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du Canada

Digital Services Modernization Study

Final Report

Prepared for Canada Revenue Agency

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October 2018

This public opinion research report presents the results of a series of focus groups conducted by Phoenix SPI on behalf of the Canada Revenue Agency. The research was conducted with adult Canadians September 24 through 27, 2018.

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1 Executive Summary

This public opinion research report presents the results of a series of focus groups conducted by Phoenix Strategic Perspectives Inc. (Phoenix SPI) on behalf of the Canada Revenue Agency (CRA).

1.1 Background and Research Objectives

With the adoption of digital services by the Government of Canada, there is a clear objective that departments and agencies focus on the citizen experience to increase satisfaction with, and use of, these services. Previous public opinion research had given CRA a clear understanding as to why clients want specific digital services. This research was intended to help CRA understand how to design and deliver these services to best meet clients' needs and preferences. More specifically, the research was designed to help clarify preferences and expectations regarding potential new digital services in the following areas: status updates, electronic notifications, and online communication channels for enquiries or assistance. Findings from the research will assist in the design and delivery of future digital services and will help CRA determine which services to make a priority.

1.2 Methodology

Eight in-person focus groups were conducted in four locations: Halifax (English), Montreal (French), Toronto (English), and Calgary (English). The target audiences were registered users of CRA's My Account who had logged into the service within the last year as well as non-users of My Account who use private sector digital services, and who had an online transaction with any level of government in the last year. Six groups were conducted with My Account users and two groups were conducted with non-users of CRA's My Account. The focus groups were held between September 24th and 27th, 2018 with between eight and ten participants taking part in each discussion group.

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the issues explored, but they cannot be generalized to the full population of members of the targeted audience segments.

1.3 Key Findings

Nearly everyone has had experience tracking the status of an online transaction with other private and public organizations and consider such updates to be useful.

Virtually all participants said they have tracked the status of an online transaction over the past year. Participants were generally able to receive updates at various stages/steps of the transaction in question. For example, purchases were able to be tracked from the submission of an order through various stages of the delivery process (e.g. 'ready to ship', 'shipped', 'at distribution center'), to delivery. Applications were able to be tracked from confirmation of receipt, through the processing phase (i.e. 'in progress', 'in review', 'review completed'), to the final decision. Participants described such updates as useful because they provide peace of mind and reassurance, facilitate planning/scheduling, enhance predictability, and facilitate tracking by eliminating/reducing the need to initiate contact oneself.

Ability to track the status of files, applications or transactions with CRA seen as important. An online chat function and comprehensive FAQs were frequently mentioned as options that will minimize the likelihood of calling CRA after reviewing an online update.

When it comes to interactions or dealings with CRA, participants most often identified benefit applications, direct deposits, tax returns, and payments made to CRA as things it would be important for them to track. The types of information they would expect or want in such updates include the following: confirmation of receipt, notice of a status change, anticipated timelines (e.g. processing timelines, expected completion dates, and, if they occur, notification of delays), next steps in a process, contact information for technical issues or questions, upcoming deadlines or important dates to keep in mind, adjustments/corrections, issues/outstanding documentation required, and completion of a file, application or transaction. Participants mentioned a variety of things that would minimize the likelihood of contacting CRA by phone following the review of an online update. The two most frequently identified were an online chat function and a comprehensive Frequently Asked Questions (FAQs) section on CRA's website.

Widespread support for CRA using electronic notifications. Clear preference for these notifications to contain limited content and to be delivered via email as opposed to text.

Nearly everyone said they would want or expect CRA to deliver electronic notifications alerting them to a change in the status of their file. The types of notifications participants routinely said they would want or expect to receive included the following: notification that personal information has been successfully changed, that a file has moved from one stage to another, that the processing of a file is delayed, that the processing of a file is complete, that there is a problem with a file, that an issue related to a file is urgent or time-sensitive, and that there is a security-related issues or concern.

For reasons of security, there was widespread preference that electronic notifications be general in nature. Most participants indicated that they are comfortable being informed about the theme or topic of the notification. In addition, most participants said they would prefer to receive electronic notifications from CRA via email. The most frequently given reason for preferring email was the impression that it is more private. Some participants noted that incoming text messages can be set to display on the lock screen of a mobile device or even read aloud to the recipient through "text by voice" apps. Other reasons for preferring email included the impression that text messaging is for more personal interactions or entertainment and that email notifications are easier to track/inventory.

Participants were unanimous that CRA should offer an online communication channel for enquiries or assistance.

Support for the introduction of an online communication channel for enquires or assistance was strong, with participants suggesting real-time online chat and email services. Probing revealed that there was also widespread support for a service to submit an enquiry via My Account. Subject to one important caveat, participants expressed few concerns about sending tax questions to CRA via online communication channels. The caveat in question is that any communication of a personal or confidential nature would take place within the secure environment of My Account. While acknowledging that specific circumstances or issues might result in exceptions, there was a widespread assumption that their

expectations and needs regarding enquiries and assistance from CRA can reasonably be met through online interaction, either live chat or email.

Regarding acceptable response times, the general expectation was that communication via live chat should result in resolution of an issue in the course of the online interaction. At the very least, queries should be acknowledged immediately and responses that do not resolve the issue should provide a realistic estimation of the timeline associated with the query. For communication via email, participants also expect immediate acknowledgement of receipt of their enquiry and a realistic sense of the response time. The general expectation is that email queries can be resolved within one business day, although some participants were willing to extend this to two business days.

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Alethea Woods
President
Phoenix Strategic Perspectives Inc.

2 Introduction

Phoenix Strategic Perspectives (Phoenix SPI) was commissioned by the Canada Revenue Agency (CRA) to conduct qualitative research to better understand the design and delivery of potential new digital services and to help the Agency determine which services should be prioritized for My Account Users.

2.1 Background and Research Objectives

With the adoption of digital services by the Government of Canada, there is a clear objective that departments and agencies focus on the citizen experience to increase client satisfaction with, and use of, these services and to improve the citizen's trust in the government. With this objective in mind, CRA has taken steps to understand the client perspective by administering surveys and gathering feedback from clients about their experience and satisfaction with the Agency's digital offerings.

The Canada Revenue Agency is undertaking an assessment of clients' needs and preferences to improve current service offerings and to identify new services needed to meet their expectations. An analysis of top tasks and existing client feedback was conducted to assist in this assessment. Four themes emerged concerning CRA's current digital offerings:

1. Ease of use;
2. Technical issues;
3. Reassurance; and
4. Communication channels.

Canada Revenue Agency wanted to undertake qualitative public opinion research in order to better understand clients' expectations for future services as the Agency looks to improve its service offerings on the digital platform. Previous public opinion research has given CRA a clear understanding as to why clients want specific digital services. This research was intended to help CRA understand how to design and deliver these services to best meet clients' needs and preferences. More specifically, this research was designed to help clarify taxpayer preferences and expectations regarding potential new digital services in the following areas:

- Status updates (i.e. updates on pending forms, applications, files and etc.);
- Electronic notifications; and
- Online communication channels for enquiries or assistance.

Findings from the research will assist in the design and delivery of future digital service offerings and will help CRA determine which services to make a priority.

2.2 Methodology

A set of eight in-person focus groups was conducted in four locations: Halifax (English), Montreal (French), Toronto (English), and Calgary (English). The target audiences were as follows:

1. *Registered Users of CRA's My Account* who had logged into the service within the last year. In order to qualify for participation My Account users had to have completed one or more of the following tasks within the past year:

- Obtained a copy of a Notice of Assessment or other correspondence;
- Checked the status of a tax return or benefit payment;
- Updated their personal information such as address or direct deposit;
- Looked at TFSA and RRSP limits; or
- Replied to a letter from CRA.

2. *Non-users of CRA's My Account* who use private sector digital services, such as online banking, online shopping, or online bill payment, and who have had an online transaction with any level of government in the last year, such as paying a parking ticket, renewing/applying for a license, or applying for a program or service.

The focus groups were held between September 24th and 27th, 2018. Six groups were conducted with My Account users and two groups (one in Toronto in English and one in Montreal in French) were conducted with non-users of My Account. Participants were recruited by telephone using an opt-in database, as well as through cold calling using lists pulled by postal codes. Focus groups lasted two hours and participants received an incentive of \$100 in appreciation of their time.

