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REVIEW

Digitalisation and income inequality in the UK: Evidence from three decades of technological transformation (1990–2024)

Digitalización y desigualdad de ingresos en el Reino Unido: Evidencia de tres décadas de transformación tecnológica (1990–2024)

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ABSTRACT

Introduction: the rapid introduction of artificial intelligence (AI) and digitalisation in workplaces has generated mixed reactions, especially in recent years as concerns about machines replacing or competing with human labour have grown. These concerns have led to partial adoption or outright rejection of digital technologies in some regions. In contrast, the United Kingdom has experienced a continuous rise in the adoption and use of digital tools in the workplace despite ongoing reservations. This study examines the relationship between digitalisation and income inequality in the UK, with a specific focus on assessing how digitalisation influences the distribution of income.
Method: the study applies the generalised method of moments (GMM) to evaluate the effect of digitalisation on income inequality using time-series data. Variables analysed include unemployment rate, institutional quality, digital adoption, and gross domestic product per capita.
Results: empirical findings reveal that the rising trend of digital adoption in the UK is significantly associated with a reduction in income inequality across the study period. The evidence suggests that increasing digitalisation has contributed to narrowing income disparities.
Conclusions: the study concludes that digital transformation in the UK has played a crucial role in reducing income inequality. It recommends broadening digitalisation beyond productive sectors to include human resource management practices. Such integration can enhance institutional quality and reduce human bias in performance evaluations, thereby supporting greater income equity across the UK.

Keywords: AI; Automation; Digitalisation; Inequality; UK.

RESUMEN

Introducción: la rápida introducción de la inteligencia artificial (IA) y la digitalización en los lugares de trabajo ha generado reacciones diversas, especialmente en los últimos años, debido al creciente temor de que las máquinas sustituyan o compitan con la mano de obra humana. Estas preocupaciones han provocado una adopción parcial o incluso el rechazo total de las tecnologías digitales en algunas regiones. En contraste, el Reino Unido ha mostrado un aumento continuo en la adopción y el uso de herramientas digitales en el entorno laboral, a pesar de las reservas persistentes. Este estudio analiza la relación entre la digitalización y la desigualdad de ingresos en el Reino Unido, con énfasis en evaluar cómo la digitalización influye en la distribución del ingreso.
Método: el estudio emplea el método generalizado de momentos (GMM) para evaluar el efecto de la digitalización sobre la desigualdad de ingresos utilizando datos de series temporales. Las variables analizadas incluyen la tasa de desempleo, la calidad institucional, la adopción digital y el producto interno bruto per cápita.
Resultados: los resultados empíricos muestran que la tendencia creciente de la adopción digital en el Reino Unido está significativamente asociada con una reducción de la desigualdad de ingresos durante el período analizado. La evidencia indica que el aumento de la digitalización ha contribuido a disminuir las brechas de ingresos.
Conclusiones: el estudio concluye que la transformación digital en el Reino Unido ha desempeñado un papel esencial en la reducción de la desigualdad de ingresos. Se recomienda ampliar la digitalización más allá de los sectores productivos para incluir prácticas de gestión de recursos humanos. Esta integración puede mejorar la calidad institucional y reducir el sesgo humano en las evaluaciones de desempeño, lo que favorecería una mayor equidad en los ingresos en el Reino Unido.

Palabras clave: IA; Automatización; Digitalización; Desigualdad; Reino Unido.

