



HM Revenue  
& Customs

## Research report

# Help to Save

Research to understand customer behaviours  
during the trial of Help to Save

October 2018

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# 1. Executive Summary

HM Revenue & Customs (HMRC) commissioned Kantar Public to conduct qualitative research exploring customers' perceptions and experiences of participating in the Help to Save trial, to identify aspects that could help promote more regular saving behaviour through the scheme. The research had two phases:

- **Phase 1:** 40 telephone interviews with customers in the Help to Save trial, including a mix of those saving regularly and irregularly through Help to Save, and those not currently saving at all through the scheme.
- **Phase 2:** 10 follow up face-to-face interviews involving those who had experienced: a positive change in savings behaviour, or those who had not saved as much as initially intended: issues signing up and/or with depositing or withdrawing funds.

## Key findings

- Overall, Help to Save was effective in encouraging saving among the target audience, and had made saving seem achievable, affordable and worthwhile.
- Where most successful, Help to Save has had two positive, inter-related impacts on saving behaviour. For some, Help to Save framed saving as something 'affordable', where it had previously been considered out of reach. This encouraged some participants to save and reframed how they perceived themselves from 'spenders' to 'savers'.
- Customers' saving patterns through Help to Save depended on a number of factors including past saving behaviour, financial literacy, stability of income, and family circumstances. Use of the scheme was therefore varied, ranging from regular deposits of the maximum amount to low, ad hoc payments. Four groups emerged based on participants' behaviour:
  - **Informed habitual savers** tended to save regularly prior to the scheme. Use of Help to Save encouraged small increases in saving, or was a diversion of existing savings.
  - **Proud new savers** did not save prior to the scheme but were now saving regularly. The most significant behaviour change was observed among this group, who were very proud of their newfound ability to save.
  - **Struggling but aspirational savers** were unlikely to have saved prior to the scheme but were now saving low amounts on an ad hoc basis. While motivated by the bonus, and aspiring to save more, this group still lacked some financial capability to save due to low or fluctuating incomes.
  - **Uncertain non-savers** had made few or no deposits. Those who had deposited were likely to have withdrawn. This group had engaged minimally with the scheme and had low financial capability to manage their finances.
- The 50% bonus on savings was regarded as 'too good to turn down' by participants, and encouraged many to see saving as worthwhile, even if only in small amounts. This was the key motivator for signing up to the scheme. While the bonus was generally understood, some less financially-literate participants lacked clarity about how the bonus was affected by missed payments or withdrawals.

- The sign-up process was considered to be quick and simple. Customers were positive about not needing documentation at the point of sign-up. However, this simplicity was a factor in some customers' surface-level engagement with the scheme.
- Several concepts for enhancing the online account were tested with participants including messaging, gamification, personalisation and micropayments. Participants welcomed the idea of personalising the scheme, favouring savings goals that were tailored to targets individually achievable for them.
- Participants welcomed a greater level of visualisation of the online account. They felt that this could improve their engagement with the scheme and further encourage them to reach savings targets. Additionally, participants who were saving in smaller amounts suggested that one-touch micropayments could help to offset practical barriers to saving and make saving through the scheme even easier.

## 2. Introduction

### 2.1 Background

Help to Save is a new Government savings scheme delivered by HMRC and its delivery partner, National Savings and Investments (NS&I).

The aim of the scheme is to support working people on low incomes to build up a 'rainy day fund' and to help build savings behaviours and habits. Customers are able to save up to £50 per calendar month in their Help to Save account, via debit card, standing order, or direct transfers from bank accounts. After two years, the Government will award a 50% bonus of the highest balance saved during this period. And if customers continue saving they could get another bonus after four years. This means that over 4 years, participants could receive a maximum of £1,200 in tax-free bonuses, if they save the maximum £2,400.

Customers are eligible to open a Help to Save account as an individual or part of a joint claim if they are either:

- receiving Working Tax Credit (WTC);
- have a nil award of WTC but are receiving Child Tax Credits; or
- are claiming Universal Credit (UC) and earning at least the equivalent of 16 hours per week at the National Living Wage (NLW).

Once opened, they can continue to use their account should their circumstances change.

A trial phase of Help to Save began in January 2018 and was opened to increasing numbers of customers, ahead of the scheme being available to all eligible customers in September 2018.

In October 2017, HMRC conducted research to understand the current saving behaviours of the population eligible for Help to Save. This explored which individuals were able and likely to take up Help to Save, to inform the development of a communications plan to maximise take up of the scheme<sup>1</sup>. The research identified attitudinal and behavioural saver segments within the eligible population. In June 2018, HMRC commissioned Kantar Public to build on the previous research to understand how trial customers interact with the scheme, the impact on their saving behaviours, and how the scheme may be improved to increase saving. This report details the findings of Kantar Public's research.

## 2.2 Research Aims

The aim of the research was to understand what can be learnt from the trial phase of Help to Save, to identify any potential improvements to the scheme to maximise use. Specifically, the research aimed to:

- understand customers' perceptions and experiences of participating in the Help to Save trial, identifying any aspects that could be improved to promote saving behaviour;
- understand customers' saving behaviours through their participation in the Help to Save trial, exploring any barriers to take up<sup>2</sup>, making an initial deposit and further saving, and identifying ways to encourage saving;
- explore how the features of the Help to Save scheme affect attitudes and behaviours towards saving, and what additional features, communications or signposting might encourage greater saving; and
- explore the extent to which the features of the online account, and the user experience of that online account facilitate habitual saving behaviour.

## 2.3 Method

### 2.3.1 Sample

Using a random sample of existing Help to Save customers provided by HMRC, Kantar Public recruited 40 individuals from those that expressed an interest in the research. To understand the range of behaviours and experiences of the scheme, individuals were recruited according to quotas based on key criteria, which included:

- customers' savings behaviour prior to Help to Save;
- customers' interaction with the Help to Save account: participants were selected according to whether they were/were not saving via the scheme, the regularity of their saving behaviours, and their life-stage (for example, whether they were co-habiting, had children, etc.); and
- customers' 'saving segment'<sup>3</sup>. The 'saving segmentation' describes savings attitudes and behaviours of eligible customers and identifies 5 categories of savers: (A)

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<sup>1</sup> <https://www.gov.uk/government/publications/research-supporting-help-to-save-communications>

<sup>2</sup> Though the original aims intended to explore those that had not signed up to further understand barriers to take-up, this was later revised for recruitment feasibility.

