

Understanding Child Benefit customers' experience of dealing with HMRC

Customer insight research for HMRC



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Main contacts: Dr Andrew Thomas
andrew.thomas@tns-bmrb.co.uk
020 7656 5776

Dr Douglas Dalziel
douglas.dalziel@tns-bmrb.co.uk
020 7656 5443

1 Executive summary

Background and objectives

- The overarching aim of the research was to provide HMRC with a better understanding of how Child Benefit customers currently perceive the service and their priorities for a service that meets their needs and expectations.
- The research explored the rationale for Child Benefit customers' responses to the Customer Survey, and identified areas for improvement. Within this overarching aim, there were four objectives to explore:
 - The perceptions of Child Benefit customers registering as new claimants or registering a change in circumstances.
 - The range of factors that are important to customers when dealing with the Department;
 - Which aspects of timeliness and quality are most important to claimants; and
 - What drives the responses of Child Benefit claimants when responding to the customer experience dimensions on the Customer Survey.

Method

- The qualitative research comprised thirty depth telephone interviews of up to twenty-five minutes.
- The fieldwork took place between March and early April 2012.
- Respondents were selected from customers who took part in Q2, Q3 and Q4 of the Customer Survey (2011-2012) and who indicated that their experience was positive or negative on timeliness and quality. Those who responded neutral or "don't know" were not included in the research.
- Timeliness was based on ratings of the following two customer experience dimensions:
 - Ease of getting in touch
 - Acceptability of time taken to reach an end result
- Quality was based on ratings of the following seven customer experience questions:
 - Ease of completing the process
 - How good HMRC was at making sure could get all the information needed
 - How good HMRC was at keeping you informed about progress
 - Good at getting things right
 - Staff members in terms of their ability to deal with your issue
 - How well staff treated you
 - How straightforward was your most recent experience of dealing with HMRC

Customer journeys

- Only a few participants in this study had experienced any other dealing with HMRC outside of the recent dealing concerning Child Benefit. Non Child Benefit contacts were most likely to concern Tax Credits and respondents were largely satisfied with this contact.
- Participants remembered participating in the Customer Survey, but experienced difficulties recalling the ratings they had given.

- Many of the dealings in this study related to a short telephone call with a Child Benefit Helpline adviser. Typically the duration was no more than a few minutes, and there were no further contacts.
- The range of customer journeys types tended to be limited and seven typical journeys summarise the experience of the vast majority of respondents.

How customers judge the current service

- In the qualitative interview, respondents were generally very positive about their experience of the Child Benefit dealing. Those who reported negative ratings were more likely to have experienced a longer journey, and in general had more difficulties completing the dealing.
- However, even those with negative ratings considered some aspects of the service they had received to be positive.
- Many respondents considered that the service had improved recently and that it was better than the service they had received on dealings in other areas within HMRC.
- Three factors (and a number of sub-factors) were used to judge the quality of the service that they had received on their recent Child Benefit dealing. They were:
 - Quality of the interaction with the Child Benefit Helpline adviser;
 - Quality of the processes; and
 - Speed
- All three factors are of importance in ensuring a positive customer experience.
- Customers prioritised the interaction with the adviser, but this may be a result of this aspect being the most memorable aspect of the dealing a few weeks or months after it has occurred.

Experience of quality and timeliness

- Respondents found it difficult to articulate what was meant by “quality”. However they tended to consider it involved understanding customers’ needs and responding to these.
- Respondents had few quality improvement suggestions. The main suggestion involved providing a more joined up service with Tax Credits.
- Respondents were unaware that it was possible to use an online form to notify HMRC to amend details and this facility should be promoted to customers. Respondents considered speed of service referred to the time taken to answer the telephone on the Child Benefit Helpline or speed of payments received. Speed of payments was more of an issue for those whose payments had stopped.
- Speed improvements suggested by respondents included decreasing wait times on the Child Benefit Helpline and improving speed of communication through greater use of email and text.
- When discussing their experience of quality and timeliness a small number of respondents were confused about the agency they had the dealing with.

How customers understand the Customer Survey questions

- When considering how to respond to the Customer Survey questions relating to timeliness and quality, respondents considered a wide range of factors.
- When considering “ease of getting in touch”, respondents included how easy it was to locate contact details. They also included the waiting times when using the Child Benefit Helpline, as well as time to navigate the options menus.
- Due to the short nature of many of the dealings, when considering “acceptability of the time taken to reach an end result”, respondents considered waiting times to get through to an adviser on the Child Benefit Helpline. Respondents also considered the time taken to reach an end result and included the speed of letters out to customers and the speed of payments into their accounts.
- When responding to the seven quality questions, respondents sometimes struggled to find examples that related to their customer experience on this recent dealing for all of the questions. This was particularly so for respondents whose dealings were short.
- Factors such as call waiting times, and the friendliness of staff, were often considered when answering any of the questions relating to the quality of the overall process.
- In terms of being “kept informed about progress”, there was an expectation that telephone advisers would let customers know the steps in the process and provide a timetable.
- Overall, in terms of “getting things rights”, respondents were thinking about how good HMRC were at accurately recording information, using this information correctly, and not making mistakes in payment calculations.

Conclusions

- For Child Benefit customers dealings involving new claims and registering changes tend to be very short, simple and successful. There was a link between shorter journeys and positive ratings.
- This study supports the hypothesis that quality and speed are important aspects of the service that customers use when thinking about a good service. Quality was seen as both:
 - Quality of the interaction with Child Benefit Helpline advisers and;
 - Quality of the processes.
- Quality was seen as a very broad concept that included a number of different aspects. However, at its core satisfying the customer involved understanding the customers’ needs and responding to them.
- Timeliness was considered to involve the time taken to receive a response on the Child Benefit Helpline or to process payments.

Improvements

- Respondents wanted HMRC to make sure that HMRC contact details were very visible and easy to locate.
- Although not universal there was interest in seeing reduced call wait times on the Child Benefit Helpline.
- There was a lack of awareness of the facility to notify changes to addresses and bank details online, which suggests that this service could be actively promoted.

- On more complex dealings (such as rival claims) respondents wanted the Child Benefit Helpline advisers to explain next steps and provide an indicative timetable.
- There was also interest in further extension of e-mail and text contact for Child Benefit customers to submit information to HMRC.
- Issues with respondents providing a rating or a “don’t know” response when it should be coded as “not applicable” could be addressed through interviewer briefing on the Customer Survey.
- The implications for HMRC are discussed in this section.

2 Background to the study

2.1 Customer experiences of dealing with HMRC

Customer experience is a key measure for HMRC and information about HMRC performance is published and open to parliamentary and public scrutiny. HMRC has a long track record of measuring the customer experience, with a Customer Survey (CS) that has run at least annually for over 10 years among key customer groups, complemented regularly with further exploratory and developmental work. HMRC's customer base is wide-ranging, with different aspects of service delivery being important to different customer groups. In this instance, the focus is on Child Benefit customers and what they consider to be the important factors in delivering a positive customer experience.

HMRC surmises that for this customer group getting a payment quickly and changes in circumstances being processed accurately and on time might be key issues in the customer experience, but these hypotheses need to be tested.

The results of the Customer Survey provide an interesting starting point to consider Child Benefit customers' recent experiences of HMRC.

Table 1: HMRC touch point / feature	2008/2009	2009/2010	2010/2011
Understand what you had to do	84%	84%	87%
Complete the processes	84%	84%	86%
Get in touch with HMRC	71%	76%	71%
Giving you all the answers you needed	84%	84%	82%
Service designed with your needs in mind	81%	84%	80%
Doing everything they said they would	86%	87%	84%
Keeping you well-informed	85%	83%	84%
Getting things right	81%	83%	84%
Respond to you	74%	75%	71%
Deal with your issue	74%	76%	77%
How well treated by staff	83%	83%	84%
Flexibility	73%	70%	71%
Satisfaction with final outcome	87%	87%	88%
Overall rating	86%	84%	87%

Perceptions of the customer experience for Child Benefit customers has been stable over the past three years, with over 80% of customers giving positive ratings for many of the key touch points and features of their interaction with HMRC (Table 1 – the positive scores are the sum of the 'very' and 'fairly' scores in the Customer Survey).

However, there are some aspects of the customer experience that consistently receive positive ratings by a slightly smaller proportion of customers (71%-77% - marked red in the table above), typically around 'getting in touch with HMRC', and 'HMRC responding to them' and 'dealing with them in a flexible manner'.

The question arises as to what really makes a positive experience for Child Benefit customers. While the customer survey provides a useful set of performance indicators, HMRC requires further insight into the basis on which Child Benefit customers provide their responses to the customer survey and the features of their experience that contribute to their perceptions.

2.2 Broad objectives

HMRC needs to continually improve the experience of its customers. In the light of this the overarching aim of the research is to provide HMRC with a better understanding of how Child Benefit customers currently perceive the service and their priorities for a service that meets their needs and expectations. The research will allow HMRC to make better use of the customer experience measures being tracked by the HMRC Customer Survey and through understanding the rationale behind customers' responses to the survey, the Department will be able to better understand and respond more appropriately to changes in Child Benefit experience scores in future. The research will also support HMRC in determining relevant timeliness and quality measures for Child Benefit customers, and will help the Department to target work to improve the experience of this customer group.

The research explored the rationale for Child Benefit customers' responses to the Customer Survey, identifying areas for improvement. Within this overarching aim, there are four objectives to explore:

- the perceptions of Child Benefit customers registering as new claimants or registering a change in circumstances.
- the range of factors that are important to customers when dealing with the Department;
- which aspects of timeliness and quality are most important to claimants; and
- what drives the responses of Child Benefit claimants when responding to the customer experience dimensions on the Customer Survey.

