

Customer Responses to Trigger Prompts within the Online Self-Assessment Tax Return Process

HMRC Report 602

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1 Key Findings

- 1.1 HM Revenue & Customs (HMRC) wished to understand the impact on its Self-Assessment (SA) customers of using trigger prompts and nudges within Self-Assessment online tax returns, to encourage customers to fulfil their tax obligations accurately and honestly. These are messages that appear at key points within the online form, available on HMRC's online Self-Assessment portal, to encourage the individual to check their information: some are shown to all customers; others are 'activated' when the customer enters data that breaches certain parameters (which HMRC has determined signals a higher risk of error).
- 1.2 To understand how the trigger prompts influence customer behaviour and affect their experiences of completing the SA form; and to explore attitudes and beliefs regarding HMRC's use of online trigger prompts, HMRC set up a trial – and IFF Research conducted qualitative research with SA customers within the trial who had completed, or were due to complete, their SA form online.
- 1.3 The research involved two stages:
 - **Stage one** comprised of 30 in-depth interviews with SA customers who had completed their returns in July 2016 (i.e. early filers). The majority of these were conducted face-to-face.
 - **Stage two** involved three ethnographic interviews, in which customers were observed whilst they completed their SA form in January 2017, in order to see how they respond to the trigger prompts 'live'. This stage was supplemented by five additional in-depth interviews with other later filers.

Attitudes and behaviours regarding completing the online Self-Assessment tax return

- 1.4 Customers had mixed views on completing their SA return. Many were positive or neutral, feeling that the form was a 'necessary evil' but often feeling more at ease about the process as soon as they had begun to fill out the form.
- 1.5 A few customers were negative, referring to the 'dread' and 'apprehension' around completing the form. These individuals tended to be more disorganised overall.
- 1.6 There were some notable differences in the approach taken to the form between early and later filers. Early filers' timing was often linked to the financial year end and a keenness to complete their return as early as possible to 'get it out of the way'. Most often the form was completed in a calm space at home. They commonly took a diligent approach to the SA process, collecting the information needed to complete the form in advance and using guidance to progress through the form, and in the main they were confident with the accuracy of their submissions.
- 1.7 Later filers tended to be generally more disorganised and it was normal behaviour for them to leave things until the last minute. Often it became a more frantic process, with some completing the form in a busy setting. Later filers were typically less confident about the accuracy of their submissions, as they were more likely to estimate information or use trial and error to progress through the form. They were also less fearful of the repercussions of providing inaccurate information as they assumed HMRC would allow some leeway with inaccurate information, or would come back to them if submissions were incorrect.

Behaviour and attitudes in response to online trigger prompts

- 1.8 Early and later filers were relatively consistent in their attitudes towards HMRC's use of trigger prompts. Customers tended to hold positive attitudes towards their use, as they perceived trigger prompts as a means of making sure that information was recorded accurately at the first attempt. Customers also perceived their inclusion to be the responsible thing for HMRC to do, to collect tax efficiently. Generally, the trigger prompts stood out for customers. The red text increased their visibility, but some customers also found the colour worrying because it made them feel that they had done something wrong.
- 1.9 Some customers recalled the prompts and mentioned them having a positive influence on their behaviour, either because they prompted customers to check or correct their entries, read the help guidance, or because it reassured them that they had approached their return correctly.
- 1.10 A few customers – particularly those with lower levels of confidence in dealing with tax affairs – expressed more ambivalent attitudes towards trigger prompts, suggesting that these had the potential to knock their confidence and add to the stress, through the prompts' 'unfriendly' tone and, in some instances, 'confusing' wording. A few customers also responded more negatively to some of the individual trigger prompts, either because they felt some of the messages were accusatory in tone, or because they felt that the perceived severity of some messages (in terms of the wording and / or colours used) was inappropriate. In a few cases, trigger prompts also led to incorrect behaviour; for instance, customers misread the Tax Deducted Property Rule prompt and consequently completed a section of the form that was not relevant to them.
- 1.11 However, when recalling their experiences of completing their return after the event, no-one spontaneously complained about the prompts' presence or impact, suggesting that overall nobody found the prompts to be too problematic or stressful. Customers were generally positive in their attitudes to the trigger prompts, predominantly because they interpreted the prompts as a challenge to check their accuracy, rather than their honesty.

Additional feedback on the Self-Assessment form

- 1.12 Generally, the Self-Assessment form was perceived to be well-designed and user friendly, though some customers felt that the language could be further simplified to help 'normal' people fill it in.
- 1.13 Although many customers used HMRC's 'help' text, some felt the content could be improved by including more detail, simplifying the language, providing more case study examples and also by including dynamic links to direct customers to relevant parts of the form.
- 1.14 Customers were mixed in their responses to the prospect of a message accompanying the trigger prompts which warns that HMRC may follow up with them to clarify the information they had entered. Some assumed HMRC already did this or felt HMRC was trying to be helpful, however others felt this evoked surveillance (a few alluded to 'Big Brother') and would increase their anxiety around completing their return.
- 1.15 Customers were largely ambivalent *personally* about the idea of receiving a letter from HMRC which sets out the information they need to obtain in advance of completing the form, though many felt it would be helpful for *other* SA customers who have less experience in completing an SA form (particularly first-timers).

2 Introduction

Background

- 2.1 HM Revenue & Customs (HMRC) seeks to safeguard the flow of money to the Exchequer and close the 'tax gap' – the difference between tax owed to HMRC and the total collected. HMRC is exploring a range of initiatives to close the tax gap, including trialling the use of trigger prompts within Self-Assessment (SA) online tax returns, to encourage customers to fulfil their tax obligations accurately and honestly.
- 2.2 Trigger Prompts are messages that appear at key points within the online form to highlight commonly made errors and encourage the individual to check their information: some are shown to all customers; others are 'activated' when the customer enters data that breaches certain parameters (which HMRC has determined signals a higher risk of error).
- 2.3 HMRC has previously tested these prompts in software used by agents and commissioned this further research to build on the findings by testing online trigger prompts among SA taxpayers (rather than agents) and by testing a more diverse set of prompts.
- 2.4 In HMRC's trial, trigger prompts were programmed to appear in relation to 17 different tax rules. Trigger prompts broadly fall into four categories:
 - Permanent messages – these offer guidance on specific sections of the SA form. They are not 'triggerred' as such, but will appear to all customers who are required to fill out these sections of the Self-Assessment form.
 - Warning messages – these are triggered when customers enter information that looks implausible or inconsistent with other information they have entered. These messages warn customers to re-check their entry, but will allow the customer to proceed, even if no changes have been made.
 - Error messages – these are triggered when customers enter information that is incorrect. Customers must change their entry to be able to proceed with the Self-Assessment form.
 - Pre-population (this was not tested as part of this research, as its low incidence meant it was not included in the sample).
- 2.5 For one of the sections, Cash basis rule, taxpayers might have been exposed to a collection of these types of messages.

Objectives

2.6 The research aimed to understand the impact of the trigger prompts by exploring three key areas:

- How trigger prompts influence customer **behaviour** when completing their SA tax return;
- How trigger prompts impact on the overall SA tax return customer **experience**;
- Customer **attitudes and beliefs** regarding HMRC's use of online trigger prompts.

2.7 By understanding this, we aimed to determine whether or not the trigger prompts were having a positive impact and whether or not they would result in more accurate SA tax returns.

3 Sampling and methodology

Methodology

- 3.1 A qualitative approach was adopted for this study, allowing in-depth exploration of customers' attitudes towards HMRC's use of trigger prompts in the online SA return; and to get a detailed understanding of the individuals' unique experiences of encountering and responding to these prompts while completing their SA tax return.
- 3.2 We used face-to-face in-depth interviews to build a rapport and trust with the participants and thus encourage openness on the sensitive topic of tax affairs.
- 3.3 The research was carried out across two stages:

Stage one (early filers)

- 3.4 The first stage involved 30 in-depth interviews with SA customers. The majority were conducted face-to-face, with three by telephone.
- 3.5 Qualitative fieldwork took place in October to November 2016 and targeted 'early filers' who had completed their SA return in July 2016 (i.e. substantially in advance of the deadline at the end of January 2017). Early filers were selected to enable phase one of the research to be concluded before the end of 2016 – and also to facilitate comparisons with customers submitting their returns shortly before the deadline.
- 3.6 This phase of the research relied on customers' ability to recall how they reacted and what actions they took when completing the SA form at least three months previously (using screenshots of the trigger prompts as stimulus to aid recall).
- 3.7 During the interview, customers were only asked to discuss trigger prompts which they were recorded as having been exposed to when completing their SA return. Due to sample restrictions (see Sampling below), it was not possible to achieve interviews covering all 17 trigger prompt rules, and in some cases a relatively low number of interviews were achieved in relation to specific trigger prompts where the incidence of exposure amongst the general population was low.
- 3.8 Each interview was audio-recorded (with the participant's permission) and summarised in detail. The content of each interview was then reviewed by the research team in order to identify the key themes and implications. This analysis of each interview was then entered into an analysis framework to help make comparisons across all of the interviews (for example, to allow us to identify areas of commonality across interviews, or to identify patterns of differences between certain types of customer).

Stage two (ethnographic / later filers)

- 3.9 A second stage to the research sought to enhance our understanding of customer reaction to the trigger prompts. For this stage we took an ethnographic approach, which enabled us to observe how the customer notices, interacts with and responds to the trigger prompts 'live', thus removing the element of recall bias associated with conducting in-depth interviews after the event.

3.10 The ethnographic approach was made up of three components over two face-to-face visits:

- Getting to know the respondent as a person on the first visit so that when they were observed completing their SA tax return, the respondent was sufficiently at ease to behave as naturally as possible in the interviewer's presence;
- On the second visit, observing the respondent complete their SA return and viewing the 'live' impacts of the prompts;
- A formal qualitative interview, immediately after completing their return, to explore behaviour and attitudes further.

3.11 Three full ethnographic interviews were achieved. These were supplemented with five additional in-depth interviews with customers (using broadly the same structure as in Stage One).

3.12 All of these Stage 2 discussions were with 'later filers' (i.e. customers who had filed their SA form in January, closer to the tax deadline), in order to allow further analysis of the differences in responses to the trigger prompts between early and later SA filers.

3.13 For the ethnographic analysis, detailed field notes were produced from the 'getting to know you' and observation sessions, as well as full transcripts of the structured interviews. Using the same process as Stage 1 (see 3.8), cross-theme analysis was conducted on Stage 2 ethnographic and in-depth interviews using the same analysis frameworks.

Sampling

Stage one

3.14 HMRC provided a sample of SA customers who had completed their form in July and had received at least one of the 17 trigger prompts.

3.15 Prior to contacting customers to take part in the research, a letter was sent out to:

- Provide more information about the research aims and objectives;
- Allow customers the opportunity to opt out of the research; and,
- To reassure customers that their participation in the research would be on an anonymous basis.

3.16 Due to the low incidence of exposure to some trigger prompts amongst the trial population, as well as customers opting out of the research, it wasn't possible to achieve a spread of interviews to cover all of the trigger prompts.

3.17 Due to the potential for very few interviews at individual prompt level, it was important that respondents were able to talk knowledgeably and provide substantial insight into the prompts they were exposed to. Therefore, the initial recruitment stage also asked customers to verify that they had at least some recollection of one of the trigger prompts they were recorded as having been exposed to. Those who had no recollection of the trigger prompts whatsoever were excluded from the research.

3.18 Quotas were set to achieve at least two interviews per trigger prompt rule. Nevertheless, these quotas were relaxed due to the aforementioned sample constraints. In total, interviews were achieved covering 12 different trigger prompt rules, shown in Table 3.1.

Table 3.1 Number of interviews achieved by individual trigger prompt (early filers)

Trigger prompts exposed to	Prompt type	Number of interviews achieved
Cash Basis rule	Mixed	6
Employment Expenses rule	Permanent	6
NIC Exemption rule	Permanent	3
PPR / RAR rule	Permanent	5
Tax Deducted Property rule	Permanent	4
VAT Threshold rule	Permanent	1
Capital Allowances in the Year of Cessation rule	Warning	4
Capital Gains Calculation rule	Warning	6
Effective Rate of Tax rule	Warning	1
Higher Earners with Low Investment Income rule	Warning	2
High Repairs on Land and Property rule	Warning	3
Overlap Relief rule	Error	1

N.B. The total number for each column does not equal the number of interviews achieved due to some respondents being exposed to more than one trigger prompt.

3.19 Customers included in the sample after the opt-out process were invited by IFF Research to take part in the research by phone; this involved a small number of questions to collect basic demographic information.

Stage Two

3.20 In contrast with Stage 1, there was no readily available sample of customers for whom it could be certain that the trigger prompt rules would be activated. Recruitment was therefore conducted by free-finding SA customers who intended on filling in their SA return in January, prior to the SA submission deadline.

3.21 Potential respondents were asked several screening questions to establish whether they met the criteria for receiving any of eleven trigger prompts (those with highest incidence in the SA trial). Where these criteria were met, individuals were asked for the last digit of their HMRC customer (UTR) number to establish whether they would have been selected for the trial. Other demographic information was collected, though due to the challenges in recruiting via this method, no fixed quotas were set.

3.22 Table 3.2 shows the individual trigger prompts the later filers were exposed to:

Table 3.2 Number of interviews achieved by individual trigger prompt (later filers)

Trigger prompts exposed to	Prompt type	Ethnographic interviews achieved	In-depth interviews achieved
Cash Basis	Mixed	1	1
Employment Expenses	Permanent	3	
NIC Exemption	Permanent	1	4
PPR / RAR	Permanent	1	

N.B. The total number for each column does not equal the number of interviews achieved due to some respondents being exposed to more than one trigger prompt.

Profile of respondents

3.23 The research aimed to speak to a diverse group of SA taxpayers, therefore interviews were achieved with customers from a variety of age groups and different locations, as shown in Table 3.3.

Table 3.3 Age and region of customers who participated in the research

Age group	Number of interviews
18-24	1
25-49	14
50-64	15
65+	8
Total	38

Region	Number of interviews
East of England	2
London	16
North West	4
South East	8
South West	2
West Midlands	2
Yorkshire and the Humber	2
Scotland	1
Total	38

3.24 Those who filled out their SA form in July (6 months before the deadline), were generally more financially confident and organised with their tax affairs. The demographics were also skewed toward White British males, reflecting the composition of the original sample provided.

Reporting note

3.25 Please note that this is qualitative analysis, intended to understand individuals' circumstances and behaviour in depth and detail, rather than to be 'representative' or measure the incidence of these behaviours. Results therefore show the spread of opinions and give an indication of the in-depth reasons for these opinions or the individual circumstances surrounding them. The interviews achieved are not intended to be fully representative of all SA taxpayers or all individuals who were included in the SA Online Trigger Prompts trial.

3.26 When describing the results, we use terms such as 'many', 'some' or 'a few' to give a relative indication of the extent to which views were expressed or behaviours reported. The term 'many' is used to mean that a view or behaviour is fairly widespread within a particular group of customers; while, at the other extreme, 'few' indicates that a finding applied only to a small handful. 'Some' is used to indicate a middle-ground between 'many' and 'few'.

4 Main Findings

Customer backgrounds

4.1 Our customer sample included a range of customer types:

Retired	Their main source of income was therefore from pensions, but they also tended to have additional sources of income such as dividends, rental properties and freelance work. They tended to complete early as they have the spare time to do so. Because they are older they were also generally more experienced with completing the SA return and it tended to take them less time to complete their return. There were no retired customers among our sample of later filers.
Self-employed / freelancers	Amongst this group there was a range of different 'journeys' in terms of how their employment had evolved over time (e.g. employment to self-employment, self-employment to limited company). Some ran their own business while working freelance for others. Generally, they perceived their own tax affairs to be more complex.
High-earning professionals	This included doctors, accountants and finance industry professionals. They tended to be financially-literate and very experienced with their SA tax return, so they perceived their tax affairs to be simpler than they actually were. They often went the 'extra mile' in preparations, for example setting up their own Excel spreadsheets to gather the financial information needed.
Casual workers	A few were casual workers or in precarious employment. This included temporary jobs or uncertain employment following redundancy. These customers tended to see their tax affairs as complex.

Attitudes to the Self-Assessment form

- 4.2 Customers had mixed views on completing their SA tax return online: **a few respondents were negative**; they referred to 'dread' or 'apprehension' about filling in the SA form. These respondents tended to perceive themselves as lacking in any kind of organisation when completing the form and disliked the paperwork side. One particular individual struggled with maths more generally.
- 4.3 A few of these individuals were negative about the language used in the SA form. One individual spontaneously mentioned that he found it to be 'threatening' and feared the repercussions of entering incorrect information. Others had recurring issues with understanding the technical terms.

- 4.4 On the other hand, many customers were either **neutral/mixed or positive towards the SA form**. These customers tended to express similar sentiments; they demonstrated a pragmatic attitude, seeing the task as ‘a necessary evil’ and felt they simply needed to ‘bite the bullet’ and complete it, often as early as possible. They often felt the anticipation of filling out the form and the preparation was the worst part and felt more ‘at ease’ as soon as they began filling out the form.

“Once I’ve got the information, it’s usually quite straightforward...It just weighs over your head, I hate it. It’s realising I have to collect all the receipts and everything, it’s organising.”

Female, 50-64, High-earning professional

- 4.5 A variety of factors influenced the timing of customers’ SA submissions. For early filers, their timing was linked to the financial year-end. They wanted to complete their SA return as soon as they received their tax documents or information from rental properties, pensions, dividends and interest. Apprehension about the SA form also motivated early filers to complete as early as possible. Only a few were seeking a tax refund, and completing early for this reason. Amongst the sample of early filers, many individuals were retired or high-earning professionals.
- 4.6 Later filers tended to be more disorganised than early filers and for some it was normal behaviour for them to leave things until the last minute. The rationale behind filing late was varied, however: some delayed it due to feeling ‘daunted’, but some purposely set aside January as it was a quieter time (following heavy work commitments and a busy Christmas period). Amongst the sample of later filers interviewed, most tended to be self-employed or freelancers.

Self-assessment tax return behaviour – early filers

- 4.7 Almost all of the early filers suggested a degree of organisation in advance. The standard method of ‘being organised’ was collecting or collating information such as tax documents (e.g. P60, bank statements, receipts) on an ongoing basis before completing the form and storing these in files or folders. In some cases, customers mentioned having designed their own spreadsheets to keep ongoing calculations of what they owed, which could then be verified and plugged into the SA form (common when having to complete the Capital Gains Tax section). Commonly, customers had a ‘ballpark’ figure of tax they owed in mind, which they then validated against the final calculation. In a few cases, customers mentioned accessing previous returns to follow the same process that they had before.
- 4.8 Some early filers used guidance when completing their forms, including using HMRC guidance. The majority of these were directed to HMRC guidance via the ‘read help’ buttons, although one person also mentioned using an HMRC webinar.
- 4.9 A few customers mentioned using advice or guidance from sources outside of HMRC including Tax Café and Tolley’s, as well as generic mentions of accounting forums and websites. Female taxpayers, and those perceiving their tax affairs to be complex, particularly tended to do so.
- 4.10 Many completed their tax forms at home (this included various places, such as home office, on the sofa, in the cellar). Some mentioned finding a ‘calm’ environment or a place with good light.