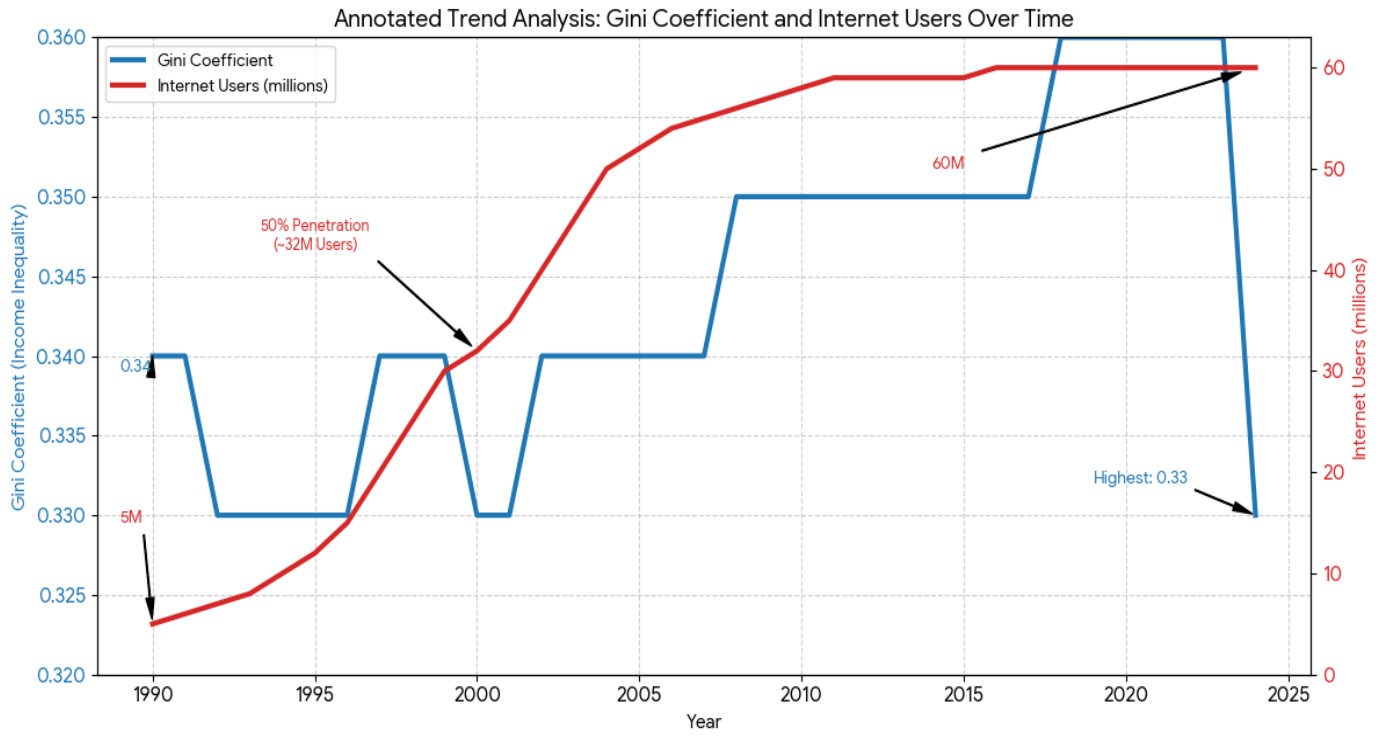
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INTRODUCTION

In recent years, the UK has introduced a range of initiatives to reduce digital exclusion, including national programmes to distribute devices and improve connectivity for disadvantaged households, as well as community-led device donation schemes. While these efforts have expanded basic access, digital exclusion goes far beyond merely providing hardware. Research consistently shows that poverty and broader structural inequalities are the primary causes of digital exclusion, indicating that access-focused interventions alone cannot provide long-term solutions.[1] Addressing digital exclusion, therefore, requires a wider understanding of how limited digital access intersects with other forms of deprivation.

Although awareness grew during the COVID-19 pandemic, digital exclusion has long been recognised as a complex challenge with impacts on education, employment, health, and civic engagement. The literature highlights that digital inequalities are not only about internet access but also involve the quality of connectivity, digital skills, and the capacity to turn online participation into meaningful socio-economic benefits.[2] Evidence shows that low-income households remain disproportionately disconnected, and digital exclusion continues to reflect broader socio-economic inequalities.[3]

Digitalisation raises both opportunities and risks. The NHS, for example, rapidly adopted digital technologies during the COVID-19 pandemic, demonstrating its institutional capacity for digital uptake. Similar transformations are documented in accounting and finance sectors, where big data analytics enhance transparency, fraud detection, and reporting quality. However, digital divides still create unequal access to digital opportunities. In the UK, nearly half of employed individuals worked at least partly from home by April 2020, while by June, 87 % of parents reported having a child in their household engaging in remote learning. The NHS also had to adapt quickly to new models of online delivery, adopting digital technologies to facilitate remote appointments.[4] Reports indicate that the rapid shift toward digitization resulted in increased internet adoption, with 1,5 million individuals in the UK using the internet for the first time in the 12 months leading up to May 2021. Older age groups were particularly prominent among new users. Digital skills improved for many; for instance, 56 % of consumers reported engaging in online shopping or paying bills online for the first time during the pandemic.[5]



