

Digital services

Many people like their smart phones and small computers. Many large companies are keen to get us to transact on the internet, pressing us to bank on line, have on line accounts for our utilities, to shop on line and receive advice on line. There is a pressure to go further, with more robo advice, greater use of artificial intelligence, and more activity from our sitting room chair. If enough people do it the large company saves on High Street property and on contact staff. Done really well, the error rate could go down as more fail safe methods are built into computer programmes. Some say there is some evidence that able professionals assisting computer experts to record their expertise in the form of computer programmes and algorithms can set up higher quality and more consistent service than if individual professionals do it on a personal basis. The computer, if properly programmed, has the best and latest professional view and will apply the rules consistently, unswayed by the individual client.

I think there is a lot of merit in new technology. Government is slow to adapt, but it could make a difference there, cutting costs and improving service. The computer can provide the service 7 days a week 24 hours a day, needs no holidays and doesn't take sick leave. A well run system can be constantly improved and flexed to cut error and incorporate best practise. Some of the cost savings can be passed on to the consumer. We should anticipate more offers we cannot refuse to go digital, more artificial intelligence, and more computer involvement and assistance in our daily lives.

There are, however, still a good number of bugs in the systems that annoy or could prove damaging. The very same systems that give you a flexible ability to buy and to get advice and help at the press of a mouse are vulnerable to cyber attack. There has been a rash of thefts from people's savings through fraudulent emails, instructions and diversions of money and other financial assets from on line accounts. There have been a number of damaging interruptions to service when a whole bank is no longer able to service customers and move money in its accounts. The computer may not be having time off, but the computer or the communications systems it relies on can crash and leave people without money or access. As the efforts of companies to defeat cyber criminals intensify, so the routines people need to go through to prove their ID and to authorise a transaction become that more complex. We are all suffering from password fatigue, with a plethora of passwords needed to get us through our daily routines. To improve security you need to have all different passwords, with nothing obvious or memorable, and regularly changed. Different systems anyway require different numbers of letters, numbers, punctuation and other symbols, and require different schedules for changing them.

There are also limitations to algorithms and pre programmed advice. The computer's decision is only as good as the information the client or patient puts in, and that may be determined by the form provided electronically to put in the facts, and narrowed by the computer's ability to understand the

information. Computers do not yet do body language, read between the lines, or ask the left field question if suspicious that the person is not giving them the full story in the way a person can do.

There is plenty of talent going into the digital world trying to proxy more of the characteristics of people in the way machines and computers respond. As they do so they come to appreciate the enormous complexity and sophistication of the human muscle system and the human mind. We are still some way away from having great robots to do the dusting or peeling potatoes, as these require good hand eye co-ordination and sensitivity to the objects being dealt with.

The revolution will press on, and new generations of machines will encompass new skills. The machine has largely taken over the modern factory, but has not yet offered a value for money way of doing most of the housework. Computers help business churn out invoices, delivery documents, sales campaigns and the rest, but that still leaves most of the management and vision of the business to people. Government needs to apply more technology to its own processes so they are available longer hours, are more accurate and more productive. It also needs to make sure the UK is the right environment for education, training and development of small and new businesses, so we can be at the leading edge of this innovation wave.