

The Citizen View

2024

EXAMINING UK CITIZENS' BELIEFS AND PERCEPTIONS
RELATED TO DIGITAL SERVICES

Foreword

The last twelve months have seen significant developments in the digital revolution, with the introduction of publicly available generative artificial intelligence, such as large language models (e.g. ChatGPT). In the UK this has been accompanied by the Government returning to the Data Protection Act to consider possible amendments to General Data Protection Regulation following Britain's exit from the EU.

These developments, along with a continuing move to put more services online, present huge opportunities for the government to increase engagement with the public and find genuine value in innovation. However, these opportunities will only be realised if the public trust the services they interact with. Building and maintaining trust requires both a level of competence and a level of ethical behaviour. When either of these is diminished, trust suffers.

Ethics is therefore central to an effective and functioning digital revolution in government services and beyond. This does not have to stifle innovation, though. Ethics provides an opportunity to focus innovation in the right direction and build sustainability into solutions, by getting them right the first time.

I'm delighted to bring you insights from our latest research which shows that some of the latest innovations I've mentioned above are leading people to question the social value they create. It is crucial that an ethics by design approach is taken to develop the potential and application of innovation. Taking an ethical approach is therefore not just the right thing to do, it is the necessary thing to do. Without this we risk losing public confidence and falling behind in the technology world.

With ethics at the heart, we can realise the true benefits of the digital revolution in the UK.

Adrian Fieldhouse

Managing Director, Government and Transport, Sopra Steria

Introduction

This is the second annual survey of public trust in the UK carried out by Sopra Steria. Last year's survey focused on government services, whereas this year we have broadened the scope to include comparisons with financial services, healthcare, retail and social media. We have also this year included questions about the perceived impact of, and response to, generative AI.

The results of the survey show increasing numbers of people accessing government services on the internet, although the groups doing so the most are the those with a higher social-economic status and a higher education. There is a clear indication here of the digital divide in the UK continuing, and with very little suggestion of it disappearing any time soon. This is replicated in both the use of online government services and the trust held in them. Trust has both a competence element (do I trust you to do X) and a moral element (do I trust you to do X responsibly). We have included questions in the survey to reflect both these elements of trust and found that they generally mirror each other.

The survey also indicates a trust divide in the UK. While younger generations may use the internet more than their parents to access government services, they are generally less trusting (both in terms of competence and morality) of what they see there. However, this is tempered somewhat by experience: those who have used particular services, such as student loans, apprenticeships or pensions, tend to be more trusting of those services than those who have not.

We continue to see an ongoing need for government and other sectors considered in the survey, to embed ethics by design when creating their online services if they are to build and maintain public trust. This is particularly true as we look at greater levels of automation and the increasing use of AI, both of which are currently widely distrusted by the public. If the UK is to be a world leader in innovation in these spaces, we must ensure that they are ethical and therefore trusted.



Methodology

Overview

Sopra Steria undertook this research using an online weekly national omnibus survey of 1,000 UK adults aged 16+. The survey is representative of the UK in terms of age, gender, region and socio-economic group.

The research included 21 questions designed to explore UK citizens' beliefs and perceptions related to digital public services, comparing these to levels of trust in financial services, healthcare, retail and social media. The questions covered general levels of trust and the likelihood of using online and digital services, alongside those around digital government services.

Digital Ethics Outlook



1,000

People surveyed to explore UK citizens' beliefs and perceptions related to digital services

Our Findings

Trust in institutions is declining, but low levels of trust are far greater among the young than in older populations.

The over-65s are the most trusting group, of both people and of businesses. However, their trust levels are average compared to all age groups when it comes to trusting government services.

Nearly two thirds (63%) of those over 65 think that most people are trustworthy. By contrast, just over a third (37%) of those under 25 believe the same. Trust in government services is far lower, with a mere 28% thinking that these services were trustworthy, dropping to 25% of those under 25.

As has been recognised in the wider “post-generational” discussion, disparities between the young and old can be interpreted in different ways. The traditional interpretation would be to identify younger generations as less trusting and so indicating that society will only become less trusting over time. This perspective has been challenged more recently through recognising that attitudes change as we age. It is possible that those over 65 now, were once as trusting as those who are now under 45.