Confident and capable, (B) Constrained savers, (C) Uncertain savers, (D) Disengaged non-saver, and (E) Resistant non-saver. Quotas were set to over-sample segments B, C and D, which are the groups identified as most likely to be encouraged to save by the scheme.

The final achieved sample is provided in Appendix A.

### **2.3.2 Fieldwork**

Between June - July 2018 Kantar Public conducted forty 60-minute telephone interviews, which explored:

- the understanding of eligibility and the way the scheme works, to identify aspects that could be improved, or to encourage saving;
- comparisons between a customer's initial intentions relating to Help to Save and actual saving behaviours;
- barriers to take-up, making deposits in the account, or making regular deposits; and
- why customers had closed their accounts.

Following the telephone interviews, ten participants willing to participate in follow-up interviews were re-contacted to take part in an hour-long face to face interview. These customers were selected to include those who had experienced: a positive change in savings behaviour, or those who had not saved as much as initially intended: issues signing up and/or with depositing or withdrawing funds.

The face-to-face interviews focussed on features and improvements that may encourage more regular saving through Help to Save. The interviews were designed to cover:

- the usability of the scheme, to identify any features that may encourage or inhibit saving behaviours;
- improvements to the online account, communications or features that might maximise appeal and likelihood of saving;
- the potential impact of concepts such as gamification, personalisation and one touch micropayments on customers' saving behaviours; and
- the impact of specific messaging on customers' depositing and withdrawing behaviours.

### **2.3.3 Analysis**

Researchers used an analysis framework to synthesise data according to key themes and research objectives. At three intervals across the project lifecycle, Kantar Public held analysis sessions to explore themes and patterns, test emerging hypotheses, and synthesise findings.

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<sup>3</sup> The 'saving segments' were generated through previous research. Further information about saver segmentation can be found here:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/726523/Supporting\\_Help\\_to\\_Save\\_communications\\_-\\_research\\_report.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/726523/Supporting_Help_to_Save_communications_-_research_report.pdf)

## 3. Findings

### 3.1 Help to Save Customers

#### 3.1.1. Factors that influence saving behaviours

Generally, participants had made deposits into their Help to Save accounts. They did, however, display a high level of variation in the frequency and size of deposits made into the scheme. This ranged from consistent amounts deposited on either a weekly or monthly basis, to highly variable ad hoc depositing behaviours that were as low as £5 per month<sup>4</sup>. Saving patterns were influenced by a range of factors including:

- **Past saving behaviours:** the extent to which participants had experience and confidence in their ability to save.
- **Financial literacy:** the capability to plan and budget, along with knowledge of financial products.
- **Stability of finances:** the regularity and predictability of an individual's monthly income, their levels of debt, and experience of financial shocks.
- **Family circumstances:**
  - the strength of an individual's family support network, providing informal lending and a buffer against financial shocks;
  - whether they were a single or two-parent family; and
  - whether individuals had children, which linked to motivations to save.

#### 3.1.2 Customer typology

From this research, a typology of four customer groups emerged<sup>5</sup>. The characteristics of each of these groups are described below:

Typology	Characteristics
<b><i>Informed habitual savers</i></b>	<ul style="list-style-type: none"> <li>- were saving regularly prior to Help to Save</li> <li>- tended to be the most financially savvy</li> <li>- were most likely to report stable incomes and stable finances</li> <li>- were more likely to have a strong support network to fall back on in times of financial hardship</li> </ul>
<b><i>Proud new savers</i></b>	<ul style="list-style-type: none"> <li>- generally did not save, or had saved very little, prior to Help to Save as they had perceived saving to be unaffordable</li> <li>- had often suffered from a financial shock in the past but had begun to</li> </ul>

<sup>4</sup> A smaller number of participants had not deposited into their account at all, this is discussed in Section 3.2.4.

<sup>5</sup> The typology has been based on saving behaviour within the Help to Save scheme. The existing segmentation outlined in the background and methodology is based on understanding the saving behaviour of the target population before Help to Save. The segments and typologies should be seen as complementary, and largely map onto one other. The typology should be seen as an extension of the existing segmentation, showing whether and how each segments' behaviour may be changed via interaction with the Help to Save scheme.

	<ul style="list-style-type: none"> <li>work their way out of debt</li> <li>finances were becoming more stable, but often had variable incomes</li> <li>generally had a less secure network for support in times of financial hardship</li> </ul>
<b>Struggling but aspirational savers</b>	<ul style="list-style-type: none"> <li>had sporadically saved prior to Help to Save but found it unaffordable</li> <li>had lower levels of financial literacy, had often experienced financial shocks in the past and were likely to be in debt</li> <li>tended to be on low or fluctuating incomes</li> <li>were often single-parents, with a limited support network</li> </ul>
<b>Uncertain non-savers</b>	<ul style="list-style-type: none"> <li>were unlikely to have previously saved as they saw themselves as 'spenders' and perceived saving as unaffordable</li> <li>lacked confidence and capability in budgeting, with low financial literacy</li> <li>tended to be on low or fluctuating incomes and were likely to report relying on credit cards to manage finances</li> <li>had a limited support network</li> </ul>

## 3.2 Understanding of Help to Save prior to sign up

### 3.2.1 How customers heard about the Help to Save trial

Due to Help to Save being a private beta trial, there were limited ways in which participants could have heard about the scheme. The link has become fully accessible following the full launch of the scheme.

During the trial, participants had generally discovered Help to Save through communication from HMRC, in the form of a pop-up on the HMRC app, or a banner on GOV.UK. Government branding conferred legitimacy to the scheme and reassured participants that Help to Save was genuine. Some *Informed habitual savers* had seen the scheme displayed on websites such as 'Hot UK Deals', and subsequently went to GOV.UK to confirm legitimacy.

### 3.2.2 Motivation for signing up

For all participants the bonus was the key motivating factor to sign up. Offering a better return than other savings accounts, it was regarded as being 'too good to turn down'. Receipt of, and the language of, a 'targeted pop-up' encouraged some participants to see the scheme as something achievable for 'people like them' which was a further motivating factor for signing up.