Source: Researcher Desk 2025

Figure 1. Inequality and Digitalisation Trend: UK experience 1990 -2025

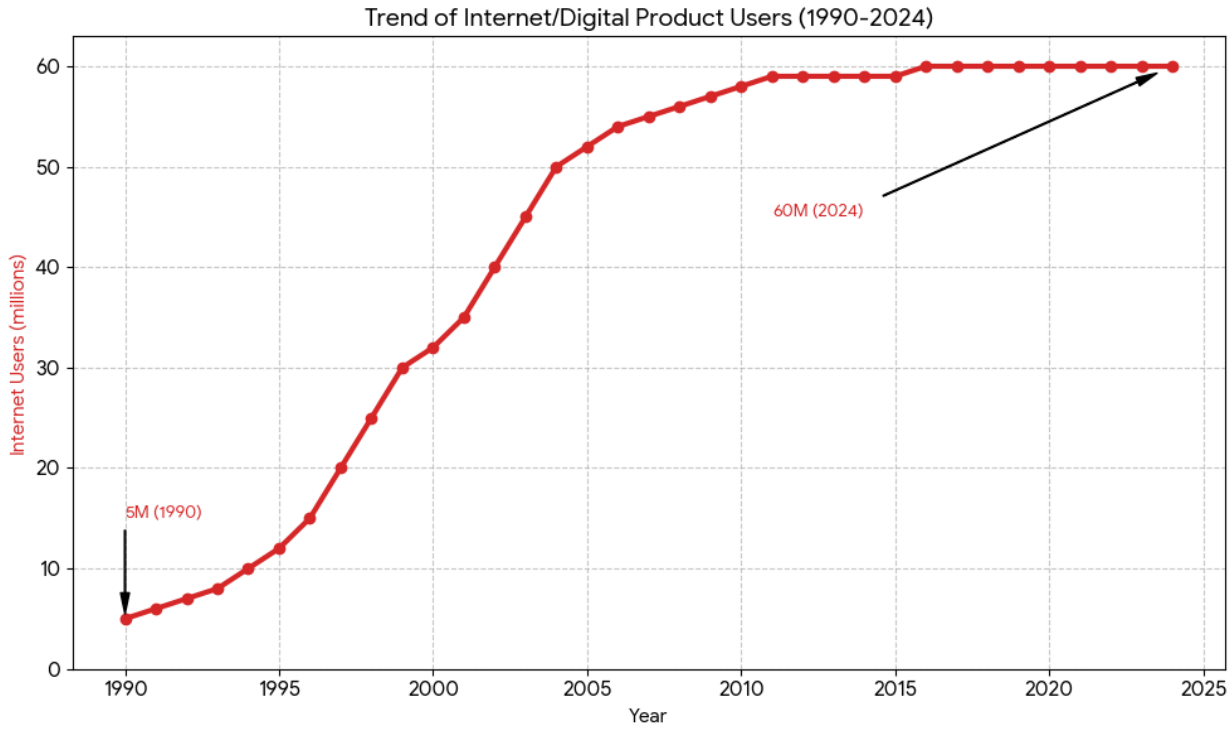
By 2021, 60 % of the UK population had demonstrated high digital capability. Predictive modelling conducted the previous year had projected that this level would not be reached until 2025, indicating that five years of progress occurred within a single year. Skills have been uneven across society. While 93 % of office workers are now confident internet users, this falls to 85 % for manual workers, who are also considerably less likely to use the internet to improve their future work prospects. A far higher proportion of the unemployed (31 %) have low or very low digital capability, compared to 19 % of the employed.

Based on figure 1, digitalization in the United Kingdom has increased steadily since the early 1990s, with this trend remaining consistent throughout the review period. Notably, income inequality has also shifted in response to digitalization, though not always as anticipated. The unstructured changes in income distribution across regions have resulted from the widespread adoption of digital technologies in key sectors, including industry, manufacturing, services, and commerce.

These indicators provide insight into the evolving relationship between digitalization and income inequality in the United

Kingdom. The trends suggest that digital shocks have significantly influenced income levels, with improved conditions observed in 1995 and a deterioration between 1995 and 1999. By 2000, income inequality could be more directly linked to digitalization. Subsequently, the trend remained unstable due to ongoing digital shocks and industrial responses such as downsizing.

