**Boston Consulting Group**

**myGov User Audit: Summary Research Report**

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## 1. Introduction

In September 2022, the Australian Minister for Government Services announced an independent user audit of myGov – a digital services portal of the Australian Government. A panel of experts was tasked with reviewing how myGov is performing for Australians when it comes to reliability, functionality, security and delivering a user-friendly experience.

BCG was engaged to support the myGov audit by undertaking research on international best practices in the delivery of digital services to citizens. The focus of the research was to provide exemplars and ideas from both public and private sector, to further enhance the delivery of myGov. We leveraged the global databases, knowledge, and experience of BCG’s Center for Digital Government, interviews with global experts and consultation with relevant subject matter experts and reviewed information provided by the myGov audit team. The outputs of this research are contained in a Comprehensive Research Report and this Summary Research Report.

## 2. Whole-of-Government Portals

BCG conducted research on whole-of-government portals to identify best practices and lessons learned.

A shortlist of eight were selected for deep-dives. They were:

* Canada – MyServiceCanada
* Denmark – borger.dk
* Estonia – EESTI.ee
* France – FranceConnect
* New South Wales – ServiceNSW
* New Zealand - RealMe
* Singapore – Singpass
* South Korea – Government 24
* United Kingdom – Gov.UK

A table summary of the key elements is illustrated in Table 1. The main findings from reviewing the features and performance of these portals were:

* Single whole-of-government entry-points with the highest adoption and citizen satisfaction combine navigation, information and transactions
* Citizens increasingly expect omnichannel experiences in line with best practice private sector offerings (e.g. chatbots, virtual assistant, telephony, mobile, online)
* Trust is a fundamental factor underpinning adoption and success of government portals, shaped by citizen experience and data protection/privacy
* Best practice portals eliminate redundancy for the user by promoting tell us once principles across government and jurisdictions (e.g. Canada, Estonia & Finland)
* Portal design and development should leverage a contemporary open and modular architecture with embedded digital identity

Table 1: Key features of comparable portals to myGov

## 3. Focus areas for myGov

The myGov audit used a framework structured into six focus areas. They were:

* A foundation of trust Intuitive, seamless and tailored
* You and your information are safe
* myGov works for everyone
* A modern delivery engine
* What is needed to get there

We organised our findings from the international research on best practices and lessons learned aligned to these six focus areas, as follows.

### 3.1. Focus area 1: A foundation of trust

Trust in government is fundamental to the success of digital government service delivery portals such as myGov. There is empirical evidence of a strong symmetrical relationship between the quality of customer experience of government service delivery and trust in the government. Citizens also need confidence that the government is safeguarding personal data (often obtained with consent but by compulsion) and that it is not vulnerable to malicious use or attack.

Research and benchmarking of global whole-of-government citizen service delivery portals revealed three key insights based on best practices, with supporting exemplars and data points (see Exhibit 1).

#### Exhibit 1: A foundation of trust – best practice and exemplars

##### Best practices

1. Trust in government is impacted by the ease with which citizens can access services and the delivery of high-quality customer experiences
2. Citizen data access and transparency tools have emerged to help develop high-levels of trust and enhance data security
3. Implement clear regulations and digital legislation to encourage digital device uptake and provide national governance across the digital ecosystem

##### Exemplars

* Estonia EESTI.EE
* Denmark
* US Fed
* Deloitte Citizen Experience and Trust Survey (2022)
* BCG Salesforce rust Imperative Report (2022)
* Accenture Digital Government survey (2019)
* PWC Australia Citizen Survey (2022)

*Source: BCG research and analysis*

##### Best practice 1: Deliver high-quality customer experiences

Citizen experience, access and engagement with digital services is a key determinant of trust in government. For example, 83% of Australians and New Zealanders say that good customer experiences with digital government services increases trust in government and 87% say that a poor experience reduces it (BCG-Salesforce, 2019); and 65% of citizens believe that their most recent online transaction with government impacted their level of trust in government to deliver services in their best interest.

