

# Julia Lopez speech to The Investing and Savings Alliance

Good morning everybody, and many thanks to the Investing and Saving Alliance for inviting me here today. There is a lot to talk about – and Harry touched upon some of the huge changes that have taken place over the last year. I think we share a lot of the aims of TISA – especially as we set about helping people recover from the impact of COVID-19.

And that's why the focus of my speech is also one of TISA's three main priorities: the role of digital in improving people's lives – a role that has only intensified in the last 12 months. The pandemic has jolted us all into finding different ways to live and work, and for us in government has injected fresh urgency into addressing existing challenges as we rebuild the economy and jobs market, and improve access to public services.

You may be aware that the Prime Minister had already made a manifesto pledge during the 2019 election campaign to improve the government's use of data. Since then, our experiences of crisis response – such as trying to identify the 2.6million people most in need of financial support in the very early days of tackling the coronavirus – have shown just how significant data sharing is to the economy, society and the public sector; and how it will help to power growth as we set about our recovery.

Government data from PAYE and the benefits system has boosted the Treasury's furlough scheme and DWP's expansion of universal credit. Data from NHS Digital sets was used to draw up the 'shielding' list of vulnerable people; and the vaccination programme owes its success in part to being able to organise cohorts by age and risk from patient lists already held by GPs. Contrast this with the difficulties in developing Test and Trace from a standing start and in the absence of a ready-made database.

As the country emerges from lockdown we will take forward what we have learned, to make sure that we use data more intelligently and sensitively in how we craft and deliver public services. The pandemic has given fresh impetus to digital projects across the private and public sectors: TISA is stepping up its digital identity work in anticipation of greater demand across financial services; and the government is, too.

Under the great new digital leadership we now have in the Cabinet Office – of whom, more later – our goal is to help the government become the model of a modern, fully digitally-enabled service provider. And you can take it as read that everything I talk about today – the National Data Strategy, the Data Standards Authority, the draft 'UK Trust Framework' for digital identities and attributes, the GOV.UK Account and our new pilot for a single sign-on and digital identity service, which is the successor to Verify – speaks to this.

Because for too long, citizens have been expected to revolve around the government like planets around the sun, doomed to spend their digital lives

in a constant orbit of frustrating interaction from afar.

From now on, citizens' needs are front and centre.

Our vision is that people have 'One Login For Government' that is simple and safe to use, and available to everyone; which makes it easier for people to find and access government services; allows citizens to prove their identity only once – if they agree to share their data between services and departments; and which also protects people's privacy.

People rightly expect from the government the kind of personalised, seamless and intuitive online service they get by default from – the kind of institutions that are TISA members! – or indeed their favourite online retailers. Yet some public services have made great strides – the Home Office, for example, accepts photos taken on a mobile phone for passport applications, and the renewal process is already far simpler; and many GP surgeries permit online prescription requests – this is not the case uniformly across government and the public sector; and the experience of users remains fragmented and piecemeal.

Our customers, unlike yours, can't take their business elsewhere. We have almost a moral duty to simplify and streamline their digital dealings with government – so that more people can access online services: particularly those at the moment likely to be left behind perhaps because they may be older or simply not comfortable with tech; they are unemployed, on a low income or have a 'thin' credit file.

What's important – for government and the private sector alike – is to treat people's data with respect. While it is business critical for TISA members, the particular covenant of trust between government and citizen adds an extra layer of complexity to the relationship. We must remain alive at all times to sincerely-held concerns about privacy, security and the need to serve all those who want to access government services, and develop systems that strike a balance between the innate faith placed in us by citizens and the need to protect the government – and by extension the wider public – from fraud and other criminal activity.

In exploring what all this means in practice, I'm going to focus on three main areas.

First: I will explore how, and why, data handling, digital and tech are being treated as integral to everything the government is doing – not hived off nor left to individual Whitehall departments to sort out by themselves, but a central and Prime Ministerial priority in building back better, and a driving force in helping to level up the country for the good of every citizen and community.

