HM Revenue & Customs

Research report

Personal Tax Account – Digital Customer Segmentation

To develop and understand a digital segmentation to better tailor communications and services for customers, and to understand what factors influence customer preferences and likelihood to use HMRC services online.

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Behavioural & Customer Insight Team

This report was one of a number of research papers commissioned by HMRC in 2016-17 to support the development of its Personal Tax Account. HMRC reprioritised its portfolio of transformation projects in 2018 to ensure that it delivers key government priorities. However Personal Tax Account work is still continuing, focussing on driving digital take-up and iterative improvements to the existing offer. Additional services will only be added where they reduce phone and post contact and improve customer experience. This research continues to be used to inform that work.

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About HMRC Process and Transformation

The government is committed to reducing burdens for taxpayers and building a transparent and accessible tax system fit for the digital age.

HMRC Process Transformation has been set up to play a leading role in driving radical transformation across HMRC. This work includes radically re-designing HMRC's processes to become more customer-focussed, intelligence led and digitally enabled.

Research requirement (background to the project)

HM Revenue and Customs are committed to transforming the tax system to be fit for the digital age. As part of this initiative to make tax digital, HMRC launched the Personal Tax Account (PTA). The PTA is an online account where taxpayers can manage their HMRC affairs securely in one place.

HMRC recognises that customers are at different stages of their own digital journeys and aim to take that into account in the design, communication and migration strategy for their digital offer. Accordingly HMRC commissioned research to support the development of the PTA and improve their understanding of preferences for various contact channels. In order to better understand the different needs and capabilities of its customers, a digital customer segmentation was generated to inform HMRC's digital migration strategy. Using the PTA survey data[1] on customers' general digital behaviours as well as their propensity to use the PTA specifically, customers[2] were segmented into seven groups. The segmentation provides a lens through which HMRC can better understand customers' different needs for and reactions to HMRC's digital offer.

This report provides a summary of the segmentation research which aimed to:
- Ensure the design of online services (especially the PTA) meets the needs and preferences of different customer types
- Inform the model of digital migration by understanding the factors that influence customer preference towards digital services
- Enable the development of tailored communication and marketing strategies for digital offers (especially the PTA)

When the research took place

The research was undertaken from January to November 2016. Qualitative fieldwork took place between 14th March and 15th April 2016. Quantitative fieldwork took place from 10th June to 27th June 2016.

Who did the work (research agency)

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[1] Please see the Personal Tax Account research report for more details
[2] This research included HMRC customers who were currently using the internet to some extent already

The research was carried out by Kantar Public (formerly known as TNS BMRB). The core research team was made up of Benjamin Collins, Carryn Smit and Emily Edwards-Hughes.

Method, Data and Tools used, Sample

Primary quantitative research

Inputs for the segmentation came from the Personal Tax Account survey, carried out using the Lightspeed Research online access panel from the 10th to 27th June 2016.

The sample definition was HMRC customers who use the internet to some extent. Loose demographic quota controls were applied[3], and 4059 completed interviews were achieved. The data was weighted to reflect HMRC's online customer base, based on data drawn from Understanding Society survey[4], by Kantar Public. The data was also weighted by age, gender and region. Important to note is that customers who are digitally excluded – i.e. those not online – were not included within the scope of this research and therefore where results refer to "customers" they are specifically referring to those who are online. Around 10-15% of the overall HMRC customer population is digitally excluded[5].

The main questionnaire was around 20 minutes long and included questions about:

- The internet and how it fits into their lives – including current digital behaviours and attitudes
- Experiences with HMRC – including interactions, contact behaviours and attitudes towards tax
- Preferences and likely use of the PTA

The following two dimensions were used to create the digital segmentation, focusing on customer behaviours (reported current and future) and including attitudes to tax and benefits and credits:

1. **Likelihood to use Personal Tax Account (PTA) index:** This is a derived index indicating the likelihood that a respondent will use the PTA, with increasing likelihood as the score increases. Inputs include:

   - Attitudes to tax

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[3] Loose quotas set on gender, age, social class, region
[4] https://www.understandingsociety.ac.uk/documentation/innovation-panel/dataset-documentation/wave/5
[5] https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/457800/Digital_Exclusion_and_Assisted_Digital_research_publication_report.pdf

