



Research report

Guidance to help SA customers move online

Identifying customers' use of the guide, its value to customers filing online for the first time, and any necessary improvements

Business Customer & Strategy

About Business Customer and Strategy (BC&S)

Business Customer and Strategy is part of Business Tax.

The goal of BC&S is to maximise Business Customer compliance for HMRC at best cost for both HMRC and the customer. This is done by developing business tax strategies through customer understanding, working with teams in HMRC and across government departments.

Contents

Research requirement (background to the project)	3
Who did the work (research agency)	3
When the research took place	3
Method, Data and Tools used, Sample	3
Main Findings	3

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Research requirement (background to the project)

During 2008, HMRC made available to Self Assessment (SA) customers a step by step guide to filing their tax returns online, as part of a wider plan of communications and support for SA customers who might be filing online for the first time. The concept and some of the content of the guide had already been tested with customers in March 2008; the purpose of this piece of research was to:

- Establish when and how customers were actually using the guide
- Identify how valuable they had found the guide in practice
- Determine what, if any, improvements were needed to the guide, based on the findings above
- Establish the extent to which the guide provided reassurance for those who had yet to file online.
- Identify how the guide compared, in terms of overall support in helping customers file online, with the online demonstrator.

Who did the work (research agency)

The research was conducted by Discovery.

When the research took place

The fieldwork was conducted in July/ August 2008.

Method, Data and Tools used, Sample

The research was qualitative in nature, divided between those SA customers who had a) filed online, using the guide (where the research consisted of depth one to one interviews) and b) those who had yet to file online (where the research consisted of four two – hour focus groups, and four one to one depth interviews. For both groups (a) and (b), there was a mix of confidence levels so far as computers were concerned, and – for group (b) – of age. In general, group (a) tended to be more IT confident than group (b). However, even group (b) accepted that use of the internet was becoming much more widespread, and that it was something they would have to adapt to, and get used to using.

Main Findings

Overall, the guide was felt to be working very effectively on a number of levels; those who had used the guide felt it provided them with the reassurance and guidance necessary to complete their returns online successfully, while for those who had yet to file online (usually citing a lack of internet confidence and ability as the main reason for not doing so) the guide was felt to provide a greater level of confidence and a sense that they would be able to file online in future. A paper copy of the guide was preferred by many (being felt to provide emotional reassurance, as well as being easier to use) and its layout, tone, format and the use of visuals were well received by all participants. When prompted, a number of further improvements were suggested – these are covered below.

Group A

- Participants had become aware of the guide in different ways – some had noted its existence in the initial communications sent to them by HMRC; some had been referred to it by the HMRC helpdesk; some had found it on the HMRC website, sometimes as they were actually registering for HMRC Online services (in most cases, they printed it off, as this was felt to be easier to use than switching between the online SA form and the online version of the guide). Others had found it by using commercial search engines, or said they had picked up a copy when attending an SA course run by HMRC. Some felt that HMRC needed to promote the existence of the guide more.
- Some participants had anticipated the need for the guide, and had obtained it before trying to file online (these were usually participants with lower confidence levels). For these people, having a hard copy in their hands in advance gave them the confidence to try out online filing. For many, the guide was referred to only when and if a problem arose; but the assurance that the guide was there to help them if there was a problem gave them the confidence to begin, unaided.
- Only a few attempted to read the guide in its entirety before starting. As a result, many missed the key point that the online service was tailored to the customer's circumstances, through a series of early questions in the online process (which made the process of filing online simpler and quicker than the paper alternative). These participants suggested that the tailoring aspect should be more clearly flagged; for example, in any covering letter accompanying the guide, and in the early stages of the guide itself.
- The guide was received very positively – it was felt to be useful and comprehensive, but not over-bearing.
- Having now filed online successfully, participants felt it was unlikely that they would need to use the guide again; if they did, they would print it out from the internet, rather than obtain a full hard copy (but they wanted the online version to be colour coded, like the paper version). They were clear that they wanted HMRC to maintain the guide, to provide them with a safety net for the future.
- Only one participant had been previously aware of the online demonstrator – once explored, it was felt to be a useful additional tool, with younger respondents being particularly keen on it (less confident users preferred the paper guide).

Group B

- Few participants were initially aware of the guide's existence – they agreed that some of the current methods of distribution (ordering over the phone and picking up a copy at an HMRC Enquiry Centre) were adequate, although few knew, offhand, where their nearest Enquiry Centre was. They suggested the possibility of making the guide available at non – HMRC locations, such as Post Offices and libraries.
- Once participants became aware of the guide (both the paper version and the online one) they overwhelmingly preferred the paper version, liking its colour coding and the structured individual booklets. They were happy for the guide to be issued to them via the post, on request.

- A higher proportion of group (b) wished to read the guide through in its entirety before attempting to file online, and would then refer back to it as necessary as they filed online. Even the more confident ones felt they wanted to know of the guide's existence, so that they could refer to it as necessary, before they started to file online.
- The guide was received very positively by these participants – it was felt to explain the process straightforwardly, and helped convince many that they should try to complete their returns online in the future. Many found it addressed some key psychological and practical barriers – for example, explaining the online facilities, such as being able to print off the completed return, being able to save completed pages and return to them later, having the tax due (or repayable) calculated immediately, and so on.
- This group made a few suggestions for improvement – they wanted the “Help” contact information to be provided throughout the guide (especially the inside front cover of the folder); greater clarity in the printing of some of the screenshots, and less “busyness” of some of the pages; greater clarity, at an early stage, of the tailoring process and the consequent simplified online form.
- The confidence of all participants rose as a result of reading the guide; even so, there were some who said that, unless online filing was made mandatory, they would stick to paper returns, which were more familiar to them.
- The online demonstrator worked well to break down the fear factor among these participants, especially with regard to the level of computer skills required to file online, although some felt that the explanatory text needed to be placed at the top of the screen, rather than the bottom, where it was sometimes missed altogether.
- Overall, there was a preference for a hard copy version of the guide (as opposed to the online demonstrator) as it offered them reassurance in a form with which they were comfortable, and greater ease of use. Many in this group would only use online help once the paper versions had been exhausted. However, some in this group preferred the online demonstrator, as being more representative of the actual process of online filing. Clearly, there was a need for both forms of help, with customers being able to select which was better suited to their needs.