



# CITIZEN SERVICES FOR LIFE

Personalizing eGovernment through a  
life events approach

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# Introduction

## Human-centric, seamless and secure: why the latest evolution in eGovernment is designing citizen services around life events

All over the world, citizens are changing the way they interact with their governments. They are also expecting more from those interactions: more speed, more simplicity and more personalization.

Governments are responding by moving public services online.<sup>1</sup> As a result, there are fewer face-to-face interactions, and long queues and endless paper forms are becoming a thing of the past. But do these new digital interactions offer citizens anything else? Or do they simply replicate their offline versions, along with the old problems and issues?

In many places, the actual process hasn't changed at all. Citizens follow the same number of steps, contact just as many different departments, and submit the same number of applications. At least now they can do it from the comfort of their homes, but it's still no easier to access the services they need.

Digital transformation offers governments a way to change these time-consuming, often frustrating practices. How? By making it possible to put the citizen at the center of the digital design process (known as "human-centered design"). In turn, this allows governments to provide services organized around "life events". But while the concept isn't new, few governments have implemented it at scale. And many have applied it to a small selection of services only.

### **Personalized, proactive public services organized around events in citizens' lives**

By life event, we mean any important event which requires a citizen to access one or more public services, such as getting married, finding a job, starting a business or having a baby.

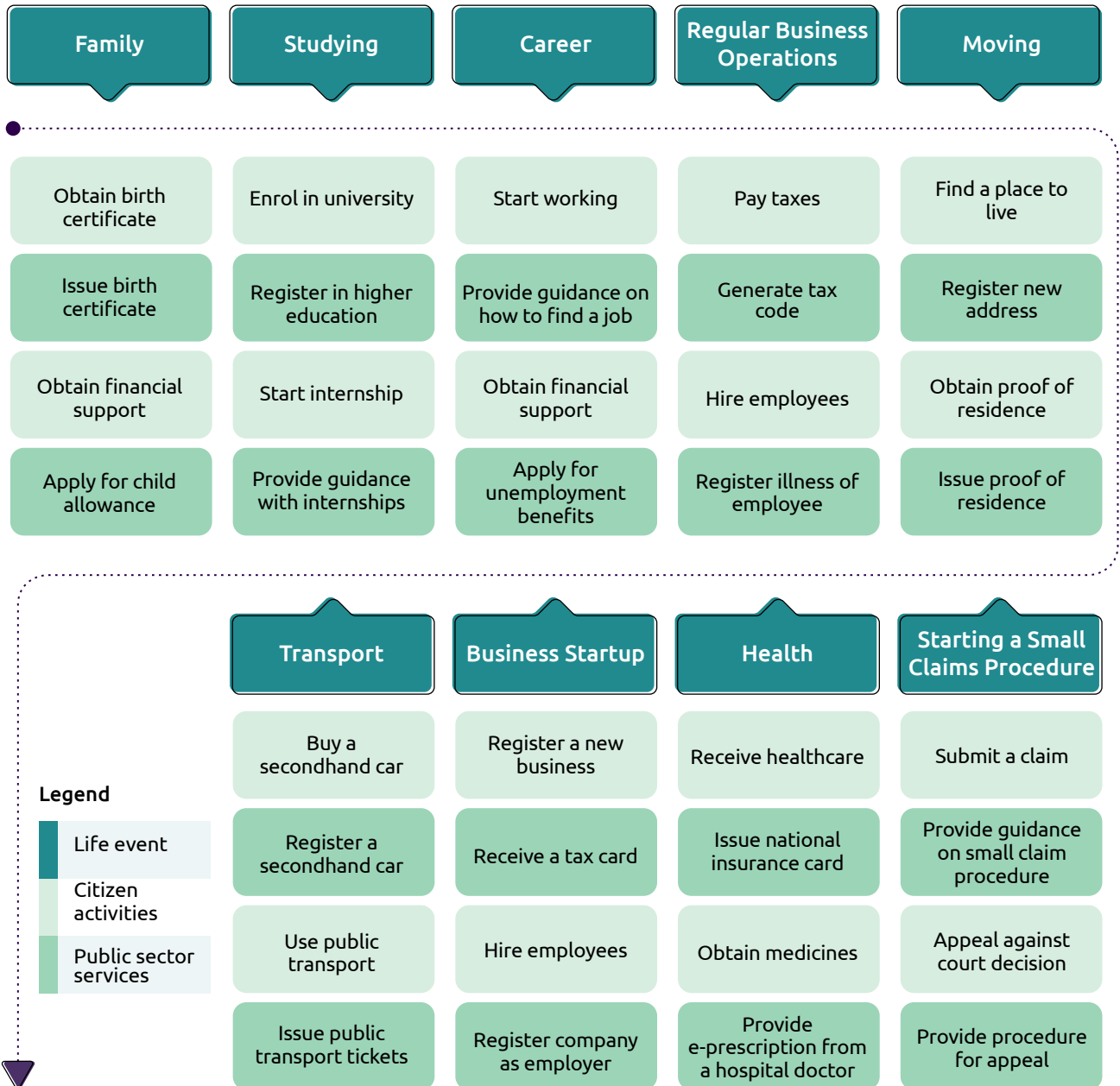
Life event digital transformation gives citizens access to all the services they need for a particular life event in one place, and without the need for multiple interactions.

