Digital Financial Inclusion, Gender Inequality, and Sustainable Growth in the United Kingdom: Evidence From 1990–2024

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ABSTRACT

Fintech is swiftly transforming the global financial landscape, with artificial intelligence paving the way for seamless, contactless transactions. As the drive for automation intensifies this decade, questions about its impact on employment have continued to remain prominent. This study examines how digital financial inclusion can foster sustainable growth in the UK, highlighting ongoing inequalities and the gender gap in accessing digital financial services. Using a quantitative approach, the research utilises UK government data from 2025, analysing factors such as digital literacy, education, and gender disparities in digital finance. By applying the ARDL model to data from 1990 to 2024, the results show that higher levels of digital literacy and education significantly support the UK's growth ambitions. Nevertheless, the gender gap in digital finance persists, mirroring patterns observed in charts and empirical data. Barriers to essential digital financial services and gender-based exclusion continue to impede economic progress. To promote genuinely inclusive growth, the study recommends targeted digital awareness campaigns directed at underrepresented genders.

Keywords: Digital Inclusion, Fintech, Inequalities, Sustainable Growth, UK