*"The bonus is a good incentive, especially to keep you from buying things you don't really need. I'm not gonna get that outfit, I'm going to get that bonus instead."*  
(Proud new saver, Segment C, Female, Telephone)

Encouragingly, customers also spontaneously discussed recommending the scheme to their friends and family, particularly *Informed habitual savers* and *Proud new savers*. These

participants largely focused on the bonus when explaining the scheme to their friends and family as this was seen to be the key attraction to the scheme.

### 3.2.3 Eligibility

Awareness of eligibility criteria was mixed across participants. Some participants demonstrated high levels of awareness. They were able to articulate why they had signed up and were confident that their eligibility would not change. A small number of participants, however, had lower levels of awareness. These participants held some concerns that their eligibility may change if their hours at work or their income increased. Encouragingly, this confusion did not stop these participants signing up for the scheme and did not significantly change how these individuals used their accounts.

*"I had wondered if I get more hours and my Working Tax Credits cease, I didn't know what would happen."* (Proud new saver, Segment C, Female, F2F)

## 3.3 Experience of sign up

### 3.3.1 Ease of sign up

Based on previous experience, participants expected the sign-up process for a financial product to be time-consuming and difficult. However, positively they found that they were able to sign up to Help to Save quickly, and more simply than expected. Participants were pleased that no additional documentation was required which enabled them to open an account without hassle. Customers had the option to enter their bank details while signing up, and their trust in government services alleviated any concerns in doing so.

*"I was expecting ... we need these details, we need your driving licence details, we need this, we need that, we need the other. But it just seemed really straightforward."* Struggling but aspirational, Segment C, Female, Telephone

Despite the largely positive feedback, the ease of sign-up did come with some drawbacks for some less engaged customers:

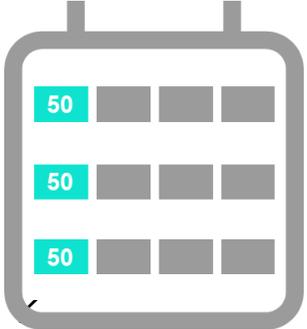
- **Forgetting they had signed up:** Some participants had simply forgotten that they had signed up, and consequently had not engaged further with the scheme;
- **Difficulty locating log-in details:** Due to the unexpectedly quick sign-up process, some participants failed to note down log-in details and were unable to locate how to log back in.<sup>6</sup>

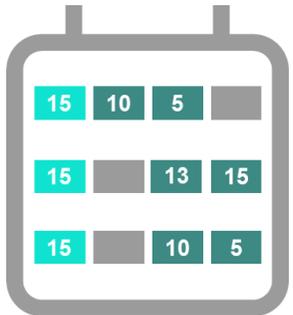
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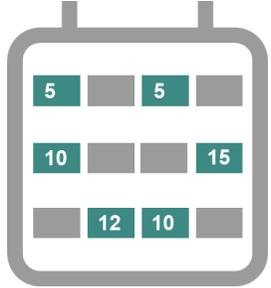
<sup>6</sup> This issue was flagged and resolved early in the trial.

### 3.4 Interaction with the account

Each group in the typology demonstrated very different ways of interacting with their Help to Save account, had different levels of understanding of the elements of the scheme, and experienced different barriers to further engagement with the scheme. Encouragingly, many participants had engaged with the scheme and made deposits and some behaviour change was observed. These are detailed in table below:

<b>Informed Habitual Saver</b>	
<b>Use of the account: deposits and withdrawals</b>	<ul style="list-style-type: none"> <li>Consistently deposited £50 a month by standing order.</li> <li>Interacted with their account mainly to confirm that payments had been processed.</li> <li>Unlikely to have withdrawn even after unexpected expenses. Instead, this group would use other savings or borrow from family.</li> </ul> <div style="text-align: right;">  <p>Key below: Figure 1</p> </div>
<b>Behaviour change</b>	<ul style="list-style-type: none"> <li>Saving already seen as a habitual priority, meaning minimal behaviour change was observed. However, the scheme reinforced positive saving attitudes and behaviours.</li> <li>Participants either redirected funds from other savings accounts to Help to Save, or less commonly, were using the account to increase regular savings.</li> </ul>
<b>Bonus</b>	<ul style="list-style-type: none"> <li>Had the clearest understanding of the bonus and had calculated the maximum amount they could gain.</li> <li>A small number believed the bonus was based on the amount at the end of the scheme, rather than the highest amount at any point.</li> </ul>
<b>Barriers</b>	<ul style="list-style-type: none"> <li>Experienced few barriers to saving.</li> <li>Level of active engagement was low due to use of standing orders.</li> </ul>

<b>Proud new Savers</b>	
<b>Use of the account: deposits and withdrawals</b>	<ul style="list-style-type: none"> <li>Used a standing order to deposit a minimum target they deemed affordable.</li> <li>This was topped up with smaller ad hoc deposits where possible.</li> <li>Saved between £20-£30 each month.</li> <li>Had not withdrawn and intended not to withdraw, regarding the money as 'untouchable'.</li> </ul> 
<b>Behaviour change</b>	<ul style="list-style-type: none"> <li>Previously saw saving as unachievable so had not saved / only saved in small amounts.</li> <li>The Help to Save bonus reframed saving as 'worthwhile' and encouraged participants to prioritise saving.</li> <li>The most significant behaviour change was found in this group. The newfound ability to save, generated through Help to Save, shifted identity from being a 'spender' to a 'saver'. This instilled a sense of pride and confidence in their ability to save and encouraged participants to think of saving as something more long term.</li> </ul> <p style="text-align: center;"><i>"I've actually saved and not touched it... I don't see it as being an impossible task now." (Proud new saver, Segment C, Female, Telephone)</i></p>
<b>Bonus</b>	<ul style="list-style-type: none"> <li>They could generally articulate the 50% figure, although less able to calculate the monetary figure they would receive.</li> <li>Mixed understanding of whether it was based on the highest amount in their account at any point, or the amount in their account at the end.</li> <li>Were aware that withdrawal would affect their bonus but were unable to articulate exactly how.</li> </ul>
<b>Barriers</b>	<ul style="list-style-type: none"> <li>Some who paid standing orders on a weekly basis, found difficulties in calculating the right weekly amount to achieve the maximum bonus.</li> <li>Ad hoc use of top up payments - could be made easier to deposit.</li> </ul>

