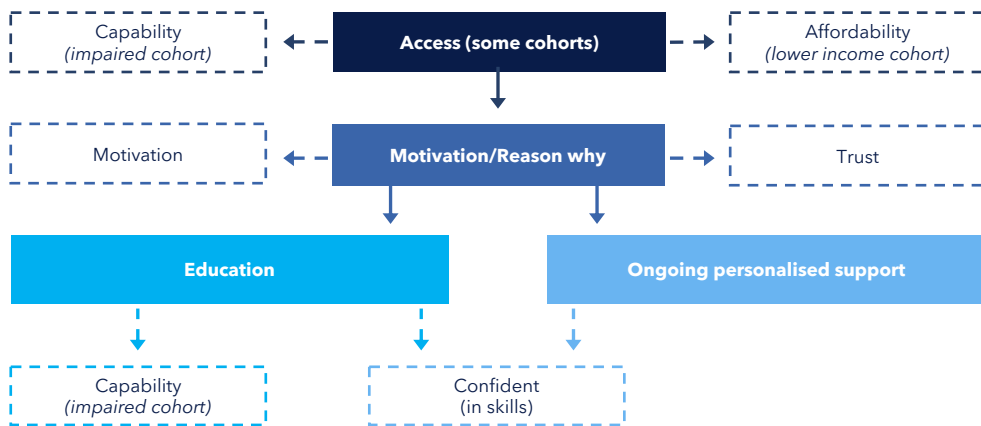
Key recommendations

Three key actions to drive change and shift the dial were uncovered:

1. Access: supporting the remaining minority who are excluded through no fault of their own (e.g., those with genuine affordability issues, or impairments) to gain device and broadband access in the home to create a level playing field for all.

2. Education: supporting citizens in understanding the benefits of digital life and in skill acquisition – whether they are non-users, or restricted users.

3. Ongoing/personalised support: must be ongoing, partly due to the fear of 'things going wrong', but also because of the perception that things change so quickly. Inclusion needs to be seen as the start of a journey, and a relationship, which needs nurturing over time, not least to consolidate skills consolidation. It is not enough to get people online 'temporarily', their relationship with the digital world needs to develop and strengthen over time. This can be done by enabling them to have positive online experiences, and creating a virtuous circle whereby trust and confidence increase over time.

Capability *(impaired cohort)*	←	**Access (some cohorts)**	→	Affordability *(lower income cohort)*
Motivation	←	**Motivation/Reason why**	→	Trust

Education	**Ongoing personalised support**

Capability *(impaired cohort)*	Confident (in skills)

Focus on Access

We have a strong responsibility to provide access for those who are still excluded due to practical reasons beyond their own control.

There is a still a need for those who are completely without internet access due to extreme social disadvantage to be practically facilitated to be online.

This study has shown that in-home provision is important to full engagement, as proxy use (via community Wi-Fi) is more likely to be passive in nature. Initiatives tend to be siloed by cohort or working well in small local pockets, but awareness amongst our sample is low and as the digitally excluded do not tend to proactively seek support to get online, there is a need for proactivity in support offered.

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What this could look like in practice:

- Those with impairments to be proactively targeted by associated charities and offered supportive early experiences as a concerted nationwide effort.

- Those of lower income being entitled to a free device with built-in internet provision, especially if looking for work or if they have children in education.

- Encouraging device manufacturers and app and website developers to consider the adaptive needs of those with specific impairments (whether about chunking of information, easy ability to alter text size, more voice enabled content etc).

- Supporting in-home set up and in device set up, to ensure positive early experiences. Helping the digitally nervous (especially those living with impairments) to tailor their interface to suit them based around their own comfort level and needs day to day – need for adaptability means lending services are less effective.

- A degree of 'try before you buy' and a longer-term lens on providing in-home use and ongoing support (for older citizens), in order to enable these to start on the journey of digital life.

Focus on Motivation/ Reasons Why

This is the key entry level requirement for most. Personal relevance (benefits to a specific individual) and reassurance on safety are both part of this. Importantly, the excluded want to know the reason why _they_ should engage and there is significant work to be done in this regard. Interestingly, many of our participants talk about the need to feel rewarded by going online, whether that is via websites corporate incentives (loyalty points, deals), or even a wider loyalty scheme for internet usage. Interpreting this less literally, we suggest that the focus should be on providing quick personal gain through attainment (whether that is the reward of task execution, or more broadly, access to better outcomes). In short, we need to get people achieving personal goals as quickly as possible in the learning journey.