- Whether they had any concerns with the PTA
- Likelihood to use government services online
- Experience with government services
- Internet skills
- Preferred/initial contact channel in a hypothetical situation
- Stated likelihood to use the PTA

2. **Digital index**: This indicates a general engagement with as well as propensity and capacity to use digital services. Inputs include:
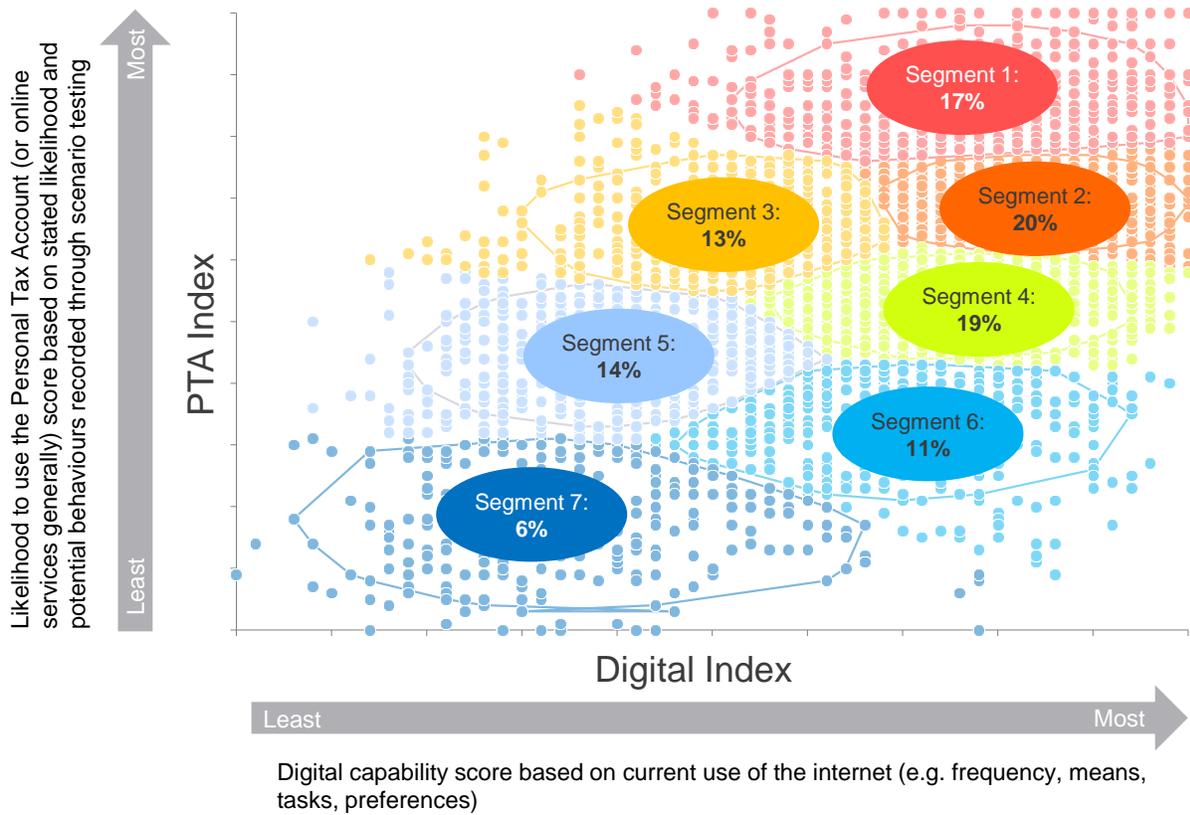
- Where internet is usually accessed
- The number of devices used to access the internet
- Preferred interaction with a company (online versus offline)
- Number of online skills

Analysis was carried out using the following steps:

- Answers to the inputs of each dimension were given a score to create the two indices
- Respondents were plotted based on their two index scores, and the population was then segmented according to a clustering algorithm
- A clustering algorithm used the two variables to allocate respondents into their segments, as shown in figure 1 below

Figure 1: Plotting the segments

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Digital capability score based on current use of the internet (e.g. frequency, means, tasks, preferences)

Two additional analysis dimensions helped to understand behaviours and motivations: need and ease of migration. Adding these dimensions increases understanding of the drivers of likely behaviour, and increases the discernibility of the segments within the wider population.