<b>Struggling but aspirational savers</b>	
<b>Use of the account: deposits and withdrawals</b>	<ul style="list-style-type: none"> <li>Deposited on an ad hoc basis in small amounts of around £5-£10 when affordable.</li> <li>Unlikely to use or engage with standing orders.</li> <li>Some had withdrawn money when they were short of money or had received an unexpected bill.</li> <li>Some customers who had received a tax credit bill from HMRC also withdrew money because they feared HMRC may take the money owed from the Help to Save account<sup>7</sup>.</li> </ul> 
<b>Behaviour change</b>	<ul style="list-style-type: none"> <li>Had either not saved, or saved very little before Help to Save.</li> <li>Small but positive changes observed among the group, as starting to save and starting to see saving as possible and aspirational as a result of Help to Save.</li> <li>Generous bonus reframed saving as something 'worthwhile', where it was previously given little consideration.</li> <li>£50 per month shifted conceptualisation from saving as involving larger amounts of money, framing saving as something more affordable for those on lower incomes.</li> </ul>
<b>Bonus</b>	<ul style="list-style-type: none"> <li>Some, but not all, were able to articulate the 50% bonus.</li> <li>Knew withdrawal would impact their bonus but uncertain how.</li> <li>Low understanding of how missed payments related to a lower bonus.</li> <li>Mentality of 'any bonus is better than no bonus'.</li> </ul>
<b>Barriers</b>	<ul style="list-style-type: none"> <li>Low levels of financial skills and engagement.</li> <li>May be more nervous about saving through Help to Save if they have debts with HMRC.</li> <li>Some customers were suspicious of the scheme and thought it could result in benefits being cut if government saw customers in receipt of benefits had surplus income to save.</li> </ul>

<sup>7</sup> In these incidents the rules around recovery from bank and Help to Save accounts – where this will only be considered where someone can pay but refuses to - was not known to customers.

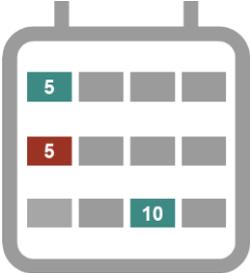
<b>Uncertain non-savers</b>	
<b>Use of the account: deposits and withdrawals</b>	<ul style="list-style-type: none"> <li>Deposited rarely in small amounts, or did not make any deposits.</li> <li>Withdrawals were common when customers were short on income.</li> </ul> 
<b>Behaviour change</b>	<ul style="list-style-type: none"> <li>Had low levels of engagement with the scheme as a result of low, variable incomes and often signing up on a whim. This meant their attitudes and behaviour remained largely unchanged.</li> </ul>
<b>Bonus</b>	<ul style="list-style-type: none"> <li>Varied understanding of the bonus. Some were able to articulate the 50% figure, whereas others understood it as 'a generous bonus'.</li> <li>Lowest understanding about how withdrawal or missed or lower payments affected the bonus.</li> </ul>
<b>Barriers</b>	<ul style="list-style-type: none"> <li>Saving remained conceptualised as unaffordable and low priority.</li> <li>Often signed up on a whim and therefore had low engagement levels.</li> </ul>

Figure 1. Key for deposit / withdrawal patterns

	Standing order deposit
	Adhoc deposit
	Withdrawal

Case studies of each of the typologies can be found in Appendix B.

### 3.4.1 Inactive accounts

Some participants in the *Uncertain non-saver* group were found to have not interacted with their accounts since opening them. Reasons behind this lack of engagement were generally attributed to practical complications or the perceived affordability of saving.

#### Practical complications

Some participants had suffered a significant financial shock since opening their account, significantly reducing their ability to save. These participants tended to be frustrated at their situation and wished they had waited to open their account at a time when it was more affordable.

*"There's been a lot going on that I didn't see coming, so right now I'm just not in the position for this."* Uncertain non-saver, Segment, D, Male, Telephone

Moreover, despite all customers receiving confirmation through a secure message, some participants did not notice this. Some were therefore unsure whether their account had been activated. They therefore had not engaged further with the scheme.

*“I signed up and didn’t get any confirmation email or anything so I’ve just left it to be honest.”* Uncertain non-saver, Segment C, Female, F2F

### **Perceived affordability**

For others, the perceived lack of affordability of saving, due to fluctuations in paid employment, was a longer-term reality. Despite wanting to save, these participants tended to open their account on a whim and felt less frustration towards the account being a one-time only deal.

*“I just don’t have enough income currently”* Uncertain non-saver, Segment D, Female, Telephone

### **3.4.2 Closed accounts**

Three participants who had closed their accounts were recruited to understand the reasons for leaving the scheme. Due to the small sample, these findings should be treated as indicative. Reasons for closing their Help to Save accounts varied and included: low levels of financial and technological literacy, finding themselves in financially precarious situations, or as a result of a technical problem, such as a bank-to-bank transfer not landing in their account.

Those who had not closed their account were unaware of the impact of closing an account early, and how this would affect their bonus.

### **3.4.3 Common misconceptions**

While some participants had a good understanding of the scheme and details of the scheme were made available through the Welcome Pack, there were some common misconceptions. While these were found across all groups, they tended to be more prevalent amongst **Struggling but aspirational savers** and **Uncertain non-savers** who had signed up ‘on a whim’ and failed to engage in depth with the detail.

- **One-time-only offer:** Some participants were unaware that the scheme was a one-time-only offer, leading to disappointment among those who would have preferred to open the account in the future, when they thought they would be more financially secure.

- **Calendar month:** Other participants assumed that a month would be calculated from the date they signed up rather than being based on calendar months, which could lead to frustration about not being able to deposit the maximum amount in the first month.<sup>8</sup>

## 3.5 Enhancements to the scheme

Participants were largely positive about the scheme and the online account. To further enhance their positive experiences, participants were introduced to a range of concepts and messages during the interviews. This section of the report outlines both customers' responses to this stimulus, and their spontaneous suggestions to enhance the service and customer journey. For details of the concepts and messages tested, see Appendixes C and D.