This approach can revolutionize the way public sector organizations deliver services, creating efficient and user-friendly experiences for citizens and employees.

In this report, we'll explore how governments have started to reconfigure their services around life events. We'll set out what we see as the critical factors needed for this approach to be effective. And we'll explain why human-centered design is essential to delivering services that benefit everyone.

**A life event approach can revolutionize the way public sector organizations deliver services, creating efficient and user-friendly experiences for citizens and employees.**

## LIFE EVENTS: SOME EXAMPLES





# Chapter 1

## The what, why and how of life event services

Implementing a life event approach can be complex, but the benefits for both citizens and governments are substantial

### What are life event services?

Put simply, they are services that are organized around events in people's lives, rather than around areas of government. They bring all the information and transactional capabilities people need for a specific life event together in one place.<sup>2</sup> So citizens can access services and information easily and quickly without the need for multiple interactions.

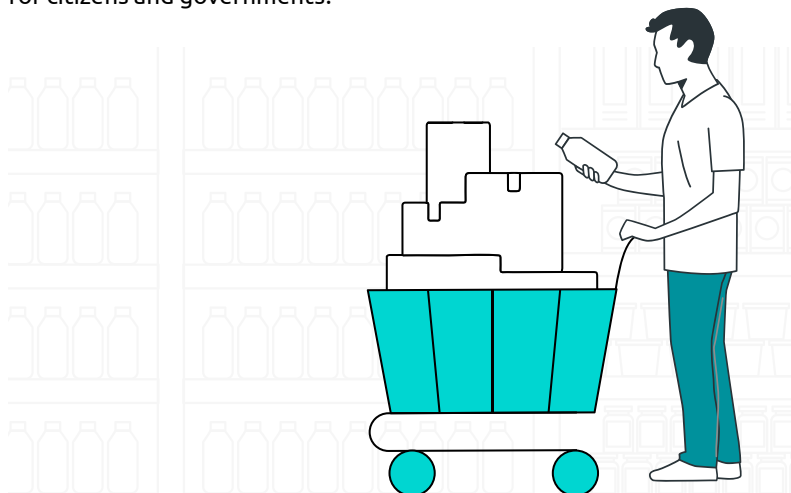
Delivering services in this way means redesigning and developing them with citizens' life events at the center. One of the biggest implementations of this approach has taken place in Estonia. The Estonian government reviewed over 200 services that were previously aligned to various departments and reorganized them to be more like real life.<sup>3</sup>

One outcome of this approach was reducing the number of interactions new parents have with government from 10 to four. Where parents previously had to apply for family benefits after registering their child's birth, now they just need to register the birth. The Social Security Board will then contact them with an offer of family benefit which they can accept or reject.<sup>4</sup> This makes it quicker and cheaper to process applications, as well as reducing the time new parents need to spend on these tasks.

Implementing the digital transformation needed for a life event approach can be complex, though. It involves:

- designing all the contact points (digital and non-digital) citizens have with your services so they can find and access what they need
- establishing governance around data and services
- aligning internal processes
- implementing an architecture that allows you to bring together and share data from many sources
- being transparent about how you use citizens' data.

The challenges are clear, but so are the benefits for citizens and governments.