- **Need for HMRC services**: the need dimension gives an indication of the extent to which the customer will likely need to interact with HMRC based on the complexity of their tax/credit & benefit affairs and their past interaction patterns. Inputs were customer type[6], type of additional income, frequency of contact and level of interaction

- **Ease of migration:** the ease of migration dimension looks at current contact behaviour to suggest how simple a person's path to the PTA as their default method will be. Inputs were methods of contact with HMRC in the past year, and if no contact in this time their preferred method of contact in the hypothetical scenarios where a need for contact is presented

Main Findings

Introducing the segments

The segmentation provides a useful tool to better understand customers' positioning with regards to digital generally, and HMRC's digital offer specifically (i.e. the Personal Tax Account). As shown in figure 2, the seven segments are best conceptualised as a heat spectrum of colours ranging from those who are "warmer" (more receptive) towards the PTA (the Hot Reds, Warm Oranges and Deep Yellows) to those who are "cooler" (less receptive) towards the PTA (the Light Greens, Light Blues, Cool Blues and Arctic Blues).
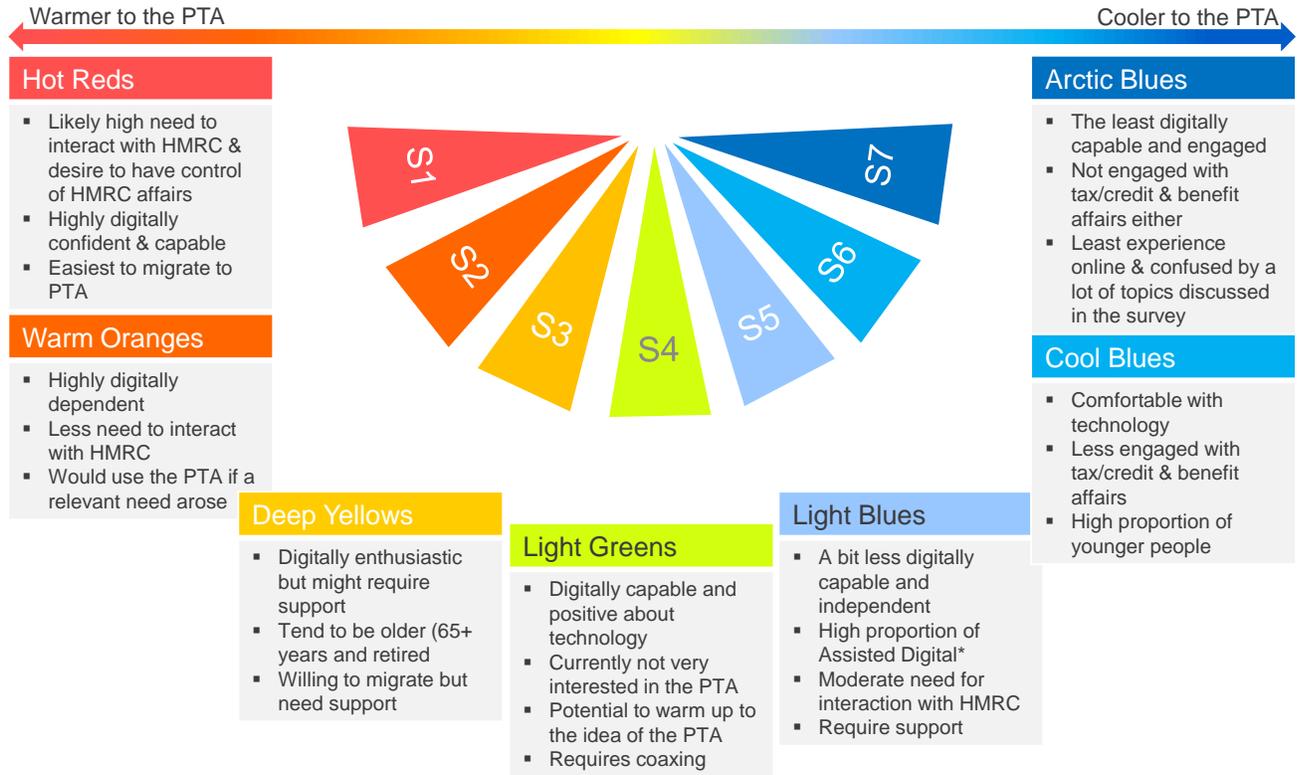
While the segmentation compartmentalises customers into distinct groupings, it is important to note the following:

