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Understanding the experience of online tax account users

Qualitative research to understand customers' views on HMRC digital accounts

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Executive Summary

- The Business (BTA) and Personal Tax Accounts (PTA) are the key hubs through which businesses and individuals access and use HMRC's digital services. A total of 30 qualitative telephone interviews were conducted with sole traders, landlords and partnerships who had self-assessment tax obligations, had experience of submitting their self-assessment tax return online and who had experience of using the BTA, PTA or both. The research explored the experiences and views of using the accounts and tested preferences for future services.

- Overall customers had limited knowledge of the BTA and PTA and expressed confusion over which account they had, what the distinction was and whether they were using the right one. There were examples of customers displaying a better understanding, but this was more exceptional. Although confusion existed over which account customers had and the purpose of each, this was not seen by customers as a major issue.

- Use of the account was driven by the need to complete a task or an upcoming deadline. Across the sole trader and landlord sample, accounts were accessed infrequently. Customers typically logged on, completed a task and logged off immediately, although a limited group did then browse or return to check progress after a short time.

- Customers found both accounts easy to use, describing them as straightforward, logical and fit for purpose. Customers liked the high level of security and found the sites easy to navigate, except when switching between the accounts. Issues logging in due to confusion over passwords was also a source of frustration. The main priority for customers was that services could be located and tasks easily completed. Simplicity and ease of use were repeatedly noted as important to customers.

- Customers were open to the idea of a joined-up account, if the system worked effectively and remained simple and easy to use. They liked the idea of having all their information in one place and an option to access a fuller range of services. Concerns were raised about increased complexity if BTA and PTA services were joined, and about security if accounts were accessed by colleagues or agents. Customers wanted accounts to continue to be easy to use and restrictions set up to maintain privacy.

- Five concepts for a more joined-up account were tested, resulting in the following insights:

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- Accounts need to be simple and easy to use above all else.
- Personalisation was welcomed where this improved usability, but customers did not want responsibility for setting this up.
- Customers were not attached to the BTA /PTA branding but wanted a clear description of services to ensure functions were clear.
- Customer were confident about upcoming deadlines and were unlikely to look for these on the account.

- The concept of the Single Financial Account (SFA) was considered to increase the need for a joined-up service because in bringing different tax liabilities together, customers felt it would be more important to be able to see a full overview of their tax affairs and a joined-up digital account was seen as a good way to make this happen.

- There is a possible opportunity for HMRC to better signpost users to other services available to them in their online accounts, including services which they may have been unaware were available to them digitally. This could help to increase awareness and usage of the full range of online services, potentially shifting users away from other channels, such as telephone.

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Research requirement (background to the project)

The Business (BTA) and Personal Tax Accounts (PTA) are the key hubs through which businesses and individuals' access and use HMRC's digital services. Most HMRC customers fall neatly into one account type – individuals into PTA and businesses into BTA. However, business owners are also individuals and in some instances, have a need to access both accounts and use both services. Feedback suggests this can cause uncertainty and confusion for customers, particularly sole traders and landlords with self-assessment obligations, in relation to what types of accounts exist; the type of account they have; whether they need one or both accounts; and which they should use in various circumstances. As such, research was needed to gain insight into the use and preferences of HMRC digital services by this customer group.

This research explored customer perceptions of HMRC digital accounts, specifically the BTA and PTA, to understand the experiences and needs of those who are both 'business' and 'individual' customers. The customers falling into this group are predominantly self-employed individuals (structured as a sole trader or a partner in a partnership) and landlords, all of whom have self-assessment obligations. The research was specifically designed to explore the experience of existing digital tax account users from this customer group, who had experience of submitting their tax return online. This study considered the experience of these customers in using online tax accounts, their preferences regarding separation of their business and personal tax affairs, any areas of confusion, and how their experience could be improved by mitigating issues in the future.

Specifically, the research aimed to:

1. Identify how customers perceive their tax affairs; as a 'business', 'individual' or both.
2. Explore how customers view and use their digital accounts and how they distinguish between the two accounts.
3. Identify points of confusion and how these areas can be minimised
4. Explore the customer appetite for a joined-up digital account and the advantages and disadvantages of this.

