



HM Revenue  
& Customs

*Research report*

# Exploring Digital Customer Services

View Account and online statement  
qualitative research

**Prepared by TNS-BMRB for Her Majesty's Revenue and  
Customs**

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Behavioural Evidence & Insight Team

## *About PT Change*

PT Change is a “Directorate” within HMRC’s Personal Tax (PT) line of business and is principally concerned with overseeing and bringing together for PT a Portfolio of Programmes which will help transform HMRC business, led by customer understanding.

The PT Change Portfolio will deliver all the changes to processes, structure and systems needed to deliver better services to our customers and enable savings from within PT.

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## *Research requirements*

In 2010, following a report from the UK Digital Champion, the Government announced its 'Digital by Default' strategy whereby as many services as possible are moved online and designed to be so straightforward that those who can access them will choose to do so, while those who cannot are offered alternatives so that they are not excluded. This multi-stranded research programme explored how HMRC's customers are likely to respond to digital services and why, and to understand their needs so that services can be designed to be as effective as possible.

This report focusses on the design and functionality of the 'View Account' and 'Statements' services available in the Self Assessment (SA) section of its website. The research examined SA customers' current use, experiences and perceptions, and requirements of these sections on the SA website.

## *When the research took place*

Fieldwork took place between 24<sup>th</sup> February and 6<sup>th</sup> March 2014. Analysis and reporting took place in March 2014.

## *Who did the work*

The research was conducted by TNS-BMRB.

## *Method, Data and Tools used, Sample*

The research comprised 24 depth interviews with HMRC Self Assessment customers.

Fieldwork took place in London, Bristol and Leeds. Participants logged in to their online Self Assessment accounts and were instructed to find their way to the Statements and View Account sections. The sample was recruited to quotas for age, head of duty (i.e. SA only, and SA/PAYE), reason for using SA, and level of digital confidence.

## *Main Findings*

### *Current Use and Perceptions of Self Assessment Online*

#### **Use of Self Assessment Online Services**

The online SA customers varied widely in their levels of confidence and experience both in terms of dealing with tax matters and of conducting transactions online. Some filed their returns quickly, while others took a number of weeks to complete the return fully. Some had been filing returns themselves for many years, while others had only recently begun to do so.

For all of this variation, almost all made use of HMRC's online SA service to file their return and were familiar with at least the sections of the HMRC SA website that related to this task. Perceptions of online filing were for the most part either neutral or positive. Most saw filing an SA return as a chore that ideally would be 'over and done with' as soon as possible; for less confident customers this was combined with an element of nervousness around the possibility of making mistakes. Only a few of the least confident customers regularly needed to seek support when filing their SA return.

Customers also made use of the SA website in a broadly consistent way. The majority had found it to be initially somewhat daunting, with the website's design and jargon creating an off-putting first impression. Once customers had become more familiar with the website, they tended to find their overall experience of using it to be more satisfactory. For the most part, customers used the site only once per year, when completing their tax return. A few used it more frequently to check whether or not certain payments had been properly processed, but only one customer made regular use of the site (this was for business purposes, to track VAT payments and previous years' tax affairs).

These habits meant that most customers used the SA part of the website in a 'blinkered' way, focussing primarily on completing their SA return once a year, and having no reason and no desire to make use of other features. Few, even when probed, were aware of the existence of the Statement and View Account functions of the SA website.

### **Perceptions of Self Assessment Online Services**

Although usage of the SA website was broadly consistent across the sample, how users perceived it varied much more greatly. The most positive customers found it to be easy to use, with information and functions that were clear and self-explanatory. They saw clear value in the website and felt that it performed a useful purpose for them. They also felt that the website's design was effective, appearing both official and functional. Conversely, the most negative customers found the website difficult to use, and daunting in its complexity. They also struggled to identify the value of the website and its relevance to them, and felt that its design was off-putting and poorly structured. Many other customers fell on a spectrum between these extremes.

Whether customers had a tendency to view the website positively or negatively depended on a wide variety of factors:

- Those with more positive views tended to have more experience of using the website, and to have 'learned' the nuances of its functions and become familiar with its design. Those who were using the website for the first time, or had limited experience of using it, tended to be more negative.
- More positive customers tended to be more confident with online services generally, and were happier to 'explore' and navigate freely around a website without guidance or clear signposting. The less digitally confident were often nervous about navigating

around a website without a definite 'objective' in mind, and this had the potential to drive negative perceptions of the site.

- Those who were more confident in tax affairs, and were familiar with key terms and concepts were able to understand the information presented on the website more easily. Those who were less confident in tax affairs found such terms and concepts daunting, and reacted negatively when confronted by these.
- Customers whose current tax situation was simpler, with few outstanding payments and a less complicated tax history, had less data to look at and found the website to be simpler to use, driving positive perceptions. Those who had a more complex tax history (especially if also less confident in their knowledge and experience of tax affairs) sometimes found the amount of data shown on the website to be off-putting.
- The platform customers were using to navigate the website also affected their perceptions of it. Those using a desktop or laptop computer with a monitor found the site easier to navigate than those customers who attempted to access it via a tablet or smartphone.
- Customers' expectations of how the website would operate also affected their perceptions of how it performed. Those who expected an official, comprehensive government website reacted more positively than those who were expecting something simpler and more streamlined, such as the kind of online service provided by several customers' banks.