1. HMRC customers are individuals and the segments do not directly map on to existing classifications such as age or type of tax paid, as these are broad groups which are not homogenous

2. Scores on the indices used for the segmentation fall along a spectrum as shown in figure 1 and indicated through the spectrum of colours analogy. This means, for example, that despite being digitally capable, if the respondent has a low likelihood to use the PTA (perhaps because they did not need to interact with HMRC) they may fall into a cooler segment (e.g. the Cool Blues)

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[6] The four main customer types investigated in this research were: PAYE, pensioners, tax credit and self-assessment customers

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Figure 2: The Segments

Warmer to the PTA   Cooler to the PTA

Hot Reds
- Likely high need to interact with HMRC & desire to have control of HMRC affairs
- Highly digitally confident & capable
- Easiest to migrate to PTA

Warm Oranges
- Highly digitally dependent
- Less need to interact with HMRC
- Would use the PTA if a relevant need arose

Arctic Blues
- The least digitally capable and engaged
- Not engaged with tax/credit & benefit affairs either
- Least experience online & confused by a lot of topics discussed in the survey

Cool Blues
- Comfortable with technology
- Less engaged with tax/credit & benefit affairs
- High proportion of younger people

Deep Yellows
- Digitally enthusiastic but might require support
- Tend to be older (65+ years and retired
- Willing to migrate but need support

Light Greens
- Digitally capable and positive about technology
- Currently not very interested in the PTA
- Potential to warm up to the idea of the PTA
- Requires coaxing

Light Blues
- A bit less digitally capable and independent
- High proportion of Assisted Digital*
- Moderate need for interaction with HMRC
- Require support

S1 S2 S3 S4 S5 S6 S7

Segmentation summaries

The following summary profiles intend to bring the segments to life rather than create a stereotype, as each segment contains a range of unique individuals and cannot be distilled into one single defining caricature.

Hot Reds: The Hot Reds are likely to have a great need to interact with HMRC and to be in control of their taxes – not surprising given that a larger proportion of self-assessment and, to lesser extent, tax credit customers fall into this group. The internet is important to the Hot Reds – they access it frequently and feel comfortable using it for a variety of tasks. They will be easy to migrate to the PTA given their high need for HMRC interaction coupled with their familiarity with similar online services.

Warm Oranges: The Warm Oranges are highly digitally capable – technology is a tool that they depend on and consider integral to their personal and professional lives. Although they think it is important to be in control of their taxes they tend to be PAYE customers and don't generally need to interact very frequently with HMRC. They would like the chance to use the PTA but the majority (70%) had never heard of it.

Deep Yellows: The Deep Yellows tend to be 65 years or older and retired with a higher proportion of Assisted Digital customers (in contrast to the highly capable Hot Reds and Warm Oranges). Of those who have contacted HMRC in the past year a high proportion

(48%) picked up the phone. But they generally have positive attitudes to online and are relatively open to using the PTA. They might need a bit more support migrating online but they are willing.

Light Greens: The Light Greens are digitally capable and have positive attitudes towards online generally but are less enthusiastic about the idea of the PTA. Mostly young to middle-aged PAYE customers, they have less interaction with HMRC and online government services generally than the warmer three segments. That being said they will likely follow HMRC's steer to use digital services if required.

Light Blues: The Light Blues are a bit less digitally capable and independent, with the highest proportion of Assisted Digital people across the segments. A relatively larger proportion of Light Blues are PAYE customers with only a moderate need for interaction with HMRC. When they do need support though, they default to the phone. Otherwise they are not well defined demographically with a mix of ages and customer types.

Cool Blues: The Cool Blues have a relatively high proportion of younger customers (16-24 year olds) and are reasonably comfortable with technology. When it comes to tax, however, they are unlikely to be active and engaged. They generally try not to think about their tax/credit & benefit affairs and are not interested in the details or having control over it. Only a quarter are likely to access their PTA (again).