Each group included a mix of participants by gender, age, education, and income. In addition, My Account User groups included a mix of benefit recipients and non-recipients. Benefits could have included one or more of the following: Goods and Services Tax/Harmonized Sales Tax Credit (GST/HST Credit), the Working Income Tax Benefit, or the Child Tax Benefit, as well as additional credits based on province (e.g. Ontario trillium benefit, Nova Scotia affordable living tax credit). Between eight and ten participants took part in each group. In total, 72 My Account users and non-users participated in the research.

All steps of the project complied with *The Standards for the Conduct of Government of Canada Public Opinion Research*.

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the issues explored, but they cannot be generalized to the full population of members of the targeted audience segments.

3 Detailed Findings

3.1 Contextual Information

This section provides contextual information about those who participated in the focus groups.

3.1.1 Users of My Account

Overall positive impressions of My Account

Registered users of My Account tended to express overall satisfaction with the online service. Positive impressions included perceptions that the service is easy to use, comprehensive and detailed in the information it provides, secure, and environmentally friendly because it reduces the use of paper. Users of the service who were not positive were more likely to be neutral than critical of My Account. They observed that they do not use the service often, or for many things, but that they have not encountered problems when they do use it.

Critical feedback on the service tended to focus on problems individuals encountered during the registration process rather than on issues related to the use of the service. The one issue mentioned consistently was obtaining the personal access code necessary to register for My Account. Other critical comments included the following: the service sometimes uses non-layperson terms or technical language that is unclear, the site looks old-fashioned in terms of design and layout, and personal information is not always available at the time it is sought.

Variety of My Account services used

Users of My Account access the service for a variety of reasons, but most often they do so to check the status of their personal income tax return, to obtain their Notice of Assessment, and to confirm benefit payment dates and amounts. Other uses of My Account included the following:

- Checking account balances.
- Confirming that benefits have been paid.
- Checking the status of an application.
- Looking up old T4s or information from previous tax returns.
- Checking limits on Registered Retirement Savings Plan (RRSPs) and/or Tax-Free Savings Account (TFSA).
- Checking the balance of repayment on a withdrawal under the Home Buyers' Plan.
- Changing personal information, such as their address, name, or direct deposit information.

3.1.2 Non-users of My Account

CRA contacted by phone and through website

When non-users of my Account need to contact CRA they do so either by phone or by accessing the Agency's website. The phone is used mainly for issues related to a personal income tax situation. More specific reasons for using the phone included the following:

- A preference for human contact/interaction.

- The impression that more detailed information can be obtained through the phone.
- The perception that the phone is the best channel for resolving an issue quickly.
- The inability to use email to contact CRA.
- The impression that the phone is more secure.
- The ability to get the name of the agent with whom one dealt.

The website is used primarily to search for general information or information that is not strictly personal in nature. Some (including a few who have not contacted CRA before) indicated that their tendency would be to begin by looking for information on CRA's website and following up by phone if unsuccessful.

Feedback provided by non-users suggests that the service channel used depends on the generality or specificity of information sought. The more general the information sought, the greater the likelihood of starting on the website, and the more personal the information the greater the likelihood of using the phone.

Widespread but general awareness of My Account among non-users

Nearly all non-users of My Account said that they were aware of the existence of the online service prior to being recruited to participate in the research. That said, awareness of My Account tends to be very general. Asked what they know about it, non-users typically indicated that it provides users with access to their personal tax-related information or data, including historical or archived data. More specific feedback included the impression that My Account allows taxpayers to file their taxes online or that commercial tax software links to My Account.

Limited interaction with CRA – main reason for not using My Account

Non-users of My Account most often identified limited interaction with CRA as the reason why they have not registered for My Account. They only interact with CRA once a year when they file their annual tax return and, as a result, feel no need to register for My Account. Other reasons for not using the service included the following:

- Being creatures of habit/preferring to interact the way they always have with CRA.
- Fear about making a mistake while interacting online with the Agency.
- Fear of forgetting the password.
- Desire to limit online interactions for one reason or another (e.g. reluctance to memorize yet another password).
- Lack of knowledge about the service.

Variety of transactions conducted online with different levels of government

As per recruitment specifications, all non-users of My Account had conducted some type of online interaction with a level of government in Canada over the past few years. Examples included the following:

- Filing property taxes/paying municipal taxes.
- Paying a fine.
- Renewing a driver's license.
- Applying for provincial health insurance.
- Applying for a passport.
- Registering for municipal elections.

- Changing one's address.
- Registering a business.
- Viewing one's statement of participation in a provincial pension plan.
- Taking an online course.

The two main reasons given for conducting the transaction or interaction in question online were speed (e.g. no waiting in line) and convenience (e.g. easy to do, 24/7 availability of the service). Lack of cost was also identified by a few participants as a reason for interacting online with government.

Limited use of other GoC online accounts

Only a few non-users of My Account have accessed Government of Canada programs or services through an online account. These included use of My Service Canada Account (MSCA) and the National Student Loans Service Centre (NSLSC) On-Line Services. Participants who used such services were generally satisfied with their experiences. Specific points made about the services used included the following:

- The MSCA email notification system provides no details about the content of the notification in question which is reassuring in terms of security. At the same time, the email provides no indication of the urgency of the notification (something that would be useful in case the matter is urgent or time-sensitive).
- The NSLSC On-Line Services is not as user-friendly as it could be in two regards: 1) It does not provide integrated, comprehensive information from the two levels of government that administer student loans (i.e. federal and provincial governments); and 2) It does not update the balance owing on a loan.

3.1.3 All participants (i.e. users and non-users of My Account)

Features of online services considered useful

All participants were asked if they could identify specific features of online services they have used which they consider to be useful. In response, participants collectively identified a range of specific services. Those mentioned frequently included live chat support (including access to a copy of the conversation), frequently asked questions (FAQs), email notifications (e.g. your credit card has been used, your account has been accessed from another location), and mobile apps and associated features (e.g. the ability to pay bills, deposit cheques, track receipts, check hospital wait times).

Other features included the following:

- Fingerprint access to mobile apps.
- Search bars.
- Ability to track/access history of transactions (e.g. hotel bookings, billing history).
- Display of frequently used services.
- Intuitive search function (i.e. completes one's thought when using a search engine).
- Auto-fill functions and online forms that automatically save.
- Dashboards (e.g. record of all bank accounts).
- Ability to book appointments online.
- Ability to add appointments directly to a calendar and receive auto reminders.
- Ability to schedule a call-back online.

- Ability to nickname bank accounts.
- 'Tell us once' service (i.e. providing information to one government department which then disseminates it to others).
- Value added tools (e.g. down payment calculators on banking sites).
- Login codes sent by text message.
- 24/7 access to online services.

Reasons provided to explain the usefulness of such services included variations on the theme of convenience which included the following:

- Saving time and effort/speeding up interactions/transactions.
- Facilitating retrieval of/access to information/data.
- Providing useful reminders.
- Facilitating verification/confirmation.
- Facilitating planning/scheduling.
- Providing reassurance/peace of mind.

3.2 Tracking the Status of a File

This section reports on issues related to the tracking of the status of a file.

Participants have tracked status of online transactions at various stages

Virtually all participants said they have tracked the status of an online transaction over the past year. Participants most often provided examples of tracking online purchases, but the examples offered also included tracking of applications and other types of transactions. Routinely provided examples of tracking purchases included food orders, packages sent or received by mail or courier (e.g. Canada Post, FedEx), and online purchases (e.g. Amazon).

Examples of tracking applications included job applications, applications for citizenship, applications for benefits, and university applications. Other examples of the types of transactions tracked included the following:

- Taxi service.
- Electronic transfers of funds/money transfers.
- Updates on car repair.
- Tracking the status of a book ordered from the library.
- Bus schedules.
- Technical support services, such as a service call.