People also want to be engaged. For example, 70% of citizens want to engage and contribute to service development, 46% report higher trust in government if they are able to provide direct feedback, and 62% indicate a strong sense of trust if that feedback is actioned (PwC, 2022).

##### Best practice 2: Transparency and security of data

Transparency also enhances trust in government. For example, some governments such as Estonia and Denmark allow their citizens to see the personal data held about them via an online account, to make or request corrections to that data, and even see a log or history of staff and departments that have accessed or used that data. If they believe their data has been accessed or used inappropriately, they can make enquiries and lodge complaints.

Citizens say that this level of transparency increases the trust that government has accurate or up-to-date information and that their data will not be used inappropriately. Poor security and unauthorised government use are the greatest areas of concern for citizens – 60% and 55% of citizen names these as the largest concerns, respectively – yet 58% of citizens are willing to private personal data to the government for both individual and citizen benefit

##### Best Practice 3: Regulations and digital legislation

Clear digital policy and regulation are often required to drive digital uptake and govern how citizen data is used and stored. For example, in Estonia, it is illegal for government agencies to collect data from citizens that is already held by another government agency.

Denmark’s ‘no more paper forms and letters’ strategy included a digital-by-default law that mandated the use of digital government services and a digital mailbox for all government correspondence. The US federal government has released a portfolio of legislation and executive orders, policies, guidance and enablement tools to drive digitization.

### 3.2. Focus area 2: Intuitive, tailored and seamless services

Citizens have high expectations for digital government services. A recent study found that 93% of Australians expect digital government services to be as good, or better than, the best customer experiences delivered by global digital leaders in both the public and private sectors (BCG, 2022). However, more than half of Australians (57%) experienced a problem with their most recent digital government interaction.

The most common issues relate to basic usability and design issues including the length of the process, username/password issues, technical difficulties, and inability to find what they needed.

Some governments have made significant progress in digital customer experience that serves as exemplars for Australia to incorporate into the future myGov design (see Exhibit 2a).

#### Exhibit 2a: Intuitive and tailored – best practices and examplars

##### Best practices

1. A consistent look and feel is critical to create a cohesive user experience and drive internal efficiencies and reuse oppts
2. Adherence to a design system with an easy-to-integrate code base
3. Common usability pain points typically relate to service design complexity and the duration of a transaction
4. Vast majority of Australians are comfortable with governments providing some level of tailoring and proactivity in services
5. Increasing tailored services requires greater data sharing and collaboration across agencies

##### Examplars

* GOV.UK
* Services NSW
* Singpass/LifeSG
* BCG Digital Government Citizen Survey 2022
  + US bank
  + APAC bank

*Source: BCG research and analysis*

##### Best practice 1: Apply a consistent look and feel

Citizens expect a consistent look and feel across services. For example, GOV.UK delivers a consistent experience and a similar look and feels across all web pages. The UK was one of the first governments globally to house navigational services in a centralised location, giving citizens the impression of interacting ‘with government’ instead of having a disparate experience with each individual agency or department.

##### Best practice 2: Adhere to a design system

To simplify design, adherence to a design system is important. For example, MyService Canada achieves a consistent look and feel with a design system managed by a multi-disciplinary team involved in web development. The MyService Canada design system leverages the open-source community to continually develop and improve its service offerings.

##### Best practice 3: Remove service design complexity

Removing complexity from the service design is important. For example, when a major US bank redesigned its cumbersome online application process, it resulted in a double-digit increase in bank account openings, multi-fold conversion rate increases and an award-winning user experience design.

##### Best practice 4: Provide tailored services

Most citizens are comfortable with some level of service tailoring and are open to the government proactively offering services and information. For example, 73% of Australians are comfortable with tailored solutions, while 84% would like more proactivity in how government provisions digital services. Moreover, 91% of Australians are willing to allow the government to access their personal data to improve the quality of services, such as private health, insurance and tax details. (BCG-Salesforce, 2022)

##### Best practice 5: Data sharing and collaboration

Increased tailoring of services for citizens requires data sharing and collaboration across agencies. For example, Singapore's LifeSG app provides integrated services that are tailored to the individual. There are 70+ services currently available on the platform, which are organised around life events such as registering a birth and finding a preschool.