Arctic Blues: The Arctic Blues are in the dark when it comes to most things relating to the internet and taxes. They were confused about a lot of what was discussed in this survey, most notably the PTA (indicated by a high proportion of 'don't know' responses). They have the least experience online and are also the least positive towards online activities. They are mostly older and pensioners but unlike the Deep Yellows they have not embraced the technological age. It will be very difficult to migrate Arctic Blues to the PTA because they really have not even started on their digital journey and have little intention of starting, especially when it comes to online government services.

Demographic profiles for segments

The segments cannot be defined by specific demographic characteristics alone (e.g. age, customer type, digital behaviours) – the profile of each segment is relatively mixed. That being said some noteworthy differences do stand out (see table 1 for details):

- **Age:** There is a slightly higher proportion of Warm Oranges who are 35-44 year olds (25%) than across other segments. Deep Yellows (20%) and Arctic Blues (23%) are most likely to be older than 65 year olds. Amongst Arctic Blues there are lower proportions of 16-24 years old (6%) and 25-34 year olds (8%)
- **Social economic grade:** Higher proportions of Hot Reds (74%), Warm Oranges (71%) and Light Greens (67%) are classified as ABC1
- **HMRC customer type**: There is a higher proportion of Self-Assessment customers in Hot Reds (31%) compared with other segments. The highest proportion of Tax Credit customers across the segments are Deep Yellows (35%) while Light Greens (61%) and Light Blues (60%) are more likely to be PAYE customers. The Arctic Blue segment

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has the highest proportion of pensioners (22%) in alignment with the finding that a higher proportion of older customers are in this segment

Table 1: Segment demographic characteristics

	Total	S1	S2	S3	S4	S5	S6	S7
	n=4052	n=673	n=821	n=540	n=786	n=551	n=434	n=248
Age								
16-24 years old	12%	8%	14%	10%	13%	14%	19%	6%
25-34 years old	18%	15%	19%	20%	20%	17%	16%	8%
35-44 years old	20%	20%	25%	15%	24%	17%	19%	19%
45-54 years old	21%	24%	22%	18%	22%	18%	21%	23%
55-59 years old	7%	8%	6%	7%	6%	8%	7%	12%
60-64 years old	7%	10%	6%	9%	5%	8%	5%	9%
65 years old or older	14%	15%	8%	20%	10%	17%	13%	23%
Social Economic Grade								
ABC1	64%	74%	71%	60%	67%	54%	58%	49%
C2DE	34%	26%	29%	39%	32%	43%	38%	47%
Customer type								
PAYE only	49%	37%	56%	32%	61%	47%	60%	47%
Pensioners only	13%	13%	7%	19%	9%	16%	14%	22%
All Tax credit	24%	28%	22%	35%	19%	24%	18%	18%
All Self-Assessment (SA)	19%	31%	18%	24%	14%	15%	9%	15%

■ Stands out as higher than among other groups

■ Stands out as lower than among other groups

N=4052 (weighted) / 4059 (unweighted)
Sources: "Which of these age bands do you fall in to?"
"What is the occupation of the chief income earner in your household?"
"Over the last 2 years, that is since <month> <year>, which, if any, of the following taxes have you paid and/or benefits have you received?"

Digital engagement and attitude profiles for segments

Key digital engagement characteristics for the seven segments are summarised in figure 3. In line with the digital index (and largely a result of the inputs to the segmentation), larger proportions of Hot Reds, Warm Oranges, Light Greens and Cool Blues engaged in online behaviours. They tend to access the internet at home several times a day and usually use more devices to do so. Hot Reds and Warm Yellows are more reliant on the internet for everyday life while a very small proportion of Arctic Blues want to access government services online.

Across the segments, Assisted Digital customers are more likely to be Light Blues or Arctic Blues and less likely to be a Hot Red or Warm Orange. Nearly two thirds (63%) of Light Blues and Arctic Blues are Assisted Digital, compared with just 15% of Hot Reds, and 23% of Warm Oranges.

