



HM Revenue
& Customs

Research report 464

HMRC Webchat Customer Research

Qualitative research with HMRC customers

Ipsos MORI

April 2017

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Published by HM Revenue and Customs, August 2017
www.hmrc.gov.uk

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Research requirement (background to the project)

HMRC is working to transform tax and payments for its customers through the delivery of multi-channel digital services¹. Through Making Tax Digital, HMRC has developed a range of digital services for customers. This includes the Personal Tax Account (PTA), which is an online account through which customers can view and manage their tax affairs. Alongside this, HMRC is developing a variety of digital support channels for customers, including videos on YouTube, webinars, Virtual Assistant and webchat².

HMRC webchat is a secure online service allowing customers to speak to advisers in real time. This service was started in April 2015, and operates on gov.uk across personal tax services and on some employer and agent services. Customers can chat with advisers to discuss queries, including those regarding their personal circumstances, and receive additional support with other digital services.

HMRC also offers a virtual support service on some of its webpages, known as Virtual Assistant. This secure service is available 24 hours a day, and helps customers with their queries by directing them to the appropriate online guidance. Where Virtual Assistant is unable to answer a customer's question it will, where possible, re-direct the question to one of HMRC's webchat advisers.

HMRC commissioned this research to understand customer use and experience of webchat, and consider how far this aligned with expectations and requirements.

Specifically, the study looked to:

- discover how webchat fits within the customer journey and explore the reasons why customers use webchat to contact HMRC;
- understand customer experience of HMRC's webchat and identify areas for improvement;
- identify any barriers or enablers to use of webchat; and
- explore connections between use of webchat and other digital services including the PTA.

When the research took place

The research was designed and conducted between November 2016 and January 2017. Fieldwork took place between 7th December 2016 and 9th January 2017.

¹ HMRC Single Departmental Plan 2015 to 2020 (<https://www.gov.uk/government/publications/hmrc-single-departmental-plan-2015-to-2020/single-departmental-plan-2015-to-2020>)

² Transforming tax and payments, Your Charter Annual Report: April 2015 to March 2016 (<https://www.gov.uk/government/publications/your-charter-annual-report-2015-to-2016/your-charter-annual-report-april-2015-to-march-2016>)

Who did the work (research agency)

The research was undertaken by the Employment Welfare and Skills team working in Ipsos MORI's Social Research Institute, in collaboration with the HMRC project team.

Methodology

A qualitative approach was undertaken to this study. Qualitative research aims to understand the range of views and factors underpinning these. It does not seek to provide statistical or numeric information.

A total of 29 telephone depth interviews were conducted with users and non-users of HMRC webchat and a mini focus group (with 3 respondents) was conducted with non-users. A full breakdown of participants is included in the appendix.

Users of webchat were recruited using a sample provided by HMRC. The sample included customers who participated in an HMRC webchat and agreed to take part in the research (at the end of the webchat). As such there is potential for some bias towards those who had a relatively more positive experience of webchat overall (as those who abandoned the webchat were not recruited to this study).

Non-users of HMRC webchat³ were recruited using free-find methods.

Both users and non-users of webchat were recruited by specialist recruiters. Participants were selected using a purposive sampling approach whereby key quotas were set and participants recruited accordingly, using a screening document to assess key characteristics.

Fieldwork was undertaken by specialist qualitative researchers at Ipsos MORI. All data was recorded securely and analysed using a rigorous inductive analytic approach, whereby data is synthesised into thematic headings and interrogated for patterns and themes.

³ Non-users were defined as those who had not used HMRC's webchat. They may have previously used other organisations' webchat services. Digitally excluded customers (those that do not use, or have access to, the internet) were not included in this study.