## More efficient eGovernment across the board

At a time when governments are under growing pressure to deliver better-quality services for less, digitalizing public services has already:

- helped taxpayers in Denmark save €150 million a year, and businesses save €50 million a year, through electronic invoicing alone<sup>5</sup>
- saved the UK government over £1 billion, including around £353 million in 2018/2019, by involving its Government Digital Service (GDS) in spend controls, standards and assurance.<sup>6</sup>

These benefits are just the beginning. The next stage of the evolution in digital services – a life event approach – could make the whole of government more efficient, not only individual departments.

**Governments that organize their digital services around life events benefit from economies of scale, along with a more flexible and consistently high-quality service.**

The Estonian example we shared earlier illustrates a big benefit for governments – the opportunity to automate how they provide their services. This could lead to:

- a shorter, more consistent timeframe for getting digital services off the ground
- lower operational costs
- services that can scale and flex as demand fluctuates.

By organizing public services around life events, governments will also create digital components they can use elsewhere, along with open-source software (code that anyone can access and use). This can lead to more innovation, collaboration and consistent design, as well as bigger efficiencies.

## A simple, seamless user journey for citizens

Citizens save time and enjoy simpler interactions by only needing to contact the government or service provider once. This ends the current practice of citizens providing the same information to multiple departments. Instead, the service provider proactively assesses users' needs and eligibility.

But delivering life event services online goes beyond providing citizens with a single point of contact. It also integrates information and resources, which allows governments to understand and anticipate the various needs citizens may have when experiencing a new life event.

What's more, having only one place where citizens can access all the services relating to a life event could further increase the uptake of digital services by harder-to-reach groups. It could also:

- provide a clear point of contact for help
- save time and avoid confusion by requiring only one login and password
- give citizens a consistent user experience across all government agencies.

**In a life event model, citizens enjoy simpler interactions in which governments anticipate and proactively service their needs.**

# CAREER LIFE EVENTS AND ONLINE AVAILABILITY

Key public services relating to employment, and the proportion of European countries in which those services are available online.



## Immediate actions for unemployed

- Registering as unemployed (76%)
- Calculate unemployment benefits (75%)
- Apply for unemployment benefits (76%)
- Appeal against decision when unemployment benefits are not granted (71%)

## Getting guidance on additional benefits

- Check eligibility for additional unemployment benefits (82%)
- Get guidance with how to arrange housing benefits (74%)
- Get guidance with how to arrange debt counselling (80%)
- Get guidance with how to arrange health promotion programmes (66%)
- Get guidance with how to arrange help during invalidity, sickness and employment injuries (80%)
- Apply for a tax refund or other allowances affected by unemployment (69%)



## Keeping your benefits

- Check obligations for keeping unemployment benefits (80%)
- Submit evidence that proves you are looking for work (54%)
- Register circumstances that impede you from looking for work (50%)

## Finding and getting a job

- Get guidance with how to find a job (80%)
- Register employment to stop unemployment benefits (79%)
- Declare personal income taxes (94%)



## Retiring

- Calculate future pensions (93%)
- Apply for state pension (81%)
- Check entitlement for pension when moving abroad or returning from another country (71%)

Data based on analysis of 35 European countries in the eGovernment Benchmark 2022

<https://www.capgemini.com/insights/research-library/egovernment-benchmark-2022-turning-the-spotlight-on-inclusivity-cross-border-trade-and-ehealth>



## How to reconfigure citizen services around life events

While the concept of implementing a truly integrated experience for citizens isn't new, the capabilities needed to do it have only emerged in recent years.

Since then, we've seen life-event-driven initiatives emerge on a global scale. But public sector organizations still face challenges in moving towards this model. Assessing services against three key themes will help plan and prioritize a life event approach and decide where to invest.

### Critical factors

What technological capabilities do organizations have for delivering digital services? How can they share data efficiently and securely?

### Human-centered design

Do services meet the needs of citizens? Are they accessible and easy to use? How mobile-friendly are they? And what online support and feedback mechanisms are in place?

### Transparency

Are organizations providing clear information about how they deliver services? Are they transparent about how they make policy, design digital services and handle personal data?



# Chapter 2

## Five critical factors in delivering life event services

To realize the many benefits of this approach, governments will need to put in the groundwork in five key areas

### 1. Sharing data

**Implement the strategies, stewardship and ecosystems for storing and sharing data in a safe and secure way**

Life event citizen services are effective because they combine complex, disparate services into a single user journey. But to deliver them, governments need to use large amounts data safely and securely, across multiple applications.