Figure 3: Segment digital characteristics

	Warmer to the PTA					Cooler to the PTA	
Segment	S1	S2	S3	S4	S5	S6	S7
Segment Proportions	17%	20%	13%	19%	14%	11%	6%
Likelihood to use the PTA*	Very High	High	High	Medium to High	Low to medium	Low	Low
Digital Capability*	High	High	Medium	Medium	Low	Medium	Low
HMRC Need Based on customer type, income types, and previous interaction patterns	High	Medium	Medium	Low to medium	Low to medium	Low	Low
Ease of Migration Based on current method of contact (online vs offline)	High	Medium to High	Medium	Medium	Medium	Low	Low
Likelihood to use government services online (in general)	High	High	Medium	Medium	Low	Low	Very Low
Assisted Digital	Little or no assistance needed	Little or no assistance needed	Some assistance needed	Some assistance needed	Assistance Needed	Some assistance needed	Assistance Needed
Desire for control over tax / benefit & credit affairs	Very High	High	Medium to High	Medium	Low	Low	Very Low

Table 2 shows the proportion of customers within each segment who identify with pro-digital attitudes. Respondents were asked to rate each statement on a 6-point scale where 0 indicated "This is not me" and 5 indicated "This is me". Overall Hot Reds, Warm Oranges, Light Greens and Cool Blues had the highest mean rating across the five statements – again this aligns with the digital index and suggests that those who engage more often in digital behaviours are also more positive about the internet. While high proportions of the Hot Reds and Warm Oranges identified with all of the statements, Light Greens and Cool Blues showed notably less enthusiasm when it came to feeling safe

doing things online (58% of Light Greens and 48% of Cool Blues) and wanting to access government services online (57% of Light Greens and 35% of Cool Blues).

Table 2: The proportion of customers within each segment who selected the top 2 boxes of the six point scale where 0 = "This is not me" and 5 = "This is me" for statements regarding attitudes to the internet

	Total	S1	S2	S3	S4	S5	S6	S7
Mean score	*3.9*	*4.2*	*4.6*	*3.5*	*4.2*	*3.1*	*3.8*	*2.3*
When I need information the first place I look is the internet	80%	94%	95%	75%	86%	52%	79%	42%
I cannot manage without the internet	63%	80%	81%	56%	71%	35%	57%	26%
I am confident that I can do things online myself	79%	97%	94%	74%	86%	47%	75%	46%
I feel safe doing things online	55%	76%	74%	47%	58%	24%	48%	21%
I want to access government services online	59%	91%	80%	61%	57%	29%	35%	8%
Base	*n=4052*	*n=673*	*n=821*	*n=540*	*n=786*	*n=551*	*n=434*	*n=248*

Some attitudes towards tax, benefits and/or credits varied across the segments while others were more consistent (see table 3). The warmer segments were most likely to say that it is important to have control of their tax/benefit and credit affairs, that they would like to know more about how their taxes/credits and benefits were calculated and that accessing tax/benefit and credit information online would be more convenient compared with the cooler segments On the other hand, perceptions of the complexity of tax/credit and benefit affairs were consistently low across all segments as was the sentiment that they try not to think about their tax/credit and benefit affairs.

Table 3: The proportion of customers within each segment who selected the top 2 boxes of the six point scale where 0 = "This is not me" and 5 = "This is me" for statements regarding attitudes to tax / credits & benefits

	Total	S1	S2	S3	S4	S5	S6	S7
It is important to control my tax / credit & benefit affairs	64%	89%	75%	69%	62%	44%	42%	30%
My tax/credit & benefit affairs feel very complicated	26%	29%	30%	32%	26%	23%	21%	17%
I would like to **know more** about how my taxes/benefits & credits are calculated	43%	61%	56%	46%	39%	28%	27%	17%
Accessing tax/benefit & credit information **online would be more convenient** for me	55%	89%	76%	56%	52%	25%	30%	6%
I **try not to think** about my tax/benefit & credit affairs	21%	23%	21%	23%	24%	18%	18%	17%
Base	*n=4052*	*n=673*	*n=821*	*n=540*	*n=786*	*n=551*	*n=434*	*n=248*

A high proportion of Hot Reds (46%) contacted HMRC two or more times in the past year; they were also the most likely to use online methods for that contact (65%). In contrast, a high proportion of Arctic Blues (61%) did not have any contact with HMRC in the past year but those who did, tended to use the telephone (37%) or post (23%). Nearly half (48%) of Deep Yellows who had contacted HMRC in the past year did so via telephone, and a relatively high proportion (38%) had contacted HMRC two or more times in the past year. These findings highlight Deep Yellows as an important group to try and migrate to the PTA in order to reduce telephone contact.

