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<b>Title</b>	Conflicting expectations in transforming government service processes: the story of e-payment for social welfare in Ireland
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<b>Editor(s)</b>	Ghoneim, Ahmad Weerakkody, Vishanth Kamal, Muhammad
<b>Publication date</b>	2011-03
<b>Original citation</b>	O'Brien, L., Giller, K., Tan, K.-T., McCarthy, J.B., Csáki, C., and Adam, F. (2011) 'Conflicting expectations in transforming government service processes: the story of e-payment for social welfare in Ireland', in Ghoneim, A., Weerakkody, V. and Kamal, M. (eds.) Proceedings of the Transforming Government Workshop (tGov2011), Brunel University, London, 17-18 March [CD-ROM].
<b>Type of publication</b>	Conference item
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<b>Item downloaded from</b>	<a href="http://hdl.handle.net/10468/2911">http://hdl.handle.net/10468/2911</a>

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# CONFLICTING EXPECTATIONS IN TRANSFORMING GOVERNMENT SERVICE PROCESSES: THE STORY OF E-PAYMENT FOR SOCIAL WELFARE IN IRELAND

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## Abstract

*Despite its clear potential and attractiveness as a solution to a broad range of societal problems, E-Government has not been adopted to levels predicted in early 2000 literature. Whilst case studies of punctual development of E-Government initiatives abound, few countries have progressed to high levels of maturity in the systematic use of ICT in the relationship between government and citizens. At the same time, the current period brings challenges in terms of access to public services and costs of delivering these services which make the large scale use of ICT by governments more attractive than ever, if not even a necessity.*

*This paper presents a detailed case study of a specific E-Government initiative in Ireland in the area of E-payments for G2C, in the social welfare area. Locating the current initiative in its historical context, it analyses the varied motivations and conflicting requirements of the numerous stakeholders and discusses the constraints that bear on the potential scenarios that could be followed at this point in time.*

*Keywords: E-Government, financial exclusion, E-Payments, ICT, G2C, B2G*

## 1 INTRODUCTION - TRANSFORMING GOVERNMENT: CASES AND THEORIES

There is ample evidence that turning E-Government (eGov) initiatives into practice, so as to change the daily life of citizens, is not a straightforward exercise of implementing IT systems or introducing new technology solutions (Andersen and Henriksen, 2006; Beynon-Davies, 2007; Homburg, 2009). Yet the attractiveness of such endeavours, which promise to radically change how governments do business (Robb, 2000; Ibrahim and Irani, 2005) (and the cost of 'doing business'), is increasing, even against the backdrop of severely reduced national budgets (Darvas, 2009), mounting pressure from various lobby groups and from the European Union to facilitate access to key services and reduce the threat of social exclusion (Selwyn, 2002). Although optimism with the use of technologies to reduce social exclusion has been questioned from the beginning (van Windem, 2001), ICT-enabled programs are increasingly being initiated with the intent to transform government processes (Weerakkody *et al.*, 2007) and change relations between a government and its citizens (King and Cotterill, 2007).

The record of ICT implementations in the public sector has been patchy from the start (Eglizeau *et al.*, 1996). Yet with the dawn of the 'E-Government era' (Curtin *et al.*, 2004) expectations are heightened (Weerakkody *et al.*, 2009; McNabb and Barnowe, 2009), despite uncertainties about whether the tide of implementation failures has turned around (Heeks, 2003; Bolgherini, 2007). Taking the example of Ireland, general progress of citizen-centred E-Government implementations have been reported (Scott *et al.*, 2004; Hughes *et al.*, 2006) – but this did not come without controversies: the PPARRS project of ERP implementation in the Irish Health Service Executive (HSE) provides a warning of how badly public ICT projects involving significant levels of change can go (Sammon and Adam, 2008).

As the increasing number of detailed case studies in the field suggests (for a review see Weerakkody *et al.*, 2009, for example), eGov activities are inherently complex and do not always follow the expectations expressed in linear, normative evolutionary models (Coursey and Norris, 2008). This is due partly to the large number of different stakeholders involved who have different agendas, expectations and concerns (Pardo and Scholl, 2002; Azad and Faraj, 2008), and partly to the differing set of areas that are affected (Beynon-Davies, 2007) – intentionally or accidentally – during the transformation or as a result of the outcome. It is also a specificity of these ICT projects that they occur in very visible fashion, and are submitted to the direct scrutiny of all parties involved. This contrasts with many ICT projects in private sector organisations which only come into view when successfully implemented – and failures often remain behind closed doors, hidden even from scientific inquiry. The initial failures of Dell with implementing SAP for instance, have rarely been discussed, despite the large sums written off (Stein, 1998).

The large number of reported cases and their differing interpretations demonstrate that, despite growing research efforts since the emergence of the E-Government concept, there is to date no widely accepted theory that can support the in-depth analysis of transformational government initiatives, either in a causal mode or in a process mode.

While this paper does not promise to offer such theory, it offers a rich description of one particular case – the project to develop a common platform for E-Payment for the Irish Government, with specific focus on one of the most visible targets for such an initiative, social welfare payments. This project is characterised by its obvious rationale (the size of the total budget, set at €22 bn per annum) and its timeliness (as the number of social welfare recipients in Irish society has quadrupled since 2008). Equally, it is a compelling case due to the broad range of divergent views on the shape of potential solutions: addressing such thorny issues as fraud or the unacceptable cost of dispersing welfare payments (estimated to be around 10% of the total budget), whilst at the same time reducing social exclusion is not straightforward. The paper concentrates on reviewing the views of a variety of stakeholders and pointing out the complexities that arise from the mixture of available angles and influence mechanisms present in a seemingly obvious government exercise.