What this could look like in practice:

- A concerted, nationwide approach to digital learning, which is about life outcomes rather than pure skill acquisition and which enables internet users to set their own parameters and goals, but supports them in establishing the best personal digital toolkit to meet their own life needs.

- Initiatives which promote digital life per se, in a non-commercial agenda and from a trusted, authoritative voice (role for government, or more generally PR and advertising, e.g. national awareness campaign).

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- Active promotion of the benefits of digital life, with a focus on personal relevance and the specific needs of the individual (focussing on personal relevance and life outcomes).

- Taking the view of the cohort lens: thinking about motivating factors for key cohorts such as lower income, impaired or older consumers and harnessing common lifestyle needs and ways that digital can enhance their lives (to structure communication as well as education).

- A reward scheme for using the internet or taking the plunge – either literally or in terms of instant personal emotional gain.

## The need for safety as a cornerstone of motivation

All interested parties have a responsibility to promote the safe use of the internet. We have learned from this study that many who have one foot on the digital ladder (i.e. restricted users) are the most vulnerable to risk, and this can perpetuate exclusion. We need to shift the dial so that the internet is no longer seen by non-users and restricted users as a lawless state in which 'anything goes'. Because of the importance of safety within banking, banks can play a leading role in heralding the safety of the internet, but also setting the gold standard of what online safety means.

What this could look like in practice:

- A zero-tolerance national approach to internet fraud/scams and inappropriate content (perhaps even a whistleblowing or ombudsman service).

- Safe use at the heart of all training/education e.g. educating citizens about safety and privacy measures that are available to them, supporting them in setting boundaries as part of their initial experiences, to prevent poor early interactions.

- A service making older devices 'safe' and more general support in device set up for new users of the internet, showing ease of managing biometrics etc.

- But also, perceptual supports: e.g. TV and print ads that show older customers using online banking safely; online training videos about safety presented by cohort-representative hosts; positive success stories etc.

- Launch learning materials for customers designed to decode and demystify digital life, complemented by simple-to-use online tools to reduce user error and increase perceptual safety

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Trust can inspire a virtuous circle

A perceived and real safety creates trust, and in return trust feeds into confidence and capability. Once a base level of these has been achieved, a virtuous circle can be created. Getting people to the point of having positive experiences online, via support in building confidence and capability within a trusted environment, will feed back into trust and encourage growing engagement.
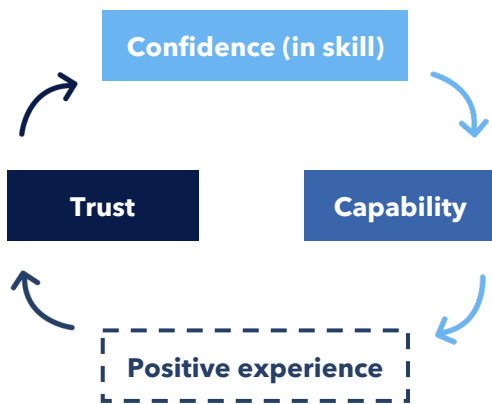
The need to support a more positive national discourse around digital life

A secondary benefit of a 'task equals outcome' narrative is that it potentially redresses the balance of what non-users (and highly restricted users) associate the internet with.

This study has suggested that the excluded feel that disproportionate weight is given to horror stories about digital life in the UK media. We have seen that negative perceptions of social media often drive perceptions of the internet overall. Increasing positive airspace needs to be a priority.

What this could look like in practice:

- Support for positive word-of-mouth, via co-ordinated communications from charities and initiatives.

- A potential for showcases for best practise or positive real-life stories, e.g. digital inclusion awards, celebrating the initiatives enabling individuals to get online and showcasing individuals whose ventures online have been successful.

- A potential for a public health style information campaign (the equivalent of '5 A Day' or 'Couch to 5k').

- Engaging the press in campaigns about positive impacts, particularly relating to cohort specific needs and advantages for those who are socially disadvantaged.

- Work with a major soap opera and/or radio programme to develop digital inclusion related storylines and associated information/guidance campaign.

- Supporting signposting and communications about available help and support so that there is greater uptake and awareness overall, indirectly redressing the balance away from more negative associations e.g. social media.