Main Findings

Summary

- Overall, customer assessment of HMRC webchat among participating users was positive. Users of webchat tended to feel they had been dealt with swiftly and professionally had their queries resolved. There were few examples of negative experiences among those interviewed, and areas of improvement identified were more in the nature of changes that would help develop an 'ideal' service.
- The primary barrier to webchat use noted by non-users of HMRC webchat in our sample, was said to be lack of awareness of the service, rather than negative preconceptions or experience of webchat elsewhere.
- In their interactions with other companies and organisations, both users and non-users said they were starting to use webchat more frequently, and had a clear perception of the benefits it offered compared to the phone. These included speed, convenience, the ability to multi-task while transacting and to generate an electronic record of the interaction, in the form of a chat log.
- Users of webchat were motivated to contact HMRC either to obtain specific information about their own financial affairs (for instance, about the non-receipt of tax credit payments, or a mistake identified in their tax calculation) or because they had been unable to find or understand guidance on the HMRC web pages.
- In almost all cases, using webchat was a spontaneous rather than a planned decision. Webchat was not the start of the customers' journey, rather it was identified as a way of contacting HMRC when searching for contact details (on the Contact Us page), or it presented itself as an option (via a pop-up) when seeking information on HMRC's web pages. In both cases users decided to use webchat only when they were presented with the option to do so.
- As a result of the largely positive experiences noted by users of HMRC webchat, customers were keen for HMRC to do more to promote the webchat service. It was felt the most important features to communicate were the speed, security and personal (rather than automated) nature of the service offered.
- Beyond webchat, both users and non-users were largely open to the idea of digitally transacting more with HMRC in the future, even if the PTA⁴ was largely unfamiliar to them. However, they emphasised that one-on-one interaction with HMRC staff, which could be via webchat, would continue to be required, and that opportunities to do so needed to be provided.

⁴ The Personal Tax Account is an online account through which customers can manage their tax affairs.

Context

What kind of contact do customers have with HMRC?

The extent and type of past contact with HMRC varied for both users and non-users of webchat. Customers had contacted HMRC either for themselves or on behalf of others, for information they had been unable to locate via gov.uk or to clarify guidance identified on the webpages.

HMRC pages on gov.uk were said to be a *first* resource, with web resources being seen as the simplest way to find out information. However, participants were often frustrated at the difficulty in finding specific information due to perceived shortcomings in the site architecture/search facility.

However, while it was not always the first resource, telephone was noted to have been the preferred contact channel in the past when contacting HMRC. Participants opted to phone because it was seen in principle as a way to resolve a specific query quickly (speed was noted as an important driver), although some were then frustrated by long waiting times to speak to an adviser and the experience of being 'passed around'.

How are HMRC customers using digital services?

Digital services were described as being fully integrated into life for most participants and used with increasing frequency by users and non-users of HMRC webchat. Customers reported using many digital services including online banking, buying and renewing insurance policies, shopping online, or using an online service to manage prescriptions from their doctor's surgery. Importantly, participants all felt comfortable using digital services (although as previously noted, the digitally excluded⁵ were not included in this research).

Digital services were seen as preferable to the telephone, particularly for those under the age of 35. If they needed to do work on the computer, or household tasks, they felt that contacting an organisation digitally would be a quicker and less disruptive option for them compared to using the phone. As such, where people are aware of the existence of a digital service, customers will often prefer it over offline contact.

There was a perception among participants of all ages that only the older generation (55-60+) are now wary of using digital services and continue generally to prefer offline methods. Nevertheless, customers felt that offline ways of making contact with organisations were preferable in certain situations, particularly when it came to complex or open-ended interactions. Some cited their parents as examples of people who would be reluctant to interact online because they lack confidence using computers and smart devices.

⁵ Digitally excluded customers are those that do not have access to, or use, the internet. Note that this research **did not exclude** Assisted Digital customers, who may be expected to need some assistance to interact with government online.

HMRC Webchat – the user experience

What are customer expectations of HMRC's webchat?

Participants were broadly familiar with webchat. Both users and non-users of HMRC webchat reported using webchat as a means of interacting with other companies and organisations, for instance online banking or technology-related services (often internet service providers or mobile phone companies). Overall, participants were comfortable using webchat as a channel of communication.