The technical term for this is interoperability, and many governments have made it a top priority. That means replacing dated legacy architecture with interoperable architecture, as well as drawing up strategies around data sharing. The UK's 2020 national data strategy identifies the basis for transforming government's use of data to improve efficiency and public services as: "an appropriately safeguarded, joined-up and interoperable data infrastructure".<sup>7</sup>

But establishing data management principles and practices within multiple government agencies is complex. Standards, governance and technical formats can differ between departments. And different departments may have different policies towards the same life event, which can affect how they store and share data.

Governments can overcome this challenge through data stewardship (allocating roles and responsibilities to make sure data is secure and accessible) and data ecosystems (platforms where trusted partners share and use data). The former allows governments to assure that they're collecting data in a responsible, legitimate way, while the latter provide a systematic approach to sharing data between departments and with the

wider public.<sup>8</sup> Currently, though, only a minority of public sector organizations are at an advanced stage in this type of collaborative data sharing.

**27%  
of public sector  
organizations have  
fully deployed data  
ecosystem initiatives.<sup>9</sup>**

Behind any effective data-sharing strategy or data ecosystem are policies that focus on citizens' needs, rather than just complying with legal requirements. These make sure governments collect and share the right data through the right processes, in the correct format and in line with regulations.

This human-centered approach also requires a shift in government thinking. Previously, governments focused on collecting, storing and approving citizen data. Now, they must see themselves as suppliers – treating data as a valuable resource which they can share securely across public and private organizations to service or even anticipate citizens' needs.

## 2. Putting governance in place

Establish data governance models to encourage collaboration and allow connections across public and private systems

**81%  
of local, state, and  
central administrations  
that have implemented  
data governance and  
ecosystems report  
improved citizen  
engagement.<sup>10</sup>**

As we've shown, taking a human-centered approach to digital design involves sharing data across government. And as this approach grows, so does the need for effective oversight and control.

Without governance at four levels, governments can't collaborate, share data or encourage integration across departments or agencies.

The levels are:

- within a single department
- between departments
- across national government
- between national governments.

There have been attempts to move towards an international standard for governance. The OECD's

recommendation on Enhancing Access to and Sharing of Data (EASD), adopted in October 2021, was the first internationally agreed set of principles and policy guidance.<sup>11</sup> It outlines how governments can make the best use of the cross-sectoral benefits of all types of data while protecting the rights of individuals and organizations.

In the UK, a central government department is developing a data-sharing governance process that responds to the complexity of individual data-sharing arrangements. Standard processes, supported by a team of data sharing advisors, will manage less complex or more common data-sharing arrangements across the department. A data-sharing review board will assess anything more complex or higher risk.

This means the department can apply the right resources and skills each time it shares data, with a pipeline for more complex arrangements that drives progress and problem-solving.

An effective data-sharing model should incorporate a mixture of common principles, including:

- a unified definition of what constitutes good-quality data
- a one-stop-shop or shared login
- a broadcast system for informing other agencies if an event is reported, or if changes from citizens are communicated
- a common framework for setting human-centric policy
- a centralized data pool all agencies can access
- a single electronic identification (eID) for each citizen.





### 3. Accessing services through single digital eIDs

#### Focus on building citizen digital identities as a cornerstone of data sharing and Once-only Communication

A single electronic identification (eID) gives citizens access to a connected system of government services. Without it, they need to create multiple profiles for each government agency. This is an inefficient and time-consuming way of accessing services.

eIDs are unique to each citizen and provide a secure way of identifying citizen data. As such, they reduce the chance of being misidentified and create a single source of truth. Over time, the eID can also gather more data to form a rich picture of the citizen's individual circumstances. (See page 16, "Exploring new technologies to solve old problems".)

A centralized form of identifier is also important for governments. It promotes a unified approach to delivering life event services, as well as a definition of quality for the data tied to an eID.

In the UK, the Government's Digital Strategy for 2021 to 2024 focuses on establishing the government domain GOV.UK as "the single and trusted online destination for government information services". This citizen service portal

will reduce siloed services and move towards joined-up services that solve whole problems and span multiple departments.<sup>12</sup>

The One Login for Government programme will be central to achieving this goal.<sup>13</sup> Led by the Government Digital Service (GDS), government departments will switch their authentication and identity verification systems to the new GOV.UK One Login. Users will be able to access government services from their GOV.UK One Login dashboard. This will not only create a one-stop shop for users, but also give them a personalized view of GOV.UK content based on their situation.