When the research took place

The research was designed and carried out between December 2017 and March 2018. Fieldwork was undertaken between the 22 January and 9 February 2018.

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Who did the work (research agency)

The research was undertaken by the Employment, Welfare and Skills (EWS) team within Ipsos MORI's Social Research Institute.

Method, data and tools used, sample

A total of 30 qualitative telephone interviews were conducted. Qualitative research aims to explore experiences in depth and to understand how and why issues occur. It looks to obtain a breadth of views and experiences but does not seek to be statistically representative.

Each interview lasted 45 minutes and was conducted by an Ipsos MORI researcher using a discussion guide agreed with HMRC. The interview data was fully analysed using a robust inductive framework approach, as part of which the data was synthesised thematically and interrogated for patterns and relationships.

The study focused primarily on the experiences of self-employed customers structured as sole traders, but also included a small number of landlords and partnerships. By design, all of the participants had self-assessment obligations and had experience of submitting their self-assessment tax return online. A small number also had VAT or employers' PAYE obligations, in addition to self-assessment.

Participants were selected at random from a sample provided by HMRC of customers who had used the BTA between October 2017 and January 2018 and agreed to be re-contacted following a pop-up survey. The sample was designed to include customers who had experience of using the BTA, PTA or both.

It was intended that participants would have a mix of ages and this was achieved to an extent, although there was a lesser proportion of under 50s than expected. As shown in Table 1, it was found that the majority of the sample was made up of over 50s, likely a reflection of the customer group overall as many individuals start a business or become landlords later in life. However, it is recommended that the skew towards over 50s is taken into consideration when interpreting the findings.

Table 1. Sample profile

Age		Legal Status		VAT/PAYE obligation		Tax Account use	
26-39	5	Sole trader	21	VAT/PAYE	2	BTA only	11
40-49	3	Landlord	7	VAT	4		
50-60	11	Partnership	3	PAYE	1	PTA (and BTA)[1]	19
60+	11						

Please note, that the columns in the table are not interlinked and are standalone quotas. The table should therefore not be read across by row.

Main Findings

The main findings from this research are outlined below.

1. Audience context

There were three main audiences included in this research:

Sole traders

The main group of interest for this research was self-employed business owners operating as sole traders. All of these customers are required to complete self-assessment tax returns. For most, this was their only tax obligation, but a small number also had VAT obligations, and/or hired staff so had employers' PAYE obligations.

Generally, sole traders who did not hire any employees viewed themselves as 'individuals' in terms of their tax affairs, whereas those with one or more employees tended to view their tax

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[1] Participants were recruited from a sample of customers who used the BTA and agreed to be re-contacted. We know therefore that all customers who took part in the study had used the BTA. As part of the recruitment screening process we asked customers if they had used the PTA and the achieved sample numbers are based on the answers provided by customers during screening (and may be inaccurate).

affairs as relating to both the individual and as a business. VAT registered business mainly saw themselves as both individuals and a business, but this was not universal.

"I see myself as an individual as not really big enough to employ any staff and the PAYE is out of my control".

(Female, 26-39, Sole trader, BTA)

This category of tax customers used a mix of just the BTA account or both the BTA and PTA accounts. They used the BTA to complete self-assessment forms and complete quarterly VAT returns where appropriate.

Landlords

Landlords tended to only have either one or a few rental properties, as opposed to several properties. These customers viewed themselves as 'individuals' in terms of tax as the rental income was their personal income, especially if they only had one property.

"I lean towards individual as I am wrapping up property developing. Now I only [have] rental income".

(Male, 60+, Landlord, both)

These individuals used a mix of the BTA or both accounts and mainly used the digital accounts to access tax returns for their income from their properties.