Second: I am going to share with you the progress we have made since last year's spending review and the allocation of £32million to develop a consistent way of signing into government services online – starting with our pilot for a single sign-on and personalised GOV.UK account.

And finally, I want to set out how the shared ambitions of ministers and the strong leadership team we have appointed for our new Central Digital and Data Office will mesh with the ambitions of the wider tech sector to establish the UK as a clear leader on the global stage: leveraging our already strong credentials in the digital arena to pioneer ever more effective and efficient ways to design and deliver services to citizens.

The transformation begins with robust, reliable and accessible data. The data collected and held by the government is the motherlode of information gold – but for too long these riches have gone unmined. No more. Even before the DCMS published the National Data Strategy in December, but now spurred on afresh by its ambitions, we will get better at sharing information across departments, and at interrogating and analysing it as a way of making better policy and providing better public services.

For three very good reasons, It is vital that the government stores data and later shares it reliably and to uniformly high standards. It means that civil servants can access it quickly, easily and securely; also that the personalised services we want to design and deliver will become a reality much sooner; and, critically, that citizens can be confident their personal information is protected at all times.

Work on this is well underway through the Data Standards Authority, which we established last year alongside experts from the public sector and devolved administrations, as well as the private sector and academia. The DSA's work includes use of the government's API Catalogue to help unblock issues around reuse and data exchange. The new guidance it is producing on reference data will also help departments to develop exciting new user-focused services, by providing easier access to critical data sets via the data.gov.uk platform.

This will underpin the transformative GDS work on GOV.UK accounts and digital identity that the public is crying out for. During the pandemic, the unprecedented explosion in demand for digital and online services put the government's infrastructure to the test as never before. Not only were people craving ways to stay connected and informed; in some cases they were seeking urgent financial support.

And GOV.UK – the single online home for government content, services and information – more than stood up to the test. Usage reached record levels throughout the crisis, with 37.5million recorded visits a week on average weekly views and surges of interest after flagship announcements made by the Prime Minister at No10 press conferences.

At the same time, GOV.UK was pivotal to our Brexit preparations, helping people and businesses get ready for new arrangements at the end of the Transition Period. The click-through Brexit Checker proved popular, with its tailored advice for people's specific circumstances: whether they had a company that traded with the EU, for example, owned property in the EU or wished to travel there with a pet.

For all GOV.UK's undoubted strengths, systemic weaknesses remain – neatly summed up, for me, in the following three sentences. There are over 300 transactional services on GOV.UK. All of them collect data and over half

offer some kind of an account. And none of them talk to each other.

I am delighted that GDS, government departments and ministers have found common ground and purpose in the need to tackle this together. The upsides of a common approach are clear. While citizens' needs are our clear focus – what's good for citizens is also good for policy-makers and government as a whole.

Stronger digital services will help us tackle the growing problems of online fraud and attacks by organised criminals. They will minimise the risks of human error and in time, by ushering in more effective and efficient public services, they will save us money.

As for personalised online services – based always on the guiding principles of user control and informed consent – there is no end to the potential upside. In improving our public services, for example, we might explore offering:

A) Tailored advice for businesses as they negotiate the new trading arrangements with the EU;

B) Specific messages about public health alert levels – during the coronavirus crisis, this could have been advice for those shielding for medical reasons;

C) Better targeted support for the most vulnerable in society; and

D) Effective online support for new parents for example to replace the paper trail of registrar visits and a maze of websites – a route to take them from the birth and babyhood to early years care and onto school, higher education and beyond.

How are we making this vision a reality?

Well, the key to it – and a critical part of the journey towards 'One Log-In For Government' – is our development of a GOV.UK Account and our work on digital identity.

This will tilt the dynamic: from the user having to seek out relevant information to the government being able to push targeted advice and information in their direction.

Work on the GOV.UK account has begun with a trial account linked to the Brexit Checker that I mentioned earlier, in which people receive tailored advice about our new arrangements with the EU. Since November 2020, Brexit Checker users have been able to set up an account in order to save the answers and advice, and return to them at a later date; and the feedback from 50,000 people who have registered so far, and their use of the account will help develop our future work.

