

## Digital Literacy in the Context of Inequality in the Use of Digital Technologies

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**Annotation:** This article examines the issue of inequality in the use of digital technologies and its impact on economic development. The digital divide remains a significant challenge, as access to and utilization of digital tools vary based on economic status, geographic location, and education levels. The paper explores key factors contributing to digital inequality, including economic disparity, infrastructure limitations, and digital literacy gaps.

**Keywords:** Digital inequality, digital divide, economic development, digital literacy, internet access, technological disparity, employment gap, digital infrastructure, financial inclusion, digital transformation, public-private partnerships, digital economy.

Digital technologies play a crucial role in modern economic development, impacting sectors as diverse as education, business, healthcare, and financial services. However, the access and use of these technologies remains uneven across regions, economic classes, and demographic groups. This inequality in access to digital technologies creates a significant gap, known as the digital divide, that impacts economic growth, social inclusion, and overall progress. Addressing this issue is essential to ensuring sustainable and equitable economic development around the world.

One of the main factors driving the digital divide is economic inequality. Wealthier individuals and countries have better access to high-speed internet, advanced digital tools and online services. In contrast, low-income populations often struggle with limited connectivity, outdated devices and insufficient digital literacy. This gap is particularly evident between developed and developing countries. For example, while most households in high-income countries have access to broadband, many people in rural or underserved areas of low-income countries still lack reliable internet infrastructure. The following table highlights the disparities in internet access across regions:

**Table 1 Imbalance in Internet access in different regions**

Region	Internet access rate (%)	Connection rate (%)
North America	90	80
Europe	85	75
Asia-Pacific	65	50
Latin America	60	45
Africa	40	25

As can be seen from the table above, there are serious imbalances between world regions in terms of internet access and connection levels. The highest rates have been recorded in North America and Europe. In particular, in North America, while 90% of the population can access the internet, the connection rate is also 80%. This is due to the high level of infrastructure and technological development.

In Europe, the situation is also positive, with internet access at around 85% and connections at around 75%. Digital technologies are common in these regions, and the population actively uses the internet.

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At the same time, the Asia-Pacific region has an internet access rate of 65%, but a connection rate of 50%. This is explained by the presence of developed and less developed countries in the region itself. Countries with a large population have difficulty with extensive infrastructure coverage.

In Latin America, however, internet access is 60% and connectivity is 45%. Here, too, while internet infrastructure is well developed in some states, overall indicators are lower due to poor technological development in other regions.

The lowest rates are observed on the African continent: internet access is 40%, while connections are only 25%. This situation is associated with economic problems in the region, weak technological infrastructure and digital differences in rural areas.

In addition to economic imbalances, geographic differences also contribute to digital inequality. Urban areas generally enjoy good infrastructure and digital services compared to rural areas, where poor communication and limited use of technology limit online education, distance work, and digital banking opportunities. Governments and private organizations are working to expand digital infrastructure in rural areas, but progress remains slow due to high costs and logistical problems.



**Fig. 1. Reducing economic inequality through digital innovation**

Figure 1 reflects the process of reducing economic inequality through technological innovation. Technologies increase the economic capacity of the population by developing infrastructure and expanding digital financial services. This will reduce income inequality and serve sustainable and inclusive development.

Another major factor affecting digital inequality is education and digital literacy. Even when internet access is available, most people do not have the necessary skills to use digital tools effectively. A well-educated workforce takes advantage of technological advances, while those without digital literacy are left out of economic opportunities. This leads to employment gaps where individuals with digital skills provide better jobs, while those without such skills struggle with low-paying or unstable employment. The demand for digital skills is growing globally, and the gap between skilled and unskilled workers without appropriate training initiatives will continue to grow. The table below shows the relationship between digital literacy and employment levels:

**Table 2 the relationship between digital literacy and employment rates on a global scale**

Level of Education	Digital literacy rate (%)	Employment rate (%)
Higher education	90	85
Secondary education	70	65
Primary education	40	45
No formal education	20	30

Among those who have received higher education globally, digital literacy is 90% and employment is 85%. This figure drops to 70% and 65% in secondary education, respectively. Those with a primary education level had digital literacy of 40%, employment of 45%, while those without education were very low — around 20% and 30% respectively.

These figures suggest a strong positive correlation between digital literacy and employment. Individuals with higher levels of education are more likely to master digital technology and become more active in the job market. Therefore, reforming the education system to increase digital literacy can also serve to increase employment levels.

The impact of digital inequality on economic development is enormous. Companies with digital tools in business can work more efficiently, reach world markets and increase efficiency. Small businesses in digitally disadvantaged areas are competing due to limited online availability and technological limitations. In education, students who have access to the Internet can use online educational platforms, while those who do not have access experience significant educational problems that later affect their career prospects. Similarly, in finance, digital banking and e-commerce provide convenience and economic opportunities, but individuals who do not have access to the internet rely on traditional, inefficient financial systems to stay out of these benefits.

To overcome the digital gap, governments, businesses, and international organizations must work together to implement effective policies. Investments in infrastructure should focus on expanding broadband connectivity to remote and unserved areas. Educational programs should combine digital literacy training to equip people with the skills needed in the modern labor market. The public-private partnership will help reduce the cost of Internet Access and digital devices, which will provide comfort for low-income residents. In addition, initiatives such as free Wi-Fi zones, community technology centers and online training courses can contribute to a more digital inclusive society.

In conclusion, digital inequality is the main obstacle to economic development, expanding the gap between different social and economic groups. Those who cannot use digital technologies without strategic interventions will continue to lag behind, exacerbating economic and social imbalances. Ensuring equal use of digital resources is not only a matter of technological progress, but also a fundamental necessity to create a more inclusive and sustainable global economy. Solving this problem requires governments, businesses, and educational institutions to make extensive efforts to promote digital inclusion and support economic growth for all.

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