Barriers to managing money online

The role of digital skills in access to financial services

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Summary

Our society becomes more and more digitalised. To keep up with this development, people need certain skills that enable them to use the internet for their benefit and mitigate the risks of their internet use – and to continue to do so in future. Not everyone possesses these skills (or not sufficiently) or is able to acquire them. In this exploratory study, the AFM, based on its existing reviews and discussions with experts, has attempted to find an answer to the question to what extent limited digital skills are a barrier to accessing financial services.

Studies by the Rathenau Institute[1] and Kantar Public[2] conclude respectively that 79% and 88% of Dutch people possess good digital skills. These figures sound promising, but some qualifications are needed. First of all, this means that between one and two out of ten people do *not* possess the basic skills they need to participate in our society. Secondly, the percentages are self-reported, and people are inclined to assess themselves as more skilled than they actually are. In addition, it is likely that people with a low level of digital skills will be less inclined to complete online questionnaires, meaning that the sample is not representative: this also suggests an overestimation of digital skills. Besides, more people have fragmented digital skills, meaning that they are only able to deal with certain elements of digitalisation. For instance, people who know how to use internet banking to check their account balance are not necessarily able to open a bank account online.[3] Finally, we see that the percentage of people who use the internet *safely* is probably quite a bit lower than the percentage with basic skills. People are, for example, able to formulate search terms and enter them in a search engine, but they have difficulty in assessing whether the information they find comes from an objective source.

Although Statistics Netherlands reports that 86% of Dutch people had used internet or mobile banking in the three months preceding its survey,[4] this does not mean that we should not be concerned about access to financial services for people with limited digital skills. The fact that someone is able to use internet banking does not mean that they do this safely. Moreover, internet banking involves various elements, such as checking the account balance, money transfers, setting up monthly payments and increasing daily limits. We are not able to establish exactly which elements a person is able to use from the surveys that have so far been conducted. Making payments, and therefore internet banking, is one of the most essential and well-established financial products. The degree of accessibility to more complex financial products for people with low digital skills is not clear. The four phases of access to financial services – orientation, agreement, management and termination – require a wide range of skills. Someone who is able to use an app in the management phase may not necessarily be able to search for and compare information in the orientation phase. We also do not know to which extent security is assured, and whether some is still able to conduct the tasks in future. Moreover, there is also a group that does not use the internet at all. These people rely on physical branches and giro collection forms, at a time when many branches are closing and giro collection forms are being phased out. They often look for help from other people around them. This may appear to be a good solution, but this is not necessarily the case, as this can be a burden for those around them as well. Furthermore, most people have a deep-rooted need to manage their finances independently.

1 Rathenau Institute – *Digitale vaardigheden voor technologisch burgerschap*, 2022
2 Kantar Public – *Digitale inclusie: een onderzoek naar digitale vaardigheden en behoefte aan ondersteuning*, 2019
3 Kantar Public – *Digitale inclusie: een onderzoek naar digitale vaardigheden en behoefte aan ondersteuning*, 2019

4 CBS Statline figures on internet access and internet activities (in Dutch), 2022

Older people, those with a practical education and the less literate are more likely to possess limited digital skills. The AFM also concluded in 2021 that some Dutch people with a migration background experience difficulty in accessing financial services as a result of digitalisation.[5] The Dutch Digital Society Alliance (Alliantie Digitaal Samenleven)[6] expects the number of people with limited digital skills to increase in the future. Changes in the digital world are numerous and rapid. People thus need skills that are increasingly advanced. Mitigating the risks of internet use is also becoming increasingly difficult, as fraudsters are becoming more cunning and the security measures to deal with this are becoming more complex. Moreover, both older people and Dutch nationals with a migration background increasingly account for a larger proportion of the population.

The AFM's interviews with financial companies show that these companies have difficulty in identifying the number of customers experiencing barriers as a result of limited digital skills and what the consequences of this may be. They are aware of (some of) the problems that digitalisation involves, with log-in problems being one of the most important.

Our conclusion is that it is difficult to reflect the issues associated with digital skills in numerical terms. The methods currently being used to identify these problems and their potential solutions are frequently not suitable for people with no or limited digital skills because they are difficult to reach. This means that the problem is thus probably underestimated. To understand these people and the barriers that they experience, it is important to actively reach out to them and talk to them about how problems with digitalisation play a part in their daily lives. This would give financial companies insight into possibilities for making their services more accessible. There may also be a role for the government here. We realise that applying these insights relating to accessible service provision will pose challenges for the financial sector, as besides the fact that there is a group that is experiencing digitalisation as a problem, the requirements for digital security are becoming ever more onerous, and a large group of customers have increasingly high expectations regarding digital services. This creates a conflict.

5 AFM – Financiële kwetsbaarheid Nederlanders met migratieachtergrond verkend, 2021
6 In the Alliantie Digitaal Samenleven (Digital Society Alliance), the government, social organisations, businesses and experiential experts have joined forces to achieve digital inclusion; see https://digitaalsamenleven.nl/

Nonetheless, we see that improvement is possible. It is therefore important that banks, insurers and pension providers continue to work on improving their services for those with no or limited digital access. We can do this by recognising that this group exists, entering into dialogue with these people and, as a sector, exchanging knowledge on efforts relating to research and effective solutions for this issue. We are encouraging research into the possibilities for connection to existing infrastructures. An example would be wider application of the DigiD, which currently can only be used by government organisations or organisations with public duties. Experience shows that familiarity and routine increase convenience of use, leading to fewer people experiencing problems with logging in. To the extent that financial services providers have a public utility function, expanding the use of DigiD could be very effective. This is a matter for the government, which regulates the application of DigiD. In addition, we see possibilities for exploring possible connections to existing physical information and service points.

01 Introduction

Our society is rapidly becoming digitalised. This applies to the financial sector as well: we increasingly make payments using QR codes, make insurance claims online and get information on our pensions in digital form. For one group of people, this makes life easier. But there are also many Dutch people for whom this is not the case. Although exact figures are lacking, we estimate that there are between 2.5 and 4 million people[7] who experience problems in their daily digital lives. These problems are becoming worse because non-digital alternatives are becoming increasingly scarce, as this group increasingly becomes less visible and the skills needed to keep up are becoming ever more advanced. Moreover, certain groups experiencing these problems, such as older people and Dutch nationals with a migration background, are becoming larger.

7 Dedding & Goedhart – *Uit beeld geraakt: digitale ongelijkheid als maatschappelijke opgave*, 2020

For the AFM, this situation raises the question of how accessible financial services are for those with no or limited digital skills. To answer this question, we started an exploratory study based on literature research, discussions with academic and practical experts and meetings with experts in the insurance, banking and pensions sectors. We also consulted with the Dutch Digital Society Alliance, a foundation committed to achieving digital inclusion in our society. This report is the result of this exploratory study. In this report, we answer the following questions:

1. What are digital skills?
2. How many Dutch people have few or no digital skills?
3. What are the features of people with few or no digital skills?
4. What are the issues faced by people with few or no digital skills when managing their financial affairs?
5. What are the experiences of financial companies in relation to digital skills?

We conclude the report with an overview of the insights gained from this exploratory study and put forward some recommendations.