- 4.11 Most customers took between 2-4 hours to complete the form. Those who take less time to complete the form often had moderate to complex tax affairs, but this largely tied into the fact that they prepared the information they would need in advance (e.g. for those with spreadsheets it was just a case of inputting the figures).
- 4.12 Customers tended to be at least moderately confident of accuracy. Many were very confident. This confidence was driven by the fact that many of these individuals perceived their tax affairs to be simple. This perception in turn was because they had 'years of experience' completing the SA form and were meticulous in their approach. In some cases, they could adopt the same approach every year so completing the SA form became more routine for them.
- 4.13 Less experienced customers tended to perceive their tax affairs as more complex. Their SA completion involved thorough checking before submitting information, which ultimately reassured them that the information they submitted was correct.

Self-assessment tax return behaviour – later filers

- 4.14 Later filers were fairly mixed in terms of their degree of organisation. Some used spreadsheets or referred to copies of previous submissions, whereas a few had no filing system in place and tended to end up with 'piles of receipts'. For many, completing the SA form was more of a 'frantic' exercise, due to the time constraints of submitting close to the tax deadline.
- 4.15 There were various places where customers completed their SA form, ranging from their home living room or employer's office to a busy café. We observed instances of cluttered workspaces; and one individual was interrupted by a plumber. Typically, it took 1-5 hours to complete, although a few mentioned taking a day or so in advance to prepare their receipts and spreadsheets.
- 4.16 Typically, later filers used HMRC's 'help' text to help them complete the form, although one customer previously used a localised HMRC service and was 'devastated' when this service was withdrawn. Some later filers also mentioned using previous years' submissions as a guide to completing this year's submission (consistent with the early filers).
- 4.17 Although there were some later filers who were generally diligent when completing their SA return (these tended to be more experienced SA completers), overall later filers tended to be less conscientious than those who submitted their SA form early. Some later filers, for instance, admitted to using estimates or using 'trial and error' to progress through the form.
- 4.18 Although less confident about the SA submission process, these customers also tended to be less fearful of the repercussions of providing inaccurate information. A few felt HMRC would allow some leeway if information was not entirely accurate, while others were content with the prospect of HMRC coming back to them if anything was wrong (in fact they seemed to find it reassuring; they were happy to shift the responsibility to HMRC, suggesting that if they got the form wrong it was because HMRC had made this difficult for them to complete).
- 4.19 There were also some indications of complacency amongst those with simpler tax affairs - one respondent mentioned being less concerned about getting it right because they tended to fall under the tax threshold anyway.

Behaviour and attitudes of early filers in response to online trigger prompts

Behaviour

- 4.20 Some early filers recalled the trigger prompts and reported a positive influence – either in terms of provoking a positive behavioural change (checking or correcting their information) or providing reassurance about the accuracy of their entries; nearly all the others were neutral. Some mentioned that the trigger prompts had prompted them to look at the ‘help’ guidance text, which although a positive influence, did not necessarily lead to positive outcomes as some were no clearer about what was required of them after reading the guidance.
- 4.21 For a few, the influence of the trigger prompts was possibly negative. For example, some mentioned being confused and consequently calling HMRC to clarify what was required for them. There were also notable issues with some individual prompts. For example, a few early filers mentioned misreading ‘non UK landlord’ as ‘UK landlord’ and completing a section in error, as a result of seeing the ‘Tax Deducted Property rule’ prompt, while a few mentioned being unsure whether they were required to pay Class 4 NICs after seeing the ‘NIC Exemption rule’ trigger prompt.

Attitudes

- 4.22 Overall, early filing customers tended to respond positively to the use of the trigger prompts, seeing it as good for the individual customer in helping them get it ‘right first time’.

“What I feel is if the system is highlighting a potential area it is saving me the time and the frustration because with the error message it is making me check it before it goes to HMRC.”

Male, 65+, Retired (with pensions, rental incomes and annuities)

- 4.23 Trigger prompts were also seen as the responsible thing for HMRC to do, to maximise the efficiency and accuracy with which tax is collected.

“If you know you can make that process as simple as possible without people having to phone up the help-line or putting it off because it is too complicated or difficult, and people do it right, that is very credible. If the country gets tax revenue in a swift and efficient manner, that can only be good.”

Male, 25-49, High-earning professional (with shares portfolio)

- 4.24 Customers predominantly interpreted the prompts as a challenge to check their accuracy, not their honesty.
- 4.25 Overall many felt that it was reasonable to have additional prompts within any parts of the form that were challenging or prone to error (e.g. foreign dividends). Only one individual felt there should be fewer or no prompts.
- 4.26 Looking at the sentiments expressed in more detail, most early filers were positive in attitude towards the trigger prompts because:
- They prompt customers to check complex areas;
 - They provide the opportunity to catch wrong answers before submitting;
 - They reassure the customer their return is right;

- It is more efficient for HMRC to minimise errors at source and reduce resource expended on addressing errors; and
- Being prompted to make corrections avoids the ‘stress’ of a follow-up or audit for the customer.

4.27 When asked how they felt about HMRC’s use of trigger prompts, a couple of respondents were ambivalent and one was negative – although, tellingly, no-one spontaneously complained about the prompts’ presence or impact. The more negative sentiments expressed were as follows:

- It was felt the prompts could knock the customer’s confidence a little (though they were positive about their use overall);
- The messages were felt to be a bit ‘accusatory’ in tone.

4.28 There was little in the way of a pattern in terms of behaviour by taxpayer type, although those with more ambivalent or negative attitudes tended to be self-employed. In terms of demographic differences, women tended to respond more positively compared to men both behaviourally and attitudinally, though there were no clear patterns by age. There were no distinct differences in behaviour or attitudes when considering the number of trigger prompts received by customers.

Behaviour and attitudes of later filers in response to online trigger prompts

Behaviour

4.29 Some later filers noticed the prompts and a few reported a positive influence on their behaviour, such as encouraging them to check or correct information, or in terms of the prompts providing reassurance that they had understood what was required of them (the latter being a particularly common outcome of the ‘NIC Exemption rule’).

“I try to get it right and, because I’m not an accountant - there might be things that I don’t answer correctly, despite trying to be honest. The more of those messages, the better, I don’t think there’s any harm in having loads of them.”

Male, 25-49, Self-employed / freelancer

4.30 The remaining later filers were mostly neutral in terms of their behaviour, although in one instance a customer mentioned feeling more stressed by the appearance of a trigger prompt as well as other error messages. She was someone who struggled with the SA form in the first place and found the trigger prompts an extra cause for panic.

Attitudes

4.31 Later filers tended to be positive in attitude towards the trigger prompts because:

- They were felt to improve customer accuracy and prevent mistakes;
- They make filling in the form more efficient, by clarifying certain points; and
- They were perceived to help ensure HMRC is paid what it is owed and prevent other customers being able to plead ignorance.

“[They are] hand holding – I think that is good. It is such a faceless process and there are so many boxes and so many things to get right so if there is something crucial highlighting it in red boxes is a positive thing.”

Female, 25-49, Self-Employed / Freelancer

“It’s to make sure you put the correct information down. But the other part of me is thinking they also want to make sure they have made it clear so if anybody says ‘well I didn’t understand that, that’s why it didn’t go in’...they can’t evade paying taxes because it’s absolutely crystal clear.”

Female, 50-64, Mixed employment

4.32 A couple of customers were more ambivalent about the use of trigger prompts: consistent with the early filers, they felt their use had the potential to knock the customer’s confidence and that the ‘unfriendly’ wording added to the stress of completing an SA return (although these customers also recognised the positive intention of encouraging accuracy).

4.33 In some cases, later filers thought the appearance of the message should better reflect the severity and action required. For instance, one customer felt the use of the colour red was inappropriate to the Employment Expenses rule – given that it was a general message shown to all, rather than signalling an error – and increased the feeling of stress around completing the form.

“Especially because it’s red, it makes you more stressed because you’re, like, ‘Oh God, this looks like it’s going to kill me.’ It’s like a warning, isn’t it? You want it to be pleasant, and it just makes it unpleasant. Anything that’s got a warning, or a red, or an explanation mark, it’s scary.”

Female, 25-49, Mixed employment

4.34 Overall, customer behaviours and attitudes in response to the trigger prompts are relatively consistent across early and later filers.

Responses to individual prompts

4.35 Figure 4.1 uses a traffic light system to give an overview of how customers responded to individual trigger prompts in terms of understanding what the prompt was telling them and their behavioural responses to these messages. Caution should be taken when making wider inferences about responses to individual trigger prompts due to the small sample sizes interviewed for individual prompts.

4.36 Attitudinally, customers tended to be more positive towards prompts that they understood well. The prompts which customers struggled to understand therefore elicited a more negative or ambivalent response. In the rest of the section, we then go on to give more detail about how customers responded to each individual prompt.

Figure 4.1 Summary of behavioural and attitudinal responses to individual trigger prompts

		Mixed – Cash Basis Permanent		Mixed – Cash Basis Warning			Mixed – Cash Basis Error	
Mixed	Discussed with	7		5			5	
	Understanding	●		●			●	
	Behaviour	●		●			●	
Permanent		Employment expenses rule	NIC exemption rule	PPR RAR	Property losses rule	Tax deducted property rule	VAT Threshold rule	
	Discussed with	9	8	6	(Insufficient sample)	4	1	
	Understanding	●	●	●		●	●	
	Behaviour	●	●	●		●	●	
Warning		Capital allowances in the year of cessation rule		CG calc rule	ERT rule	High Earners	High Repairs on Land & Property	
	Discussed with	4		6	1	2	3	
	Understanding	●		●	●	●	●	
	Behaviour	●		●	●	●	●	
Error		Foreign cg rule		Overlap Relief rule				
	Discussed with	(Insufficient sample)		1		● Positive ● Mixed ● Negative		
	Understanding			●				
	Behaviour			●				

Cash Basis rule – Mixed message types

4.37 There were three trigger prompts relating to the Cash Basis rule: a permanent message shown to all completing the section, a warning message signalling implausible / inconsistent entries, and an error message. Overall, customers felt the permanent message was a useful ‘guidance’ message that made them think about the information they needed to provide. It helped one customer to decide to use the Cash Basis method and reassured others they did the right thing. There was little recall of the warning and error messages. The error message was least well understood and had the least positive impact.

Employment Expenses rule – Permanent message

4.38 The trigger prompt relating to the Employment Expenses rule (a permanent message shown to all completing the section) was only helpful to one of the nine people who discussed the prompt. However, most were positive about its inclusion because they felt it would be useful to other people who were less confident in their understanding of the expenses rules; it was not felt to be detrimental to their own experience.

NIC Exemption rule – Permanent message

4.39 The trigger prompt relating to the NIC Exemption rule (a permanent message) was mixed in terms of comprehension; several found it helpful in checking their eligibility for exemption; however, one person felt more confused, even after reading the help.

PPR / RAR rule – Permanent message

4.40 The trigger prompt relating to the PPR / RAR rule (a permanent message) was marginally helpful at best (albeit among customers who were confident they knew the difference between payments in registered pension schemes (PPR) and payments to a retirement annuity contract (RAR), in that it reassured them that they had understood this difference correctly). Participants felt that the use of acronyms was potentially confusing for those who are less knowledgeable about pensions, and could be made more accessible by citing 'PPR' and 'RAR' in full and giving specific examples of the types of pensions that fall into each category.

Tax Deducted Property rule – Permanent message

4.41 The trigger prompt relating to the Tax Deducted Property rule (a permanent message) was not very well remembered and evidence suggests it could be misinterpreted or cause confusion, as customers mentioned reading this as something that was applicable to 'UK' rather than 'non UK' resident landlords. This led to a few customers filling in this section incorrectly.

VAT Threshold rule – Permanent message

4.42 The trigger prompt relating to the VAT Threshold rule (a permanent message) was clearly understood. However, the one respondent exposed to it was negative about the tone and style, preferring a 'softer' message.

Capital Allowances in the Year of Cessation rule – Warning message

4.43 There were mixed responses to the trigger prompt relating to the Capital Allowances in Year of Cessation rule (a warning message). For those who understood, it was clear and helpful, in that it prompted customers to re-check the accuracy of their entries. Some struggled to understand, as they did not recall saying that their business had ceased.

Capital Gains Calculation rule – Warning message

4.44 Despite relatively high levels of confidence with Capital Gains Calculations among those exposed to this rule, the trigger prompt relating to the Capital Gains Calculation rule (a warning message) led to some confusion. The terminology used (especially 'relief', 'claims' and 'elections') and lack of help guidance was an issue.

Effective Rate of Tax rule – Warning message

4.45 The trigger prompt relating to the Effective Rate of Tax rule (a warning message) had a positive impact, in that it prompted the single customer exposed to it to re-examine his tax calculation, and ultimately reassured him that this information was correct. The trigger prompt could benefit from a more prominent or overt 'read help' icon.

High Earners with Low Investment Income rule – Warning message

4.46 The trigger prompt relating to the High Earners with Low Investment Income rule (a warning message) had an overall positive impact; customers paused to check their investment income but did not need to make any changes. Both customers felt the tone of the message could be softened.

High Repairs on Land and Property rule – Warning message

4.47 The trigger prompt relating to the High Repairs on Land and Property rule (a warning message) was recalled by all customers who were exposed to it. Experienced SA customers understood it well. It was felt to be quite a 'harsh' warning, considering that it was triggered by a relatively commonplace financial situation. The prompt had its intended effect in making customers double-check their entry, although one customer had to phone HMRC because they felt the guidance provided had not helped them.

Overlap Relief rule – Error message

4.48 The Overlap Relief rule alerted the one customer exposed to it that they needed to confirm they had ceased trading, but the customer found the guidance unhelpful, as the case study examples provided did not apply to his situation. He also struggled to find the entry he needed to correct.

4.49 More detailed analysis by individual trigger prompt can be found in Appendix 1.

Response patterns by prompt type

4.50 The mixed prompt (Cash Basis) elicited the most mixed reactions, both behaviourally (although this was relatively positive in terms of making changes and providing reassurance) and attitudinally (a mixture of positivity and ambivalence). The error message was least understood.

4.51 Attitudes towards permanent prompts (those shown to all customers completing the section) were more unambiguously positive though their behavioural impact is marginal, in that it reassured customers who were already knowledgeable about the rules and confident about the information they had provided. The Tax Deducted Property rule was least understood; the PPR/RAR wording also caused issues.

4.52 The warning prompts were more likely to change behaviour, in that they often prompted customers to scrutinise their entries to a greater degree and prompted some to refer to HMRC's 'help' guidance (though sometimes this was insufficient for customers to feel completely confident in their understanding of the rules in question). Attitudinally, many were positive but some also had some slight reservations about the use of the trigger prompts. There were some issues with comprehension of terminology concerning the Capital Allowances in Year of Cessation and Capital Gains Calculation rules.

4.53 For the one customer who received an error message, behaviourally he did try to change approach (positively). Attitudinally he was completely positive to the use of prompts in principle, but found the Overlap Relief rule specifically insufficiently user-friendly.

Views on additional proposals to support the completion of SA returns

4.54 The online SA form is generally perceived to be well-designed and user-friendly, however a few customers said it still felt like a 'chore'.

"In some ways, I don't really like giving HMRC compliments but I think they have tried quite hard to get the form right and I don't find any difficulty completing it ... I'm very glad that [praise] is going to be anonymous!"

Male, 50-64, High-earning professional (with rental income)

4.55 That said, some customers felt that simpler English, as far as possible within the 'technical' content of the form, would help 'normal' people fill it in.

Help and guidance

4.56 There were a few spontaneous mentions of using a webchat with HMRC and HMRC webinars, which were thought to be helpful resources. The webchat was well-received as it was perceived to leave an 'audit trail' of HMRC's guidance to refer back to.

4.57 Many customers did click on the 'help' icons, showing a strong demand for this extra guidance. However, some felt the content of this guidance could be improved:

- In some cases, guidance was not felt to be detailed enough. Links to a longer article or the relevant part of the full tax code, or more practical, 'real life' examples would have been helpful;
- For many, the guidance would have been better if it was in 'plain English';
- A technical issue with help links not working and a mismatch between the terminology in the help guidance and the actual entry box were also raised individually.

An advance letter

4.58 Customers were asked whether it would be helpful to receive a letter which sets out the information they need to obtain in advance of completing the form. The idea of an advance letter drew a mixed response. For some this was deemed unnecessary; only a few were convinced it would help them personally. It is worth noting that this finding is in the context of a relatively experienced, organised customer group.

4.59 However, many felt that it would be helpful for *other people* who were inexperienced (e.g. SA online form first-timers). In this scenario they welcomed a checklist of what information you should have in advance and perhaps screenshots to show you how to set it up.

"[Inexperienced customers may] get to certain stages of the form and think I haven't got the mortgage interest certificate from the building society and that takes three weeks to obtain. I think a checklist would be very helpful ... setting out what you need to gather."

Male, 50-64, High-earning professional (with rental income)

Adding a further message

4.60 Customers were asked how they would react if trigger prompts were accompanied by a message that said, “we may follow-up with you to clarify the information you entered here”. Overall this elicited a mixed response. Some customers expressed neutral or somewhat negative attitudes about the further message, in that they assumed HMRC would do this anyway, or they inferred HMRC may be trying to be helpful.

“That would annoy me ... ‘are you correct you have got the numbers right?’. I have gone back and checked...and if you want to come back...I can show you where I got [the figures from] but you don’t need to give me a warning to say you may come back because I understand when I fill in my tax return they can come back and query anything!”

Male, 65+, Retired (with pensions, rental incomes and annuities)

4.61 For others this message had more strongly negative connotations, adding to the impression of the prompts evoking surveillance (with a few alluding to ‘Big Brother’). Others were more alarmed by this type of message, feeling it would unhelpfully increase their anxiety around completing the return or intensify a mild paranoia already present.

“I think, potentially we’d get to the stage where [my wife would] be frightened to death of clicking that send button, because she’d be really worried about having made a mistake and someone following up – not because she’d have done it wrong, but because... she wouldn’t want any interaction with the tax person.”

Male, 50-64, Retired (with savings and dividends)

4.62 There was no difference between the responses of early and later filers.

Other improvements

4.63 A few people mentioned the idea of a flowchart or routing system at the beginning of the form to help people work out which sections were relevant, so that they could bypass all the irrelevant questions and be clearer about where they need to enter information.

4.64 The option of a live chat function was popular amongst some SA customers. One person mentioned this in relation to the specific trigger prompts, suggesting that a live webchat function could help customers if they become stuck on a particular area of the form and the trigger prompts and accompanying guidance have not helped them.

4.65 A live webchat function was also considered a potentially good alternative to calling the HMRC phone lines which can be busy. As noted earlier, in one case, a customer had actually used this facility previously to clarify a point on his SA form and found it much more accessible than contacting HMRC by phone. This customer was also particularly pleased with the documented guidance he was provided as part of this service.

4.66 Some mentioned that more ‘case study’ examples would be useful to illustrate how to complete the form, particularly in relation to areas such as expenses for customers whose tax affairs were more complex or worked in multiple forms of employments.

4.67 A few mentioned difficulties with the technicalities of the form. For instance, customers mentioned:

- It should be easier to print a summary of their tax submission;
- The login process was felt to be unnecessarily difficult;
- There was some uncertainty over what to do next after completing their return, including how and when to 'sign-off the sum' with HMRC and thus to know when to pay.

4.68 A few customers were open to the idea of introducing more pre-population into the form. For example, one customer felt it would be useful if the Capital Gains Tax worksheet automatically populated the Capital Gains Tax section of the SA form.