The paper is structured as follows: the next section reviews some of the fundamentals of E-Gov and the more recent move towards Transformational Government or T-Government. Section 3 describes the methods used and the sources of information drawn upon in the investigations. Section 4 presents the case study in detail, retracing the history of the methods employed for the payment of social welfare in Ireland; the societal goals that have been pursued by successive Irish governments and within the EU generally; and setting the current context in which the issue of an E-Payment platform for the Irish Government has emerged, including pressures and motivations for the project from a variety of key stakeholders. Section 5 synthesizes the *transformational challenge* presented to current decision makers and discusses related empirical findings. Finally section 6 concludes the paper and seeks to abstract from this case study what it says about the concept of T-Government and the practical lessons that can be learnt for future transformational projects.

## 2 FROM E-GOVERNMENT TO T-GOVERNMENT: THE STATE OF THE ART

The introduction and use of ICT in the public sector is often termed E-Government (Grant and Chau, 2005). As a research area it focuses on the fundamental concern of change in governmental services enacted through the application of technology (Homburg, 2009; Cordella and Iannacci, 2010). The first initiatives thus often addressed issues of increased efficiency and improved capabilities, including better access to services by citizens and businesses in their dealings with government (Danzinger and Andersen, 2002). During the last few years there has been an increased awareness of the need and opportunity to change internal processes of government operations (Weerakkody *et al.*, 2007). Such activities are regularly termed Transformational Government (tGov) emphasizing the changing nature of government work and relationships from the inside (Danzinger and Andersen, 2002; Weerakkody *et al.*, 2009; Foley and Alfonso, 2009). While even basic access to government information or individual services may require data integration ‘behind the scenes’, it is reorganisation of intra- and inter-unit processes that differentiate tGov from eGov (Andersen and Henriksen 2006; Dhillon *et al.*, 2008).

These trends are discussed in the context of various evolution models (for an overview see Beynon-Davies, 2007 or Coursey and Norris, 2008) – also called maturity models or growth models (Andersen and Henriksen 2006). One of the most quoted models is presented by Layne and Lee (2001) who differentiate four stages:

- Cataloguing: making information and downloadable forms and documents available;
- Transaction: connecting internal systems and live databases to on-line interfaces, allowing citizens to transact with government;
- Vertical integration: integrating systems and processes within similar functionalities at different levels through the Intranet;
- Horizontal integration: integrating different functions and services across agencies thereby allowing a 'one-stop shopping' solution.

Other models may discuss up to six phases (see comparison by Beynon-Davies, 2007). The most advanced stage often requires going beyond transparent, integrated, efficient service delivery by achieving social inclusion and accountability through increased participation through ICT-based access (Andersen and Henriksen, 2006; King and Cotterill, 2007). These levels of an extended model thus aim to achieve the following:

- Information availability;
- Service availability;
- Functional integration over various levels of government (internally);
- (Internal) integration across units and agencies of various functional areas;
- Availability of one point of access to citizens and businesses;
- Full social inclusion based on availability of participatory functions.

Maturity models often reflect the underlying belief that there is an increasing level of technological and organisational complexity behind the progress from one stage to the next (Layne and Lee, 2001; Andersen and Henriksen, 2006) which are rewarded by increased levels of benefits to service recipients (Foley and Ghani, 2005). However, such a linear – and thus somewhat simplified – evolution is increasingly contested (Coursey and Norris, 2008; Beynon-Davies, 2007; Bekkers and Homburg 2007) quoting examples from a growing pool of valuable case studies. There is more than just the question of (internal) integration or functionality (Andersen and Henriksen, 2006; Homburg 2008 and 2009). As Kolsaker and Lee-Kelley (2007) point out, it is difficult to go beyond plain modernisation and achieve real (technology-enabled) transformation, because providing complex functionality that requires true internal integration and (ICT-based) collaboration lead to complexities which are easier to talk about than to describe, let alone actually resolve (Persson *et al.*, 2006). At the same time it is possible to observe differences in terminology and interpretation of various concepts (Curtin *et al.*, 2004; Beynon-Davies, 2007). The meaning of 'one-stop' service provision may refer to all services, certain types of services (such as getting information about all levels of government operations), or services related to a given domain (e.g. payments, licensing, etc.). Furthermore, behaviours and preferences at the individual level do influence choices when it comes to considering offline versus online options (Kolsaker and Lee-Kelley, 2007). Consequently, progressing from eGov to tGov might be a much slower process than typically expected.

Even if one does not accept the validity of (stage-based) evolution models (Coursey and Norris, 2008) it is indeed possible to name certain characteristics of government activities that would indicate 'transformation' (Homburg, 2009; Weerakkody *et al.*, 2009; Foley and Alfonso, 2009):

- Cross-functional data exchange or accessibility;
- Deliberate process reorganisation based on ICT utilisation;
- Offering integrated service solutions based on one common technology base;
- Change in governmental approach to offering services (sometimes called 'citizen-centric' service delivery);
- Increased social inclusion – in one area or another;
- Change in how people think about their government and their relationship with it;
- Change in citizen behaviour affecting 'society at large'.

A project, program, or initiative does not need to display all of these characteristics. The question is whether these may be achieved independently of each other or they may only be achieved in some sequential or logical dependency order or are related through levels of complexity. On the other hand, using technology to make information available to the public or to allow access to government services does not move E-Government actions under the umbrella of T-Government.

Beyond stage models, there appears to be no unifying theory that would allow the researcher to investigate upcoming or ongoing programs (Scholl, 2007). Such theory could drive research and allow for comparison. Other than complexity, another difficulty in analysing the E-Government agenda is the wide range of views and interpretations exhibited by various stakeholders based on their background, expectations, and values (Pardo and Scholl, 2002; Hirschheim and Klein, 2003). Various frameworks offer different sets of key dimensions along which analysis may be structured (Almarabeh and AbuAli, 2010; Ghapanchi *et al.*, 2008; Grant and Chau, 2005; etc.). These proposals utilise differing terminology but typical key dimensions concern the issues listed in Table 1 below. Beynon-Davies (2007) proposes that a multi-framework approach is necessary.