Webchat was often viewed as a means to resolve a quick query rather than a forum for complex questions. Indeed, the primary advantage of webchat was seen to be its speed. However, customers who were used to and comfortable with instant messaging services were more comfortable with the dynamic of online chat, and with the idea of using webchat for longer and more complex interactions.

Customer expectations of webchat were driven by past experience. In some cases, expectations were dampened by poor experiences from other organisations, including:

- long waits for an adviser;
- advisers who respond to a specific query with only general guidance;
- a 'robotic' style where advisers are unable to deviate from a script;
- advisers being unable to resolve queries, who simply signpost users back to the website; and
- excessive 'processing' of customers before attending to their queries.

"[On other webchats] you just go through pages of 'is your query concerning this or this'. It can be frustrating to keep answering questions about what your query is and then to get to the end and you just have to ring a different number anyway. What should be a webchat isn't really – just processing people into categories".

(User, individual, Online Services)

It was also noted as important for any webchat, that advisers have the skill and ability to manage the query effectively.

These experiences of using webchats for other organisations had a direct bearing on what customers expected the experience of HMRC's webchat would be like. For example, some users and non-users had expected HMRC's webchat to be automated, which they had assumed would not meet their needs. It is worth noting that most customers we spoke to use the term 'webchat' to describe both 'virtual assistant' and human adviser-led chats⁶.

⁶ Both HMRC and other organisations, provide automated chat services using artificial-intelligence powered 'virtual adviser' services, as well as providing chat services staffed by human advisers.

How are users accessing HMRC webchat?

Visiting the HMRC webpages on gov.uk was often the first stage in the webchat journey. Customers often started their journey online, but were unable to find information relating to their specific circumstances, so were prompted to get in touch directly. Others, who had failed on a previous occasion to get through on the phone, also chose to use webchat in preference to calling, on being prompted to do so.

HMRC webchat was accessed either via a 'pop-up' window or through the 'click to chat' option on HMRC's 'Contact Us' web pages. In most cases, users had not planned to do a webchat or been aware of the possibility beforehand, but on seeing the pop-up or the click to chat link decided to use the service. They thought webchat would allow them to resolve their query quickly and simply, giving them access to support from an adviser without a long wait on the phone. Having used HMRC webchat, customers then often said it would be the start of their journey for any future contacts.

The case study of one user illustrates this clearly. They had received a P800 from HMRC informing them they had underpaid their tax, and had contacted HMRC by phone to discuss how the money would be repaid. After the call, they had realised they had an additional unresolved issue and visited the HMRC web pages to look for an answer. They were unable to find an answer, but while on the web pages a pop-up window appeared offering the chance to talk to an adviser via webchat, which they did in preference to calling again.

Those who had accessed webchat via pop-up windows did not generally see them as intrusive. A more common complaint was that it was not always possible to find them a second time if they were not used immediately. In some cases, users had sought out HMRC's phone numbers by the 'Contact Us' page on gov.uk, intending to call and had found the click to chat link and followed this route instead. It was suggested, that the click to chat could be a little more prominent on the 'Contact Us' page.

Overall, no clear preference for either pop-up or click to chat was noted, both options were felt to be needed. However, there was strong support for a static chat link on all site pages customers might need help with, such as particular pieces of guidance on the website that they were struggling to understand or to relate to their own situation. There was no evidence that the route into the webchat impacted on overall experience of the service.

"A static link on every page would be great. Pop-ups can be blocked. I use a static chat link on my own website. Being anywhere on the website and being able to contact someone is the way forward".

(User, employer, VAT)

There were mixed views on security questions asked at the start of the chat to confirm the identity of the customer. Many were happy, and felt the level of security was appropriate given that sensitive personal or financial data is being exchanged. However, the experience of the

number and nature of questions asked differed significantly between users⁷, and some customers would have liked advance warning of the information they would need to supply. The need to enter in several personal details to verify one's identity sometimes caused data safety concerns, which may need to be addressed upfront in the chat.