Providing insight into these issues will require:

- exploration of Child Benefit customers' most recent dealing with HMRC;
- detailed discussion of how customers understand and respond to terms such as 'timeliness' and 'quality'; and
- a rounded discussion of the service they expect HMRC to provide, the key features that underpin this and the service improvements that are required to meet them.

2.3 Previous research

This research builds on a number of other related projects, including:

- **Project Silverlight**¹ looked mainly at the experience of PAYE pensioners and tracked their customer journey and reasons for providing negative scores on four questions in the Customer Survey. This research highlighted that PAYE pensioners experience a "circle of dissatisfaction" in which negative press and word of mouth communications encouraged them to question HMRC calculations. These respondents found that their dealings with HMRC were more likely to be inconsistent, and that some of the subsequent

¹ Project Silverlight: Qualitative exploration of the drivers of consumer satisfaction. TNS-BMRB and Opinion Leader. HMRC 2011.

communications from HMRC were found to be confusing and contradictory. A number of suggestions were proposed to improve the customer experience for this group of customers, including providing additional support for customers and simplifying and modifying communications.

- **Personal Experience of Tax**² looked at the experience of customers dealing on one of four different areas: PAYE, tax on pensions, self-assessment, and tax repayments. Participants had rated their experience as negative on one of three different metrics: Ease of getting in touch with HMRC; Ease of understanding what to do; and Ease of completing the process. The research focused on identifying practical improvement suggestions that would result in raising customers' perceptions of the service. Reducing multiple contacts, indicating call waiting times; providing a call-back service, providing online messaging services, providing email contacts, acknowledging letters, and enhancing telephone advisers' customer handling skills were some of the recommendations made in the report.

2.4 Overview of methodology

The qualitative research comprised of thirty telephone depth interviews of up to twenty-five minutes. The fieldwork took place between March and early April 2012. Respondents were selected from customers who took part in Quarter 2, Quarter 3 and Quarter 4 of the Customer Survey (2011-2012) in order to ensure that their recall would be good, and who rated their experience as positive or negative on timeliness and quality.

Ratings of timeliness were determined using the following two questions:

- Ease of getting in touch with HMRC; and
- Acceptability of the time taken to reach an end result

Ratings of quality were determined using the following seven questions:

- Ease of completing the process;
- How good HMRC was at making sure you could get all the information needed
- How good HMRC was at keeping you informed about the progress
- Good at getting things right
- Staff in terms of their ability to deal with your issues
- How well staff treated you
- How straightforward was your most recent experience of dealing with HMRC

Full details of the method including the specific questions are presented in Appendix 1.

² Personal Experience of Tax. TNS BMRB. 2012.(not yet published)

3 Customer journeys

3.1 Key findings

- Only a few participants in this study had experienced any other dealing with HMRC outside of the recent dealing concerning Child Benefit. Non Child Benefit contacts were most likely to concern Tax Credits and respondents were largely satisfied with this contact.
- Participants remembered participating in the Customer Survey, but experienced difficulties recalling the experience ratings they had given.
- Many of the dealings in this study related to a short telephone call with a Child Benefit Helpline adviser. Typically the duration was no more than a few minutes, and there were no further contacts.
- The range of customer journeys types tended to be limited and seven typical journeys summarise the experience of the vast majority of respondents in the study.

3.2 Previous experience of contacting HMRC

To qualify to participate in this study, all respondents had participated in the HMRC Customer Survey in the last few months³, and had discussed a recent dealing related to Child Benefit during the Customer Survey. For some respondents this was not of course their first experience of dealing with HMRC. At the beginning of the qualitative interview respondents were asked about whether they had any other dealings with HMRC in the last 12 months. Very few had contacted HMRC within this time period regarding any other dealing. Where respondents had contacted HMRC about another issue it usually concerned Tax Credits.

Respondents indicated that this contact with Tax Credits was made by telephone, and usually concerned notifying HMRC about a change in their circumstances, such as a change of employment status, change of bank details or a change of address. Top of mind was that the experience had involved long wait times getting through to HMRC telephone Helplines. Respondents were largely satisfied with this contact.

Although respondents were not specifically asked about dealings that took place outside this 12 month period, a few volunteered information about their experiences. Despite this, respondents in this study seemed to be broadly satisfied with the service they had received from HMRC.

³ Respondents were drawn from those who had taken part in Q2, Q3 or Q4 of the Customer Survey and had indicated they were willing to be contacted again to participate in further research.

3.3 The current dealing

3.3.1 [Recall of the dealing](#)

All respondents were sent a letter after they agreed to participate in the current study and asked to think about the customer journey they had discussed during the Customer Survey. Participants were reminded that they had participated in the Customer Survey in the last few months and that they had answered questions in relation to a dealing regarding Child Benefit. All respondents remembered participating in the Customer Survey, but many said that they had forgotten exactly what they had said and how they had rated the service that they received.

3.3.2 [The nature of the Child Benefit dealing](#)

It was important to understand the nature of the dealing in order to better understand the experience of respondents. For this reason, respondents were asked what had led up to the initial contact with HMRC regarding the current dealing. Twelve of the respondents had made contact with HMRC regarding a new claim for Child Benefit, and the remainder had made contact in order to change their details. The change of details for respondents in the current study related to:

- Registering a new child
- Change of address
- Change of bank details
- Change in child's education / employment status post-16 years
- Change of recipient of the Child Benefit

Most of the contacts regarding a new claim involved calling the Child Benefit Helpline to ask for a claim form or to ask whether their claim form had arrived, or simply submitting their claim form. Most of the contacts regarding a change of circumstances involved informing the Child Benefit Helpline of a change in the circumstances, and/or submitting information to HMRC about the changed circumstances. Typically these contacts tended to be a one-off event involving a short call to the Child Benefit Helpline. In many cases the contact was only a few minutes. At the end of the call the customer considered that the issue had been resolved, and no further contact was necessary.

3.4 The customer journey

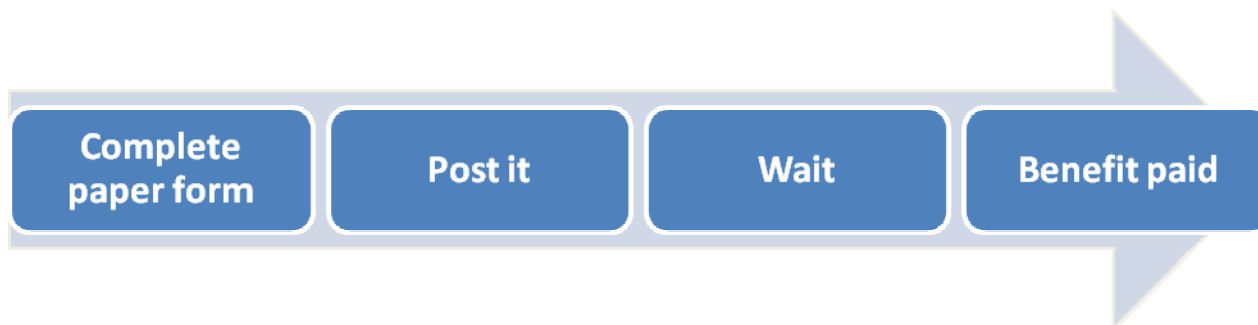
As a result of the contacts generally being short and one-off, there were a limited range of customer journeys experienced by those that participated in this study. Here we present the seven main customer journey types that respondents described.

Most respondents recognised that their dealing with HMRC had been simple. As we shall discuss in later sections of this report, many of the aspects of the dealing were considered to be easy to understand, easy to execute, and for most part they considered that HMRC staff had been polite and helpful.

It was notable that some of the respondents considered their customer experience had been very positive and praised HMRC for a fast, efficient service. Some went on to say that other government organisations could learn from HMRC.

3.5 The seven most common customer journeys

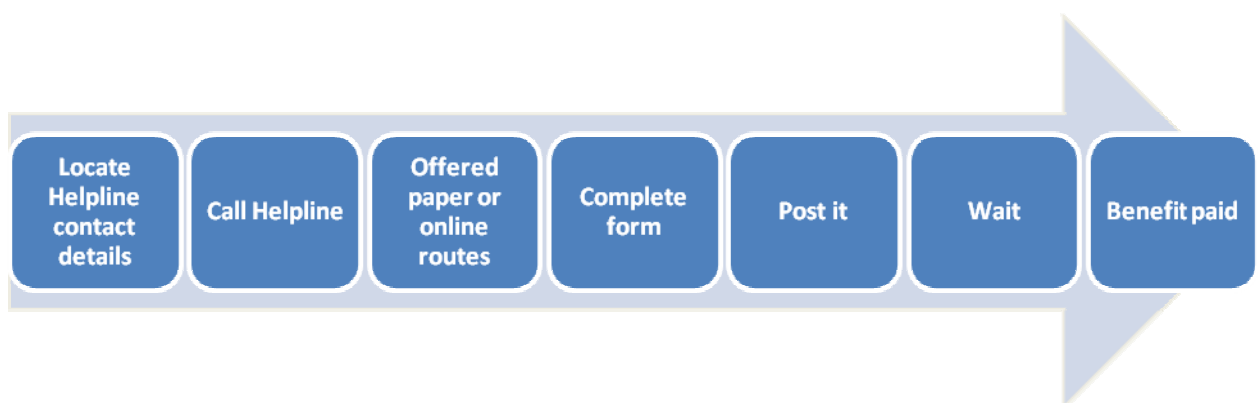
3.5.1 New Claim – Bounty pack/postal application



Respondents described completing the paper Child Benefit claim form that was included in a “Bounty pack⁴” which they had received from NHS staff soon after the birth of the child. After completing the form, respondents posted the form and waited a few weeks until they received confirmation that the Benefit would be paid.

