



HM Revenue
& Customs

Research report

Letter Testing with HMRC Self-Assessment Customers

Qualitative research to test responses to draft letters
and to understand behavioural drivers

HM Revenue & Customs Research Report 418

Knowledge, Analysis & Intelligence
Enforcement & Compliance Data Analytics Team

Letter Testing with HMRC Self-Assessment Customers***About Mid-sized Business and Wealthy Compliance***

This research was commissioned on behalf of Mid-sized Business and Wealthy Compliance (MSBWC) within HMRC. MSBWC focuses on mid-sized businesses, wealthy individuals and public bodies, and brings together the High Net Worth Unit and teams from Local Compliance, offering insight into the wealthy population, their tax affairs and the businesses they own or influence, prioritising risk, targeting and coordinating investigative and technical skills to deliver high quality and effective interventions.

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Letter Testing with HMRC Self-Assessment Customers***Research requirement (background to the project)***

As part of its Compliance Strategy HMRC is working to improve its interactions with customers both in terms of customer experience and efficiency. Self-assessment letters to customers are created by HMRC employees from a set of standard paragraphs that have been approved for their tone and content. HMRC commissioned Ipsos Mori to investigate customers' responses to revised text for potential use in self assessment letters, to make sure that the letters are easy to read, understand and elicit good co-operation.

This study aimed to explore customer responses to the letters in terms of their content and design, and considered clarity of understanding, areas of difficulty, and highlighted where further information or clarification is needed. For some letters, the focus was more explicitly on the likely behavioural outcomes for those receiving the letters and understanding what customers were likely to do on receiving them.

The research addressed the following questions:

- Can the customer understand the purpose of the letter and the information provided?
- How important is language and tone in assisting the customer's understanding?
- Does the customer understand what is required of them and where they can find the information?
- Do customers understand what they need to do next?
- What additional information would customers need to bring greater clarity to the letter?
- Where would customers go for further clarification if the letter was unclear?
- Do customers understand the key messages?
- Are the messages clear? If not, what is hindering customers' understanding?

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When did the research take place

The research took place between September and December 2015.

Who did the work (research agency)

HMRC commissioned the Employment, Welfare and Skills (EWS) team in the Social Research Institute at Ipsos MORI (an international research agency) to conduct the research

Sampling and Methodology

The methodological approach adopted for this study was a combination of focus groups and in-depth qualitative interviews. A total of four focus groups and ten depth interviews were conducted, with a total of forty self assessment customers.

The focus groups lasted 90 minutes, were conducted in Leeds and Glasgow, and were moderated by a member of the Ipsos MORI research team. All groups included self assessment customers from a range of sectors and with different levels of experience of self assessment. Each group looked at one draft letter and its alternative versions drafted by HMRC.

Group 1: Employment expenses letter

Group 2: Estimated and provisional figures letter

Group 3: Bank interest letter, with alternative text extracts

Group 4: Student loan repayments letter, with alternative text extracts

In addition to the focus groups, ten depth interviews were conducted with self assessment customers who had one of the following needs, in order to gain a wider perspective on the letters: English as second language (ESOL), low literacy, learning difficulty and physical disability. These interviews lasted approximately 60 minutes, and were conducted face-to-face in the Greater London area. As with the focus groups, each depth interview focused on one particular letter.

All participants were recruited by specialist recruiters using free-find methods. A purposive sampling approach was adopted, whereby key quotas were set and participants were recruited according to these using a screening document. For each focus group and depth interview, a topic guide was used, drafted by Ipsos MORI and approved by HMRC (see Appendix A).

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Main Findings

In this section of the report we first provide an overview of the common themes drawn from across the discussions. We then provide specific findings on each of the letters in turn.

I. Overview

1. Customers' responses to the letters are underpinned by previous experiences - customers can be stressed at the idea of interacting with HMRC, which may discourage action

In considering the way these letters are seen by customers, it is important to recognise that they are not isolated communications from HMRC. Customers understand what HMRC's primary role is, and on receiving a letter are often stressed at the prospect of unwelcome news, or anxious that they may have done something wrong. They may themselves have had penalties in the past, or know others who have. Dealing with HMRC can be perceived as frightening and there is a fear that non-specialists are at risk of being 'caught out' when they interact with it. While for many this anxiety means they look to act on HMRC communications immediately, customers suggested that the tone of HMRC communications needs to be collaborative as well as authoritative to minimise the risk that some simply 'tune out' the letter.