"I worry a bit too much with online people stealing security information. I don't know if it's secure or not – can it be copied or hacked into? Maybe it needs a memo that comes up at the top – this information is secure. I had to take it on trust that it was".

(User, individual, PAYE)

At a practical level, users appreciated that HMRC's webchat was accessible outside standard office hours, and had used it at a variety of different times of day. There was support for a 24/7 service, and a consensus that it was important for the service to be available well into the evening.

Participants also saw the ability to multi-task while undertaking a webchat as a major plus point.

"I had other pages open. I was looking at eBay and Argos and things, looking for Christmas presents. As the person was answering the question the chat box popped up on whatever page I was on".

(User, individual, PAYE)

Why do HMRC customers use webchat?

Customers perceived HMRC webchat to be a suitable channel for contacting HMRC regarding a range of topics. Indeed, non-users 'top of mind' view was that webchat would be a potential channel for addressing the full range of queries customers might need to contact HMRC about. Users also cited a wide range of reasons why they had used the service, including: to process a tax repayment, to query the non-receipt of tax credit payments, to find out where to include their lump sum income on a self-assessment form, to find out how to de-register for VAT or (in the case of one tax agent interviewed) to find out how much tax a particular client had paid under PAYE.

Webchat was discussed in relation to other digital services offered by HMRC. Very few of the participating HMRC customers were users of the PTA or had heard of it, although the idea was appealing to many when it was presented. Participants were largely open to the idea of transacting digitally with HMRC, although there was a strong feeling that one-to-one interaction with HMRC advisers would continue to be needed. This was thought to be particularly likely as people were setting up the PTA, but there was scepticism that a service, such as the PTA, would remove the need for adviser support altogether. Participants certainly saw webchat as a convenient and appropriate way to receive one-on-one support when transacting inside the PTA.

⁷ Depending on how the webchat is accessed, and what the topic of conversation is, different customers may be required to answer fewer security questions.

Beyond this, both users and non-users were asked whether webchat would be suitable for submitting a complaint, or for discussing a debt to HMRC. Neither of these uses were suggested spontaneously as a potential way in which webchat might be useful to them⁸. When asked directly, some said they saw webchat as a potentially quick and simple way to register a complaint, which might lead to a swifter response. In contrast, others worried whether the complaint would be adequately logged or if it would reach the right people and be taken seriously, and as such, would still rather call or send a letter.

“I don’t think webchat is appropriate for complaints. It’s probably not targeting the right person – they wouldn’t be able to do much about it. You’d have to go to a manager level. I’d follow the complaints procedure, complaints department”.

(Non-user, individual, self-employed)

Webchats were seen as a relatively informal channel by participants. When it came to discussing debts, this was seen in certain cases as a potential problem for what could be a serious and sensitive issue.

“Debt is more a discussion over the phone in person. You might need to understand circumstances. You wouldn’t text your heart and soul via Whatsapp”.

(Non-user, individual, self-employed)

However, others disagreed, and thought they might feel *less* awkward discussing debts to HMRC over webchat than with an adviser on the phone.

Overall, there was a sense that customer views on the purpose or types of topics webchat might be used for were not yet strongly held as it is still at a relatively early stage in its evolution as a customer service channel. Views therefore are likely to be malleable, and may evolve in response to good or bad experiences of the way that the organisations they interact with, including HMRC, deploy it.

What was the experience of conducting an HMRC webchat like for users?

Overall the expectation was that a webchat service should be quick, with some participants stating that they would not wait more than five minutes to be connected to an adviser. However, others commented that the experience of waiting was less onerous on a webchat because of the ability to multi-task, and so they might in some circumstances be happy to wait for longer.

On using the service, users indeed perceived the wait to be connected to an adviser as very quick – from a few seconds to a few minutes. There was concern, however, that waiting times might increase as the service becomes more popular. Users reported that an indication

⁸ This may have been somewhat hypothetical for most customers, who were unlikely to be in the position of either making a complaint or discussing a debt with HMRC.

of their position in the queue, the estimated waiting time and an audible alert when their chat was due to start imminently would all be useful.