Participants were generally able to receive updates at various stages or steps of the transaction in question. For example, purchases were able to be tracked from the submission of an order (i.e. confirmation of order) through various stages of the delivery process (e.g. 'ready to ship', 'shipped', 'at distribution center', 'out for delivery'), to actual delivery. In the case of applications, transactions were able to be tracked from confirmation of receipt, through the processing phase (i.e. 'in progress', 'in review', 'review completed'), to the final decision. Some participants specified that they were also able to track or receive updates on delays or processing times related to orders or applications.

Ability to track online transactions described as useful

Participants described the updates they have received as useful and meeting their needs for the following reasons:

- They provide peace of mind and reassurance (e.g. knowing that an order or application has been received and knowing at what stage it is in terms of processing). This is particularly the case in relation to any transaction that is time-sensitive or involves deadlines.
- They facilitate planning/scheduling and enhance predictability and planning (e.g. knowing that something will arrive at a specific time or will be delayed helps one plan accordingly).
- They facilitate tracking by eliminating/reducing the need to initiate contact oneself (e.g. having to call to see at what stage things are at).

Such updates were generally described as working well if they are accurate and timely. Examples or instances of updates not working well, or not being useful, included the following:

- If they are wrong/incorrect (e.g. describing a package as having been shipped or delivered when it is not the case).
- If they are inaccurate (e.g. if a package is delivered well in advance of or well past the projected delivery time).
- If there are stages that cannot be tracked (e.g. inability to track something when it leaves the country, no confirmation of receipt).
- If the update is too vague or general (e.g. an application is 'in progress' or 'in review').
- If there is irrelevant information or if the updates are too granular (e.g. detailing every phase or step of a process).
- If there is no easy contact in case of a problem or lack of clarity about how to resolve a problem.
- If one has to enter an order number to receive update information (i.e. the update does not contain the information or a direct link to the information).
- If there are technical issues (e.g. a company's website is not adapted to a particular browser).

Important CRA transactions or interactions to track

When it comes to dealings with CRA, participants identified a variety of things it would be important for them to track. Benefit applications, deposits, tax returns, and payments to CRA were mentioned frequently. Other transactions or interactions mentioned by participants, albeit with less frequency, included:

- RRSP and TFSA limits.
- Audits and appeals.
- Estate settlements.
- Name and address changes.
- Outstanding balances.
- Record of forms used.
- Record of CRA personnel/agents with whom one has interacted.
- Information/data from previous tax years (e.g. previous tax returns).
- Sources of income.

Types of information participants expect or want in such updates include the following:

- Confirmation of receipt (e.g. benefit application, change of address).
- Status change/status of file in progress (e.g. file has moved to next stage).
- Anticipated timelines (e.g. processing timelines, expected completion date, delays).
- Next steps in a process.
- Contact information for technical issues/questions or agent responsible for one's file.
- Upcoming deadlines/important dates.
- Adjustments/corrections.
- Issues/problems/outstanding documentation.
- Confirmation of completion.

The stages considered most important for participants in terms of receiving updates include confirmation of receipt and completion. The 'in progress' stage was described by many as too vague and not very useful unless more details are provided (e.g. identification of next steps, timelines).

Circumstances that would generate call to CRA

The following circumstances were identified by participants as ones in which they would feel a need to call CRA after viewing a status update online:

- Errors/mistakes (e.g. update states that a deposit has been made when it hasn't).
- Discrepancies (e.g. of refund amount not what was expected).
- Deviations from timelines.
- File taking too long to process.
- Lack of clarity/understanding (e.g. next steps unclear, lack of detail).
- Issues related to changed/exceptional circumstances (e.g. filing a separate return from one's former spouse for the first time).
- Technical problems (e.g. locked out of My Account, system down).
- Notification of an audit or review.
- If specifically asked to follow up by phone.
- If, as a result of the update, one looks for information on CRA's website but cannot find it.
- If a deadline is approaching/something is time sensitive.
- For personal confirmation after viewing online.

Online chat and FAQs - things that would reduce likelihood of calling CRA

Participants collectively identified a variety of things that would minimize the likelihood of contacting CRA by phone following the review of an online update, but two were most frequently identified: an online chat function and a good FAQ section on CRA's website. Other things included the following:

- A well-organized/user-friendly website (e.g. clear menus, easy to find forms, lexicons, explanatory notes).
- Including a message submission box on the website.
- Clear non-technical language in updates.
- Clear details/information regarding next steps.
- Clear information/details regarding processing timeframes and completion dates.
- Details/explanations for decisions (e.g. not just disallowing an application but explaining why).
- Providing more information in non-official languages.
- Allowing more to be done through My Account (some changes/updates related to one's personal income tax need to be done by phone and they could easily be done online through My Account).

Additional suggestions regarding CRA updates/tracking

Additional suggestions to make tracking the status of a file more useful to participants included the following: the capacity to archive online chats and record/track CRA agent one has dealt with; the ability to arrange call-backs through online channels; provision of a case/reference number to facilitate tracking; the linking of phone enquiries to My Account so transactions are recorded there; and the offer of text message updates.

3.3 Electronic Notifications

This section reports on issues related to electronic notification services.

Most My Account users receive e-notifications; virtually all participants would want/expect alerts from CRA

Most users of My Account are currently signed up for, and use, CRA's electronic notification service. When asked if they would want or expect CRA to issue electronic notifications alerting them to a change in the status of their file, virtually all participants (users and non-users of My Account) said this is a feature they would want to use. A couple of participants said they would prefer logging into My Account to see if there are any notifications.

Desires and expectations regarding notifications related to file status

The types of notifications participants routinely said they would want or expect to receive from CRA related to changes in the status of their file. Specifically, this included the following:

- Confirmation of a change in status (e.g. change of name, address, marital status).
- Notice that a file has moved from one stage to another (e.g. from received to in-progress). Some participants specified that the designation 'in progress' is too general and that the notification in My Account should provide more details about this stage (e.g. who is reviewing their file, what happens at this stage, approximate processing time).
- Alert that a file is delayed (with some specifying that reasons for the delay should be specified in the notification when they access it in My Account).
- Notice that a file is complete (e.g. decision taken).
- Problems with one's file (e.g. documentation missing, errors, discrepancies).
- Urgent or time-sensitive issues related to their file (e.g. deadline approaching).
- Security-related issues (e.g. account accessed from another computer/location).

Some participants indicated they would want to receive notification when documentation or data relevant to their file had been provided to CRA by third parties (e.g. T-4s from employers, tuition fees by universities). In addition, several participants said they would want to receive notification from CRA if materials or information related to their file are being mailed to them.

Participants were unanimous that notifications that a change of status has taken place should be issued immediately by CRA (i.e. as soon as they are made).

Additional useful notifications from CRA

In addition to electronic notifications related to the status of their file, participants collectively identified a host of other activities about which they would like to receive notifications from CRA. Those most frequently mentioned included alerts when tax information slips become available, when a payment has been applied to their account, when a direct deposit has been made in bank account, and when instalments are due.

Other useful notifications included:

- Notice of Assessment is available.
- Potential benefits/deductions for which one might be eligible.
- Reaching TFSA contribution limits.
- Entering a higher tax bracket.
- Write-off limits for investments.
- Audits.
- Important dates/deadlines (e.g. contributions for RRSPs).
- Changes to rules, laws, benefits.
- Anomalies (e.g. mail returned/undeliverable).
- Heads-ups about system being down/repaired.
- Authorized representative has accessed My Account (e.g. an accountant).

Widespread preference that notifications include only general information

For reasons of security, there was widespread preference that electronic notifications from CRA should be general in nature. In other words, they should alert the recipient that they have a notification, but they should not provide details as to content. Most participants indicated that they are comfortable being informed about the theme or topic of the notification, with some adding that this would help them assess the urgency of the notification.

While some participants said they are comfortable receiving more detailed information in their electronic notifications, no one is comfortable having confidential information included in them (e.g. Social Insurance Number). Participants who said that they are comfortable with more details were usually not specific about what kind of details they would like to see in the notifications. For example, while a few expressed comfort with dollar amounts being identified, others were less specific, suggesting that notifications should include as much information as is legal or as much as will not compromise security.