02 What are digital skills?

The importance of digital skills in our society today and in the future is a current topic that has been described from various perspectives in recent studies. While the increase in attention to this topic is welcome, we note that different definitions of relevant terms are used in these various studies. This makes comparison difficult. Some studies express digital skills in certain specific actions, while others use a wide-ranging definition. For example, Kantar Public considers people to possess digital skills[8] if they can independently use email, use a search machine, make an online purchase and use internet banking, whereas the Rathenau Institute says that technological citizenship means that 'Dutch people have the skills to understand the possibilities of digitalisation, have the knowledge and the resilience to deal with the risks of digital technology and can take part in the democratic debate and the political decision-making with respect to new digital technology' (p. 2).[9] Researchers at the University of Amsterdam use the term 'digital competences': '[By this,] we mean how well a person can deal with the internet and the devices for accessing the internet (digital skills) and what they know about it (digital knowledge)' (p.6).[10] Lastly, some studies provide no clear definition at all.[11]

Based on the insights and results we have encountered during this exploratory study, we consider the definition given by Van Deursen & Helsper in their publication '*Digitale vaardigheden: een onderzoeks- en beleidsagenda*' (digital skills: an agenda for research and policy) in 2020,[12] commissioned by the Ministry of Home Affairs, to be most useful:

'At its highest level, digital skill is the extent to which a person is able to obtain (high-quality) benefits with the internet and internet technology and to mitigate the associated risks, today and in the future.'

In other words, digital skills help people to use the internet for their benefit and protect themselves against the risks that internet use may entail. This definition is applicable to digital skills in the context of financial services provision, whereby people can use these skills to take sensible decisions about financial products and services and adequately protect themselves against risks such as fraud.

Various types of digital skills

Van Deursen and Helsper make an important distinction between various types of skills. They distinguish:

- **Operational skills.** This concerns skills that are useful in the use, set-up and programming of the internet or internet technology. Examples include making a connection with the internet, using a browser, switching off advertising and pop-up messages, and managing location settings.
- **Information skills.** These are the skills that describe the extent to which people are able to find, select, process and evaluate digital sources of information. Examples include using the search bar, defining search terms, selecting information and adjusting options for searches.

8 Kantar Public – *Digitale inclusie: een onderzoek naar digitale vaardigheden en behoefte aan ondersteuning*, 2019
9 Rathenau Institute – *Digitale vaardigheden voor technologisch burgerschap*, 2022
10 De Vries, Piotrowski & De Vreese – *Hoe digitaal vaardig zijn wij Nederlanders?*, 202
11 Motivaction – *Bereikbaarheid van bank- en betaaldiensten*, 2018 ; NVB – *Vertrouwensmonitor Banken* 2019
12 Van Deursen & Helsper – *Digitale vaardigheden: een onderzoeks- en beleidsagenda*, 2020

- **Communication skills.** These skills help people to develop positive relations when using internet (technology), derive meaning and gather knowledge. Examples include the use of communication apps, managing contacts, adjusting privacy settings and setting up contacts with whom messages can be shared.
- **Content creation skills**. This concerns skills with which people can use technology to produce good content that can be published and shared via the internet. Examples include completing and uploading forms, creating content with an app or website and the use of various techniques to create content (filters, editing).

We look at the extent to which these types of digital skills apply to consumers in a financial context below in this section.

Functional and critical skills

A second distinction made by Van Deursen and Helsper within the concept of digital skills is that between functional skills (using the internet to one's benefit) and critical skills (preventing the negative consequences of internet use; digital awareness). Functional skills, for example, concern the installation of apps, connecting to the internet, defining search terms, exchanging messages online, creating online profiles and completing and uploading forms. Critical skills include evaluating the reliability and truthfulness of information, appropriate use of emoticons, ethical considerations when sharing photographs and understanding how promotion and advertising works. Functional skills are generally better managed than critical skills (Van Deursen & Helsper, 2020). The studies that we analysed focused mainly on functional skills and the degree of 'safe' internet use.[13] The only reference we found to the extent to which people are able to avoid the negative consequences of internet use was in the research by Van Deursen and Helsper.[14]

The distinction between types of digital skills and between functional and critical skills leads to a framework of eight separate 'blocks'. Operational and information skills form the basis for the performance of communication skills and content creation skills. Van Deursen and Helsper state that a person needs to possess both functional and critical skills to obtain beneficial results from the internet and avoid negative consequences.[15] The authors see the possession of functional skills as a minimum requirement, as these are needed to conduct online activities. Critical skills are needed for constructive social participation. Without critical skills, a person can only use the internet passively. Of course, the exact skills a person needs and the necessary level of these skills depend on the purpose of the internet use.

Digital skills in financial services

We can illustrate the role of digital skills in online financial services with an example. First of all, we distinguish various phases in the process of managing financial affairs:

- **Orientation phase**. This is the period preceding the purchase of a product or service. In this phase, consumers consider their options, may make some comparisons and search for information that can help them make a decision.
- **Agreement phase.** This is the point at which a consumer enters into an agreement for a product or service from the provider. In many cases, this involves certain actions on their part, such as entering personal data and submitting documents.
- **Management phase.** In this phase, the consumer uses the product or service. This may involve the transfer of money or a claim for a loss. Skills such as installing and using apps and logging in to websites come in handy here.
- **Termination phase.** This is the point at which the product or service is terminated. Consumers have to be able to find the terms and conditions for termination and arrange the termination, which is usually done through a form on the website.

13 Kantar Public – *Digitale inclusie: een onderzoek naar digitale vaardigheden en behoefte aan ondersteuning*, 2019; Rathenau Institute – *Digitale vaardigheden voor technologisch burgerschap*, 2022; Motivaction, 2018

14 Van Deursen & Helsper – *Digitale vaardigheden: een onderzoeks- en beleidsagenda*, 2020

15 Van Deursen & Helsper – *Digitale vaardigheden: een onderzoeks- en beleidsagenda*, 2020

Each of these phases requires specific functional and critical skills, as shown in the table below.