Currently, the EU is formalizing a cross-European system that can share data across borders and identify citizens through their national eIDs.<sup>14</sup> It's also developing EU regulations (eIDAS 2.0) to make sure regulatory baselines are in place for governments across the EU to implement and adopt eIDs.

Finally, organizing services around life events can act as a lever for adopting eIDs – particularly in countries such as Germany, where only 10% of citizens use them.<sup>15</sup>

**90%+**  
**The proportion of government services that citizens of Iceland, Denmark, Lithuania and Estonia can now access using a single national eID.<sup>16</sup>**



## 4. Implementing Once-only Communication (OOC)

**Make sure that citizens only need to submit data to public agencies once, who pass it to other service providers**

OOC is one of the main requirements of delivering life event services. It usually requires:

- a single digital identity for each citizen
- all services to be available on a unified platform, where citizens can communicate changes of circumstances that the platform will integrate behind the scenes
- cross-governmental integration to make sure data can easily be stored and shared.

The Estonian government uses this principle through legislation which prevents them from asking citizens for the same information twice.<sup>17</sup>

In 2008 the UK launched the Tell Us Once service for registering births and deaths, and in 2020, citizens reported 460,000 deaths through it.<sup>18</sup> Previously,

they had to report these deaths to more than six services on average, at an already difficult time.

The EU has taken steps towards creating an OOC capability with the newly introduced Once Only Technical Systems (OOTS) framework.<sup>19</sup> This aims to help member states become more efficient, reduce administrative needs, better protect personal data, communicate across borders and be part of the single digital gateway.

The framework will have the core requirements of an integrated eGovernment network: a national electronic identification scheme with unique eIDs for each citizen. Any data citizens share will then be sent to all government agencies in the EU network.



# ONCE-ONLY COMMUNICATION: LEVELS OF MATURITY

LEVEL 1 – LOW	LEVEL 2 – MEDIUM	LEVEL 3 – HIGH
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## CITIZEN EXPERIENCE

<ul style="list-style-type: none"><li>• Citizens are directed to many different agencies to provide the same information</li><li>• Actioning an event means filling in multiple forms across different agencies</li><li>• Agencies don't communicate with each other when an event has taken place</li></ul>	<ul style="list-style-type: none"><li>• There's a single accessible platform or point of contact where citizens can provide information</li><li>• OOC only works for limited number of events</li><li>• Data is shared across a small number of departments, so citizens must input information several times</li></ul>	<ul style="list-style-type: none"><li>• The citizen only needs to provide the information in one place and their information is retrieved when accessing government services from other channels</li><li>• Data provided by the citizen can cascade down to events from other agencies due to data sharing</li><li>• Some events can be forecasted and triggered with no need for citizen interaction</li></ul>
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## OOC FEATURES

<ul style="list-style-type: none"><li>• There's little or no adoption of standardized communication channels between departments</li><li>• Different departments use different tools</li><li>• No guide to, or definition of, data quality</li></ul>	<ul style="list-style-type: none"><li>• There's a broadcast system to alert relevant parties when an event has taken place</li><li>• Some tools are used consistently across whole departments, but differences remain across agencies</li><li>• All the data collected meets a uniform and well-defined quality standard</li></ul>	<ul style="list-style-type: none"><li>• A centralized platform meets all citizen needs using a single login</li><li>• Any information citizens provide is shared with relevant agencies, through interoperable tools</li><li>• All the data collected meets a uniform and well-defined quality standard</li></ul>
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## 5. Exploring new technologies to solve old problems

### Keep investing in innovation and new technologies to address challenges with data sharing and digital identities

Some governments are looking at new technologies to balance sharing data efficiently with keeping control of, and trust in, that data. A growing number of these technologies integrate public records and provide citizens with a consolidated personal record stored on their eID.

The UK Department for Work and Pensions has tested a new blockchain-based system where benefit payments will be recorded on a distributed ledger.<sup>20</sup> Claimants will use an app on their mobile phones for tracking their benefit payments securely.