Trust in people



Age
65+

63%

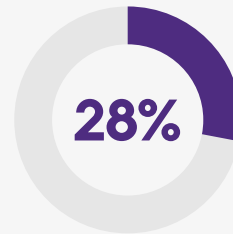


Age
<25

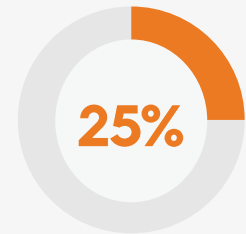
37%

% of respondents believe that most people are trustworthy

Trust in government services



% of over 65s who think that government services are trustworthy



% of under 25s who think that government services are trustworthy



Access to public services via digital technology is continuing to rise.

Significantly more respondents are using the internet to access government services this year than last (65% average, rising to 72% among those under 54, compared with 53% last year). However, only two of the services we asked about (driving licenses and passport applications) have been accessed online by more than half the respondents, followed by tax with a 42% access rate. The remaining nine services we asked about have been used by far fewer people, averaging just 14%. Only 2% of those aged 25-34 have never used the internet for any of these services, indicating an expected trend towards using the internet more among younger generations.

Accessing government services online:

Year	Overall	Age <54
2023	65%	72%

Only 45% of respondents trusted the government organisations they interact with online to provide them with good quality services. This contrasts unfavourably with those trusting financial services (56%), retail organisations (62%) and healthcare services (70%), but is significantly higher than trust in the quality of services provided by social media (27%).

Trust to provide good quality online services in different sectors:

Sector	Trust %
Healthcare services	70%
Retail organisations	62%
Financial services	56%
Government organisations	45%
Social media	27%

Of the services that respondents trusted, the highest trust score achieved was by driving licences, at 52%, closely followed by passport applications (50%) and vehicle registration (47%). Not including these, the average level of trust is just 24%, the lowest being apprenticeships (18%) and student loans (21%). Given that these are usually accessed by younger age groups who are more likely to use the internet to access government services, these latter figures are on the surface alarming.

Trust to provide a good quality service when accessing specific government services online:

Sector	Trust %
Driving Licenses	52%
Passport Applications	50%
Vehicle Registration	47%
Student Loans	21%
Apprenticeships	18%
Others	24%

However, when linked to age, the survey finds that student loan services are trusted by 41% of 16-24-year-olds but by only 15% of the 55 plus category. Given that comparatively few people over the age of 55 in the UK will have had a student loan (they started in 1988), this low level of trust by the older generations is interesting and perhaps reflect more on reporting of the services than the services themselves. The figures are almost reversed when looking at pensions, which are trusted by 50% of the over 65s but only 22% of 16-24s, who again are highly unlikely to have used pensions services online. It is perhaps not surprising then that trust in the less age-related services, such as driving licences and passport applications, differed little across the age range.

Trust in data-driven decision-making remains low.

There is a high level of discomfort around the way data is used by most organisations to provide services. While 63% of our survey respondents were comfortable with the use of data by healthcare services, this falls to 44% for government organisations (with 47% trusting these bodies to use data fairly and effectively to assess people for services) and 20% for social media. Only 37% believe that government organisations would correct any errors in their data in a timely manner.

A similar sized majority as in last year's findings (56% against 58%) think that government organisations should be using digital technology to run the UK effectively, but only 29% believe that algorithms used in public services result in good quality public services. While we talk about generative AI later in this report, this suggests that there remains a high level of scepticism around public use of artificial intelligence. This can be addressed by maintaining a "human in the loop" to reassure people that no significant decisions will be made about them without the opportunity for human review. Ensuring diverse stakeholder input will also reduce the risk of harmful decisions affecting minority groups in society. Embedding and communicating this approach to the public could help to increase levels of trust.