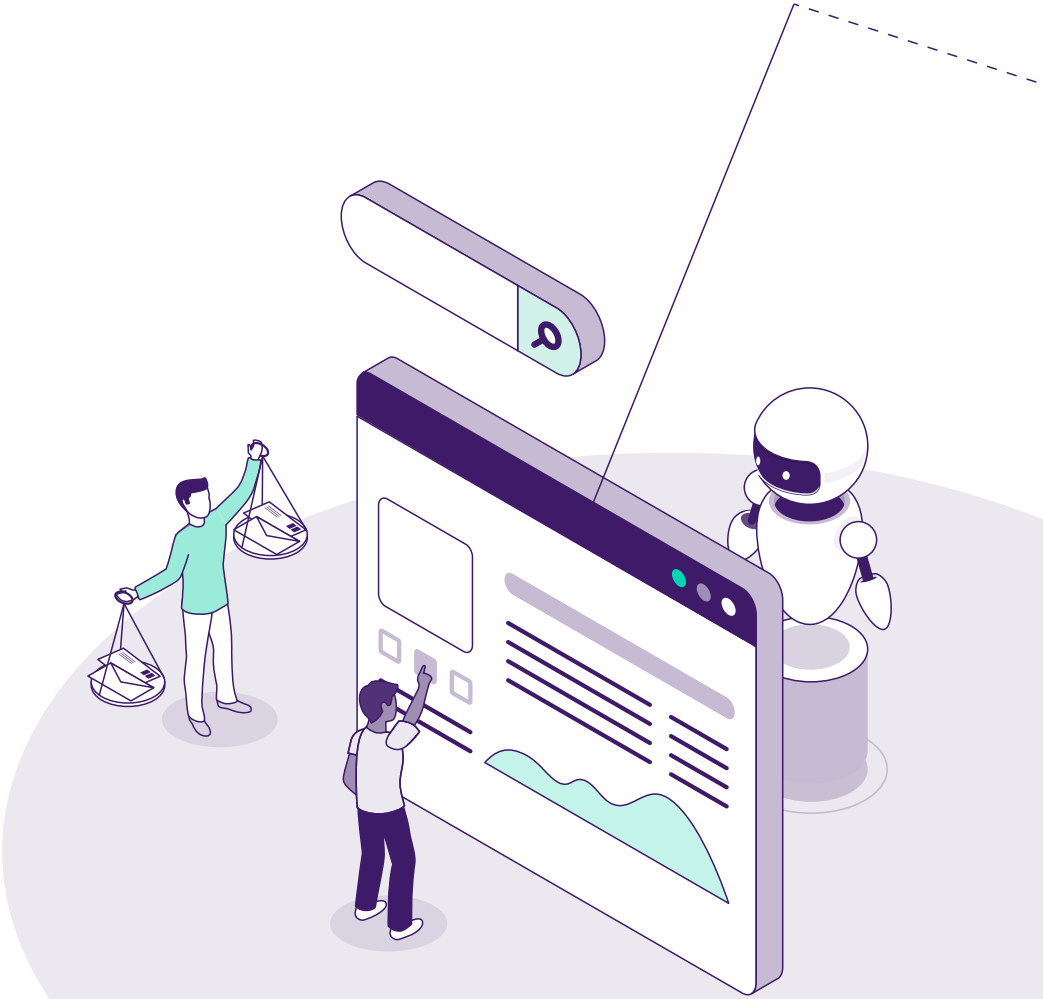
Phase	Specification	Operational skills	Information skills	Communication skills	Content creation skills
Orientation phase	*Functional*	*Connecting to the internet* *Using an internet browser* *Disabling pop-ups*	*Navigating through websites* *Using the search bar* *Defining search terms* *Selecting information* *Finding a telephone number*	*Putting a question to customer service using email or chat*	*Entering data on a comparison website*
Orientation phase	*Critical*	*Conceptual understanding of a comparison website*	*Evaluating the objectivity and reliability of the information found*	*Understanding that the chatbot is not a person – suitable communication*	*Understanding that use of comparison websites involves entering sensitive information*
Agreement phase	*Functional*	*Connecting to the internet* *Using an internet browser* *Disabling pop-ups*	*Navigating through a website* *Using the search bar* *Defining search terms* *Selecting information*	*Putting a question to customer service using email or chat*	*Completing a form* *Uploading documents*
Agreement phase	*Critical*		*Evaluating whether the website is reliable* *Assessing whether sharing information is sensible*	*Understanding that the chatbot is not a person – suitable communication*	*Understanding that you are entering sensitive information*
Management phase	*Functional*	*Installing and using apps*	*Searching for product terms and conditions online*	*Contacting the provider using email or chat*	*Creating and remembering log-in details* *Managing charts*
Management phase	*Critical*		*Selecting the correct app in the app store*	*Understanding that the chatbot is not a person – suitable communication*	*Creating secure log-in details* *Secure archiving of log-in details*
Termination phase	*Functional*		*Searching for the notice period* *Searching for the product terms and conditions*		
Termination phase	*Critical*				

Digital skills and digital accessibility

A final note we wish to make concerns the distinction between digital skills and digital accessibility. Digital accessibility concerns the design of websites and apps to make them more accessible for everyone, including those with a disability.[16] It therefore concerns improving the user experience in the digital channel for all people who make use of it. With regard to digital skills, we are talking about the group of people who are not able to exercise them, even if they have the necessary means, because the right capacities are lacking.

Conclusion

There is no uniform definition of digital skills. We consider the definition provided by Van Deursen & Helsper to be the most useful: *'At its highest level, digital skill is the extent to which a person is able to obtain (high-quality) benefits with the internet and internet technology and to mitigate the associated risks, today and in the future.'* The authors distinguish between operational skills, information skills, communication skills and content creation skills. At every level, there is a functional level and a critical level. If we apply this distinction to managing financial affairs, we see that many different skills are required: from connecting to the internet, searching for information and valuing the quality, to understanding that there is no human being behind a chatbot and how to communicate in an appropriate way.



16 Digital Government website (page only available in Dutch)

03 The importance of digital skills in our society

Attention to digital skills by the government

The fact that digital skills are becoming increasingly important in our society is shown for instance by the government's attention to this issue[17] and its efforts to boost digital skills and digital security among Dutch people. Minister Wiersma for Primary and Secondary Education launched a Basic Skills master plan for education in May 2022.[18] The plan aims to improve the basic skills of children and young people. One of these basic skills is digital literacy. The problem outlined by the Minister is that digital literacy is not yet continually monitored in education: 'There are thus wide variations between schools as to how lessons are given in digital literacy, and there are therefore wide variations in the level of digital literacy between students.' A good basis in digital literacy means that students understand the personal and social consequences of digital technology and can make choices. It also means that they have the skills to use digital technology to their advantage, for example in their contacts with the government, finding work and managing their financial affairs. In November 2022, the Minister announced that the government would issue core targets for citizenship and digital literacy in 2023.[19] These targets will be measurable and specific.

The Manifest Group[20] and the National Library of the Netherlands, together with the Ministry of the Interior and Kingdom Relations, set up the Digital Government Information Centres in 2019. People can go to these information centres for questions and information on online and offline government services and to apply for courses to improve their digital skills. A start was made with 15 information centres in 2019. By November 2021, this had increased to 351 information centres. Analysis of the service provided[21] by these information centres shows that visitors had a wide range of queries, that conversations were relatively lengthy (with most of them lasting between 45 and 60 minutes) and that visitors were pleased with the fact that they were listened to. The background features of the visitors are also recorded. These were not actively requested due to privacy considerations but were estimated by employees. At the time of the analysis, the majority of the visitors were women. More than half of them were aged 65 years or older.