Partnerships

Only a very small number of partnerships were included in this study and findings should therefore be interpreted with this in mind. Partnerships made a distinction between their personal tax and their business tax affairs, and as such, preferred to keep their digital accounts and tax affairs separate. They had both BTA and PTA accounts and used the BTA for professional purposes, such as completing self-assessment forms, VAT and PAYE processing, if applicable, and used the PTA for personal tax affairs. There was an example of a partnership who managed their own personal tax affairs via the PTA, but delegated their business obligations to an external agent who accessed the BTA on their behalf.

"I use both the PTA and BTA. The PTA is for personal tax returns and the BTA is for work purposes only, to file companies VAT, process PAYE".

(Female, 50-60, Partnership, both)

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Partnerships and sole traders with employers' PAYE and/or VAT obligations, felt differently about the accounts than sole traders and landlords with self-assessment obligations only. However, due to the small sample size further research would be required to better understand the preferences of these groups.

2. Awareness, use and views

Awareness of the accounts

Overall customers had limited knowledge of the digital accounts, including both the BTA and the PTA. Broadly speaking, customers were aware that they had a digital account, but were not always sure which they had, that different types of accounts existed or whether they were using the correct account.

> *"I'm not even aware of [which account] I use".*
> *(Female, 50-60, Sole trader, BTA)*

There were examples of customers exhibiting a more detailed understanding, although this was more exceptional. This included those who understood there were two accounts and were confident about which one they had, but were unclear of the exact purpose of each, and those who had a much fuller comprehension where they understood the distinct purpose of the accounts and used them accordingly. Customers who had both accounts were more likely to have a clear understanding of the use and purpose of each, but this was not always the case.

Figure 1 below demonstrates the range of awareness levels, although participants were skewed towards the low awareness end with most customers having limited knowledge or a basic understanding of digital accounts.

Figure 1. Awareness of digital accounts

Low awareness   **High awareness**

Limited knowledge	**Basic understanding**	**Clear account roles**
• Unaware there are two digital accounts	• Confident that they know there are two types of accounts	• View accounts as having a distinct purpose – those with both accounts were more likely to know this
• Unclear which account they have – examples of thinking they have one account but describing the other	• Confident about which account type they have	• BTA is money HMRC take away from the company or money individual has going out
• Unsure if they are using the correct account for their circumstances	• Unclear of the purpose of each but the names are simple which helps to identify basic differences	• PTA is money HMRC take away from individual or money coming in e.g. pension

Use of the accounts

Although confusion existed in relation to which account customers had and the purpose of each, this was not seen as a major issue for customers. The main priority for customers was that services could be located and tasks easily completed. Simplicity and ease of use were repeatedly noted as important to customers when accessing and using their accounts.

"I want it to be clear and simple. I don't logon for fun but come on when I have to."
(Male, 26-39, Sole trader, both)

Use of the account was driven by the need to complete a task and/or an upcoming deadline, typically the deadline for submitting their self-assessment form. Customers either logged on after receiving an HMRC email notification or they logged on unprompted. Email notifications were said to serve as a useful reminder, although in most cases customers felt confident about timings and deadlines. Across the sole trader and landlord sample accounts were accessed infrequently – usually annually when the self-assessment was due, although more exceptionally quarterly for some VAT customers.

"The 31st January is certainly ingrained in my mind".
(Female, 50-60, Sole trader, BTA)

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"Not that often. Self-assessment I do every year but it doesn't really change".
(Female, 50-60, Sole trader, both)

At the point of accessing their accounts, customers typically logged on, completed a task and then logged off immediately afterwards. There was evidence of customers viewing other pages or completing other tasks in the same session, such as checking their National Insurance (NI) and/or pension contributions, but this was more exceptional and not specific to a particular customer type. There were also examples of customers accessing the account a short while after the initial task was completed to check progress, during which they may again browse other functions.

Where customers did report viewing multiple pages or completing multiple tasks in one session, they generally first completed their main task, usually their self-assessment form, then viewed their messages or notices which led to them completing other tasks such as updating their personal details. This tended to be done on an ad hoc basis if customers had time and in response to options given on the homepage or through messages/notices rather than due to purposeful browsing. This suggests there is an opportunity for HMRC to better signpost users to other services available to them, including services which they may have been unaware were available to them digitally.