2. Customers often think letters seem generic

The letters were often said to look like generic communications, particularly at first glance. While they may contain details that are specific to the customer, many felt that they nevertheless gave the impression of being generic letters, sent from HMRC corporately to a large number of individuals. This may indeed be the case, but on first reading it makes some customers feel that the letters may *not* relate directly to their own situation, or that they are not being sent by an individual who is familiar with their circumstances. Customers said this may reduce the sense that they *need* to respond to the letter. Introducing the sender of the letter, using pronouns like 'I' consistently, including a direct dial line and a personalised sign-off may all help to counter this impression.

3. Ordering of letters does not always convey a sense of urgency

Although the opening portion of the letters summarises the reason why HMRC is writing to the recipient, some felt that the letters take too long to 'get to the point'. This is particularly problematic if HMRC wishes to ensure that the letters capture customers' focused attention straight away. Across all of the letters, customers wanted to see the desired action point for the recipient clearly stated near the top of the letter and a warning of potential consequences of non-response – but as this will cause extra anxiety for some, they also felt there should be a reassurance that HMRC is there to help.

4. Past experience with calling HMRC is putting people off doing so again

Many self assessment customers in this research have called HMRC's contact centre in the past. In many cases, this has not been a positive experience, mostly because of the long wait before someone could take their call, and in some cases because people felt they had been 'passed around' and staff were unable to help them adequately. This experience appears to be a significant disincentive to calling the phone number given on these letters, in particular, the enquiry letters. It was not at all obvious to these customers that the number was staffed by a small, dedicated team familiar with their

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case, rather than a contact centre as for the general enquiries line. This needs to be clearly stated. Furthermore, given that the 03000 number format is unfamiliar to many who took part in our focus groups and depth interviews, it needs to be stated that this is a local rate number.

5. Letters' layout does not help meaning to be grasped immediately

There was a general preference for shorter letters, and some were felt to be too long. Furthermore, dense paragraphs of text, which feature in some letters, are causing confusion. These are particularly off-putting to customers with a learning difficulty such as dyslexia, those with English as a second language, or those with sight impairment – and especially problematic for dyslexic customers when the letter is presented as black text on a white background. Most customers much prefer bulleted lists to convey information and the use of white space to allow the content of the letter to be taken in at a glance.

6. Language is perceived to be legalistic

While for the most part the language of the letters is thought to be straightforward and comprehensible, they contain some examples of what these customers considered 'legalese'. This includes words such as 'incurred', 'statutory', 'dispensation', 'substantive', 'indicator' and 'compliance check'. This is a particular problem for those for whom English is not their first language, with low literacy, or with a learning difficulty, where it may add to their confusion. Customers said that letters should ideally be written in simple English, free of specialist terminology, and where possible, examples should be given to illustrate the application of the rules described.

II. Reactions to individual letters

Letter 1: Employment expenses

The purpose of this letter was not immediately clear to customers on first reading. Customers initially thought it was a 'helpful' letter intended to provide information, but it was only on reading to the end of the letter that they realised there was a problem with their claim, with the mention of potential penalty charges and their tax adviser receiving a copy of the letter. They were unclear what they needed to do and worried about 'getting it wrong' – so said they would be likely to call HMRC to check before going through their own employment expenses claims.

The letter was felt to be too long, which was a disincentive to read it fully. Given that some also felt that the supporting guidance and information could have been put on a separate insert, there was support for shortening and re-ordering the letter to make the key issue and points for action clearer up front.

Customers wanted the opening of the letter to clearly state:

- That there was a potential problem with the expenses claimed on their tax return, and that they needed to check it.
- That they would be charged interest and a penalty if they claimed the wrong amount.
- (If applicable) that their tax adviser had been informed.

The wording of the letter suggested to some a generic, rather than a targeted communication – in particular, the long list of possible reasons why people might claim the wrong amount of expenses.

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Customers wanted to know what the specific problem with their claim had been in order to be able to act on it.

Some of the language in the letter was felt to be formal and 'legalistic', particularly in the section relating to when tax relief on expenses is allowed. Language such as 'wholly and exclusively so incurred' was confusing to many, and particularly to customers with learning difficulties such as dyslexia.

"Things like this are really daunting, they really are – it takes double the time to do anything, I read things three or four times before I actually take it in, sometimes I'm just reading words."

(Female, 18-30, Dyslexia, Employment expenses letter)

They acknowledged the difficulty of explaining these complex points clearly, but suggested that case studies or scenarios should be provided to illustrate these, which would be more comprehensible to the general public.