Trust in the way data is used by organisations to provide services:

Healthcare Services



Government Organisations



Social Media



Despite the general belief that government should use technology for public services, only a minority of people (37%) think that government organisations should be able to access people’s personal data to run the UK effectively (compared to 35% last year), whilst 34% disagreed. Unsurprisingly, most people think the government uses information entered on government websites about us (83%), while 65% believe the government uses our email addresses. The belief that social media posts and profiles are being used was much lower: 22% and 27% respectively, although it might be alarming to some that a quarter of the population believe that the government monitors our social media activity. Perhaps even more concerning is that these figures rose to 40% for the under 35s, as opposed to just 12% for the over 65s. This suggests an increasing distrust of government when it comes to possible surveillance of our private activities online amongst those groups who use social media the most.

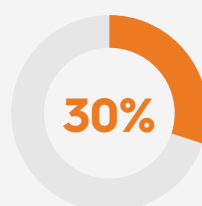
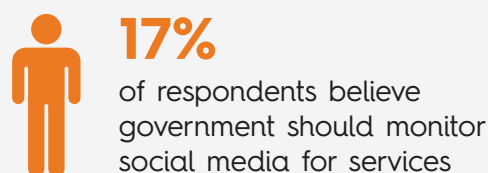
Our survey shows that just under half of respondents (48%) do not trust government organisations to collect, share and use their data ethically, which is unchanged from last year’s survey. Healthcare services are more trusted from an ethical perspective (32% do not trust healthcare, falling to 21% among those over 65). The aftershock of the Cambridge Analytica scandal and subsequent revelations and documentaries are perhaps the cause of social media being the least trusted organisations when it comes to the ethical use of data. Just 21% of our respondents trust them to use data in an ethical way.

Trust in ethical data collection and usage:

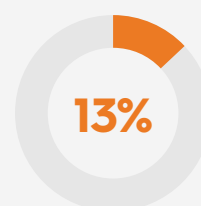
Sector	Trust %
Healthcare services	69%
Financial services	54%
Government organisations	52%
Retail organisations	42%
Social media	42%

However, while only 17% in our survey thought that the government should monitor social media to provide services, this was noticeably higher among the younger generations, particularly those aged 16-24 (30%), compared to those over 35 (13%). These figures rise when it comes to government monitoring of specific groups, though. 28% think the government should monitor the social media of benefits claimants. 34% think the same for protestors, and 55% for those suspected of or convicted of serious crimes. There is little significant difference across the age groups in these results.

Beliefs about government monitoring of social media for services:



Aged 16-24



Aged over 35

The survey results indicate that people are less comfortable with their own personal data being used but were more comfortable with the data of certain others being used. Despite no mention of the data being used exclusively for identifying criminality, comfort levels were still higher when it came to social media data in specific contexts, such as concerning welfare claimants and protestors.

Public expectations of organisations go beyond compliance.

UK citizens continue to want government organisations to go beyond compliance when it comes to data use. Last year 70% of respondents said more should be done to protect personal data – further than the legal requirements that all organisations must adhere to. This year that rose to 72% for government organisations, 75% for financial services and 73% for healthcare services, whilst 70% believe the same of retail and 67% of social media. These figures demonstrate a wide-held belief that many online services should be doing more to protect personal data.

Beliefs that there should be more done to protect personal data than just following legal requirements:

Sector	%
Financial services	75
Healthcare services	73
Government organisations	72
Retail	70
Social media	67

It is possible that the slight variations arise from the nature of the data held: financial services and healthcare being seen to hold the most sensitive data, while retail and social media hold less sensitive data which has been voluntarily provided by the user. Nonetheless, the figures remain high for all sectors.

This demonstrates an ongoing need to introduce ethics into the data lifecycle, and to communicate more effectively about how personal data is collected, shared and used during decision-making in order to establish greater citizen trust. It is possible that complex legal phrasing in lengthy terms and conditions continues to challenge people's trust in how their data is treated.



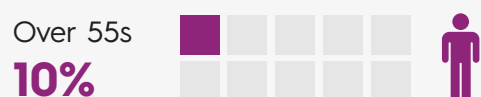
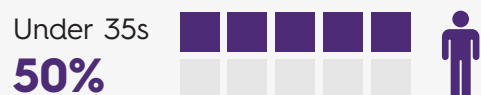
Younger people use technology more, but trust it less.