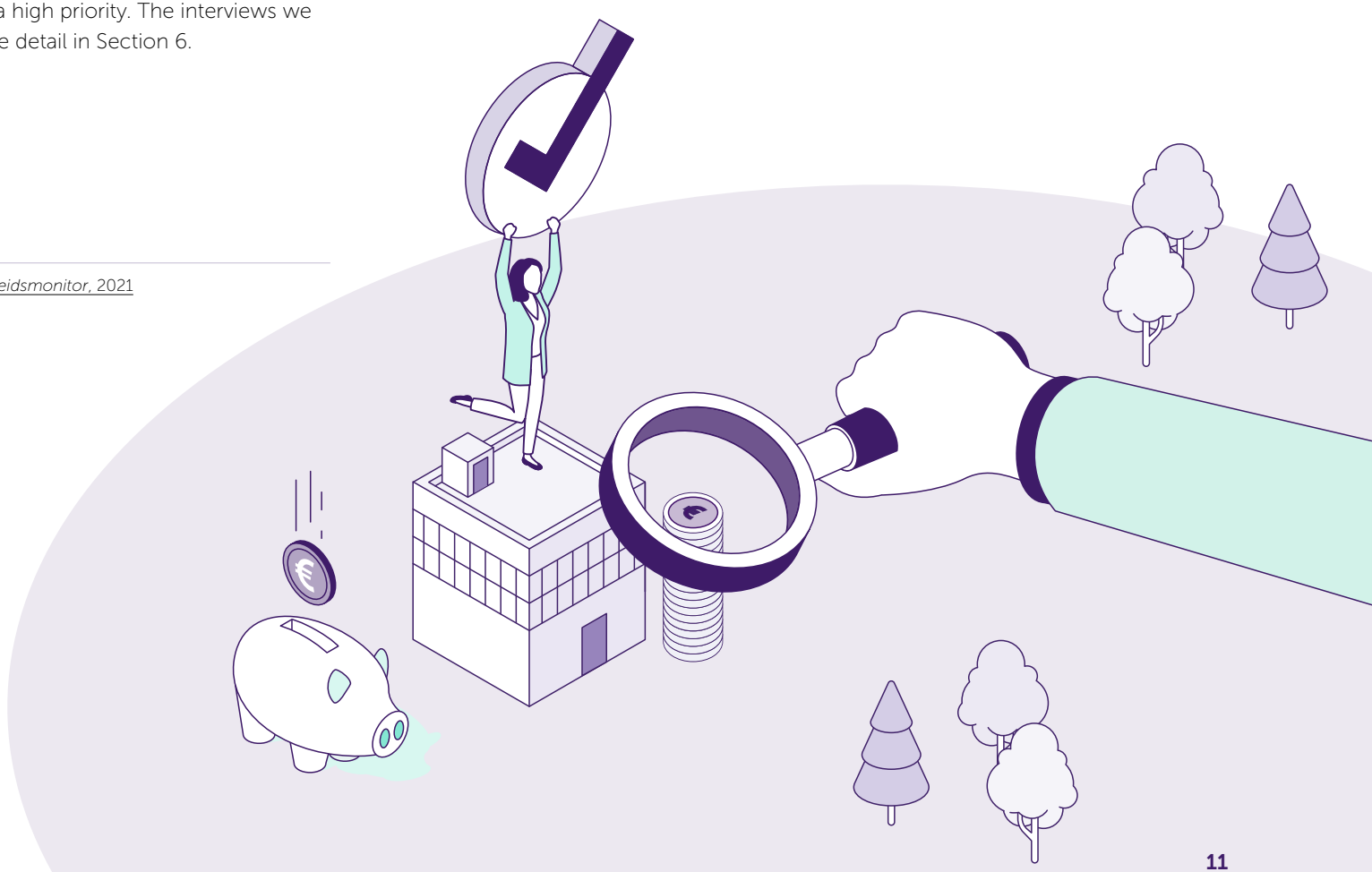
The European Web Accessibility Directive was published in 2019, which ensures that use of products and services by people with disabilities must be made more accessible. This covers devices such as cash machines, point-of-sale terminals, online banking and arranging loans and mortgages. These products and services have to be made more accessible with options such as subtitles, text-to-speech functions and adjustable brightness of monitors. The Netherlands has applied this directive in a bill that is expected to become law in 2025.[22]

Lastly, municipalities have been able to fund training courses for improving digital skills from their education budgets since 1 January 2018. These courses have to meet certain requirements to qualify for funding, divided across five domains: the use of ICT systems, security, privacy and health, searching for information, information processing and digital communication.

17 *Kamerbrief over voortgang digitale inclusie 2021* (21 December 2021)
18 *Kamerbrief over Masterplan basisvaardigheden* (12 May 2022)
19 *Kamerbrief over voortgang Masterplan basisvaardigheden voor het funderend onderwijs* (21 November 2022)
20 A cooperative association involving the Tax & Customs Administration, the Central Administration Office for Exceptional Medical Expenses (CAK), the Central Office for Motor Vehicle Driver Testing (CBR), the Care Needs Assessment Centre (CIZ), the Central Judicial Collection Agency (CJIB), the Education Executive Agency (DUO), the National Maintenance Collection Agency (LBIO), Logius, the Netherlands Vehicle Authority (RDW), the Legal Aid Board (RvR), the SVB and the Employee Insurance Agency (UWV).
21 *Ministerie van Binnenlandse Zaken en Koninkrijksrelaties*, 2021
22 Rights of persons with disabilities (page only available in Dutch)

Attention to digital skills from the financial sector

There is also increasing attention to the importance of digital skills in the financial sector, as shown by the research initiative in this domain.[23] The interviews we held also show that financial companies are engaged with this issue. We do, however, see variations: while some parties have clearly given consideration to how they can serve people for whom access to the digital channel is not a given, other parties state that they have difficulty in reaching this group. They are focusing mainly on improving digital accessibility and view obtaining insight into the group with limited digital skills as not practically feasible. One argument that is put forward is that no complaints are being received on this issue, and it is therefore not a high priority. The interviews we held with financial companies are described in more detail in Section 6.



23 NVB – *Vertrouwensmonitor Banken, 2019; MOB – Bereikbaarheidsmonitor*, 2021

04 Digital skills in the Netherlands: the figures

The lack of a uniform definition of digital skills in existing research makes it difficult to make any statement regarding the current number of people with limited digital skills. Another limitation we encountered in many studies is that the results were based on self-assessments, in which the respondents could assess their performance with respect to a particular skill themselves.[24] While this approach to measurement has advantages, including the fact that responses can be processed quickly and cost effectively and providing insight into the extent to which people feel that they have the situation under control, there is an important disadvantage in the fact that many people are not good at assessing their own skills. This means that self-reporting is a less reliable predictor of actual skill levels. A better approach, for instance, would be to observe people while they perform certain tasks on a computer. Despite these reservations, we attempt to make certain comparisons in this section and, where possible, present a general impression of the level of digital skills in the Netherlands.

Access to the internet

Figures from Statistics Netherlands[25] show that the vast majority of Dutch people (97%) stated that they had access to the internet in 2022 and that 90% of them used the internet on a daily basis. Sending and receiving emails was the most popular online activity for Dutch people: 90% of them stated that they had done this in the three months preceding the survey. Selling goods or services was the least cited activity, at 37%.

Basic digital skills

Although almost everyone in the Netherlands has internet access, and the vast majority also actively uses it, this does not mean that all these people actually have the capacities to use the internet to their benefit in various areas. To be able to make a statement about this, we look at research on basic digital skills in the Netherlands conducted in recent years.

Figures from Statistics Netherlands and Eurostat for 2021 show that, compared to the rest of Europe, a relatively large number of digitally skilled people live in the Netherlands.[26] This survey assessed the level of digital skill by considering activities in five areas: information and digital literacy, online communication, computers and online services, privacy protection and use of software. Information and digital literacy covers searching for information online, reading the news and recognising fake news, while computers and online services include online shopping, installing apps and taking courses online. People are assessed as possessing basic digital skills if they perform at least one activity in the areas of information and communication and one or two activities in the other areas. Almost 80% of Dutch people aged between 16 and 75 years had minimal basic digital skills in 2021, compared to an average of 54% in the European Union.

The Rathenau Institute also states that 79% of Dutch people have at least basic digital skills.[27] This is well above the average of 58% in countries in the European Union. This concerns functional skills such as finding information on the internet, using email, internet banking and the use of software such as Word and Excel.

