



TREND 4

Tailored public services

Digital technology is enabling greater personalization by government. These tailored services can be more effective and equitable.

Jaimie Boyd, Chew Chiat Lee, Henry Ennis, John O'Leary, and Sushumna Agarwal

Toward a “government for one”

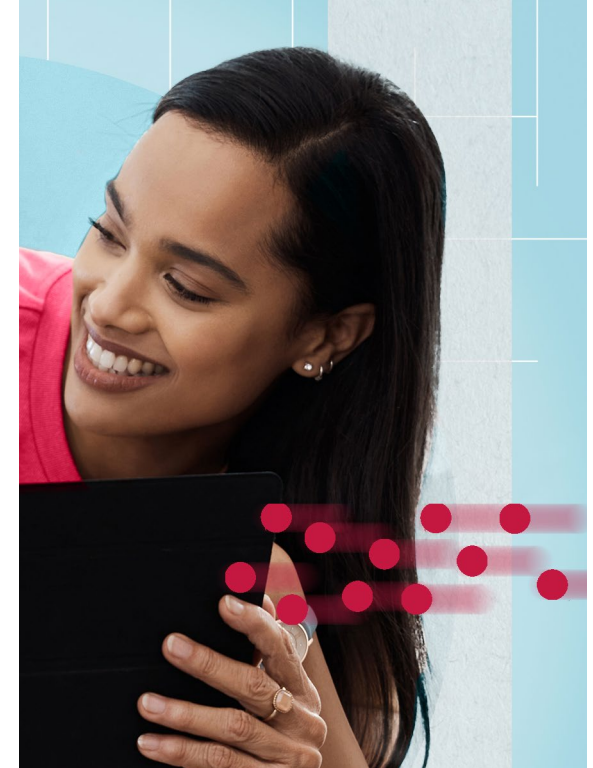
Companies have long used demographic information to tailor offerings to customers. Governments are also using advances in digital technology to personalize services to constituents’ diverse needs. It could be something as simple as scheduling a building inspection for someone who applies for a construction permit or generating a tax ID number automatically alongside a birth certificate. Or it could be ambitious enough to revolutionize how people interact with government.

Thanks to advances in digital technologies, insights from behavioral science, and new data management tools, governments are making strides in providing more personalized services. There are even examples of government service tailored to the individual—referred to as “government for one.”

Tailored services can help deliver more equitable services. The UN warns against a one-size-fits-all

policy for digital transformation, since it tends to leave the socioeconomically disadvantaged behind. An individual’s unique life experiences may generate unique service needs and delivery requirements. Age, gender, income level, disability or even geographic location can impact access. Approaches such as customer microsegmentation and life event-triggered services can help governments better tailor services to individuals by enabling deeper insights about their needs.

Tailored digital services can also enhance customer perception. A Deloitte survey conducted in 2022 across companies in Europe and Africa found that personalized service was the most important factor among respondents for driving customer satisfaction. Another Deloitte survey found that a positive digital experience was a major factor in boosting respondents’ trust in government.



More personalized services may not always be feasible or necessary. However, customer segmentation, proactive service delivery, and personalization can help governments deliver highly tailored services when “one-size-fits-all” approaches don’t serve well or are not equitable. Wherever they are used, tailored services should respect the privacy of those receiving the services.

FIGURE 1

The personalization spectrum

Government for one	Individual design <ul style="list-style-type: none"> Fully tailored Individually customized (designed around constituents' needs) Personalized (Modified based on expressed preferences. For example, "Contact by text, email or phone.") 	<p>Most tailored</p> <p>Least tailored</p>
Personalized/proactive	Life events triggered <ul style="list-style-type: none"> Births Deaths Job losses Suggested services <ul style="list-style-type: none"> "If you qualify for X, you may also benefit from Y." 	
Customer segmentation	Demographic targeting <ul style="list-style-type: none"> Elderly Low-income Veteran Geographic targeting <ul style="list-style-type: none"> By region By zip code 	
One-size-fits-all	Broad services, such as <ul style="list-style-type: none"> Road repair Fire protection services 	

Source: Deloitte analysis.