The lowest level of income inequality, at 0,33 %, is projected to occur between 2024 and 2025, attributed to the innovative contributions of artificial intelligence in supporting digitalization and digital diffusion across the United Kingdom. Despite persistent fluctuations in the trend, the precise extent to which digitalization influences income inequality remains unclear. Therefore, this study aims to assess the effect of digitalization on income inequalities in the United Kingdom.



Source: Researcher Desk 2025

Figure 2. Trends of Internet/Digital product Users (1990-2024)

Based on the figure 2 above, the digitalisation agenda in the United Kingdom has accelerated, especially following COVID-19, which disrupted the global economy and caused unprecedented costs worldwide. Countries across various regions, including the United States, Europe, and Asia, are actively pushing for economic digitalisation. In line with this global trend, the UK has shown resilience in moving towards a more digital economy.

Bauer et al.[6] provide three main explanations for this phenomenon. First, DT influences the productivity of labour and capital, thereby affecting their demand and compensation. The digital capital-skill complementarity theory posits an increasing demand for capital and high-skilled labour, coupled with a declining demand for low-skilled labour, which exacerbates income disparities. Second, the enhanced division of labour enabled by ICT allows firms to fragment value chains and outsource activities internationally. Focusing on ICT categories such as computing equipment, communication devices, and software and databases, this paper notes that only two recent studies have examined their impact on income inequality. An study[7] investigate the digital divide between Turkish regions, analyzing how differences in technology adoption affect economic and social development. Using principal component analysis, they create an index measuring regional digital inequalities based on ICTs, gender inequality, and R&D investment. Their results suggest that the digital divide is more pronounced at the city level than at the regional level, underscoring the need for targeted policies to promote digital inclusion and foster balanced regional development.

Theoretical Foundations

The Technology Acceptance Model (TAM) is widely recognized for predicting the use and acceptance of information systems and technology by individuals.[8] Developed by Davis et al.[9], TAM focuses on perceived ease of use and perceived usefulness. Davis[9] defines perceived usefulness as "the degree to which a person believes that using a particular system would enhance his or her job performance." Individuals are more likely to adopt technology if they believe it will improve their job performance. However, several empirical studies have found a link between higher rates of digital adoption and increased inequality. For instance, Xiao et al.[10] examine how technological innovation can both reduce and intensify income inequality in 59 countries from 1995 to 2020.

Their findings show that innovations like communication equipment and software can initially reduce inequality by improving productivity and access. However, over time, these technologies often create long-term disparities that benefit high-skilled workers

and asset owners.[11,12,13] Additionally, biased technological change, especially through automation and skill-focused advancements, further widens the income gap. Researchers examined internet and broadband access across households in 229 European regions between 2007 and 2011, finding that greater ICT diffusion is associated with higher GDP per capita and a lower risk of poverty. Additional research shows that the distribution of digital technology services across the EU is highly uneven and may increase income disparities within countries.[14] In a related study,[15] analyses the distribution of low-skill jobs and routine task specialization across Italian provinces.

Their results indicate that provinces with more routine-intensive occupations are more vulnerable to the adverse effects of digital technologies, such as automation and digitization, which can lead to job displacement and wage stagnation, especially in low-skill employment sectors.[16,17,18]

METHOD

It is a format that the researcher employs to systematically apply the scientific method in investigating a problem. This study is therefore grounded in a quantitative approach to data analysis, utilizing secondary sources from the Office for National Statistics (ONS) and Statista for 2025. The study employed the ARDL method of data analysis to examine the short- and long-run relationships between the variables being regressed.

As this study explores digitalization and income inequalities in the UK, it highlights the significance of digital acceptance. The analysis is grounded in the Technology Acceptance Model, which connects digital adoption rates to perceived usefulness and ease of use. Consequently, our baseline model is defined as follows:

$$INQ = f(DIGIT, UNEP, PCGDP, INSTQ)$$
$$INQ_t = \beta 0 + \beta 1 DIGIT_t + \beta 2 UNEP_t + \beta 3 PCGDP_t + \beta 4 INSTQ_t + €i$$

Dependent Variable

INQ, representing the income inequality rate in the UK, is used to measure disparities in income levels resulting from digitalisation. This study aims to identify the transmission mechanisms of inequality through digitalization, specifically examining whether increased digitalization leads to higher structural unemployment or technology-related displacement, thereby entrenching greater income inequality in the country during the study period.