What led to negative ratings? During the waiting period some respondents might call the Child Benefit Helpline to ascertain if the claim form had been received. Those using the Child Benefit Helpline might experience long wait times and some would worry about the cost of the call.

3.5.2 New Claim – Call Child Benefit Helpline



Some respondents initially called the Child Benefit Helpline to enquire about a new claim. The adviser then asked the respondent if they wanted a paper form dispatched to them, or whether they wanted to locate it online. Once completed respondents posted or printed and posted the form. They then waited a few weeks until they received confirmation that the Benefit would be paid.

⁴ The Bounty Pack is distributed by NHS staff to expectant mothers and contains leaflets, information, Child Benefit claim applications forms and a range of marketing material and vouchers for mother and baby products (see <http://www.hmrc.gov.uk/childbenefit/start/claiming/how-to-claim.htm#1>).

Respondents described some frustrations with the initial search process to find the contact details for the Child Benefit Helpline which usually involved searching through documentation they had already received or searching online. Some using the online form were disappointed that it had to be printed and posted. As before, during the waiting period respondents might call the Child Benefit Helpline to ascertain if the claim form had been received, and some of those might experience long call wait times.

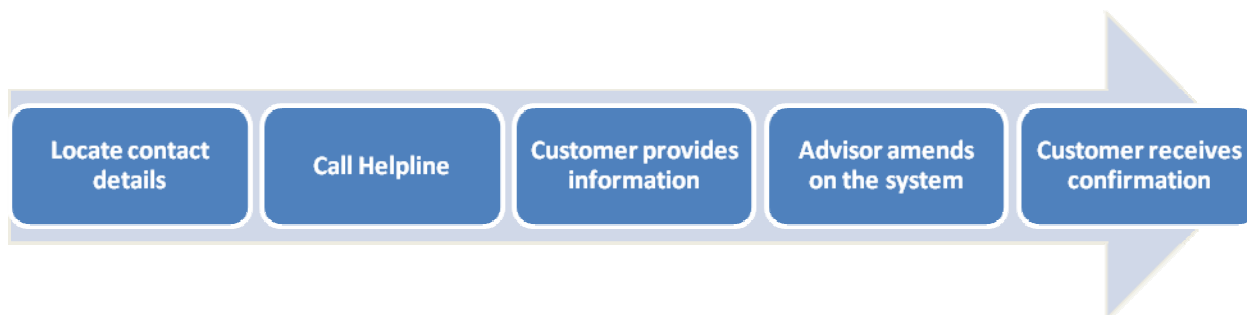
3.5.3 [New Claim – Online](#)



Usually respondents began the journey by searching for information about Child Benefit online . After completing the form, respondents then printed the form and posted it. They then waited a few weeks until they received confirmation that the Benefit would be paid.

Usually this journey went smoothly. Respondents described the initial search process as relatively straightforward, but were disappointed that the claim form needed to be printed and posted. Again, respondents might call the Child Benefit Helpline to ascertain if the claim form had been received.

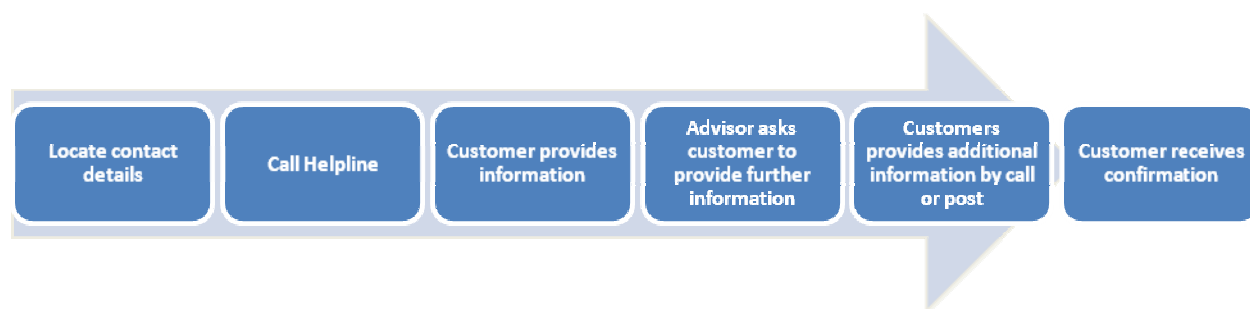
3.5.4 [Simple change of details advised to the Child Benefit Helpline](#)



The typical journey started by finding the details of the Child Benefit Helpline which was on documentation they already had, or for some finding the information online. They then called the Child Benefit Helpline and spoke to the adviser. Where the change related to change of address or change of bank account details these were made immediately. At a later stage respondents received confirmation that the changes had been made.

Most of these respondents considered that the experience had been positive and without any issues. The few who experienced negative issues identified three main problems: finding the Child Benefit Helpline contact details, waiting in a queue for an adviser to become available, or that the adviser was impolite.

3.5.5 [More complex changes of details advised to the Child Benefit Helpline](#)



The initial steps of the customer journey were the same as those in the simple change. However, where the changes related to the child’s post-16 education this was sometimes processed immediately and sometimes the respondent had to collect further information before the changes could be processed. In the cases where the recipient of the benefit changed, these cases usually required additional written documentation and were not processed immediately. At a later stage respondents received confirmation that the changes had been made.

Respondents who had to seek further information about education or those who had to provide further information were more likely to provide some neutral or negative ratings of a range of timeliness and quality measures.

3.5.6 [Fully online dealing with no contact with the Child Benefit Helpline](#)

One respondent in the sample completed the new claim form which she had located online, and made no other contact with HMRC. The payment was made in a few weeks. This respondent rated the experience positively.

3.5.7 [Fully offline dealing with no contact with the Child Benefit Helpline](#)

One respondent received a letter from HMRC regarding the educational intentions of her child who was coming up to 16 years. She used the reply slip and has heard nothing further. This respondent also rated the experience positively.

4 How customers judge the current service

4.1 Key findings

- In the qualitative interview, respondents were generally very positive about their experience of the Child Benefit dealing.
- Even those with negative ratings considered some aspects of the service they had received to be positive.
- Many respondents considered that the service had improved recently and that it was better than the service they had received on dealings in other areas within HMRC.
- Three factors (and a number of sub-factors) were used to judge the quality of the service that they had received on their recent Child Benefit dealing. They were:
 - Quality of the interaction with the Child Benefit Helpline adviser;
 - Quality of the processes; and
 - Speed
- All three factors are of importance in ensuring a positive customer experience.
- Customers prioritised the interaction with the adviser, but this may be a result of this aspect being the most memorable aspect of the dealing a few weeks or months after it has occurred.

4.2 Introduction

HMRC would like to know what factors customers consider are important when dealing with the Department, and what drives the responses of Child Benefit claimants when responding to the customer experience dimensions of the Customer Survey. As previously stated, HMRC surmises that for this customer group getting a payment quickly and changes in circumstances being processed accurately and on time might be key issues in the customer experience, but these hypotheses need to be tested. In the first part of the interview we asked respondents about the service they received and what aspects of that service were important to them.

4.3 Overall views about the service received

When asked about the service they had received, respondents were generally positive in their comments. They tended to pick out aspects of the service that had pleased them and in some cases surprised them. Some started by expressing the view that the service they had received had been “good” and in their view had improved in recent years.

“I had tried to do this [change bank details] before, a few years back and it was absolutely terrible the amount of time I was on hold and then it didn’t get done. Whereas this time, it literally was straight through and they did it straightaway.”

Female, under 30, registering a change, **timeliness (+)**, **quality (+)**

Those who reported negative ratings were more likely to have a longer journey, and in general had more difficulties completing the dealing and often as a result had more contact with Child Benefit staff.

Even those respondents that had provided negative ratings on the Customer Survey were still often positive about some aspects of the service they had received. None of these respondents considered that all aspects of the service they had received were negative.

4.4 Comparison with other HMRC dealings

Overall the ratings on the Customer Survey for Child Benefit dealings are higher than for dealings in other areas concerned with taxation, for example. This difference is likely to be due to two main factors. Firstly, as we have seen from the customer journey descriptions above, the dealing itself is generally short and simple.

“I was happy. But like my question, I think, was quite simple.”

*Female, 30+, registering a change, **timeliness (+), quality (+)***

Secondly, the outcome for the vast majority of customers is that they receive a payment. By contrast, other dealings with HMRC concerning tax result in some form of payment to HMRC. It may be that this positive financial outcome for customers of Child Benefit may well result in them assessing the service more highly than other customers have rated dealings related to tax.

4.5 Factors used to judge the current service

There were three factors that were used to judge a good service: quality of the interaction with the Child Benefit Helpline adviser, quality of the processes and speed. In the following paragraphs we will discuss these three factors in more detail.

4.5.1 Quality of the interaction with the adviser

Most of the respondents had as part of their dealing spoken with an adviser at the Child Benefit Helpline. It was this ‘touchpoint’ that was usually mentioned first by respondents. In particular, respondents were assessing:

- How polite and helpful the adviser was during the call
- Whether the adviser really understood their issue
- Whether the adviser resolved their issue
- Whether the respondent understood and could act on the advice they received
- Whether the adviser spoke clearly

The customer handling skills of the adviser/s were almost universally highlighted as an aspect that respondents considered important in judging the service. Staff working on the Child Benefit Helpline were generally considered to be very strong in this area.

Respondents considered that advisers should be polite and helpful, and by contrast they did not expect them to be rude, curt, or disinterested in their enquiry.