Meeting people at their moment of need and focussing on personal relevance

This study has shown that the most successful digital onboarding (e.g. amongst restricted users) has often come via supported learning at the point at which the skill has been needed, and being able to do the task digitally has brought instant reward/achievement. Being able to provide motivational support in the moment of needing to execute a task is essential. Examples of this could be supported/accompanied task execution (as per job centres and libraries currently), but referral on to a broadening of skills and with an aim to consolidate skill rather than execute a task as a one-off event.

What this could look like in practice:

- A referral service for those struggling to engage with key services (education, finance, employment, health) – with a commitment to support them into longer-term use.

- A go-to resource/ support for those who need help in accessing essential goods/ services – banks have an important role to play (e.g., via banking hubs), as do job centres and even GP surgeries.

- Support in the moment of task execution, within a safe and neutral space, and where one to one help is provided (e.g. online banking or admin tasks).

Facilitating control

This study has shown the importance of fostering a sense of control and empowerment amongst the excluded. Helping people feel they can have a relationship with ICT where they can feel they (and not the internet) are setting the terms and benefiting from the engagement is part of the battle. Fear of a loss of control by opening the 'Pandora's box' is a key barrier, therefore people need proactive support in setting their own digital goals to their level, and help within a safe context to achieve them. Supporting the excluded in building a foundational understanding and then offering safe spaces for skill acquisition, in which the learner oversees their own goals and pace is key.

What this could look like in practice:

- Knowledge brings control (see section on education) – motivating people to attend skills courses should be framed around putting them in control.

- An ability to set one's own attainment level (vs unilateral standards) based on individual needs and required outcomes, at the point of entering the digital relationship.

- An ability to set boundaries around function at the point of device set up – device guardrails, and support in setting up preferences more generally (across device).

- An approach founded in an acceptance that passive use is sometimes enough, and can provide a pause and consolidation moment, reassuring digital novices that they can themselves stick at their comfort level until they can move on upwards (i.e. in the instance of online banking, supporting people into using online servicing to do balance checks (without needing to immediately do other forms of active task).
- Try before buy - allow customers to try online or mobile banking on borrowed devices before they decide to upgrade or themselves invest

Cohort-specific motivators

Considering the benefits for specific excluded citizen types can guide targeted initiatives. Identifying nuanced motivators for key cohorts, such as age or disability, can shape effective messaging. Initiatives and charities related to specific cohorts not only offer an authoritative voice but also establish personal relevance by understanding the unique needs and challenges of individuals within those groups.

Potential motivators for older citizens

In terms of appetite and areas of interest, most respond well to the idea of communicating and connecting with others (mainly people they already know) as a route into digital life, provided this is positioned as a supplement to landline usage and face-to-face interactions. Several mention the potential benefits to hobbies and social/cultural engagement and connecting with others over shared interests and some are potentially interested in using the internet to research hobbies and interests and even to connect with people they don't know in sharing knowledge. Insight from our older restricted users confirms the potential of hobbies/ interests as a route in, as their ethnographic data showcases some of them using the internet in this way. - Some of our older restricted users are committed online bankers, even if they do not use it much for transactions or complex tasks. For these, online banking is seen as safer than carrying cash and puts them more in control of their money. This shows the important role that financial services can play in bringing older citizens into the digital world.

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It's all the information out there that's useful, the fact you can find out about things you are interested in.
David M, 67, restricted user

My daughter once made a picture call to my grandson Billy in Tenerife. I couldn't believe it, seeing his face and being able to see and talk to him as if he was there.
Carol, 77, total non-user

Potential motivators for those living with impairments

In terms of appetite and areas of interest, most respond well to the idea of convenience associated with digital life. Removing tiring, time consuming and difficult workarounds related to day-to-day tasks and enabling impacted individuals to do things from the comfort of home could potentially be motivating. In addition, many of our participants report feeling isolated, and imagine the internet could bring better connections with friends and peers, as well as charities and communities supporting them/people like them. There is some awareness also of their current inability to access health and general support and also government benefits which could change if they were digitally engaged.

From our restricted users we learn that once a comfort level is reached with a specific task, it is generally retained and consolidated. However, the ethnographic data suggests that this cohort doesn't tend to ladder up skills, or transfer skills to other task types or areas of their lives without considerable support. We also learn that as a cohort they are generally happier with passive use and set a hard boundary as to their 'stop' point. Some in our sample are using online banking for convenience benefits, but these are generally needing support to do so due to perceived high risk, complexity, and product design. There is a responsibility to provide adaptations and accessibility through design for this cohort.

