



Canada Revenue  
Agency

Agence du revenu  
du Canada

# Digital Services Enhancements

## Executive Summary

### **Prepared for the Canada Revenue Agency**

Supplier name: Quorus Consulting Group Inc.

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For more information on this report, please contact the CRA at: [cra-arc.media@cra-arc.gc.ca](mailto:cra-arc.media@cra-arc.gc.ca)

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Canada 

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This public opinion research report presents the results of a series of focus groups conducted by Quorus Consulting Group Inc. on behalf of the Canada Revenue Agency. A total of 8 focus groups were conducted between February 24 and the 27, 2020 in four different cities across Canada.

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Specifically, the deliverables do not include information on electoral voting intentions, political party preferences, standings with the electorate or ratings of the performance of a political party or its leaders.

Signed:

A handwritten signature in black ink, appearing to read "Rick Nadeau", is written over a light gray, textured rectangular background.

Rick Nadeau, President  
Quorus Consulting Group Inc.

# Executive Summary

## Research Purpose and Objectives

In September 2018, the Canada Revenue Agency (CRA) conducted focus groups for the Digital Services Strategy, and this current research is intended to build on those insights, in addition to gathering detailed input from taxpayers (clients) and clearly identify the areas of improvement for digital services, in order to improve the digital service experience.

Gathering this insight supports the Government of Canada priority of improving services in general, and specifically improving digital services, for Canadians.

It is crucial to consult with Canadians to ensure that CRA delivers services that meet Canadians' evolving needs and expectations. Specifically, this research focused on the following service areas:

- 1) Types of repeat information requests – clients are often calling CRA to ask for confirmation around payment dates, amounts etc. even though these dates and amounts rarely change. What has happened that sets the expectation that payment amounts and dates will change? Is there related information clients are looking for on these calls that is not clearly identified through CRA tracking processes that could be the real reason people call?
- 2) Online communication channels for enquiries and assistance – clients are asking for a way to engage with the CRA electronically rather than having to call to get answers to questions.
- 3) Proactive notices and reminders – Clients have told CRA they would like to receive proactive information relevant to their account (i.e. benefit payment dates, etc.).
- 4) Determine perceived usefulness/interest in potential new services.

## Methodology

This report is based on eight focus groups that Quorus completed between February 24 and February 27, 2020. Two focus groups were held in each of the following locations: St. John's (NL), Toronto, Montreal, and Vancouver. All sessions were in English except for Montreal, which were in French. All sessions were conducted with benefit recipients (HST/GST credit, and/ or CCB) and a mix of My Account user and non-users was achieved. Efforts were made to ensure that some participants in each group had contacted the CRA within the past two years for a benefit-related matter, or, if not for a benefit-related matter, had contacted them for another issue. In total, 70

individuals participated in these focus groups. Each session lasted two hours, participants received a \$100 honorarium and the recruitment process sought a good representation of My Account Users and Non-User, gender, age and income. All focus groups were moderated by Rick Nadeau, one of Quorus' bilingual senior researchers on the Government of Canada Standing Offer.

#### **Qualitative Research Disclaimer**

Qualitative research seeks to develop insight and direction rather than quantitatively projectable measures. The purpose is not to generate “statistics” but to hear the full range of opinions on a topic, understand the language participants use, gauge degrees of passion and engagement and to leverage the power of the group to inspire ideas. Participants are encouraged to voice their opinions, irrespective of whether or not that view is shared by others.

Due to the sample size, the special recruitment methods used, and the study objectives themselves, it is clearly understood that the work under discussion is exploratory in nature. The findings are not, nor were they intended to be, projectable to a larger population.

Specifically, it is inappropriate to suggest or to infer that few (or many) real world users would behave in one way simply because few (or many) participants behaved in this way during the sessions. This kind of projection is strictly the prerogative of quantitative research.

## **Research Key Findings**

### *General Use of Online or Digital Services to Manage Financial Affairs*

Participants were most likely to talk about the online and mobile banking tools they use to help them stay on top of their finances. They enjoy the convenience these tools bring, especially in terms of being able to easily pay bills and check balances and how they can do these tasks any time they want. Not having to go to brick and mortar locations was also a meaningful advantage of using these tools.

### *Contacting CRA – Information or Assistance Needed*

By and large participants were contacting CRA for file-specific questions and issues. In terms of how they contacted CRA, the overarching themes included:

- Mixed feelings about the general CRA website – while some did find the information they were looking for, others felt the site was too dense, too technical and not particularly user-friendly.
- The general consensus was that calling the CRA would result in a long wait time, and again here, some would only call as a last resort based on a pre-existing expectation that the

wait time would be long. Some confirmed that their attempts to call had led to long wait times and being disconnected. Many of those who did get through to an agent did feel that the service and knowledge levels were high and that agents were quite helpful.

- My Account users explained that they did use their portal to get to the information they needed, which most often was to access Notice of Assessments (NOA's) and information on dates and amounts for benefit payments.

Very few participants claimed to have found the information they were looking for online and then followed up with a phone call to CRA. If they did, it was to:

- Understand the information they were reading online on the general CRA website. This was a common issue among those for whom English or French were not their first language.
- "Be sure" that what they were reading online was in fact the information they needed, or that they were properly interpreting the information they found on the general website. Participants did not want to "risk" getting it wrong.
- Clarify information they were seeing in their portal that did not align with information or documentation they had previously received from CRA.