Similarly, Sweden has trialled a blockchain-based platform for tracking and registering land titles. The public-private partnership aims to use smart contracts and distributed ledger technology to allow buyers and sellers to put their real estate transactions on the blockchain.<sup>21</sup>

Blockchain-based solutions can eventually increase transparency, efficiency and security while eliminating intermediaries and reducing the risk of fraud or disputes.

AI is also at the forefront of innovation in service design, particularly when it comes to improving the citizen experience. In Finland, the AuroraAI predicts if a citizen needs a government service based on their life situation.<sup>22</sup> Users will then receive suggestions of service packages through applications. Government agencies and municipalities, as well as companies and associations, will be able to share their services in the AuroraAI network. Meanwhile, Estonia is enriching the experience of its citizen service portal by experimenting with a Siri-like virtual assistant that can answer any query.<sup>23</sup>







# Chapter 3

## Building effective life event services through human-centered design

By not consistently involving citizens in the digital design process, governments are missing the opportunity to understand and address the users' needs

Creating services that are accessible, inclusive and easy to use is a challenge for governments, particularly those that are less digitally mature.

While many governments understand the importance of human-centered design, few have standards in place to make sure it's applied at all levels. This is important because standards for designing, building and evaluating services:

- make sure citizens are involved in the service design process
- make them more satisfied with services
- improve the quality of delivery
- standardize the way governments implement services
- simplify relationships with third-party suppliers
- help create a consistent experience for citizens.

By making these standards core requirements of service design, governments can make sure everyone can access and use all their services. They can also build transparency and increase trust. And by improving digital literacy, they help to close the digital divide: the gap between people who have full online access and people who do not, due to socio-economic, geographic and other factors.



**By making human-centered standards core requirements of service design, governments can make sure everyone can access and use their services.**

## Creating service design standards

### Implement common delivery standards across departments to foster consistent, human-centered services

More governments are putting frameworks in place to standardize how they design digital services to meet the needs of their citizens and businesses.

The UK's GDS Service Standard was one of the first to use a set of principles to help deliver effective policy and programmes in a consistent way across departments and agencies.<sup>24</sup> Its success has pushed other countries such as Australia<sup>25</sup>, the USA<sup>26</sup>, and New Zealand<sup>27</sup> to develop principles that align with their legislation and culture.

Germany's Digital Service GmbH des Bundes is the established unit for digitalizing complex processes end to end while keeping the user at the center of the process.<sup>28</sup> One of its designs is a user-friendly front end for the eID client.

Common principles across these countries focus on helping teams design services which:

- identify users and understand their ongoing needs
- make sure the end-to-end user experience works across different channels
- are accessible by everyone.

Agile teams with a diverse range of skills, and using analytics to measure service performance, are key to developing and improving services. These approaches allow governments to adjust or change scope in response to insights from users, which helps to prevent expensive white elephants: digital services people don't use. Transparency, shared technology and efficient security and privacy measures are also vital.

The Organisation for Economic Co-operation and Development (OECD) compiles and compares good digital delivery practices across countries. This has informed a list of 12 principles to support governments with developing and implementing digital strategies.<sup>29</sup> These go beyond transparency and engagement with users to address issues around standardization. They also tackle topics such as governance and leadership from institutions.

This suggests that governments need a vision and level of authority to nudge departments to work in way that provides consistent results. It becomes more relevant in situations where different institutions or governments need to collaborate to solve a problem.

**More governments are putting frameworks in place to standardize how they design digital services to meet the needs of their citizens and businesses.**

## Designing for local needs

**For life event services to be successful, citizens must have a positive experience across local and national government levels. This requires standardizing parts of the design process while allowing local authorities to adapt to meet local needs**

The challenge for governments is to strike the right balance between the two. A human-centered design approach is vital to really understand how citizens experience a specific life event on a local or a national scale.

**Research shows that offering a better customer experience has positive effects on trust in government, cost to serve, perception of state agencies and civic engagement.**

Talking to people, and gathering insights into their lives, is essential. User experiences are influenced by:

- where they live
- what resources they have
- their identity
- where they are in the journey for each service.

Improving experiences for specific groups could improve overall satisfaction. Research shows that offering a better customer experience has positive effects on trust in government, cost to serve, perception of state agencies and civic engagement.<sup>30</sup>





## Collaborating across sectors

### **Build a diverse ecosystem of partners across the public, private and non-profit sectors to solve problems for citizens**

As life events are complex, citizens often need services from providers other than government to cater for their needs.