### 3.3.1 The online account

Participants generally found the online account easy to use. To enhance this further, participants welcomed the following three improvements to the online account:

1. **Enhancing the visibility of the in-app messaging function:** not all participants had noticed the message function on the online account where secure messages providing information about their account are sent.
2. **Embedding support and information within the app:** participants felt that being redirected to a website through a link in their app was cumbersome and raised concerns about trust, as the URL was not on GOV.UK during the trial. There was also appetite for a 'Help' function and for signposting to 'Savings Tips' embedded in the app itself.
3. **Making the app more visual and personal:** The text-based layout of the online account was unappealing, and reduced engagement with the app. Participants spontaneously suggested the idea of visualisation of their personal savings goals, their accumulated savings and their projected bonus. Personalisation was also appealing to participants, and some suggested it spontaneously, though the concept was tested with everyone. Personalisation was introduced as a way to tailor notifications and the online account itself to individual needs, via personalised messages, the ability to embed personalised images or messages as part of goal setting or choosing frequency and channel for notifications. This was welcomed across all segments.

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<sup>8</sup> As the scheme was in trial, limited information was publicly available. This information will be more widely available following the public launch and may help to offset some of these issues.

**Response to the online account from each typology:**

<i>Informed habitual savers:</i>	<ul style="list-style-type: none"> <li>- Less concerned with the aesthetic of the online account.</li> <li>- Would like greater visibility of confirmation that standing orders have successfully gone through, and in-app support.</li> </ul>
<i>Proud new savers:</i>	<ul style="list-style-type: none"> <li>- Particularly supportive of visualising current balance and projected bonus, tapping into their pride in saving.</li> </ul>
<i>Struggling but aspirational savers</i>	<ul style="list-style-type: none"> <li>- Improving in-app messaging or providing information via alternative channels could aid better understanding of how payments link to the bonus.</li> <li>- Particularly supportive of saving towards a visualised goal, and to see savings building up over time.</li> </ul>
<i>Uncertain non-savers</i>	<ul style="list-style-type: none"> <li>- Particularly supportive of saving towards a visualised goal, and to see savings building up over time.</li> </ul>

**3.3.2. One touch micropayments**

Facilitating payments through simple ‘micropayments’ was regarded as a benefit for all those not depositing the full £50 as a standing order each month. Participants also supported the ability to save card details to make the process of topping-up payments more streamlined.

**Response to one-touch micropayments from each typology:**

<i>Informed habitual savers:</i>	<ul style="list-style-type: none"> <li>- Felt that this was not relevant as they were regularly depositing the maximum amount through standing order.</li> </ul>
<i>Proud new savers:</i>	<ul style="list-style-type: none"> <li>- Making one-off payments easier within the app would remove barriers to top-up deposits.</li> </ul>
<i>Struggling but aspirational savers</i>	<ul style="list-style-type: none"> <li>- One touch micropayments would enhance the confidence in their ability to deposit regularly may contribute to an overall identity shift towards seeing themselves as ‘savers’.</li> </ul>
<i>Uncertain non-savers</i>	<ul style="list-style-type: none"> <li>- Liked the idea of a feature that enabled them to deposit smaller amounts with ease.</li> </ul>

**Micropayments message testing:**

The following message was tested with participants: ‘*You are just £5 off your target for this month. With one tap you could reach your goal!*’ Participants liked its positive, encouraging tone, simple language, and the idea of a personalised, achievable target. However, some participants had some concerns that receiving a message like this in a time of financial hardship could lead them to feel frustrated.

### 3.3.4 Gamification

The concept of gamification was suggested to participants, which included ideas such as working towards a set target or accumulating badges for regular deposits. For example, a message was tested with participants: *'Keep up your 3-month streak by depositing another £20 this month and receive the Bronze Savers Badge!'*. The response to this message, and gamification more broadly, was very varied across all groups, and was largely based on the personality of the customer and individual preference<sup>9</sup>.

- Some were very positive about the concept, suggesting that it would create a sense of competitiveness for them.
- For others, the pride gained from seeing the monetary figure was adequate motivation.
- Among participants who were less interested in gamification, there were some concerns that the tone would not be appropriate for a government scheme.

### 3.3.5 Messaging to encourage saving

Two further messages were tested with participants. Overall, participants preferred an encouraging, positive tone that framed saving as achievable for them.

#### Withdrawing money:

One message tested language around withdrawing money: *'Are you sure that you want to withdraw from your account? You may not reach your target.'* Generally, participants did not like this message – it was regarded as negative in tone and was felt to increase stress if unable to reach their target. Despite this, participants did think it would make people think twice about withdrawing.

#### Encouraging reminders:

One message tested sought to encourage participants to deposit by reiterating the potential impact of the bonus; *'Remember that any deposit you make in your Help to Save account will be matched 50p on the pound. **Even small deposits can grow fast.**'* This message was seen as encouraging and reassuring, that even small amounts were beneficial.

However, for others this message was felt to be repetitive of already known information. Consequently, across the messages, participants wanted the option to be able to turn off notifications and personalise them to their own needs.

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<sup>9</sup> Unlike other improvements tested, responses to gamification did not relate to typologies, but were instead related to the individual characteristics and preferences of each participant.

## Appendix A: Sample table

PRIMARY QUOTAS				
<b>Savers / non-savers</b>				Total
Saving into Help to Save account				32
Not saving into Help to Save account				8
<b>Saver type</b>				
Regularly saving into Help to Save account				27
Irregularly saving into Help to Save account				13
<b>Saving segment</b>				
<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>
7	10	9	11	3
SECONDARY QUOTAS				
<b>Life stage</b>				
No children and not co-habiting with a spouse/partner				4
Living with own child(ren) where at least 1 child is aged under 18				34
Living with own child(ren) where all children are aged over 18				1
Single or co-habiting and any children have moved out				1
<b>Gender</b>				
Male				22
Female				18

## Appendix B: Case studies

### Informed habitual saver

Jenny is a single mother with a young son. She works regular hours as an administrative assistant, meaning her income is stable. Jenny has always been good with money and actively budgets every month. Because of this, she was able to save even more with Help to Save. Since setting up her account she's had a standing order for £50 each month as she is very keen to get the benefit of the full bonus.

Jenny is confident that after Help to Save finishes, she will be fully equipped to continue saving at the same amount.