In terms of services used on the accounts, customer reported using their BTA to complete the self-assessment form, check their VAT and make quarterly VAT payments, to make other payments and to update their personal circumstances. Similarly, the PTA was used to complete the self-assessment form and update personal details but was also used by some customers to check their pension and NI contributions and their tax code. Even some customers who did not have a PTA felt it would be useful to be able to use an online account to update their personal details, check tax codes and check pension and NI contributions.

If available personal tax functions were clearly signposted to customers when they logged on to complete a business-related transaction, this could have the potential to increase awareness of the range of online services available and to encourage greater uptake of using these services online, potentially shifting users away from other channels, such as phone. It also presents a possible opportunity for HMRC to better inform customers by prompting them to access information which will help to give them a greater overview of their tax affairs.

Customers tended to access the accounts themselves and there was minimal reported use of agents. This was to be expected as the sample was designed to comprise those who undertook activities on their account(s) themselves, with those using an agent for all activities

excluded from the research. Participants reported the reasons for their minimal use of agents as having simple tax affairs, for privacy and security, and a general preference for completing tasks themselves.

Personal desktop computers or laptops were generally used to access the accounts due to the larger screen size which made it easier to complete important tasks and aided navigation compared to the mobile version of the sites. Customers typically accessed the accounts at home as they were more likely to store the relevant information there. In addition, despite the older age of the customers interviewed, they were confident or at least competent at using digital services and do so for other services as well such as online banking, utilities, and shopping. This is likely due to the sample, as all participants were recruited because they were known users of online tax accounts.

Views of the accounts

Generally, customers found both accounts easy to use with very few issues related to usability raised during the interviews. Notwithstanding, customers considered themselves to have simple and straightforward tax obligations and so typically were not using the accounts to their fullest extent.

Once logged into the accounts, customers found them straightforward, user-friendly, logical, easy to use and generally fit for purpose. The accounts were said to be clearly presented and easy to navigate which meant customers could locate the services they required easily. Customers liked that the overall design and layout remained consistent as this helped with navigation year on year and they also noted improvements over time. Customers also liked the level of security as it helped to reassure them that their information was safe, even when they encountered issues logging on because of this.

> *"It's logical, it's not confusing, it's really easy to check back".*
> *(Male, 60+, Sole trader, both)*

Logging into the accounts was cited as a key source of frustration with issues noted related to forgetting their password or becoming confused about which details to use where they had multiple accounts. Infrequent use of the accounts also made it harder to remember login details. When login issues occurred, this led to delays accessing the accounts as they had to request a reminder or set up a new password. This was stressful especially when deadlines were approaching. One way to overcome this could be to ensure consistent terminology is used across accounts for login details, for example, unique reference number, login number, ID, as this was a source of confusion for customers.

There were also some examples of customers experiencing issues when moving between accounts. Customers usually reported scrolling down on the BTA and via the portal to access the PTA, but others had to re-login to the BTA to access the PTA and found this confusing.

> *"As with many websites we only dip into them occasionally, unless its Facebook or social media. On this one navigating between the two sides is not that easy".*
> *(Male, over 60, Sole trader, both)*

One customer felt that the online tax accounts might benefit from being more like and a banking app. In his banking app he is able to access all areas with one password after logging in once. However, he is not able to do this with his HMRC digital accounts and has to log in and then out to navigate between them. He found it hard to know which account he is in and did not understand why he had different passwords for each.

> *"I wonder how the average guy on the street copes with it as I am a chartered accountant"*
> *(Male, 50-60, Sole trader, both)*

Others expressed concern about the ability to switch between accounts due to privacy and security concerns. For example, one partnership would be happy to be able to switch from the PTA to BTA without logging out but not vice versa as she uses her BTA for the companies' tax obligations which colleagues have access to, hence she would not want them to be able to access her PTA from the BTA portal.