<b>Key Dimensions of analysis</b>	<b>Source</b>
Social-political-cultural context	Ali <i>et al.</i> , 2009; Homburg, 2009
Organisational and functional context of government – e.g. structure, level of authority from municipal to inter-state, functional units along the same domain such as health care or social welfare, etc.	Homburg, 2009; Cordella and Iannacci, 2010
Strategies including societal goals – as expressed in policies and actions	Ghapanchi <i>et al.</i> , 2008
Governmental processes both existing and transformed – and the related business process reengineering problem	Palanisamy, 2004; Weerakkody and Dhillon, 2008
Services to be provided including functionality and required capabilities as well as ways of developing new services	King and Cotterill, 2007; Kohlborn <i>et al.</i> , 2010
Stakeholders other than governmental players and recipients	Tan <i>et al.</i> , 2005
Regulatory requirements and their impact on organisational decision making	Csáki and Adam, 2010
Contract-arrangement with suppliers (as stakeholders)	Joha and Janssen, 2010
Technology (i.e. ICT) available as well as related choices and design issues	Cordella and Iannacci, 2010
The development process and Critical Success Factors of implementation (probably the most discussed topic in IS context)	Ghapanchi <i>et al.</i> , 2008; Almarabeh and AbuAli, 2010; Rose and Grant, 2010
Actual use by government personnel and service recipients	Treiblmaier <i>et al.</i> , 2004; Ibrahim and Irani, 2005; Azad and Faraj, 2008;
Evaluating the outcome in terms of final impact including benefits delivered – especially compared to original goals	Irani <i>et al.</i> , 2008; Foley and Alfonso, 2009

Table 1: Convergence in existing literature towards stable elements for analysing T-Government projects

E- and T-Government became the vehicle to promote values in society at large, often claiming to focus on disadvantaged groups (Letch and Carroll, 2007). The relationship between the governmental utilisation of ICT and questions of social inclusion and e-Participation has been part of E-Government research from the beginning (Selwyn, 2002; Chadwick and May, 2003). As shown above, its importance warrants an integration of common problems into an evolution model (Bekkers and Homburg, 2007). As computer and Internet technology reach more and more people and offer a wider range of services, those who do not have access to these may become increasingly disempowered. This is the *digital divide* (Helbig *et al.*, 2009) separating the ‘haves’ and the ‘have-nots’ (Selwyn, 2002). If and when government offer sophisticated services online, the digital divide renders the latter segment, who are typically associated with specific under-developed areas and low-income groups, even more excluded from the benefits (Letch and Carroll, 2007).

One key area of exclusion is financial exclusion (Marshall, 2004), which is the lack of access to financial services such as bank accounts and payment options. The lack of financial service provision is typically associated with social and spatial segregation (Fuller and Mellor, 2008). Thus financial exclusion exists without the emergence of Internet capabilities or E-Government services but in the presence of those it becomes even more prevalent. In fact, it is often claimed that eGov initiatives should be able to address issues of financial exclusion, for example through the implementation of E-Payment options. This might or might not require, however, the availability of basic bank accounts as well (Fuller and Mellor, 2008).

The role of different stakeholders and their differing perspectives on both problems and target solutions are critical factors (Azad and Faraj, 2008). These various stakeholder groups are numerous. They include strategic partners who “*have the authority to exert a powerful, make-or-break influence on the project*” (Pardo and Scholl, 2002, p. 6); other government officials (local decision makers and administrators) and state institutions involved or affected; technology personnel; (outside) advisors and consultants; technology vendors; suppliers of integrated solutions and systems developers; and, of course, citizens, businesses, and other recipients of the services. However, the picture is richer than a simple list, since, for example, citizens in a governmental service context are often treated as clients or customers (Dutil *et al.*, 2007) or even as consumers (Evans and Yen, 2006; Fountain, 2001) – albeit not without controversy (see Heidelberger, 2009).

This paper attempts to use the categories of government activities that indicate ‘transformation’ listed earlier to present a rich explanation of what happened in the case of the DSP in its efforts to implement radical change in dispersing its very large welfare budget (€22 bn per annum). In so doing, it seeks to capture the essence of the conflicting requirements arising from the differing visions and needs of key stakeholders in the project. This reveals a complex background against which the search for E-Payment solution is extremely difficult.

### 3 RESEARCH METHODS – SOURCES OF EVIDENCE AND ANALYTICAL FRAMEWORK

This research paper was prepared as part of a broader research project which seeks to analyse the potential of E-Payment platforms at a National level. In this phase of the research, we conduct a case study of Social Welfare in Ireland which focuses on the requirements for an E-Payment solution to meet the objectives of the Irish DSP. The work to date has relied on an extensive review of published documents and reports, pertaining to social welfare in Ireland in both historical and current perspectives, and to the evolution of social welfare systems worldwide, with special focus on payment systems. These documents are referenced in the text of the paper where they apply. We also carried out interviews with key individuals, namely: (1) staff from the DSP connected to the E-Payment project, (2) staff from the DSP working on other related projects (eg: the Public Services Card project), (3) members of organisations in charge of planning future policies for Ireland in the area of E-Payment (eg: the Irish Payment Services Organisation - IPSO), (4) with suppliers of potential solutions and (5) with political figures interested in the social welfare area. These interviews used a loose interview guide to allow the richness of interviewees’ experience to come through (Bouchard, 1976). We also benefited from attending the industry briefing day with the DSP on January 18<sup>th</sup>, 2011 where the DSP met informally with firms which are active in the E-Payment space as part of their Request for Information. In total, this represents discussions with around 20 key interviewees, not including the discussions held as part of the round table meetings during the industry briefing day, which was attended by over 50 participants. Dedicated surveys and focus groups are also taking place with social welfare recipients, to measure the social acceptability of available technological solutions.