In addition to tailored experiences and an intuitive user interface design, governments must also strive to provide a seamless customer experience, with omnichannel offerings across online, mobile applications, contact centres and even physical shopfronts. Creating a single front door and ‘one-stop shop’ offering is paramount for optimising customer experience delivery (see Exhibit 2b).

#### Exhibit 2b Seamless – best practice and exemplars

##### Best practices

1. A single front-door is important for citizen engagement
2. Not all services need to be fully integrated into one platform, rather a hyper-link to a separate web page is viable for some services
3. Life events are a common organising mechanism to deliver a seamless experience
4. Government tend to provide both authenticated (via a portal) and unauthenticated (via a website) access to their content
5. Citizens increasingly expect onnichannel experiences in line with those in the private sector

##### Exemplars

* FranceConnect
* Singpass/LifeSG
* NZ SmartStart
* Service Canada
* Seamless omnichannel experience
  + TD Bank
  + Commonwealth Bank
  + Westpac

*Source: BCG research and analysis*

##### Best practice 1: Offer a single front door

A single front door makes it easier for citizens to know where to access services. For example, France Connect(+) is a central authority that confirms identity electronically and provides access to a broad range of digital services. Over 1,440 services can be accessed via six different account options leveraging the National Digital ID program.

##### Best practice 2: Don’t feel the need to integrate all services into one platform

It can be very difficult to integrate all services into one platform and not all are required. Some can be linked via hyperlinks to help navigate the government services. For example, GOV.UK aims to create a consistent, but not always uniform, experience across all web pages. The GOV.UK platform is a web page with specific service information and a consistent look and feel, with hyperlinks to agency-managed web pages that also adopt the same colour and design scheme.

##### Best practice 3: Use life events as a common organising framework

Citizens tend to look for support during life events such as having a child or setting up a business, and governments have started to organise around these events. For example, Singapore designed government services centred around its citizens' life events to improve satisfaction. The New Zealand government is also designing citizen experiences around life events, such as 'having a new child'. SmartStart is the New Zealand government’s first life event program to provide new parents with easy and centralised access to government services.

##### Best practice 4: Utilise both authenticated and unauthenticated platforms

It is common for governments to have both an authenticated and unauthenticated platform for citizens to access. For example, Canada.ca is a navigational portal that leverages a consistent look and feel across member services for citizens to locate critical service information. Within the Canada.ca site, citizens also have access to their MyService Canada account and, once a user authenticates using their national or provincial digital ID, the portal leverages a common design scheme that provides access to tax, benefits and other services.

##### Best practice 5: Meet citizen expectations for an omnichannel experience

Citizens expect to be able to move between online, mobile, contact centres and even physical shopfronts for their transactions. For example, TD bank transformed its omnichannel approach to enable customers to start an application anywhere and continue seamlessly in a different channel. In Australia, CBA is a market leader in omnichannel customer engagement due to its Customer Engagement Engine (CEE). The CEE was particularly useful for citizens during the COVID-19 pandemic by proactively informing citizens about available rebates and grants.

##### Best practice deep dive: Informational vs. Transactional services

At present, myGov is mainly a transactional platform with limited services. The information and navigational services are primarily housed on australia.gov.au. A review of international best practice benchmarking identified several leading countries that have successfully integrated information and transaction services with positive impacts on uptake and satisfaction (e.g. Estonia, UK, Singapore). While all information services may not necessarily be needed within myGov, the government could include priority services to provide a more seamless experience and move closer to the one-stop-shop vision. Information services to include on myGov could be evaluated based on variables such as user volume, access frequency and number of unique visits within a given time frame.

### 3.3. Focus area 3: You and your information are safe

Privacy is important to citizens, and in Australia citizens generally feel that government protects their personal information better than private businesses. According to the 2020 Australian Government Community Attitudes to Privacy Survey, 70% of citizens view personal information protection as a major life concern, with the biggest risks being identity theft and fraud, data security and breaches and digital services such as social media platforms.