Perceptions of the PTA

Hot Reds and Deep Yellows are the most likely to have heard about the PTA previously – within each of these segments 41% of customers had heard about it before. Of those who had heard about it, Hot Reds and Deep Yellows were also the most likely to have accessed it at least once with 78% of those aware in each segment having done so. There was very low awareness among Cool Blues (12%) and Arctic Blues (8%).

When asked directly nearly all Hot Reds (99%), Warm Oranges (96%) and Deep Yellows (94%) said that they were likely to use the PTA in the future. This is in contrast to the 75% of customers overall who said they would. Relatively high proportions of Cool Blues (40%) and Arctic Blues (44%) did not know whether they would use it in the future suggesting their difficulty in grasping the concept.

Overall, the majority (73%) of customers could not think of any concerns they may have with the PTA, however there were differences between the segments. Almost nine in ten (88%) Hot Reds did not mention any concerns, compared with 47% of Arctic Blues.

What customers want in the Personal Tax Account and how they might use it

In order to gain a comprehensive understanding of what customers want from their PTA, the research focused separately on features and services. The research asked customers to consider two tasks, one simple scenario and one complex scenario, tailored to customer type, to gauge what action the respondent would take when faced with these tasks.

Features

After a description of the Personal Tax Account, respondents were presented with 14 features and asked to select the five that they considered the most important to be included in the PTA followed by which single one of those they considered most important.

Features considered important to be included in the PTA were similar across segments. Table 4 shows the top ranked features. One thing to note is that although the rankings were fairly consistent, overall higher proportions of the warmer segments selected each factor compared with the cooler segments. In other words, segments who were more receptive to the PTA demonstrated their greater engagement with the concept by selecting

more features as important while those who were less receptive expressed their disengagement by selecting fewer features.

Table 4: Top ranked features considered important to be included in the PTA across segments

	Total	S1	S2	S3	S4	S5	S6	S7
Average number of features selected	*3.3*	*4.4*	*4.1*	*3.6*	*3.3*	*2.5*	*2.3*	*1.3*
Tax, pension and tax credits calculators	41%	55%	52%	41%	42%	33%	27%	16%
Online support through Webchat	38%	51%	46%	42%	39%	25%	26%	13%
Track your progress online and summary of recent contact	35%	46%	43%	33%	37%	24%	26%	13%
Auto-fill forms and applications	33%	41%	41%	40%	31%	25%	25%	14%
Base	*n=4052*	*n=673*	*n=821*	*n=540*	*n=786*	*n=551*	*n=434*	*n=248*

Relatively high proportions of Cool Blues (35%) and Arctic Blues (56%) said that they did not know which features would be important to them, compared to just 2% of Hot Reds. Once again this suggests that these segments seemed to have difficulty fully understanding the PTA and/or lacked engagement with the idea.

Convenience and ease were consistently top motivations for choice of feature across segments. Reassurance was also important for cooler segments, being the top ranked reason for Light Blues (37%). Hot Reds stood out with a relatively high proportion saying that they had selected the feature because it would mean they would not have to call HMRC (46%).

Services

In order to establish service preferences within the PTA, customers were asked to select the services they considered most and least useful[7]. (Similar to features, services considered most useful across the segments were fairly consistent, with notification of under/over-paid tax and how it is calculated the most important for all segments (see table 5 for details of the top ranked services).

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[7] A MaxDiff approach was used, rather than asking for direct choices. In the MaxDiff exercise respondents were shown rotations of the services – 12 subgroups of 4 services, each subgroup on a new screen with each service shown more than once. A preference score was then derived from these choices (the maximum difference of their preferences) for each respondent for each service.