Recommendations

Based on the findings from this research and suggestions made by customers, Ipsos MORI recommend that HMRC adopt the following amendments to the current employment expenses letter:

- Avoid 'legalistic' abstract language where possible, and include examples to allow customers to understand what is meant.
- Re-order the letter, making it clear up front that immediate action is required in order to avoid a potential penalty.
- If possible, tailor the letter more closely to the circumstances of the recipient.
- Shorten the letter by putting additional guidance and information on a separate insert.

Letter 2: Estimated and provisional figures

Overall, customers felt the letter was a little too long, with the exception of the 'What you need to do' section.

As with some other letters, at first sight this letter was not interpreted as a particularly serious or urgent one. The early sections were felt to be more supportive in tone, and customers contrasted this with an apparently more threatening tone at the end of the letter.

Customers generally felt they would not be completely clear what they had done wrong, and said they would need to call HMRC to speak to someone, and seek clarification and reassurance.

The opening section 'What you need to do' was viewed as relatively helpful in tone. However, even though most customers said they understood the distinction between estimated and provisional figures, this was not always the case, and some thought they were synonymous. This was particularly the case with customers for whom English was not their first language. There was also lack of clarity

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about what the deadline of 31 January 2016 related to, and what might happen if they failed to meet this deadline.

The bulleted section 'What you need to do' was relatively well received, with customers appreciating the clear list with required actions. They correctly interpreted that they needed to double check whether the figures they had put in their original return were indeed accurate. In addition, low literacy and ESOL customers would appreciate a ready-made pro forma to write to HMRC, as they may struggle with formal writing when supplying documents to HMRC.

"We don't know how to start it, that kind of writing, the special writing, we may find it on the website, some people don't have internet. If there is a form, I think would be easier."

(Female, 31-49, ESOL/Low literacy, Estimated and provisional figures letter)

In the 'What happens next' section, most people noticed the deadline, but felt that as it was a fairly long one, this made the letter seem less urgent. They also noticed that the responsibility for realising that the submitted figures were inaccurate and needed updating lay with them.

Recommendations

Based on the findings from this research and suggestions made by customers, Ipsos MORI recommend that HMRC adopt the following amendments to the current estimated and provisional figures letter:

- Put the 'What you need to do' section in boxed text in order to draw attention to it, as it contains the main points for action, and potentially move it nearer to the top of the letter.
- Use bold text to draw attention to key words and phrases, especially the deadline.
- Change the 'Local Compliance' address at the top of the letter, as some customers said it increases their stress and anxiety.
- But add highlighted text at the top of the letter emphasising the urgency and importance of taking action.

Letter 3: Bank interest

In reviewing the bank interest letters, customers were asked to compare extracts from two existing HMRC letters¹.

Customers immediately felt that the first letter was serious and urgent, requiring immediate attention. It appears to be relatively promising as a behavioural tool, in that most said they would take it seriously, and act on it right away, usually by phoning HMRC.

They felt there were 'linguistic clues' in the persistent warning tone, for instance:

¹ Letter 1 covers the scenario when HMRC check a customer's self-assessment within the enquiry time limit laid down by law. Letter 2 deals with the scenario when HMRC are able to check a customer's self-assessment return outwith that time limit.

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- Language such as ‘does not match’ and ‘does not reconcile’ suggesting something amiss.
- The presence of detailed ‘personal’ figures in the text, suggesting a specific rather than a generic communication.
- The multiple references to the need to contact HMRC.

The tone was felt to be somewhat inconsistent; ranging from the relatively informal and friendly opening, to the paragraph ‘Why I am checking your return’, which some said implied that they had wilfully misled HMRC. While most customers indicated that this suggestion would cause them to try and talk to someone at HMRC right away, others were resentful of what they saw as an unfair implication of dishonesty on their part in this paragraph.

Some elements of the alternative text for ‘Why I am checking your return’ (see extract 1 below) were preferred over the original (see extract 2 below) – notably, the more spaced-out bulleted text, which was clearer and easier to take in, and the language ‘you may have entered incorrect figures’, which did not imply dishonesty. However, as the revised version was missing the tax year and the figures being queried, it felt more generic to some.

Extract 1

Why I am checking your return

I hold information that suggests that you may have entered incorrect figures in your Self Assessment Return. The figures I need to check are :-

- Your income from your employment with XYZ & Co.
- Your net UK taxed bank interest

Extract 2

Why I am checking your return

I am checking the entry for the XYZ & Co. employment income as the figure in your 2013 Return does not reconcile with the information provided by your previous employer. I am asking about the net UK bank interest figure of £35,189 (gross £43,986) because the data I hold does not match.