Potential motivators for those with low income

This cohort generally has high motivation and interest levels, being aware of the benefits that greater digital engagement would bring. They are particularly interested in the aspect of convenience, focusing on acquiring skills that would make life easier. They acknowledge the advantages of the internet for social communication – even though they may prefer face-to-face meetings, therefore keeping in regular contact with friends and family, staying updated on the lives of friends and family using social media, and using social media to discover communities that share similar hobbies and interests.

This cohort express interest in learning and enhancing their digital skills. However, they are unaware of available free courses and do not generally know where to turn. In terms of online banking the ability to budget and manage money effectively appeals once prompted. Being able to pay bills online could mean avoiding getting behind' and online shopping could potentially mean cost savings – but this something that all are unaware of in our sample.

" "

I don't use online as much because I'd like to retain my sanity as much as possible – I need to use it at work, spending too much unneeded time of me staring at screens hurts my brain and darkens my eyes.. I limit my digital exposure and I generally feel better mentally.
Orlando, 24, neurodiverse, restricted

This cohort express interest in learning and enhancing their digital skills. However, they are unaware of available free courses and do not generally know where to turn. In terms of online banking the ability to budget and manage money effectively appeals once prompted. Being able to pay bills online could mean avoiding getting behind' and online shopping could potentially mean cost savings – but this something that all are unaware of in our sample.

" "

There's a part of me thinking if the company wants to do it their way, they should tell me what they want me to do. You can't get out of doing it their way. The responsibility should be mine and theirs A lot of banks are closing their branches, and it feels like they are forcing you to go online, they need to provide information for me to learn and if I screw it up that's on me.
Beth, 31, restricted user

Focus on Education

There is a need for judgement-free and 'neutral' learning opportunities, away from commercial agendas and with citizens own outcomes in mind. Learning should be structured by outcome or task theme (retail, communication), with a safety wrap-around and with a focus on integrating skills into everyday life. People need to be able to set their own goals, and work to their own pace. Providing equipment that can be loaned during the learning experience can create positive experiences in a supported way and avoid early negative experiences. Loaned equipment for total non-users (for use in home) through the lifespan of a course enables attendees to put what they have learned into practise in the context of their lives.

What this could look like in practice:

- Digital life skills as a compulsory part of the national curriculum

- Launch digital summer camps aimed at cohorts, but addressing the needs of total non-users and restricted users separately, involving branches and local partners

- In-person, peer- grouped classes in neutral zones (GPs, banks, community centres) – social rather than 'dry learning' – not just for older people

- Help citizens set up their notifications and communications preferences and educate on safe and personalised use of the internet

- Provide opportunities that allow people to acquire positive experiences (via support in the moment of touchpoint) avoids off-putting issues, and tackles misconception/fear. A sense of instant reward via instant achievement – seeing results immediately.

- Offer customisable training courses according to lifestyle themes (retail., communication, banking, admin, entertainment etc).

- Create tutorials that are available in different forms, e.g. videos, infographics, shortened tutorials or audio files for restricted users who have one foot on the ladder; consider online resources to convert passive users into active and passive users.

Focus on ongoing, personalised support

The social and human need to be part of the learning process

Human interaction and connection can provide an important component to the learning experience, especially if courses are run over time. Being with likeminded individuals in a learning environment can increase motivation but also provide a more personal and 'human' face to digital life.

Most feel that having a first point of contact (whether that is through mentorship or group lessons) which is sympathetic and empathetic reduces fear around taking first steps. Longer-term classes can provide an opportunity to connect and gain peer support for the most socially disadvantaged, reducing isolation and inherently supporting confidence via peer support. Later steps in the learning journey can be delivered digitally, but some human elements in the early stages can pay dividends. We also hypothesise that providing a recognizable human face/ambassador for inclusion could also pay dividends in cueing accessibility and trust.

What this could look like in practice:

- Group sessions, where small groups go on the journey of discovery together over a period of weeks, followed by 'graduation'.

- Longer term sessions grouped by cohort (similar age, those living with impairments are also an underserved target currently).

- Rooted in local community therefore easy to access, in neutral spaces.

- Partner with trusted organisations such as Girl Guides, Scouts, Brownies etc to launch a digital inclusion initiative whereby people are encouraged to pass skills on within families or local neighbourhoods – digital buddying over time.