Digital ID is a critical component of helping to deliver a secure experience and protecting citizen data. Best practice governments, such as Singapore, South Korea and Estonia, all use a government-issued digital ID as the single sign-on method. There are many indirect benefits to stakeholders from enhanced identity assurance, including reduced service costs, improved data integrity, user experience and additional customer value. Leading governments and global technology giants are continuing to build capabilities in cybersecurity and ID verification as safeguarding data becomes increasingly important in a world of sophisticated cyberattacks and public data breaches. Exhibit 3 summarizes the main best practices and exemplars discovered in the benchmarking research.

#### Exhibit 3: Your information is safe – best practice and exemplars

##### Best practices

1. Most citizens want a digital identity, with highest preference for one or two
2. Prioritize digital ID as a foundational component to provide seamless access channels and drive update
3. Safeguard citizen data and fortify platform with modern cybersecurity practices including zero trust and unified authentication
4. Facilitate effective integration with private sector entities including financial institutions for seamless authentication across services

##### Exemplars

* Estonia EESTI.EE and X-road
* Singapore Singpass and LifeSG
* Denmark
* US IRS
* HSBC
  + BCG Digital Government Citizen Survey 2022
  + Australian Government Attitudes to Privacy Survey 2022

*Source: BCG research and analysis*

##### Best practice 1: Digital identity preferences

Most Australian citizens (92%) want access to some form of digital ID, with 72% expressing interest in one or two IDs (BCG Digital Government Citizen Survey 2022). In terms of providers, first preference is for national government, followed by the state government and then financial institutions. In Australia, multiple identity service providers (at least one government and one non-government) will be needed to meet the needs and preferences of all citizens.

##### Best practice 2: Digital id as a foundational service

Digital ID is a foundation service for digital government. For example, Estonia’s road to the adoption of digital IDs began with national ID cards, digital signatures, and electronic voting functionality, which has incrementally expanded over time to 99% of citizens. Also, SingPass provides foundational national digital ID infrastructure for Singapore, covering 97% of citizens older than 15 years.

##### Best practice 3: Safeguard citizen data

The US IRS has remained immune to large-scale cyber breaches due to its commitment to cyber protections and gov't wide mitigation strategies. They employ a variety of advanced cyber strategies including zero trust privilege, continuous diagnostics and monitoring, data-at-rest encryption (DARE), network segmentation, and advanced analytics with modern software tooling across an enterprise threat intelligence platform.

##### Best practice 4: Integration with the private sector

Opportunities should be considered to integrate digital ID with the private sector. For example, Denmark's NemID digital solution is mandated for digital post services and provides access to both government services and online banking/services. Multiple identity exchanges are not required. Only one exchange is needed because this is a natural monopoly, and could be run by the government or a private sector entity with appropriate regulations.

##### Best practice deep dive: Digital identity and single sign-on

Australia should adopt best practices from best practice exemplars. More than one identity provider is required to meet the needs and preferences of all Australians. Many Australian citizens prefer to have more than one digital ID, often because they want to keep their government and industry transactions separate. A single exchange, either government operated or regulated, is the optimal solution as this function is a natural monopoly, and we are not aware of any other exemplar government that uses multiple exchanges, as this adds unnecessary complexity and creates potential interoperability issues. Australia’s Trusted Digital Identity Framework (TDIF) should be operationalised through legislation to enable reliance and liability arrangements and an appropriate fees and charging model. Finally, a more collaborative governance structure that involves public and private sector including digital ID providers and relying parties would also be preferable.

### 3.4. Focus area 4: Gov works for everyone

While digital government solutions can have a tremendous impact on the speed and quality of service delivery, governments must design with digital equity, accessibility, and inclusion in mind to ensure that no citizen is left behind. Used correctly, digital technologies and service delivery can increase equity by connecting citizens and vulnerable cohorts with the government in ways not possible through traditional methods.

Various approaches exist to extend digital capabilities to the largest percentage of the population possible, including ways for people to act as trusted helpers on another person’s behalf, improved transparency and explain-ability of decisions made and redirection to alternative tools and channels when digital options are unavailable. Exhibit 4 summarises these best practices and exemplary global government initiatives.