Independent Variable

DIGIT, representing digitalisation in the model, is measured by the rate of digital usage. Specifically, the analysis focuses on the number of households or individuals utilizing digital products in the UK, which aligns with the theoretical framework on technological acceptance.

Control Variables

UNEP, representing unemployment in the model, is included to illustrate the effect of digital change on employment status in the UK.

PCGDP, or per capita gross domestic product, is used to examine the relationship between increased digitalisation and per capita income in the UK. The analysis examines whether higher levels of digitalisation lead to increased disposable income.

INSTQ, representing institutional quality, reflects the influence of government and public institutions on the adoption and utilisation of digital services. Institutional quality is therefore considered a significant factor in explaining digitalization in the UK.

Apriori Expectations

Based on economic theories and prior expectations, increased institutional quality and good governance in the UK are expected to promote digitalization. Unemployment is expected to be negatively associated with digitalization, given the high levels of educational attainment and literacy.

Digitalization is projected to create more jobs rather than cause unemployment driven by technology. Similarly, per capita economic growth is expected to increase as a result of digitalization, thereby enhancing productivity. Finally, it is anticipated that digitalization will lead to reduced income inequalities during and beyond the study period.

RESULTS

The ongoing adoption of artificial intelligence and workplace automation has raised questions about income diversity and unemployment. There is an ongoing debate regarding whether AI will displace human jobs or lead to increased unemployment driven by technology. Additionally, increased digitization has prompted interest in its potential impact on income inequality. This study aims to investigate whether the increasing digitization in the UK has contributed to greater income inequality during the study period.

Digitalization and Income Inequality

To analyse the relationship between digitization and income inequality in the United Kingdom from 1990 through 2024. The study guiding quest is to unearth the very relationship between income inequalities and increased drive towards automation.

Table 1. Coefficient

Dependent Variable: LOGINQ				
Method: Generalized Method of Moments				
Sample: 1990 2024				
Included observations: 35				
Linear estimation with 1 weight update				
Estimation weighting matrix: HAC (Bartlett kernel, Newey-West fixed bandwidth = 4,0000)				
Standard errors & covariance computed using estimation weighting matrix				
Instrument specification: LOGPCGDP LOGINQ LOGIU LOGIQ				
Constant added to instrument list				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4,015636	21,49990	0,186775	0,8531
LOGPCGDP	1,019822	0,575500	1,772063	0,0865
LOGUNEP	-1,492180	1,968734	-0,757939	0,4544
LOGDIGIT	-0,511325	0,201662	-2,535554	0,0167
LOGINSTQ	-2,820944	5,343973	-0,527874	0,6015
R-squared	0,879755			
Adjusted R-squared	0,510389			

Table 1, the coefficient of determination in the model showed a significant position in explaining variation in income inequalities in the United Kingdom for the period reviewed, thus variations in the performance of gross domestic product per capita, unemployment rate, digital adoption and institutional quality in the UK goes a long way in determining the degree and intensity of inequality prevailing in the economy, thus is explains inequalities by 87,97 %, while the remaining variations are accounted for by variables not incorporated a in the model. The baseline model, being inequality for the period of this study, indicates a positive position, showing the activeness of prevailing income inequalities in the system; however, keeping constant the regressors in the model for the study duration stable, the values of inequality are expected to be insignificantly positive at 4 %. Furthermore, the empirical result suggests that per capita income growth over time has an insignificant positive relationship with income inequalities, indicating that increasing per capita income results in increased income inequalities. This scenario could easily be associated with increased digitization tendencies across sectors that have made employees with more digital skills more equipped to receive higher remuneration than those without. It is evident that most highly technical positions offer more pay than those requiring less technological know-how.