Experience with notifications

Participants collectively identified a range of electronic notifications they have received from public and/or private organizations. Organizations and examples of the type of notifications received include the following:

- Financial institutions/banks: Examples include notifications when a cheque is deposited, when one's debit card is used, when a payment is missed, when one is in an overdraft situation.
- Credit card companies: Examples include notifications when one is approaching one's credit limit, when credit card is used, when a payment is processed.
- Libraries: Examples include notifications when a book on which one has placed a hold is available and when a due date is approaching.
- Schools provide notifications to parents if their child is absent.
- Airlines provide notifications when flights are delayed or cancelled.
- Parking meter apps provide notifications when one's expiration time is approaching.
- Transit pass apps provide notifications about low balance.
- Internet service providers provide notifications about monthly usage allowance (e.g. approaching monthly limit).

- Pharmacies provide notifications that prescription renewal time is approaching.
- Media service providers (e.g. Netflix) provide notifications about suspicious activity in one's account.
- Municipal services provide notifications about metro/subway problems (e.g. delays, service down).
- Insurance companies provide notifications concerning benefits (e.g. what is covered and what is not).
- The Canada Student Loans program provides notifications about urgent or time-sensitive issues.

Generally speaking, such notifications meet participants' expectations by providing them with useful reminders and peace of mind/a sense of security. Examples of things participants do not like about notifications include the following:

- Lateness/delays (i.e. notifications are only useful if they are timely).
- Lack of personal relevance (i.e. notifications that do not concern them personally/specifically).
- Overload (i.e. receiving too many/too frequent notifications).
- Inclusion of links (i.e. many participants are suspicious or apprehensive of notifications that include links).
- Advertising that masquerades as a notification.

Many participants observed, that when it comes to notifications, including any from CRA, they want to be able to select the types of notifications they receive and the frequency with which they are sent.

Email – preferred channel for receiving notifications

Most participants said that they would prefer to receive electronic notifications from CRA via email. A small number said they would prefer receiving notifications by text and some said they would like to receive notifications both by email and text. The most frequently given reason for preferring email was the impression that it is more private than text messaging. Some participants noted that incoming text messages can be set to display on the lock screen of a mobile device or even read aloud to the recipient through "text by voice" apps. In contrast, email was perceived as more private. Other reasons for preferring email included the impression that text messaging is for more personal interactions or entertainment and that email notifications are easier to track/inventory.

Those who prefer the option of receiving notifications by text explained that they are more likely to notice a notification received by text because they check their text messages more often than their email and/or because they receive too many email which increases the likelihood that they will not notice one from CRA.

Those who would like to receive notifications by text and email explained that this provides confirmation that the notification is authentic.

Limited concerns about receiving notifications

Participants expressed few, if any, concerns about receiving electronic notifications from CRA, with the caveat being that the notification contain no personal/private information and no links. In other words, subject to this caveat, participants had no security-related concerns about electronic notifications. The only other concerns advanced by some participants were receiving notifications that do not apply to them personally and being overloaded with too frequent notifications.

Additional suggestions regarding CRA notifications

Additional suggestions to make electronic notifications more useful to participants included providing the following:

- a customized notification service allowing CRA clients to identify the type and frequency of notifications they receive.
- a mobile app for receipt of notifications.
- periodic notifications on how to keep personal information and data safe.
- periodic notifications containing useful information (e.g. did you know that?).
- notifications that identify valid CRA addresses and phone numbers in order to facilitate the detection of fraudulent notifications (i.e. scams).

Availability of updates and notifications would motivate many non-users to consider using My Account

Many non-users indicated that the availability of services, such as updates/tracking a file and electronic notifications, would motivate them to consider using My Account. The main reasons included perceptions that it is safe/secure and convenient (e.g. it provides one-stop service, allows tracking/archiving of interactions with CRA). Some suggested they would consider using the service if it was fast and easy to use, and if it provided access to useful financial tools (e.g. calculators). Those who did not think they would use the service reiterated that they interact with CRA once a year and therefore see no real benefit to registering for the service. Non-users in Toronto were more likely than those in Montreal to express interest in My Account.

3.4 Online Communication Channels

This section reports on feedback related to communication with CRA via online channels.

Various communications channels used for assistance with online transactions with other public and private organizations

Most participants, a majority in every group, indicated that, at some point, they have sought assistance with an online transaction. Most have used one or more of the following channels to seek help: phone, online chat and email. Other channels identified included message boxes/submission forms (sometimes with a call-back option) and taking part in an online forum.

Perceived strengths and weaknesses of online communication channels

Participants who have used online communication channels with another organization said their needs and expectations have generally been met. This does not mean that they have not encountered problems and experienced frustrations using such channels, but generally-speaking, they were able to resolve their problem. Perceived strengths and weaknesses of online communication channels based on participants' experience are identified below.

- Strengths of online communications/what worked well:
 - Quick acknowledgment of a query (e.g. acknowledgment of receipt).
 - Dealing with a real person/live agent who interacted with them until their problem was solved.
 - Agents acknowledging that they are responding (i.e. "I am typing now").
 - Relatively quick resolution of problem.
 - Being provided with timeframe for service (i.e. being told where one is in the service queue).
 - Availability of a chat log of the interaction.
 - Ability to schedule a call-back.

- Weaknesses of online communications channels/what did not work well:
 - Incompetent agents/agents unable to resolve problem.
 - Receiving different answers for different agents.
 - Agent unable to explain (i.e. 'dumb down') what they are saying.
 - Receiving automatically generated stock responses to queries.
 - Having to wait too long for service/not receiving a response within the timeframe identified.
 - Inability to do anything else while waiting online (e.g. opening up another screen results in discontinuing interaction).
 - Impression that there is no live/real person to deal with (e.g. sending one's query into the ether, receiving auto-replies with no contact information).
 - Need to follow-up with a phone call to resolve issue/problem.

Perceived benefits of communication by phone and how to replicate them online

There was a widespread impression that service by phone offers various advantages related to the resolution of a problem or issue that online communication does not offer or is not generally as effective at providing. These include the following:

- Although one can be on hold for a long time, when one reaches an agent, one's issue is likely to be resolved more quickly because talking is faster than typing.

- The back and forth of conversation/dialogue facilitates both an understanding and a resolution of an issue (e.g. it is easier to provide and obtain information about a specific issue, and a complicated problem is easier to explain over the phone).
- The phone facilitates proactive disclosure of information and provides opportunities for self-learning (e.g. an agent can provide additional information that might be helpful in the future should another problem arise).
- Conversation by phone allows for the expression of empathy and a sense of validation (e.g. agents can empathize with callers and acknowledge their frustration).
- A sense of urgency or the time-sensitivity of an issue is easier to communicate by phone.
- Phone contact is more effective in terms of trouble-shooting or next-steps if an issue cannot be resolved (e.g. one can ask to speak to a manager).
- The phone is good at providing a sense of how things are progressing/moving along (e.g. how much time it will take, how complicated the issue is).
- The phone seems more secure than online communication, especially if communication involves sharing of personal information.
- The phone makes following up/tracking easier (e.g. one can easily ask for the agent's name/I.D. # or a case reference number).

While not related specifically to their own experience, some participants suggested that people whose first language is neither official language, or whose writing/typing skills are limited, might feel more comfortable speaking with an agent by phone to resolve an issue or problem.

Suggestions as to how online communication channels might replicate or incorporate the advantages or strengths of communication by phone are listed below. Those mentioned most frequently include provision of an online chat function, immediate acknowledgement of a query and provision of a timeline for resolution, comprehensive FAQ sections, and well trained/knowledgeable staff to deal with online enquiries.

Other suggestions included:

- Video chat.
- Possibility of call-backs.
- Option to communicate with a manager if an issue is not being resolved.
- Providing 24/7 online service.
- Providing service in different languages.
- Recording service calls by phone and using them to improve online service delivery.

Participants think CRA should offer online communications service

Participants were unanimous that CRA should offer an online communication channel for enquiries or assistance of one kind or another. Routinely identified services participants would like to see offered included online chat in real time and email, though support for the latter was more likely to be qualified. For example, some specified that if CRA offers an email option, replies/responses to emails should be timely and not general or generic. It was also suggested that email interaction should include the capacity to identify the agent responding so as to help ensure accountability. Qualifications or preferences related to an online chat option included the specification that it be conducted with a live agent/real person, take place within My Account, and that a log of the conversation be available. Some also added that they would like to see a call-back option integrated into any online communication options.