Customers said that the alternative version, therefore, might be less likely to encourage them to call HMRC, as there was a general wish to be as clear as possible of the facts of their case *before* speaking to HMRC. On balance, customers wanted to see a combination of the two approaches, retaining the bulleted format and softer tone, but also keeping the customer-specific information.

A glossary of specialist terms (for instance, references to tax legislation) was suggested as a useful addition, perhaps as a separate document. In making people feel that they understood what they were being told better, this appeared likely to have a positive impact on behaviour.

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The additional text, '8 out of 10 people' was not seen as persuasive by the customers in the groups and interviews. In part customers were sceptical about the accuracy of the statement, but more importantly, the language used was said to be reminiscent of well-known advertising slogans, or of the title of a popular TV show and therefore not taken seriously.

"What are they trying to say there? I am one of the eight people? I am one of the two people? It sounds like that TV show, 8 out of 10 cats."

(Female, 31-49, ESOL, Bank interest letter)

There were misperceptions around the contact number given - a widespread assumption that it was a contact centre number, where they might expect to be kept waiting on hold for a long time and where they could not guarantee to talk to someone who would be familiar with their situation. These customers agreed that the fact that this was not the case should be highlighted, and also said that HMRC should consider possible options for customers to leave a message and have HMRC call them back.

The 'What I need from you' section was felt to be overly dense and confusing. Customers much preferred the alternative text, with its spaced-out bullet points, the additional information allowing comparison between the two sets of figures supplied by the recipient, and the less accusatory tone. All these, according to the customers, would make the prospect of calling HMRC less intimidating.

The opening to the second bank interest letter (see extract 3 below) was felt to be 'scary', 'almost demanding' and intimidating. Customers also pointed out that it contained language suggesting that HMRC believed the recipient had intentionally supplied false information.

Extract 3**Self Assessment tax return - year ended 5 April 2013**

I believe that your return for the above year is inaccurate.

I hold information suggesting that the figure of net taxed UK interest reported in your Return for the tax year ended 5 April 2013 net £9,810 (gross £12,262) may be understated. Details provided by numerous financial institutions point to the interest being in excess of what you have returned. In addition, I hold information showing that you also received interest paid without deduction of tax (untaxed) from certain banks, yet your 2013 Return does not include any figure representing untaxed interest received.

They much preferred the alternative text (see extract 4 below), which customers said took them through a dispassionate but professional and clear explanation of the problematic figures, step by step, meaning that they were more likely to accept and understand the statement at the end.

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Extract 4

Self Assessment tax return – year ended 5 April 2013

Your tax return for the year ended 5 April 2013 shows your income from UK banks as follows:-

Interest received net (i.e. after deduction of tax) £12,262 less tax £2,452 Net £9,810
Interest received gross (i.e. no tax deducted) £NIL

UK Banks and financial institutions are required to report to HMRC details of all interest paid, whether that interest is paid gross or net. The returns made by these banks and financial institutions suggest that the income you received net after deduction of tax is greater than the amount you have returned.

The returns also suggest that you received interest without deduction of tax.

I therefore believe that your tax return is inaccurate and that you have not paid sufficient tax.

Recommendations

Based on the findings from this research and suggestions made by customers, Ipsos MORI recommend that HMRC adopt the following amendments to the current bank interest letter:

- Make greater use of bullets and white space rather than dense paragraphs.
- Clarify that the phone number is not for a contact centre.
- Avoid implying dishonesty on the part of the recipient when explaining the problem.

Letter 4: Student loan repayments

This letter appeared to several customers to be a generic communication rather than an urgent one at first glance. Customers gave a number of reasons for this:

- The opening 'Thank you for your return' which suggested a confirmation letter, and thus no urgency in reading it.
- The mention of 'checking a number of returns each year' which suggested that the letter did not relate to them specifically.
- The mention of the process potentially taking 'many months', which, again, did not suggest urgency.
- The suggestion that people could get in touch with HMRC 'if you would like', which appeared casual.

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However, reading onto the second page, most realised that the letter was in fact stating that student loan repayments might be owing and it was a more important communication than they initially thought. They thought that the letter needed to be re-ordered, and that this information needed to be put nearer the top of the letter.

Customers tended to feel that the letter was too long and complex, and was missing a clear set of bullet points with required actions. The lack of this, some suggested, might lead them to put off reading it in depth, and therefore not taking action on it.

While most customers preferred the revised letter (see extract 5 below), which they felt was clearer to absorb as it was laid out in bullet format, some ESOL customers felt that the tone of these was too abrupt, and less friendly.