These can vary depending on where the citizen lives or what life event they need support with. A local charity or non-governmental organization (NGO) might offer a helpline or other support, for example. And when a citizen is moving home, they will need to register themselves with the local authority as well as interact with private companies to access electricity and water.

That's why, along with common standards, it's important to have a good knowledge of local services and include them when designing the user journey. Put simply, governments need to collaborate with other public and private sector organizations to solve the whole problem for citizens.

GovLabDE<sup>31</sup>, in Germany, demonstrates how a joined-up system can be successful. It aims to drive joint projects of federal ministries in co-operation with the states, civil society, and science and industry. It's helping to remove organizational hurdles and making the necessary infrastructure and expertise available. The goal is to strengthen the state's flexibility and crisis resilience, especially in complex issues.

## Creating services everyone can use

**Include diverse user groups in the service design process and continuously test services to make sure they're accessible**

There are two aspects to creating services everyone can use: digital literacy and accessibility.

### 1. Digital literacy

Digital literacy is the ability to use digital technology such as computers, smartphones, and software to find, evaluate, create and communicate information.<sup>30</sup> Digital literacy rates varies significantly globally and within areas of the same country.

**In the European Union, 87% of people aged 16-74 used the internet regularly in 2021. But only 54% possessed at least basic digital skills.<sup>31</sup>**

Low digital literacy creates a barrier to using government services. So, when designing a life event service for everyone, service providers must consider users with low digital skills.

This might be someone who has recently learned how to use a computer or prefers offline journeys, like communicating with letters. In the UK, the Government Digital Inclusion Strategy highlighted the need for a common definition of digital skills and capabilities and a shared language for digital inclusion.<sup>32</sup> As a result, the government developed the UK Digital Inclusion scale, which allows it to measure and compare digital exclusion levels for individuals and organizations.

The digital inclusion scale has nine points, ranging from those who never use the internet to online service experts. Basic digital skills at point seven are essential for effective internet use. The scale also helps to identify users' challenges and capabilities for specific digital services.<sup>33</sup>

Identifying digitally excluded users is a first step. But doing research with this group can be challenging, as recruitment briefs and methods often exclude users with low digital skills. The users themselves might also think they aren't suitable candidates for research into digital products.

The following strategies can help to reach this group:

- conducting research in places that are familiar and safe, such as libraries and day centers
- pairing users with low digital skills with a trusted friend or relative for the research session
- improving recruitment practices by choosing participants from all parts of the digital inclusion scale and using specific questions to assess online skills and experience.

The digital literacy of public sector employees is just as important. They need learning paths and user-friendly platforms to make sure they can deliver successful services. The UK government has implemented several initiatives to help civil servants



improve their digital skills. For instance, the Civil Service Learning platform offers a range of courses on digital topics such as cybersecurity, data analysis and agile project management.<sup>34</sup>

## 2. Accessibility

**To design accessible and inclusive services, governments need to build accessibility into human-centered service design from start to finish.**

Accessibility is about making sure as many people as possible can use your service.<sup>35</sup> A lack of accessible services can slow down the process of moving to integrated eGovernment services. And excluding citizens will prevent uptake of these services.

That's why all government online services must comply with International WCAG 2.1 accessibility standards.<sup>36</sup> These include:

- making content mobile-friendly
- including instructions for resizing the text
- providing online support such as chat or email
- making sure assistive technology can read the information
- providing information in alternative formats.

Currently, though, most government websites don't meet these standards. Content is hard to read and not mobile-friendly or available in alternative formats.

To design accessible and inclusive services, governments need to build accessibility into human-centered service design from start to finish. It can't be an afterthought. That means design teams must carry out research with a diverse range of users, including disabled people and people who use

assistive technologies. They must also identify the needs of those users.

However, accessibility does not just apply to disabled people. All users will have different needs at different times and in different circumstances.<sup>37</sup>

Human-centered design teams need to think about how a user's location, health or equipment might be affecting them, and whether this context is permanent, temporary or situational. They should also consider whether access to non-digital channels may be more suitable for some users, and how they could provide users with disabilities with alternative formats (paper, audio or braille).

Testing the service in this way will identify problems at an early stage and make sure solutions benefit everyone. This can create cost savings, as problems usually cost less to fix if you find them early.<sup>38</sup> Design teams can also document accessible design patterns that they can reuse.