24 Van Deursen & Helsper – *Digitale vaardigheden: een onderzoeks- en beleidsagenda*, 2020
25 CBS Statline figures on internet access and internet activities (in Dutch), 2022
26 CBS – *Nederland Europese koploper digitale vaardigheden*, 2022
27 Rathenau Instituut – *Digitale vaardigheden voor technologisch burgerschap*, 2022

The research agency Kantar Public – commissioned by the Ministry of the Interior and Kingdom Relations – carried out a survey of digital skills in 2019,[28] involving a questionnaire sent to 1,853 Dutch people. The basic skills it distinguished in this survey were the ability to use internet banking, the ability to make a purchase online, the ability to use a search engine and the ability to use email. People who stated that they could perform at least one of these activities only with assistance, or could not perform the activity at all, were qualified by the researchers as digitally unskilled. People who stated that they could perform all these activities without assistance were qualified by the researchers as digitally skilled. The survey showed that:

- 12% of Dutch people did not possess all four basic skills. This concerned mainly people aged over 65 and less educated people.
- 19% of Dutch people were digitally skilled (they possessed the four basic skills), but were not able to arrange personal affairs such as making their tax return or submitting a complaint online, even with assistance from other people.
- 20% of Dutch people were digitally skilled but did not take sufficient account of security when arranging personal affairs such as their tax return online.
- 30% of Dutch people were digitally skilled and took sufficient account of security. This concerned an above-average proportion of young people, middle-aged people, more highly educated people and people in work.

In addition to this self-assessment of basic skills, Kantar Public asked the group of digitally skilled people (88% of the respondents) to state the extent to which they considered themselves able to perform specific tasks on the internet, including 'online submission of a declaration to my health insurer', 'opening a bank account online' and 'applying for a benefit online'. Kantar Public then concluded that only 52% of the people stating they were digitally skilled (able to perform the four basic skills) were also able to perform specific (and relatively common) tasks. The survey showed that people have limited problem awareness: many of them thought that they were sufficiently digitally skilled until they were asked to perform specific tasks.

28 Kantar Public – *Digitale inclusie: een onderzoek naar digitale vaardigheden en behoefte aan ondersteuning*, 2019

The fact that people tend to overestimate their digital skills corresponds with research that shows that there is no significant correlation between self-reported e-health skills and how well people can actually perform e-health and other tasks.[29]

Using the internet safely

Figures from Statistics Netherlands[30] show that 90% of internet users aged 12 years or over stated in 2020 that they had taken measures to protect their personal data on the internet. According to their own statements, 77% had limited or refused access to their location data, and 74% had not permitted their personal data to be used for commercial purposes. However, the research by Kantar Public shows that far from everyone in the group possessing functional digital skills (88% of Dutch people) also uses the internet safely. Many people apparently do not take sufficient account of security: they have low awareness of phishing, work with unsafe settings and/or do not know what to do in case of a calamity. Access to good equipment also plays a part, according to newspaper *Het Parool*.[31] Many Dutch people do not have the financial means to afford new, secure and user-friendly devices. They want to use the internet safely but are not able to do so, for example because the latest software is not available on their obsolete device.

According to the research by Kantar Public, only 30% are able to use the internet safely. This is confirmed by research into safe online behaviour, which shows that, more frequently than they report themselves, Dutch adults behave unsafely online by sharing personal information and clicking on unreliable hyperlinks.[32] Nonetheless, in 2020, 72% of people using the internet believed they used it safely, according to Statistics Netherlands.

29 Van der Vaart et al. – Does the eHealth literacy scale (eHEALS) measure what it intends to measure? Validation of the eHEALS in tow adult populations, 2011
30 CBS research into protecting personal data on the internet, 2021
31 Het Parool – *Miljoenen mensen kampen met een gebrek aan digitale vaardigheden: 'Ik haat al die wachtwoorden'*, 2022
32 Van 't Hoff-de Goede et al. – *Hoe veilig gedragen wij ons online?*, 2019

Only 3% felt unsafe, while 25% felt they were neither safe nor unsafe. A large majority of those who felt they were safe on the internet were online daily and were young (12 to 25 years of age).

Digital skills in the future

The Alliantie Digitaal Samenleven predicts that the number of people with limited digital skills will only increase. Changes in the digital world are numerous and rapid. People thus need skills that are increasingly advanced. The fragmentation of skills in particular is a growing problem. Some people – of all ages, and in all areas of our society – can only handle certain elements of digitalisation properly. A person may be able to make video calls but not know how to upload documents or send an email. Someone else may be able to create content for TikTok while not being able to navigate through a complex government website. In other words, being able to do one thing does not mean that you can do something else. Mitigating the risks of internet use is also becoming increasingly difficult, as fraudsters are becoming more cunning and the security measures to deal with this are becoming more complex. We need to pay special attention to people who have already been victims of online criminal activity. Many of them have become more fearful as a result of this experience and thus will be even less keen to make use of digital services.

Conclusion

The studies that indicate the degree of digital skills possessed by Dutch people point to a high level of digital skills in the Netherlands: 80% according to Statistics Netherlands, 79% according to the Rathenau Institute and 88% according to Kantar Public. While these percentages appear to be positive, they also indicate that between one and two people do *not* possess these basic skills. Furthermore, we should take a critical view, as these high percentages of 'digital skill' are self-reported, and people are inclined to assess themselves as more skilled than they actually are. Fragmented skill levels – the ability to deal with only certain elements of digitalisation – are moreover occurring more frequently. Finally, we also see that the percentage of people who use the internet *safely* is probably quite a bit lower than the percentage with basic skills. The number of people with limited digital skills will most likely increase further in the future, due to rapid changes that require more advanced skills.

05 Characteristics of people with limited digital skills

In Section 4, we saw that, while the number of people with limited digital skills may appear initially to be low, the problem may be greater than previously thought. Since the composition of this group of people may be an important consideration in assessing the problem, this section looks at this group in more detail.

Type of education[33]

Figures from Statistics Netherlands[34] show that less educated people are less likely to have access to internet at home than highly educated people. The proportion using internet daily is also lower among the less educated (79%) than among the highly educated (97%). These results correspond to previous research,[35] which concludes that less educated people make less use of ICT, and in which the less educated themselves state that they are less comfortable with using computers. Their digital knowledge[36] and digital skills[37] are also more limited than those of highly educated people. The Rathenau Institute shows that the degree of education has the greatest effect in the older age groups: around 90% of highly educated people aged between 55 and 74 years possess basic skills, compared to around 40% for less educated people in the same age group.[38] Less educated people use internet primarily for consumption, for gaming or for watching video clips. The highly educated use the internet productively, for obtaining information or in their careers.[39]

33 We use the same terminology for types of education in this paragraph as is used in the cited studies. The AFM itself uses 'practical' and 'theoretical' as terms to describe education.
34 CBS Statline figures on internet access and internet activities (in Dutch), 2022
35 Van Ingen et al. – *Achterstand en afstand*, 2007
36 Motivaction and Omnicom PR Group – *'Everything connected': Digitale transitie en inclusie*, 2021
37 Kantar Public – *Digitale inclusie: een onderzoek naar digitale vaardigheden en behoefte aan ondersteuning*, 2019; Rathenau Institute – *Digitale vaardigheden voor technologisch burgerschap*, 2022; Van Deursen & Helsper – *Digitale vaardigheden: een onderzoeks- en beleidsagenda*, 2020; CBS, 2022
38 Rathenau Instituut – *Digitale vaardigheden voor technologisch burgerschap*, 2022
39 Van Deursen & Van Dijk – *Trendrapport internetgebruik*, 2012

Age

There are also differences between age groups, as shown by Statistics Netherlands.[40] Of those aged 65 years or less, 99% have internet access at home, compared to 80% of those aged 75 and over. We also see this difference in daily internet use: 95% of people aged between 25 and 45 use the internet daily, compared to 61% of those aged 75 and over. Older people also say themselves that they are less competent when using computers.[41] Van Deursen and Helsper conclude that the level of functional skills is similar for people aged up to 70 but is lower for those aged over 70.[42] They also note that older people possess lower critical skills in the area of communication and content creation. The percentage with at least basic digital skills is highest among young people aged between 16 and 24 years.[43] However, this does not mean that young people are not also vulnerable. Young people mainly want technology to work, without necessarily having to know how it works. Professor of digital inclusion Van Deursen pointed this out in our interview: young people have difficulty evaluating information on internet.