3. Appetite for a joined-up service

Customers were open to the idea of a joined-up account if the system worked effectively in terms of navigation and remained simple and easy to use. Ease of use was a priority for customers. It was felt that a joined-up account would make it easy to have all their financial information in one place and would provide a financial overview for the customer, as well as exposing them to additional services which may be useful. It would also remove any confusion over which account is which and when each should be used.

Two main concerns were raised regarding a joined-up service and these related to usability and security. Customers were concerned that bringing services together would overly complicate the system and make it harder to use. This view was expressed by customers across the sample. It was also felt that bringing together personal and business information into one place could compromise security and privacy where the account was likely to be viewed by others, such as by colleagues or agents. This was mainly raised as an issue by partnerships and businesses with employees who preferred to maintain a distinction between

personal and business information/services for this reason. In these cases, customers wanted measures to be put in place restrict access as required, for example by nominating a user or adding an additional layer of security.

> *"If someone else dealt with your businesses affairs like an accountant, then you would not want them to see your personal stuff".*
> *(Female, 40-49, Sole trader, both)*

4. Concept Testing

Five hypothetical concepts for implementing a joined-up approach were proposed to customers, to gauge their views on different possibilities for implementing a more joined-up service. Customers' views on each are outlined below.

Concept 1

> *One account for the user to access both their business and personal tax affairs in one place. The user would need to log in only once and then be able to carry out any business and/or personal tax actions, with no need to log into two different digital accounts to do so. This could mean, for example, logging into one account to view tax credits information and also to file a VAT return.*

Generally, customers viewed this concept positively and it was seen as a good idea. Customer thought it would be simple to have everything in one place as a '*one stop shop'* and would also mean customers with both accounts at present would only have one login to remember rather than two, potentially helping to mitigate issues when logging in. Having just one account could also act as a reminder to customers to view all the information available to them and to use additional relevant services which may not currently appear on the account they use.

> *"It's common sense, it's the way forward".*
> *(Male, 60+, Sole trader, both)*

While customers generally thought this concept was a good idea, they did not have particularly strong feelings about it, reflecting again that a more joined-up service for business and personal taxes was seen as nice to have, but not a priority for customers. Customers were more open to this concept when they did not differentiate business and personal income/tax, primarily sole traders and landlords with only self-assessment obligations.

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There was also some confusion noted around this concept, with some customers who thought that the accounts were already joined-up in this way, although this may link back to the fact that customers have low awareness and knowledge of the accounts. In addition, the relevance or need for this approach depended on the type of tax affairs the customer had; those with simple business tax affairs who looked after their own taxes and had self-assessment obligations only questioned whether it would go above and beyond what they needed and potentially overcomplicate matters. As noted previously, partnerships and sole traders who used agents to help with some of their tax affairs and/or who employed staff wanted separation or restrictions to be applied for privacy and security reasons. They would prefer an alternative to this concept: one home page with different access gateways for the BTA and PTA.

"The advantage for me is keeping them separate".
(Male, 26-39, Sole trader, both)

Concept 2

One consistent home page which can:
- *Welcome the user and ask them what they would like to do now, providing a number of options e.g.:*

     Hello 'Chris' what would you like to do today?
     - *File your business tax return(s)*
     - *Make a payment towards your tax bill*
     - *Review information and support materials for taxes that may apply to your business as you grow*
     - *Review/update your personal income*
     - *Review/update benefits that may apply to you e.g. tax credits*

- *Display the last 5 actions users undertook when they last logged in asking if they want to complete/or review these actions.*

Ease of navigation was important to customers, so anything that could help with this was viewed positively and was described as convenient and timesaving. For infrequent users, it would be helpful to see their most recent actions – it means they could click on the link and complete the task again and being able to save and return to tasks was seen as very important. The option of saving 'favourite tasks' was also suggested.

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"A front index page is always useful because it saves you drifting away to no man land".
(Male, 60+, Partnership, both)

There were some issues noted regarding providing possible options, with customers concerned about what would happen if the option they wanted was not listed and whether it would make it harder for them to find the information that they wanted or return to the homepage. They also questioned what would happen if you had already completed the tasks listed. Customers also raised concerns about displaying the last five user actions; infrequent users with simple tax needs might not have five relevant tasks and business may have more than five tasks but to include too many could be confusing.