#### Exhibit 4: myGov works for everyone – best practice and exemplars

##### Best practices

1. Design with digital equity and inclusion in mind for vulnerable users to ensure that services are digitally accessible to a wide user base
2. Develop methods for trusted individuals to act on others behalf and provide assistance to those who are digitally challenged
3. Increase decision-making transparency and explain ability by embedding ethical principles into system design
4. Provide alternative tools and channels when standard digital channel is unavailable and ensure that users have complimentary service/channel options

##### Exemplars

* Singapore Singpass and LifeSG
* Denmark
* GOV.UK
* Telstra
  + BCG-MT Sloan Responsible AI Survey (2022)
  + UN Development Programme (UNDP) Digital Strategy

*Source: BCG research and analysis*

##### Best practice 1: Digital equity and inclusion

Designing for equity and inclusion is important for any platform looking to coverage across the full citizen population. For example, the success of the Danish borger.dk portal is driven by broader societal efforts and mandates to promote digital inclusion and web accessibility. The Danish government engages vulnerable cohorts to uncover new ways of engagement, creates educational materials to drive digital literacy, and created its own website accessibility act to augment requirements from similar EU directives.

##### Best practice 2: Trusted individuals to act on other’s behalf

A key service required from the government is the ability of a trusted individual to act on another person’s behalf. For example, the UK has developed a "trusted helper" mechanism where individuals can nominate family or friends to assist with tax activities. This allows friends or family members to aid in tax administration, with the potential to scale to other service groups.

##### Best practice 3: Decision-making transparency

Citizens need to understand how and why a digital solution operates. These principles are foundational to the emerging topic of Responsible AI (RAI) which is meant to ensure that AI systems align with organisation values and respect the rights and privacy of citizens and customers; a BCG-MIT Sloan survey across the private sector shows that work still needs to be done – 52% of organisations claim to have a RAI program in place, but 79% claim it is not fully realised, and while 42% of orgs view AI as a top priority, only 19% view their RAI initiatives as being fully implemented.

##### Best practice 4: Alternative tools and channels

When standard digital channels do not work, alternatives need to be provided. For example, Telstra has invested in improving service accessibility across the population by developing translation and multilingual services. As part of this, Telstra created an ‘access for everyone’ program designed to increase access to traditionally underserved communities.

### 3.5. Focus area 5: Modern delivery engine

To deliver a best-in-class citizen experience, myGov needs to develop a modern technology architecture that leverages cutting-edge technologies. These include, API interfaces for easy integrations across different levels of government and across jurisdictions, cloud delivery models that significantly reduce operating expenses, and modern cybersecurity practices.

The future roadmap for myGov should also prioritise the use of modular, open and reusable architecture components to increase the speed of delivery for new enhancements and agile software delivery methodologies to increase platform scalability, resilience, and interoperability. Exhibit 5 outlines the best practices for technology in citizen service delivery portals, supported by global case studies.

#### Exhibit 5: Modern delivery engine – best practice and exemplars

##### Best practices

1. Build and open, modular and sustainable portal architecture by employing loosely coupled API based components that can be reused
2. Promote interop ability to enable a “tell us once” capability and ensure that portal connects across govt depts to reduce user duplication
3. Build dashboards to monitor key operational performance metrics and develop a single pane of glass view to improve auditability and drive continuous improvement

##### Exemplars

* Estonia X-Road
* Sinapore Singpass
* Service Oklahoma
* Spotify
* Netflix
* Apple

*Source: BCG research and analysis*

##### Best practice 1: Open and modern architecture

An open and modular architecture is required to address the complex nature of government services. For example, Singpass in Singapore is built on an open and modular architecture with a suite of available APIs and integration with the national digital infrastructure and data mesh. A publicly available API catalogue was developed for use by both the private and public sector, which has been leveraged by banks and credit card companies with significant bottom-line impacts and customer success improvements.

