"This matters because education, work, and public services are increasingly reliant on digital access. Lack of connectivity therefore is a growing impediment to human development," Robert Opp, chief digital officer of the UNDP, wrote.

In the Philippines, the digital divide is easily seen in data. According to DataReportal's Digital 2023 Report, there were 85.16 million internet users in the Philippines recorded at the start of 2023, putting internet penetration at 73.1%.

The Department of Information and Communications Technology (DICT) in June puts the number higher at around 83%, but admits that many of such internet users have only a shallow relationship with the technology.

"The Philippines is already – I think, in five or six successive surveys, global surveys – first in terms of use of internet. The world average is only around six hours (of internet use daily). In the Philippines, we have more than 10 hours exposure," DICT Undersecretary Jocelle Batapa-Sigue had said.

"The global average use of internet for social media is two to three hours only. But in the Philippines, it is four to five hours, it is double. There are many countries with strong internet, and many users of the internet. But they use it for productive means, for learning, for employment, for building new enterprises, for government transactions," she said.

Ms. Sigue pointed out that this highlights a key problem with the digital divide: "It is not only about connectivity. The digital divide is also caused by digital gap in terms of skills. We need to really emphasize on digital skilling, especially in the countryside." Closing the 'digital divide'

Clearly, addressing the digital divide needs both addressing the lack of accessible means by which many Filipinos can utilize the internet, and the lack of digital literacy to navigate the continuously changing internet landscape—a daunting task for the government alone.

The Bankers Institute of the Philippines (BAIPHIL) is committed to helping the government with this goal, as they celebrate the start of Fiscal Year 2023-2024 with the theme "Bridging the Digital Gap in Financial Services."

"Though it's true that the pandemic accelerated the digital transformation of the country, the pandemic made it more pronounced, more obvious, this big gap. For many students, they may not be able to complete assignments because they do not have computers or access to the internet. For employees, they may not be able to work remotely due to connectivity issues: they may not have access to information on job opportunities. For many seniors, they cannot access online medical consultations because of this digital divide reinforcing socio-economic inequality," Ms. Racquel B. Mañago, president of BAIPHIL, said in an interview.

"The goal is to close that gap, or at least minimize the gap or divide. The ultimate goal is for digital financial inclusion which is possible when we bring technology and digital know-how to everyone so no one is left behind."

She said that BAIPHIL, as an organization comprised of the country's most prestigious financial institutions and respectable bankers, can help push the digital agenda,