Probing revealed that there was also widespread support for a service to submit an enquiry or question via My Account, with some volunteering that this would be their preferred option for communicating with CRA for security reasons.

Participants would contact CRA via online channels for various reasons

Participants identified a variety of types of enquiries or assistance for which they would consider contacting CRA through online channels. Examples included the following:

- Technical support.
- Changes to one's profile.
- Problems/errors/discrepancies/clarifications.
- Delays.
- Updates on file/status of claims.
- New/unusual circumstances/situations.
- Possible/potential deductions.

Probing revealed that most participants would be willing to contact CRA online for things requiring the transmission of personal information and things that might require review of files and receipts on condition that the communication channel be secure (i.e. within My Account). Probing also revealed that, while there was widespread support for the option of communicating with CRA by email for queries of a general nature, many would prefer to go to CRA's website for answers to such queries or at least begin there.

Expectations regarding service delivery

When it came to expectations regarding service delivery for online communications with CRA, there was general acknowledgement that this was often context dependent (i.e. depending on the complexity of the issue in question). That said, participants routinely suggested that the following were reasonable expectations when it comes to online communications with CRA via live chat and email:

- Online chat: The general expectation was that communication via live chat should result in resolution of an issue relatively quickly (i.e. in the course of the online interaction). At the very least, queries should be acknowledged immediately and responses that do not resolve the issue should provide a realistic estimation of the timeframe/timelines associated with the query (i.e. how long before one will be connected with an agent and how long it might take to resolve the issue). Some also specified that they expect to be dealing with a live agent and that there will be a searchable log/record of their interaction.

- Email: The general expectations regarding email communication included the following: an email sent on a business day should be acknowledged immediately and provide a realistic sense of the timeframe/timelines associated with the query. The general expectation is that email queries can be resolved within 24 hours (i.e. one business day). Some participants were willing to extend this to 48 hours. Some also specified that they expect to be able to identify the agent responding so as to help ensure accountability.

Subject to security-related caveat, few concerns regarding online communications with CRA

Subject to one important caveat, participants expressed few concerns about sending tax questions to CRA via online communication channels. The caveat in question relates to security, specifically, that any communication of a personal or confidential nature would take place within the secure environment of My Account. When it came to enquiries or communications of a general nature, participants expressed no real security concerns about their taking place outside of My Account. Some participants indicated that they had no concerns as long as online communication took place ‘within Canada’ so there is no cross-border transfers of personal information.

Concerns about issues other than security were limited and related to helping ensure resolution of the issue in question through competent agents, the consistency of information provided, and the ability to trace a query so as to follow-up if necessary.

Expectation that needs can be met through online communications

While acknowledging that specific circumstances or issues might result in exceptions, there was a widespread assumption that their expectations and needs regarding enquiries and assistance from CRA can reasonably be met through online interaction. Those participants who did not think this was the case suggested that the phone is simply better for explaining and resolving an issue.

Suggestions about online communications

When it came to suggestions regarding online communications with CRA, participants sometimes re-iterated things they had said earlier. Suggestions included the following:

- Provide clear timeframes on when to expect responses/replies to enquiries.
- Include the option of scheduling a call-back.
- Provide the capacity to flag communications as ‘urgent’.
- Provide identification of agents being dealt with.
- Provide access to records of online interactions.
- Provide a secure mobile app for communicating with CRA.
- Provide information on the best way to communicate with the CRA given the type of query/enquiry.
- Review online communications offerings of other organizations for best practices.
- Identify average wait times for various channels so clients can decide which one to choose.
- Provide a triage system for enquiries via online chat so that questions are directed to the section of CRA best able to address it.

4 Appendix

4.1 Recruitment Screener

INTRO: Hello/Bonjour, my name is [RECRUITER]. I'm calling from CRC Research Inc., a Canadian research company. We're organizing a series of discussion groups on behalf of the Government of Canada to explore issues of relevance to Canadians.

Would you prefer that I continue in English or French? / Préférez-vous continuer en français ou anglais?

RECRUITER NOTE: FOR ENGLISH GROUPS, IF PARTICIPANT WOULD PREFER TO CONTINUE IN FRENCH, PLEASE RESPOND WITH, « Malheureusement, nous recherchons des gens qui parlent anglais pour participer à ces groupes de discussion. Nous vous remercions de votre intérêt ».

As I mentioned, we're conducting a research study for the Government of Canada—specifically, the Canada Revenue Agency*, to explore issues related to the Agency's services. The groups will last up to two hours and people who take part will receive a cash gift to thank them for their time. Participation is completely voluntary and your decision to participate or not will not affect any dealings you may have with the Canada Revenue Agency. We are interested in your opinions only. The format is a “round table” discussion led by a research professional with up to 12 participants. All opinions will remain anonymous and will be used for research purposes only in accordance with laws designed to protect your privacy.**

*IF AN INDIVIDUAL QUESTIONS THE VALIDITY OF THE RESEARCH, INVITE HIM/HER TO CALL [CLIENT NAME AND NUMBER].

**IF ASKED, SAY: The personal information you provide to the Canada Revenue Agency is governed in accordance with the Privacy Act. In addition to protecting your personal information, the Privacy Act gives you the right to request access to and correction of your personal information. You also have the right to file a complaint with the Privacy Commissioner of Canada if you think your personal information has been handled improperly.

IF ASKED HOW THEIR NAME WAS OBTAINED, PLEASE PROVIDE AN EXPLANATION.

Would you be interested in taking part in this study?

Yes	CONTINUE
No	THANK/TERMINATE

Before we invite you to attend, I need to ask you a few questions to make sure we are getting a good mix of people for each discussion groups. This will take 5 minutes. May I continue?

Yes	CONTINUE
No	THANK/TERMINATE

Record gender by observation. [50/50 SPLIT]

1. We have been asked to speak to participants from all different ages. May I have your age please? [GET MIX]

Under 18	THANK/TERMINATE
18-24	
25-35	
36-45	
46-55	
56-64	
65 or older	

NOTE: WHEN TERMINATING A CALL WITH SOMEONE, SAY: Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate.

2. Do you, or any member of your immediate family, work for...? [READ LIST]

- ...a marketing research, public relations, or advertising firm?
- ...the media (radio, television, newspapers, magazines, etc.)?
- ...the Canada Revenue Agency?
- ...the provincial or municipal government?
- ...an accounting, bookkeeping, or tax preparation business?

Yes	THANK/TERMINATE IF YES TO ANY
No	CONTINUE

3. Are you a registered My Account user? My Account is a secure portal provided by Canada Revenue Agency, or C-R-A, that lets you view your personal income tax and benefit information online. To access My Account, you need to enter your CRA user ID and password. IF NEEDED, SAY: My Account is not to be confused with Netfile. Netfile allows you to file your personal income tax and benefit return directly to the CRA using the Internet, but not to manage your tax affairs online.