When asked how the CRA could improve its online resources and services, especially when it comes to helping citizens self-serve, participants recommended:

- A live chat feature;
- A more user-friendly general website;
- Have a callback feature that would allow them to schedule a time or a window for CRA to contact them (rather than wait on the telephone);
- Develop a mobile app.

Those who had contacted the CRA by telephone for a benefit-related matter were most likely to do so for the following reasons:

- To figure out how the CCB could be reallocated to a specific parent or split between two parents having recently divorced/separated.
- To understand when a payment would be received in the case of a "long weekend."
- To ask questions or follow-up about the Disability Tax Credit.

Participants, especially those using My Account, explained they did not need to contact CRA regarding payment amounts and dates since that information was easily found in their portal.

For the most part, My Account users were quite pleased with their portal. They considered it easy to navigate and the information easy to understand. By and large, these participants did not have any suggestions to improve the portal.

The main issue or challenge related to My Account came from participants who had had issues remembering their password, or others who had given up with the many steps they felt they needed to do to get a new password. On a related matter, those who were using a Sign-in Partner (mostly their financial institution) were quite pleased with that feature and admitted that it saved them from having to remember one more password, especially one that is so rarely used.

Very few participants were aware of CRA's mobile digital applications but at first mention, interest in an app was high, mainly for the following reasons:

- The possibility of quickly accessing their portal from their device (similar to how many currently access their banking information via banking apps);
- Being able to access the portal using simplified authentication steps, like "fingerprint" sign-in, and,
- Receiving in-app notifications from CRA.

### *Notifications and Reminders*

When it came time to discuss notifications and reminders, many participants had already explained that they would like to receive notifications (unaware that the service is available) or explained that they were already receiving notifications by email from CRA.

CRA's email notification and reminder service was explained to all participants, at which point many of those already receiving these emails expressed strong satisfaction with the service, whereas those not receiving them showed interest. When prompted to suggest situations in which they would like to receive a notification, participants seemed interested in the following:

- A "tracking feature" that would allow them to follow the progress of applications, from submission to decision.
- When a payment will be made to or is coming due on an account.
- When CRA needs additional information for an application, a reassessment, or an audit.

- If CRA has attempted to contact them.
- If new tax information has been introduced (e.g. new tax credits, changes to legislation).
- A reminder for when taxes or RRSP contributions are due.
- When their My Account portal had been accessed.

A few participants suggested that notification registrants should be given the option to pre-select the types of notifications they would receive from a long list of options.

If they were to receive notifications from CRA, most would prefer to receive them via email, although there was some interest in text messages as well. Irrespective of the approach, participants voiced strong concerns with fraudulent emails and texts which constantly leave them questioning the legitimacy of any correspondence they receive claiming to be from the CRA.

Given the choice, participants would opt for minimal personal information in the notifications they would receive from CRA. At most, participants would be open to the notifications giving some indication of the general nature of the notification.

### *Online Communication Channels*

Participants are very aware of live chat options on many of the websites they visit. For the most part, participants seemed to prefer this option over calling the various companies. There was also some awareness of chatbots, although actual familiarity with what they were and how they worked seemed low. Opinions regarding chatbots were negative and fairly strong.

Ultimately, nearly all participants agreed that the CRA should offer an online communication channel for enquiries or assistance of one kind or another. Interest was strongest for a live chat option. The next best thing would be some sort of “callback option.”

Many participants actively suggested that some sort of online communication channel should be housed within My Account believing that this would ensure that they are corresponding directly with CRA and also allow them to securely ask file-specific questions.

Participants did seem open to the idea of perhaps using chatbots for general website navigation purposes or for general queries. However, the moment that a file-specific issue needed clarification, participants were not at all confident that a chatbot would suffice. When specifically prompted about emailing with CRA, participants did not feel comfortable doing this outside of My Account.

In terms of service delivery, participants would expect a “live chat” to be instant communication. Expectations were noticeably different for emails, where participants felt that a 24 to 48-hour turnaround time would be more acceptable. At a minimum they would expect a confirmation of receipt of the email shortly after sending in their initial note to CRA.

### *Communications Centre / Message Centre*

Participants were presented with a list of six possible types of communications they could receive in a secure CRA message centre. The most popular, or most valued, would be “Mail from the CRA such as an annual Notice of Assessment or an annual Benefits Statement.” Participants believe this is the main reason they would want to visit My Account.

Participants were then presented with a list of nine possible functionalities they could have in a secure CRA message centre. The two most valued would be to “Reply directly to an online message received from the CRA” or “Send a message to a CRA employee working on your file.” Ultimately, participants felt any feature that would allow them to communicate with someone at CRA would be of utmost value, especially if it allows them to ask file-specific questions.

Examples of other suggestions for the message centre included:

- Adding a “live chat” feature;
- Creating a space where users could store forms they have completed (or even partially completed) for CRA; and,
- Creating a space where users could store digitized supporting documents (e.g. receipts).

Having now obtained some idea of the types of communications and functionalities that a CRA message centre could offer, nearly all participants agreed that a message centre should be developed and that it be housed in My Account.

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