“Well, friendly. As I say someone who obviously understands what they are talking about. Because sometimes you get places where you phone and they say, oh well, you’ll have to wait. I’ll have to put you on hold.”

Interview 12 - Female, 30+, registering a change, **timeliness (+), quality (+)**

Respondents also thought that it was important that advisers really tried to understand their issue. They expected to be asked questions by the adviser to ‘*get to the bottom*’ of their issue. They considered that it was important that the advisers were specially trained to be knowledgeable about Child Benefit and that they were able to resolve issues.

Respondents also wanted advisers to provide them with advice that they could understand. They were looking for advice expressed in plain English that would enable them to decide what they needed to do. Respondents appreciated that advisers at the Child Benefit Helpline were UK-based and they were happy that they did not have difficult accents to understand.

“No offence to anyone who is foreign and stuff but sometimes if they are foreign it’s quite difficult to actually understand them.”

Female, 30+, registering a change, **timeliness (-), quality (-)**

4.5.2 [Quality of the processes](#)

For respondents the processes associated with their dealing were a key factor in their assessment of the quality of the service they had received. Respondents were assessing:

- How easy it was to contact HMRC about Child Benefit claims or issues
- How simple or straightforward it was to understand and to complete the application for Child Benefit or to register a change in their circumstances
- How well informed they felt about progress
- The accuracy of the information HMRC has about respondents
- The accuracy of the payments

Respondents considered that it should be easy to locate contact details for Child Benefit claims or issues. Many mentioned that they spent time looking for these contact details both in paper documentation and online. Overall, respondents wanted:

- contact details to ‘*stick out clearly*’
- HMRC’s processes to be simple and easy to understand
- to know exactly what they had to do
- to know what staff at Child Benefits would do
- advisers to explain the processes in simple terms, where they had difficulties
- to know what to expect as they progress through a claim or an enquiry
- advisers to tell them what would happen next
- advisers to tell them what the timeframes were
- HMRC to be responsible for informing them, rather than them calling to find out progress.

When staff collected information from their submitted forms or telephone contacts, they wanted these to be carefully and accurately recorded. Addresses and bank details were a particular concern, where payments were involved.

“They need to make sure they have got the accurate information so there’s not a problem ... later down the line.”

Female, 30+, registering a change, **timeliness (+)**, **quality (+)**

Respondents also expected payments to be accurate first time, and did not want to have to pay back overpayments. Overpayments were a concern because they were unexpected and difficult to find from the family budget.

“It’s important that they don’t make mistakes and take it away when it’s wrong.”

Female, 30+, registering a change, **timeliness (+)**, **quality (-)**

4.5.3 Speed

For respondents the processes associated with their dealing were a key factor in their assessment of the speed of the service they had received. Respondents were assessing:

- The length of time they had to wait to speak to an adviser was short
- The length of time it took the adviser to resolve their issue
- The time it took for payments to be received
The time it took to confirm changes

Overall, respondents wanted:

- To have a service with short call wait times to speak to an adviser at the Child Benefit Helpline (respondents considered it should be less than 5 minutes)
- Advisors to resolve issues quickly. If they could be resolved by a single call to the Child Benefit Helpline this was preferred
- Speedy payments. While some respondents felt that the current arrangements were fine (most respondents considered that two to three weeks was acceptable), others wanted to see the time from claim to payment reduced further
- Speedy restoration of payments where they had stopped (for example when a customer had not notified HMRC about their child’s continuing qualifying educational). Respondents considered that restoration of payments should be within the month.

4.6 Implications

These findings are not surprising, in that HMRC already have in place measures on the Customer Survey for the elements that customers consider important in assessing their experience of dealing with HMRC on Child Benefit.

Participants in this study did not indicate any other considerations that lay outside the three factors discussed above. This gives us confidence to assert that these three factors would be used by the majority of customers to assess the performance of HMRC on Child Benefits.

Our assessment is that all of these factors are of importance in ensuring a positive customer experience and that it is not possible to say which of the three is the most important – they are all critical.

However, it was clear from the interviews that quality of the interaction with the adviser was prioritised above the other two factors and was frequently mentioned first. The reasons for this are not clear, but it is our view that this was mentioned first because the interaction with staff was the memorable part of the dealing at the time of the interview.

Importantly, there is some evidence that when other elements of the process are viewed negatively by respondents, the adviser can, in some cases, turn around the whole experience to make respondents feel satisfied with the overall process.

5 Experience of quality and timeliness

5.1 Key findings

- Respondents found it difficult to articulate what was meant by “quality”. However they tended to consider it involved understanding customers’ needs and responding to these.
- Respondents had few quality improvement suggestions. The main suggestion involved providing a more joined up service with Tax Credits.
- Respondents were unaware that it was possible to amend details online and this facility should be promoted to customers.
- Respondents considered that speed of service referred to the time taken to answer the telephone on the Child Benefit Helpline or speed of payments. Speed of payments was more of an issue for those whose payments had stopped.
- Speed improvement suggested by respondents included decreasing wait times on the Child Benefit Helpline and improving speed of communication through greater use of email and text.
- When discussing their experience of quality and timeliness a small number of respondents were confused about the agency they had the dealing with.

5.2 Quality

Respondents were asked how they define quality. Many respondents struggled to articulate their definitions of quality. Quality was seen as a very broad concept that included a number of different aspects.

Respondents thought that a quality service was one in which satisfying the customer was seen as very important. In order to satisfy the customer it was necessary to understand the customers’ needs and to respond to them.

“A quality service is [about] understanding my needs.”

Female, 30+, registering a change, **timeliness (+)**, **quality (+)**

“Just the knowledge really of knowing what I was talking about and being able to deal with it with it as quickly as possible.”

Female, 30+, registering a change, **timeliness (-)**, **quality (+)**

The pace of the calls was also thought to be good. Respondents did not consider they were rushed through calls.

All respondents considered that quality was important to them.

“There is no back and forth. Phone them back and not getting it done and then you have to phone them back again. So it’s all done quite quickly.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

“Well efficiency. Just how that person responds. What they do about your call...and how you are sort of spoken to, as opposed to being passed off. I don't like the feeling that you have been passed off to somebody else.”

Female, under 30, registering a change, **timeliness (-), quality (-)**

“It was like ringing your sister or your friend up. I was straight through, I was not on hold, no music I was picked up and then she was so lovely bless her, she said sorry to keep you waiting....I've been a holiday rep and I've been front line customer service all my life and I know the way they do it, and you either care or you don't. And if you don't care, you are crap at it, do you know what I mean.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

5.3 Quality improvements

Only a small proportion of the respondents offered suggestions about improvements. Respondents wanted to experience a service that felt more “joined up”. Respondents wanted to see different parts of HMRC operating in a more joined up way. In particular they wanted to make a single call to Child Benefits to register a change, and for that change to be automatically made for Tax Credits. We understand that sometimes advisers do make this change, but that it is not straight-forward as it involves making changes on two different IT systems.

“If you ring for example HSBC you know and I change my details, my mortgage with them and my credit card charges. It's all done by one person. I've only got one National insurance Number so probably under that I am one person and yes it needs joining up and sorting out.”

Male, 30+, registering a change, **timeliness (+), quality (-)**

There appears to be a need to make customers more aware that it is possible to notify changes to their details online as some respondents were keen to see this service made available.

“It would be handy to have a web service where you could do it online [change bank details].”

Female, under 30, registering a change, **timeliness (+), quality (+)**

Respondents who went online to locate the claim form wanted to see the process fully online so that printing and posting the form was no longer required:

“They could really do with putting the [claim] form online, but I think because it is the signatures and that's quite difficult, but it would solve a lot of problems getting things in the post.”

Female, under 30, registering a change, **timeliness (-), quality (-)**

Respondents, particularly those with more complex dealings, wanted to see more active logging of their details, so that on subsequent calls they did not need to repeat the events prior to the call. The details of previous calls would then be available to advisers:

“Just communicate better really. I suppose when they take you notes down, the first person that speaks to you should pass over a little bit of what you are talking about to the next person.”

Female, under 30, registering a change, **timeliness (-), quality (-)**

“Something like a reference number seems to be quite a good way of keeping track of when you rang last and the details, something like that, as opposed to having explain yourself every time you ring.”

Interview 1 - Female, under 30, registering a change, **timeliness (-), quality (-)**

One respondent had experienced duplication of paperwork and he wanted to see this eliminated:

“The only thing with the Tax Office I would say is there’s a lot of pointless paperwork that seems to come out, child Benefit me and my wife obviously live together and we both get sent the same document twice in the post at the same address. Yes we both get same when you are self-assessment the same time the same day one to her one to me, they send out. The impression would be that’s just a computer generated paperwork, which no-one really got any control over, there’s no kind of organisation I would say it’s a bit unprofessional.”

Interview 17 - Male, 30+, registering a change, **timeliness (+), quality (-)**

5.4 Timeliness

Respondents were asked their views about the speed of the service they had received. Respondents tended to be considering two aspects of the service: the speed of getting through to an adviser and resolving the issue; and speed of payments. Those with new claims and simple changes to their details tended to be the most positive:

“It was very good.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

“The amount of time it took to deal with what I was saying and also how long it took to get through. {it was} efficient, within 10 minutes, sort of, you don’t want to be sat on the phone for ever do you? So you’re taking an efficient 10 minute call really.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

“Yes, it was very fast, it was absolutely fine. There was no problem with it at all.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

“Sorting out the payments and sending it off, well like I say we received the birth certificate back very quickly.”

Male, under 30, new claim, **timeliness (+), quality (+)**

“I wasn’t on the phone long, so that tells me they were quick. I asked the question and they answered it.”