The paper is written as an intrinsic case study (Stake, 1994) of the current DSP project which started in early 2010 and is now at the end of the RFI phase. This is an interesting point in time to analyse this case study because, whilst many important aspects of the decisions ahead are known and the challenge facing the DSP is well understood, none of the key decisions that need to be taken to copper-fasten the choices ahead have been taken. This is reflected by the approach followed by the DSP to go through an RFI exercise, rather than a Request for Proposal (RFP), which may come later on in 2011. Thus, this paper offers a rare opportunity to discuss a live case, as it unfolds in reality.

Whilst descriptive, this case study relies on a comparison with current literature on tGov as a guide to analyse the challenges currently faced by the DSP and seeks to learn from the project as it stands.

## 4 TOWARDS AN E-PAYMENT PLATFORM FOR IRELAND'S DEPARTMENT OF SOCIAL PROTECTION (DSP)

### 4.1 A brief history of E-Government initiatives in Ireland

E-Government in Europe has its roots in the eEurope Initiative launched in 2000. Its aim was to accelerate Europe's transition towards a knowledge based economy. It consisted of two phases: the eEurope 2002 Action Plan, and the eEurope 2005 Action Plan. The focus of the latter was on delivering online services, both in the public and private sector, as well as the deployment of E-Government which was highlighted as a key tool for public sector reforms. Interoperable pan-European services were cited for development where there was a match with EU policy objectives and the needs of European citizens<sup>1</sup>. The European Commission introduced the eTen programme to run in conjunction with the eEurope Initiative to normalise the use of electronic methods through governments to citizens and businesses.

The i2010 E-Government Action Plan followed in 2005 setting out five priority areas. This was designed to make public services more efficient and modern and to target the needs of the general population more precisely<sup>2</sup>. To achieve this, it proposed a series of priorities and a roadmap to accelerate the deployment of E-Government in Europe. The latest strategy is the Digital Agenda for Europe 2010-2020 published in August 2010. It sets out a hundred planned actions to encourage a flourishing digital economy by 2020<sup>3</sup>.

In keeping with this overall framework, the Irish Government launched '*Implementing the Information Society in Ireland*' Action Plan in 1999<sup>4</sup>. It had a three-stranded approach to online delivery of public services: Information Services (e.g. websites); Interactive Services (e.g. enabling complete transactions through electronic channels); Integrated Services (e.g. rearrangement of information and service delivery around user needs).

Prior to that, in December 1993, the Government approved, in principle, the development of an Integrated Social Services System which would provide a more integrated approach to the administration, delivery, management and control of statutory income support services. An Inter-Departmental Committee was set up and work was undertaken as a result of concerns expressed by the Minister for Social Welfare<sup>5</sup> that the interaction of the various state support services was not sufficiently transparent<sup>6</sup>.

The report highlighted administrative deficiencies and the lack of integration between various departments which administer social services – such as Health Boards, Local Authorities and the Department of Social Welfare (DSW)<sup>7</sup> – over a number of years. It also put forward a number of recommendations for change. Payment methods were looked at in detail and it was noted that the DSW's broad policy on payment methods was to eliminate all cash payments and move to electronic payments. It was concluded that a service wide payment platform should be created and that electronic payment channels should be used where possible as these offer greater security and reduces the risk of loss and overheads, i.e. fraud and administration costs.

The use of a social services card to support customer identification, speed up access to social services, support new electronic payment options and to provide secure access to personal information is outlined in the 1996 Inter-Departmental report.

In 2002, the E-Government strategy was outlined in '*New Connections*'<sup>8</sup>. Its vision was to '*reshape the delivery of Government services around user needs*'<sup>9</sup>. The Government committed to the objective of having all public services capable of electronic delivery available online through a single point of contact.

Developments in E-Government have closely supported the Government modernisation agenda and there has been growing acceptance of the need for *greater internal E-Government focus* on:

streamlining background processes; facilitating cross-organisational collaboration; continuing to develop organisational culture with a user-centric focus, and achieving the full benefits from the substantial investments in technology across the public service<sup>10</sup>. 'Towards 2016'<sup>11</sup> was published in June 2006 which built on the progress made under previous plans.

'Transforming Public Services, citizen centred – performance focused'<sup>12</sup> was published in November 2008 by the Taskforce on the Public Service. The Taskforce was established by the Taoiseach in response to the OECD report 'Ireland: Towards an Integrated Public Service'<sup>13</sup>. The programme aims to radically overhaul the Irish public service while placing the citizen/user of public services at the centre of its work. The report comments on the strategy for E-Government and notes that it has the 'potential to facilitate [the] policy integration, collaborative activity' and 'enhanced citizen engagement'. It notes 'the greater use of shared services....and improved central and local management of ICT can simultaneously yield significant cost savings and service improvements for the citizen'. It recommends that 'a rolling programme of eGovernment projects, a combination of central, enabling projects and citizen centred initiatives in Health, Local Government, Education and other sectors, should be developed with regular reports to Government on its implementation'. Responsibility for the programme was recently transferred to the Department of Finance.

These pressures have combined to force the DSP into a leadership role towards reducing the reliance on cash of government services, as discussed in the next section.

#### 4.2 The current Payment Strategy Project of DSP and its predecessors

In its 2001-2004 strategy statement DSP cited its commitment to the modernisation of the Civil Service including the E-Government strategy published in 2001. In line with this, plans for the development of electronic services and participation in cross-departmental programmes were set out. The aim was to enhance the quality of service, reduce costs and improve business processes<sup>14</sup>. It stated that the increased take-up of electronic payments was a priority. The DSP stated its commitment to developing strategies and solutions to improve existing services, to replace inefficient payment methods, offer a wider range of options and to address e-inclusion and financial inclusion<sup>15</sup>. The first Comptroller & Auditor General Report on Value for Money Examination on the Department of Social and Family Affairs<sup>16</sup> was published in 2003. It looked at the level of fraud and error as well as how to deter fraud and reduce errors by using an integrated IT system.

The evolving Irish E-Government strategy has been focused on the modernisation of payments since 2004 and supports the shift to electronic payment methods: 'The development of efficient payment methods in a modern payment environment is recognised as a key element of a dynamic and competitive economy'<sup>17</sup>.