Research by the University of Amsterdam shows that knowledge of online information is generally lower among older people than among younger people.[44] Of the respondents, 40% aged over 50 thought that everyone receives the same information if they search online for the same information, compared to 13% of the respondents aged 50 or less. Of those over 50, 28% also thought that the first search result is always the best information source, compared to 9% of the respondents aged 51 or less.

40 CBS – *Nederland Europese koploper digitale vaardigheden*, 2022
41 Van Ingen et al. – *Achterstand en afstand*, 2007
42 Van Deursen & Helsper – *Digitale vaardigheden: een onderzoeks- en beleidsagenda*, 2020
43 Rathenau Instituut – *Digitale vaardigheden voor technologisch burgerschap*, 2022
44 De Vries, Piotrowski & De Vreese – *Hoe digitaal vaardig zijn wij Nederlanders?*, 2022

Origin

People with a migration background use ICT less and state that they are less comfortable using computers.[45] For older (first-generation) Dutch people with a migration background, it is, for example, often difficult to obtain digital information on and purchase financial products and services.[46] The same applies to young people recently arriving in the Netherlands who have not gained any digital experience in their country of origin.

Low literacy

There is a link between low literacy and possessing low digital skills.[47] It is important to be able to read, understand and apply information in order to develop digital skills. Because of this, people with low literacy are three times more likely to not possess adequate digital skills.[48]

Labour market

Lastly, the level of digital skills is associated with various findings from the labour market. People with low digital skills are often not in paid work or on a low wage.[49] People using digital products and services in their work are more open to digitalisation than people who have little exposure to the digital world.[50]

Conclusion

Based on our review of the literature and the interviews we conducted, we can conclude that people with low digital skills are often older, they have had a practical education and they have a low level of literacy. They are also more likely to have a migration background. Young and middle-aged people who are in work and have a theoretical education are not only more likely to possess digital skills, they also mostly work more safely online and are able to arrange more of their personal affairs online. However, there is an important qualification to the above: while young people possess good functional skills, they may lack critical skills.

45 Van Ingen et al. – *Achterstand en afstand*, 2007
46 AFM – *Financiële kwetsbaarheid Nederlanders met migratieachtergrond verkend*, 2021
47 Reading and Writing Foundation, *Kennisblad*
48 Baay et al. – *Laaggeletterden: achterblijvers in de digitale wereld?*, 2015

49 Non, Dinkova & Dahmen – *Word digi-beter of blijf achter? Digitale vaardigheden en arbeidsmarktuitkomsten in Nederland*, 2021
50 Motivaction and Omnicom PR Group – *'Everything connected': digitale transitie en inclusie*, 2021

06 Digital skills and access to the financial sector

Although there is a lot of research into digital skills, relatively little is known about the link between digital skills and the accessibility of the financial sector. As far as we are aware, the existing research solely concerns the accessibility of banking services.

Use of internet banking

Dutch people frequently use internet banking. According to a report from the Rathenau Institute,[51] which was based on figures from a European survey in 2022, 91% of Dutch people bank online. Figures from Statistics Netherlands show that 86% of Dutch people had used either internet or mobile banking in the three months preceding their completion of the questionnaire in 2022.[52] Both these surveys were based on self-reporting. The Statistics Netherlands figures show that 97% of highly educated people used internet or mobile banking in 2022, compared to 71% of the less educated.[53] Young people use internet or mobile banking more than older people: over 90% of those aged between 25 and 45, compared to just over half those aged over 75. These percentages are higher than the percentages of people possessing basic digital skills according to various surveys. A possible explanation is that some people who are able to bank online are not able to perform other online tasks, as a result of which they do not qualify for inclusion in the group with adequate basic digital skills. The definition of internet banking is also quite broad: for some respondents, this is limited to checking their account balance.

Online payments

Partly as a result of the coronavirus pandemic, Dutch people are more often shopping online and are therefore using online payment services more. An analysis by the Rathenau Institute shows that 70% shop online.[54] The figures from Statistics Netherlands are similar to this:[55] 74% of Dutch people aged 12 years or more purchased an article online in the three months preceding the survey. According to Statistics Netherlands, it is mainly 25 to 45-year old people who shop on the internet, with 8% of them purchasing goods or services online. 34% of people aged over 75 shopped online in 2022. The Rathenau Institute also reports that 75% of those aged between 55 and 74 had recently made an online purchase.[56] 7% of those who had not done so said that this was because they did not possess the necessary skills. Other reasons mentioned by this age group were concerns about the security of the payment (9%) and preference for visiting a physical store (16%).

Experiences of people with limited digital skills in financial services

In 2019, the Dutch Banking Association (the NVB) had an exploratory study conducted of digital inclusiveness in the banking sector.[57] It aimed to assess the extent to which there are vulnerable groups that the banks were still not sufficiently aware of and whether the sector could do more for these groups. This was a qualitative consumer survey in which interviews were held with 17 respondents from 4 target groups: older people (aged 65 years or over), people

51 Rathenau Instituut – *Digitale vaardigheden voor technologisch burgerschap*, 2022
52 CBS Statline figures on internet access and internet activities (in Dutch), 2022
53 We use the same terminology for types of education in this paragraph as is used in the cited studies. The AFM itself uses 'practical' and 'theoretical' to describe types of education.

54 Rathenau Instituut – *Digitale vaardigheden voor technologisch burgerschap*, 2022
55 CBS – *Nederlander koopt meer digitale producten maar minder goederen online*, 2022
56 Rathenau Institute – *Digitale vaardigheden voor technologisch burgerschap*, 2022
57 NVB – *Vertrouwensmonitor Banken*, 2019

with low literacy, slightly mentally impaired people and young people (16-24 years of age) in practical or special education. The NVB reported the following findings:

- Older people make extensive use of digital devices such as smartphones and computers. It is notable that they use these devices primarily for communication (emails and calls); this group makes little use of apps. There was a lot of variation within this group. Some older people are highly self-reliant in their use of digital devices. Others equate 'digital' with 'anxiety'. They avoid anything digital. Some older women in this group are still not independent; their partner deals with (or dealt with) digital and physical banking.
- Some people with low literacy possess a smartphone and use (a few) apps. They particularly appreciate voice recording functions. This group mostly uses computers to a lesser extent, as both usage and websites are more complex. Here too, there are wide variations in the degree of self-reliance. Some people have difficulty reading and writing, including typing, while others have problems only with writing. Filling in forms is a barrier. This group also experiences digitalisation as an additional problem ('things are already difficult, and this makes things more difficult').
- Slightly mentally impaired people generally use a smartphone or a computer. They prefer to stick with the device they started with. They are open to using the digital channel, as long as it is presented in simple language. However, change and renewal are confusing for them. Many people get a family member or their administrator to arrange their banking affairs rather than doing this themselves. Some people are in denial regarding their own limitations, and self-overestimation is therefore a possibility. People think that they possess digital skills with respect to finance while this is not the case in reality.
- Less educated young people[58] are highly proficient with some digital devices and spend a lot of time using them on a daily basis. They are active users of social media and are also happy to shop online. This group considers itself to be highly digitally skilled. But there is a risk of self-overestimation here as well. Many (informative) websites are not designed for the intuitive media use of this target group. Search functions are not found, and filters/drop-down lists are not used.

