Resolution on the digital divide: the social differences created by digitalisation

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The European Parliament adopted a resolution on the digital divide: the social differences created by digitalisation.

The Committee on Petitions has received a petition expressing justifiable concern at the impossibility of accessing basic banking services, such as to confirm a payment or access a personal bank account, without having a mobile phone despite there being no legal obligation to possess such a device.

The resolution states that a divide exists between people who are increasingly using digital means of payment and others who cannot or are reluctant to use them. This petition raises the broader issue of the impact of digitalisation on citizens and customers and users of public and private services.

Although digitalisation and the appropriate use of digital tools have brought many economic and societal benefits and opportunities, a number of ethical, legal and employment challenges have emerged which may cause serious disadvantages or harm to individuals and society as a whole.

Parliament is concerned about the persistence of the digital divide, as it remains far from closing and poses significant challenges in relation to the use of the internet and mobile phones, as well in terms of as the provision of **public and private services** solely via digital channels.

Moreover, Parliament regrets the fact that many people either do not regularly use digital services or feel insecure about carrying out online transactions, as this may have a significant adverse impact on their personal life, economic and social situation, and their fundamental rights, including the protection of their personal data and other cybersecurity issues. It regrets the existence of barriers that particularly prevent vulnerable citizens, those with lower levels of educational attainment, older people, persons with disabilities, persons with learning difficulties and those on low incomes from fully participating in a world in which basic services such as banking or administrative services are digital, as they risk exclusion from society and missing out on economic opportunities.

The resolution also stressed that many daily services should offer a **non-digital solution** to meet the needs of those citizens who do not have the skills or knowledge to use online services, who wish to use services offline or those who do not have access to digital devices and applications. It called on public administrations and companies to be inclusive and design their online services in a comprehensible way so that they can be accessed and used by people of all ages and levels of educational attainment, so as to help close the gaps in our societies that still persist due to unequal access to technology.

Recognising that cashless payments and the payment service directive have brought a number of advantages to the single market, including fraud reduction, economic gains for small businesses and the availability of a wider range of products, Parliament called on the Commission to examine how to further increase the security of digital payments and combat payment fraud, including online scams, as well as to ensure consumer protection, while taking into account citizens' specific needs and guaranteeing that everyone has a choice of payment methods.

Concerned by the **decline in the physical presence of public services**, especially in rural areas and the outskirts of cities, Parliament stresses that the EU's regulatory framework should ensure that digitalisation is **human-centric** and that fundamental rights are fully respected in the digital economy, in particular for

workers. Given that implementing this public-service model requires human, technical and economic resources, Parliament recalled that EU funds, specifically NextGenerationEU funds, could be a big opportunity for making this transition.

The Commission is called on to:

- consider the risks of discrimination against older people and other vulnerable groups in its assessment of the provisions of payment services in the internal market;

- urgently address the existing digital divide in an updated cohesion policy.

The resolution called for efforts to ensure that the digital transformation guarantees new digital rights for all, arising from the need to access digital media in all areas to avoid digital divides between territories, people from different areas, backgrounds and ages, especially taking into consideration the gender divide and the needs of older people who, unlike young people, are often less familiar with the use of new technologies.