Contrary to initial expectations, the analysis reveals that the unemployment rate is negatively associated with income inequality. This finding may be explained by the difficulty in tracking unregistered workers, who lack a formal source of income and are therefore not fully captured in measures of income inequality. This result contradicts the a priori expectation that higher unemployment rates would typically correspond to increased income inequality. Furthermore, digital adoption, particularly through the integration of artificial intelligence and automation in government and industrial sectors, exhibits a negative effect on income inequality. Despite widespread concerns that automation leads to job losses and technology-driven unemployment, the evidence from the United Kingdom suggests that digitization in the workplace serves as an effective tool for reducing income inequality. Increased digital penetration and adoption across key sectors are expected to enhance productivity and promote more equitable income distribution. The statistical findings, which challenge prevailing public concerns, indicate that digitization does not significantly exacerbate income inequality but instead supports greater income equity.

Empirical evidence suggests that digitization has the potential to reduce income inequality across adopting sectors by 51,13 %, representing a substantial shift in the trajectory of the income gap in the United Kingdom during the study period. The associated probability value of 1,67 % further supports the positive impact of digitization on the labor force. Additionally, the coefficient for institutional quality reinforces the argument that increased digitization can contribute to reducing income inequality. During the period examined, institutional quality was found to have a negative relationship with income inequality, suggesting that improvements in governance, transparency, and accountability, when combined with digital adoption, could jointly facilitate a sustained decline in income inequality across the country. Specifically, a one percent improvement in institutional quality is associated with a 28,20 % reduction in income inequality. These findings underscore the pivotal role of institutional quality in mitigating income disparities in the United Kingdom. Therefore, integrating enhancements in institutional quality with ongoing digitization efforts is essential for achieving a sustainable and equitable income distribution nationwide.

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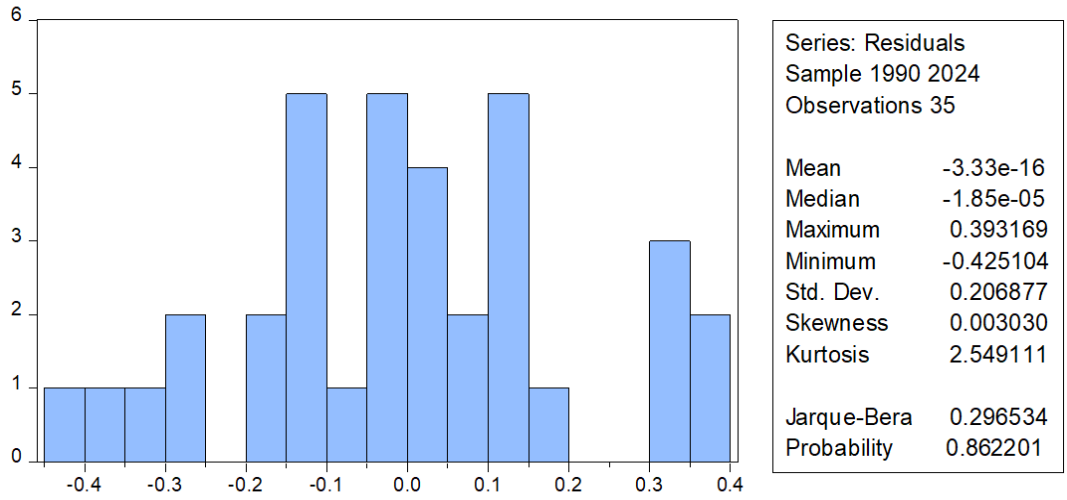


Figure 3. Normality Test

Figure 3 addresses the distribution of errors in the model, model normality test was carried out on generalized moment method to obtain the result, which aligns with normal error distribution in the model, following the probability values of 86,22 % being grossly higher than the threshold of 0,05 %. Thus, we conclude that, the errors in the model were significantly normally distributed or followed a normal distribution curve for the study period.

Table 2. Robustness Check of the Model

Heteroskedasticity Test: Breusch-Pagan-Godfrey			
F-statistic	0,853207	Prob, F(19,11)	0,7435
Obs*R-squared	18,46827	Prob, Chi-Square(19)	0,5614
Scaled explained SS	4,229654	Prob, Chi-Square(19)	0,8998

In table 2, Breusch-Pagan-Godfrey heteroskedasticity test was conducted to evaluate the constancy of error variance in the ARDL error correction model. The results (F-statistic = 0,63335, Prob. F(19,11) = 0,4914) demonstrate that all test statistics are insignificant at the 5 % significance level. Therefore, the null hypothesis of homoskedastic residuals cannot be rejected. This outcome indicates that the model does not exhibit heteroskedasticity, confirming the stability of error term variance and the efficiency and reliability of the estimated coefficients.