Over the rest of the year, the next stage of our work focuses on trialling personalisation, and how – based on the information users are happy to provide about their circumstances – we can offer them a more tailored service

with easier and quicker access to relevant information.

Underpinning the GOV.UK Account will be digital identity. Our discrete digital identity pilot project, deliberately small in scale at the start, will create the proof of concept. This will be led and coordinated by GDS, co-designed with Whitehall departments and public services, and be largely government-built and government-owned. Initially, it will connect only to a small number of services but will have the capability to grow rapidly once the scheme is judged to be on track.

Our overall goal for digital identity is to develop a successor both to Verify and, in time, other digital identity systems that are currently used across government. And while the best elements of Verify will be reused where appropriate, all parties are keen to move on from Verify's over-elaborate expectations trajectory, and cost. Good progress on our pilot is expected in coming months, with joint discovery work due to accelerate further.

There is, of course, more to Digital Identity than just an email address or login information. In order to access many government services, users must be able to prove who they are with a greater degree of assurance. So, hand in hand with the login element, we are developing a more effective way for users – particularly those who often find themselves excluded – to prove their identity online; ensuring, as before, that they need do this only once.

As you may know, the consultation has just closed on the draft 'UK digital identity and attributes trust framework' published by my DCMS colleague, Matt Warman. This sets out the Government's vision for the future use of digital identities, which will make it easier for people to use and reuse a digital identity across organisational boundaries. I know that GDS, which was closely involved in developing the Trust Framework, will collaborate closely with DCMS colleagues to make sure that the Trust Framework, when finalised, allows everyone, including the digitally excluded, to access essential services, should they choose to do so using digital identity technology, and that its standards and rules also remain aligned with industries and sectors regulated by the government, such as financial services.

And on the subject of regulation, this seems an opportune moment to assure today's audience that the government's standards – referred to as Good Practice Guides – are compatible with Anti Money Laundering rules. This has been established further in the past year, and the government looks forward to working with TISA and the wider financial services sector to provide additional reassurance and clarity.

All our work, including that for the GOV.UK Account and digital identity pilot, is compliant with data protection. Our 'privacy by design' approach ensures we collect and process personal data only where there is genuine need and a clear purpose – and then, we strive to use the minimum. We will not be creating a centralised database.

Finally today, I want to wrap up today by running through our new Digital, Data and Technology (DDaT) leadership team who are spearheading this work with colleagues across government.

It is fitting, given our renewed ambitions and common purpose for DDaT work, that we have set up a new strategic body to oversee it. The Central Digital and Data Office is chaired by Paul Willmott and run by Joanna Davinson as executive director. Their brief is to devise and oversee the digital strategy for government, focusing on functional aspects such as capability, controls and legacy. This will ensure the UK is well placed to take advantage of new opportunities outside the EU, building on our global credentials as digital leaders in technology, as well as tackling the challenges of Covid and rebuilding our economy.

With stints behind her at Price Waterhouse Coopers and IBM, where she focused on delivering large public sector ICT programmes in the UK, the US and Canada and also for governments across Europe, and latterly in the Home Office, Joanna has 30 years' experience of technology-enabled transformation. As chief digital adviser for LEGO Brands Group, meanwhile, Paul is among the UK's most experienced digital executives.

For GDS, the challenge is to focus on delivering our ambitions for world-class services for citizens, and developing platforms to support wider digital transformation of government. Tom Read, the new chief executive of GDS, has extensive experience of digital technology across a range of industries, including banking, media and consulting, and more recently in government. We are delighted that he is driving the crucial day-to-day development and delivery of our new digital identity and one login services as well as our effective, accessible cross-government platforms.

And I know how ambitious all three of our new leaders are to take full advantage of the momentum behind this mission. We recognise that there is a lot still to do – by Cabinet Office and DCMS as well as our specialist DDaT teams. The challenges are substantial, but so is our ambition, our commitment and our determination. I know there is so much we can achieve in digital transformation by working together, sharing knowledge, experience and expertise across the public and private sectors, to shape and deliver truly transformative policies. And for all of us there could be no greater prize than to change people's lives – for good.