Throughout the results from our survey, there is a clear preference for the use of online services among the young, but this is coupled with reduced levels of trust in those services among the same age groups. As noted above, 63% of the over 65s think people are trustworthy, this is compared with 45% of the under 65s and 37% of the under 25s. Interestingly, those under 35 are almost as trusting of businesses online (51%) as those over 65. When it comes to social media, though, the most trusting are the under-35s (50%) while the least trusting are those over 55 (10%). This is reflected in how many people trust social media to use data ethically, with 42% of 16-24s agreeing and only 5% of the over-65s.

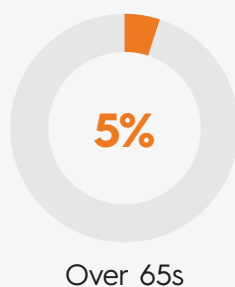
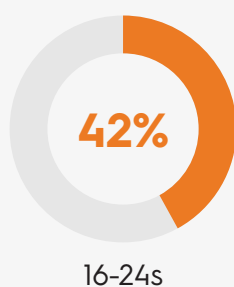
Trust in online services by age group:

Age group	Trust %
Over 65s	63%
Under 65s	45%
Under 35s	51%
Under 25s	37%

Trust in social media by age group:

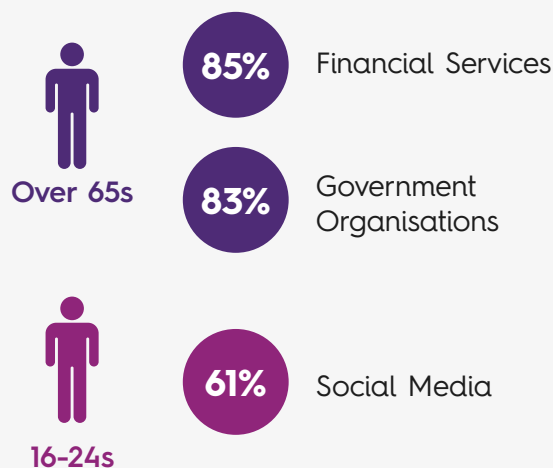


Trust in social media to use data ethically:



These levels of trust are also reflected in the belief that organisations should do more to protect data. The younger age groups generally feel less strongly that all organisations should be doing more to protect their data, while those older (over 35s) felt more strongly that they should be doing more. 85% of those over 65 felt that financial services should be doing more, and 83% felt the same about government organisations. In a rare divergence, 82% of students felt that social media should be doing more to protect their data (as opposed to 61% of the 16-24 age group). It's not clear why this should be the case, except that perhaps those in higher and further education have been made more aware of the risks of data collection by social media.

Opinions on whether organisations should do more to protect data:



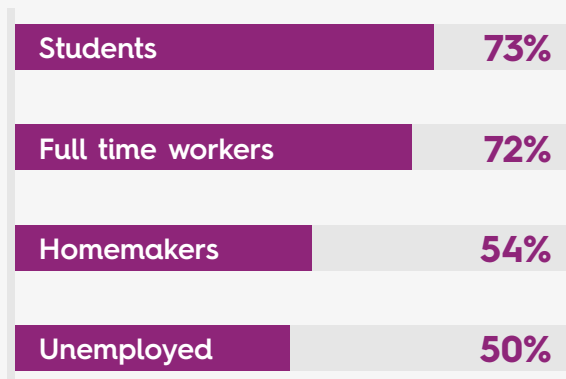
Despite generally higher levels of trust in data protection, fewer younger respondents feel that government should be using digital technologies to run the UK effectively. While the average response is 56% in favour, this dropped to just 22% in the 16-24 age range. Half of that age range believe that government organisations should not use digital technology in this way. Similarly, younger people (under 35) are the least trusting of the government use of algorithms (12%) to provide good quality services, compared with 26% on average. However, it is notable that approximately three quarters of respondents in any category did not trust government use of algorithms.