5 Ethnographic findings

5.1 As reported in the methodology section of the report (see Chapter 3), an ethnographic approach was used to explore how customers really behave when completing their online SA return and how they react to the trigger prompts in practice. This element of the research involved interviewers first meeting and getting to know respondents, and then in a separate session, observing how the respondent completed their return. The key findings from the ethnographic interviews were as follows:

- All three ethnographic respondents used the 'help' guidance text when completing their online SA return. However, in all three cases, there were instances where this guidance was deemed insufficient to aid their understanding of what they needed to do, leading to all of these respondents using 'trial and error' at some stage to progress through the form.
- One ethnographic respondent was visibly stressed when completing her online SA return; it was evident that this stress exacerbated her difficulties in understanding what was required of her.
- Another respondent mentioned giving approximate figures for his employment expenses breakdown (calculating ten per cent of the income he received from his employers): his rationale being that HMRC had never come back to him to challenge his figures.
- When completing their return, two of the three ethnographic respondents were not exposed to the trigger prompt messages that they were expected to activate. It seemed likely that one customer had missed the permanent message relating to the Employment Expenses rule in error, as she had prepared information in advance to complete the expenses section of the form.

5.2 More detailed case studies of each ethnographic interview are included in Appendix 2, while Appendix 3 includes additional commentary on the benefits and drawbacks of using ethnography as a methodology, for this type of study.

6 Conclusions

- 6.1 There were notable differences between early and later filers in terms of how they approach their online SA return. Early filers tend to complete their return as early as possible 'to get it out of the way'. They commonly took a more diligent approach to the SA process and were more confident in the accuracy of their submissions.
- 6.2 In contrast, the approach taken by later filers tended to be more frantic, with them often estimating information or using trial and error to progress through the form. They were also less fearful of the repercussions of providing inaccurate information as they assumed HMRC would allow some leeway with inaccurate information, or would come back to them if submissions were incorrect.
- 6.3 The prompts tended to elicit a positive response attitudinally and, for the most part, a positive or neutral behavioural impact.
- 6.4 Overall there are few concerns in relation to HMRC using trigger prompts. They are considered the responsible thing for HMRC to do, in order to maximise the efficiency and accuracy with which tax is collected, and customers felt it was beneficial to 'get it right first time' without the stress of making corrections or dealing with queries from HMRC. Customers considered trigger prompt messages to be a check on their accuracy, rather than their honesty.
- 6.5 Even among the few who were ambivalent or negative, no-one spontaneously complained afterwards about the prompts' presence or impact. Even the couple of later filers 'stressed' by them could recognise the positive intention behind the prompts.
- 6.6 Predominantly the trigger prompts had a positive (substantial or marginal) or neutral behavioural impact in that they reassure customers or prompt additional checking, typically using HMRC's 'help' guidance to inform their understanding of what was required of them. However, there is some evidence that trigger prompts were less effective for those who were less confident in their tax affairs, as these customers tended to find it more difficult to understand both the trigger prompt messages and the wording of the form in general, and in some cases, to resort to trial and error to progress through the form.
- 6.7 There are some slight concerns about clarity and comprehension. The prompt wordings are variable in their perceived clarity (and this is among what is predominantly a diligent and competent audience). In some instances, the 'confusing' wording exacerbated customers' lack of comprehension, although our evidence is inconclusive as to whether they caused people to make errors they wouldn't otherwise have made.
- 6.8 Some customers also felt that some of the messages were too abrasive in tone. For the trigger prompt relating to the High Repairs on Land and Property rule, it was felt that the warning message was harsh because the financial situation for triggering the message was perceived to be commonplace. Using softer wording for some prompt messages was considered a viable solution to this issue.

- 6.9 In terms of other observations about the online SA form, customers generally perceived the form to be well-designed and user-friendly, though some felt navigating the form could be improved. Suggestions for improving navigation of the form included introducing a flowchart or routing section to help customers bypass irrelevant sections of the form, and including better signposting to parts of the form which needed to be corrected.
- 6.10 Some customers felt the current guidance could be improved by using simpler English, or by including 'case study' examples to better demonstrate how tax rules are applied in individual circumstances. Furthermore, there was an appetite amongst some customers for guidance to be supplemented with a webchat option and access to HMRC webinars.

7 Appendix 1 – Individual Trigger Prompts

The Cash Basis Rule (Mixed trigger prompt types)

Permanent message

HM Revenue & Customs Home Cymraeg Contact HMRC Help Sign out

Helpdesk Individual's tax return: 2015-16 IN PROGRESS
Your tax return is 81% complete

▲ Your HMRC Services
▲ Self Assessment

4. Fill in your return

Accounting details for abc

* indicates required information

Date your books or accounts **start** (beginning* 06/04/2015 ?
of your accounting period): e.g. dd/mm/yyyy

Date your books or accounts are **made up to*** 05/04/2016 ?
(end of your accounting period): e.g. dd/mm/yyyy

Has your accounting date changed* No ?
permanently?

Has your accounting date changed **more than** Please select ?
once since 2010?

Do special arrangements apply? Please select ?

Did you provide information about your **2015-16 profit** on your 2014-15 return? Please select ?

Do you have a balance sheet? Please select ?

⚠ Important: If you answer 'Yes' to Cash basis, be aware this will restrict claims to certain expenses, capital allowances and loss relief claims. [Read help.](#) ?

Did you use the cash basis, money actually received and paid out, to calculate your income and expense? Please read the notes. Please select ?

[Delete abc section](#) ▶

File a return

- ▶ 1. Welcome
- ▶ 2. Tell us about you
- ▶ 3. Tailor your return
- ▶ 4. Fill in your return
- ▶ 5. Check your return
- ▶ 6. View your calculation
- ▶ 7. Save your return
- ▶ 8. Submit your return
- ▶ Provide feedback
- ▶ Tax return options
- ▶ How to pay

Warning message

File a return

- ▶ 1. Welcome
- ▶ 2. Tell us about you
- ▶ 3. Tailor your return
- ▶ 4. Fill in your return
- ▶ 5. Check your return
- ▶ 6. View your calculation
- ▶ 7. Save your return
- ▶ 8. Submit your return
- ▶ Provide feedback
- ▶ Tax return options
- ▶ How to pay

4. Fill in your return

Total expenses for ABC

⚠ Important: You have entered you are over the VAT threshold. A detailed breakdown of your Total Expenses is required here. [Read help.](#)

Cost of goods bought for resale or goods used: £ ?

Construction industry (payments to subcontractors): £ ?

Wages, salaries, and other staff costs: £ ?

Car, van and travel expenses: £ ?

Rent, rates, power and insurance costs: £ ?

Repairs and renewals of property and equipment: £ ?

Telephone, fax, stationery and other office costs: £ ?

Advertising and business entertainment costs: £ ?

⚠ **WARNING:** You have selected 'Yes' to Cash Basis the maximum interest relief on cash borrowing and overdrafts is £500.

Interest on bank and other loans: £ 10000.00 ?

Bank, credit card and other financial charges: £ ?

⚠ **WARNING:** You have selected 'Yes' to Cash Basis; no entries should be made in irrecoverable debts written off.

Irrecoverable debts written off: £ 250.00 ?

Accountancy, legal and other professional fees: £

⚠ **WARNING:** You have selected 'Yes' to Cash Basis; no entries should be made in Depreciation and loss/profit on sale of assets.

Depreciation and loss/profit on sale of assets: £ 250.00 ?

Other business expenses: £ ?

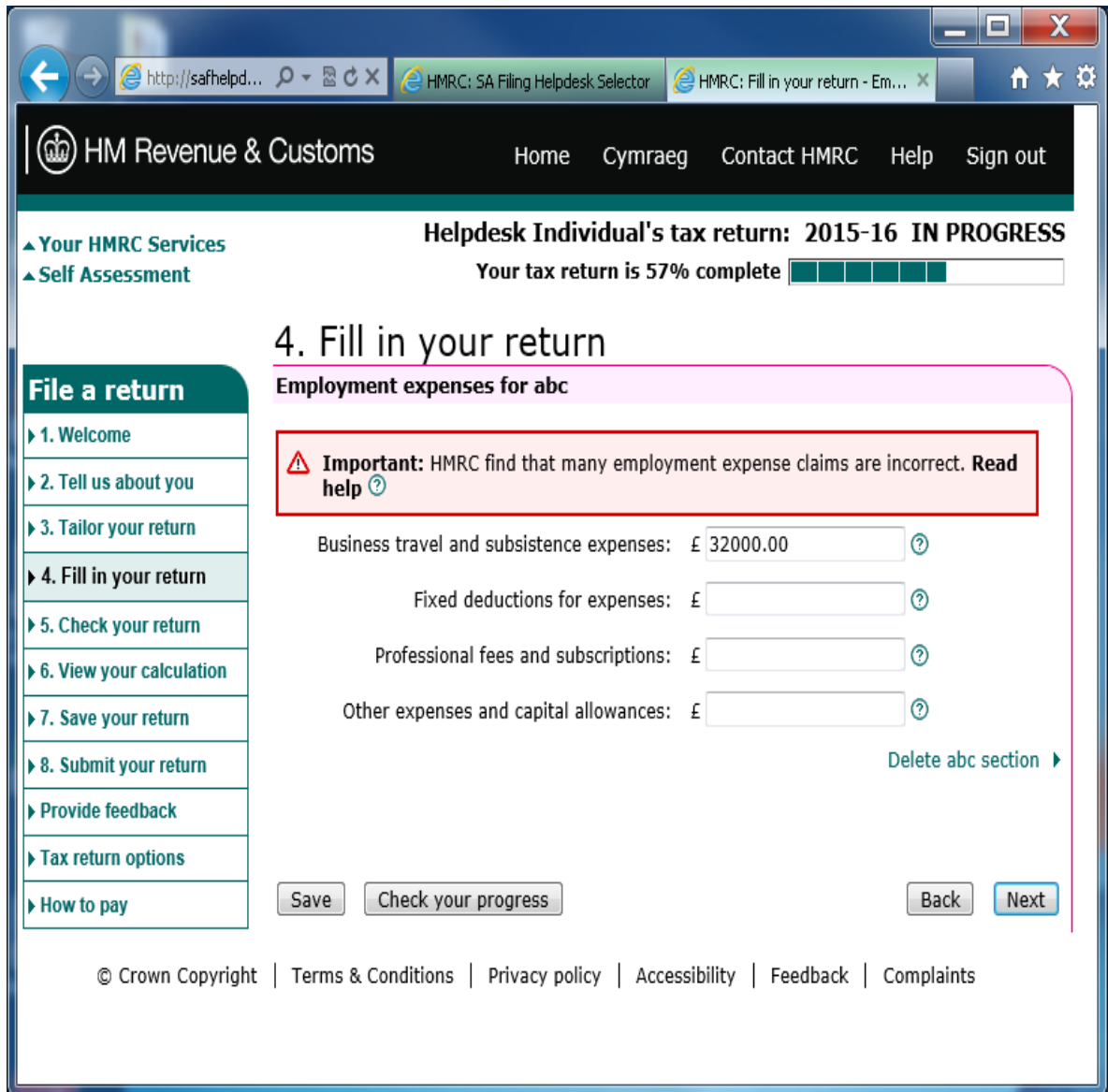
Error message

The screenshot shows the HM Revenue & Customs website interface. At the top, there is a navigation bar with 'Home', 'Cymraeg', 'Contact HMRC', 'Help', and 'Sign out'. Below this, the page title is 'Helpdesk Individual's tax return: 2015-16 IN PROGRESS' and a progress indicator shows 'Your tax return is 90% complete'. The main heading is '4. Fill in your return' with a sub-section 'Losses for abc'. A red error message states: 'ERROR: There are 2 errors on this page. The amount entered for 'Loss from this tax year set-off against other income for 2015-16' must not exceed the amount entered for 'Adjusted loss for 2015-16'. Please check. You cannot enter an amount for 'Loss from this tax year set-off against other income for 2015-16' as you have answered Yes to 'Did you use the cash basis, money actually received and paid out, to calculate your income and expense? Please read the notes'. Please amend.' A yellow tip box suggests using the 'Self-employment losses worksheet'. The form fields show 'Adjusted loss for 2015-16: £ 0.00', 'Loss from this tax year set-off against other income for 2015-16: £ 12.00' (with an error icon), 'Loss to be carried back to previous year(s) and set-off against income (or capital gains): £' (with a question mark icon), and 'Total loss to carry forward after all other set-offs including unused losses brought forward: £' (with a question mark icon). A 'Delete abc section' link is present. At the bottom, there are 'Save', 'Check your progress', 'Back', and 'Next' buttons.

<p>Explanation of the prompt</p>	<p>'Cash basis' is an alternative way of accounting - you only declare income and expenses when it comes in and out of your business. Eligibility is limited to small self-employed businesses with an income of <£83,000. 'Cash basis' restricts certain claims and allowances. This section of the form contained a mixture of different prompt types.</p> <p>The Permanent prompt tells customers that using cash basis will restrict certain claims and allowances.</p> <p>The Warning prompts tells the customer they have entered improbably high value or values where there should be nothing.</p> <p>The Error prompt tells customers that they have entered a value inconsistent with an earlier figure.</p>
<p>How many customers discussed this message</p>	<p>Seven customers (five early filers and two later filers). Although all of these customers will have seen the first Permanent message, it was unclear if they all would have seen the subsequent Warning and Error messages. Therefore, we cannot be confident about the veracity of any statements about recollection for these last messages.</p>
<p>Overall findings</p>	<p>Permanent</p> <p>There were mixed levels of recall to this prompt. It was perceived to be a guidance message to make people stop and think about what expenses they could claim. The wording was clear. Mostly customers were positive or neutral about the message. Confident customers re-checked and for one customer, it helped them decide to use the Cash Basis method. The refinement suggested was to improve visibility of the message. A couple of customers struggled to recall with one selecting 'yes' to cash basis by mistake, only realising his error from the later prompt messages.</p> <p>Warning</p> <p>Not everyone recalled or received this message. It was felt it made sense in conjunction with the first message – i.e. it highlights specific Cash Basis restrictions (even if did they not understand the Cash Basis rule itself). The messages would have made them re-check their entries or access the HMRC guidance. The warning signs caught customers' attention but could possibly 'alarm' customers. Potentially the message would have been more useful if it told customers what specific part of the guidance to refer to for each message. Some expressed concerns around legibility of red text.</p> <p>Error</p>

	<p>There was a general lack of recall of this message. It was considered to be 'wordy' and was the least understood of all of the Cash Basis messages. Most customers were clear that they should refer to guidance but were unclear where to find it (due to the lack of 'help' icon). One customer called HMRC for clarification – who had erroneously said 'yes' to Cash Basis. It could be improved by more concise but informative message wording and clearer navigation to the notes section.</p>
<p>Examples</p>	<p>Permanent</p> <p>One customer (Female, 50-64, Self-employed), felt the prompt had no real influence on her own behaviour as she is careful about providing the correct information and not claiming things twice. She mentioned that she always reads the 'help' guidance provided so avoids these types of mistakes - she did so when filling out this section of the form and was satisfied with the information provided. Overall she felt the prompt was a good way of reminding people what they needed to do.</p> <p>Warning</p> <p>One customer, who believed he had not seen the warning messages, was still very welcoming towards these prompts and found them clear to understand.</p> <p><i>"I find them very positive only because if you don't understand it 100% and think "oh I'll just put that figure in there", it's only when someone goes through the tax return and oh "why did you do that", at least if this comes up you can think "oh that's wrong, why is that" and then you can go and look it up in the read help."</i></p> <p style="text-align: right;">Male, 50-64, Self-employed / freelancer</p> <p>Error</p> <p>The immediate reaction of one customer was that she did not understand the content as it involved a technical accounting issue that did not apply to their own situation.</p> <p><i>"It's a very long sentence, this first sentence with lots of commas, so by the time you've got to the end, you forget what they were saying at the beginning of the sentence."</i></p> <p style="text-align: right;">Female, 50-64, Self-employed / freelancer / high-earning professional</p>

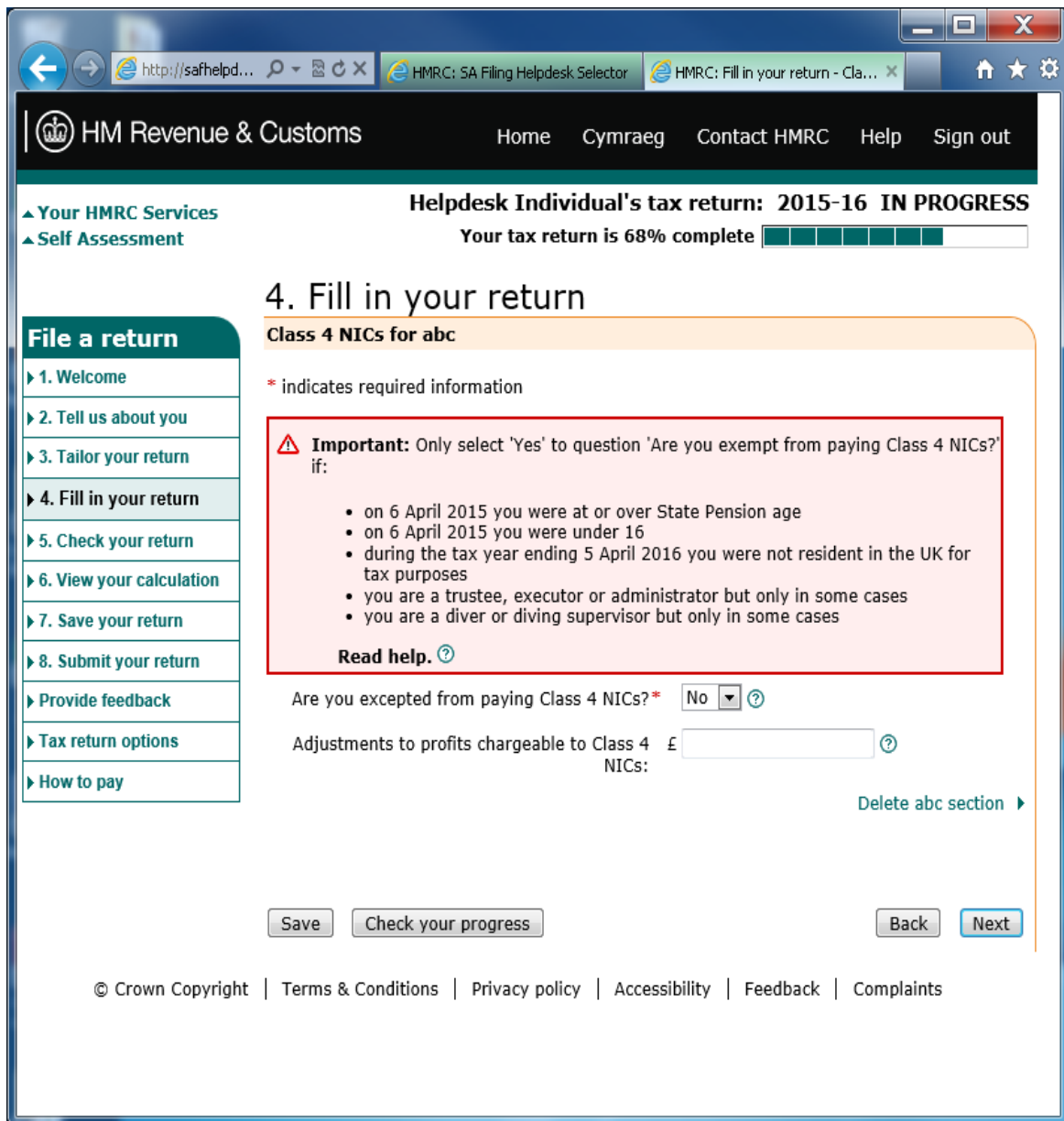
The Employment expenses rule (Permanent message)