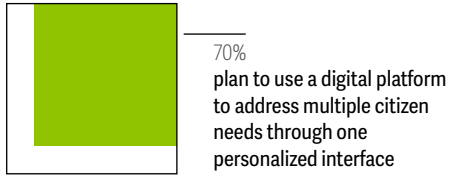
Walls coming down

- **Between governments and the individuals they serve:** Tailored services can help ensure equitable access to vital services, dissolving barriers of red tape between government and citizens.
- **Between multiple government agencies and critical data about individuals:** Individuals' needs often cross bureaucratic boundaries. Government agencies, by appropriately sharing information about the people they serve, can tailor their efforts to ensure there are "no wrong doors" for those seeking service. Data-sharing can enable a "single front door" approach that meets varied customer needs.

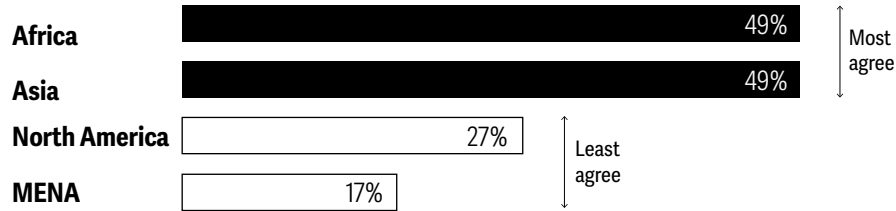
Personalizing services requires governments to understand their citizens through data. Research findings indicate that a favorable environment exists in this regard as most citizens are comfortable with government agencies collecting their data for various purposes (see infographic, By the numbers: Tailored public services).

By the numbers: Tailored public services

Over the next five years, cities, globally, plan to prioritize using a digital platform



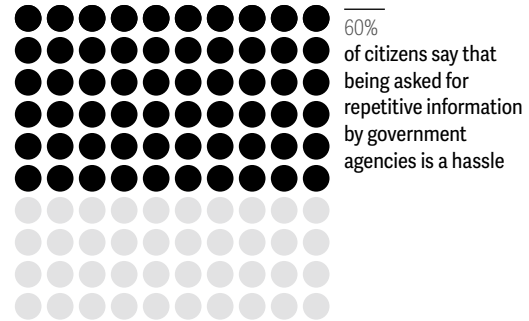
Citizens who agree that their city's digital services provide good customer experience



Citizens are willing to share data with government for life-event services



Citizens are comfortable with government agencies collecting their data to:



Sources: Thoughtlab, "A roadmap for the next phase of urban transformation," accessed February 10, 2023; Deloitte Digital citizen survey, 2023.

Trend in action

Approaches to segmenting services

The “same” event can impact different people in different ways. The COVID-19 pandemic, for example, disproportionately impacted the elderly. Similarly, the “same service” can feel very different to different groups. A program that requires extensive paper documentation could be insurmountable to people who are homeless, who may neither have space to store documents nor access to technology to view or print them.

The accelerated shift to the digital world appears to have highlighted inequities in the design and delivery of some public sector services. Online permitting can disadvantage rural users who lack reliable cell service. Oftentimes, inadequate access to essential services such as broadband disproportionately impacts low-income individuals and disadvantaged communities. So, as more services shift online, it becomes critical to ensure that the groups that

need them most can benefit—both in terms of technical access as well as digital literacy which, in some cases, can be a more significant challenge.

A secure digital identity is foundational to providing tailored digital services. In Singapore, SingPass for individuals (and CorpPass for companies) are the digital identities used to access more than 2,000 services from more than 700 government agencies and businesses. SingPass can be used to share official personal information, such as address and next-of-kin information needed during an emergency, upon consent.

Governments should consider a “no wrong door” philosophy that allows individuals to access services through whatever means they can. This also goes by the name “omnichannel support,” which allows governments to integrate information that comes in through a variety of channels, including text, email, webpage inputs, or a phone conversation. Depending on an individual’s needs

or wants, the best service might be a “no-touch” self-service portal, a “low-touch” webpage with an AI chatbot to assist them, or a “high-touch” approach that involves interaction with a live person.

Recognizing this, governments are increasingly focused on designing services for specific citizen groups. For segmentation to be most effective, it should be guided by three important principles: *equity*, to ensure that all groups’ needs are met; *efficiency*, so that the service can be delivered within budget; and *experience*, to keep the focus on delivering a great service experience. When considering how to segment their users, many governments use “personas” to explore in-depth the wants and needs of various groups. For example, it is often helpful to think about how to serve newcomers to a service compared to frequent flyers who may already understand the process. Moreover, segmenting can allow the design of communications to be tailored to different groups. Bringing the philosophy of respon-

sive design to user interfaces can greatly enhance the service experience. Segmenting can deliver better performance (equity, experience) at a lower cost (efficiency).