The socio-economic background of people affects how much they trust and use technology.

Across all our research indicators, people from higher socio-economic brackets continue to demonstrate higher levels of general trust compared to those with lower socio-economic factors. The most trusting of people and businesses are those in AB socio-economic group (55% and 57% respectively) compared with those in the DE group (40% and 46% respectively). This disparity continues through most of the survey, with ABs using the internet significantly more than DEs to access government services (74% compared to 54%). This is mirrored in those who work full time (72%) and students (73%) compared to homemakers (54%) and the unemployed (50%).

Only 6% of ABs have never used the internet to access government services, rising to 16% of DEs. Strikingly, three times as many ABs have accessed services for lasting powers of attorney than DEs (12% vs 4%), and 50% more ABs use the internet for driving licenses and passport applications than DEs. The one area in which there is a significant difference to this was accessing benefits (15% DEs). Even then, only 55% of the unemployed use the internet for benefits.

Accessing government service online by occupation:



Trust in services shows a similar pattern, with ABs being the most likely to trust that government organisations provides good quality services (55%) and DEs the least likely (39%). This carries through financial services (63% of ABs trusting compared to 53% of DEs) and healthcare, where students and the retired were most trusting (81%). Those in full-time work scored 67% and the unemployed are the least trusting at 57%.

Trust levels in various services across different socio-economic groups:

Economic Group	Government Services	Financial Services
AB	55%	63%
DE	39%	53%

Trust in Healthcare:



Differences continue in ethical trust of government use of data, with ABs being the most trusting at 59%, while C2 and DE are 46% and 48% respectively. The unemployed are three times more distrusting in government use of data than the retired and homemakers (12% vs 4% and 4% respectively). The results are similar for trust in financial services' use of data (ABs 61% and C2 and DE at 50%) and for healthcare (72% AB and 66% DE, falling to 54% among the unemployed).

With the above results, it is not surprising that ABs are most in agreement that government organisations should be using digital technology to run the UK effectively (70%) while more than half of C2 and DE groups disagree. However, there is a significant difference when it comes to the use of algorithms. Approximately three quarters of respondents do not trust government use of algorithms to provide good quality services, however this is felt by 83% of ABs and 88% of students, but only 63% of the unemployed.

These results are broadly reflective of our findings in 2022. They should be concerning regarding the digital divide in the UK in terms of use of and trust in digital services. As more services move online, there is a very high risk that these services will be tailored to the more educated and well-off in society, leaving those arguably

most in need behind – further increasing their distrust. It also has significant potential for harm from digital exclusion. In the event of digital identities being required for access to services, it could prove a problem for those without internet access, or who don't trust online services.

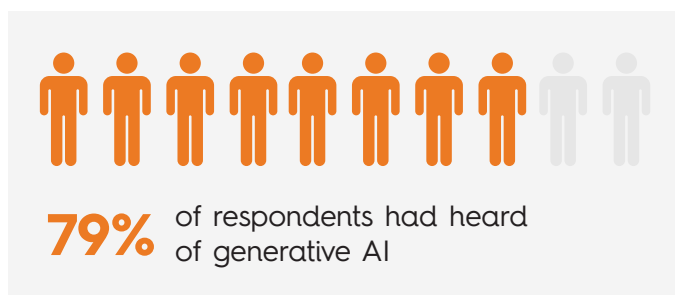
Harnessing data and digital technologies more effectively offers opportunities to enhance services for all citizens, particularly those most disadvantaged. When data is higher quality, handled ethically and shared responsibly, it can enhance decision-making in policy and enable organisations to offer higher quality services. However, for digital services to improve accessibility, they must prioritise a human-centered approach, ensuring that support is readily available to all citizens quickly, and at a time that suits them.



Generative AI

A significant technical development which occurred between last year and this year's survey was the introduction of ChatGPT to the public in November 2022. This has led to a wave of other large language models and the emergence of other applications, known collectively as generative AI. There have also been well-publicised talks and letters by people such as Elon Musk (X) and Sam Altman (OpenAI) warning of the existential threats of AI. To reflect this and build on our earlier work of measuring trust in algorithms, we asked respondents in this year's survey for their views on generative AI.