In addition to development in the area of E-Government, there is an acknowledgement that Ireland is the most intensive cash user in Europe and is the fourth most extensive user of cheques in the EU (behind France, Cyprus and Malta; but has the highest cheque value per capita in the EU). A Government Decision of 7 December 2004, (No. SP290/08/02/0003A)<sup>18</sup> prompted action throughout the various Government Departments as well as the DSP. The Government stated 'Where individuals in receipt of State payments did not have an account with a financial institution capable of handling EFT, the Government Decision directed relevant Departments to explore, in consultation with the individuals concerned, other mechanisms to facilitate EFT such as payment cards, taking account of developments in technology in this area'<sup>19</sup>.

These issues are being addressed as part of the National Electronic Payment Strategy formulated following a study by Accenture<sup>20</sup>. The strategy is overseen by Irish Payment Services Organisation (IPSO) and has three main aims: to displace cash and cheque; to increase E-Payments; and to promote financial inclusion. E-Payments are used considerably less in Ireland than in most other EU countries. A significant shift to E-Payments could increase Ireland's competitiveness with the estimated size of the benefit around €1bn. Therefore, the National Payments Implementation Plan (NPIP) was established at the end of 2005. The aim of NPIP is to deliver a more efficient and cost effective payments environment. NPIP has three core priorities: cash reduction; elimination of cheques; and



increased financial inclusion. A later addition to this plan revolved around the reduction of cash in transit and the reduction of security threats related to movements of cash in Irish society.

A 'Request for Tender for The Production of Public Service Cards and the Provision of Associated Card Bureau Services' was issued on 18 February, 2008.

The Joint Committee on Social and Family Affairs, in its Report on Social Welfare Fraud 2009<sup>21</sup>, discussed the use of the Public Service Card (PSC) in combating fraud. The PSC is designed to interact with public services in general and to authenticate individuals. It is anticipated that its use will help reduce fraud and error which results from incorrect identification of benefit claimants. In addition, the Garda National Immigration Bureau registration card is introducing biometric photographs: an integrated system using biometric dates in passports, residency cards and visa applications would virtually eliminate the possibility of producing fraudulent documents in benefit applications. The second fraud and error review was undertaken by the DSP on the Jobseekers' Allowance Scheme in October 2009 with results reported in September 2010.

The Social Welfare Bill 2010 was presented to the Dáil on 16 November, 2010. When enacted, Section 9 will officially amend the name of the Public Service Card to Public Services Card allowing for more than one service to be provided on the card (this name is already used by all informed parties). The Bill also provides for '*the use of electronic means of making and capturing the declarations of unemployment that are required for the purposes of claiming Jobseeker's Benefit and Jobseeker's Allowance*'. The Bill also sets out a new definition for electronic communication.<sup>22</sup>.

During the Committee Stage of the Bill the Minister for Social Protection noted that the law will give the Department the right to use electronic means: '*To say that we can use electronic means to fly aeroplanes and deal with banks but not deal with signing people on would be to return to the past*'<sup>23</sup>.

Furthermore, the Minister outlined that the PSC will be trialled on a very small sample of social welfare recipients in early 2011: '*whatever technology is adopted or brought to the system, it will not be rolled out on a wide basis until we are sure the technology gives more benefit than risks. The idea is to free up staff, reduce risk and target resources better*' as well as combat fraud.

Under the umbrella of the NPIP, the DSP undertook a range of measures along with introducing Electronic Information Transfer (EIT) as an electronic payment method. While this allows for the electronic verification of a recipient and benefit amount, and was considered an E-Payment method by the Department, the provision of services is done through manual payment and is still made in cash. This payment method accounts for 52.36%<sup>24</sup> of all payments made by the DSP. The Department stated that the total number of E-Payments being made at the end of April 2010 was 91%, however this includes EIT payments which are clearly not electronic and result in a major overhead for the DSP. The volume of cheques used in Ireland in 2009 was down by in excess of 13%; however, Ireland has yet to enjoy the benefits of more cost efficient payment solutions. While cheque volumes have declined, cheques still account for 66% of the value of all non-cash payments in Ireland versus an EU average of only 3%.

As the latest step, the **Payments Strategy Project (PSP)** was established in September 2010 to develop a customer payments strategy which enables the Department to continue to modernise the payment of welfare benefits in line with wider Government policies such as E-Payments and the National Payments Strategy. The PSP Project Board identified the following strategic vision: '*By 2020, or earlier, all customer payments will be 100% electronic, recognising both the DSP and customer needs*'.

A '*Request for Tender for the Provision of Consultancy Services*' was issued on 22 June, 2010. Its objective was to engage consultants and select one that would help '*to prepare a Request for Information (RFI) which will identify the range of payment options available to this Department to pay customers of social protection schemes; to analyse and report on the responses received to the RFI; to recommend a payment method strategy for the Department and draft an implementation plan to realise that strategy*'. It set out the project background and its advanced development of the PSC. It is within this context that the Department is seeking information on potential alternative payment solutions to result in '*significant benefits for customers and consequent reduction in costs of cash*

*distribution and paper based processes while serving to meet the Government's commitment to e-services*<sup>25</sup>.

The contract was awarded to a Dublin based consultancy firm in September 2010. The 'Market Sounding exercise to inform the payments strategy for DSP Customer Payments – Prior Information Notice' was issued 12 November, 2010. Its aim was to gain insights from the payments industry to inform DSP's payment strategy. Phase 1 comprised an online survey to capture expression of interest from those who want to participate and contribute to the payment strategy. Phase 2 was to provide the Department with a deeper understanding of the challenges and the practical options available and a prospectus document was issued 19 November, 2010 to all organisations that completed the expression of interest form in Phase 1. A second survey followed with more detailed information being requested from a subgroup of participants who the Department believed had specific insights of interest.

An industry day took place on the 18<sup>th</sup> of January where the dialogue between the DSP and its potential suppliers began in earnest.

