

Department for Education - Digital functional skills qualifications: proposed subject content

Barclays' response

Barclays is a transatlantic consumer and wholesale bank with global reach, offering products and services across personal, corporate and investment banking, credit cards and wealth management, with a strong presence in our two home markets of the UK and the US. With over 325 years of history and expertise in banking, Barclays operates in over 40 countries and employs approximately 83,500 people. Barclays moves, lends, invests and protects money for customers and clients worldwide.

Barclays welcomes the opportunity to engage with the Department for Education's consultation on digital functional skills qualifications. Throughout our response, we have made detailed recommendations, which reflect our experience as a business leader in technology, an employer of digital technicians and as an advocate of protecting consumers online. We hope you find our views useful and we would be happy to discuss them further if helpful.

Consultation questions

1) Does the proposed subject content cover the appropriate skills, knowledge and understanding for digital Functional Skills qualifications?

Overall, we feel that the proposed subject content is a strong, initial starting point for the digital Functional Skills qualifications (FSQs). However, there are a number of areas that need improvement to better reflect the everyday and prolific use of technology in modern life.

Many more of us are now digitally exposed and we are engaging with technology at an increasingly younger age. A large proportion of the UK population now benefit from the many opportunities that come with digitalisation and technological innovation. However, there is also the possibility that people can utilise the benefits without being fully prepared to manage the risks. There is also a danger that some people could be digitally left behind.

In its current form, the proposed subject content may not fully address all of these challenges. To overcome this, multiple sections of the content should be moved from level 1 to entry level as a deeper understanding at an earlier stage of learning is now required. Additionally, the level 1 content needs to be enhanced to provide a solid foundation for the progression onto level 2/3 qualifications.

We also believe that the content focuses heavily on the consumption of technology rather than the use and creativity of tech. Although this may be sufficient for the everyday requirements of digital skills, it does not cater for the skills required in the workplace - especially for the future world of work.

To ensure that the subject content remains up to date and relevant to the rapid changes in technology, it is vital that there is an element of flexibility so that the qualifications are

appropriate for the years to come.

2) At entry level, does the proposed subject content support individuals to progress to study of digital skills at level 1?

In principle, a majority of the proposed entry level content would support individuals to progress to study at level 1. However, we feel there are key skills or understanding that are either missing or have been proposed at the wrong level of learning.

As mentioned within the consultation paper (page 7) digital devices, applications and functions are becoming increasingly easier to use, meaning users are less likely to require pre-learning or prior knowledge¹. However, with users now being able to get online with relative ease and having access to many more platforms, apps, information sources and networks, they need to understand some of the implications involved at a much earlier stage. For example, as soon as users head online they should have a solid understanding of how their digital usage is tracked, how their data is used, and how they can stay safe.

We fully support the inclusion of understanding your digital footprint at entry level (point 3.4) but the content needs to be far more granular than currently proposed. It is vital that users are aware of the main mechanisms of data collection, such as social media activity, web searches or uploaded images as discussed in the proposed content, but there also needs to be consideration of the less familiar mechanisms – online quizzes, trivial games and music listening history.

Users should also understand the ways in which they can control the collection of their data through privacy tools. People should be aware of their privacy rights but also the ownership rights of the apps/businesses they engage with. In turn, there should be an understanding on the retention of data, its implications, future uses and your right to be forgotten in the digital sense. It is for these reasons that we believe that the skill set of understanding data protection at level 1 (point 5.2) and user privacy tools to manage cookies and tracking at level 1 (point 3.3) should be lowered to entry level.

With the rise of unofficial channels, users should be able to identify illegitimate and automated data or material and recognise the subsequent effects it can potentially have on personal opinions, spending decisions, political persuasions and many other things. We note that the reliability of information when searching online is covered at level 1 (point 1.3) but this needs to be introduced at entry level and should cover a broader array of topics.

¹ Department for Education - *Subject content for digital Functional Skills qualifications – Government consultation* - https://consult.education.gov.uk/post-16-basic-skills-team/subject-content-for-digital-functional-skills-qual/supporting_documents/Digital%20FSQs%20subject%20content%20consultation%20document.pdf

As users of digital media, users should be aware of the main companies for hardware, software and social media, and understand the values of the major technology or media platforms they interact with.

3) At entry level and level 1, does the proposed subject content support progression to further vocational and technical study?

With the proposed content in its current format, Barclays does not believe it will support the progression to further vocational and technical study. Many vocational and technical courses, such as the Barclays apprenticeship scheme, tend to start at level 3 – as it stands, the proposed content would only support progression to level 2.

In order to resolve this, the content needs to pick up more on the uses and creativity of tech rather than its consumption. Its enhancement can cover a wider variety of digital techniques such as coding, programming and content editing. These are all likely skills needed for the digital jobs of the future.

We acknowledge that some of these skills are covered earlier on in the curriculum, with the basics of coding being introduced at primary school, but it is vital that the learning does not stop here and continues right the way through to level 1 and 2.

Learning these skills throughout their academic career will set users/students up to the appropriate level of knowledge to take on vocational and technical training, will provide them an opportunity to discover their interests and talents in digital and will inspire them to explore possible digital careers.

The focus of the digital FSQs is on the users but it is equally important that the teachers or educators delivering the content are coached to the relevant standard. We would argue for bespoke content for teachers to be produced in tandem to ensure that the students studying the digital FSQs are taught to the highest level.

4) At entry level, does the proposed subject content cover the key digital skills, knowledge and understanding needed to complete tasks routinely required in the workplace and everyday life?

The proposed subject content at entry level would enable users to become digitally aware and would support them in routine activities in the workplace and everyday life. However, the content is insufficient for roles that require frequent use of digital technologies that go beyond the basic creating, editing and communicating.