Yes	MY ACCOUNT USERS – CONTINUE
No	NON-MY ACCOUNT USERS – GO TO Q6

ASK MY ACCOUNT USERS

4. In the past 12 months, have you logged into My Account to do any of the following?

- Check the status of your tax return, adjustment or application
- Update your address or direct deposit
- Verify the amount of your benefit or credit payment
- Confirm your balance owing
- Check your refund status
- Verify your TFSA and RRSP limits
- Respond to a letter or notice from CRA
- View a letter or notice from CRA

THANK/TERMINATE IF NO TO ALL

5. Do you currently receive any of the following benefits or credits? [READ LIST]

- Working Income Tax Benefit
- Canada Child Benefit
- [CALGARY ONLY]
 - Alberta family employment tax credit
 - Goods and services tax, or G-S-T, credit
- [TORONTO ONLY]
 - Ontario trillium benefit
 - Harmonized sales tax, or H-S-T, credit
- [HALIFAX ONLY]
 - Nova Scotia affordable living tax credit
 - Harmonized sales tax, or H-S-T, credit
- [MONTREAL ONLY]
 - Goods and services tax, or G-S-T, credit

IF YES TO ANY, CODE AS BENEFIT RECIPIENT
IF NO TO ALL, CODE AS NON-BENEFIT RECIPIENT
GET MIX BY RECIPIENT STATUS – **GO TO Q8**

ASK NON-MY ACCOUNT USERS

6. In the past year, have you done any of the following online?

- Banking
- Shopping
- Bill payment

THANK/TERMINATE IF NO TO ALL

Volunteered: Do not use the Internet THANK/TERMINATE

7. And, in the last few years, have you done any of the following online with any level of government in Canada?

- Applied for or renewed a license
- Paid a fine, such as a parking ticket
- Paid your property tax
- Applied for a government program or benefit
- Registered for city recreational programs
- Applied for a Canadian passport online

THANK/TERMINATE IF NO TO ALL

ASK MY ACCOUNT USERS + NON-MY ACCOUNT USERS

8. Could you please tell me what is the last level of education that you have completed?
[GET MIX; READ LIST]

- Some high school
- Completed high school

Some college/technical school/CEGEP
Graduated college/technical school/CEGEP
Some university
Graduated university
Graduate degree

9. Which of the following best describes your employment situation? Are you... [GET MIX; READ LIST]

Employed full-time (30 hrs.+/week)
Employed part-time (Under 30 hrs./week)
Self-employed
Unemployed
Homemaker
Student
Retired

10. During the last 12 months, what was your total household income before taxes and deductions, from all sources? Was it...? [GET MIX; READ LIST, IF NEEDED] PROVIDE A REMINDER THAT THIS INFORMATION IS CONFIDENTIAL.

Under \$20,000
\$20,000 to just under \$40,000
\$40,000 to just under \$60,000
\$60,000 to just under \$80,000
\$80,000 to just under \$100,000
\$100,000 to just under \$150,000
\$150,000 and above

11. Have you ever attended a discussion group or taken part in an interview on any topic that was arranged in advance and for which you received money for participating?

Yes	CONTINUE
No	GO TO Q15

12. When did you last attend one of these discussion groups or interviews? [DO NOT READ UNLESS HELPFUL]

Within the last 6 months	THANK/TERMINATE
6 months to under 2 years	CONTINUE
2 or more years	GO TO Q14

13. Thinking about the groups or interviews that you have taken part in, what were the main topics discussed?

RECORD: _____
THANK/TERMINATE IF PARTICIPATED IN A DISCUSSION GROUP OR INTERVIEW CONCERNING THE CANADA REVENUE AGENCY

14. How many discussion groups or interviews have you attended in the past 5 years?

Fewer than 5

Five or more THANK/TERMINATE

15. Participants will be asked to look at some items and voice their opinions in front of others. Do you feel comfortable doing this?

Yes CONTINUE
No THANK/TERMINATE

16. The discussion group will be video-recorded. These recordings are used to help with analyzing the findings and writing the report. The results from the discussions will be grouped together in the research report, which means that individuals will not be identified in anyway. Neither your name nor your specific comments will appear in the research report. Is this acceptable?

Yes CONTINUE
No THANK/TERMINATE

17. There may be some people from the Canada Revenue Agency who have been involved in this project observing the session in-person. They will not take part in the discussion and they will not know your name. Is this acceptable?

Yes CONTINUE
No THANK/TERMINATE

Thank you. We would like to invite you to attend one of the discussion groups, which will be led by a researcher from the national public opinion research firm, Phoenix SPI. The group will take place on [DAY OF WEEK], [DATE], at [TIME] and it will last two hours. Following your participation, you will receive \$100 to thank you for your time.

18. Are you willing to attend?

Yes CONTINUE
No THANK/TERMINATE

19. May I have your email address so that we can also send you an email message with the address where the group will be held, as well as a consent form to read and bring with you to the focus group?

Yes: ENTER EMAIL ADDRESS: _____

No: That's fine. Do you have a pen handy so that I can give you the address where the group will be held? It will be held at [INSERT FACILITY ADDRESS] at [TIME] on [DATE].

At the facility, you will be asked to produce photo identification, so please remember to bring something with you (for example, a driver's license). In order to participate, you will also be asked to sign a consent form, which we will be available at the facility upon your arrival.

If you use glasses to read, please bring them with you.

As we are only inviting a small number of people to attend, your participation is very important to us. If for some reason you are unable to attend, please call us so that we can

get someone to replace you. You can reach us at [INSERT NUMBER] at our office. Please ask for [INSERT NAME].

Someone from our company will call you the day before to remind you about the session. To do that, we need to have your contact information.

First name: _____
Last Name: _____
Daytime phone number: _____
Evening phone number: _____
Email: _____

Thank you!

4.2 Moderator's Guides

4.2.1: My Account Users

Introduction (5 minutes)

- Introduce moderator/firm and welcome participants to the focus group.
 - Thanks for attending/value your being here.
 - Tonight, we're conducting research on behalf of Canada Revenue Agency or CRA.
 - CRA is continually looking for ways to improve its services. The purpose of tonight's research is to help CRA understand how to design and deliver digital services to best meet clients' needs, preferences, and expectations.
 - The discussion will last approximately 2 hours.
 - If you have a cell phone or other electronic device, please turn it off.
- Describe focus group.
 - A discussion group is a "round table" discussion.
 - My job is to facilitate the discussion, keeping us on topic and on time.
 - Your job is to offer your opinions on the topics covered tonight.
 - There are no right or wrong answers. This is not a knowledge test.
 - Everyone's opinion is important and should be respected.
 - We want you to speak up even if you feel your opinion might be different from others.
- Explanations.
 - Comments treated in confidence.
 - Please note that anything you say during these groups will be held in confidence. We do not attribute comments to specific people. Our report summarizes the findings from the groups but does not mention anyone by name.
 - Your responses will in no way affect your dealings with the Government of Canada.
 - The report can be accessed through the Library of Parliament or Archives Canada.
 - The session is being audio-video recorded. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
 - Recording is for report writing purposes / verify feedback.
 - Observers.
 - There are observers from the Government of Canada who will be watching behind the one-way mirror.
 - Purpose: oversee the research process and see your reactions first-hand.
- Any questions?
- Please note that the moderator is not an employee of the Government of Canada and may not be able to answer questions about what we will be discussing. If questions do come up over the course of the group, we will try to get answers for you before you leave.
- Roundtable introduction

****MODERATOR: THERE ARE 5 MINUTES UNACCOUNTED FOR IN THE GUIDE, WHICH MAY BE USED FOR ADDITIONAL PROBING AT ANY POINT IN THE DISCUSSION.**

Context (15 minutes)

When we recruited you for this focus group, all of you said that you are registered users of CRA's My Account online services.

1. I'd like to start with a very general question...that is, what's your overall impression of My Account? Why do you say that? KEEP BRIEF; WANT TOP-OF-MIND FEEDBACK. NOTE REFERENCES TO SERVICES TO BE EXPLORED BELOW (I.E. STATUS UPDATES, ELECTRONIC NOTIFICATIONS, COMMUNICATON CHANNELS FOR ENQUIRIES OR ASSISTANCE).

PROBE:

- Positive/negative; why?
 - Ability to complete what they want to complete
 - Problems/challenges encountered
2. What do you tend to use My Account for? Which services do you use? Which one(s) do you use the most and why?
 3. Thinking about the online services you've used, whether provided by government or businesses, are there any specific features of these services that you like or that are useful to you? [PROBE FOR CONCRETE EXAMPLES] If so, what and why? NOTE REFERENCES TO SERVICES TO BE EXPLORED BELOW (I.E. STATUS UPDATES, ELECTRONIC NOTIFICATIONS, COMMUNICATON CHANNELS FOR ENQUIRIES OR ASSISTANCE).

"Tracking the status of a file" (30 minutes)

As mentioned earlier, tonight's research is intended to help CRA understand how to design and deliver services to best meet clients' needs, preferences, and expectations, with a focus on improving its online or digital service offerings. We're going to discuss service offerings in specific areas beginning with tracking the status of your file.

Now, when you conduct personal transactions, such as buying something online, applying for a credit card, or even ordering a pizza online, you may be given an option to track the status of your transaction until it is complete.