58 We use the same terminology for types of education in this paragraph as is used in the cited studies. The AFM itself uses 'practical' and 'theoretical' to describe types of education.

The researchers concluded that people with limited digital skills are less self-reliant regarding the financial market than those who possess digital skills. Based on the interviews, they share the following insights in their report:

- Vulnerable groups feel less safe in the digital domain. Respondents frequently experience a lack of control, for instance with regard to sharing personal or other data. Discussions in the media also raise concerns. People need a human contact at their bank, as this gives a feeling of security and confidence.
- Vulnerable groups want to feel more independent, but they are less skilled. The interviews show that the ability to independently arrange one's financial affairs is a deep-rooted need. This independence is not experienced as such, however. This leads to feelings of anxiety, embarrassment and dependence. Besides the lack of digital skills, this is based on low self-confidence.
- Vulnerable groups experience frustration due to constant change. The respondents experience the pace of change as an imposition and as overwhelming. Some people look for solutions themselves or ask others for help. Others go to their bank for assistance. Generally, keeping up with changes requires continuous effort, which generates frustration.

Experiences of people with limited digital skills in payments services

Limited independence of people with few digital skills is also cited in a study conducted for De Nederlandsche Bank and the National Forum on the Payment System (*Maatschappelijk Overleg Betalingsverkeer*, or MOB).[59] This study involved interviews with 12 people who have no access to the internet in their daily lives. It showed that everyday banking and payment services are not adequately accessible to people with no digital skills. This concerns matters such as withdrawing cash, issuing payment instructions, applying for and activating payment methods, checking credits and debits, depositing money in a personal account and making purchases in a webshop.

59 Motivaction – *Bereikbaarheid van bank- en betaaldiensten*, 2018

This group experiences issuing payment instructions as the biggest problem. People who do not use the internet thus frequently ask other people around them for help, although not all of them are comfortable with this. The specific barriers experienced are as follows:

- Withdrawing cash. Participants in the study say they experience barriers when withdrawing cash. They are afraid that the cash machine will swallow their card because they have not properly understood the information on the screen or that they may do something wrong. They are also afraid that they will forget their personal identification number.
- Opening a bank account. Since they have no internet access, all the participants in the study are more or less forced to visit a bank branch in order to open a bank account. Contacting an employee at the bank by telephone is not a good option, due to the language barrier and the complicated subject matter (jargon, banking terms).
- Issuing a payment instruction. People with no internet prefer to use direct debits as far as possible. Giro debits that come through the letterbox are filled in, signed and brought to the bank. Nobody in the study was able to transfer money using a paper euro transfer form. Entering the payee's account number, the amount to be paid and the payment reference or identification code and adding a signature is experienced as too difficult for this group.
- Applying for and activating payment methods. For these services, people with no internet access are completely dependent on the services provided by the employees at the bank branch. There is definitely a high level of uncertainty if a bank card is lost or stolen, and people rely on the guidance and advice of bank employees. The loss of a bank card at the weekend is thus a particularly serious problem for this group, as most bank branches are closed at the weekend.
- Checking credits and debits. People with no internet access mostly use paper account statements to check their balance, although not all of them wish to receive paper statements because they are afraid of burglary or the possibility that they will be removed from their letterbox.

People with no internet access depend mainly on the services provided by employees at a bank branch for many banking and payment services. This dependence is expected to increase further in the future, also by the participants in the study. The trend of bank branches increasingly disappearing from local neighbourhoods is at odds with this, leading to a feeling of uncertainty or even anxiety. Although the group in this study is specifically described as having absolutely no access to the internet, the problems they experience conceivably also apply to the group of people with limited digital skills. It is likely that they also experience problems with opening a bank account online or issuing payment instructions.

Conducting an inclusive study

Conducting this type of inclusive study[60] involving an active search for a research population that usually falls by the wayside has received increasing attention in recent years. This may, for instance, involve people who have difficulty reading and writing or who live in a socially vulnerable situation.[61] This also includes people with limited digital skills. It is important that researchers ensure that the group that they study is diverse, so that the resulting policy and solutions are also diverse. Some guidance on conducting an inclusive study includes the following:

- Consider the target group for the study. Who has to deal with the issue in practice? This does not always have to be limited to a specific group; people close to the group may also be included. Consider also whether it is necessary to conduct different studies for different respondent groups.
- Approach the respondents in a way that suits them. Use inclusive images, a personal and informal approach and recruitment at a location they visit frequently.
- Ensure the study gives the respondents a pleasant impression. Show empathy and listen, and choose a location that is convenient for people. Use language and ask questions that are appropriate to the perception of the respondents. Test the questions to be asked in advance to ensure they are comprehensible and appropriate.

60 Rijksoverheid – *Ambitie en wegwijzer inclusief communicatieonderzoek*, 2022; Pharos info sheet (in Dutch), 2022; Direct Duidelijk – webinar on the importance of inclusive studies (in Dutch), 2022
61 Pharos info sheet (in Dutch), 2022

Conclusion

A large majority of Dutch people state that they use the internet or mobile banking. But this is not a basis for drawing a direct conclusion that there are no problems. The fact that people use internet banking does not mean that everyone does this easily or safely, nor does it mean that they are able to use all the elements of internet banking: checking one's balance may be easier than transferring money. Furthermore, we saw in Section 2 that each phase in the process of managing financial affairs requires specific skills. The fact that people are able to use internet banking does not therefore mean that they also possess the information skills to search for and compare information. There is also a group of people who do not use internet banking or even do not use the internet at all. They rely on physical branches, at a time when many branches are closing. Giro debits will also disappear with effect from 1 June 2023.[62] They often look for help from other people around them. This may appear to be a good solution, but this is not necessarily the case: this can be a burden for those around them as well. Furthermore, most people have a deep-rooted need to manage their finances independently. To obtain these insights, an inclusive study is needed. Knowledge of this issue is becoming increasingly available.

62 Acceptgiro.nl, 2021

07 Experiences of financial companies

In addition to our review of the literature, we consulted with experts in the insurance, banking and pensions sectors regarding their experience with the issue of digital skills. We also consulted with the Alliantie Digitaal Samenleven, which represents the perspective of experience experts who are faced with problems arising from digitalisation.

Awareness of people with limited digital skills

The interviews reveal that financial companies find it difficult to assess the scale of the group of people – customers or pension participants – with limited digital skills who as a result have difficulty in arranging or using financial products. For the banks and insurers, this concerns both people who are not (or not yet) customers due to their limited digital skills and existing customers who have difficulty in using products. It is not easy to assess a person's level of digital skills on the basis of customer data. People who do not log in, or who only do so rarely, may have little or no need for their financial product. If people do log in, this does not mean that they do this themselves; they may be assisted by someone around them. For pension funds, PPIs and pensions insurers (hereinafter collectively: pension providers), the situation is slightly different, because pensions are arranged by employers and not by the consumers themselves. Some pension providers have a more homogeneous participant base than others as a result of mandatory participation. In addition, the proportion of those with a practical education is known to be higher in some industries or at some companies. This is more often linked to a relatively larger proportion of people with low literacy and/or limited digital skills. But it is often not easy to apply these insights in practice. Privacy legislation, cost and knowledge of the participants play a part here.