*"Where I can, I've always tried to save what I can and be realistic with that."*

### Proud new saver

Leanne lives with her husband and two-year-old twin boys. She stays at home with her children, while her husband goes out to work. He has a zero-hours contract and struggles to get regular hours at work. Their income fluctuates a lot. Before Help to Save, she had lots of financial difficulties including having her bank details stolen and stopping work following the birth of her children. As a result, she never previously saved. Since signing up she's been saving regularly into her account and she is very proud of it! She's realised that if she puts small amounts aside it will all add up. She really hopes to continue saving into the scheme.

*"I like the thought of saving. I like the thought of having a nest egg. We've had a few problems. It will be nice to have something there in case something happens."*

### Struggling but aspirational saver

Eliza is a single mum on a very variable income, as her work shifts vary week on week. She's also moved house recently which had a significant impact on her financially. Before Help to Save, saving was seen as something out of her reach and so she had never saved. Since signing up to Help to Save, she has begun to deposit small amounts when she can. She really wants to be able to save more regularly, but still sees herself as a spender as the amounts she is saving are fairly small. She wants to continue to save into the account, but if she needs the money is likely to withdraw. She hopes that she can continue to save after the scheme, but is concerned that without the structure or the generous bonus, her motivation may decrease.

*"I know that you should save, and I do plan on saving one day, I don't know when...I hope [to save regularly in next few months], but right now, the future's bleak."*

### Uncertain non-saver

Jeremy lives with his partner and child. His partner is not currently working, and although he is working the wages have remained low for a long time. Having a young child in the house means that his expenditure keeps increasing and this has led to him being in debt. He has never been able to save in the past, but when he saw Help to Save it seemed like a good offer so he signed up on a whim. Since signing up he's found it difficult to engage with the scheme because he's not very confident in budgeting, and his low income has meant he does not have money left over at the end of the month to save. He might begin to deposit if his circumstances change significantly, but it's currently looking unlikely.

*"It's more of a money to mouth sort of budget. What I get, I spend it pretty much straight away. There's always something to pay for."*

## Appendix C: Telephone interview topic guide

### HMRC Help to Save

#### Topic Guide v4.0

Please note, this guide is not a script and is intended to be used flexibly, with participant responses guiding the flow of the conversation, topics covered in the order that they naturally arise and probes used only when needed

#### 1. Introduction

(2 minutes)

- **Warm up and introduction**

- Introduce moderator and Kantar Public
- Research on behalf of HMRC
- Aim of the discussion is to understand participants' current approaches to saving as well as their perceptions and experiences of the Help to Save trial
- Summarised findings will be shared with HMRC and used to facilitate a better understanding of how the scheme is being used for HMRC and ultimately to improve the service
- Interview length – up to 60 minutes
- Research is confidential and voluntary – your personal details will not be shared with HMRC and participation will not affect your current or future relationship with HMRC
- Consent can be withdrawn at any time – (inform researcher or [by](#) email)
- Anonymised transcripts of interview may be shared with HMRC, there will be no identifiable information included – confirm whether they are happy for this to be shared
- Any questions?

- **Recording**

*Explain that we would like to record the interview for research purposes – to allow the researcher to listen back to the interview and to allow for transcription if necessary*

*Ask participant for permission to record, then start recording and confirm consent*

#### 2. Background and context

(15 minutes)

*Researcher note: prior to the interview please review responses to segmentation questions in the screener, refer back to these in the interview. Please also refer to the segment descriptions shared in the segmentation document to confirm allocation. Following the interview, please review as to whether allocation is correct / whether reallocation is needed*

- **Introduction to participant**

- Current family situation (single, living with a partner or married)
- Job/employment (work full time/part time/self-employed)
- How much / little their income fluctuates
- Spouse/partner job or employment
- Children/other financial dependents
- Current use of digital platforms (apps, social media, online banking etc.)
- Confidence in using digital platforms
  
- Attitudes towards Government
  - Use of government services (including other digital services)
  - Level of confidence in government services
  
- **Financial behaviour**
  - How they plan or budget their money
    - Describe how / when they budget, if they do (incl. paying off existing debt)
    - Whether they know how much disposable money they have; each month
    - How much debt they have / how they feel about this
    - Financial priorities across the month
  - Who makes decisions about finances (e.g. just them, with a partner)
  
- Where they get information about finances; i.e. who do they trust
  
- **Attitudes to finances / saving (NB to check segmentation allocation)**
  - How they feel about their current financial situation (confident, anxious, worried), why?
  - How able they feel to make financial decisions
  - Confidence in dealing with short term finances (including unexpected bills, debt repayments)
  - Confidence in saving long term (e.g. for retirement)
  - Do they consider themselves a saver , why/why not ?
  - Regularity of checking account
  - Extent to which they were encouraged to save growing up

- **Attitudes to saving**

*Researcher explain that here, we are interested in their views before signing up to HELP TO SAVE*

- Savings behaviours before HELP TO SAVE (e.g. method, regularity, amount)
- Attitudes/feelings about saving before signing up to HELP TO SAVE - why
- Explore the kinds of things they would save for (e.g. for something specific/generally saving)
- Whether they saved as an individual or as a family

### 3. Journey of signing up and participating in Help to Save (30 minutes)

---

Researcher to journey map the responses through from the sign up process through to depositing and withdrawing money from their account, using the prompts below flexibly, and paying attention to probing on motivations and triggers to action throughout

- **Sign up / expectations of the scheme**
  - Explore how they became aware of the service
    - (E.g. online via gov.uk, via app, word of mouth, social media or external organisation)
    - Passively received or actively sought any information (if so, why did they look at these sources, what were they looking for)
  - Reasons behind signing up to HELP TO SAVE
    - Initial expectation of Help to Save
    - Reasons for wanting to save at this time (e.g. if saving for something specific, timeframes, bonus. etc)
    - Experience of sign up (e.g. simplicity vs expectation, any key complications or concerns)
  - Attitudes to being asked to add bank account details
    - (Researcher note: if participant dropped out at this point, explore why and then ask the remaining questions in this section hypothetically (e.g. how they envisioned using the platform)
  - Whether they had thought about / planned how to use their account ; in terms of
    - How they planned to 'fund' their saving – spontaneous, and probe whether they had planned spending cut backs
    - How much/often they were going to deposit
    - Whether they were going to withdraw
- How the account has been used so far - SPONTANEOUS then probe
  - How often they access their account, what for, how (e.g. online/ through app)