"You, don't want some giant list of things to do".
(Female, 40-49, Sole Trader, BTA)

Overall, it was felt if a list of tasks were provided it would be best to keep these relevant to the individual customer, not similar users, and ensure that users could navigate back to the homepage easily.

Concept 3

Once on the home page, show users what they need to do promptly e.g. by highlighting upcoming reporting or payment deadlines appropriate to the user (data held by HMRC would be used to forecast what they might want or need to do).

Customers were generally knowledgeable about upcoming deadlines and therefore already knew key dates including the self-assessment deadline either from personal knowledge or from other sources. They did think it could be helpful to have an extra reminder – although not something they felt they needed specifically. Customers suggested they would potentially be more inclined to log in more frequently to check their accounts if they were prompted about upcoming tasks and deadlines. Importantly, for this concept to be effective, the format would need to be considered. Deadlines would need to be clear and easy to see so consideration should be given to presentation, including areas such as the deadline order, colour coding or use of pop up boxes.

As well as the positives outlined above, there were also some problems identified for this concept. Infrequent use of the accounts means customers might not look at the displayed deadlines and the deadline could pass before they see this. Similarly, if they log on to

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complete a specific task knowing the upcoming deadline, a reminder of the deadline on reaching the page would not be that helpful.

Further to this, some participants felt that displaying the upcoming deadlines could cause customers to worry unnecessarily and lead to a 'panicked' mindset when completing tasks. Some also felt that it could make the home page appear too cluttered.

> *"It could have a reverse effect and make people worry".*
> *(Female, 50-60, Sole trader, both)*

Overall, customers tended to already know the key deadlines that were relevant to them so the usefulness of this concept may be limited. Having said that it could serve as a friendly reminder to some customers but the tone of the message would need to be 'soft' so as not to unduly worry customers. Customers also suggested being able to hide or close the deadline reminders if they preferred.

Concept 4

> *Enabling the user to personalise what they see in the account in line with their own preferences and change this as their needs/preferences change. Preferences would be made via a profile/set page tab that allows the user to choose what taxes/functions they want to see when they log in and then to change this as required.*

Customers were generally not receptive to this concept and raised several concerns. Importantly, customers did not feel confident they knew enough about their tax affairs to successfully customise their accounts to best reflect their personal needs. They were concerned that they might lose access to services or information they might need in future by prematurely limiting their preferences.

Furthermore, customers suggested they would be unlikely to take the time to set this up, especially if they used the accounts infrequently as it was too much work given the volume of use. Customers wanted to complete the necessary tasks quickly and move on. Customers also noted lacking the skills and confidence to set this up from a technical perspective.

> *"I would be afraid to personalise it myself and then realise I have missed something".*
> *(Female, 50-60, Sole Trader, BTA)*

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This option was also seen as a 'gimmick' or something that was aimed at younger people or that you might do on a site such as Facebook and was not felt to be appropriate for important tax matters. Overall, customers did not like this option.

Although generally negative towards this concept, some customers did indicate an openness to personalisation if it helped make the account easy to use. Some liked the idea of developing a 'favourites' list given the potential for making the accounts less cluttered. However, this view was generally only held by a limited group of customers in the sample who were confident in managing their taxes/finances and happy to take responsibility for making these choices and setting this up.

"It's really good to personalise it to you. Get rid of the stuff that I do not needs… It will feel less cultured".
(Female, 50-60, Partnership, both)

Concept 5

Removing the PTA/BTA branding, and having just one name e.g. digital tax account.

Customers liked the simplicity of this idea and thought it would be useful to have everything under one label. They would generally be happy to remove the PTA/BTA branding but would want to have a clear description of the functions of the account they are using to ensure they are logging into the correct account and can locate the services they need easily. There was an assumption by some that removing the branding meant joining the accounts and as such customers again emphasised the need for services to be clearly labelled to enable easy access to the required services.