<p>Explanation of the prompt</p>	<p>Employers that provide expenses or benefits to employees or directors sometimes need to pay tax or National Insurance on them – rules on this are complex and vary by the type of expense or benefit involved.</p> <p>This Permanent trigger prompt tells customers to check that they are claiming these expenses correctly.</p>
<p>How many customers discussed this message</p>	<p>Nine customers (six early filers and three later filers)</p>

Overall findings	<p>Some of the customers who were exposed to the prompt message recalled seeing and understanding the message at the time of completing their SA return, and were mainly positive about the visibility of the message, as it stood out as being something new on a familiar screen. Other customers were clear as to the prompt's purpose when prompted.</p> <p>Only one person who recalled the prompt found it very useful. The remaining customers were generally positive in their reactions to the messages, but felt it was not appropriate to their circumstances or said it would not change the way they currently approach this section of the form. One customer suggested it might help if examples of allowable expenses were included in the message.</p>
Example	<p>One customer suggested the message makes it easier for a non-specialist to complete this section of the form accurately on their own.</p> <p><i>“For people like myself who are learning how to keep a business together and learn how to be responsible for a business, it is a helpful thing for me. To me, it is a warning but on a very positive note.”</i></p> <p>Female, 25-49, Self-employed / freelancer</p>

The NIC Exemption rule (Permanent message)



<p>Explanation of the prompt</p>	<p>Class 4 National Insurance applies if the self-employed individual's profits are £8,060 or more a year.</p> <p>This Permanent trigger prompt classifies whether the individual is exempt from paying Class 4 NICs and the prompt explains the criteria for being exempt and prompts customers to consider whether they are completing the entry correctly.</p>
<p>How many customers discussed this message</p>	<p>Eight customers (three early filers and five later filers)</p>

Overall findings	<p>Many customers noticed the message, mentioning that the red colour and layout made the message memorable. Most felt the message itself was clear, though a couple of later filers had to read it several times.</p> <p>One customer who re-read the message eventually grasped that Class 4 NICs did apply to her, while it prompted others to consider their eligibility more carefully. Others already knew they were exempt, so the message had very little impact on them. In one case, a customer felt more confused about eligibility after reading the message.</p> <p><i>“You have to read the question again and answer – you can’t go on to the next page till you have finished that section. I just felt that maybe I had missed something, that something was not right or I had forgotten to tick something.”</i></p> <p>Male, 25-49, Self-employed / freelancer</p> <p>Although most felt the message was clear, some felt it could be smaller to allow more room for other additional guidance.</p>
Example	<p>An ethnographic respondent exclaimed almost immediately on seeing this prompt message that the bulleted information was useful and clearly laid out. He said that the red colour made him feel that he had done something wrong. He went through each bullet in turn to check whether his circumstances were reference, before selecting his answer accordingly, and felt reassured having read the message that he had made the correct choice.</p>

The PPR / RAR rule (Permanent message)

HM Revenue & Customs

Home Cymraeg Contact HMRC Help Sign out

▲ Your HMRC Services
▲ Self Assessment

Helpdesk Individual's tax return: 2015-16 IN PROGRESS
Your tax return is 57% complete

4. Fill in your return

Paying into registered pension schemes and overseas pension schemes

You have said that you paid into a personal pension and retirement annuity in the tax year 2015-16. Please complete the following questions.

The answers to these questions can be found on any **pension certificate or receipt** you get from the administrator.

Payments to registered pension schemes (Also known as PPR) where basic rate tax relief will be claimed by your pension provider (called Relief at source). Enter the payments and basic rate tax: £ 4321.00

Payments to a retirement annuity contract (Also known as RAR) where basic rate tax relief will not be claimed by your provider: Do not include PPR values here

Payments to your employer's scheme which were not deducted from your pay before tax: £

Payments to an overseas pension scheme which is not UK-registered which are eligible for tax relief and were not deducted from your pay before tax: £

Delete personal pension and requirement annuity section

'Next' will take you to the next section of your Tax Return

Save Check your progress Back Next

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Explanation of the prompt

When payments are made to registered pension schemes (**PPR**), tax relief is claimed by the pension provider as 'Relief at source', but this is not the case for payments to a retirement annuity contract (**RAR**). The values of the two types of payments must be entered separately to assess tax rates differently.

This **Permanent** trigger prompt reminds customers not to include PPR values in the RAR entry, as this will affect the value of the relief they are entitled to.

<p>How many customers discussed this message</p>	<p>Six customers (five early filers and one later filer)</p>
<p>Overall findings</p>	<p>In terms of recall, there was a mix between those who recalled the prompt and those who simply recalled seeing the page. Most were already confident of the differences between the two pension types and in some cases felt that the acronyms used were counter-intuitive and added little in terms of helping their understanding. One customer however felt that the ‘do not include PPR values here’ message was marginally helpful in terms of reassuring them that they had made the correct entry.</p>
<p>Example</p>	<p>One customer recalled seeing the page but not the prompts. As he already understood the distinction between the two pension types, he felt these prompts would have had no impact. He disliked the use of acronyms and felt that for customers unfamiliar with different types of pension, this could lead to further confusion.</p> <p><i>“I completely understand the difference between a registered pension scheme and a retirement annuity contract without having some acronyms ...Where it says registered pension scheme you would expect RPS but in the box it says PPR... retirement annuity contract, you would expect the acronym to be RAC not RAR so I think that is very confusing for people.”</i></p> <p>Male, 50-64, High-earning professional (with rental income)</p>

The Tax Deducted Property Rule (Permanent message)

HM Revenue & Customs | Home | Cymraeg | Contact HMRC | Help | Sign out

Helpdesk Individual's tax return: 2015-16 **IN PROGRESS**
Your tax return is 57% complete

4. Fill in your return

Details for other property income

Total rents and other income from property: £

Important: An entry in UK tax taken off total rents and other income from property only relates to non UK resident landlords. **Read help.**

UK tax taken off total rents and other income from property only applies to non UK Landlords: Please read the notes. £

You can use the [Chargeable premiums worksheet](#) to help you enter this information.

Premiums for the grant of a lease: £

Reverse premiums and inducements: £

Total UK property income: £

[Delete UK property section](#)

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<p>Explanation of the prompt</p>	<p>Non UK resident landlords can have UK tax deducted from rental income.</p> <p>This permanent prompt reminds customers that this entry is only to be filled in by non-UK resident landlords.</p>
<p>How many customers discussed this message</p>	<p>Four customers (all early filers)</p>

Overall findings	Most recalled seeing the message when prompted. Overall, understanding of the message was poor, with some admitting that they had misinterpreted or misread the message (they thought it applied to UK resident landlords). Customers felt the message was unclear and jargon-heavy.
Example	<p>One customer (an accountant), recalled seeing the prompt but did not pay much attention, having completed this section of the form for a number of years. After being prompted, he realised that he must have misread this message the first time, and as a result, approached this section of the form incorrectly ever since. He had mixed views about the message after reading it again; he felt the message must have been unclear if he misread it the first time, but conceded the instructions were helpful and partly blamed himself for relying on his own experience.</p> <p><i>“Originally when I did the return, I just glanced at the prompt and assumed that I knew what it said. I didn’t notice the word ‘Non’-UK. I thought I saw UK and because I’m an accountant and had done it like this every year, I just did what I always did.”</i></p> <p>Male, 65+, High-earning professional</p>

The VAT Threshold Rule (Permanent message)

The screenshot shows the HM Revenue & Customs website interface for filing a 2015-16 tax return. The user is at the '4. Fill in your return' stage, which is 90% complete. A prominent red-bordered warning message states: "Important: You have entered you are over the VAT threshold. A detailed breakdown of your Total Expenses is required here. Read help." The form below lists various expense categories with input fields, including 'Cost of goods bought for resale or goods used', 'Construction industry (payments to subcontractors)', 'Wages, salaries, and other staff costs', 'Car, van and travel expenses', 'Rent, rates, power and insurance costs', 'Repairs and renewals of property and equipment', 'Telephone, fax, stationery and other office costs', 'Advertising and business entertainment costs', 'Interest on bank and other loans' (set to £ 10000.00), 'Bank, credit card and other financial charges', 'Irrecoverable debts written off' (set to £ 250.00), 'Accountancy, legal and other professional fees', 'Depreciation and loss/profit on sale of assets' (set to £ 250.00), and 'Other business expenses'. The total expenses are calculated as £ 10500.00, resulting in a net profit of £ 89500.00.

<p>Explanation of the prompt</p>	<p>Customers must register for VAT with HMRC if their business's VAT-taxable turnover is more than the £83,000 threshold. A detailed breakdown of the business's total expenses is required for those who are over the VAT threshold.</p> <p>Customers often tend to lump expenses into one of the fields on this page, so this Permanent prompt encourages them to enter a more accurate and detailed breakdown.</p>
<p>How many customers discussed this message</p>	<p>One customer (early filer)</p>

Overall findings

The customer did not recall seeing the message, but after reading it thought it was clear. However, the customer was negative about the tone and style of the message and did not think it was particularly customer-friendly.

The customer suggested the language of the message should be softened, as it could be interpreted as being threatening and implied that customers were not being forthcoming with information. He suggested 'Please supply a detailed breakdown' would work better than 'A detailed breakdown of your expenses is required here'.

"[It is there to] frighten people or to prompt people. It is a bit of psychological communication I should imagine. You stick something on in red with the word important and a tiny little exclamation mark by the side ... HMRC are not very good at messaging."

Male, 65+, Retired (with pensions and investments)

The Capital Allowances in Year of Cessation rule (Warning message)

File a return

- ▶ 1. Welcome
- ▶ 2. Tell us about you
- ▶ 3. Tailor your return
- ▶ 4. Fill in your return
- ▶ 5. Check your return
- ▶ 6. View your calculation
- ▶ 7. Save your return
- ▶ 8. Submit your return
- ▶ Provide feedback
- ▶ Tax return options
- ▶ How to pay

4. Fill in your return

Tax allowances for vehicles and equipment for abc

⚠ **Warning:** You entered that your Business has ceased please check the rules on 'Capital Allowances'. [Read help.](#)

There are [notes and working sheets](#) that you can download to help you calculate these allowances

Annual Investment Allowance: £

Capital allowances at higher rate on equipment, including cars with lower CO₂ emissions: £ 12.00

Capital allowances at lower rate on equipment, including cars with higher CO₂ emissions: £

Restricted capital allowances for cars costing more than £12,000 - if bought before 6 April 2009: £ 1245.00

Business Premises Renovation Allowance (Assisted Areas only): £

100% and other enhanced capital allowances: £

Allowances on sale or cessation of business use (where you have disposed of assets for less than their tax value): £

<p>Explanation of the prompt</p>	<p>If a customer buys assets (e.g. equipment) to use in their business, they can deduct the cost of these from the overall profits they make from the business (and therefore pay less tax). However, if you have just closed your business, you <i>can't</i> deduct these costs in the same way – you need to enter a 'balancing charge' in the form instead.</p> <p>This Warning prompt appears if a customer has tried to deduct these costs from their taxable income, but has also said their business ceased (so the costs cannot actually be deducted). The prompt asks them to double-check the rules.</p>
<p>How many customers discussed this message</p>	<p>Four customers (all early filers)</p>

<p>Overall findings</p>	<p>Mixed responses – some recalled and fully understood the prompt message and others did not recall or understand it. Those who failed to comprehend the message struggled with the terminology and did not recall saying that their business had ceased.</p> <p><i>“It’s difficult [to understand] because I am not sure that if I have entered something...did it refer to last year or the year before? There is a paradox there because how would you claim the allowances when the business has ceased ...it just seems kind of strange.”</i></p> <p style="text-align: right;">Female, 50-64, Self-employed / freelancer</p> <p>Some felt the message should contain additional guidance, including case study examples to aid customer understanding. One customer suggested adding a dynamic link to the section where customers entered that their business had ceased would be helpful in terms of correcting information.</p>
<p>Example</p>	<p>One customer (Male, 25-49, Self-employed) recalled this message clearly and found it ‘very helpful’ as it definitely applied to him because his business had ceased trading. His reaction was to double-check and re-read the guidance notes, though as he had already done his research on this he said it was simply to reassure himself his entry was correct.</p> <p>He felt the red colour was appropriate to make the message stand out from the rest of the form, he felt the triangular warning message was too harsh considering he had not done anything wrong.</p>

The Capital Gains Calculation Rule (Warning message)

The screenshot shows the HM Revenue & Customs website interface for filing a 2015-16 tax return. The user is at the '4. Fill in your return' stage, specifically the 'Unlisted shares and securities' section. The progress bar indicates the return is 90% complete. The summary shows 6 disposals with proceeds of £4320.00 and allowable costs of £123.00, resulting in gains before losses of £. A red warning message states: 'The figures you have entered indicate that a relief may have been claimed. Please take time to check your entries are correct and supply a full computation with your return. Please think carefully about whether you need to answer 'Yes' to the question 'Are you making any claims or elections'.' Below this, there are two questions with dropdown menus: 'Are you making any claims or elections?' (set to 'No') and 'Do your computations include any estimates or valuations?' (set to 'No'). Navigation buttons for 'Save', 'Check your progress', 'Back', and 'Next' are visible at the bottom.

Explanation of the prompt

When disposing of assets (shares/property etc.), claims/elections for (partial) tax relief against the gains can be made in certain circumstances. For example, relief can be claimed when disposing of unlisted shares, designed to encourage shareholders to sell them to the trustee company Share Incentive Plans (SIPs) for the benefit of employees.

These **Warning** prompts highlight the fact that there are proceeds from the disposal of assets and that it is likely that the customer will have been eligible for some sort of claim or election.

How many customers discussed this message

Six customers (all early filers)

<p>Overall findings</p>	<p>Only a couple of customers recalled this message but did not fully understand it. They had to look up what the message referred to but consequently made no changes. Customers who did not remember, felt the message stood out and suggested they would have reacted similarly by trying to find guidance. Overall, customers felt additional guidance was required and that the terminology needed to be simplified for it to make sense to a layperson.</p> <p>Most customers felt the message should be accompanied by a help icon here for further guidance, and some said the message should flag which entries had triggered the warning message.</p>
<p>Example</p>	<p>One customer recalled seeing the message but had not fully understood it at the time. She said she had to google what the term 'elections' meant but that this did not help her. In terms of her behaviour, the customer experimented with the entry box in question but ultimately decided not to change her entry. She always tends to use HMRC guidance and felt a 'read help' icon would have been useful in this case.</p> <p><i>"I just feel it is not in a language that is necessarily completely clear ... that was the challenge because if the language and terminology isn't clear – you don't put it in layman's terms then you have to go and do research and find out or some people will just not worry and fill it out. It would be better if they put some [examples]...They do it within these question marks [in the boxes above]."</i></p> <p>Female, 25-49, Self-employed / freelancer</p>

The Effective Rate of Tax rule (Warning message)

HM Revenue & Customs Home Cymraeg Contact HMRC Help Sign out

▲ Your HMRC Services
▲ Self Assessment

Helpdesk Individual's tax return: 2015-16 IN PROGRESS
Your tax return is 76% complete
Unique Taxpayer Reference (UTR): 5380394

6. View your calculation

File a return

- ▶ 1. Welcome
- ▶ 2. Tell us about you
- ▶ 3. Tailor your return
- ▶ 4. Fill in your return
- ▶ 5. Check your return
- ▶ 6. View your calculation
- ▶ 7. Save your return
- ▶ 8. Submit your return
- ▶ Provide feedback
- ▶ Tax return options
- ▶ How to pay

Tax calculation

Warning: From the entries that you have made we can see that you will be paying a very low effective rate of tax compared to others. Are you sure that all the reliefs that you have claimed are appropriate?

This section provides you with a breakdown of your full calculation. If it says your tax return is 100% complete then you have submitted your return and this is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Pay from employments	£151,000.00
Pay from all employments	£151,000.00
Interest received from UK banks and building societies	£625.00
Dividends from UK companies (plus 10% tax credits)	£555.00
Total income received	£152,180.00
<i>minus</i>	
Payments into a retirement annuity contract etc.	£120,000.00
Personal Allowance	£10,600.00
Total	£130,600.00
Total income on which tax is due	£21,580.00

Explanation of the prompt

Customers earning more than £150,000 a year can apply for income tax relief on pension contributions, charity donations, child maintenance payments and time spent working on a ship outside the UK, which will reduce the amount of tax paid. However, if someone claimed all of these reliefs, this could seem implausible.

This **Warning** prompt asks the customer to check that the reliefs they have claimed are correct, because their taxable income is low compared to their overall income.

How many customers discussed this message

One customer (early filer)

Overall findings

The customer remembered seeing the prompt and fully understood the message, however he did not recall seeing the help icon. Despite some initial worry that he had made a mistake, the customer welcomed the prompt. It made him re-examine his tax rate, and he was ultimately satisfied that his submission was correct. Although the prompt serves its purpose well, he felt it could benefit from a more prominent 'read help' icon for customers who might need extra guidance.

"I think what they're doing is trying to...make me double-check that I've filled in the right sort of numbers before I submit the return, and therefore when I do send in the return, there's a set of numbers that I'm happy with. So it is just about making the process more efficient, making the taxpayer do a bit more of the work, rather than chasing up people who've been a bit sloppy."

Male, 50-64, Retired (with savings and dividends)

The High Earners with Low Investment Income rule (Warning message)

File a return

- ▶ 1. Welcome
- ▶ 2. Tell us about you
- ▶ 3. Tailor your return
- ▶ 4. Fill in your return
- ▶ 5. Check your return
- ▶ 6. View your calculation
- ▶ 7. Save your return
- ▶ 8. Submit your return
- ▶ Provide feedback
- ▶ Tax return options
- ▶ How to pay

Tax calculation ?

⚠ Warning: The level of investment income declared appears to be low in comparison to "Total income received". Ensure that all income arising in the year, including dividends and interest, is included in the Return.

This section provides you with a breakdown of your full calculation. If it says your tax return is 100% complete then you have submitted your return and this is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Pay from employments	£1,500,000.00
Pay from all employments	£1,500,000.00
Profit from self-employment	£47,500.00
UK pensions and state benefits	£45.00
Total income received	£1,547,545.00
<i>minus</i>	
Income tax relief	£100.00
Total	£100.00
Total income on which tax is due	£1,547,445.00

How we have worked out your income tax

Explanation of the prompt

Customers that declare a very high income are likely to have at least some investments, for example dividends, or capital gains collected on the sale of assets. If these high earning customers have declared only low levels of income from taxable investments, this prompt will appear.

This **Warning** prompt alerts the customer that their given value of investments is low in relation to their high income, and asks them to re-check the relevant values.