“It took seconds to connect. No sooner had the pop-up appeared and I had typed my end of the chat in, than I had received the message – within ten seconds of finishing I’d received a reply from the person at the other end”.

(User, individual, PAYE)

Users of HMRC webchat were happy with advisers’ speed of response, and rarely reported a significant wait for a response, and it appeared that most, although not all, advisers warned when waits would be longer. Ideally, users would like advisers to provide an estimate of anticipated waiting time in such cases.

The tone of the webchat interactions was also thought to be appropriate and was described by users as professional, polite and business-like, but also friendly. Users reported that advisers introduced themselves by first name, which was in line with expectations. Photographs of advisers were seen as unnecessary, and the use of emojis as inappropriate. However, some did point out that advisers should seek to adjust their tone and language to that of the customer they were dealing with.

It was generally felt that advisers were focused on their issue and tried hard to resolve it. In many cases they were successful in doing so and were clearly able to provide a diverse range of help.

“I was asking very regular questions from my end – I sent a form but they sent it back to me for additional information – I was confirming if it had been sent out yet. She checked, ‘give me one second’, she said yes, it’s been sent, on this day. Very concise”.

(User, individual, NINO)

However, in a few cases they were not successful in resolving customers’ issues. Users felt that in these cases it was important that advisers should ‘own’ the resolution of the issue and propose next steps.

“It would have been better if they’d said ‘I don’t know the answer but I’ll refer it to a colleague who will come back to you shortly’. I didn’t need the answer that instant, though it would have been useful”.

(User, individual, Online Services)

The ability to generate a record of the webchat conversation was seen as a significant plus point, and many users successfully printed or saved the chat log. Tax agents in particular commented that the ability to generate this record provided exactly the sort of time-stamped confirmation of their discussions with HMRC they needed, and which a phone conversation

did not provide. However, not all users knew about this feature, and some said they might have used it had they known about it.

A few said the chat window disappeared abruptly or without warning before they were able to save it. Customers are keen that HMRC should also retain a record of the interaction on their account in case they need to follow up a particular query or if HMRC has given them an undertaking about next steps.

Users generally felt they were clear about whether their query had been resolved, and what to do or expect next. However, there were some cases where promised HMRC follow-up did not take place. Customers expected actions from webchat to be shared effectively with other parts of HMRC.

Users were also asked to discuss their thoughts about the webchat exit survey⁹ that provides ongoing feedback about the webchat experience to HMRC. Recall of completing the survey varied between those who said they completed it, those who did not and those who could not remember. There were few ideas on how to boost the response rate given the ubiquity of these feedback surveys, and customers felt people often 'tuned out' of such requests. On balance, of the two possible open-ended webchat exit survey questions, they preferred the one that asked users to explain their score rather than the one asking for suggestions for improvement. There was no consensus around whether users were willing to have their feedback data linked to their own customer record, although customers were also keen that HMRC should be able to use the information from these feedback questionnaires to improve its service.

What are the potential barriers to webchat use, and how can they be overcome?

It is important to note that the non-users of HMRC webchat we spoke to did not generally 'reject' webchat as a means of interacting with HMRC, rather they were simply unaware that it was available as an option. There was little evidence that users and non-users viewed webchat differently. Indeed, there was enthusiasm among non-users for using the service once they had been made aware of it.

A range of possible ways of boosting the profile of webchats were suggested by participants¹⁰, including to:

- send information about the service to customers in letters about tax affairs;
- ask advisers on the HMRC phone lines to alert customers to the existence of the webchat service at end of the phone conversation;
- put a link to webchat higher up/more prominently on HMRC's Contact Us page on gov.uk;
- integrate webchat links across the HMRC web pages; and

⁹ This is a short online questionnaire about their experience that customers are invited to complete following their webchat.