Female, 30+, registering a change, **timeliness (-), quality (-)**

The negative perceptions on timeliness were mostly down to long wait times on the Child Benefit Helpline. Perceived wait times are known not to be accurate. However, respondents judged that they had waited anywhere from a few minutes to just less than half an hour:

“To be honest you get really frustrated and you tend to pace the floor if you like and you know, come on, just hurry up, pick up the phone, I’ve got stuff to do.”

Female, 29-59, registering a change, **timeliness (-), quality (-)**

Those with more protracted dealings such as those involving changes to post-16 education or rival claims, tended to be the least satisfied with timeliness.

5.5 Speed improvements

There were very few suggestions made about possible improvements to improve timeliness. The main suggestions involved action by HMRC to reduce call wait times on the Child Benefit Helpline. This suggestion was also accompanied by requests to make the calls free.

“Yes. It’s a bit of a mission...20 minutes...You have to stay by the phone when there are other things that need to be done.”

Male, under 30, new claim – **timeliness (+), quality (+)**

“More operators that would be very good.”

Female, 30+, registering a change- **timeliness (-), quality (+)**

The other suggestion recognised that HMRC already made some use of emails, but there was interest in the facility for customers to make greater use of email and text to submit information.

“I got some kind of acknowledgment email back that said we’ve received your email and something like we don’t need to get in touch with you and you don’t need to get in touch with us. It was just a very standard sort of you know: “Thanks we’ve had your email, and we’ll update your details sort of thing”.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

“I think like if somebody was claiming for student finance for their child and they wanted to get direct information, I think instead of doing it via paperwork, you know, if it could have been done by email or if it can be done by phone messaging, I think that would have been good.”

Female, 30 - 59, registering a change, **timeliness (-), quality (-)**

“Well no I can’t think of any [improvements], not on this one. You know unless they were sort of able to email you on the same day that you emailed them but I think that would be a bit of an unrealistic expectation given the volume of traffic they must have.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

5.6 Confusion with other services

It is possible that some respondents might be thinking about the services of another agency when responding to the Customer Survey, despite the clear instructions that are provided to respondents. Three respondents in this research were confused about which service they were rating at some parts of the interview. One discussed the ratings in relation to the service he had received when contacting Tax Credits at HMRC. One discussed the ratings in relation to the Child Support Agency. The third discussed the ratings in relation to a previous dealing with the Department of Work and Pensions. In all three cases the interviewer indicated that the Customer Survey was about the service they had received from HMRC in relation to Child Benefits, and they quickly switched to discussing Child Benefit.

6 What drives Child Benefit customers' responses to the Customer Survey

6.1 Key findings

- When considering how to respond to the Customer Survey questions relating to timeliness and quality, respondents considered a wide range of factors.
- When considering “ease of getting in touch”, respondents included how easy it was to locate contact details. They also included the waiting times when using the Child Benefit Helpline, as well as time to navigate the options menus.
- Due to the short nature of many of the dealings, when considering “acceptability of the time taken to reach an end result”, respondents considered waiting times to get through to an adviser on the Child Benefit Helpline.
- Respondents also considered the time taken to reach an end result and included the speed of letters out to customers and the speed of payments into their accounts.
- When responding to the seven quality questions, respondents sometimes struggled to find examples that related to their customer experience on this recent dealing for all of the questions.
- Factors such as call waiting times, and the friendliness of staff, were often considered when asked about the quality of the overall process.
- In terms of being “kept informed about progress”, there was an expectation that telephone advisers would let customers know the steps in the process and provide a timetable.
- Overall, in terms of “getting things rights”, respondents were thinking about how good HMRC were at accurately recording information, using this information correctly, and not making mistakes in payment calculations.

6.2 Understanding the timeliness and quality questions

The current research examined what drives customers' responses to the questions they are asked in the Customer Survey, in order for HMRC to be clear about drawing reliable conclusions from the scores.

The current study did not seek to cognitively test the questions: cognitive testing of the questions has previously been undertaken with a broad range of customers⁵. Rather, the focus was on which aspects of their customer experience of Child Benefit, do customers draw on when deciding the ratings to give to the Customer Survey questions.

⁵ TNS BMRB conducts the survey on behalf of HMRC. Cognitive testing was undertaken in 2010 by TNS-BMRB. See: <http://www.hmrc.gov.uk/research/report153.pdf>

To do this, respondents were asked what came to mind when trying to answer each of the questions and what specific experiences they took into account when providing a rating for the question.

The design of this element of the research involved asking respondents only about the two timeliness questions and two of the seven quality questions. It was not thought to be practical to ask about all the quality questions, as this would tire respondents. Two of the seven Quality questions were therefore selected at random to allow all the questions to be covered.

Researchers encouraged the respondent to relate their score to their customer experience, and to give examples. Not all respondents found it easy to remember specific examples from their own experience and as a result were only able to talk in more general terms.

6.3 Questions relating to timeliness

Respondents took a broad view of the two timeliness questions and included a wide range of factors. When considering “ease of getting in touch”, respondents included how easy it was to locate contact details. They also included the waiting times when using the Child Benefit Helpline, as well as time to navigate the options menus.

Due to the short nature of many of the dealings, when considering acceptability of the time taken to reach an end result, respondents also considered waiting times to get through to an adviser on the Child Benefit Helpline. Respondents also considered the time taken to reach an end result and included the speed of letters out to customers and the speed of payments into their accounts.

When responding to both timeliness questions, respondents sometimes included the time it took them personally to make contact with HMRC or to complete the application form – and if this took some time it negatively impacted on the rating they give.

6.3.1 Ease of getting in touch

When thinking about their response to the question on ease of getting in touch, respondents considered how easy or difficult it was to find the appropriate contact information. This included looking up previous correspondence, looking for telephone numbers in literature or using the internet to conduct a search.

“Ease of finding either a telephone number or a website or anything like that... If you’ve got internet access, you can find numbers for anything really can’t you? That’s quite simple, but getting actually through to the people you want to speak to is the hard part usually”

Male, 30+, new claim, **timeliness (-)**, **quality (+)**

“How easy it is to get in touch with someone, either by phone call that sort of thing. I’m trying to think off the top of my head.”

Female, 29-59, registering a change, **timeliness (-)**, **quality (-)**

For those that made their initial contact by telephone, they considered that the question referred to how easy or difficult they found it to contact an adviser at the Child Benefit Helpline.

“How long it takes to speak to somebody, you know a real person if you like...how long it takes to find out the information that you want.”

Female, under 30, registering a change, **timeliness (-), quality (-)**

For those making contact initially using the website, the question was also seen to cover this mode:

“I was thinking the telephone was easy but online for me tends to be my first point of contact nowadays, because I do it in bed.”

Female, 30+, new claim, **timeliness (+), quality (+)**

“How easy it was to get a reply or to contact them in the first place. The ease of contact on the Internet.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

Interestingly at least some respondents appear to include the time it takes from first thinking that they need to make contact, including the time to find the contact details, through to them actually making the contact:

“If you’ve got a query on child benefit, how long that process takes, so do I look in the phone book or do I end up going online? You know how long it takes me from getting from that thought to actually talking to someone, and how difficult that is.”

Female, under 30, registering a change, **timeliness (-), quality (-)**

“How easy it is to either find out the number to get in touch with whoever you wanted to get in touch with and then how easy to get through to the people you want to talk to once you’ve got the actual number.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

Respondents also considered that ease of getting in touch included navigating the options menu when calling the Child Benefit Helpline:

“Not having to press 1 for this department, 2 for that department, 3 for that and it goes on for ever.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

Also included is the waiting time on the telephone:

“Waiting times!...because that’s the hardest part of the call just standing there for 25 minutes, waiting to actually speak to someone.”

Male, under 30, registering a change, **timeliness (+), quality (+)**

6.3.2 [Acceptability of time taken to reach an end result](#)

As with the other timeliness question, respondents appeared to include the time it took them from first identifying a need to make contact.

“I would say that was from the very first moment you know there’s a problem or you need something answering to the final end point of it being resolved.”

Male, 30+, registering a change, **timeliness (+), quality (+)**

As many of the dealings were very short, call waiting times and call navigation were considered to be factors in deciding how to respond to the question:

“It means they don’t put you on hold so that you are waiting endlessly, or they put you through to the wrong department, so you get to the end result with one person rather than being passed on.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

Acceptability of the time taken to reach an end result also included the speed of letters out to customers and the speed of payments into their accounts. There was also a suggestion that the time could be linked to the competence of the staff to deal with the issue:

“Did the person on the end of the phone know what they were doing, and were they able to do it within two or three minutes?”

Male, under 30, registering a change, **timeliness (+), quality (+)**

“Whether they were quick enough off the mark to keep you happy. Whether you had to hang about waiting for a response.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

6.4 Questions relating to Quality

Respondents were then asked what came to mind when rating the seven quality questions. Respondents appeared to review the whole process from start to end. However, respondents sometimes struggled to find examples that related to their customer experience on this recent dealing for all of the questions. Factors such as call waiting times, and the friendliness of staff, were often considered when answering questions about the overall process.

In terms of being kept informed about progress, there was an expectation that telephone advisers would let customers know the steps in the process and provide a timetable.

Overall, in terms of getting things rights, respondents were thinking about how good HMRC was at accurately recording information, using this information correctly, and not making mistakes in payment calculations.

6.4.1 [Ease of completing the process](#)

In considering how to respond to this question, almost all respondents considered their experience of the overall dealing, and considered the whole process from initial contact, to providing information to HMRC and right through to a satisfactory resolution.