### 4.3 Some conflicting stakeholder interests

Crucially, this project is characterised by conflicting objectives pursued by a number of key stakeholders such as the Government, the DSP, the citizen and An Post<sup>26</sup>.

**Government:** In respect of public services goals, the Irish Government is driven to achieve convergence of EU and National policies and objectives, to deliver a citizen centric, integrated public service that is efficient, transparent and effective, to provide value for money. To do so, it must develop additional forms of access and participation channels for an increasingly engaged and active citizenry (e.g. Internet) to offer a more integrated public service. In the current environment, the Government is additionally challenged with maintaining the welfare of its citizens as more of them seek the protection of social welfare payments amidst the economic environment where sharp falls in public spending and severe cost-cutting are a stark reality. Within existing legacy government machinery, there is a largely hitherto untapped potential to reduce fraud, waste, duplication and inefficiency. In providing payments and services modernisation, an integrated E-Government solution would increase asset productivity, value for money and promote transparency and simplicity in delivering public services. To this end, NPIP aims to secure a transition to electronic payments that would result in lower usage of cash and cheques and a reduction in the level of financial exclusion. There is emphasis on leveraging the payments infrastructure to improve and enhance the economy and efficiency of public services and address the financially excluded with the promotion and introduction of basic bank accounts.

**DSP:** DSP's mission is to promote a caring society by ensuring access to income support and related services, enabling active participation, promoting social inclusion and supporting families – with the final aim of enabling people to participate in society in positive ways. Its current objective is to look for long-term operational cost reductions through efficiency improvements while maintaining or improving service levels. Its high operational costs arise from high levels of wastage and fraud, which are a product of non-integrated legacy systems. The current situation is one of decreased resources and increased workflow, as ever increasing numbers of citizens avail of social welfare payments. The PSP implemented by the DSP in September 2010 lists nine strategic outcomes to be achieved. The solution is required to reduce administrative overheads and loss through wastage, fraud and errors by reducing inefficiencies and duplication, through the adoption of modern payments technology as an element of E-Government.

A key question for the DSP is whether they seek to pursue the objective of E-Payment in their own corner of the world (i.e. up to an artificial boundary) or at a societal level. The reliance on EFT, which in many cases is still leading to cash withdrawals of the full allowance by claimants (mostly in post offices) illustrates this point.

**Citizen:** Citizens are concerned with financial wellbeing, looks for convenience, immediacy of payment and acceptability of social welfare payments. In the current economic environment, citizens

are experiencing severe challenges to their financial wellbeing, experiencing falls in disposable income, with an increasing number falling into debt and entering into the “in poverty” category. An example of a modern payment solution gives people more choice over when, where and how they collect their pensions and benefits is the use of Pre-Paid cards. This type of solution reduces time spent collecting the benefit and enhanced security reduces opportunities for fraud. Furthermore, it addresses the requirements of disabled or elderly recipients, such as convenience and flexibility. Other important elements are simplicity and transparency when dealing with the DSP which may encourage more eligible households to apply for assistance. In addition to efficient and secure ways to receive benefits, it is a powerful purchasing tool to introduce and integrate unbanked recipients into the conventional banking system. It provides a way to enhance financial literacy, can provide some clients with an opportunity to learn how to use mainstream banking practices, and is a useful budgeting tool.

One problem faced by the DSP may be that the current levels of awareness of these novel forms of payment vehicles is still very low amongst the Irish public, which complicates their usage for the purpose of social welfare payments in Irish society, notwithstanding the strong case for their adoption.

**Post Office:** The Irish Post Office has a business model that is critically dependent on three customers: DSP (social welfare payments), NTMA (savings services), RTE (TV licence fee collection). This business model has been facing challenges through reduction in postal volumes and increases in service provision costs. It is probable that advances in payments technology at the DSP would lead to a reduction in the role of the post office resulting in a loss income from the DSP source. The Irish Post Office has limited opportunities for increasing revenue from its current lines, with its existing business model.

These conflicts must also be understood in the context of the fall of the current government and the perspective of an imminent general election in late February 2011, which politicises such salient issues as the Welfare budget and its disbursement to an even greater extent than in normal times. Table 2 on the next page gives an insight into the treatment this project is getting in the political arena. Fianna Fáil is the party currently in government while Fine Gael and Labour are in opposition.

#### 4.4 The current status of the project

At the latest industry briefing day in January, a conclusion reached by some of the participants was that there are technologies available to support any potential set of functionalities. What remains to be done is to make the definitive decisions that will frame the type of service which the DSP wants to deliver to the Irish public. It is also clear from DSP statements that no decision has been made whether the E-Payment program will go ahead, and if so, when an RFP would be issued to select one or more suppliers. Even if it doesn't go ahead, the rationalisation of welfare payments may still continue without technological improvements. Neither is it clear how the social welfare payment solution may relate to the Public Services Card (PSC). In fact, future uses of the PSC itself for various E-Government purposes are still undecided. Nevertheless, it is now decision time.

### 5 DISCUSSION: UNDERSTANDING THE TRANSFORMATIONAL CHALLENGE

Looking at the decisions the DSP faces it might appear that the issue at the moment is the choice of technology. In that respect the DSP is doing a commendable job getting outside expertise onboard and communicating with potential solution providers and technology vendors. Indeed, that choice is important with far reaching consequences given the wide variety of available technologies and contract arrangements. Additional key decisions that frame the solution include choices about the way the services are delivered – i.e. the relationship and contractual arrangements with the various 3<sup>rd</sup> parties involved in the delivery of the service – and societal choices about the social acceptability of certain rules – such as the decision to mandate that social welfare recipients must have a bank account, as is the case in Sweden. These add up to a complex matrix of potential choices with limited tangible criteria for deriving clear preferences. Although Ghapanchi *et al.* (2008) as well as Rose and Grant (2010) did look at a wide range of success factors related to eGov planning and implementation they did not investigate these as interworking decisions.