"I think if the tax payer has a portal, if possible the portal should direct them to where they need to go, it would be a good thing".
(Male, 60+, Sole trader, both)

The branding was not seen as a priority. The name of the accounts was only considered important insofar as customers were able to continue to locate the services they needed with ease. Other priorities for customers were easy signposting and being able to continue to use separate accounts if they wished to do so for privacy or security reasons or due to personal preference.

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There was some attachment to the existing branding, but customers were generally open to rebranding both accounts as one 'digital tax account'. The key for customers was to have a meaningful name which makes it clear exactly what the account is, who it is for and what it does.

> *"I'm not a fan of changing the name for the sake of it".*
> *(Male, 60+, Sole trader, BTA)*

Overall, ensuring the account is easy to use is more important than the name.

5. Single Financial Account

Participants were given some information about HMRC's future plans for a Single Financial Account (SFA) for its customers. It is planned that SFA will provide customers with a single picture of all of their tax liabilities and entitlements in one place. For those tax payers who need to pay more than one liability, they will be able to make a single payment. There are plans for an automated process where overpayment in one tax obligation can be set off against a debt in another, so customers will no longer need to make a payment for one tax whilst requesting a repayment for another.

Customers were asked to consider whether knowledge of future plans for the SFA affected their preferences for a joined-up service. They considered that it would be important to see everything in one place if different tax obligations were brought together under the SFA. Having a joined-up digital account was seen as a good way to see everything in one place and the SFA made having a joined-up service more important. Customers felt this was the case because they would need an overview of their tax affairs to gain a full oversight and understanding of their obligations.

However, previous views on the joined-up account still applied, which would need to be taken into consideration, such as:

- Avoid overwhelming those with simple tax needs with too much information
- Ensuring a clear distinction is made between different taxes so customers could understand the different constituent parts as well as the overall picture
- Potentially maintain a separation between 'business' and 'individual' taxes or option to group in this way.

Conclusion

Sole traders and landlords with only self-assessment obligations saw themselves as individuals in terms of their tax affairs and did not distinguish between their personal and business taxes. Whereas those with one or more employees or VAT registered businesses tended to view their tax affairs as relating to both the individual and as a business, however, this was not universal.

Generally, customers had limited knowledge of the digital accounts. They were aware they had a digital account, but were unclear that different accounts existed, which they had, or if they were using the correct account. If the purpose of the account was made clearer, for example by providing details of the different functions of the account the customers are about to access at the login stage, this might help to overcome confusion between the purpose of each account. Additional promotion or better branding of the accounts could also help overcome this.

Digital accounts were used infrequently with customers logging on to complete a specific task. There were examples of browsing and progress checking but this was limited. Customers were open to using other services, for example viewing pensions and NI contributions where they were not using these already and this included those with and without a PTA. If these functions were clearly signposted and made more visible and appealing this may encourage greater awareness and uptake of services and facilitate channel shift.

Customers were open to having a joined-up account if it provides a financial overview and easy access to the full range of services. However, with the potential for increased complexity, customers wanted to ensure accounts continued to be simple and easy to use and this was a priority for all. Bringing together personal and business information led to concerns about security and privacy for partnerships and businesses with employees and customers wanted restrictions to ensure privacy when the account was accessed by others.

The concept of the SFA was considered to increase the need for a joined-up service. By bringing together different tax liabilities, entitlements and payments under the SFA, customers considered it would be important to be able see an overview of everything in one place, which a joined-up digital account could offer. As such, raising awareness of the plans for SFA may help increase customer appetite for a more joined-up service.

The testing of the five concepts highlighted the following in relation to digital accounts:

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- Customers wanted accounts to be simple and easy to use above all else.
- Personalisation was welcomed where this improved usability, but customers did not want to take responsibility for setting this up.
- Customers were not attached to the BTA and PTA branding and were open to change, but wanted a clear description of services to ensure ease of use and an option to separate business and personal tax services for security where required.
- Customer were broadly confident about upcoming deadlines due to the simplicity of their tax affairs and were unlikely to look for reminders of these on their accounts.