“Well from start to finish how easy it is, from getting hold of the number, dealing with the person on the end of the telephone and the end result.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

Call waiting times were singled out as an issue that made completing the process more difficult:

“I would say it is about the customer service agent being all-round just good at their job, friendly, and then just making it an easy thing to do. The only downside is obviously the waiting time to get on the phone call to start with. Yes that comes across in this question: from the start of the phone call to the finish.”

Male, under 30, registering a change, **timeliness (+), quality (+)**

Only one respondent made it clear that she had thought only about her own role in completing the process, which in her case was completing the claim form for Child Benefit:

“Filling in the claim pack.”

Female, under 30, registering a change, **timeliness (-), quality (-)**

One respondent was unsure what “process” involved, and felt this was difficult to respond to:

“No it didn’t come across. [They] should put it in layman’s terms, in stupid terms. Simplify it a bit more.”

Female, 29, registering a change, **timeliness (-), quality (-)**

6.4.2 [Making sure you could get all the information needed](#)

In responding to this question, respondents thought about the information they had been provided with on the telephone or in written form. One respondent highlighted her experience when attending a local HMRC office:

“I mean once or twice I have been into the office and the receptionist says: ‘well sorry, we can’t help you, this is the number you have to dial and speak to them.’ I feel a bit annoyed because the information should be at hand and the receptionist should know exactly what needs to be done. Yet they give you the number and say “this is the number, there’s the phone, dial the number and speak to them.”

Female, 30+, registering a change, **timeliness (-), quality (-)**

Respondents also were thinking about how well HMRC did in directing customers to the right department:

“Straightway she said you are in the wrong department, you need to be with.... I’ll put you through or I’ll give you the right number. They understood the training they have had to deal with people who have obviously gone through to the wrong section.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

6.4.3 [Keeping you informed about progress](#)

In thinking about how to respond to this question, respondents were thinking about how good HMRC were at letting them know how their claim was progressing, or how well the process of changing their circumstances was going. There was an expectation that telephone advisers would let customers know the steps in the process and how long it was likely to take to resolve.

“...How good they are at coming back and saying how it’s progressing through the system. You done this part, you done that, there will be X amount of time before you get this.”

Male, under 30, new claim, **timeliness (+), quality (+)**

“When you’re on the phone call, they inform you how long it may take for the details to change over, or how long it may take for the letter out just to confirm it. I suppose it is a case of them making sure you understand exactly what’s happening and the length of time it’s going to take for that thing to happen.”

Male, under 30, registering a change, **timeliness (+), quality (+)**

“So basically if not resolved on the day of the call, then they keep you updated at the necessary intervals.”

Male, 30+, registering a change, **timeliness (+), quality (+)**

Respondents were impressed when feedback on progress was quick and where it helped speed the process through to final resolution:

“I think I got the email that said my queries had been submitted, seeing how I’d done it, and then I think I got one the next day saying I needed to go back and do something, so I think that was quite good, quite efficient.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

6.4.4 [Good at getting things right](#)

When responding to this question, respondents were thinking about how good HMRC was at accurately recording information, using this information correctly, and not making mistakes in payment calculations.

“To be good at understanding something or doing something...that they understood what I asked them.”

Female, 30+, new claim, **timeliness (+), quality (+)**

“It means that the information that I give is acted on correctly.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

“That they don’t make mistakes and take it away when it’s wrong. Doing wrong payments or accepting payments when they shouldn’t.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

6.4.5 Staff in terms of ability to deal with your issue

For this question, respondents were thinking about the skill and competence of staff to resolve any queries with regard to new claims or changes of circumstances.

“Well to me it means: have they got the knowledge to answer questions about what departments they are in basically.”

Male, under 30, new claim, **timeliness (+), quality (+)**

“That they understood everything I said and that they have the information in front of them, the computers so that they could deal with it.”

Female, 30+, new claim, **timeliness (+), quality (+)**

6.4.6 How well staff treated you

When asked to rate this question, respondents were considering how polite and helpful staff were in dealing with customers.

“If staff were polite and helpful and answered all the questions you needed answered.”

Female, 30+, registering a change, **timeliness (+), quality (+)**

“Did they treat you well or did they use abusive language, you know not being abrupt that kind of stuff.”

Female, 30+, registering a change, **timeliness (-), quality (-)**

“How did you feel the staff behaved towards yourself?”

Female, under 30, new claim, **timeliness (+), quality (+)**

“[It’s about] people’s attitude! How they answer the phone. Are they abrupt? Anything like that. Could you understand them? Things like that. Could they understand you? So it’s all that.”

Female, 30+, registering a change, **timeliness (-), quality (+)**

In addition respondents also considered how skilful telephone advisers were at working out what the customer’s issue was, and how to resolve it.

“If they were polite, if they were understanding of my situation, if they were patient and helpful. That’s it.”

Female, 30+, new claim, **timeliness (+), quality (+)**

“That the manner of the voice was upbeat and it was polite and they talked all the way through the conversation in a polite manner and that’s what I expect when I am on the phone to people. So excellent in my eyes! No they couldn’t do anything better, they asked me everything they needed to know and like I said everything was done in the correct manner.”

Female, 30+, new claim, **timeliness (+), quality (+)**

6.4.7 How straightforward was your most recent experience of dealing with HMRC

In thinking about the rating they gave this question, respondents considered the complexity of the overall process and how they found the whole experience from start to finish. Respondents inferred that the question was trying to get at whether the process was as simple as it could be, or whether any unnecessary elements could be taken out to streamline the process.

“They are just trying to clarify if there was anything you know, more difficult than it needed to be. So for instance, you know, providing extra documentation when you know that HMRC have got every single bit of information about me. Me date of birth, me national insurance. So not necessarily asking for those extra proofs again!”

Male, 30+, registering a change, **timeliness (+), quality (+)**

“How easy was it to get what you wanted resolved? The process. How straightforward was it to get the process going”.

Female, 30+, new claim, **timeliness (+), quality (+)**

7 Conclusions and improvements

7.1 Conclusions

7.1.1 [Customer journey](#)

For Child Benefit customers, dealings involving new claims and registering changes tend to be very short, simple and successful. There was a link between shorter journeys and positive ratings.

7.1.2 [What is important to customers when considering the current service](#)

This study supports the hypothesis that quality and speed are important aspects of the service that customers use when thinking about a good service. Quality was seen as both:

- Quality of the interaction with Child Benefit Helpline advisers and;
- Quality of the processes.

There was a suggestion that positive interaction with the Child Benefit Helpline adviser could improve perceptions of the overall service.

7.1.3 [Customers views about quality](#)

Quality was seen as a very broad concept that included a number of different aspects. However, at its core, **quality** was about satisfying the customer which involved understanding the customers' needs and responding to them.

Most of the respondents had as part of their dealing spoken with an adviser at the Child Benefit Helpline. It was this 'touchpoint' that was usually mentioned first by respondents. In particular, respondents were assessing:

- How polite and helpful the adviser was during the call
- Whether the adviser really understood their issue
- Whether the adviser resolved their issue
- Whether the respondent understood and could act on the advice they received
- Whether the adviser spoke clearly

Respondents considered that it should be easy to locate contact details for Child Benefit claims or issues. Many mentioned that they spent time looking for these contact details both in paper documentation and online. Overall, respondents wanted:

- contact details to '*stick out clearly*'
- HMRC's processes to be simple and easy to understand
- to know exactly what they had to do
- to know what staff at Child Benefits would do
- advisers to explain the processes in simple terms, where they had difficulties
- to know what to expect as they progress through a claim or an enquiry

- advisers to tell them what would happen next
- advisers to tell them what the timeframes were
- HMRC to be responsible for informing them, rather than them calling to find out progress.

7.1.4 [Customer views about timeliness](#)

Most respondents in this study considered that **speed** was about the time taken to receive a response on the Child Benefit Helpline or to process payments. For respondents the processes associated with their dealing were a key factor in their assessment of the speed of the service they had received. Respondents were assessing:

- The length of time they had to wait to speak to an adviser was short
- The length of time it took the adviser to resolve their issue
- The time it took for payments to be received
The time it took to confirm changes

Overall, respondents wanted:

- To have a service with short call wait times to speak to an adviser at the Child Benefit Helpline (respondents considered it should be less than 5 minutes)
- Advisers to resolve issues quickly. If they could be resolved by a single call to the Child Benefit Helpline this was preferred
- Speedy payments. While some respondents felt that the current arrangements were fine (most respondents considered that two to three weeks was acceptable), others wanted to see the time from claim to payment reduced further
- Speedy restoration of payments where they had stopped (for example when a customer had not notified HMRC about their child's continuing qualifying educational). Respondents considered that restoration of payments should be within the month.

7.1.5 [Views about the existing service](#)

There were relatively few issues raised about the current service. There was concern amongst a small number of respondents about the wait times when contacting the Child Benefit Helpline, and some interest in ensuring that advisers were able to resolve issues during a single call. The speed of payments was mainly an issue for respondents whose payments had stopped (for example when a customer had not notified HMRC about their child's continuing qualifying education).

Interestingly, there was some evidence from the research that some customers may be confused about which organisation they are rating. Some respondents during this research specifically thought they were being asked to discuss the service they received from other organisations including HMRC Tax Credits, Child Support Agency and the Department of Work and Pensions.

[7.1.6 How Child Benefit customers understand the customer experience dimensions](#)

When considering how to respond to the Customer Survey questions relating to timeliness and quality, respondents considered a wide range of factors related to their customer experience. In some cases, respondents included the time it took them personally to initiate a dealing.

Due to the short nature of many of the dealings, respondents considered waiting times to get through to an adviser on the Child Benefit Helpline and the friendliness of staff when responding to both the timeliness questions and some of the quality questions.