A significant majority (79%) of respondents have heard of generative AI, rising to 95% of students, but only 56% of homemakers and the unemployed. Of those who had heard of generative AI, there is marked concern at future job losses (52%) with slightly greater concern felt by younger respondents, ABs and students. A similar number (53%) are concerned about generative AI posing a risk to individual privacy. Only 8% said they thought it would not pose such a risk. There was also a concern that generative AI will not be fully understood by anyone (55%).



Fewer respondents feel that generative AI would reinforce existing biases in society (38%), rising to 43% by the under-45s. This distinction carries to ABs (46%) and students (42%) while DEs and the unemployed are the least concerned (33% and 32% respectively).

Fewer still saw a link between generative AI and the environment, with only 26% thinking that it would lead to a high environmental cost, falling to 9% among homemakers and 17% of the unemployed.

Perhaps more concerning was that nearly half (46%) worry that generative AI could pose a risk to the future development of society and nearly as many (42%) think that it could pose a risk to the safety of humankind. There is little variation in age here, although students are more alarmed at the risk (52% and 55% respectively), as are ABs (52% and 49% respectively), compared to homemakers (28% and 33% respectively) and the unemployed (39% and 33% respectively). This suggests that the impact of discussions in the press, have had a disproportionate impact on the more educated and better off in society. Unless this is addressed, these groups could provide a significant obstacle to the effective implementation of AI to better serve the public.

People's concerns about generative AI:

Risk type	%
Not be fully understood by anyone	55%
Pose a risk to individual privacy	53%
Job losses	52%
Pose a risk to the future development of society	46%
Pose a risk to the safety of humankind	42%
Reinforce existing bias within society	37%
Lead to high environment cost	25%

Regulating generative AI

When it comes to regulating generative AI, there is a clear preference (63%) for government introduction of regulation and other legal controls to ensure that these technologies are used in ethical ways. This rises to 72% among ABs and students, tailing off to 45% of the unemployed. By contrast, only 29% feel that companies should be trusted to self-regulate as a way of protecting people from harm, although this does increase to 48% of those under 35 and 60% of students.

Only 22% of respondents believe that regulation would stifle innovation in generative AI. More (28%) disagree that this would be the case. Students and those under 25 are the most concerned that regulation would be stifling (48% and 54% respectively) but this falls to 10% for those over 45.



Conclusions

We continue to see low levels of trust in government services - lower than the trust the public has in people or businesses. While a majority agree that government should use digital and data to provide services, there remain high levels of scepticism, especially around the use of algorithms and AI. Furthermore, a significant majority continue to believe that more should be done to protect data by government, financial services, healthcare, retail and social media. The strictures of GDPR are seen as a floor, not a target.

There remains a concerning digital divide in the UK. Generally speaking, the better off and the better educated, trust and use the internet for services more than most. At the same time, these were the groups most likely to be worried at the use of algorithms and the more extreme threats attributed to generative AI. This is worrying for the future of innovation in these areas as misplaced concern can undermine growth. Whatever people's perception of the threats of AI, there is a clear preference for governments to take action, rather than leave it to companies to self-regulate.

We have known about a digital divide in the UK (and elsewhere) for some time. This survey suggests that that divide is not reducing, and that it extends beyond access to internet services to trust in those services, both to be competent and to treat people's data with respect. As more services move online, it is critical to close the gap to ensure that everyone can benefit from the opportunities that digital services offer.

Get in touch

Sopra Steria helps organisations to create a fair and thriving world by finding practical, ethical and sustainable solutions to business challenges.

Our Digital Ethics services help you identify, prioritise, mitigate, and manage the impacts of data and technology on people, communities, and the environment. By establishing digital ethics strategies, organisations can de-risk data and technology programs, improve user engagement, meet regulatory and non-regulatory standards, and build trust with stakeholders.

Visit our website to find out more, and if you'd like to talk to someone about how to manage ethics within your business please get in touch.

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