<p><b>Dep. Cyprian Brady</b> (Fianna Fáil)</p>	<p><i>'Provision is also provided in the Bill for the introduction of electronic certification for jobseeker's allowance and jobseeker's benefit which will allow certain people ... to <b>complete their signing on process by electronic means. I welcome the cost savings that should derive from this</b> as the efforts and attention of staff are refocused. Staff resources will be freed up to concentrate on the client, the claim, the payment and control issues.'</i> However, <b>reasonable control has to be kept</b> on electronic signing on and it is essential that the system is not open to abuse or fraud. The fact that huge savings have been made so far through control measures means it is the way to go.'</p>
<p><b>Dep. Niall Blaney</b> (Fianna Fáil)</p>	<p><i>'I believe that necessary changes must be made to the social welfare system to cope with the higher number of people on the live register. <b>The introduction of electronic certification is helping to create a more efficient service that will benefit those on the live register. Not only will it free up resources in order that they are more able to concentrate on client, claim payment and control issues, it also will reduce pressure on local offices and will mean a saving in costs to the Department.'</b></i></p>
<p><b>Dep. Michael Ring</b> (Fine Gael - spokesperson for Social Protection)</p>	<p><i>'While I do not propose to oppose the legislation, <b>I will oppose the proposal allow people to use mobile telephones to sign on for welfare payments. It would be a fraudster's paradise and I simply cannot support it, particularly given the existing levels of fraud. The Minister must convince me and other Members on Committee Stage that this can work and will not allow people to defraud the State any further.'</b></i></p>
<p><b>Dep. Billy Timmins</b> (Fine Gael - spokesperson for Social Protection)</p>	<p><i>'Deputy Ring dealt with some measures, including section 4, which pertains to electronic means of clocking in. I do not know how it will work. <b>It seems very dubious.'</b></i></p>
<p><b>Dep. Tom Hayes</b> (Fine Gael)</p>	<p><i>'<b>The Bill's provisions on text, voice and Internet declarations on social welfare are daft. If people are unemployed and have nothing else to do, there is nothing wrong in asking them to make the trip into town to sign on.</b>'</i> 'I will not be supporting this section of the Bill and I hope my party opposes it, unless the Minister can persuade us otherwise. I had major concerns about the measure when it was first announced.'</p>
<p><b>Dep. Seymour Crawford</b> (Fine Gael)</p>	<p><i>'If it is properly overseen and worked it is valuable. <b>I have no objection to using electronics so long as it is done properly.'</b></i></p>
<p><b>Dep. Ulick Burke</b> (Fine Gael)</p>	<p><i>'<b>It is unbelievable that a Minister for Social Protection who prided himself on the fact that he was engaged in an all-out war on social welfare fraud can stand over one provision in the Bill, under which people can register their unemployment electronically.</b> The Minister stated that this would happen in the future, but therein lies a quagmire in the regulation of those receiving unemployment benefit. It is a retrograde step.. <b>This provision is farcical. The Minister who was trying to eliminate fraud is now providing an opportunity to expand and perpetuate it.'</b></i></p>
<p><b>Dep. Róisín Shorthall</b> (Labour - spokesperson for Social and Family Affairs)</p>	<p><i>'<b>With regard to fraud, I want to express serious scepticism about the Minister's proposals for electronic certification, which are contained in the Bill. I am concerned it would open up the potential for further fraud.. I certainly hope the public service card will provide for biometric information. People who defraud the social welfare system are the enemies of those who genuinely depend on it. The Minister has a serious responsibility to ensure that he deals with budgetary pressures by eliminating fraud. This can be done on several fronts and we have given him ideas on it.'</b></i></p>
<p><b>Dep. Mary Upton</b> (Labour Party)</p>	<p><i>'<b>I welcome the proposal to sign on by electronic means. If this goes some way towards taking account of social welfare fraud it is very welcome.'</b></i></p>
<p><b>Dep. Joe Costello</b> (Labour Party)</p>	<p><i>'<b>Electronic certification for jobseeker's allowance and jobseeker's benefit is a welcome move to bring us into the 21st century. Appropriate protective mechanisms will be a welcome development.'</b></i></p>

Table 2: Political statements on the DSP project (source: Social Welfare Bill 2010: Second Stage discussions, Dáil Eireann, Wednesday, 24 November 2010)<sup>27</sup>.

However, taking a few steps back and looking at the larger picture including the political context (as amply demonstrated by the comments in Table 2) technology itself might appear a side-issue. Bolgherini (2007) warns about the drawbacks of technology focus in eGov. Almarabeh and AbuAli (2010) propose ten questions eGov program owners should ask including clarification of goals and priorities. Indeed, even the Irish government agency which owns the project is trying to pursue a multitude of objectives which might not be easy to harmonize. From achieving substantial savings and streamlining the process, to lowering the rate and opportunity for fraud, to ensuring privacy and security to attacking financial exclusion the list goes on. In fact, what is most relevant from the point of view of societal impact is the goal to advance banking habits of citizens. However, as pointed out by Marshall (2004) such societal objectives require harmonization of a range of financial policies.

In addition, gaining political recognition – or avoiding a high-profile failure – add further colour to the palette. These objectives require not only technology choice or inter-agency collaboration, but serious commitment – stemming from political will as also pointed out by Bolgherini (2007) was well as Almarabeh and AbuAli (2010) – and up-front investment, which do not come easy in these dire budgetary times. They point well beyond the immediate focus of typical tGov discussions.

## 6 CONCLUSIONS

The case study presented in this paper confirms that the concept of T-Government is a pertinent evolution of the initial E-Government concept. Our paper provides an empirical validation for the notion that T-Government projects are qualitatively different from, and go well beyond, simple E-Government projects which may only have aimed at putting information on the web for citizens to access or at delivering basic services through a web site.

However, one of the main theoretical messages of this case is that the multitude of objectives and the underlying change present in radical T-Government programs are hard to fit into any of the evolution stages prescribed in the literature conveniently. Choices are not just about technology, and issues are not limited to reorganization of agency processes and their inter-working. Questions point beyond new ways of delivering services.

