

PhD in Media and Communication Studies (VUB)

PhD in Information Systems (UWC)

Digital inclusion: a fundamental right for every individual's entry into society

Case study on inclusive service delivery of the banking sector in Belgium

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Abstract

As essential services are increasingly organised through digital-by-default systems, questions of access, equality, and rights are becoming ever more pressing. This dissertation examines these questions through the Belgian banking sector, where online and mobile banking have become central to everyday financial life. Although digitalisation is often associated with convenience and efficiency, it also shifts responsibility to citizens and risks creating new forms of inequality for those who rely on in-person support, have limited digital skills, or lack confidence in navigating complex digital environments.

This dissertation addresses the research question: Are the basic rights of people still guaranteed in a digital society? It explores how digital inclusion should be understood in contexts where access to essential services depends on both individual capabilities and institutional decisions regarding service design and organisation. It examines the influence of digital banking strategies on shaping inclusion and exclusion, investigates citizens' experiences and interactions with these services in daily life, and considers ways to develop more inclusive service delivery models. To explore these issues, the study uses a sequential mixed-methods approach, incorporating policy analysis, a review of 24 banks, expert interviews, 50 citizen interviews, a survey of 2,630 adults, and participatory workshops.

The findings indicate that exclusion is not confined to the user side. Rather, digital inclusion emerges as a co-produced outcome of individual capabilities, institutional design choices, and systemic responsibility. Service models, interface design, communication, accessibility, language options, and the availability of human support all shape whether people are effectively included or excluded.

In response, the dissertation develops the Bank-4-All framework and extends it into INCLUSIA, a broader rights-based model for inclusive service delivery. By moving from a sector-specific case to a transferable conceptual framework, the dissertation contributes to debates on digital inequality, essential service delivery, and safeguarding rights in a digital society.