How many customers discussed this message

Two customers (both early filers)

Overall findings	<p>Both customers recalled the prompt and their reaction at the time: they stopped to think about their calculation but did not read the help guidance because they understood what the message was saying and how it applied to their circumstances. Both customers mentioned that the message was ‘abrasive’ and ‘loaded with incredulity’ – whilst not a problem, they suggested that the wording could be softened.</p>
Example	<p>One customer said that after reading the message, he checked the breakdown and because he was confident that the information provided was correct, made no changes. As he understood what was required there was no need for him to read the guidance.</p> <p>He felt the tone of the message was slightly accusatory but appreciated that the message was only asking him to double-check the accuracy of his income information.</p> <p><i>“It did what it should do – made me stop and think to make sure I hadn’t put anything wrong, which I am all for. My aim of filling out the form is to do it accurately. I want to stay on the right side of the tax man. The worst thing I want is for him to phone up in six months saying ‘you owe us five grand’...I quite liked the fact that [messages] pop up now and again to say ‘just check this’. I think the wording could be less abrasive but I am not going to lose sleep over it.”</i></p> <p>Male, 50-64, High-earning professional (with rental income)</p>

The High Repairs on Land and Property Rule (Warning message)

HM Revenue & Customs Home Cymraeg Contact HMRC Help Sign out

▲ Your HMRC Services
▲ Self Assessment

Helpdesk Individual's tax return: 2015-16 IN PROGRESS
Your tax return is 68% complete

4. Fill in your return

Expenses for other property income

Rent, rates, insurance, ground rents etc: £

⚠ WARNING: This figure is high in relation to 'Total rents and other income from property'. Read Help

Property repairs and maintenance: £ 4.00

Loan interest and other financial costs: £

Legal, management and other professional fees: £

Costs of services provided, including wages: £

Other allowable property expenses: £

Total property expenses: £ 4.00

[Delete UK property section](#)

<p>Explanation of the prompt</p>	<p>If landlords make a taxable profit from renting properties, they can reduce this profit by deducting any expenses they have incurred from renting out the property, such as repairs. Landlords can only offset using expenses directly related to property upkeep, and the expenses should not normally exceed the rental income.</p> <p>This Warning prompt alerts the customer that their given value of repairs and maintenance is higher than the rental income they have entered.</p>
<p>How many customers discussed this message</p>	<p>Three customers (early filers).</p>

<p>Overall findings</p>	<p>Two experienced customers who were confident with their tax affairs recalled the prompt and understood the message well. The other was less confident and did not understand the message.</p> <p>The prompt had the intended effect to make the customers double check their entries. Two of the customer did not need the guidance because they already understood, however one customer phoned up for clarification as the help guidance was not enough.</p> <p>Customers did not feel their case was unusual enough to trigger this prompt and therefore the word “WARNING” was perceived as quite harsh. One suggested it could be replaced by “Important”.</p>
<p>Example</p>	<p>One customer, having read and understood the prompt, went back and checked his entries and satisfied himself that it was valid. However, he felt slightly uncomfortable at the implication of inaccuracy.</p> <p><i>"[The Warning Message] says your maintenance expenditure seems high... so almost saying 'don't put this in', so I went back and checked it and there was a very good reason for it ...we had just bought a [to let] holiday home and had a major setting up of that and a lot of that had to be capitalized and not expensed and also we had a property between tenants which had been let for nine years and again there was a massive refurbishment."</i></p> <p>Male, 65+, Retired (with rental property and unit trusts)</p>

The Overlap Relief Rule (Error message)

<p>Explanation of the prompt</p>	<p>When a new business is set up, the accounting date does not necessarily match the tax year dates, so that the profit during overlapping periods can end up being over taxed. This can be claimed back as 'overlap relief', but only if the business is shut down or sold.</p> <p>This Error prompt alerts the customer that they needed to confirm they ceased trading, and give the relevant dates.</p>
<p>How many customers discussed this message</p>	<p>One customer (early filer).</p>
<p>Overall findings</p>	<p>The customer recalled the prompt well and recalled using the help button. He understood that the message appeared because he had not confirmed he had ceased trading.</p>

Although he recalled using the help button, he found the guidance unhelpful as the example scenarios did not apply to him. He then spent a lot of time trying to navigate the form to find where he needed to declare his business had ceased.

The customer would have liked to have been directed to the part of the form where he could declare the business had ceased. As the customer had already entered the trading dates of his business, he felt that he had already provided enough information to show that his business had ceased.

“It was frustrating because it didn't tell me what I had done wrong ... I spent a lot of time going backwards and forwards between the pages ... I can't remember if it ever asked me have you ceased trading?' ... if it had asked me that I would have said 'yes'.”

Male, 65+, Self-employed / freelancer (recently retired)

8 Appendix 2 - Ethnographic case studies

8.1 Please note that for all case studies some details have been deliberately changed to protect anonymity.

Case study 1 - Male, 25-49, Self-employed / freelancer

Setting the scene

The first meeting took place in a Wetherspoon pub near where he was working that day. Originating from Australia, the customer ran a management consultancy company in the UK, while also working freelance for a number of employers too.

He was fairly familiar with the form, having completed it “at least five times”, but generally leaves it as late as possible due to work priorities.

To prepare for completing the form, he had requested a document from HMRC that listed the employers from whom he received income in the last year. He also had to hand a saved document of his 14/15 form.

The observation occurred on 31st January 2017 in a small café in South London, near where he lived. Because of his job, he is used to carrying his laptop around with him, and using cafes to get work done. The participant and interviewer were seated on hard, wooden stools, facing the back wall. While there was a toilet next to him, there were few distractions while the customer completed his form.

Observations regarding trigger prompts

<p>Cash Basis rule (Permanent)</p>	<p>He read this prompt, then clicked on the help button to better understand the requirement.</p> <p>After reading this information, he paused for a moment before saying that he was wasn't sure if he had used cash basis. He then answered 'No'.</p>
<p>Employment Expenses rule (Permanent)</p>	<p>He spontaneously exclaimed that the prompt was new, and clicked on the help button to find out more.</p> <p>He then navigated to the list of employers HMRC provided him (in a separate tab on his laptop) and started approximating expenses in his head, based on 10% of the income he received from each employer. He would often mutter these calculations out loud.</p> <p>He saw this screen 12 times in total, once for each of the employers he had worked for. After the first time it appeared he didn't look at the trigger prompt again.</p>

NIC Exemption rule (Permanent)	<p>He exclaimed almost immediately on seeing this prompt for Class 4 NICs that the bulleted information was useful and clearly laid out.</p> <p>He also expressed that he considered the red colour of the layout made him think he “might have done something wrong”.</p> <p>He then went through each bullet in turn, to check whether his circumstances were referenced, before selecting his answer accordingly.</p>
General observations	<p>The participant tended to read the prompt messages and then click on the ‘help’ button to find out more information.</p>

Key findings

- Only one trigger prompt really impacted his behaviour (NIC Exemption).
- For the Cash Basis prompt, he didn't feel that the message or help instruction made it any clearer whether it was relevant to him. He answered 'No' on the assumption he'd have heard of it if he'd used it before.

"I think it was more of, like, an accounting effort of how one records money coming in or out and then, based on using that method, I think you'd need to complete the return in a slightly different way. I guess I'm safe with the assumption that, if it doesn't ring any bells, I'm probably not doing it that way."

- For the Employment Expenses prompt, he mentioned subsequently that it "made him think", but it didn't change his approach ("I'll carry on what I'm doing"), whereby he provided approximate figures. He was confident this approach was suitable because HMRC had never contacted him to say otherwise, following previous entries.

"[The message] was good, because it made me think, but I guess I came to my figures by calculating them one at a time, and they haven't changed, so I'll carry on doing what I'm doing."

- For the NIC Exemption prompt (Permanent), he felt it was clear, in a language that a normal person can understand. The clear layout helped inform his answer and he thought this type of message should be used elsewhere.

"It's...it's got specific dates that are relevant to the year that you're completing your return so, obviously, they're updated accordingly. It's something I can ask [myself], it's language that a normal person can understand, and psychologically bullet points are great. [Participant runs down bullets] 'No, no, no, no, no.'"

- Typically, the participant did not find the information through the 'help' buttons useful, more often reflecting on his answer from the previous year to inform his entry this year.

"I suppose I go on the benefit of my own knowledge, and if I'm not that knowledgeable about something I probably know to say 'No' rather than 'Yes'. [Answering] 'Yes' can get you into trouble."

- In practice, he used trial and error more than he initially implied. He didn't think HMRC would be concerned by small errors.

"I think there must be some leeway...and potentially [the errors] are not massive."

- He considered the trigger prompts to be important, "the more help the better". Those that "guide you through the question", such as the NIC trigger prompt were most helpful.

Case study 2 - Female, 50-64, Mixed employment

Setting the scene

The first meeting took place in a café near the customer's workplace in East London. The customer was employed as a nursery assistant, but also ran her own photography business.

She had only completed an SA form once before and experienced some difficulties, but she also felt that the previous year had prepared her and that she knew what to expect this time around. Said she had been 'putting off' completing the form up until now.

In preparation, she had created a spreadsheet detailing her expenses. Although she intended to keep it up to date throughout the year, she ended up filling out most of it retrospectively. She had also missed an entry on her spreadsheet and had to ask her son to send a revised version.

The observation occurred on 25th January 2017 in her employer's workplace because she had to be there as they had a plumber in to do work. She filled out the form at a steady pace, reading the information aloud as she went. Although a generally calm character, she quickly became agitated if she was unsure what was required. She tended to use HMRC's guidance to help resolve areas of uncertainty, but in some cases tried to progress through trial and error, saying she could 'come back to it later', in the 72-hour window to correct her submission (in practice she didn't). She took time finding some of her employment information (PAYE reference) during the session.

Key findings

- Although the expected trigger prompt did not appear for the customer, other error messages (that weren't 'trigger prompts') had a positive impact and the participant was well-disposed to these.
- The customer was prompted for her hypothetical reactions to the Employment Expenses (Permanent) message (which was expected to appear, according to information given within the recruitment screening process, but was not actually triggered when she completed her online SA return). When prompted with this, she noted that she had seen an expenses entry screen in previous years and had prepared an expenses spreadsheet, suggesting this prompt has not been triggered due to an error in her submission.
- Her initial response to this prompt was positive, because she felt it was common for people to misunderstand rules around expenses. She said she would have been likely to click the 'help' button as a result.
- She felt the message had 'standout' because of the red background, which suggested it was 'important'. She felt it served two purposes: to help customers provide accurate information and to make information clear enough that individuals cannot use ignorance as an excuse for non-compliance.

"It's to make sure you put the correct information down. But the other part of me is thinking they also want to make sure they have made it clear so if anybody says 'well I didn't understand that, that's why it didn't go in'...they can't evade paying taxes because it's absolutely crystal clear."

- Other validation messages did appear, for example to do with character limits, '0' entries instead of blanks, and a failure to tick a declaration box. Overall, the respondent was able to quickly fix these and thus found them helpful, as they helped her avoid errors without impeding her progress. She did, however, find the character limit on her business description 'limiting'.
- The customer did not seem completely sure about whether to pay 'voluntary contributions' but ended up doing so 'to protect herself'.
- More guidance would have helped: more case study examples would have been useful (especially for those with multiple types of employment) and she was interested in a live webchat option.

Case study 3 - Female, 25-49, Mixed employment

Setting the scene

The first meeting took place in the customer's home, where she lived alone. A friendly, open person, she provided herbal tea and her pet cat was also present. With an irregular performing career, the customer had taken on a full time job as a recruitment consultant.

The participant had completed the SA form every year since 2005 but was not confident; a lack of organisation and preparation contributed to a stressful experience. She would usually have completed the form before now because she hates leaving things to the last minute – but didn't feel she had the time this year due to her job. She was dreading filling in her tax return this time, as it was the first time she had been working full time for a year.

In preparation she had filled in her accounts month-by-month in Excel. However, there was not much of a paper filing system; all the information was in piles in the kitchen.

The observation session took place in the customer's home again. It was felt to be a chaotic evening: upon arrival of the interviewer, the customer was on the phone trying to sort out a bill payment. In addition, she was upset because she had just been made redundant, finding it hard to concentrate on anything else. When starting, she seemed on-edge due to the task she was about to do, and not very confident using the computer. Having abandoned her workspace, she sorted her paper receipts on the floor and became frustrated when they did not match her spreadsheet. She had difficulty initially finding the form and then logging on. After this 1½ hour delay, there was a feeling of exasperation and frustration that persisted for the rest of the evening.

Throughout, the participant found it difficult to understand the form, especially due to 'technical' language. Out of frustration, she often used trial and error in order to progress more quickly.

Key findings

- Again, the expected trigger prompts did not appear for the customer. However, other error messages did appear, including a trigger prompt that was not expected, the NIC Exemption (permanent).
- In reaction to this prompt, the customer groaned and read the box and the bullets several times. Due to evident fatigue, she mixed up the wording and struggled to understand.

“Whaaaaaat?! I don’t UNDERSTAND”

- Other error messages (not ‘Trigger Prompts’) baffled her as well. Whilst they did change her behaviour by making her check and read the information, she had recurring difficulty in understanding the information and help guidance. Often this resulted in her using trial and error to progress further within the tax return online process.
- The customer was prompted with the expected trigger prompt messages - Employment expenses (permanent) and Termination payments (permanent) - after completing her return in order to find out what she would have thought of them had they appeared. She felt she would have reacted to them in a similar way to those that did appear. Upon their appearance, she would have become more stressed, would have skim-read them and then – without fully engaging with them – would have decided they did not apply to her. She cited ‘jargon’ as a recurring barrier to her understanding of these messages (and the form in general).
- Nevertheless, she conceded that the prompts were theoretically helpful because they drew attention to common mistakes (with the caveat that simpler language would decrease the number of mistakes in the first place).
- She thought they could be improved by not being red as this colour was felt to be too ‘harsh’ and alarming.

“It’s just, stressful delay. It’s, like, ‘Now I have to pay attention to something that I was hoping to just skim through,’ and then you have to double-check it’s not relevant, ‘No, that’s not me. Good, I can go.’ It’s already stressful, especially because it’s red...It’s like a warning, isn’t it? It’s, like, “Danger. You’re going to die now”.”

9 Appendix 3 – Ethnography as a methodology

- 9.1 As well as enriching our understanding of customer behaviour in response to the trigger prompts, the ethnographic aspect of this research was also designed to test this approach and assess its suitability for further HMRC research projects. We found that there were a number of compelling arguments for using ethnography. However, there were also a few challenges involved in the practicalities of carrying out ethnographic research.
- 9.2 The observation technique allowed us to circumvent cognitive biases and obtain a much wider, and more detailed, understanding of the tax return process.
- 9.3 This reduction in cognitive bias can be seen in the differences between the kind of general behaviour the respondents described themselves as having and the actual behaviour displayed during the observation session. For example, one ethnographic respondent conveyed a sense of thoroughness in the initial 'getting to know you' session and said he would normally call the HMRC helpline when struggling. In practice, he took a less rigorous approach to filling in the form, choosing to answer 'no' to the use of 'cash basis' when he wasn't completely sure what information was required. He also tended to give approximate figures without reviewing his records.
- 9.4 Another respondent put across a fairly calm persona in the 'getting to know you' session. In the follow-up interview she described various sections of the form as 'pretty straightforward'. In contrast, whilst completing the form, she often became agitated quite quickly if there were things she did not immediately understand, for example, which class of NICs she should pay.
- 9.5 In addition, witnessing the respondent completing the form provided material for probing that would have been far less likely to arise through spontaneous mentions by the respondent in an interview at a later date (e.g. issues with prompt messages not related to particular tax rules).
- 9.6 Nevertheless, ethnographic interviewing feels more suited to testing parts of the form that we can be certain customers will be exposed to. This study posed challenges for an ethnographic approach because:
- The relevant stimulus (the trigger prompts) were low incidence and not certain to appear, even among those likely to see them;
 - It relied on customers giving accurate information during the screening process;
 - It relied on customers choosing the correct options (consistent with screener responses) when filling out the form.
- 9.7 As a result of these issues, only three full ethnographic interviews were achieved. Furthermore, the trigger prompts that were expected to appear (as indicated by the screening process), only did so for one of these participants, which meant that these interviews, whilst providing useful insight, were limited in providing direct observational evidence regarding customer responses to the individual trigger prompts.

10 Appendix 4 – Stage 1 Recruitment Screening Questionnaire

Trigger Prompts Screener

J5673

Telephone

QUOTAS

RECRUITER: PLEASE RECRUIT USING THE FOLLOWING QUOTAS. PLEASE PRIORITISE THE 'TRIGGER PROMPTS EXPOSED TO' QUOTAS.

Trigger prompts exposed to	Type	No. of interviews (minimum)
Cash basis rule	Mixed	2
Capital allowances in the year	Warning	2
CG calc rule	Warning	2
ERT rule	Warning	2
High Earners	Warning	2
High Repairs on Land and	Warning	2
Employment expenses rule	Permanent	2
NIC exemption rule	Permanent	2
PPR RAR	Permanent	2
Property losses rule	Permanent	2
Tax deducted property rule	Permanent	2
VAT Threshold rule	Permanent	2
Foreign cg rule	Error	No quota due to low sample numbers
Overlap Relief rule	Error	2
Depreciation rule	Pre-population	2

No of prompts [FROM SAMPLE]	No. of interviews
1	Max. 10 (will reduce for each 3+ interview achieved)
2	20
3+	No quota (try to achieve as many as possible)
Total	30

Trigger prompt type [FROM SAMPLE]	Minimum no. of interviews
Mixed (Cash Basis)	2
Warning	10
Permanent	10
Error	5-10
Pre-population	1-5

RECRUITER: PLEASE MONITOR THE FOLLOWING QUOTA GRIDS.

OTHER SOFT QUOTAS:

INTERVIEWER: ALSO AIM FOR THESE TARGETS ACROSS THE SAMPLE

- Customer Group
 - 6-10 Self-employed (S9DUM=1)
 - 6-10 Directors (S9DUM=2)
 - 6-10 Other SA customers (S9DUM=3) – ensure a mix of reasons from S9 OTHER
- Maximum of 10 customers who received a tax rebate (S10=1)
- Mix of business sizes (FROM S9A)
- Mix of age (S11), ethnicity (S12), gender (S13) and region [FROM SAMPLE]

Screener

NOTE THAT RE-CONTACT RESPONDENTS SHOULD START INTERVIEW AT S7REC

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon / evening. My name is NAME and I'm calling from IFF Research, an independent market research agency, on behalf of HM Revenue & Customs (HMRC). Please can I speak to NAME?**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Engaged	5	CALL BACK
Refusal	6	CLOSE
Not available in deadline	7	
Fax Line	8	
No reply / Answer phone	9	
Business Number	10	
Dead line	11	

ASK ALL

- S2 **Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. We're conducting some research on behalf of HM Revenue & Customs (HMRC).**

You should have recently received a letter from HMRC to inform you about some research they have commissioned. It's to help HMRC understand customer experiences of completing their online Self-Assessment form. The research will feed into the future development of the online Self-Assessment form, to ensure it works better for customers in the future.

You were randomly selected by HMRC as someone who might be able to help them understand more about people's experiences as their records indicate that you recently completed your Self-Assessment form online. We are hoping to make a face to face appointment to talk to you about your own experiences of doing this.

Your feedback will be reported so you remain completely anonymous – no individuals will be identified. The interview would last around 45 minutes to one hour and as a thank

you we would make a £25 donation to the charity of your choice. Is this something you'd be willing to help us with?

ADD IF NECESSARY: The face-to-face interviews would take place between now and 3rd November 2016, at a location and time to suit you (including evenings and weekends).

Continue	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Not available in deadline	4	CLOSE
Other refusal	5	
Send Reassurance email	6	<p>TAKE EMAIL ADDRESS.</p> <p>_____</p> <p>VERIFY EMAIL ADDRESS.</p> <p>_____</p>

This call may be recorded for quality and training purposes only.

REASSURANCES TO USE IF NECESSARY

This initial call will take around 5 minutes. The face-to-face interview will take around 45-60 minutes to complete.

We're interested in speaking to people who have experience of completing an online Self-Assessment form.

Please note that all data will be reported in aggregate form and your answers will not be reported to our client in any way that would allow you to be identified.