¹⁰ Please note that these are not research recommendations, or a reflection of HMRC strategy

- clearly articulate the benefits of using webchat, stressing the advantage in speed, and that webchat has human advisers, rather than being an automated service.

Where barriers existed, these were usually based on assumptions driven by previous experience of webchat for other organisations or other interactions with HMRC.

These included concern that webchats would:

- be automated, rather than staffed by a trained human adviser;
- take a long time and there would be a time-lag in-between writing a message and receiving a response;
- be disconnected during a conversation with an adviser and therefore be unstable in some way; or
- compromise security, particularly when extensive personal information needed to be entered by the customer. This was seen as key for an organisation like HMRC given the sensitivity of the customer information involved. Tax agents, especially, expressed concern about supplying potentially sensitive information about their clients online.

However, these factors did not appear to be 'deal breakers', that that would make customers unwilling to use webchat altogether. Lack of awareness was by far the major factor. Consequently, awareness of webchat was felt to be the most important priority for HMRC in developing this service.

This once more underscores the key learning from this research – that HMRC webchat is seen by those who use it as a high quality service and a positive way of interacting with HMRC compared to other channels, such as telephone. Suggestions for modifying the service were largely incremental improvements, and customers' main concern was that the service should be more widely known than it is.

Appendix A – Profile of Participating Customers

Primary variable		Secondary variables		
Users	Individuals	9	Tax credits	3
			Pay As You Earn (PAYE)	2
			National Insurance Numbers	2
			Online help desk	2
	Self-Assessment (SA) individuals/small businesses	3	SA	3
	Employers	3	VAT	3
Tax agents	3	Agent Online Self Service	3	
Non-users	Individuals	6	Tax credits	3
			PAYE	3
	SA individuals/small businesses	3	SA	3
	Employers	3		
Tax agents	2			

Appendix B – Topic Guides

Timings	User of webchat topic guide
2 mins	<p>1. <u>Introduction</u></p> <ul style="list-style-type: none"> • Thank participant for taking part, introduce self, Ipsos MORI • Explain the research – HMRC wishes to understand its customers’ experiences of using webchat provided by HMRC • Reassure participants they have been selected at random from a list (provided by HMRC) of customers who have recently used webchat (and agreed to be re-contacted) • Confidentiality: reassure that all responses are anonymous and that information about individuals will not be passed on to anyone, including back to HMRC • Role of Ipsos MORI – independent research organisation (i.e. independent of government), we adhere to MRS code of conduct • Get permission to digitally record • Any questions before we begin?
5 mins	<p>2. <u>Background</u></p> <p><i>Note to researcher: This section aims to warm up the respondent and gain useful contextual information that can be used to reflect on during the discussion.</i></p> <ul style="list-style-type: none"> • Respondent to introduce themselves – probe as relevant: <ul style="list-style-type: none"> ○ <u>Individuals:</u> employment, personal circumstances ○ <u>Employers/Agent:</u> details of organisation, role, (details of clients/nature of tax related work for agents) • Briefly explore level/type of contact with HMRC – how they interact (which channels they use), what it tends to be about, overall views on interaction • Briefly explore use of digital services – what services use (including webchats), what use for, views on these and how confident they are with them
15 mins	<p>3. <u>Routes into webchat</u></p> <p><i>Note to researcher: this section aims to explore customer experiences of the route/journey into webchats. If required remind respondent webchat is a secure online text contact approach whereby HMRC and its agents are able to interact with customers to resolve queries or give information.</i></p> <ul style="list-style-type: none"> • Explore use of HMRC webchat – probe: what used HMRC webchat for, how often, how regularly – <u>provide examples of recent HMRC webchat used</u> <ul style="list-style-type: none"> ○ Gauge how important the advice provided was seen to be • Explore reasons for using webchat (drawing on recent examples of use); why decided to use webchat rather than other channels