CONCLUSIONS

The discourse surrounding the growth of artificial intelligence in the workplace has focused on its potential effects on employment and income differentials. Concerns have been raised by professionals in both science and technology, as well as the arts and creative industries. As a result, increasing digitalization is often perceived as a significant threat to established work processes and procedures, with possible implications for the long-term determination of workers' income levels. In response to these divergent perspectives on automation and digitalization, this paper investigated the effect of digitalization on income inequality in the UK from 1990 to 2024. The study utilized the generalized method of moments to address endogeneity among the variables. The empirical findings support the view that increased digitalization enhances work processes, facilitates productivity, and improves work-life balance in the UK. The observed negative relationship with income inequality suggests that, contrary to concerns that digitalization exacerbates income disparities, increased digitalization has contributed to reducing income inequality during the study period. These results underscore the importance of incorporating digitalization into work appraisal, productivity assessment, and bonus allocation in the workplace. Therefore, digitalization has significant implications for reducing income inequality, countering fears of an adverse relationship.

The results of this empirical study justify the continued incorporation of digitization and artificial intelligence not only in enhancing productivity but also in estimating and measuring remuneration, work quality, and compliance with work ethics. These measures are essential for ensuring equitable income distribution in the UK. The paper therefore recommends a comprehensive and inclusive adoption of digitization in productivity assessment, remuneration, and all forms of compensation to minimize human bias and enhance transparency.

While AI and automation in the workplace will continue to be important topics for future research, there is also a need to examine the effects of digitization on employment polarization and work-life balance in the UK. These areas warrant further investigation.

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CONFLICT OF INTEREST

The authors declare that there is no conflict of interest".

AUTHORSHIP CONTRIBUTION

Conceptualization: Iyanu Emmanuel Olatunbosun.
Data curation: Iyanu Emmanuel Olatunbosun.
Formal analysis: Iyanu Emmanuel Olatunbosun.
Research: Iyanu Emmanuel Olatunbosun.
Methodology: Iyanu Emmanuel Olatunbosun.
Supervision: Iyanu Emmanuel Olatunbosun.
Validation: Iyanu Emmanuel Olatunbosun.
Drafting - original draft: Iyanu Emmanuel Olatunbosun.
Writing - proofreading and editing: Iyanu Emmanuel Olatunbosun.

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APPENDIX

Year	Unemployment Rate (%)	GDP Per Capita (Current USD)	Gini Coefficient	Internet Users (millions)	Institutional Quality (Index: 0-100)
1990	6,9	17 900	0,34	5	85
1991	8,8	18 100	0,34	6	85
1992	9,9	17 700	0,33	7	84
1993	9,6	17 950	0,33	8	84
1994	8,6	18 900	0,33	10	85
1995	7,9	20 400	0,33	12	86
1996	7,2	21 750	0,33	15	86
1997	5,8	23 200	0,34	20	87
1998	4,8	24 900	0,34	25	87
1999	4,3	26 450	0,34	30	88
2000	4	27 900	0,33	32	89
2001	5	28 100	0,33	35	89
2002	5,2	30 000	0,34	40	90
2003	5,1	33 000	0,34	45	90
2004	4,8	36 900	0,34	50	91
2005	4,8	39 700	0,34	52	91
2006	5,4	43 100	0,34	54	92
2007	5,3	46 600	0,34	55	92
2008	5,8	46 700	0,35	56	91
2009	7,8	42 900	0,35	57	90
2010	7,8	45 900	0,35	58	91
2011	8,1	47 800	0,35	59	91
2012	8	45 800	0,35	59	92
2013	7,6	46 400	0,35	59	92
2014	6,1	48 100	0,35	59	93
2015	5,3	44 400	0,35	59	93
2016	4,9	40 000	0,35	60	94
2017	4,4	40 400	0,35	60	94
2018	4	42 800	0,36	60	93
2019	3,8	42 300	0,36	60	93
2020	4,5	39 200	0,36	60	92
2021	4,7	46 500	0,36	60	92
2022	3,8	47 000	0,36	60	91
2023	4,2	48 200	0,36	60	91
2024	4,4	49 500	0,33	60	90

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