In the interviews, financial companies stated that, in addition to the group of people with limited digital skills, there is also a large or even larger group of customers and participants that place high demands on the quality of digitalisation. They expect an excellent service in this respect, as a result of which service needs are becoming increasingly diverse. The interviews showed that many financial companies feel they have a certain social responsibility to become more aware of customers that have difficulty with digitalisation. Financial companies are, for instance, currently setting up online and offline customer panels and analysing visitor data on internet pages to identify where their customers are having problems.

Logging in is the main cause of problems

Many people find financial matters to be a difficult subject. The situation becomes more complex if people have to rely primarily on themselves to arrange their financial affairs properly. Various financial companies cite logging in as an issue. Since many people do not use their financial products on a regular basis, they forget their log in names and passwords. Applying for new log-in details is then frequently a barrier. In addition, many financial companies have been forced to introduce additional security measures in the log-in process (for example, two-factor authentication). These measures make online services more secure but also more complicated. Security is expected to become even more advanced in the future, so internet use is only going to become more complicated. Another problem is that people have no convenient way out if they get stuck. There are usually long waiting times for customer services by telephone, and people are confronted with menu options that they experience as complicated.

Potential solutions

For customers with limited digital skills, it is first of all important for financial companies to be accessible through other channels as well as the digital channel, either by telephone or at service points. At the same time, in the interviews, financial companies stated that they always have to consider the extent to which these other channels are actually used. Service points at which various businesses and/or the government participate could offer a solution. One possibility that could be explored is the connection with the Digital Government Information Centres. These have been set up for people who have difficulty with digital services and have questions about doing business with the government. These information centres are located in public libraries. Some of the large banks are also exploring the possibilities of collective information centres that can be used by customers of various banks. Financial advisers can also help to remove barriers for customers. They know their customers personally and can therefore offer a personalised service. There is, however, a group that sees engaging an adviser as a major step, and the expected costs of this are an obstacle for some people. Furthermore, financial advisers are increasingly working in the digital channel.

One possible solution to the log-in problems experienced by many people would be to make wider use of the DigiD. Currently, DigiD can be used only by government organisations and organisations with a public function, such as pension providers and health insurers. Although DigiD is far from an accessible log-in method for everyone, many people are familiar with it. And routine makes using it easier. One pension provider stated that it had received 90-95% fewer customer complaints about logging in since it had introduced DigiD.

Insights from the Alliantie Digitaal Samenleven

The Alliantie Digitaal Samenleven aims to ensure that everyone can continue to participate in the digital society. It encourages financial companies to enter into dialogue with people, to listen to them and to find out what is going on. Look for unexpected people who are not on customer panels, and find out what they need. The Alliance also sees that there are many different initiatives happening at public and social organisation and in the business world. Its recommendation therefore is to look for opportunities for cooperation. One very practical recommendation is to refer to the DigiHulplijn in communications.

08 Conclusion

Insights

In this exploratory study, we have tried to establish the extent to which limited digital skills form a barrier to access to financial services. The studies and practical experiences show that the development of digitalisation in our society is causing a certain group of people to experience (serious) problems. These problems also occur in financial services. However, it is not easy to establish the exact scale of these problems or what problems are affecting the various groups of people. We do see that the methods generally used by financial companies and market research agencies to identify issues with digitalisation – setting up customer panels, analysing customer data, web statistics and questionnaires – are not always suitable for this difficult-to-reach group. The group in question is easily ignored by these research methods, meaning that the problem is likely to be underestimated. These methods are also mostly not suitable for identifying the fragmentation of skills, which leads to people being assessed as being more or less digitally skilled than they actually are. To understand these people and the barriers that they experience, it is important to actively search them out and talk to them about how problems with digitalisation play a part in their daily lives and what financial companies can do to make their services more accessible. Various guides on how to reach these people and conducting inclusive studies have recently been published.[63]

Although research into the group of customers or participants with limited digital skills is clearly important, we note that applying insights in this area presents challenges for the financial sector in practice. There is a large group of customers that expect their bank, pension provider or insurer to offer a leading digital service. Meeting the diverse expectations in this area will become an increasingly difficult challenge for financial companies. In addition, the requirements for digital security will become more onerous. In practice, digital security measures frequently reduce the user-friendliness of digital services.

Nonetheless, improvement is possible, also in the financial sector. It is important that banks, insurers and pension providers continue to work on improving their services for those with no or limited digital access. Changes in the digital world are numerous and rapid. People thus need skills that are increasingly advanced. Mitigating the risks of internet use is also becoming increasingly difficult, as fraudsters are becoming more cunning and the security measures to deal with this are becoming more complex. Moreover, both older people and Dutch nationals with a migration background increasingly account for a larger proportion of the population. These developments mean that the gap between those with digital skills and those without digital skills will become greater. There is a risk that this will negatively affect the financial well-being of this latter group.

63 Rijksoverheid – *Ambitie en wegwijzer inclusief communicatieonderzoek*, 2022; Pharos info sheet (in Dutch), 2022; Direct Duidelijk – webinar on the importance of inclusive studies (in Dutch), 2022

Recommendations

In practice, we see that some financial companies already have digital skills on their agenda and are taking action to improve access to services for people with limited digital skills. But we also see that many financial companies still have some way to go on this issue. There is also a role for the government here. Our recommendations therefore are as follows:

1. **Recognise that there is a group of people who experience (serious) problems with digital financial services.**
   These problems are not restricted to older people and will not solve themselves. The group of people experiencing barriers is highly diverse, and these people are not generally helped by making websites more user-friendly and accessible. What they really need can only be established through careful inclusive study.
2. **Seek these people out and enter into dialogue with them.**
   To reach this group, one needs to go off the beaten track. There are various social organisations that are in contact with experience experts, such as Alliantie Digitaal Samenleven, Stichting ABC and Stichting Digisterker. They can help with contacts or advice on finding people who are willing to share their experiences. It is also important to consider the discussion you will have. Keep an open mind, avoid hasty conclusions and show understanding for the situation in which people find themselves.
3. **Exchange knowledge on research and effective solutions.**
   The topicality of this issue means that numerous initiatives are already ongoing in the Netherlands aiming to improve service provision to people with limited digital skills. Unfortunately, this sometimes also involves reinventing the wheel. We therefore see opportunities for (even) greater exchange of knowledge within the financial sector on efforts in research and effective solutions. Research into affiliation to existing infrastructures can be useful here. For instance, wider application of the DigiD, which currently can only be used by government organisations or organisations with public duties. Experience shows that familiarity and routine increase convenience of use, as a result of which fewer people would have problems logging in. To the extent that financial services providers have a public utility function, expanding the use of DigiD could be very effective.

This is a matter for the government, which regulates the application of DigiD. In addition, we see possibilities for exploring possible connections to existing physical information and service centres. That way, we can together ensure that everyone can continue to participate in our digital society.

Any questions or comments about this publication?

Send an email to: redactie@afm.nl

The Dutch Authority for the Financial Markets
PO Box 11723 | 1001 GS Amsterdam

Telephone
+31 (0)20 797 2000

www.afm.nl

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