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Table 5: Top ranked services considered useful to be included in the PTA across segments

	Total	S1	S2	S3	S4	S5	S6	S7
Notification of underpaid / overpaid tax & how amount is calculated	48%	53%	51%	47%	47%	41%	46%	44%
Check your income tax details	33%	34%	30%	33%	35%	32%	32%	34%
View your NI contributions and state pension forecast	32%	33%	31%	31%	34%	30%	32%	37%
Pay any tax you owe or arrange for a tax repayment online	29%	34%	32%	32%	27%	27%	24%	23%
Make claims or applications	28%	32%	33%	27%	28%	20%	27%	21%
Base	*n=4052*	*n=673*	*n=821*	*n=540*	*n=786*	*n=551*	*n=434*	*n=248*

Some of the lower ranked services were more important for the cooler segments than for the warmer segments. In particular:

- Higher proportions of Arctic Blues (29%), Cool Blues (30%), Light Blues (28%) and Light Greens (27%) considered viewing and updating the personal details HMRC holds useful than Hot Reds (23%), Warm Oranges (24%) and Deep Yellows (23%)

- Higher proportions of Arctic Blues (29%), Cool Blues (24%), Light Blues (21%) and Light Greens (18%) considered checking the information HMRC holds useful than Hot Reds (15%), Warm Oranges (15%) and Deep Yellows (16%)

Scenario testing

Customers were asked a group of questions that tested their reactions to hypothetical scenarios to get a deeper understanding of customers' journey when face with specific tax/ credit and benefit tasks, specifically what they are likely to do and why. Two scenarios were presented to respondents – one simple and one complex – and were customised to HMRC customer type to reflect their different needs (see table 6).

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Table 6: The simple and complex scenarios presented to the different HMRC customer types in the questionnaire

Customer Type	Simple scenario	Complex scenario
Employed (PAYE) + all other (n=1671)	Check your tax code	Reclaim an overpayment of tax
Pensioners (n=597)	Check the details HMRC have for you are correct, such as address or telephone number	Reclaim an overpayment of tax
Tax credit (n=664)	Check the details HMRC have for you are correct, such as address or telephone number	Resolve an underpayment of tax credits
Self-Assessment (SA) (n=647)	Check how much tax you are likely to pay (i.e. via a tax calculator)	Complete your self-assessment tax return

Initial actions: When faced with a simple scenario the warmer segments preferred to look for information first, via the GOV.UK/HMRC website(s), their PTA or through previous correspondence. Findings show that the PTA is most likely to be used by Hot Reds (47%) and Deep Yellows (20%) in the simple scenario and more likely for Hot Reds (73%), Warm Oranges (33%) and Deep Yellows (33%) for the complex situations presented. Many customers in the cooler segments would also seek information on the GOV.UK/HMRC website(s) or check previous correspondences but higher proportions also said they would call HMRC first, compared with the warmer segments. A relatively high proportion (18%) of Arctic Blues said they would do nothing in both the simple (18%) and complex (16%) scenarios.

Why they chose to do that first: For both the simple and complex scenarios presented, speed and convenience were key motivators for all segments. Seeking information first or meeting HMRC expectations for what they should do also featured. For Arctic Blues, a substantial proportion said they did not know (simple: 26%; complex: 27%).

What would encourage them to use the PTA: More information about the PTA is a leading factor to encourage use of the PTA for those who selected an alternative option, for both simple and complex scenarios. Emphasising the speed and convenience of the PTA in communication would also encourage many. For some in Arctic Blues, there appears to be little that would encourage them.

Support preference when using the PTA: For both the simple and complex scenarios, looking for more information on the GOV.UK/ HMRC website(s), using Webchat, and calling HMRC were the three most prominent choices of support across the segments.

Using Webchat and looking for information on the GOV.UK/HMRC website(s) were consistently preferable for warmer segments, while looking for information on the GOV.UK/HMRC website(s) and calling HMRC were more popular options among cooler segments. Selection of 'Don't know' among Cool Blues and Arctic Blues was also high

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(18% and 24% respectively for simple and 17% and 25% respectively for complex) suggesting that these groups were less engaged with the concept and/or perhaps struggled to fully imagine what help they would seek – although calling HMRC and looking for information on the GOV.UK/HMRC website(s) still ranked highly.