4. In the last year or so, can you think of times when you have been able to track the status of an online transaction? ASK FOR SPECIFIC EXAMPLES. What type of transactions were you able to track?
5. At what steps/stages were you able to receive updates on the transaction? How useful were the updates? Why?

PROBE:

- Received

- In progress
- In review
- Complete

6. For the tracking of these transactions, did the service meet your needs? Why/why not? (What worked well, what didn't work well?)

7. Now, thinking about your interactions or dealings with CRA, what type of files, applications, or transactions would be important for you to track? And why?

PROBE:

- Tax Return
- Benefit application
- Payment made

8. What information do you want or expect to receive related to the tracking of your file?

PROBE:

- Service standards for processing times
- Status of file in progress
- Next steps in the process
- Expected completion date
- Contact information for technical issues and/or questions

9. At what steps/stages of a process would you expect a status update from CRA?

PROBE:

- Received
- In progress
- In review
- Completed

10. After viewing a status update online, under what circumstances, if any, would you feel the need to call CRA for follow up?

PROBE:

- Reasons why:

- Information provided wasn't specific enough
- Feel file is taking too long to process
- Don't know next steps
- Always seek personal confirmation after viewing online

11. What could be done to address this ... to minimize the likelihood that you will feel the need to call CRA for follow up?

PROBE:

- Provide anticipated completion date of file
- Provide more details on next steps
- Provide real-time information of processing timeframes

12. Do you have any (other) suggestions to help CRA make tracking the status of your file as useful as possible for you?

“Electronic notifications” (30 minutes)

Now that we understand what you need and expect when tracking the status of your file, let’s talk about if and how you want to be notified of these status updates and other transactions.

Currently CRA offers an electronic notification service by email that alerts you when new correspondence has been added to your My Account for viewing. This service can also alert you of certain changes on your file such as change of address or direct deposit, if you have signed up for the service.

13. Are any of you currently signed up for and using CRA’s online mail or account alerts service? [HAND COUNT]

14. In relation to the discussion we just had on tracking the status of your file, would you want or expect CRA to deliver electronic notifications to you to alert you to a change in the status of your file?

15. What information do you want or expect to receive in these electronic notifications?

PROBE:

- File has moved from received to in progress
- File is complete
- File is delayed beyond normal processing timeframes

16. How soon after a change has occurred on your file would you expect to be notified?

17. Can you think of any other organization, public or private, from whom you receive electronic notifications? [PROBE FOR CONCRETE EXAMPLES] Are they meeting your expectations in this regard? Why/why not?

PROBE:

- Specific features they like

18. In addition to electronic notifications for online mail, account alerts, and the status of your file, if CRA could send you electronic notifications about other activities on your personal tax account what would you like to receive?

PROBE:

- Tax information slip is available (Ex. T4s, T5s)
- Payment has been applied
- Direct deposit has been made in your bank account
- Instalments are due

19. How would you like to receive these electronic notifications? Do you have a notification preference?

PROBE:

- Email
- Text

20. Do you have any concerns about receiving electronic notifications?

PROBE:

- Security or privacy concerns
- Concerns/worry that these notices will be confused with email scams

21. Do you have any (other) suggestions to help CRA make the electronic notifications service as useful as possible for you?

Online Communication Channels (30 minutes)

Changing topics, I'd now like to focus on online communication channels.

22. What types of communication channels have you used when you need assistance with an online transaction? [GET HAND COUNT FOR PARTICIPANTS WHO HAVE USED ONLINE CHANNELS; PROBE FOR CONCRETE EXAMPLES]

PROBE:

- Email
- Online chat
- Phone call

23. For those who have used an online communication channel with another organization, were your needs and expectations met? What worked well, what didn't work well? Why/why not?

PROBE:

- How quickly did the organization respond?
- How long did you wait to reach an online chat agent?
- Were you able to resolve your enquiry online?
- If not, did you need to follow-up with a phone call?

24. Do you feel that you get anything from speaking with a representative by phone that you cannot get through an online communication channel? [PROBE FOR SPECIFICS]. What could be done to address this?

25. Thinking specifically about your interactions or potential interactions with CRA, do you feel CRA should offer an online communication channel for enquiries or assistance of one kind or another? [GET HAND COUNT]

26. For those who think CRA should offer an online communication channel, what type of service would you like to see offered? Why is that? [IF SOME OF THE SAME METHODS USED TO COMMUNICATE WITH OTHER ORGANIZATIONS ARE NOT MENTIONED, ASK ABOUT THIS – WHY NOT?]

PROBE:

- Online chat in real-time

- Email
- A service to submit an enquiry or question online via My Account [MODERATOR: the conversation would take place / enquiry would start within My Account, so it would be a safe to transmit personal information.]

27. What types of enquiries or assistance would you consider contacting CRA about through an online channel and why?

PROBE:

- Things requiring the transmission of personal information, like your SIN?
- Things of a general nature which don't require personal information?
- Things that are complex and may require the review of your file and/or receipts?

28. What would be your expectations for service delivery when contacting CRA through an online communication channel?

PROBE:

- How quickly would you expect a response?
- Do you think you'd want real-time interactions, ex. online chat, or text response, or near real time email response?
- Would you wait 48 or 72 hours to get a response to an online enquiry submitted? Or would you abandon and call?

29. Do you have any concerns about sending tax questions via an online communication channel?

PROBE:

- Security or privacy concerns
- Concerns/worry that these notices will be confused with email scams

30. Do you think that your expectations and needs regarding enquiries and assistance from CRA can reasonably be met through online interaction? If not, why not?

31. Do you have any (other) suggestions about online communication channels that would be useful to CRA?

Conclusion (5 minutes)

32. Do you have any last comments or suggestions about anything we have discussed tonight?

Thank participants

4.2.2 Non-Users

Introduction (5 minutes)

- Introduce moderator/firm and welcome participants to the focus group.
 - Thanks for attending/value your being here.
 - Tonight, we're conducting research on behalf of Canada Revenue Agency or CRA.
 - CRA is continually looking for ways to improve its services. The purpose of tonight's research is to help CRA understand how to design and deliver digital services to best meet clients' needs, preferences, and expectations.
 - The discussion will last approximately 2 hours.
 - If you have a cell phone or other electronic device, please turn it off.
- Describe focus group.
 - A discussion group is a "round table" discussion.
 - My job is to facilitate the discussion, keeping us on topic and on time.
 - Your job is to offer your opinions on the topics covered tonight.
 - There are no right or wrong answers. This is not a knowledge test.
 - Everyone's opinion is important and should be respected.
 - We want you to speak up even if you feel your opinion might be different from others.
- Explanations.
 - Comments treated in confidence.
 - Please note that anything you say during these groups will be held in confidence. We do not attribute comments to specific people. Our report summarizes the findings from the groups but does not mention anyone by name.
 - Your responses will in no way affect your dealings with the Government of Canada.
 - The report can be accessed through the Library of Parliament or Archives Canada.
 - The session is being audio-video recorded. The recordings remain in our possession and will not be released to anyone, even to the Government of Canada, without your written consent.
 - Recording is for report writing purposes / verify feedback.
 - Observers.
 - There are observers from the Government of Canada who will be watching behind the one-way mirror.
 - Purpose: oversee the research process and see your reactions first-hand.
- Any questions?
- Please note that the moderator is not an employee of the Government of Canada and may not be able to answer questions about what we will be discussing. If questions do come up over the course of the group, we will try to get answers for you before you leave.
- Roundtable introduction

Context (20 minutes)

I'd like to start with a couple of questions about your dealings or interactions with CRA, either personally or through someone acting on your behalf, such as an accountant or tax professional.

1. When you need to contact CRA for one reason or another, how do you typically do so? Why is that? Does the service channel you use vary by the type of interaction that you need to conduct with CRA? If so, how?

Probe: service channels used, and reasons for each

2. Before we contacted you for this research, who had heard of CRA's online service, My Account? [HAND COUNT]
3. For those of you aware of My Account:
 - a. What do you know about it? KEEP BRIEF; WANT TOP-OF-MIND FEEDBACK.
 - b. Is there a reason you don't use this service? If so, what?