### *First Encounters with the Website*

Most customers found it intuitive that they needed to click through to the SA section of the HMRC Online Services webpage. However, once customers had clicked through to this section, the 'At a Glance' page provoked a variety of responses depending on what information was shown there.

Those who had an outstanding payment to make tended to seek more information about this by clicking on the hyperlink provided. For those with no outstanding payments, it was frequently unclear which was the most logical section to navigate to next, which led these customers towards the left-hand menu of sub-pages:

This menu proved confusing for many due to uncertainty around the distinctions between the options offered (e.g. many customers were unclear from the list provided what it was that separated 'View Account', 'About You', and 'View Statements'). The list of options also caused confusion by mixing together options which regarded information (e.g. 'View Account') and options which regarded website functions and transactions (e.g. 'Ask a Question', 'Tax

Return Options’). The number of options presented meant that those which came last in the list appeared recessive, and were skimmed over by many customers.

These initial pages of the website frequently set the tone for the rest of a customer’s experience of the online service. Those who were not presented with much information in the main screen and were reliant on the left-hand menu for navigation tended to take a more haphazard route through the site. The more digitally confident were comfortable with doing so, but for the less digitally confident this caused nervousness and uncertainty about where to look for information relevant to them.

### *View Account Section*

Once customers had navigated to the View Account section of the SA website, the first screen they encountered showed their ‘Current Position’. Many felt that the information presented on this screen represented a repetition of the ‘At a Glance’ page they had already seen. This apparent repetition began to cause concern for some customers (especially among the less digitally confident) that the SA website had a tendency to ‘lead customers in circles’, presenting repetitious information in an unnecessarily complicated manner.

This page was also most customers’ first encounter with the expanded left-hand menu, which now displayed the sub-sections of the ‘View Account’ section. This additional layer of complexity proved daunting for many less confident customers.

Of the sub-sections presented, many seemed superfluous or irrelevant. The lack of context for these options proved confusing: it was unclear to many customers why they would want to see a list of (for example) interest payments or surcharges in isolation.

For those who were sufficiently interested or curious to navigate to these sections, the lack of consistency between the different sub-sections provoked confusion. Customers needed to learn to ‘read’ each screen individually, as data was presented in different formats between each sub-section.

Within the sub-sections, hyperlinks that provided further detail added to most customers’ confusion: data seemed to be repeated and lacked explanation of how it was relevant. This repetition again added to the sense that the SA site led customers in circles.

In some sub-sections, the dates attached to transactions caused confusion for those less confident in tax affairs, especially when payments made in the present year related to adjustments from previous tax years.

Throughout the ‘Your Account’ section, less confident customers often expressed anxiety around terminology and specific items which seemed to lack explanation. Terms which were confusing for these customers, such as ‘Repayments’ and ‘Surcharges’, were shown prominently in the left-hand menu without explanation. Some reacted by avoiding sub-

sections they did not expect to understand; others took arbitrary decisions about navigation, clicking through to the sub-sections at random.

One sub-section stood out to many customers as being particularly useful, however: the 'Tax Years' section. This page contextualised much of the information that was confusing when seen in isolation in its own sub-sections. Items such as interest payments, surcharges and penalties were of greater interest when presented in the context of the tax year in which they had been incurred. The drop-down menu to select which tax year a customer wished to view was intuitive, and the fact that it limited the data shown was useful for the less confident. Because they were able to view individual tax years, customers were able to get a sense of how their income and taxes had varied historically. Even if this was not always directly useful, many customers found it interesting to be able to do so.

Many customers (especially the less digitally confident) began to use this page as a central 'hub' once they had navigated to it, and used the hyperlinks provided within the 'Tax Years' page instead of the options in the left-hand menu. The page was useful as a 'grounded' location from which to access other information, and tax years provided a context for this information that was intuitive to the majority of customers.

### *Statement Section*

For most customers, their first interaction with the Statement page came when they were prompted to find it by the interviewer. Many customers (especially but not exclusively among the less digitally confident) experienced difficulty in doing so. The positioning of the 'View Statements' option was recessive in the left-hand menu, and the lack of a direct link to it from within the main screen made it difficult for customers to navigate to it when prompted. Even among more digitally confident customers, there were some who chose first to investigate pages which were placed higher up in the left-hand menu, or which were more easily accessible through the main page (such as the 'Current Position', 'Tax Years' and 'Your Account' pages) before they saw the 'View Statements' section.

Once they had navigated to the Statement page, most customers found it to be relatively intuitive and simple to download and view copies of their statements. There were a few exceptions to this:

- For customers who were below the tax threshold and did not owe any tax, the page did not show any statements or other information. This was confusing, and these customers would have preferred to have seen a message confirming that they did not owe any tax.
- Customers who found fewer statements listed than they expected (given the number of years they had been completing SA returns) were also confused, and wanted an explanation for the reduced number of statements they were presented with.