If respondent wishes to confirm validity of survey or get more information about aims and objectives, they can call:

MRS: Market Research Society (who can verify IFF's credentials and provide further information about how research is conducted) on 0500396999

IFF: Sam Selner on 0207 250 3035, or email onlineSAreturns@IFFResearch.com

HMRC: Matilda Kinnersly (project manager) on 03000 514 582, or email matilda.kinnersly@hmrc.gsi.gov.uk

ASK ALL

- S3 **Thank you – there’s just a few more questions we’d like to ask before arranging the interview to make sure you are eligible to participate in this research. Firstly, do you have a financial adviser or accountant who takes care of your personal finances on your behalf?**

Yes	1	CONTINUE
No	2	

IF HAS AGENT (S3=1)

- S4 **Does your financial adviser complete your online Self-Assessment form on your behalf?**

READ OUT. SINGLE CODE.

Yes	1	THANK AND CLOSE
No	2	CONTINUE

ASK ALL

- S5 **This particular piece of research will be exploring how you reacted to specific website prompts, often in red text or boxes, that you might have seen when you completed your online Self-Assessment form. To understand the extent to which you remember seeing these prompts, would it be okay to send you screenshots of the prompts you would have received at the time via email?**

PLEASE REFER TO REASSURANCES IF RESPONDENT SEEMS HESITANT OR RAISES CONCERNS ABOUT OPENING EMAILS FROM THIRD PARTIES

DS – PLEASE ENSURE RELEVANT ATTACHMENTS ARE SENT TO RESPONDENT AUTOMATICALLY USING THE ‘TRIGGERS EXPOSED TO’ SAMPLE VARIABLE.

Yes <i>TAKE EMAIL ADDRESS.</i> _____ <i>VERIFY EMAIL ADDRESS.</i> _____	1	SEND EMAIL
No	2	THANK AND CLOSE

ASK ALL

S6 **Thanks, can I just check whether you have access to email at the moment? If so, would you be able to open the email I've just sent and open the links provided.**

Yes – able to access email	1	CONTINUE TO S8
No	2	CONTINUE TO S7

ASK IF UNABLE TO ACCESS EMAIL S6=2

S7 **Before arranging an interview we'd like you to take a look at the email we just sent and the links provided, as we have a couple of more questions regarding your recollection of the prompts. When would be a good time to call back?**

DS –FOR THOSE WHO ANSWER S7, MAKE RECONTACT=1

ARRANGE APPOINTMENT FOR CALL BACK AND CLOSE. ASK WHICH IS THE BEST NUMBER TO CALL RESPONDENT BACK ON

Time: _____

Date: _____

Telephone: _____

RE-CONTACT ONLY (IF RECONTACT=1)

S7REC Good morning / afternoon, my name is NAME, calling from IFF Research, an independent market research company. Can I speak to [CONTACT]?

ONCE TRANSFERRED / IF SPEAKING:

We recently called regarding some research we are carrying out on behalf of HM Revenue & Customs (HMRC) about filling in your online Self-Assessment form. Can I just check whether you've had an opportunity yet to read the email and its contents?

Yes - continue	1	CONTINUE
Hasn't checked email yet / appointment	2	APPOINTMENT TO CALL BACK
Not available in deadline	3	CLOSE
Other refusal	4	
Re-send email	5	GO BACK TO S5

ASK ALL

IF S6=1: GIVE RESPONDENT SOME TIME TO LOOK OVER THE EMAIL AND ATTACHMENTS

S8 Looking at the prompt(s), can you tell me the extent to which you remember seeing this/these when completing your online Self-Assessment form?

READ OUT. SINGLE CODE.

IF SINGLE PROMPT [FROM SAMPLE]: I remember it very well IF MULTIPLE PROMPTS [FROM SAMPLE]: I remember them all very well	1	CONTINUE TO S9
IF SINGLE PROMPT [FROM SAMPLE]: I have some memory of reading this IF MULTIPLE PROMPTS [FROM SAMPLE]: I have some memory of reading these prompts / I remember some but not others	2	CONTINUE TO S9
IF SINGLE PROMPT [FROM SAMPLE]: I do not remember this at all IF MULTIPLE PROMPTS [FROM SAMPLE]: I do not remember these prompts at all	3	THANK AND CLOSE

ASK ALL

S9 Which of the following best describes the reason why you are required to fill out an online Self-Assessment form?

READ OUT. SINGLE CODE FIRST RESPONSE THE RESPONDENT SAYS YES TO AND THEN MOVE ONTO THE NEXT QUESTION.

I am self-employed / a sole trader	1	CHECK QUOTAS
I am a company director, but not self-employed	2	
Other (SPECIFY)	3	

IF DIRECTOR (S9=2)

S9a How many employees does the company you work for currently employ across all sites in the UK?

PROMPT IF NECESSARY. SINGLE CODE.

Fewer than 10	1	
10-49	2	
50-249	3	
250+	4	
Don't know	5	

ASK ALL

S10 Were or are you expecting to receive a tax rebate as a result of completing your most recent Self-Assessment submission?

Yes	1	CONTINUE
No	2	
Don't know	3	

ASK ALL

- S11 **Just to make sure we speak with a good mix of people of different backgrounds and to help us to study different views and opinions, we would like to ask a few questions about your age, and ethnicity.**

You absolutely don't need to answer these if you don't want to – but if it's ok with you, please can I ask, which of the following age groups do you fall into?

READ OUT. SINGLE CODE.

18-24	1	CONTINUE
25-49	2	
50-64	3	
65+	4	
I'd rather not say	5	

ASK ALL

- S12 **And can I ask which ethnic group do you consider you belong to?**

READ OUT. SINGLE CODE.

White / White British	1	
Mixed	2	
Asian / Asian British	3	
Black / African / Caribbean / Black British	4	
Other (PLEASE WRITE IN) _____	5	
I'd rather not say	6	

- S13 *INTERVIEWER NOTE: PLEASE RECORD RESPONDENT GENDER (NOT TO BE READ OUT)*

SINGLE CODE.

Male	1	
Female	2	

ASK ALL

S14 That's great. When would be a good time and place for an interview?

INTERVIEWER – PLEASE CHECK AVAILABILITY OF INTERVIEWER BEFORE PROCEEDING

SHOW TO INTERVIEWER:

INTERVIEWER – THIS CUSTOMER IS IN THE GEOGRAPHIC AREA: [REGION].

PLEASE ENSURE THE APPOINTMENT IS BOOKED NO LATER THAN 3rd November 2016.

Dates (not after 3rd November)	
Time	
Location – please record full address and postcode of where the interview is to take place	
Other instructions from respondent – e.g. directions to the venue, or to a specific room, or who they should ask for on arrival	

ASK ALL

S14a Thanks. Just in case our interviewer is unable to make that date, are there any other particular dates that would suit you?

WRITE IN OTHER SUITABLE DATES. ALSO FINE TO WRITE IN MORE GENERAL AVAILABILITY (E.G. THURSDAY MORNINGS)

ASK ALL

S15 **Thinking about the interview – can I just check whether there are any facilities or measures we would need to provide to ensure you can participate fully in the discussion?**

ADD IF NECESSARY: For example, to do with how you communicate with other people, how the researcher puts ideas to you, or to do with getting to, or into, the location where the discussion takes place:

Yes	1	TAKE DETAILS:
No	2	CONTINUE

ALL – READ OUT:

We will be giving you some things to read, so if you normally need glasses please have these to hand.

ASK ALL

S16 **Thank you. Could I just confirm the best details to contact you on so that our interviewer can phone you back and confirm an appointment?**

CONFIRM NAME	
RECORD BEST TELEPHONE NUMBER FOR THE DAY OF INTERVIEW	
CONFIRM BEST TELEPHONE NUMBER FOR THE DAY OF INTERVIEW WITH RESPONDENT	PROMPT INTERVIEWER TO CORRECT THIS IF DOES NOT MATCH
RECORD AN ALTERNATIVE TELEPHONE NUMBER	
CONFIRM ALTERNATIVE TELEPHONE NUMBER WITH RESPONDENT	PROMPT INTERVIEWER TO CORRECT THIS IF DOES NOT MATCH
RECORD EMAIL ADDRESS	

CONFIRM EMAIL ADDRESS WITH RESPONDENT	PROMPT INTERVIEWER TO CORRECT THIS IF DOES NOT MATCH
---------------------------------------	--

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

11 Appendix 5 – Stage 1 Discussion Guide (Depth interviews)

SA Online Trigger Prompts Topic Guide

J5673

Face to face

MODERATOR: NOTE PROMPTS TO BE COVERED AND PREPARE NECESSARY STIMULUS

Prompt messages

Area of SA form	Type of trigger	Objective (“To note”)
Cash basis rule (M1)	Mixed	Did the customer use the ‘Read help’ to clarify that they are completing this correctly and did the warning messages help them to evaluate their entries? How did you feel about the fact that the cash basis warning messages appeared over multiple entry <i>boxes</i> ? <i>Why</i> ?
Capital allowances in the year of cessation rule (W1)	Warning	Did the customer reassess their entries on the return and did the ‘Read help’ assist in getting it right?
CG calc rule (W2)	Warning	Did the prompt messages to help the customer to reassess and check their entries on the return and remind the customer to supply a full computation?
ERT rule (W3)	Warning	Did the customer reassess their entries on the return and did the prompt encourage them to ‘Read help?’ How did you feel having your tax rate compared to “others”?
High Earners (W4)	Warning	Did the customer reassess their entries on the return? How did you feel about having your income declarations being queried? <i>Why</i> ?
High Repairs on Land and Property repairs (W5)	Warning	Did the customer reassess their entries on the return?
Employment expenses rule (P1)	Permanent	Did the ‘Read help’ assist in getting it right by rechecking what they can claim and changing the entry? How did you feel in response to being told that many claims are incorrect? <i>Why</i> ?
NIC exemption rule (P2)	Permanent	Did this educate the customer on their eligibility relating to Class 4 NICs?
PPR RAR (P3)	Permanent	Has this made the customer’s completion easier & clearer? How effective did you find this message at drawing attention to the difference between PPR and RAR? Did the use of acronyms help you to understand what was required here?

Property losses rule (P4)	Permanent	Did the message and the 'Read help' make the customer reassess what they would have entered?
Tax deducted property rule (P5)	Permanent	Did the message and the 'Read help' make the customer reassess what they would have entered and help them to get it right?
VAT Threshold rule (P6)	Permanent	Did the customer find the 'Read help' beneficial in enabling them to complete the return? Did the prompt and the 'Read help' assist the customer in completing a detailed breakdown of their total expenses? Did the customer apply for a VAT registration? How did you feel about this message being present throughout each screen while you were detailing your expenses breakdown? Why?
Foreign cg rule (E1)	Error	Did the message and the 'Read help' make the customer reassess what they would have entered and help them to get it right? To what extent had your understanding of declaring foreign capital gains changed in response to the error messages? In what ways? Why?
Overlap Relief rule (E2)	Error	Did the customer change their accounting period in 'has your accounting date changed permanently?'
Depreciation rule (PRE1)	Pre-population	Has the pre-population of the 'Depreciation and loss/profit on sale of assets' box on the Disallowable expenses page helped completion and avoided duplication of data entry?

Sample / quota information (to be populated prior to interview)

Trigger prompts received (enter up to 4)	
Number of prompts	
Prompt types received (i.e. whether mixed, warning, permanent, error, pre-population)	
Region	
Customer group (self-employed/director/other: S9)	

Extent to which remember prompts (S8)	
Whether expecting tax rebate (S10)	
Business size (where applicable)	
Age (S11)	
Gender (S13)	
Ethnicity (S12)	

A Introduction

● MODERATOR TO INTRODUCE THEMSELVES AND THE STUDY

- I work for IFF Research, an independent research company working on behalf of HM Revenue & Customs (HMRC). We want to speak with you as part of an important study for HMRC, to understand customer experiences of completing their online Self-Assessment form. This particular piece of research will be exploring how you reacted to specific website prompt messages, often in red text or boxes, that you might have seen when you completed your online Self-Assessment form. The research will feed into the future development of the online Self-Assessment form, to ensure it works better for customers in the future.
- You were randomly selected by HMRC as someone who might be able to help them understand more about people's experiences as their records indicate that you recently completed your Self-Assessment form online.
- The interview will last roughly 45-60 minutes, depending on what you have to say.
- Your responses will be anonymous. We will use quotes and examples from your interview to illustrate important points when we report our findings – but HMRC will never know your identity. As such we would really appreciate you being as honest and open as you can be. There are no right or wrong answers in this scenario.
- I'm going to record the interview, with your permission, so that we have a detailed record of what we discussed with you.

B General approach to filling in SA form

- Can you talk to me a little about what you do for a living?
PROBE ON:
 - How long have you been doing this for?
- For roughly how many years have you filled in an SA tax return? For roughly how long have you been doing it online?
- I'd now like to start building up a picture of your SA form and the way you go about preparing this. Could you talk me through the broad process that happens, from start to finish?
PROBE ON:
 - When do you tend to do it?

- Where do you typically do it?
- How long does it usually take? Do you get it all done in one sitting? How many sittings does it take? Why?
- To what extent do you tend to have all the information you need to hand? Do you often have to ask others for help/guidance in how to find the information you need? IF SO: From whom and why?
- Roughly when did you do it this year?
- Why did you decide to do this at this point of year, this time?
- How do you generally feel about the process of filling in your SA form?

PROBE ON:

- Fairly positive or fairly negative. Why?
- Length of process
- Difficulty vs. ease of understanding the form
- Accessibility of information you need
- IF NOT EMERGED: You absolutely don't need to answer this, but it might help us to better understand the complexity of your tax return if we understood a little bit more about your situation... Could you therefore briefly talk through the types of income sources for me please? What does this mean for what it's like to fill in your SA return?
- How confident do you feel once you have completed your submission?

PROBE ON:

- How confident are you that you have accurately recorded all elements of your tax return? Why do you say that?
- Some people see it as their responsibility to ensure their submission is correct. Others feel the responsibility for this lies with HMRC. What's your thinking on this?

PROBE ON:

- What do you see at as your responsibility?
- What do you see it as HMRC's?
- Is there somebody else you feel has responsibility? Who?
- Why?
- Are there any particular aspects of your form that you are more likely to check? Why?
- To what extent do you think that HMRC check your submission once you have completed it? Why do you say that?
- What would you expect HMRC to do if they noticed a mistake with your SA submission? Have they ever been in touch about a mistake? Would you mind talking me through what happened?

PROBE ON HOW THIS MADE THE RESPONDENT FEEL, WHAT THEY DID IN RESPONSE AND WHAT THE OUTCOME WAS.

C Feedback on specific prompts

- I now want to turn to the specific prompt messages that you would have seen when filling in your Self-Assessment form online.

INTERVIEWER SAY ALOUD THE TRIGGER PROMPT CODE FOR THE RECORDING (MAKE SURE YOU DO THIS FOR EACH PROMPT COVERED)

MODERATOR: SHOW SCREENSHOT(S) OF FIRST PROMPT MESSAGE. NOTE FOR SELF WHETHER THIS IS AN ERROR, WARNING OR PERMANENT MESSAGE.

MODERATOR: TALK THROUGH CONTEXT OF THIS MESSAGE – NOT SO MUCH WHY IT APPEARS, BUT WHAT SECTION OF THE SA FORM IT APPEARS IN (USING INTRODUCTORY TEXT ON SEPARATE BRIEFING DOCUMENT). READ OUT THE MESSAGE THAT APPEARED.

- I'm going to ask a few questions about this, but to begin with I'd simply be interested in hearing any initial thoughts you have on the message?

MODERATOR: ASK RESPONDENT TO EXPAND ON ANY COMMENTS, OR PROBE ON PARTICULAR PHRASES/WORDS THEY SAY. PARTICULARLY KEEN TO FOLLOW UP ANY EMOTIONALLY-LOADED RESPONSES.

- Thank you. So, do you recall seeing this message at the time you filled in your SA return?

ALL WHO RECALLED MESSAGE:

- IF RECEIVE CASH-BASIS PROMPT OR CAPITAL GAINS MESSAGES: Do you recall which particular message it was that appeared?

ALL WHO RECALLED MESSAGE:

- Why do you think this message appeared?

PROBE ON:

- What did you think it meant?
- In what way, if at all, did you react to this message when you saw it?
 - What was your initial reaction? Surprised, uncertain, frustrated etc.?
- How clear did you find the message? How easy was it to know what to do as a result? Are you able to talk me through what you did as a result? Why did you respond in this way? *PROBE:* Why else?

- IF PERMANENT MESSAGE: Did you click on the 'Read Help' option?

IF YES:

- In what way, if at all, was this helpful?
- Did it make you reassess what you had previously entered?

- IF ERROR MESSAGE: In this instance you would not have been allowed to proceed until you re-entered your information. How did you feel about not being allowed to proceed until you re-entered your information? Why? What did you do in response? What was the outcome?

EXPLORE CAREFULLY ANY MENTION OF 'NOT BEING ABLE TO PROCEED FURTHER'

- IF PRE-POPULATION MESSAGE: You'll see from the screenshot that one field would have figures already in it. How did you feel about this approach?

PROBE ON:

- Why?
- How did you interpret it?
- How did you react?

ALL WHO RECALLED MESSAGE

- Did anything in particular stand out in the message? Any words or phrases? Why?
- IF NOT EMERGED: Do you recall whether you used the 'help' icon to better understand what you needed to enter? *MODERATOR: SHOW HELP STIMULUS IF AVAILABLE*
IF YES:
 - In what way, if at all, was this helpful?
 - How much of the information did you read? Why?
- Overall, how helpful did you find this prompt message? Why?

IF DID NOT RECALL MESSAGE:

- Why do you think this message would have appeared?

PROBE ON:

- What do you think it means?
- What is your initial reaction to seeing this message?
 - Surprised, uncertain, frustrated etc.?
- How clear do you find the message? How easy is it to know what to do as a result? Are you able to talk me through what you would do as a result? Why would you respond in this way?
PROBE: Why else?

- **IF ERROR MESSAGE:** In this instance you would not have been allowed to proceed until you re-entered your information. How would you feel about not being allowed to proceed until you re-entered your information? Why? What would you do in response?

EXPLORE CAREFULLY ANY MENTION OF 'NOT BEING ABLE TO PROCEED FURTHER'

- **IF PRE-POPULATION MESSAGE:** You'll see from the screenshot that one field would have figures already in it. How do you feel about this approach? Why?

ALL WHO DID NOT RECALL MESSAGE

- Does anything in particular stand out in the message? Any words or phrases? Why?
- **IF NOT EMERGED:** Do you think you might have needed to use the 'help' icon to better understand what you needed to enter? Why might this have been helpful? *MODERATOR: SHOW HELP STIMULUS IF AVAILABLE (BRIEFLY – WE WANT OVERALL VIEWS ON THE "HELP MESSAGES". NOT DETAILED REACTIONS TO "HELP" WORDINGS)*
- Overall, how helpful do you find this prompt message? Why?
- We do tend to find that some people don't recall the message they received. Seeing the message now, do you think there's any reason why you might not have noticed or remembered it?

ALL:

- In what way, if at all, do you think this message could be improved to make it clearer or more noticeable?

PROBE ON THE FOLLOWING, COVERING HOW THIS WOULD MAKE A DIFFERENCE:

- Appearance
- Colour
- Content / wording – was it clear / palatable?
- Position

- Etc.

IF RECEIVED 2+ PROMPTS: MODERATOR SHOW THE NEXT PROMPT MESSAGE AND CYCLE THROUGH QUESTIONS ABOVE, THEN CONTINUE BELOW

SUMMING UP REACTIONS TO THE PROMPTS (MAKE SURE EACH PROMPT COVERED SEPARATELY FIRST)

IF RECEIVED 2+ PROMPTS

- Of all the prompt messages you have seen, did you feel that any were more or less useful than any other? Which ones and why?
- Some people receive no prompts during their SA return, others receive multiple prompt messages. How did it make you feel receiving multiple prompt messages for your tax return?