Timings	User of webchat topic guide
	<ul style="list-style-type: none"> ○ Explore benefits and barriers to using webchat; provide examples – probe: hours available, access route, security, service offered, advice, speed, length, conversation record, other ○ If webchat <u>had not</u> been available, what would they have done instead; other channels they would use or whether they would not have contacted HMRC ● Explore expectations of webchat – probe: what hoped to get out of it, expectations for the process, who they will speak to (real person or automated), expectation for outcome, other <ul style="list-style-type: none"> ○ Explore what expectations were based on; any sources of advice/information ● Explore journey leading up to use of webchat (drawing on recent examples); what happened before the webchat – probe: <ul style="list-style-type: none"> ○ Type of issue/circumstances involved ○ Point/stage in the journey they were when they used the webchat ○ Whether had used other channels beforehand or first port of call (first attempt to seek help); reasons for this ○ In what circumstances were attempting to access webchat – e.g. chatting while at work, multitasking (looking at other sites) – and whether this was factor in choosing to use webchat ● Explore how webchat was accessed - probe: via 'click to chat' button on site, a pop-up window, virtual assistant, or via the PTA - probe on: <ul style="list-style-type: none"> ○ Ease of access; reasons for that; any views on access and how easy webchat is to navigate generally ○ Any preferences between access options; reasons for this (EXPLAIN MODES AS NECESSARY, USING DESCRIPTIONS FROM STIMULUS); whether they have used different options ○ Use of click to chat button or pop-up – whether appearing in right location, right time, too often, whether visible enough, whether clear explanation ○ Any security questions answered before able to access webchat; response to this

Timings	Non-user of webchat topic guide
2 mins	<p>1. <u>Introduction</u></p> <ul style="list-style-type: none"> ● Thank participant for taking part, introduce self, Ipsos MORI ● Explain the research – To understand the experiences of customers when engaging with HMRC and views on using webchat services provided by HMRC and others both now and in the future. ● Reassure participants we are speaking to a range of HMRC customers, individuals, employers and agents. Reassure they have not been identified for any specific reason, only that they fall into the groups of people we want to speak with. ● Confidentiality: reassure that all responses are anonymous and that information about individuals will not be passed on to anyone, including back to HMRC

Timings	Non-user of webchat topic guide
	<ul style="list-style-type: none"> • Role of Ipsos MORI – independent research organisation (i.e. independent of government), we adhere to MRS code of conduct • Get permission to digitally record • Any questions before we begin?
3 mins	<p>2. Background</p> <p><i>Note to researcher: This section aims to warm up the respondent and gain useful contextual information that can be used to reflect on during the discussion.</i></p> <ul style="list-style-type: none"> • Respondent to introduce themselves – probe as relevant: <ul style="list-style-type: none"> ○ <u>Individuals</u>: employment, personal circumstances ○ <u>Employers/Agent</u>: details of organisation, role, (details of clients/nature of tax related work for agents) • Briefly explore use of digital services – what services use, what use for, views on these <ul style="list-style-type: none"> ○ Gauge how confident is with digital services if not apparent
5 mins	<p>3. Current interaction with HMRC</p> <p><i>Note to researcher: this section aims to explore current interaction with HMRC (focusing on most recent examples) and customers’ experiences and views of this (with a view to understanding what they look for in a service).</i></p> <ul style="list-style-type: none"> • Explore details of interaction/communication with HMRC – <u>provide examples of most recent interactions</u> <p>Probe:</p> <ul style="list-style-type: none"> ○ Types of issues they have contacted HMRC about; reasons for contact; what they wanted to know ○ Regularity of contact; how often they contact HMRC; how quick they are to contact HMRC when they have queries ○ Channels used for contact/interaction – probe: letter, phone, email, gov.uk, other <ul style="list-style-type: none"> ▪ Reasons for using these channels – past experience, awareness/knowledge, concerns over security, feelings about technology, other ▪ What channel they prefer to use/tend to use first; whether use in combination – describe; reasons for this • Explore satisfaction/views on channels used - what works well/what works less well; reasons for this • Explore any specific problems or difficulties when using these channels; key areas of improvement – ease of access, speed, tone, quality of information, print out/record of discussion, other