##### Best practice 2: Interoperability and ‘tell us once’

Reducing citizen duplication has significant benefits for users and staff. For example, Estonia developed a secure data exchange platform (X-road) to enable interoperability and replication of data shared by a citizen. Use of X-road has been estimated to save over 1,000 years of working time saved last year (2021) and has led to 99% of services being available digitally, 98% penetration of ID cards and over 52,000 organisations as indirect users. In 2020, Finland and Estonia launched an automated data exchange to link their population registries using X-road as the underlying technology backbone.

##### Best practice 3: Dashboard for operational performance

Delivery of operational services should be monitored through an easy-to-use dashboard. For example, Service Oklahoma developed a modern, nine-layer platform architecture designed with a Data and Digital Platform construct in mind. It also includes features to view operational and performance metrics in real-time.

##### 3.6. Focus area 6: What is needed to get there

To capture the benefits of myGov platform there needs to be a clear understanding of how to get to the future state, with a roadmap that clearly outlines foundational capabilities, dependencies, governance structures and funding mechanisms. A clear service charter is also needed that outlines mandates and responsibilities for the central digital agency and supporting departments to deliver on the future state vision. Funding should be reimagined in line with agile software development best practices. Shown below in Exhibit 6 are the main takeaways and best practices identified, with supporting public and private sector best practices.

#### Exhibit 6: What is needed to get there – best practice and exemplars

##### Best practices

1. Fund myGov as a persistent digital product/service with an agile funding and governance model
2. Recalibrate funding and assurance to enable digital projects/programs to be delivered in a more agile way
3. Prioritization and alignment to whole-of-government strategy is vital to ensure investment is optimised, with ongoing funding ties to periodic reviews

##### Exemplars

* South Korea
* UK
* Singapore
* Services NSW
* Australian Bank
* Australian Airline

*Source: BCG research and analysis*

##### Best practice 1: Fund as a persistent digital product/service

A permanent digital product/service funding model is required. For example, an Australian bank transitioned from funding discrete projects to funding persistent capacity-based teams, which streamlined their funding processes. They also adopted a quarterly review process for adjusting funding over time and continuously reprioritise a backlog of features.

##### Best practice 2: Recalibrate funding to improve agility

An agile funding model for future enhancements is important. For example, New South Wales established a dedicated Digital Restart Fund designed to manage digital projects to improve outcomes. A holistic approach was used to design and operate the fund considering questions such as how the fund is financed, how it is evaluated, how to procure suppliers for short funding cycles, how it leads to lower cost pitches, how the fund is assured over time, and how the investment pipeline should be structured for sustainability.

##### Best practice 3: Alignment to the whole-of-government strategy

For delivery plans, it needs to be aligned with the whole-of-government strategy. For example, an Australian airline funded delivery squads aligned to organisational priorities and established transparent prioritisation criteria. Rather than funding one large teams, they allocated funding to multiple persistent user journey squads aligned to strategic priorities.

## 4. Conclusion

To deliver a best practice experience for citizens, a clear plan is required to deliver the long-term vision. To build citizen trust in the platform and broader service delivery, the government should prioritise the delivery of secure, simple, and helpful services that promote fairness and transparency through all interaction points. Additionally, research and experience point towards a common set of six success factors to realise the governments’ digital transformation ambition (BCG Flipping the Odds of Digital Transformation Success 2022)

* An integrated strategy with clear transformation goals – Strategy describing the 'why', 'what' and the 'how' tied to mission outcomes
* Leadership commitment from top down – High leadership engagement and prioritisation, including middle management ownership & accountability
* Deploying high-calibre talent – Most capable resources sourced and freed up to drive transformation
* An agile governance mindset that drives broader adoption – Showing perseverance, addressing roadblocks quickly, adapting to changcontextstext, driving cross-functional, fail-fast-learn behavioural change deeper into the organisation
* Effective monitoring of progress towards defined outcomes – Clear metrics and targets around process and outcomes, with a high degree of data availability and quality
* Business-led modular technology and data platform – Modern, fit-for-purpose architecture to enable secure, scalable performance, rapid change deployment and seamless ecosystem integration.

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