- A few of the least technologically confident customers were disconcerted that they needed to download a .pdf statement, and had expected to simply read an online document when they clicked through to the page.

Customers held variable views on the pdf statement provided. Perceptions depended on:

- How interested a customer was in the information provided. Many customers had little direct interest in their statement, and simply wanted an acknowledgement of how much they owed in tax and how much they had paid. These customers were easily satisfied when the information presented in the statement was simple and indicated no outstanding payments.
- How complex a customer's statement was. Those less confident in tax affairs, but with relatively complex statements, were sometimes daunted by information presented which they did not understand. The more confident sometimes wanted to dig deeper into the information shown than was possible with a non-interactive document. Both types of customer wanted to be able to access clarification, support or further detail that was not provided by a static pdf.

Opinions were divided as to whether the statement should be presented as an interactive webpage or as a static document. For those with simpler statements and those more confident in tax affairs, the fact that the pdf document matched the paper statements they were used to receiving from HMRC provided a reassuring sense that the information was 'official'. It was also a document that could be easily printed off and filed. It was felt that the rest of the online service (the View Account section in particular) was sufficiently interactive that the Statement did not need to overlap with services and information provided elsewhere.

For those who were less confident in tax affairs and those with more complicated statements, there was a stronger case for including elements of interactivity: '?' buttons to help explain confusing items; and/or the ability to link out from the statement to a breakdown of individual items such as interest payments to allow customers to see this data in historical context. But these customers also acknowledged that making the Statement more interactive would cause overlap with the View Account and Tax Years sections of the SA website.

### *Support Needs and Branding*

Current use of the support options provided on the SA website was determined by how successfully these options offered immediacy, responsiveness and detail.

The most popular means of support among the most digitally confident was the website guidance and FAQ page. However, less digitally confident users were daunted by the amount of information presented on these pages, sometimes found support pages difficult to locate, and often felt that the support that was given was insufficiently responsive to their specific questions. These perceived problems with the online guidance drove calls to the HMRC



helpline among the less digitally confident. HMRC's helpline was seen to be able to provide an immediate, tailored and detailed response.

The other form of support offered, the '?' buttons, were widely seen as useful, but found to be too infrequently placed on the website. If these were more widely available, most customers expected that they would become a preferred option for support. They could offer immediate, digestible and relevant advice that directly addressed the customer's needs. While less confident users still anticipated the need to contact the helpline if they encountered serious problems on the site, more confident customers felt that well-placed '?' buttons would be preferable to navigating through an online FAQ.

The 'Ask a Question' facility that would result in an email response was the least popular of the options available. It was not seen to be able to assist customers with their immediate queries, and many suspected that answers from the service would be insufficiently tailored to their needs.

With regards to the branding of the SA online service, customers presented a wide variety of views, and reached no firm conclusions:

- "HMRC" was felt to be appropriate, official and familiar to many; there were others who found it unclear, and many did not know what it stands for.
- "My HMRC" felt more approachable for some customers, but did not remedy any of the confusion caused by "HMRC". For those who were used to transacting with HMRC, it seemed to be too shallow and 'friendly' a name for a tax service.
- "HMRC Services" was felt to be insufficiently clear about what services were offered.
- "MyTaxAccount" / "YourTaxAccount" were both liked by many, and seemed clearly relevant and approachable. However, they lacked the 'official stamp' that some felt the name HMRC provided.

## *Conclusions*

Findings about the Statements and View Account sections of the SA website raise several general points about what it is that customers are seeking from this online service:

- For most users it is useful to be able to see data in the context of a tax year rather than listed chronologically. This helps make the data relevant to customers' own frame of reference and therefore easier to digest and potentially make use of.
- Less confident customers are quickly daunted and confused by seeing too many options that they do not understand, or that are presented outside of a context that

they can relate to. Items such as 'surcharges', 'repayments' and 'interest' are not necessarily intuitive or familiar for these customers.

- More confident customers are sometimes interested in having access to historical information about their tax affairs, but most customers were not interested in this by default, and only wanted to see it if they chose to seek it out.
- Most customers wanted to feel grounded somewhere in the system, and have a central 'hub' from which to navigate to other pages and then return regularly.
- When customers were in need of support or guidance, they wanted access to this immediately, and wanted support that was directly relevant to their needs.

In addition to catering for these desires, a successful online service should also be designed to reduce the possibility of customer confusion:

- Information presented by the service needs to be relevant and restricted in amount. If detailed information is to be provided, this should happen only once a customer has clearly chosen to request this.
- Navigation is more intuitive for many customers when it takes place via the main screen instead of through the present left-hand menu, which presents a dauntingly wide range of often seemingly unrelated options. The main screen ensures that items are seen 'in context' and offered the possibility of a familiar central hub to which users could return.
- Account information needs to be clearly separated from transactional functions of the website. The fact that these were presented side-by-side in the left-hand menu caused confusion.