In June 2020, Singapore wanted to give disadvantaged senior citizens a chance to escape the isolation of the pandemic and participate in digital society. They introduced Seniors Go Digital, a program that connected seniors to young people to help upskill their digital competencies. The program mobilized ambassadors to train senior citizens through one-to-one personalized coaching and small groups. For those with financial challenges, the program even subsidized smartphones and mobile plans.

Around 15% of the world's population lives with some form of disability. In Canada, Laval, Quebec launched a smartphone app to help citizens with special needs, such as autism or intellectual disabilities, ride a city bus. The app aims to reduce travelers' anxiety, increase their independence, and improve their overall public transit experience.

Once registered, users receive detailed instructions to help them reach their destinations, including photos of landmarks and a reminder to ring the bell when approaching the correct bus stop. It even tracks the rider and can send a notification to a friend or family member if they deviate from the path provided. Ingrid Falaise, stepmother to a child with autism from the pilot program, told the local TV news, "He's getting more self-confidence. He's just like anyone else and can take public transit by himself. It's a big step." In the United States, where roughly 6 million individuals have dementia, transit systems in Olympia, Washington and Rock County, Wisconsin have introduced programs to help people with dementia successfully access public transportation.

Location/geography-specific services

In most countries, economic prosperity is unevenly distributed geographically. Some regions blossom, while others stagnate in comparison. To address this disparity, many governments tailor services by geography.

The United Kingdom's "levelling up" initiative is a long-term plan to reduce geographic economic disparities, including policies designed to more equitably distribute infrastructure and other forms of productive capital. The plan aims to invest at least 55% of the total R&D funding outside the Greater South East by 2024–25, funneling £100 million into three new innovation accelerators to create new clusters of research excellence, and setting up educational institutions where educational attainment is the weakest.

The US federal government's Justice40 initiative seeks to allocate 40% of the benefits of specific federal programs for disadvantaged communities. Investment aims to address issues such as climate change, clean energy, affordable housing, and workforce development.

India, a country eager to level rural inequality, launched free legal aid via videoconference for rural villagers. The Tele-Law initiative was piloted in 500 village

councils in the northern states of Uttar Pradesh and Bihar, and then rolled out across the rest of the country. The service is expected to eventually be available in 22 languages. Hundreds of village women will be trained as paralegal volunteers to act as the first point of contact for rural citizens.

Access to high-speed internet opens up crucial digital-age economic opportunities. Yet, a 2021 Pew Research Center analysis concluded that 28% of rural Americans lack a high-speed internet connection. Unfortunately, laying miles of fiber-optic-based internet cable often isn't economically feasible.

New technologies such as low-earth-orbit (LEO) satellites can offer rural populations broadband access. In March 2021, more than 5,000 satellites were in LEO; that number is expected to rise exponentially. Satellites and 5G can make high-speed connectivity in rural and mountainous regions much more feasible. The Hoh Tribe of western Washington, for example, lacked reliable internet

service until recently. Tribal officials reached out to the state government, which connected them with SpaceX's Starlink team to discuss accessing its new satellite internet service. The timing seemed to line up well for both parties; Starlink was planning beta trials for that region and was able to provide early access to the tribe. This tweet from the Hoh Tribe says it all:

"What a difference high-speed internet can make! Our children can participate in remote learning, residents can access #healthcare. We felt like we'd been paddling up-river with a spoon on this. @SpaceX Starlink made it happen overnight. Thanks @WAStateCommerce for introduction."

Event-based services

Life-event service delivery is triggered by an event experienced by constituents, such as the birth of a child, death of a loved one, or loss of a job. These events often entail services from multiple government agencies. By rethinking what constituents need in these circumstances, government can proactively offer related services, achieving mission outcomes and removing challenges for users. An essential aspect of a life-events model is the "once-only" approach: Individuals contacting government should never need to provide the same information more than once because departments should be able to seamlessly share this data behind the scenes.

Research in the United Kingdom has shown that after a death, some citizens had to contact the central government and local authority departments up to 44 times, to complete tasks ranging from cancelling passports to stopping pensions. To tackle this problem, the UK government adopted

a once-only approach for death notification and administering an estate. “Tell Us Once” notifies up to 30 different services, saving the government an estimated £20 million a year in vestigial benefit payments, and saving the bereaved time and effort. According to one study, 98% of citizens surveyed felt favorably about their experience of the “Tell Us Once” service.