For those of you not familiar with My Account, it's a secure portal that lets you see your personal tax and benefit information securely online and conduct certain transactions. You can do things like track the status of your refund, view or change your return, make a change to your address or set up direct deposit of refunds and benefits to your personal bank account.

When we recruited you for this study, all of you said that you conduct online transactions whether with your bank or other levels of government.

4. What types of transactions have you conducted online with government in the last few years? Why did you choose to do this online? NOTE REFERENCES TO SERVICES TO BE EXPLORED BELOW (I.E. STATUS UPDATES, ELECTRONIC NOTIFICATIONS, COMMUNICATON CHANNELS FOR ENQUIRIES OR ASSISTANCE).
5. Has anyone ever accessed Government of Canada programs or services through an online account other than CRA's My Account ... like My Service Canada Account or My VAC [If needed: Veteran's Affairs Canada] Account? [HAND COUNT] What was your experience? Did it meet your expectations?

PROBE:

- Positive/negative and reasons why
- What were your expectations?

6. Thinking about the online services you've used, whether provided by government or the private sector, can you think of any specific features of these services that you like or are useful to you? [PROBE FOR CONCRETE EXAMPLES] If so, what and why? NOTE REFERENCES TO SERVICES TO BE EXPLORED BELOW (I.E. STATUS UPDATES, ELECTRONIC NOTIFICATIONS, COMMUNICATON CHANNELS FOR ENQUIRIES OR ASSISTANCE).
-

“Tracking the status of a file” (30 minutes)

As mentioned earlier, tonight’s research is intended to help CRA understand how to design and deliver services to best meet clients’ needs, preferences, and expectations, with a focus on improving its online or digital service offerings. We’re going to discuss service offerings in specific areas beginning with tracking the status of your file.

Now, when you conduct personal transactions, such as buying something online, applying for a credit card, or even ordering a pizza online, you may be given an option to track the status of your transaction until it is complete.

7. In the last year or so, can you think of times when you have been able to track the status of an online transaction? ASK FOR SPECIFIC EXAMPLES. What type of transactions were you able to track?
8. At what steps/stages were you able to receive updates on the transaction? How useful were the updates? Why?

PROBE:

- Received
- In progress
- In review
- Complete

9. For the tracking of these transactions, did the service meet your needs? Why/why not?

PROBE:

- What worked well
- What did not work well

10. Now, thinking about your interactions or dealings with CRA, what type of files, applications, or transactions would be important for you to track? And why?

PROBE:

- Tax return
- Benefit application
- Payment made

11. What information do you want or expect to receive related to the tracking of your file?

PROBE:

- Service standards for processing times
- Status of file in progress
- Next steps in the process
- Expected completion date
- Contact information for technical issues and/or questions

12. At what steps/stages of a process would you expect a status update from CRA?

PROBE:

- Received
- In progress

- In review
- Complete

13. After viewing a status update online, under what circumstances, if any, would you feel the need to call CRA for follow up?

PROBE:

- Reasons why:

- Information provided wasn't specific enough
- Feel file is taking too long to process
- Don't know next steps
- Always seek personal confirmation after viewing online

14. What could be done to address this ... to minimize the likelihood that you will feel the need to call CRA for follow up?

PROBE:

- Provide anticipated completion date of file
- Provide more details on next steps
- Provide real-time information of processing timeframes

15. Do you have any (other) suggestions to help CRA make tracking the status of your file as useful as possible for you?

“Electronic notifications” (30 minutes)

Now that we understand what you need and expect when tracking the status of your file, let's talk about if and how you want to be notified of these status updates and other transactions.

Currently CRA offers an electronic notification service by email* that alerts you when new correspondence has been added to your My Account** for viewing. Correspondence could be your Notice of Assessment, information about your benefit entitlements, or things of this nature. This service can also alert you of certain changes on your file, such as change of address or direct deposit, if you have signed up for the service.

MODERATOR:

*IF NEEDED, ASSURE PARTICIPANTS THAT PERSONAL INFORMATION IS NOT INCLUDED IN THE EMAIL NOTICE; THE NOTICE SIMPLY INSTRUCTS THEM TO LOG INTO MY ACCOUNT TO ACCESS THE NOTIFICATION.

**IF NEEDED, SAY: As a reminder, My Account is a secure portal that lets you see your personal tax and benefit information securely online and conduct certain transactions.

16. In relation to the discussion we just had on tracking the status of your file, **if you were to start using My Account**, would you want or expect the CRA to deliver electronic notifications to you to alert you to a change in the status of your file?

17. What information do you want or expect to receive in these electronic notifications?

PROBE:

- File has moved from received to in progress
- File is complete
- File is delayed beyond normal processing timeframes

18. How soon after a change has occurred on your file would you expect to be notified?

19. Can you think of any other organization, public or private, from whom you receive electronic notifications? [PROBE FOR CONCRETE EXAMPLES] Are they meeting your expectations in this regard? Why/why not?

PROBE:

- Specific features they like

20. In addition to electronic notifications for online mail, account alerts, and the status of your file, if CRA could send you electronic notifications about other activities on your personal tax account what would you like to receive?

PROBE:

- Tax information slip is available (Ex. T4s, T5s)
- Payment has been applied
- Direct deposit has been made in your bank account
- Instalments are due

21. How would you like to receive these electronic notifications? Do you have a notification preference?

PROBE:

- Email
- Text

22. Do you have any concerns about receiving electronic notifications?

PROBE:

- Security or privacy concerns
- Concerns/worry that these notices will be confused with email scams

23. Do you have any (other) suggestions to help CRA make the electronic notifications service as useful as possible for you?

24. Would the availability of these services or features motivate you to consider using My Account instead of using other methods to deal with CRA? Why/why not?

Online Communication Channels (30 minutes)

Changing topics, I'd now like to focus on online communication channels.

25. What types of communication channels have you used when you need assistance with an online transaction? [GET HAND COUNT FOR PARTICIPANTS WHO HAVE USED ONLINE CHANNELS; PROBE FOR CONCRETE EXAMPLES]

PROBE:

- Email
- Online chat
- Phone call

26. For those who have used an online communication channel with another organization, were your needs and expectations met? What worked well, what didn't work well? Why/why not?

PROBE:

- How quickly did the organization respond?
- How long did you wait to reach an online chat agent?
- Were you able to resolve your enquiry online?
- If not, did you need to follow-up with a phone call?

27. Do you feel that you get anything from speaking with a representative by phone that you cannot get through an online communication channel? [PROBE FOR SPECIFICS]. What could be done to address this?

28. Thinking specifically about your interactions or potential interactions with CRA, do you feel CRA should offer an online communication channel for enquiries or assistance of one kind or another? [GET HAND COUNT]

29. For those who think CRA should offer an online communication channel, what type of service would you like to see offered? Why is that? [IF SOME OF THE SAME METHODS USED TO COMMUNICATE WITH OTHER ORGANIZATIONS ARE NOT MENTIONED, ASK ABOUT THIS – WHY NOT?]

PROBE:

- Online chat in real-time
- Email
- A service to submit an enquiry or question via My Account [MODERATOR: the conversation would take place / enquiry would start within My Account, so it would be a safe to transmit personal information.]

30. What types of enquiries or assistance would you consider contacting CRA about through an online channel and why?

PROBE:

- Things requiring the transmission of personal information, like your SIN?
- Things of a general nature which don't require personal information?
- Things that are complex and may require the review of your file and/or receipts?

31. What would be your expectations for service delivery when contacting CRA through an online communication channel?

PROBE:

- How quickly would you expect a response?
- Do you think you'd want real-time interactions, ex. online chat, or text response, or near real time email response?
- Would you wait 48 or 72 hours to get a response to an online enquiry submitted? Or would you abandon and call?

32. Do you have any concerns about sending tax questions via an online communication channel?

PROBE:

- Security or privacy concerns
- Concerns/worry that these notices will be confused with email scams

33. Do you think that your expectations and needs regarding enquiries and assistance from CRA can reasonably be met through online interaction? If not, why not?

34. Do you have any (other) suggestions about online communication channels that would be useful to CRA?

Conclusion (5 minutes)

35. Do you have any last comments or suggestions about anything we have discussed tonight?

Thank participants