Research report

Business Tax Dashboard research

Usability testing BTD prototypes for the One Click service

BT SME Programme

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Behavioural Evidence & Insight Team

BT SME Programme

The 'BT SME Programme' is part of the wider Business Tax Change programme within HMRC and aims to improve the way HMRC engages with business customers, helping them ‘get it right first time’. The Programme will deliver improved online channels that will:-

- enable business customers to self serve
- design out error through simplification of rules and processes
- provide educational support.

The aim is to minimise unnecessary customer contact, ultimately benefitting both the customer and HMRC.

The Programme is aligned with HMRC's Business Customer Segmentation and Customer Centric strategies.

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Research requirement (background to the project)

HMRC's 'One Click' service is intended to provide small and medium-sized enterprises (SMEs) with a single online point of access to all the services, help, information and guidance they need on tax and other matters. Various elements will combine to provide this service:

- a new single point of access for new SMEs offering information and guidance they need called "**my new business"** on the businesslink site
- an **Online Tax Registration Service (OTRS)**: a service which allows businesses to register for the four main business taxes and associated online services
- a **Business Tax Dashboard (BTD)**, a single online statement summarising the business's tax position
- the **VAT Registration Transformation (VRT)**: updated online VAT registration, as part of an overall streamlining of the process

To build on previous research covering the context in which SMEs will use the new products and initial user testing, further usability testing research was commissioned to assess perceptions of OTRS, BTD and VRT. Each of these systems was to be tested separately.

The core objectives were to…

- gauge consumer understanding and perceptions of the products
- examine potential use and navigation
- assess reactions to the language used and how it affects user experiences
- explore perceptions of the help and support available when using the products
- identify areas of uncertainty or difficulties people encounter when using the product

- assess how the current versions might be improved in terms of design and usability

Who did the work (research agency)

Cragg Ross Dawson (CRD), qualitative research specialists, conducted this project on behalf of HMRC.

When the research took place

The research took place in two waves:

- Wave 1: April 2011
- Wave 2: January 2012

Method, Data and Tools used, Sample

The sample for the BTD work comprised 30 hour-long usability sessions in total, across two waves. The first wave comprised 18 sessions; the second wave comprised 12 sessions. Findings from Wave 1 informed development of the tool; the improved prototype was then tested in Wave 2.

Each usability session required respondents to use a prototype tool to perform a series of tasks as outlined in a specified scenario (allowing them to effectively role-play a potential user of the tool). Respondents narrated their initial impressions and comprehension of the tool before then going through it page by page to identify specific issues relating to language, tone, navigation and layout. It is worth noting that the scenario (and therefore scope of the explorable prototype) in Wave 1 was significantly shorter than in Wave 2 though both involved essentially similar activities.

Interviews in the first wave covered both OTRS and BTD, rotating the order of prototype presentation to avoid any order effects. Interviews in the second wave focussed solely on BTD.

The sample as a whole contained an even split of recent start-ups (i.e. those businesses started in the past year) and potential start-ups (those actively planning to start a business). The sample included a broad spread of age, experience, business sector and IT literacy (though all were able and willing to use the internet to conduct transactions). Sessions were split evenly across London, the Midlands and Leeds/Liverpool.

Main Findings

Factors common to all One Click tools

Across both waves, it was evident that the most influential factors on respondent ability to use BTD was strongly influenced by their general understanding of business and taxation, their IT abilities (particularly their level of confidence) and their prior contact with HMRC (especially online services). Those representing planned start-ups were sometimes, but not always, less familiar with business taxes and HMRC; they were consequently slightly more likely to struggle.

There was a general sense that the overall look and feel of the products was dull and uninspiring, though this was often thought an appropriate fit with both impressions of HMRC and the subject matter in general. The language used was largely perceived as straightforward and direct, though in both waves respondents identified specific examples of jargon or overly complex terminology.

The overall impression tended to be fairly positive, despite many respondents encountering problems related to language and/or misunderstanding. Most blamed themselves and their lack of tax knowledge for mistakes made and so were quite forgiving. However, prototypes were necessarily limited in terms of the options available to users; it seemed likely from observation that several respondents would have ended up in the wrong sections if using a live website.

