

financial literacy applications such as FinLit, Money Manager, and Revolut Junior, as well as AI-powered chatbots in Sberbank Online and Monobank.

The findings demonstrate that digital platforms increase engagement and efficiency of learning. McKinsey shows that users of educational apps spend 40 % more time on learning activities compared to traditional courses. In Belarus, 65 % of participants in a National Bank pilot online course reported improved management of personal expenses and loans. Gamification elements raise motivation: Deloitte notes a 47 % increase in engagement among younger users. AI assistants provide personalized recommendations, bridging the gap between theory and practice and fostering sustainable financial behavior.

The future development of digital platforms in this field is linked to three key areas:

1. Integration into school and university curricula, which the World Bank estimates raises knowledge by 25 % in the first year.

2. Expansion of partnerships between banks and IT companies, proven effective in Lithuania where the FinBee Edu app reached 100,000 users in under two years.

3. Adoption of VR/AR and metaverse technologies, with PwC predicting that over 20 % of European education programs will include such tools by 2030.

Digital platforms represent an effective and scalable solution for improving financial literacy. They combine accessibility with personalization and practical orientation, and the integration of AI and immersive technologies will further enhance their long-term impact on financial behavior.

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DIGITAL DIVIDE AND NEW BARRIERS

Цифровое неравенство и новые барьеры

Digital inequality is no longer simply a problem of access to technology. Today, it represents a complex, multi-layered system that creates new social barriers, exacerbates traditional forms of inequality, and leads to the marginalization of vulnerable groups. The purpose of this study is analysing of approaches to the digitalization of society required by evolution of this phenomenon from an «access gap» to an «outcome gap».

The modern digital divide, having gone through several stages of development, has transformed into a system of intersectional discrimination. It creates a vicious cycle of social exclusion, exacerbated by government and corporate policies of «digitalization by default», erecting new institutional barriers for a significant portion of the population.

Initially, digital inequality was perceived primarily as a barrier to access, dividing society into «digital rich» and «digital poor» based on the availability of hardware and

internet connection. However, over time, the problem has worsened and evolved into a skills barrier: even with a device, the ability to use it effectively critically evaluate information and work with digital products has become crucial. Today, we are witnessing a third, more profound level – a performance barrier, where a person's very life, rights, and opportunities directly depend on digital integration, and their absence leads to a direct deterioration in quality of life.

This evolution is exacerbated by the fact that digital inequality does not exist in a vacuum but rather overlaps with traditional social divides, creating a system of intersectional discrimination. For example, the economic costs of technology make it inaccessible to the poor, while geographic factors create a «digital periphery». Low levels of formal education and age-related factors from motor skills issues to psychological rejection become additional obstacles. As a result, those at the intersection of these groups, such as elderly, low-income rural residents, become the most vulnerable.

Unfortunately, instead of mitigating this situation, government and corporate policies often merely erect new institutional barriers. The aggressive digitalization of services by default, based on the «digital optimism» of regulators, is based on the false assumption that everyone has a smartphone and internet access. This leads to the systemic exclusion of entire groups: the closure of bank branches and reception areas deprives people of their usual channels for receiving services, while the complex and unfriendly interfaces of government portals become an insurmountable obstacle for those who lack digital skills.

As a result, digital inequality creates a vicious cycle of social exclusion. Without access to digital tools, people lose opportunities for mobility, further perpetuating their inequality. In the labor market, they become uncompetitive without the skills to work remotely and search for vacancies online. In education, students without stable internet access cannot obtain high-quality knowledge, which predetermines their low status in the future. Finally, in civic life, the inability to participate in online voting and discussions deprives people of a voice and a sense of belonging, leading to the marginalization of entire social groups.

Thus, digital inequality has transformed from a technological problem into a pressing social one. Having evolved from a gap in access to a gap in life outcomes, it has created a system of intersectional discrimination, exacerbated by inflexible digitalization policies. The resulting vicious circle of exclusion deprives people of opportunities for socioeconomic mobility and full participation in society. Addressing this problem requires targeted and inclusive efforts aimed not at accelerating digitalization at any cost, but at ensuring the digital inclusion of all categories of citizens.