Once services go live, there should be a strategy to continuously monitor service accessibility through automated QA tests. Governments should also regularly audit services using assistive technologies and the standards in WCAG 2.1.



# Chapter 4

## Challenges and opportunities for transparency

Just as transparency can build trust in eGovernment, a lack of it can scupper ambitions to take a life event approach

To create trust, encourage data sharing and motivate users to engage with digital services, governments must be transparent about how they use their data. Yet the European Commission's eGovernment Benchmark data shows that 18% of European citizen service portals provide no information about the use of personal data.<sup>39</sup> Portals usually display who is authorized to use the data, but very few provide monitoring options or inform citizens of how their data will be used.

The ownership and stewardship of data is another growing public concern following data breaches and misuse of customer data.<sup>40</sup> The eGovernment Benchmark report assessed 1,700 government websites across 14 cybersecurity criteria using the Internet.nl test<sup>41</sup> and the Mozilla Observatory test.<sup>42</sup> The results revealed that:

- less than 1% passed all 14 security criteria
- only 2% prevented a wide range of cross-site scripting attacks (where malicious scripts are injected into the code of a trusted website) and clickjacking attacks (where users are tricked into clicking on to a link that routes them somewhere they didn't mean to go)
- only 3% made sure there was a secure HTTPS connection to prevent third parties from reading or changing content travelling between the user and the website.

Ways for governments to reassure citizens include providing access to data policies online, monitoring options and updates and introducing data literacy initiatives.

### Educating citizens on their data rights

GDPR and similar initiatives offer protection to citizens' data. However, it can be hard to explain these policies in a simple and clear way. Giving users the relevant information at the right time and place in their journey is also a challenge. Research found that these regulations are in some cases insufficient to protect users, who lack the knowledge to understand the privacy policies and legal notices of the applications on their devices.<sup>43</sup>

This becomes more of an issue when users need to engage with advanced technologies such as artificial intelligence (AI). Confusion about technology and data, combined with miscommunication, hoaxes, fake news and limited knowledge, can have a profound influence on the decisions citizens make.

As a result, it's crucial that users have all the information they need to understand why their data is being collected and to be confident that it's properly protected. This helps them to make informed decisions.

The challenge for service providers is to do this while keeping the user journey as simple as possible. Plain language, along with real-life examples, can help citizens understand what happens if they consent to the use of their data.



## Making it easier for citizens to access and control their data

Governments are putting solutions in place to make sure citizens have control of their data.

In Estonia, for example, a data tracker tool allows citizens to see who has asked to access their personal information and for what purpose.<sup>44</sup>

Italy is improving transparency by allowing citizens access to the National Register to check what data the government holds about them. They can request an amendment if something is wrong and

download certificates. Local administrations can also ask for access to the data if they say what they need it for.<sup>45</sup> And Germany has developed a data protection application for recording data transfers between public organizations. By giving every citizen full control over their data, it fosters openness and transparency and creates trust in the digital state.

## Evolving public services

Adopting a life event approach has benefits for both for public sector organizations and citizens. It can revolutionize the way services are delivered, bringing efficiencies and a better experience for all.

This journey begins with making sure critical factors are in place. That includes implementing data governance frameworks and eIDs, so governments can share data across multiple applications, and citizens only need to submit information once.

Taking a human-centered approach to digital service design is also central to success. Governments that champion common standards and inclusivity throughout the process will deliver a consistent experience for all citizens at every level of government.

What's more, forging new collaborations with private and public organizations will allow governments to grasp

opportunities to innovate. They will also be able to redesign digital user journeys and supporting operational processes around what citizens need, rather than what government needs.

Finally, trust is paramount to encouraging citizens to adopt digital services. Governments can build trust by making sure they save citizen data safely, educate citizens on their digital rights and give them easy access to, and control over, their data.

Each government starts this journey from a different point. Some may test the approach with a handful of life events. Others, like Estonia, may reorganize more than 200 services to better reflect real life. But to evolve public services in a way that benefits citizens and government, they will all need to take action in the areas covered in this report. We hope it's a useful guide to the process.

### Design digital services that work for everyone

We use human-centered design and agile techniques to create consistent, value-for-money services that work for everyone today and can slot into a life event framework tomorrow. See [Citizen Services: human-centered by design](#) for more.

## Acknowledgements

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