More recently, in 2021, the UK government launched a “One Login” for government program—a multiyear project to simplify access to central government services. The program aims to improve the digital experience and replace duplicative systems so that users will not need to enter same information multiple times for different services. Research found that 61% of UK citizens were positive about sharing information with the government and were comfortable with departments sharing that data.

The Estonian government is developing an AI virtual assistant called *Bürokratt* to provide integrated

services tailored to individual life events. It allows citizens to apply for benefits, make payments, register a birth, file taxes, renew a passport, and access other government services through voice commands. As the government’s chief data officer Ott Velsberg stated, “*Bürokratt* is Siri on steroids.” It will offer personalized information based on the user’s data and proactively contact citizens to remind them when tasks require their attention.

Government for one

Government for one refers to government services personalized to the individual level. This represents the deepest level of customization, wherein services are tailored not just for a segment of the population but for a particular citizen. The creation of unique services derived from crowd-based insights has been termed the “billion-to-one” experience.

This personalization is made possible due to the availability of data on thousands or millions of other individuals through mobile devices, sensors,

and other means. Finland’s artificial intelligence program *AuroraAI*, which continues to evolve, uses both personal data and population-level data to provide proactive, seamless services based on life events. The program might suggest popular classes to a worker needing retraining, or show college applications to a graduating student.

It’s noteworthy that *Aurora* is designed with the long-term future in mind and data ethics built into its foundations. The flexible framework allows public and private entities to connect to *Aurora*’s network of services. Finns can opt to share their data with an entity at the tap of a smartphone. Hypothetically, with buy-in from tax authorities, realtors, and a bank, a citizen could share all the data, public and private, necessary to close on a home, and not have to ferry paperwork from office to office.

Contextualizing a user’s behavior with aggregate data may allow for better intuiting a unique user’s

needs. Adding a layer of human-centered design to this offers governments an opportunity to deliver products or services with features that customers desire. In 2021, Deloitte research found that one in three Australian citizens surveyed would be more likely to use government websites if they were better tailored. Four-fifths of the respondents would be willing to use a personalized service.

Understanding citizens' needs and pain points, through both qualitative and quantitative analyses, can enable more efficient services. The UK Office for National Statistics has combined new surveys with existing census data to better understand the impact of the COVID-19 pandemic on demographic subgroups, which enables targeting improvements to those services.

In New South Wales, Australia, officials noted that senior citizens didn't appreciate the hassle of carrying a physical card for senior discounts.

The province moved its Seniors Card program to a digital platform on the Service NSW app in April 2022. Since then, around 30,000 seniors a month have enrolled in the program, alongside 6,500 businesses, earning a customer satisfaction rating of 90%. The registration process for business, which once required a four-week wait, now takes less than 10 minutes.

In some cases, governments are devoting resources to personalized one-to-one services. This has primarily affected areas like education and skill development, where success may not only depend on the quality of service delivered but also on the individual's unique circumstances. In the United States, children with disabilities are eligible for Individualized Education Programs (IEPs) where a team of individuals from different educational disciplines, with help from family members, may create an IEP for the child.

Moving forward

The boundaries of an agency's jurisdiction often won't match the interlocking needs of individual users. A family dealing with poverty may need housing assistance, financial assistance, and help with finding a job, but the various agencies charged with delivering these services typically operate independently, resulting in a patchwork of services. Delivering more personalized and tailored services generally requires data-sharing, clear communication about responsibilities, and funding that rewards cooperation. One key issue to tackle is often **executive branch leadership and funding**. Agencies should work diligently on the back end to ensure simplicity for users at the front end. Agencies that retain a siloed approach may struggle to work across boundaries to deliver integrated services unless there are changes to their incentives and accountability.

Through it all, leaders should constantly review the data that provides both hard measures of performance (average wait time on a call, percentage of success in completing an online transaction) as well as softer perception measures (customer satisfaction ratings). Bringing down the walls between agencies can help provide a more complete data picture of the services being provided, and ultimately deliver the best service possible.

My take



Mark Raymond

Chief information officer for the State of Connecticut

Realizing Connecticut's vision of better service through digital government

When Governor Ned Lamont took office in January of 2019, he challenged the State to create the first all-digital government. No longer should a resident be confused or stressed after working with a complex or repetitive government service. Instead, government would be simple, accessible, and efficient. And we have progressed Governor Lamont's vision through the lenses of user need and human-centered design.