Wave 1

Most users completed the scenario very quickly in this wave, often taking no more than 10-15 minutes. This, coupled with the fact that most understood and accepted the principle of a centralised dashboard as a sensible idea, contributed to largely positive feedback.

The overall user impression was of a simple, quick means of accessing essential information which afforded a useful overview of headline account information. The dashboard itself was perceived as clear and well-laid out, and well complemented with a useful main menu on the left hand side. This menu, combined with various navigation options throughout, meant that it seemed easy for most to find their way around the tool.

Yet it was clear that some found the process confusing; typically these were the people least informed and confident about business taxes. A small minority were unclear of what they were achieving, a minority under the impression they had registered for VAT rather than simply adding VAT to their dashboard.

Others displayed varying degrees of confusion, particularly when faced with even the most basic information beyond the headline figures. The level of confusion often increased when asked to explore the VAT account in any depth; for some this confusion could be somewhat paralysing. Although not a fault of the product itself, it was evident that it did little to reassure or inform the less confident users.

Key issues identified in this prototype were;

- **terminology:** language could confuse some users, especially the less informed; lack of comprehension ranged from fundamental taxation language (e.g. ‘liabilities’) to more complex terms (e.g. ‘returns’, ‘assessments’)
- **user IDs:** the option to *add a service from an existing user ID* caused a great deal of uncertainty as most were unclear why they might have more than one account with different user details due to the interaction with Government Gateway.
- **help features:** this version of the prototype had no working help features, though it was clear that most users would have found this useful, if only to ensure they understood key terminology or tables. That said, few noticed the help icons (or help link) spontaneously.

Wave 2

The scenario used in Wave 2 was slightly more involved and complex than that used in Wave 1, requiring users to interrogate VAT and PAYE details as well as change contact information. As a result a greater gap between more and less confident respondents was apparent: a minority of those less familiar with HMRC or business taxes occasionally found it too daunting to use in any practical way.

That said, the response was still largely enthusiastic, with even the least confident users feeling reassured by the tool's similarity to other online tools, particularly bank accounts. Although positive, the clear comparison with online banking meant that expectations were set fairly high. As a result the BTD was rarely viewed as particularly innovative or interesting; indeed, several assumed something similar must already exist. The design of the tool also suffered in comparison to online banks. Although it was felt to present information clearly and simply, several commented that was less interesting and less dynamic than commercial offerings.

Key issues affecting use were as follows:

- **Navigation:** although this was generally felt to be intuitive several struggled with specific aspects of navigation, typically due to recessive or ambiguous links:
    - when they tried to return to the dashboard from account screens, users often struggled to find the appropriate link, which was often off-screen if they had scrolled down
    - when attempting to access contact details, many were unclear of the difference between *Your Account* and *Your Details*
- **Layout:** this met with general approval, particularly from those who recognised the analogy between BTD and online banking, which made the environment seem more familiar and easy to use. Yet some were concerned that the centre of the screen should only contain account information, and found the inclusion of non-account options (*remove BTD, Paying HMRC)* confused and inconsistent
- **Help features:** as before, the help icons were typically seen as too recessive. A number also argued that the icons were positioned in a counter-intuitive and possibly inconsistent way: while some were linked to specific phrases, others only appeared to offer information about that page. This was felt to be particularly important in the more detailed tables within each account, as many users felt they would benefit from the option to access an instant definition of any salient terminology.

- **Changing contact details:** this was a complicated task for most respondents, and it seemed likely that some would have given up in non-research conditions. There were several reasons for this:
    - Some found it hard to begin the process due to confusing links (as outlined above)
    - Many struggled to understand why each tax might be linked to separate contact details, especially if the tool is aimed at small businesses; consequently they were surprised by questions asking which taxes their details related to, and found the presentation of contact details for each tax long-winded and confusing
    - Linked to this, the confirmation process was felt to be repetitive and somewhat laborious, with several pages perceived as asking users to repeatedly confirm their details, with little explanation for this
- **Enrolling:** while enrolling itself was simple across the sample, some were unclear of the benefits of doing so and found that the promise of offering a ‘single view of your liabilities and payments’ offered little in the way of incentive. Most thought it would be more compelling to focus on the simplicity of the service and the opportunity it granted to manage one’s own taxes.