Respondents sometimes struggled to find examples that related to their customer experience on this recent dealing for all of the questions.

The short, simple nature of the Child Benefit dealing may mean that not all of the dimensions are applicable (although this varies depending on the specific customer journey). Despite this, some customers continue to provide a rating. In addition there is some evidence that for Child Benefit respondents were using the “don’t know” response inappropriately and should be using the “not applicable” response. This is significant as “don’t know” responses are included in the base when calculating the overall positive rating and this may reduce the total positive score.

7.2 Improvements

Respondents in this research expressed a high level of satisfaction with the Child Benefit service. There were relatively few suggestions about ways in which the service could be improved.

However, there were a small number of suggestions from respondents about actions that HMRC should consider.

[7.2.1 Implications for HMRC](#)

1. Respondents wanted HMRC to make sure that contact details were very visible and easy to locate. This was seen a problem for respondents seeking details online. We are aware that it is relatively easy to locate these details, but it may be that the design of the web page needs to be reviewed to make this information more visible.
2. Although not universal there was interest in seeing reduced call wait times on the Child Benefit Helpline. Although we understand that customers often have shorter wait times than customers contacting other Departments at HMRC, it remains an issue.
3. On more complex dealings (such as rival claims) respondents wanted the Child Benefit Helpline advisers to explain next steps and provide an indicative timetable. Again we understand that this should happen. It may, therefore be important to ensure that this happens consistently and that this information is stressed to customers.
4. There was also interest in further extension of e-mail and text contact for Child Benefit customers to submit information to HMRC. Respondents cited a number of examples of effective email communication, and perhaps HMRC needs to consider how this channel could be promoted to customers.

5. There was a lack of awareness of the facility to notify changes to addresses and bank details online, which suggests that this service could be actively promoted.

6. This research highlighted a specific issue with Customer Survey respondents providing a rating or a “don’t know” response when it should be coded as “not applicable”. Improvements in coding could be addressed through existing interviewer briefings on the Customer Survey.

Addressing these issues is likely to enhance Child Benefit customers’ experience of their dealing with HMRC, and improve the overall Customer Survey ratings.

Appendix 1: Method

Our approach

[Interview mode](#)

Given our experience and knowledge from conducting qualitative research into the experiences of HMRC customers at the First Point of Contact⁶ through to our most recent research focussed on the development of new questions and question areas for the 2011-2014 Customer Survey we have learned that customers followed up from the Customer Survey:

- often find it difficult to recall the dealing they had with HMRC to which their Customer Survey response refers;
- have difficulty in recalling the response they gave to the Customer Survey and their reasons for it; and
- almost invariably a customer's response to a Customer Survey question refers to a single issue with the service provided by HMRC, sometimes, but rarely, more than one issue.

For these reasons, we adopted short in-depth telephone interviews, as soon after their participation in the Customer Survey as possible.

[Journey mapping](#)

In order to fully understand the drivers of satisfaction for Child Benefit customers and to provide insight into the key features that underpin their perceptions of their dealings with HMRC we used a customer journey mapping approach. As the interviews are undertaken by telephone, the interviewee needs to visualise the journey and so we designed a simple journey map identifying 'typical' touch points that was sent out with the interview confirmation letter.

[Understanding the customer perspective](#)

The Customer Survey asks a series of questions about the customer experience. For the purpose of the current research, and to better address the research question of whether quality and timeliness are the most important areas for customers, we have examined respondents' views about the following areas:

Timeliness

- Ease of getting in touch
- Acceptability of time taken to reach an end result

Quality

- Ease of completing the process
- How good HMRC were at making sure could get all the information needed

⁶ Thomas, A.P. et al (2006) Understanding customer experiences at the First Point of Contact with HMRC

- How good HMRC were at keeping you informed about progress
- Good at getting things right
- Staff in terms of their ability to deal with your issue
- How well staff treated you
- How straightforward was your most recent experience of dealing with HMRC

The specific questions are as follows:

Q1. **How easy or difficult was it to... READ OUT EACH STATEMENT Is that very or fairly [easy/difficult]? SINGLE CODE ONLY.. ROTATE ORDER**

1. **get in touch with Revenue and Customs? [q3ea_3]**

- Very easy [1]
- Fairly easy [2]
- Neither easy nor difficult [3]
- Fairly difficult [4]
- Very difficult [5]
- Don't know [-1]
- Not applicable

Q2. **How acceptable was the time taken to reach the end result? Is that very or fairly [acceptable/unacceptable]? SINGLE CODE ONLY. RANDOMISE ORDER**

- Very acceptable [1]
- Fairly acceptable [2]
- Neither acceptable nor unacceptable [3]
- Fairly unacceptable [4]
- Very unacceptable [5]
- Don't know [-1]
- Not applicable

Q3. **How easy or difficult was it to... READ OUT EACH STATEMENT Is that very or fairly [easy/difficult]? SINGLE CODE ONLY.. ROTATE ORDER**

1. **complete the processes, for example forms, payments, or checking information sent to you by Revenue and Customs? [q3ea_2]**

- Very easy [1]
- Fairly easy [2]
- Neither easy nor difficult [3]
- Fairly difficult [4]
- Very difficult [5]
- Don't know [-1]
- Not applicable

Q4. **How good or poor were ... READ OUT EACH STATEMENT Is that very or fairly [good/poor]? RANDOMISE ORDER SINGLE CODE ONLY**

1. Revenue and Customs at making sure you could get all the information you needed? [q3gd_1]
 2. Revenue and Customs at keeping you informed on progress? [q3gd_2]
 3. Revenue and Customs at getting things right? [q3gd_3]
 4. Revenue and Customs staff, in terms of their ability to deal with your issue? [q3gd_4]
- Q5. **How well or poorly did staff treat you? Is that very or fairly [well/poorly]?** SINGLE CODE ONLY.
- Very well [1]
 - Fairly well [2]
 - Neither well nor poorly [3]
 - Fairly poorly [4]
 - Very poorly [5]
 - Don't know [-1]
 - Not applicable
- Q6. **Putting aside the end result now, and thinking just about the service you received, overall, how straightforward was your recent experience of dealing with Revenue and Customs about [insert topic]? Would you say that it was...** READ OUT. SINGLE CODE ONLY.
- Very straightforward [1]
 - Fairly straightforward [2]
 - Neither straightforward or not [3]
 - Not very straightforward [4]
 - Not at all straightforward [5]
 - Don't know [-1]
 - Not applicable

We adopted a cognitive approach, teasing out what customers considered when rating HMRC on each of the customer experience dimensions. The current research explored what came to mind for Child Benefit customers and what elements of their experience shaped their responses.

Design and sample

The total number of available records from which to draw the sample was 265 (66 at Q2, 97 at Q3 and 102 at Q4). This included all those that had participated in a dealing concerning Child Benefit and had agreed to be contacted again to participate in further research. Our original intention was to structure the sample around the following criteria:

- **Aspect of dealing** (defined as either a dealing that relates to quality or timeliness);
- **Rating of dealing** (Neutral or negative ratings, or a positive rating defined In selecting customers, 'rating of dealing' will take precedence over the next quota variables);

- **Type of claim** (new claim, registering a change in circumstances)
- **Age** (under 30, 30+);
- Gender;
- **Income** (under £10K; £10K - £30K; £30K+);
- Multiple claim for the same child;
- New Arrivals in the UK.

Due to the small sample size it was not possible to have an identical definition for both quality and timeliness ratings. The rating of the dealing was defined in the following way:

Timeliness: The base sample only had a total of 8 respondents that were negative in both timeliness questions, therefore the definition used was that one or more of the two questions was rated negative, and for the positive rating that both questions were rated positive.

Quality rating: The definition for a negative rating was that more than half of the ratings were negative, and for a positive rating that more than half the ratings were positive.

However, it became apparent that the available sample did not contain a sufficient range of individuals to fill all the recruitment criteria, particularly ‘multiple claims for the same child’ and ‘new arrivals in the UK’. The proposed and the achieved sample were as follows:

Aspect of dealing	Timeliness		Quality	
	Target	Achieved	Target	Achieved
Rating of dealing				
Positive	At least 6	9	At least 6	9
Neutral or negative	At least 6	6	At least 6	6
Type of claim				
New claim	At least 5	5	At least 5	7
Registering a change	Any number	10	Any number	8
Age				
Under 30	At least 5	4	At least 5	3
30+	At least 5	11	At least 5	12
Gender				
Female	Any number	10	Any number	11
Male	At least 5	5	At least 5	4
Income	At least 3 per income level		At least 3 per income level	
Under £10K		2		5
£10K - £30K		11		6
£30K+		2		4
Multiple claim for same child	At least 3	1	At least 3	1
New UK arrivals	At least 2	0	At least 2	0
Total interviews	15	15	15	15

The broad quotas on rating of dealing and type of claim were achieved. Due to the small sample it was not possible to achieve the full quotas on age, gender and income. A total of 2 multiple claims were achieved, but no new UK arrivals were achieved despite calling the entire sample.

Recruitment

Customers who had agreed to participate in further research were recruited from the Customer Survey sample, which is held by TNS-BMRB. Customers meeting the quota requirements were extracted from the Customer Survey sample database. As the Customer Survey does not collect addresses it was not possible to include an opt-out period. Consequently, customers were telephoned by one of our team of recruiters who described the nature of the study, the voluntary nature of their participation, screened them to ensure they meet the required criteria and invited them to take part.

The management of our recruitment process was undertaken by a **specialist qualitative recruitment unit** within TNS-BMRB. Rigorous, independently audited quality controls apply, and the research team remains in close contact with recruitment managers throughout the project to ensure that quotas are met.