Workplace

As previously mentioned, we believe that content from level 1 should be moved to entry level as a deeper understanding is now needed at an earlier stage of a user's learning. The skills sets we recommend doing this for include searching online (point 1.2), file searches (point 1.5),

storage limitations (point 1.10), online tutorials (point 1.11), using applications (point 2.1), editing, processing and sorting data (points 2.3, 2.4, 2.5), online communication (point 3.1) and backing up files (point 5.4).

It seems that social media and online communications are increasingly becoming acquired skills for many more careers. We therefore support the inclusion of the creating and editing skill set, covering text formation and media capturing, at entry level but feel there is far more scope to broaden this out. For example, including guidance on how to create and consume web pages, gifs and apps as well as coding and programming techniques will ensure that users can fully communicate and participate online. With the growth in creating digital media for public use, it is also essential to train users in the importance of having audit trails to ensure the transparency of the created content and user protection.

Everyday life

Within financial services, changing customer demand has led to the growth of digital banking – with many more customers turning to, and expecting to use, online channels. We note that making a payment is included within the entry-level proposed content (point 4.2), but we advocate that the basics of online banking are also introduced. Improvements to the proposed content could include details on how to register for online banking, how to bank safely online, introductions to different payment methods and how to access and download banking apps. When considering Level 1 content, it could cover how to set up business accounts and introduce Open Banking applications.

There should also be an introduction to online fraud and scams. In 2017, Barclays launched a Digital Safety campaign, where we learnt that there is an ever-growing need for ongoing education on how to protect your money and personal information online – especially with fraudsters introducing new scams with increasing sophistication. This level of protection does not only apply to banking, but also to the wealth of services and functions heading online – shopping orders, healthcare apps and social communications. Therefore, the proposed content could be improved by moving the overview of how to verify the legitimacy of an online retailer from level 1 (point 4.4) to entry level.

It is also important for users to understand the diversity of content online and its accessibility. Users should be aware of podcasts, vlogs and applications so they can engage with online content in the way that best meets their needs, which in turn can have a positive impact on their lifestyle, connectivity and online confidence. This can be expanded to include guidance on how to access information not just from search engines, but also from different providers/functions – for example, using resources such as social networks or setting up news notifications.

Technical skills vs. digital confidence

Teaching the practical, technical skill is crucial but it is equally important to focus on nurturing and sustaining the confidence of users so they can fully enjoy the opportunities and positive impacts that digital inclusion can offer them. With digital technology influencing modern day

life, being unable to operate online could potentially lead to some users feeling socially excluded.

From our work with the Barclays Digital Eagles – who work to help communities, both customers and non-customers, to become more confident with computers, technology and the internet, no matter where they are on their digital journeys – we have found that new digital users benefit significantly from person-led interventions and from a continued level of educational support. We fully encourage government to consider how best to teach the digital FSQs in a face-to-face environment, especially for older learners, as well as how users can continue to develop their digital skills beyond the digital FSQs.

5) At level 1, does the proposed subject content cover the key digital skills, knowledge and understanding needed to complete tasks routinely required in the workplace and everyday life?

As it stands, the level 1 content would enable users to be digitally literate but it is unlikely to support a reduction in the digital skills gap. The speed in which technology and the future world of work is changing, the level 1 content needs to be enhanced to cover a wide variety of digital techniques and uses.

For example, a module on data science that covers the opportunities and risks digital and data power pose should be introduced. This content should provide people the basics on what data is, how to collect it, store it, analyse it and use it to derive insights or innovation. It can cover at a very high level the basics of machine learning, as well as the broader elements of artificial intelligence (for example, image recognition, natural language processing, and even robotics). Although this may appear to be a specialist topic, the future digital world is likely to be constructed around this functionality, and including it at level 1 will help to future proof the future workforce/users.

At the advanced stage of level 1, users should be introduced to a skill set covering content analysis. They should be shown how to deal with large volumes of content, be able to define structured and unstructured data and know what techniques to use to analyse them. There could also be coverage on the technologies that produce such content and have a broad awareness of the biases within data.

6) Does the proposed subject content have potential to positively impact on specific groups, in particular the ‘protected characteristic’ groups?

Yes, the proposed content reflects the fact that, when built in the right way, digital technology has the capability to empower and facilitate all users, especially those who may have additional needs or requirements. It should be noted that those with disabilities or older users potentially have the most to benefit from adopting digital services and it can remove the barriers that might have otherwise have existed.

We strongly support the inclusion of being aware of how to apply and change settings relating to accessibility (point 1.5 at entry level) – all users need much better awareness of how to adjust device settings to make it easier to see, hear and use devices, whether it be for them or someone they care for.

There are, however, three areas which could be enhanced to further positively impact the ‘protected characteristic’ groups. Firstly, fraud, scams and financial abuse must be considered to help protect all users, especially for those who might be considered as vulnerable. We would therefore welcome a sufficient focus on safe banking and fraud/scam prevention awareness.

Secondly, although the definition of the ‘protected characteristic’ groups is defined within the Equality Act, there also needs to be consideration of an individual’s personal circumstances and specific needs.

Thirdly, there are still large parts of the internet that are still poor in terms of accessibility, especially with user-generated content on social media. It would be beneficial to add in advice on how all users can create accessible content for everyone to enjoy.

7) Does the proposed subject content have potential to negatively impact on specific groups, in particular the ‘protected characteristic’ groups? If so, how could this be reduced?

Accessibility should not only be thought of in relation to the content covered, but also the way that the proposed teaching of the content is designed itself – the proposed subject content needs to be delivered in multiple ways to ensure that is accessible for all.