Generally, the idea of electronic government has progressed through various methods, and with varied success. Today's digital approach drives development activities from the point of view of

the public. We believe research-led delivery paired with the resident's comfort in using technology lend all the conditions required for success.

Our journey started shortly after Governor Lamont's initial inauguration. Connecticut adopted a cloud-based technology platform with a single identity management solution, enabling one state-based account for online services. Today, almost half a million of Connecticut's 3.5 million residents have created an account. Good-bye multiple usernames and passwords.

With this foundation, the collective team took a human-centered design approach, emphasizing field-based observations, research, and data-driven insights. Early efforts included the 2020 launch of Business.CT.gov, an efficient set of tools for entrepreneurs looking to start their business in Connecticut. Residents can generate a customized checklist to start a business in nine minutes; 93% of all business filings within the state are now filed online.

The next step was modernizing the Department of Motor Vehicles (DMV), a "brick and mortar" facility residents would have to visit to receive any services. Now, less than two years later, with the ability to access 20 DMV transactions online, 60% of all of residents' transactions with DMV are now conducted online and not "in-line."

Recent work also supports children and families. Last year, the launch of the Care 4 Kids (Child Care) Self-Service Parent Portal made it easier to learn about childcare options, pre-screen, and apply—especially timely for parents looking to return to work, postpandemic. Since launching the portal, the office has seen a 50% reduction in phone calls, a 52% reduction in incomplete applications, and a 24% reduction in illegible applications.

These are a few examples of what "becoming digital" means in Connecticut. The journey continues, and our guiding North Star is the resident experience.

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About the authors

Jaimie Boyd

jaiboyd@deloitte.ca

Jaimie Boyd is Deloitte Canada's national Digital Government leader. She works with clients to accelerate digital change in the public sector, helping governments to better serve citizens using modern technologies. She previously served as the chief digital officer for the Government of British Columbia and has held a variety of leadership roles in the Government of Canada. Recognized as one of the World's 100 Most Influential People in Digital Government, Boyd is a frequent speaker on service modernization, data-driven leadership, and the future of government.

Chew Chiat Lee

chewlee@deloitte.com

Chew Chiat Lee is an executive director for Deloitte Consulting and the Government & Public Services leader for Deloitte Southeast Asia. He has more than 27 years of consulting experience serving government clients in Singapore, Malaysia, Brunei, Indonesia, Myanmar, and Vietnam, with a focus in strategy and operations, technology, and large public sector program implementation and operations. As an industry veteran, he brings insights into government and public service as well as regional experience to government clients.

Henry Ennis

hennis@deloitte.com

Henry Ennis is a leader in Deloitte's Digital Government Transformation practice where he advises clients on accelerating the adoption of emerging technologies to improve government service delivery. Ennis has 15 years of experience defining and implementing innovative and practical enterprise and program strategies for global government, private sector, and nonprofit organizations.

John O’Leary

jpoleary@deloitte.com

John O’Leary is a senior manager with Deloitte Services LP and is the state and local government research leader for the Deloitte Center for Government Insights. Prior to joining Deloitte, he served as the vice president of communications and executive reporting with State Street Bank. O’Leary previously served in multiple senior leadership roles for the Commonwealth of Massachusetts and was a distinguished research fellow at the Kennedy School of Government at Harvard University. He is the coauthor of the 2009 *Washington Post* bestseller *If We Can Put a Man on the Moon*.

Sushumna Agarwal

sushagarwal@deloitte.com

Sushumna Agarwal is a research specialist with the Deloitte Center for Government Insights, Deloitte Services LP. She researches workforce issues at the federal, state, and local government levels and her primary focus is on applying quantitative techniques to enable data-driven research insights.

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Practice leadership

Jaimie Boyd

Partner | National Digital Government Leader

+1 250 888 3354 | jaiboyd@deloitte.ca

Jaimie Boyd is Deloitte Canada's national Digital Government leader. She works with clients to accelerate digital change in the public sector, helping governments to better serve citizens using modern technologies.

The Deloitte Center for Government Insights

William D. Eggers

Executive director | Deloitte Center for Government Insights | Deloitte Services LP

+1 571 882 6585 | weggers@deloitte.com

William D. Eggers is the executive director of Deloitte's Center for Government Insights, where he is responsible for the firm's public sector thought leadership.

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