PROBE ON:

- Why do you say that?
- Did you react any differently when you saw the second one? How and why?

ALL:

- **IF NOT EMERGED:** What do you think HMRC are trying to achieve by using these messages? How does that make you feel? Why?
- Do you feel that there should be any more prompt messages or guidance within the SA form to help people fill these out accurately?

IF YES:

- What sort of things would you find helpful, and in what situations?
- Why?
- At the time of filling in your SA form did you think HMRC would know that this/these messages had appeared on your screen? What do you think HMRC would do, if anything, with this information? How does that make you feel?
- **PROBE:** Did you think this for some types of messages but not others? Which did you think HMRC would know about? Why?

D Broader views on use of prompts

ALL:

- Before we finish I'd like to think more generally about these prompt messages. In what way, if at all, do you feel the prompt messages affected the way you approached your tax return?
MODERATOR: SPECIFICALLY LOOKING FOR THEIR REACTION TO THE PROMPT MESSAGES AT THE TIME OF FILLING IN THE TAX RETURN.

PROBE ON:

- What, if anything, did you do differently as a result? Why?
- *COVER:* Level of checks, the need to seek advice etc.
- *COVER:* Perceptions on the consequences of recording inaccurate information
- Will you do anything differently in future as a result? Why?
- How would you react if these messages said: "We may follow up with you, to clarify the information you entered here". Why?

PROBE ON:

- What, if anything, would you do differently as a result? Why?
- We have discussed in detail your own experience of completing an SA return, but I'd be interested to learn how you feel *other people* might respond to these prompt messages. Do you think it might encourage them to change the way they fill in a tax return form? In what way?

PROBE ON:

- Accuracy
- Honesty
- Completeness
- Impressions of HMRC
- Risks of attracting HMRC scrutiny
- Thinking more broadly, away from tax return forms. Do you ever use online forms for providing information in other scenarios? E.g. Banking / membership applications / surveys / booking flights

IF YES:

- Do you recall ever receiving similar messages prompting you to re-consider the information you provided? In what context?
- How do you tend to react to such prompt messages? Why?
- How does this compare with the HMRC prompt messages you have seen today?
- Are the HMRC prompt messages more positive or negative? Why?
- What, if anything, could HMRC learn from these prompt messages?
- In general, what could HMRC do to improve the online Self-Assessment process?

IF NOT EMERGED: To what extent, if at all, would it help to have a letter sent in advance that sets out the information you need to obtain in order to complete a Self-Assessment form?

Why? What detail would you like? Are there any areas in particular where you would have liked more help in advance?

IF RECALL ACTUAL LETTER, EXPLORE WHETHER IT WAS HELPFUL AND WHAT COULD HAVE MADE IT MORE HELPFUL (E.G. COVERING ADDITIONAL AREAS).

E Thanks and wrap up

- Thanks for your time today, that brings us to the end of the interview.
- Do you have any other comments that you would like us to pass on back to HMRC regarding the SA form, or any other thoughts as to how they might improve your experience of completing your SA form?

PROBE ON:

- What advice would you give HMRC when using these prompts with other users?
- Would you be willing for us to call you back regarding...?

This particular study – if we need to clarify any of the information	1	
Other research studies which may be relevant to you	2	
Neither of these	3	

- And finally, can I just check which charity you would like the £25 donation paid to?

Name to be written on cheque:	
Address cheque to be sent to:	

**THANK RESPONDENT
COMPLETE CHARITY INCENTIVE RECEIPT FORM
AND CLOSE INTERVIEW**

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

Interviewer signature:

Finish time:

12 Appendix 6 – Stage 1 Advance Letter



xx
xx
xx
xx
xx

Knowledge, Analysis and Intelligence
100 Parliament Street
London
SW1A 2BQ

Phone 03000 514 582
Email [matilda.kinnersly@](mailto:matilda.kinnersly@hmrc.gov.uk)

Web www.hmrc.gov.uk

Date xx
Our ref xx

Dear xx,

Invitation to be involved in independent research for HMRC

I would like to ask for a little of your time to help us with an important piece of research that we are conducting. HMRC is currently transforming the way it communicates with customers as part of its vision to make tax digital by 2020. We need to carry out research to help us understand more about customers' experiences of our online services to help us improve the way we work and support our customers in the future. As someone who has recently completed their Self-Assessment form online, you and a number of other customers, have been randomly selected from HMRC's records as someone who might be able to help us understand more about the online process.

This research is being undertaken by a completely independent research company called IFF Research; they will contact you if you agree to take part.

Taking part in the research with IFF

The research would involve an interview between you and an independent IFF researcher.

If you're willing to be contacted by IFF Research, then you don't need to reply to this letter.

IFF Research may contact you by phone in a few weeks to arrange an interview, at a time and place that suits you. The interview would take between 45 minutes and one hour.

In the interview IFF will ask about your experiences of dealing with HMRC, particularly in terms of how you complete your online Self-Assessment form. The purpose of this is to help HMRC understand how to improve the customer experience in future. **Your identity will be strictly anonymous – HMRC will not know who IFF has spoken to.**

In return for your time and help, IFF will make a £25 donation to a charity of your choice.

Please be assured that the information you give as part of this research will be treated as confidential and will only be used for research purposes.

IFF won't have access to details of your tax affairs.

In line with the Data Protection Act, IFF won't link your name with any information you give and will hold your contact details securely at all times.

HMRC won't know who has taken part in the research and won't be supplied with any information which could identify you. Therefore no information you give will be linked to your tax records.

IFF's overall findings will be published in a report to HMRC which will be made publicly available, but it won't identify any individual that took part in the research.

What if I'm represented by an Agent?

If you have an agent who works with HMRC on your behalf, please be aware that your agent hasn't been copied into this correspondence. The purpose of the research is to discuss your experiences. You can share this letter with your agent; however, they won't be invited to join the research interview.

What if I don't want to take part?

If you don't want IFF to contact you, email **onlineSReturns@IFFResearch.com** stating 'opt out' as your subject* **before 5pm on xx September 2016**. Give your name and reference number shown at the top of this letter in the body of your email. Please note you won't receive an acknowledgement email.

If you prefer, you can call IFF **before 5pm on xx September 2016** to tell them you don't want to take part. The phone number to call if you don't want to take part is xx. They will ask for your name and the reference number shown at the top of this letter and ensure you are not contacted.


Questions

If you've any queries for HMRC about the research or wish to check that this letter is genuine, please contact Matilda Kinnersly (project manager at HMRC) on 03000 514 582, or email **matilda.kinnersly@hmrc.gsi.gov.uk**

If you've any questions about what the research will involve, please contact Sam Selner or Alice House (project managers at IFF) on **020 7250 3035** or by emailing **onlineSReturns@IFFResearch.com**

I'd be grateful if you could take part in this important research. Whatever you decide, any dealings you have with HMRC in the future won't be affected by your decision.

Yours sincerely



Mike Hawkins

Deputy Director; Knowledge, Analysis and Intelligence; HM Revenue and Customs

** Please note that we cannot guarantee the security of emails you send to us or we send to you over the internet. Information sent by email over the internet is not secure and is at risk of being intercepted and read by people other than those it was intended for. Any information you send to us by email is at your own risk.*

13 Appendix 7 – Stage 2 Recruitment Screener

Trigger Prompts Screener Ethnographic research

J5673

Telephone

SAMPLE VARIABLES

Trigger prompt rule	Type	Number
Cash basis rule	Mixed (M1)	We will get what we can of these trigger prompts and types
Capital allowances in the year of cessation rule	Warning (W1)	
CG calc rule	Warning (W2)	
ERT rule	Warning (W3)	
High Earners	Warning (W4)	
Employment expenses rule	Permanent (P1)	
NIC exemption rule	Permanent (P2)	
PPR RAR	Permanent (P3)	
Tax deducted property rule	Permanent (P5)	
Termination payments	Permanent (P7)	
Foreign Tax Credit Relief Rule	Permanent (P8)	

Screenener

NOTE THAT RE-CONTACT RESPONDENTS SHOULD START INTERVIEW AT S7REC

ASK PERSON WHO ANSWERS PHONE

- S1 **Good morning / afternoon / evening. My name is NAME and I'm calling from Mojo, an independent market research agency, on behalf of HM Revenue & Customs (HMRC). Please can I speak to NAME?**

Respondent answers phone	1	CONTINUE
Transferred to respondent	2	
Hard appointment	3	MAKE APPOINTMENT
Soft Appointment	4	
Engaged	5	CALL BACK
Refusal	6	CLOSE
Not available in deadline	7	
Fax Line	8	
No reply / Answer phone	9	
Business Number	10	
Dead line	11	

ASK ALL

S2 **Good morning / afternoon, my name is NAME, calling from Mojo, an independent market research company.**

I'm calling to ask if you would be able and willing to take part in some research for us. The research is for HM Revenue & Customs. They want to understand how people *really* think and feel when completing their Self-Assessment tax return. We would offer you £100 as a thank you for taking part, if you completed all parts of the study.

We have been advised by HMRC that this payment could be taxable and you are advised to put it on your tax return if you complete one, or contact them for more advice.

Can I ask a few questions to start with, to check the study is relevant for you?

Continue	1	CONTINUE
Hard appointment	2	MAKE APPOINTMENT
Soft appointment	3	
Not available in deadline	4	CLOSE
Other refusal	5	
Send Reassurance email	6	<p><i>TAKE EMAIL ADDRESS.</i></p> <hr/> <p><i>VERIFY EMAIL ADDRESS.</i></p> <hr/>

This call may be recorded for quality and training purposes only.

ASK ALL

S3 Firstly, will you be submitting a Self-Assessment Tax return online this coming January 2017 (and submitting it yourself, i.e. not via an agent)?

Yes	1	CONTINUE
No	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE

S4 When you submit your HMRC Self-Assessment return online in January, will you use the Government Gateway Account which can be accessed through the GOV.UK website?

Yes	1	CONTINUE
No	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE

S5 Have you submitted an SA return online previously yourself, i.e. not via an agent?

Yes	1	CONTINUE
No	2	THANK AND CLOSE
Don't know	3	THANK AND CLOSE

S5A And when you fill in your SA tax return online, how many sittings do you typically complete it in?

Single session	1	CONTINUE
Multiple sessions	2	TRY TO RECRUIT STRAIGHT TO SIMPLE DEPTH INTERVIEW BUT INTERVIEW SHOULD NOT BE BOOKED BEFORE JAN 11th AND NO MORE THAN 2-3 BOOKED IN TOTAL
Don't know	3	THANK AND CLOSE

S5B When you registered for Self-Assessment, you would have been given a Unique Tax Payer Reference (UTR) number. It's a 10-digit number. Would you be able to check yours for me and let me know what the final, 10th digit is? We need this to check you are eligible for the research?

There are 3 places you may find your UTR:

- When you initially register to use the Government Gateway Service to fill in your tax return, you will have been sent a basic letter with your UTR on it.
- Each year after this you should receive a reminder to complete your return, which contains your UTR. This reminder letter is called a "Notice to Complete a Tax Return SA316".
- Your UTR will be on any previous returns you have submitted via the Government Gateway.

Final UTP digit 0 - 4	1	CONTINUE
Final UTP digit 5 - 9	2	THANK AND CLOSE
Don't know / refuse	3	THANK AND CLOSE

NIC EXEMPTION RULE:

S6 Are you self-employed or do you jointly run a business?

Yes	1	CONTINUE
No	2	CHECK <u>NEXT</u> RULE – GO TO S8
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S8

IF S6=1

S7 Does your business draw a profit of £8,060 or more in a year?

Yes	1	ELIGIBLE FOR NIC EXEMPTION RULE
No	2	CHECK <u>NEXT</u> RULE – GO TO S8
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S8

ERT RULE:**S8 Is your total taxable income likely to be over £150,000 when you file the 15/16 tax return?**

Yes	1	CONTINUE
No	2	CHECK <u>NEXT</u> RULE – GO TO S10
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S10

*IF S8=1***S9 And are you also expecting there to be significant (say, over £100k) levels of reliefs /expenses (for example pension contributions, charity donations, maintenance payments) against that income that will reduce the amount of tax you pay?**

Yes	1	ELIGIBLE FOR ERT RULE
No	2	CHECK <u>NEXT</u> RULE – GO TO S10
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S10

CASH BASIS RULE:**S10 Do you manage your own business?**

Yes	1	CONTINUE
No	2	CHECK <u>NEXT</u> RULE – GO TO S13 (BUT SKIP S15 &S16)
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S13 (BUT SKIP S15 &S16)

*IF S10=1***S11 Does your business have an income of £83,000 or less a year?**

Yes	1	CONTINUE
No	2	CHECK <u>NEXT</u> RULE – GO TO S13
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S13

IF S11=1

S12 Are you planning to use 'cash basis' – so that you only need to declare money when it comes in and out of your business - to calculate your income and expenses for your businesses when you submit your return?

Yes	1	ELIGIBLE FOR CASH BASIS RULE
No	2	CHECK <u>NEXT</u> RULE – GO TO S13
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S13

CG CALC RULE

S13 Have you disposed of any capital assets - shares or property - in the 15/16 tax year, that will result in a gain of over £10k?

Yes	1	ELIGIBLE FOR CG CALC RULE
No	2	CHECK <u>NEXT</u> RULE – GO TO S14
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S14

FOREIGN TAX CREDIT RELIEF RULE

S14 Do you intend to make a claim for Foreign Tax Credit Relief?

Yes	1	ELIGIBLE FOR FOREIGN TAX CREDIT RELIEF RULE
No	2	CHECK <u>NEXT</u> RULE – GO TO S15
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S15

CAPITAL ALLOWANCES IN THE YEAR OF CESSATION RULE**S15 Have you ceased your business in the 15/16 tax year?**

Yes	1	CONTINUE
No / Not applicable (don't have a business etc.)	2	CHECK <u>NEXT</u> RULE – GO TO S17
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S17

*IF S15=1***S16 Do you plan to make a claim for capital allowances as part of your tax return?**

NOTE: Only recruit if participant is a confident 'yes' – please don't recruit anyone who just 'thinks' they will be a yes.

Yes	1	ELIGIBLE FOR CAPITAL ALLOWANCES IN YEAR OF CESSATION RULE
No	2	CHECK <u>NEXT</u> RULE – GO TO S17
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S17

PPR RAR**S17 Have you made a payment to a personal pension scheme in the 15/16 tax period?**

Yes	1	CONTINUE
No	2	CHECK <u>NEXT</u> RULE – GO TO S19
Don't know / not applicable	3	CHECK <u>NEXT</u> RULE – GO TO S19

*IF S17=1***S18 Will you be claiming tax relief for that payment against your income?**

Yes	1	ELIGIBLE FOR PPR RAR
No	2	CHECK <u>NEXT</u> RULE – GO TO S19
Don't know	3	CHECK <u>NEXT</u> RULE – GO TO S19

TAX DEDUCTED PROPERTY RULE**S19 Are you a landlord who is resident outside of the UK?**

Yes	1	ELIGIBLE FOR TAX DEDUCTED PROPERTY RULE
No	2	CHECK <u>NEXT</u> RULE - GO TO S20
Don't know / not applicable	3	CHECK <u>NEXT</u> RULE - GO TO S20

EMPLOYMENT EXPENSES RULE**S20 Were you in employment in 15/16?**

Yes	1	CONTINUE
No	2	CHECK <u>NEXT</u> RULE - GO TO S22
Don't know / not applicable	3	CHECK <u>NEXT</u> RULE - GO TO S22

*IF S20=1***S21 do you intend to claim some expenses against your employment income?**

Yes	1	ELIGIBLE FOR TAX EMPLOYMENT EXPENSES RULE
No	2	CHECK <u>NEXT</u> RULE - GO TO S22
Don't know / not applicable	3	CHECK <u>NEXT</u> RULE - GO TO S22

TERMINATION PAYMENTS**S22 Have you received a payment that related to a previous employment, that was terminated in 15/16?**

Yes	1	ELIGIBLE FOR TERMINATION PAYMENTS
No	2	CHECK <u>NEXT</u> RULE - GO TO S23
Don't know / not applicable	3	CHECK <u>NEXT</u> RULE - GO TO S23

HIGH EARNERS

S23 Did your total income for the year 2015/16 exceed £100,000?

Yes	1	CONTINUE
No	2	THANK AND CLOSE
Don't know / not applicable	3	THANK AND CLOSE

IF S23=1

S24 Was your income from interest and dividends, nil / zero?

Yes	1	ELIGIBLE FOR HIGH EARNERS
No	2	THANK AND CLOSE
Don't know / not applicable	3	THANK AND CLOSE

IF ELIGIBLE FOR ONE OF THE RULES

S25 Thanks very much for your time so far – this research is relevant to you; it would be great if you were able to be involved:

- This means we'd like to spend time with you while you are actually filling in your Self-Assessment tax return in January; we would want to spend a few hours at home with you while you complete (or at least start) this task, and then chat to you for around an hour afterwards, about which bits you found easy or difficult. We wouldn't distract you by speaking to you very much while you were filling out the form, but we would like to be able to see the form as you are filling it in. If you want to speak to us while you are filling in the form however, that's fine!
- As well as this, we would like to first visit you separately, just to get to know you a bit and to understand your life and lifestyle, and a bit about how you feel about filling in tax returns. So first we would like to visit you for an hour or two, talk about your daily life, walk around your local area with you and maybe have a coffee. It's really interesting and important for us to do this bit first, so that we can put the research findings in context – people are complicated people after all, not just beings that fill in tax returns!
- Please note however, that HMRC are not asking us to collect this information about you, this 'getting to know you' meeting is just for us at IFF Research, to help us to put our findings into context. Also, we hope that us having met you first will hopefully make it feel a bit more comfortable when we then come to spend time in your home while you fill out your tax return.
- If you complete both our visits, we would offer you £100 as a thank you for giving up your time to help us.
- We may make notes and audio recordings at certain points during our meetings (these are just for us, not for HMRC), and we may use quotations from your interview when we report back to HMRC, to bring the findings to life and provide specific examples. However – nothing that we report back to HMRC will reveal who you are; your identity will be kept completely confidential and your relationship with HMRC will not be affected in any way.
- Does this sound like something you would be interested in doing?

IF NOT HAPPY WITH 2 VISITS:

- Would you be happy to have us visit you just the once, to spend time with you while you complete your tax return for a few hours, but without the added extra interview to get to know you? (still £100)

IF NOT HAPPY WITH THIS AMOUNT OF TIME AT ALL

- Would you be happy for us to do a standard interview with you for an hour, soon after you have completed your tax return, to find out how you found filling it in (so we would not be present while you are completing the form)? For this we would offer a £50 thank you. We would want to speak to you as soon as possible after you fill in the return, ideally 1-2 days afterwards.

ASK ALL

- S26 **Finally, just to make sure we speak with a good mix of people of different backgrounds and to help us to study different views and opinions, we would like to ask a few questions about your age, and ethnicity.**

You absolutely don't need to answer these if you don't want to – but if it's ok with you, please can I ask, which of the following age groups do you fall into?

READ OUT. SINGLE CODE.

18-24	1	CONTINUE
25-49	2	
50-64	3	
65+	4	
I'd rather not say	5	

ASK ALL

- S27 **And can I ask which ethnic group do you consider you belong to?**

READ OUT. SINGLE CODE.