- Celebrate progress by organising social events after successful completion of training courses.

- Consider a national figurehead for inclusion who presents the human face of the 'why'.

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Treating the engagement process as a journey means longer-term care

Providing follow ups and longer-term support is crucial to embed skill and create a virtuous circle of trust and comfort. Any citizen attending an educational programme needs to have the ability to access support once their course has finished to avoid dropping out of digital life. This will enable them to keep up with new features, help them stay in control of their device and set-up, ladder up their skills and can provide an easy to reach point of contact for tech-related questions. Having a go-to place for help increases trust in the internet, and encourages users to do more, tackling the major barrier of perceived 'risk of things going wrong'.

This requirement for ongoing support is why shorter-term device loans are potentially less successful that a longer term embedding of digital life within an individual's circumstances and lifestyle.

What this could look like in practice

- Launch 'digital MOT' service with key partners, offering annual digital health check and surgery to support ongoing engagement (from device check-ups to updates and overall digital behavioural health)

- A digital support hotline with neutral, unbiased advice to support when things go wrong

- Ongoing mentorship e.g. create database with volunteer 'mentors' the digital novice can contact

- Resources (e.g. training videos) to showcase features after upgrades (for corporations), more general 'extension activity' training via a national service.

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Chapter 6
Final words

We need to proactively tackle the large swathes of users who restrict their behaviours online or whose digital inclusion is diminishing. Ensuring safety online is a key priority, and we need to take collective responsibility to deliver against this primary need. But there is also a need to reframe how we approach skills acquisition, considering the needs of the individual, rooting learning in personal motivators based on the potential gains to life outcomes. Showing the excluded a way forward which respects their personal agency, putting them in control of their goals and achievement, and meeting people at their point of need are all essential.

Digital inclusion is the start of a journey, and potentially the beginning of an important and fulfilling relationship with ICT for the individual. Care is needed that support given is ongoing and gives attention to skills consolidation and prevention of negative experiences once people take the first steps towards digital life, or there is a risk of losing them forever. Providing support as technology evolves, and providing resource to help citizens stay in step is important at a broader level, as is providing opportunities for incremental learning for those with partial engagement.

Lastly, choice must be maintained. Every citizen should feel they have a right to retain non-digital behaviours, whether that be using cash, or seeking out human interaction in the instances where they need it. As such 'informed choice' should be the cornerstone of any inclusion strategy with the full understanding that some may continue to choose to opt out. However, it is no longer tenable that so many either opt out or restrict their internet usage due to a lack of access, motivation and education/support. These are the key factors which we must tackle now to prevent further disenfranchisement for impacted individuals.

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Appendix
Project methodology

There were two main phases to this project. The first phase involved a full review of the published knowns around digital inclusion and exclusion, including collaboration with opinion leaders and leaders of existing initiatives to frame the challenge. This involved deep exploration and analysis of who is impacted and how, as well as developing hypotheses around what digital exclusion as a term means today. Leading on from this phase, Truth conducted an immersive qualitative study exploring the lives of a wide-ranging cohort of impacted individuals. The aim was to better understand bonds and barriers to digital engagement and work with consumers in ideating solutions going forward.

Some twenty four participants, meeting criteria identified during Phase 1, took part. Due to the findings from Phase 1, our focus was a mix of those who were either highly restricted in their use of the internet/digital tools and those who were totally excluded. The following cohorts were included:

- Those aged over 65 years
- Those living with either a physical or neurological impairment which impacts their ability to access and use the internet

Those with lower income levels
Also due to the findings from our literature review, we took care to include representation of the following criteria:

- Those who prefer to use/are using predominantly cash (over electronic payments)
- A mix of those living in rural and urban areas
- A spread of ages, genders and life circumstances
- Some who are living alone

Our participants took part in a 3-4 day ethnography study, diarising elements of their lives under five key task areas: retail, communication, banking, admin and entertainment, recording attitudes and behaviours to task execution in the moment. In addition, daily check-ins provided an opportunity to explore broader themes around lifestyle and attitudes, including those towards digital engagement. At the end of the study, they took part in a one-hour in-depth interview.

Finally, eight participants were selected to take part in a 2-hour co-creation session in which they were tasked with solving the challenges around digital inclusion today.

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Empowering Digital Choice

A strategic study and report by: Sarah Christie, Deputy Managing Director, Truth

Published by Truth Consulting