- **Understanding the concept of the scheme**

*Researcher to explain that we would now like to understand how they would describe how the scheme works to someone else.*

*(Note: If respondent does not know the answer – note and move on rather than explain)*

- **If describing to a friend – what they would say about how the scheme works**

*SPONTANEOUS, then probe on how they would explain:*

- How long they can have the account for
- Understanding of the bonus
  - o What is the maximum amount they could get as a top up (in 2 years, in 4)
  - o How the bonus is calculated after 2 years
  - o How does this change at year 4
- Withdrawal
  - o What happens if they withdraw
  - o (i.e. does it affect your bonus, how)
- Paying in
  - o Limits on paying in
- What happens when you closing your account
  - o Whether aware of any rules relating to closing the account
- Awareness they are part of the trial
  - o If so, impact on attitudes / use of the scheme
- How much did they understand initially about the scheme and how/why has this changed?

**Use of the scheme:**

*Researcher to explain that now we want to understand how they have been using the scheme:*

• **Deposits**

- o When did they make the first deposit, why, or if not yet deposited, why not
- o Subsequent deposits
- o When they deposit/frequency, including timing in month
  - Amount they deposit
  - Whether consider this 'regular' (if not, what would be)
- o Use of standing order – if using, what prompted them to set this up, and how they determined amount to pay in
- o What motivated them at each deposit timepoint
  - o Whether they made calculations about what to save / 'knee jerk' deposits
  - o Whether motivations were consistent / varied
  - o What has been *most* effective at encouraging them to save
  - o If not deposited much: what barriers they have experienced to depositing
  - o How they have funded the account – eg any actions taken to save money or cut back spending elsewhere
  - o Feelings when depositing money
    - o Concern, achievement etc.
    - o How they see the money they have saved so far (e.g. readily accessible / emergency / untouchable)

• **Withdrawals**

- Any withdrawals made (frequency/amount)
- Reasons for withdrawal
- Feelings about withdrawn
-

- **Closing account**

- Whether they have closed their account, why they did so?
- Whether they have considered closing their account and why? Why did they keep it open?

*If not already covered:*

- Anything about the scheme itself / the platform that has encouraged them to save  
Researcher note: high level responses
  - Anything that encouraged them to do anything differently
  - Anything that made it difficult to save
    - Accessing the service
    - Concerns about how the scheme works
    - Any other barriers, e.g. perception of Govt., perceptions of a trial, affordability (is this current spending or existing debts), time to do it, are the rewards too far in the future?
  - How does the scheme/ platform compare with their expectations
  - Researcher note: high level responses

## 5. Future saving

(10 minutes)

- Explore any potential improvements to the platform that might encourage participant to save, or make it easier to use:
  - savings reminders you can set for yourself, via push notifications (email, SMS, through the app)
  - a visual representation of account progress, e.g. a graph that shows how your savings and bonus is growing
  - Setting yourself a savings target (e.g. saving toward a set goal / amount, like a holiday)
- Explore extent to which respondent feels these would encourage saving behaviours / improve the service

*If time: Moderator explain: 'thinking back to before you joined Help to Save, and comparing that to now...'*

*Researcher note: explore in light touch way*

- Extent to which Help to Save has changed saving behaviour; why/why not
- Extent to which Help to Save has changed attitude towards saving; why/why not
- Expectations for savings over the next few months (via Help to Save / elsewhere)
  - Regularity of saving
  - Amount of savings
- Expectations for savings over the next few years

- Likelihood of saving beyond the scheme
- Barriers to saving beyond the scheme

## 7. Close

(3 minutes)

- One piece of feedback / advice they would give HMRC to encourage other people on HELP TO SAVE to save further through the scheme
- Whether they would recommend the scheme to friends
- Any questions / comments – why/why not
- If they want additional information go to <https://www.gov.uk/government/publications/help-to-save-what-it-is-and-who-its-for/the-help-to-save-scheme>
- Ask whether they are happy for anonymised transcript to be shared with HMRC
- Whether they are willing to be re-contacted about taking part in a face to face in home interview. The interview will last around 60 minutes
- Thank and close

## Appendix D: Face to face topic guide

### HMRC Help to Save

#### Topic Guide v3 – Follow up face to face interviews

Please note, this guide is not a script and is intended to be used flexibly, with participant responses guiding the flow of the conversation, topics covered in the order that they naturally arise and probes used only when needed

#### 1. Introduction

(2 minutes)

- **Warm up and introduction**

- Introduce moderator and Kantar Public
- Research on behalf of HMR
- Thank them for agreeing to a follow up face to face interview
- Aim of the discussion is to further explore views and experiences of the Help to Save scheme.
- Explain that we have come back to them to follow up on how they're using the scheme and because we are interested in how the scheme could be improved for them to encourage further saving
- Summarised findings will be shared with HMRC to facilitate a better understanding of how the scheme is being used and ultimately to improve the service
- Interview length – up to 60 minutes
- Research is confidential and voluntary – your personal details will not be shared with HMRC and participation will not affect your current or future relationship with HMRC
- Consent can be withdrawn at anytime – (inform researcher or contact [helptosave@kantarpublish.com](mailto:helptosave@kantarpublish.com))
- Any questions?

- **Recording**

*Explain that we would like to record the interview for research purposes – to allow the researcher to listen back to the interview*

*Ask participant for permission to record, then start recording and confirm consent*

#### 2. Testing understanding

(10 minutes)

*Researcher note: please only delve into the concepts that participants did not understand in the telephone interviews e.g. if they had a misunderstanding on eligibility focus on that section*

*Researcher to introduce Stimulus 1 outlining concepts of the scheme one at a time. Researcher to use the following probes on each of the concepts where there is some confusion / misunderstanding (concepts include Eligibility, Bonus, Withdrawal and Closing the account)*

- Spontaneous understanding
- Whether they have seen information about this before
  - Where they saw it
- Extent to which this aligns with their understanding
  - Ways in which this differs to what they thought
- Explore how understanding impacted how they used scheme
  - (if their understanding has changed): will new knowledge change the way they use the account
  - E.g. how much they deposit / withdraw each month
- How the message could be made more simple to understand
- Where they would like to find this information
  - App, help function, instructions at sign up