T-Government is about fundamentally changing the way governments interact with citizens and re-organising processes and services to serve specific societal aims, such as making them more citizen-centric. Beyond leveraging leading edge technologies for reducing costs, T-Government projects are about changing the operations of a State from the inside as well as at the interface with the public, such that resistance to change and social acceptability are doubly problematic.

In line with critiques of stage models (Beynon-Davies, 2007; Bekkers and Homburg 2007) the experience with E-Government and T-Government shows that moving ahead with significant change programs in these areas is far from being as linear and logical as stage models may suggest. Functionalities or features associated with specific stages, levels or phases (see for example Layne and Lee, 2001 or King and Cotterill, 2007) may appear mixed in any given particular case and clear preferences, suitably ordered towards increasing priorities, are not in evidence.

This paper has reported only on the first phase of research into this area, which limits what can be learned from the project. As part of the next phase we will monitor the progress of the project including all aspects of political, budgetary, organisational, technical and societal nature. Comparative analysis with similar projects in the EU or elsewhere will strengthen the validity of the conclusions.

The history of the DSP and the choices it faces in adopting an E-Payment platform are a very good illustration of the difficulties involved in such multi-faceted projects. It also explains to a degree why proposed theories for the evolution of E-Government seem to have little explanatory power: decisions made in the current times may be loosely motivated by theoretical concerns, but they are also primarily made under pressure from acute sets of circumstances and intense lobbying which promote a measure of expediency and adhocery, far remote from the normative view of E-Government.

## Acknowledgement

The authors would like to gratefully acknowledge the financial support of Enterprise Ireland and Briconi Holdings Ltd under the Innovation Partnership research grant IP/2009/0038.

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## Notes

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<sup>5</sup> Now known as the Minister for Social Protection



<sup>6</sup> *Inter-Departmental Report on the Development of an Integrated Social Services System.* (Government Publications, 1996). p 3

<http://www.welfare.ie/EN/Policy/CorporatePublications/StrategicPlansAndReports/Pages/iss.aspx>.

<sup>7</sup> The Department of Social Protection (DSP) was known as the Department of Social Welfare (DSW) from 1947-1997 when its name was then changed to the Department of Social, Community and Family Affairs (DSCFA). Its name was changed again in 2002 to the Department of Social and Family Affairs (DSFA) before being changed in 2010 to its present name.

<sup>8</sup> *New Connections – A Strategy to realise the Potential of the Information Society.* Government Action Plan, March 2002. Department of the Taoiseach..

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<sup>15</sup> Department of Social Protection Request for Tender for the Provision of Consultancy Services Document. June 2010. p 15

<sup>16</sup> See note 7

<sup>17</sup> Department of Social Protection Request for Tender for the Provision of Consultancy Services Document. June 2010. p 15

<sup>18</sup> Government Decision of 7 December 2004, (No. SP290/08/02/0003A)<sup>18</sup> on 'Increasing the Use of E-Payments by Government Departments in the Public Sector and the Question of E-Payments generally'

<sup>19</sup> Circular 3 / 2009: *Use of Electronic Payments by the Public Sector.* Department of Finance, 6<sup>th</sup> February 2009:

<http://www.finance.gov.ie/documents/circulars/circular2009/circ32009.pdf>.

<sup>20</sup> 'Delivering a World Class Payments Environment'. June 2003. Accenture, Department of the Taoiseach and the Information Society Commission

<[http://www.taoiseach.gov.ie/eng/Department\\_of\\_the\\_Taoiseach/Policy\\_Sections/Information\\_Society\\_Commission/Information\\_Society\\_Commission/Delivering\\_a\\_World\\_Class\\_Payments\\_Environment.pdf](http://www.taoiseach.gov.ie/eng/Department_of_the_Taoiseach/Policy_Sections/Information_Society_Commission/Information_Society_Commission/Delivering_a_World_Class_Payments_Environment.pdf)>

<sup>21</sup> *The Joint Committee on Social and Family Affairs, in its Report on Social Welfare Fraud 2009*

< [http://www.oireachtas.ie/viewdoc.asp?fn=/documents/Committees30thDail/J-SocialFamilyAffairs/Reports\\_2009/20091021.doc](http://www.oireachtas.ie/viewdoc.asp?fn=/documents/Committees30thDail/J-SocialFamilyAffairs/Reports_2009/20091021.doc)>

<sup>22</sup> Section 4(b) of the Social Welfare and Pensions Bill 2010 changed from Social Welfare (Miscellaneous Provisions)(No.2) Bill 2010. 17 December 2010. 'the communication of information that is generated, transmitted, processed, received, recorded, stored or displayed by electronic means or in electronic form, and includes (a) information communicated in the form of speech which is processed at its destination by an automatic voice recognition system; (b) a communication transmitted by means of the Internet or by means of mobile home telephony; and (c) the transmission of a signature by electronic means – where 'electronic' includes digital, magnetic, optical, electromagnetic, biometric, photonic and any other form of related technology.'

<sup>23</sup> Minister Éamonn Ó Cuív. Committee Stage, Report and Final Stages. Seanad Éireann, 17 December, 2010:

<http://debates.oireachtas.ie/seanad/2010/12/17/00006.asp>.

<sup>24</sup> Department of Social Protection Request for Tender for the Provision of Consultancy Services Document. June 2010, p 5.

<sup>25</sup> Department of Social Protection Request for Tender for the Provision of Consultancy Services Document. June 2010, p 6.

<sup>26</sup> An Post are the semi-state Irish postal service organisation. It has been awarded a contract which gives it a pivotal role in the dispersment of Social Welfare payments.

<sup>27</sup> Irish Parliament Debates on the Social Welfare and Pensions Bill 2010. Second stage debates, Dáil Eireann, Wednesday, 24 November 2010.

< <http://debates.oireachtas.ie/dail/2010/11/24/00012.asp>>