In order to encourage participation, we offered a **thank-you payment** of £20, and positioned the research as ‘work to help HM Revenue and Customs understand the needs and priorities of its customers, to improve its services’. Additionally, customers were assured about confidentiality, and our independence from HMRC.

Eight customers who had been recruited to take part in the research dropped out and additional respondents meeting the same criteria had to be recruited.

Undertaking the fieldwork

Interviews were conducted by experienced members of the TNS-BMRB’s research team and panel of Research Associates. All respondents were asked if we could digitally record the session and only one out of the thirty declined. The audio files are stored on a secure area of our IT system and were uploaded to a secure website for transcription.

Discussion guide

The discussion guide was developed in conjunction with HMRC and appears in Appendix 1.

Insight analysis and recommendations for service development

The analysis process comprised of three stages:

- 1) The researchers attended a **debrief session** to share experiences and insight;
- 2) A systematic analysis of the telephone interviews was conducted to provide an understanding of how customers arrive at their service ratings and the features of the dealing that they take into account. We use Matrix Mapping – which is well known to HMRC - to review the summarised transcripts using a thematic framework. This allows us to look for similarities and differences that occur between different groups of individuals and provide a fine grained analysis of the issues arising. The key issues, and the features that underpin them, are then used as the basis for constructing deliverables such as

presentations and written reports. Verbatim quotes are used to illustrate and illuminate the findings;

- 3) Identification of the individual aspects of a dealing where **improvements might increase satisfaction**.

Appendix 2: Discussion guide

Understanding Child Benefit customers' experience of dealing with HMRC – Discussion Guide

The aim of the research is to provide HMRC with a better understanding of how Child Benefit customers currently perceive the Department's service and, identify their priorities for a service that meets their needs and expectations. The interview will explore the rationale behind the Child Benefit customer's responses to the HMRC Customer Survey and identify areas for improvement.

Summary of overall objectives:

- To understand which factors are important to customers when dealing with the Department;
- To understand the range of factors that customers consider to be important in receiving good customer service and which of these are most important;
- To understand the most important factors that give rise to perceptions of a 'quality' service;
- To understand the most important factors that give rise to perceptions of a 'timely' service;
- To explore the importance of 'timeliness' and 'quality' to customers' ratings of the service received; and
- To understand how customers define 'timeliness' and 'quality' and the features of the service that they take into account when providing a rating of their experience.

These interviews need to provide a detailed understanding of:

- The customer journey leading up to and after the customer's most recent dealing with HMRC
- The factors that led them to provide a positive or negative rating in the CS
- How customers understand and respond to the measures of 'timeliness' and 'quality'
- What customer service features underpin this expectation?
- What service delivery improvements do HMRC need to meet their expectations?

The interviews are structured around a 3-stage journey mapping exercise which is designed to elicit a detailed understanding of each respondent's:

- ease of getting in touch with HMRC,
- ease of understanding what to do, and
- ease of completing the process

INTERVIEWER WRITE IN THE RATINGS FOR THE SURVEY QUESTIONS:

Timeliness

- Ease of getting in touch _____
- Acceptability of time taken to reach an end result _____

Quality

- Ease of completing the process _____
- How good HMRC were at making sure could get all the information needed _____
- How good HMRC were at keeping you informed about progress _____
- Good at getting things right _____
- Staff in terms of their ability to deal with your issue _____
- How well staff treated you _____

- How straightforward was your most recent experience of dealing with HMRC_____

Introductions – 1 min

- Her Majesty's Revenue and Customs (HMRC or Revenue and Customs) are the Department responsible for administering and paying Child Benefit. Explanation of the Department's aim to undertake customer research to better understand CB claimants and design a better service.
- About TNS-BMRB – independent research agency – no impact on existing Child Benefit claim or other benefit/tax affairs
- Topic – Child Benefit customers / contacting HMRC
- Following MRS guidelines – recording, confidentiality
- Length of interview: approx. 20-30 mins

Recent previous experience of contacting HMRC– 2 mins

- Do you remember taking part in the recent Customer Survey about your recent Child Benefit dealing with HMRC? Do you remember the information you provided?
 - INTERVIEWER: If unclear prompt on dates of the Customer Survey wave and general information about the survey – including description of dealing.
- Before discussing in more detail some of the views you provided in the recent Customer Survey, can you tell me about any other experiences you have had in the last 12 months of dealing with HMRC? IF ANY...
 - Did you make contact with HMRC or did they contact you?
 - How was this contact made: phone, post, website
 - When was this contact/s?
 - What was the contact/s concerning? Similar or different topic?
 - What did it/they involve? PROBE: type and frequency of contact.
 - How would you describe how good this contact with HMRC was?

Customer Journey- 5 mins

- In the letter we sent out to you we asked you to think about the issue you discussed on the short telephone survey. When did your dealings on this issue start?

INTERVIEWER: Explore the customer journey starting with the initial contact with HMRC. Identify what events in the customer journey were considered to be critical for the respondent, and the tipping points. Map out the customer journey.

- What led up to this contact with HMRC? Why did you need to contact HMRC? What was the issue about?
- At this stage what were your expectations about how HMRC would deal with the issue?
- PROBE RIVAL CLAIMS: Did you try any other way to resolve this?
- Tell me what happened first when you contacted/or made contact with HMRC?
 - How were you contacted or how did you make contact initially? (phone, post web etc.) Did you deal with a specific member of HMRC staff? (call handler, officer by post etc.) Did you then deal with anyone else? What was their role?
 - What happened? How did you feel as things progressed?
 - What did you have to do?
 - What did HMRC do?
 - Was the issue resolved? How?
 - How long did it take? What did you think about this?
 - If not resolved, why not? How did this make you feel?

Characteristics of a good service – 5 mins

- When dealing with HMRC on Child Benefit issues, how good was the service you received?
 - Why do you say that?
 - What did they do well? Not so well?
- What things are important to you in an good service from HMRC?
 - What things would impress you? Or make you feel positively about the service provided?
 - What else is important? PROBE TO GENERATE A LIST
- And thinking about each of these [in the list] you have mentioned how well did HMRC actually do on these things?

Experience of quality and timeliness – 7 mins

- What did you think about the **quality of the service** HMRC provided in response to your query?
- How would you define quality?
- How important is 'quality' to you?

QUALITY (Look up ratings given and remind respondent of their scores)

- What were the reasons for the **positive ratings** that you gave HMRC?
- What factors did you take into account?
 - What factors are most important?
- What were the reasons for the **negative ratings** that you gave HMRC?
- What factors did you take into account?
 - What factors are most important?
- What do HMRC need to do to ensure that they provide a quality service? (INTERVIEWER: encourage respondents to pull out as many specific suggestions)
- What things could they learn from other organisations? It might be helpful to think of other organisations or companies that delight customers.
- What would be your top two or three suggestions that HMRC should adopt to delight customers on quality? (INTERVIEWER: Probe mainly public sector organisations (e.g. local authority, DVLA, Passport Agency). If respondents have a specific suggestion, query this to find actionable recommendations)

- What did you think about the **quality of the service** HMRC provided in response to your query? PROBE NON-UK ARRIVALS: How did this compare with your expectations?
- How do you define a quality service? PROBE:
 - Getting details right
 - Paying money accurately, to the right place etc.
 - Acknowledging and processing change in circs accurately.
 - How important is 'quality' to you?

TIMELINESS (Look up ratings given and remind respondent of their scores)

- What were the reasons for the **positive ratings** that you gave HMRC?
- What factors did you take into account?
 - What factors are most important?
- What were the reasons for the **negative ratings** that you gave HMRC?
- What factors did you take into account?
 - What factors are most important?
- What do HMRC need to do to ensure that they provide a speedy service? (INTERVIEWER: encourage respondents to pull out as many specific suggestions)
- What things could they learn from other organisations? It might be helpful to think of other organisations or companies that impress customers.
- What would be your top two or three suggestions that HMRC should adopt to impress customers on speed? (INTERVIEWER: Probe mainly public sector organisations (e.g. local

authority, DVLA, Passport Agency). If respondents have a specific suggestion, query this to find actionable recommendations

- What did you think about the **speed of the service** HMRC provided in response to your query? PROBE NON-UK ARRIVALS: How did this compare with your expectations?
- How do you define a speedy service? PROBE:
 - speed of contact (post, phone etc.)
 - Speed of response – time to reply by post etc.
 - speed of payment (if changes made)
 - speed or processing changes (if actions/changes result)
 - How important is 'speed' to you?

Cognitive questions – 7 mins

- I would like to ask you what came to mind when you were answering some of the questions in the customer survey
- INTERVIEWER PROBE BOTH TIMELINESS QUESTIONS AND AT LEAST TWO RANDOMLY SELECTED QUALITY QUESTIONS (have to hand full survey question text and ratings given):
 - Timeliness
 - Ease of getting in touch
 - Acceptability of time taken to reach an end result
 - Quality
 - Ease of completing the process
 - How good HMRC were at making sure could get all the information needed
 - How good HMRC were at keeping you informed about progress
 - Good at getting things right
 - Staff in terms of their ability to deal with your issue
 - How well staff treated you
 - How straightforward was your most recent experience of dealing with HMRC
- What came to mind when they were thinking about answering this question?
- What specific experiences did they think about? INTERVIEWER PROBE AS MANY EXAMPLES AS YOU CAN.
- Is there anything else you would like to add?

INTERVIEWER: REPEAT FOR ALL 4 QUESTIONS

Close – 1 min

- Do you have any questions for me? (Queries which you are unable to answer can be referred to Douglas Dalziel, who will pass them to HMRC where necessary)
- Thank and close