White / White British	1	
Mixed	2	
Asian / Asian British	3	
Black / African / Caribbean / Black British	4	
Other (PLEASE WRITE IN) _____	5	
I'd rather not say	6	

S28 PLEASE RECORD RESPONDENT GENDER (NOT TO BE READ OUT)

SINGLE CODE.

Male	1	
Female	2	

ASK ALL

S29 That's great.

When would be a good time and place to meet up with you for an initial chat for an hour or two?

And it would be great if we could book in the time and date for when the researcher will come and spend time with you while you fill in your online SA form...

	First meet (1-2 hours) Or – if standard depth interview, put details in this column	Second meet (3-4 hours) when SA form is being filled in (2-3 hours observing, 1 hour chat afterwards)
Date		
Time		
Location – please record full address and postcode of where the meet is to take place. Ideally we would meet the participant at their home first, before they take us on a little tour of their local area, but we don't have to. Be guided by what they are comfortable with.		

<p>Any other instructions from respondent – e.g. directions to their home or meeting place, or any other information that will help the researcher find them.</p>		
--	--	--

ASK ALL

S30 Thinking about when we come and meet you, can I just check whether you have any requirements or preferences in terms of how you communicate with other people?

Yes	1	<p>TAKE DETAILS:</p>
No	2	CONTINUE

ASK ALL

S31 **Thank you. Could I just confirm the best details to contact you on so researcher can contact you to make an appointment / firm up dates or times / if they need to?**

CONFIRM NAME	
RECORD BEST TELEPHONE NUMBER FOR THE DAY OF INTERVIEW	
RECORD AN ALTERNATIVE TELEPHONE NUMBER	
RECORD EMAIL ADDRESS	

ASK ALL

THANK RESPONDENT AND CLOSE INTERVIEW

Finally I would just like to confirm that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct. Thank you very much for your help today.

14 Appendix 8 – Stage 2 Ethnographic guide

HMRC Trigger Prompts

Ethnographic research

J5673

Design, instructions & participant questions

Face to face

Introduction and overview

Purpose of using focused ethnography

The research to date, using 30 in-depth interviews, has demonstrated that the trigger prompts within the SA tax return is not detrimental to the customer experience, that sometimes it has a marginally positive behavioural effect, and that customers tend to be attitudinal positive about their use. This is, however, based on customers recalling completing their return 2-3 months ago.

By applying focused ethnography, we aim to capture – through a combination of observation, ethnographic interview and informal conversation, what customers thought and felt *at the time* when completing their SA tax return – including any reaction to the trigger prompts. HMRC are also interested in using this as a ‘test case’ for how ethnography might be applied to HMRC business issues.

Risks of using this approach

The incidence of the trigger prompts being shown to customers is much lower than anticipated – there is a 1 in 10 chance of a SA customer seeing the prompts with the highest incidence. So if we were to find 100 customers about to complete their SA return online, c.10 might be exposed to one of the trigger prompts. HMRC have developed questions to try to identify these, but there is nevertheless a risk that it may prove difficult to find enough relevant customers. **We propose to address this by keeping HMRC updated regularly on recruitment progress and to charge a fixed set-up fee and then a fee per completed interview.**

Once a relevant customer is identified, there is a risk that the prompt may not be triggered (in the case of warning and error messages, due to their responses on the day) or they may be exposed to the prompt and overlook it / see it but not react. **This is difficult to mitigate, but we will nevertheless be able to:**

- Give HMRC an insight into how people really complete their SA tax return;
- Give HMRC a case study of how focused ethnography can be applied in practice.

Proposed approach

Our proposed approach uses **two visits**:

- The first visit's purpose is to get to know the respondent as a person; and build rapport – this adds to our understanding of them as an individual – and, crucially, builds a relationship

between the participant and the observer, in order that, when we observe them completing their SA tax return, the respondent is at ease with the researcher and able to behave as naturally as possible in their presence;

- The second visit's purpose is to observe the participant completing their SA tax return, accompanied by informal conversation (but without asking structured questions in such a way that we influence what they do). This will be followed immediately by an ethnographic interview in which we discuss their experience of completing the return – with the participant flicking back through their SA return as needed, to clarify their SA completion approach.

Note that this is a participant-led approach, in which the conversation needs to be very open (particularly for the observation and more informal conversation elements), so the research questions are deliberately high-level and light-touch.

The visits are preceded by an **introductory/briefing phone call** from the researcher who is going to meet them, so the participant is aware of what we are going to do, and why.

Introductory/briefing phone call - briefing points:

- I'm wanting to chat with you for a study for HM Revenue & Customs. They want to understand how people **really** think and feel when completing their Self-Assessment tax return; HMRC will use the findings to help improve the experience of filling out the form.
- This means we'd like to spend time with you and chat to you a bit while you are actually filling in your Self-Assessment tax return;
- Now, us just turning up and doing this out of the blue would seem a bit strange, with someone you've never met before, so – before this – we'd like to spend a bit of time finding out about you by taking a walk with you around your local area or coming to visit you at home. We'd talk a bit about your daily life, and particularly what you do for work. And we'd also chat a bit about your thoughts about filling in the tax return, in the run up to filling it in – perhaps over a coffee; this information won't be passed back to HMRC, it is just to get to know you and for our analysis purposes.
- We may need to make notes and make audio recordings at certain points, because we would like to use these as context when analysing the results. However, when we feed the results back to HMRC, we won't provide any information that reveals who you are. You will remain completely anonymous and your relationship with HMRC will not be affected in any way.

Visit 1

Purpose

- To get to know the respondent as a person; and build a relationship between the participant and the researcher, so that when we observe them completing their SA tax return, the respondent is sufficiently at ease to behave as naturally as possible in their presence.

Technique

- **Walk-and-talk/walking through their life:** the researcher and the participant meet at a place chosen by the participant; and go for a walk around the participant's locality, to take in locations that feature in the participant's everyday life / reveal something about them. Walking and talking is a tool for increasing participant comfort and the amount that they reveal about themselves – the act of walking prompts individuals to think and speak differently; and it provides stimulus through a changing environment (of course we will be flexible if the participant doesn't want to walk around, or finds this difficult). The researcher will write field notes describing their observations immediately after the interview (these are for researcher use only).
- **Duration – c.2 hours**

Instructions and key questions

Researcher introduces themselves and re-caps purpose of visit, i.e.:

- I'm wanting to chat with you for a study for HM Revenue & Customs. They want to understand how people *really* think and feel when completing their Self-Assessment tax return – this means we'd like to spend time with you and chat to you a bit while you are actually filling in your Self-Assessment tax return.
- Just so me turning up and sitting with you while you do this is less strange I'd like to spend a bit of time finding out about you today, by taking a walk with you around your local area. Talking a bit about your daily life, and what you do for work. And we're also going to chat a bit about your thoughts about filling in the tax return, in the run up to filling it in – perhaps over a coffee.
- We may need to make notes and make audio recordings at certain points, because we would like to use these as context when analysing the results. However, when we feed the results back to HMRC, we won't provide any information that reveals who you are. You will remain completely anonymous and your relationship with HMRC will not be affected in any way.
- How does this sound? Researcher to listen to / address any participant concerns and adjust approach if needed.

Researcher to walk and talk with participant – having a natural, unstructured conversation, to build rapport. The participant is to take the lead, with where we go.

Rapport-building question topics to cover, as feels natural:

- Where are we going next? Can you tell me a bit about why you've chosen to pass by here?
- What's your week like, usually? What sort of things tend to happen?
- What do you do for work? How long have you done this for?
- What led you to get involved in this type of work?
- What are the best things and the worst things about your job? (Please do feel free to include more questions about the customer's work here as appropriate.)

- What sorts of things do you do in your spare time?
- Do you get to go out much during the week? What sort of thing?
- How do you find your work commitments slot in around everything else?
- Do you know many people locally?
- What things coming up are you most looking forward to?
- Do you go on holiday much? What sort of places? What makes a good holiday for you?
- If we were to draw a map of places that really feature in your life, what would be on it? **Draw map with participant and discuss – if participant comfortable doing this.**

NB – researcher is to be prepared to share details of their personal life/background with the participant, using discretion to avoid mentioning anything that might antagonise the participant.

Questions about preparing for the Self-Assessment tax return:

- So, your Self-Assessment tax return is coming up – how are you feeling about this? **Explore any positives / negatives / feelings of ambivalence**
- How many times have you done this before? What difference does this make to how you're thinking or feeling about it now?
- Have you ever had help with completing it? From whom? How did they help? What difference did this make, if any?
- Do you expect anyone else to be involved this year? IF SO: Who? In what way?
- Do you think you will do anything in the run up to completing it, either to prepare or 'psyche yourself up'?
- IF SO: What? IF MAKE PREPARATIONS, EXPLORE HOW / WHAT INFORMATION THEY COLLATE (IF ANYTHING) / WHETHER AND HOW ORGANISED
- Where and when do you think you'll fill it in? Why?
- Is there anything you like to do or have to hand to make the process of filling it in more agreeable? Can I bring anything along when I come back – like coffee, biscuits etc.?

Researcher to re-cap arrangements for the second visit – date, time, location – and make sure participant has their contact details in case of queries or any changes of plan. Re-cap what we plan to do:

- To understand how people **really** think and feel when completing their Self-Assessment tax return, I'd like to spend time with you and chat to you a bit while you are actually filling in your Self-Assessment tax return. We'd spend a good couple of hours doing this; and then about an hour chatting about how you found the experience. If this isn't long enough to get through it, we'd still break off and have a chat about how you've found it so far; and then we'd phone or Skype you another time as soon as you *have* finished, to chat about any further thoughts you have.

Visit 2

Purpose

- To observe the participant completing their SA tax return, to capture the nuances of how they think / feel / react 'in the moment' of their filling it in.

Technique

- **Observation**, accompanied by informal conversation. The questioning during the observation needs to be very 'light touch' and informal, so as not to influence behaviour. The researcher will write rough notes during the observation and fuller field notes describing their observations immediately after the interview (these are for researcher use only).
- This is followed immediately by a more structured **ethnographic interview** in which we discuss their experience of completing the return. This would be aided by using prompt sheets showing *example* screen shots of the online form, or by the customer flicking back through a printed copy of their completed SA form *if they decided to print this themselves* (we would not ask them to do this). This will gather more structured data, with audio-recording and a full transcript (which can be shared with HMRC, in anonymised form).
- **Duration – c.3-4 hours – we anticipate c.2-3 hours of observation/informal conversation and c.45 minutes of structured ethnographic interview.**

Instructions and key questions

Researcher introduces themselves and re-caps purpose of visit, i.e.:

- Thank you for already giving us an hour or so of your time and allowing us to get to know you a bit more, and how you feel about your tax return in general.
- RE-INTRODUCE IF NECESSARY: I work for IFF Research, an independent research company working on behalf of HMRC. We want to speak with you again today as part of some research we are doing for HMRC, to understand how people **really** think and feel when completing their Self-Assessment tax return.
- As we spoke about before, today I am here to understand what it is like for you to fill in your tax return, in 'real time'. I'll be nearby while you fill it in and I'll watch you and take notes. It may take a little while for you to do this, and I'm happy to spend as much time here today as you are happy for me to. It would be great if you would be ok with me staying for at least a couple of hours (if the form takes you that long, or longer, to fill in).
- While you are filling in the online form, I will just sit nearby, but out of the way, and watch if that's ok. I probably won't say very much, but you are very welcome to talk out loud to me, to let me know how you are feeling at any point, and whether you are finding the form, easy or difficult or confusing in any way. I might chat to you a little as you go, but will largely just let you get on with it. If you need to stop at any point or simply want to take breaks please do – just be as you would normally, as far as you can with me here! If you are happy to speak to me in the breaks I might ask you a few questions, but I'm also happy to just stay out the way!
- When you have finished the form for today – or when you would like me to stop watching! - (whether completed or not) I'd like to chat to you for roughly an hour or so about how you found filling out the form.
- If you don't finish the form today, or it is taking a very long time, then we would like to have another quick chat over the phone with you, when you have finished – as soon after you finish as possible. Just call or text me, and we can chat then or soon after.

- As you fill out the form, please let me know if I can do anything to help – fetching files or getting you tea or coffee, or anything else. I'm very happy to help out!
- However, it's important to let you know that I can't help you at all with the form – I couldn't even if I wanted to, as I don't work for HMRC and don't know the ins and outs of the different tax rules – but the whole point of me being here is to try and observe you as if you are alone, to see how *you personally* deal with the form.
- If you would usually ask anyone else for help though, please go ahead as you normally would.
- Any questions for me?

PARTICIPANT TO FILL OUT ONLINE TAX RETURN

During this, interviewer please:

- Note start time
- Sit so can clearly see the screen
- Take notes on any participant reactions at all, including:
 - The screen and question that prompted reaction
 - The time of the reaction
- IF ANY REACTIONS: ask what prompted any strong reaction and ask 'light touch' questions to get an idea of what any issues are, if this information isn't offered spontaneously. However do not question extensively at this point, as this would influence how they complete the form.
- **VERY IMPORTANT Note down when any trigger prompts appear and any reaction they produce – even if there is no reaction.**
- TAKE NOTES ON:
 - Work station / computer where form is filled out
 - Any filing or papers used
 - The room in general
 - Anything else of note

Interviewer to discuss the following, after form is finished (or when participant wants to stop for the day):

- Thank you very much for all the time you have spent with me so far! Finally, I'd now like to chat to you, maybe for about an hour, about how you found that in general, and also about anything specific that you found straightforward or difficult or puzzling or notable in any way. This might involve looking back through the form a little bit.

Explore general views on the form:

- How did you find filling out that form?
 - Better or worse than expected? How?
 - Better or worse than previous forms? How?

Explore spontaneous views on notable parts of form:

- What parts of the form particularly stood out to you, either for positive or negative reasons?
 - IF PARTICIPANT HAS PRINTED THE FORM, OR SAVED AN ELECTRONIC COPY, USE THESE TO FIND THE SECTION/S THAT WAS/WERE NOTABLE.
 - IF THERE IS NOTHING PHYSICAL TO REFER TO, BUT PARTICIPANT HAS A VERY CLEAR MEMORY OF THE PAGE/S, FEEL FREE TO SKETCH THESE OUT IN COLLABORATION WITH PARTICIPANT.
 - IF PARTICIPANT SPONTANEOUSLY MENTIONS ONE OF THE 'PROMPT' PAGES, CAN USE THE PROMPT STIMULUS AS A VISUAL AID.

- FOR EACH NOTABLE AREA / PAGE / QUESTION SPONTANEOUSLY MENTIONED BY PARTICIPANT:
 - Tell me about this – why was it notable?
 - How did it make you feel?
 - What did you think you needed to do here?
 - What particular words or phrases stood out, either because they were helpful or because they posed a problem?
 - IF FELT NEGATIVELY: What should the form have said, to make it simpler / easier?
 - Were you aware of where on the form you might be able to get extra guidance?
 - PROMPT ON ANY HELP TEXT AVAILABLE, IF NOT MENTIONED.
 - IF DID USE IT – what did you think? How helpful was this? Why?
 - IF DID NOT USE IT – why did you not?

Explore views on areas of form that elicited spontaneous reactions while filling it in:

- NOW PROMPT ON ANY REACTIONS YOU NOTICED WHEN THEY WERE FILLING OUT THE FORM, WHICH THEY HAVE NOT MENTIONED SPONTANEOUSLY: I noticed that [AT XX POINT] you... [FEED BACK NOTABLE REACTION FROM NOTES]. Can we briefly move back to that bit on the form?
- FOR EACH ASPECT THAT YOU PROMPT PARTICIPANT WITH:
 - IF PARTICIPANT HAS PRINTED THE FORM, OR SAVED AN ELECTRONIC COPY, USE THESE TO FIND THE SECTION/S THAT YOU WANT TO REFER TO.
 - IF THERE IS NOTHING PHYSICAL TO REFER TO, BUT YOU MADE ANY SKETCHES OF PAGES THAT THE PARTICIPANT FOUND DIFFICULT AT THE TIME, FEEL FREE TO REFER TO THESE TO JOG THE PARTICIPANT'S MEMORY
- FOR EACH YOU PROMPT PARTICIPANT WITH:
 - Tell me about your reaction to this.
 - **How did it make you feel?**
 - **What did you think you needed to do here?**
 - **What particular words or phrases stood out, either because they were helpful or because they posed a problem?**
 - IF FELT NEGATIVELY: **What should the form have said, to make it simpler / easier?**

- **I noticed you did / didn't use the help text**
 - IF DID – what did you think?
 - IF DID NOT – why did you not?

Explore views on trigger prompts:

- I'd like to finally ask about a few specifics...
INTERVIEWER TO USE SCREEN SHOTS OR REFER TO PARTICIPANT'S PRINTED FORM - IDENTIFY FIRST TRIGGER PROMPT SCREEN
- Did you notice this message here? IF NOT: Why do you think you didn't?
- What did you think about this message?
- **What was / is your initial reaction to this message?**
- **Did / does anything stand out about it? Any words or phrases?**
- **What did / do you think it was telling you?**
- **What, if anything, did / would you do as a result of this message? Why?**
- IF NOT EMERGED: **Do you remember whether you used the 'help' icon?**
 - IF USED: How helpful did you find this text? Why / why not? What should it / could it have said to be more helpful?
 - IF NOT USED: Why did you not use the help icon?
- How do you think the message could have been improved at all? PROBE ON SPECIFICS: location on the form / screen, appearance, colour, content, etc.
REPEAT FOR EACH RELEVANT TRIGGER PROMPT SCREEN
- I'd like to think more generally about these prompt messages. In what way, if at all, do you feel the prompt messages affected the way you approached your tax return?
 - What, if anything, did you do differently as a result? Why?
 - Will you do anything differently in future as a result? What specifically? Why?

Explore views on HMRC's use of Trigger Prompts:

- IF NOT EMERGED: What do you think HMRC are trying to achieve by using these messages? How does that make you feel? Why?
- Do you feel that there should be any more prompt messages or guidance within the SA form to help people fill these out accurately?

IF YES:

- What sort of things would you find helpful, and in what situations?
- Why?
- In general, what could HMRC do to improve the online Self-Assessment process?

Thank participant and wrap up:

- Thanks for your time today; that brings us to the end of the interview.
- Do you have any other comments that you would like us to pass on back to HMRC?
- And finally, can I just check who you would like the [AMOUNT] cheque made payable to, and where we should send it?

Name to be written on cheque:	
Address cheque to be sent to:	

THANK RESPONDENT AND CLOSE INTERVIEW

I declare that this survey has been carried out under IFF instructions and within the rules of the MRS Code of Conduct.

Interviewer signature:

Finish time:

“IFF Research illuminates the world for organisations businesses and individuals helping them to make better-informed decisions.”

Our Values:

1. Impartiality and independence:

IFF is a research-led organisation which believes in letting the evidence do the talking. We don't undertake projects with a preconception of what “the answer” is, and we don't hide from the truths that research reveals. We are independent, in the research we conduct, of political flavour or dogma. We are open-minded, imaginative and intellectually rigorous.

2. Being human first:

Whether employer or employee, client or collaborator, we are all humans first and foremost. Recognising this essential humanity is central to how we conduct our business, and how we lead our lives. We respect and accommodate each individual's way of thinking, working and communicating, mindful of the fact that each has their own story and means of telling it.

3. Making a difference:

At IFF, we want to make a difference to the clients we work with, and we work with clients who share our ambition for positive change. We expect all IFF staff to take personal responsibility for everything they do at work, which should always be the best they can deliver.



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