Additional probes for Bonus:

- Extent of understanding of ‘based on the highest level achieved’
  - Explain in own words
  - Extent to which participant links this to maximising deposits / minimising withdrawals

### **3. Usability of the service**

**(15 minutes)**

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*Researcher to explain that we would now like to understand more about how they interact with the platform, specifically focussing around any pain points that they have experienced.*

- Explain how the platform is normally used
  - Which platform is preferred (app, website) – reasons
  - How often they log in
  - What they normally log in for
    - Check balance
    - Deposit
    - Withdraw

*Researcher to ask participant to show them how they would normally use the platform on their own device. Ask the participant to verbalise what they are doing and why as they log in and use the service.*

*Explore the below probes flexibly as the participant goes through the platform naturally. Researcher to focus on areas that the participant uses more in greater detail. Researcher to ask the participant to show any of the areas not covered spontaneously once they have been through the platform themselves.*

- **Explore sign in process**

- Look and feel of the page
  - Anything reassuring (e.g. official images / logos, security)
  - Anything concerning (e.g. design, provider)
- Any pain points at this stage
  - If mentioned issue, if/how they overcame this
  - **Whether it stopped them from saving** (e.g. could not sign in and then forgot to add money in after) – probe fully (e.g. whether they tried again, whether they contacted support, what they thought had happened)
  - What could be done to overcome the problem
- How compares to signing in on other digital platforms

- **Explore landing page**

- Look and feel of the page
  - Anything that encourages them to save (visualisation of savings / bonus, additional information, personalised updates)
  - Anything that discourages them to save
- How they feel looking at this page (amount, bonus, look and feel)
  - Anxious, achievement, concern
- Any pain points at this stage (e.g. loading errors, navigation, menus)
  - If mentioned issue, if/how they overcame the problem
- How it compares with other digital platforms (e.g. online banking)

- **Explore deposit process**

- Look and feel of the page
  - Ease of use
  - Any features that encourage saving (flagging possible bonus, showing progress, showing time to the end of the month)
  - Any features that make it more difficult to save
- How they transfer money from accounts (online, through app, phone)
- Fully explore any reasons for not making deposits / setting up bank details / setting up direct debit
- Any pain points at this stage
  - If mentioned issue, if/how they overcame this
  - Whether it stopped them from saving
  - What could be done to overcome the problem
- How compares to other platforms (e.g. online banking)

- **Explore withdrawal process**
  - Look and feel of the page
    - Ease of use
    - Any features that discourage withdrawal (flagging possible bonus, taking longer to hit current account)
  - Any pain points at this stage
    - If mentioned issue, if/how they overcame this
    - Whether it stopped them from withdrawing
    - What could be done to overcome the problem
  - How compares to other platforms (e.g. online banking)

## 4. Concept testing

(20 minutes)

*Researcher to explain that we would like to discuss using the HELP TO SAVE account via the app. We are interested in their views of how they would like this to work, and how an app might help encourage them to save more / save more regularly.*

- Features of platforms they have previously used / heard of that might encourage them to save
  - Extent to which this feature might encourage saving
  - Extent to which these features overcome previously mentioned difficulties in saving
- **Use of notifications or communications to encourage saving**, including:
  - Using the HMRC app to set push notifications to add small amounts to their HELP TO SAVE account
  - SMS texts or email messages, tailored to their personal circumstances (e.g. timed to their pay day, using their name, personalising to their deposits to date)
    - Reactions to these, including preference and why
    - How they think it could work best, e.g. timing/frequency
    - Reminders of maximum bonus amount
    - Extent to which this would encourage saving behaviour
    - Extent to which this feature would overcome previously mentioned difficulties in saving
- **Personalised platform in the app** – e.g. saving towards a goal, and a picture of that goal on the app, gamifying features in the app to incentivise participation (e.g. rewards and badges for hitting savings targets or reaching milestones in the account)
  - Reactions to this
  - Extent to which this might encourage further saving
  - Extent to which this feature would overcome previously mentioned difficulties in saving
- **Simple one touch payments on a mobile app**

- Reactions to this
- Extent to which this might encourage further saving
- Extent to which this feature would overcome previously mentioned difficulties in saving
- **Webchat support when they are in the system**
  - Reactions to this
  - Extent to which this might encourage further saving
  - Extent to which this feature would overcome previously mentioned difficulties in saving
- Any features not mentioned that they would like to see
  - E.g. that they have used in online banking apps, or other government or digital services

## 5. Message testing

(10 minutes)

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*Researcher to introduce the messages one at a time and rotate across different interviews*

- Message 1: *You are just £5 off your target for this month. With one tap you could reach your goal!*
- How the message makes them feel
- Encouraged, **anxious, frustrated**
  - Aspects of language that are (dis)liked
  - What action might be taken on receiving the message
    - Deposit money, ignore, return at a later time
  - Extent to which it encourages / discourages saving
- Message 2: *Keep up your three month streak by depositing another £20 this month and receive the Bronze Savers Badge!*
  - How the message makes them feel
    - Encouraged, anxious, frustrated
  - Aspects of language that are (dis)liked
  - What action might be taken on receiving the message
    - Checking accounts, making calculations, ignore
  - Extent to which it encourages / discourages saving
- Message 3: *Are you sure that you want to withdraw from your account? You may not reach your target.*
  - How the message makes them feel
    - Encouraged, anxious, frustrated
  - Aspects of language that are (dis)liked
  - What action might be taken on receiving the message
    - Continue withdrawal, check accounts, stop withdrawal
  - Extent to which it encourages / discourages saving

*Researcher note: ask all who have not made a deposit. If time, ask other participants*

- Message 4: *Remember that any deposit you make in your Help to Save account will be matched 50p on the pound. **Even small deposits can grow fast***
  - How the message makes them feel
    - Encouraged, anxious, frustrated
  - Aspects of language that are (dis)liked
  - What action might be taken on receiving the message
    - Deposit money, ignore
  - Extent to which it encourages / discourages saving

## 6. Close

(3 minutes)

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- One way that the platform could be improved to make saving easier for them
- Any questions / comments – why/why not
- If they want additional information go to <https://www.gov.uk/government/publications/help-to-save-what-it-is-and-who-its-for/the-help-to-save-scheme>
- Thank and close