Extract 5**Completing the check**

Once I have worked out if there is any additional tax for you to pay I will let you know. If your tax return is correct and you have paid the right amount of tax, you need take no further action.

If you have overpaid tax, we will repay this to you.

If your return is not correct, I will let you know how much additional tax you will need to pay. We normally charge interest on any extra tax that is paid late. We may also charge a penalty if there are any inaccuracies in your tax return.

You can minimise the interest if you make a payment now to cover any tax that you think you may owe.

You can reduce the amount of any penalty that we may charge by doing everything that you can to help with our check as soon as possible. You can find more information about this in the enclosed factsheet CC/FS1a.

The proposed addition of the text mentioning that '8 out of 10' people finding that calling HMRC speeds up the check' was not felt to be particularly persuasive. This is partly because it highlighted a very widespread misconception as we discussed in the bank interest letter above – that the HMRC number given was that of a contact centre, where (based on past experience of calling HMRC) customers might have to wait a long time on hold before their call was answered. Correcting this misperception, and pointing out that the number given was that of the letter writer, who had specific responsibility for the recipient's case, appears to be the key in encouraging people to call. Pointing out that the 03000 number given is charged at local rate, customers suggested, would also be important.

Some ESOL customers pointed out that calling a stranger on the phone to discuss these matters was intimidating for them because of their lack of confidence in using English, and stated that it could be a reason why they might prefer to try and address this issue by other means – by checking the information on the website, for instance.

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“If you don’t speak English like me, speaking on the phone is going to be really hard, it’s not easy speaking on the phone in a different language.”

(Male, 31-49, ESOL, Student loan repayments letter)

Recommendations

Based on the findings from this research and suggestions made by customers, Ipsos MORI recommend that HMRC adopt the following amendments to the current student loan repayments letter:

- Include a set of bullet points identifying key actions for the customer, and put this up front.
- Shorten the letter, putting additional information in supporting leaflets rather than within letter.
- Make it clear that the phone number given is not of a contact centre, and is charged at local rate.
- Reiterate the phone number at the end of the letter, encouraging customers to call if they need more information, or ‘to get it resolved’, as an extra encouragement for customers to pick up the phone.

Overarching conclusions

The layout, language and tone of the letters influenced how customers engaged and responded to them. The letters were often perceived to be generic - meaning customers did not think it was a tailored or personalised correspondence. There was a preference for shorter letters which focused on the key messages (and call to action) avoiding dense paragraphs and legalistic language. Visual cues like bolded text, boxes and bullets points would help to draw customer’s attention to particular important phrases and information, and clear up confusion.

It is important to recognise that responses to the letters were underpinned by previous experiences of interacting with HMRC and HMRC communications – they are not considered in isolation. The anxiety that receiving an HMRC letter could induce, together with the tone of HMRC communication, could either deter customers from reading the letter, or act as a spur to take immediate action. Where possible, the letters should include reassurance that the telephone number supplied is not premium rate, and not a contact centre, and that the customers will be dealt with promptly by a specific individual working on their case.

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Appendix A: Research tools

The topic guides from the four focus groups are provided below. Please note: these are not a questionnaire. These are an aide memoire to support the structuring of the discussion, and were used flexibly by the moderator.

1. **Group 1: Employment expenses and Group 2: Estimated and provisional figures** (the two groups shared the same topic guide, but with tailored probes on specific content)

Structure of the discussion

Notes	Guide Sections	Guide Timings
1. Introductions and background	This section of the discussion sets the scene, reassures participants about the discussion and explains confidentiality.	5 mins
2. Warm up	This section will focus on their self assessment history and experience in dealing with HMRC – this provides a warm up to further discussion	10 mins
3. Initial response	First unprompted reactions to the letter	15 mins
4. Exploring customer responses to the letter	This section will focus on responses to the letter. It will consider clarity of understanding, response to call to action.	35 mins
5. Reflection and behavioural impact	This section is to understand how exposure to letter impacted on understanding, and what impact this will have on behaviour.	15 mins
6. Summary	This section is to summarise key elements and to draw together discussions and understanding of reported behaviour.	10 mins
7. (Optional) Second letter exploration	If there is available time, we will undertake a brief look at the letter from the other group. It will consider clarity of understanding, response to call to action.	(10 mins)

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<i>Timings</i>	<i>Key Questions</i>
5 mins	<p><u>1. Introduction</u></p> <ul style="list-style-type: none"> • Thank participant for taking part; introduce self, Ipsos MORI • Explain purpose of discussion: to understand your views on letters developed by HMRC, so that they can be designed in a way that best meets your needs • Confidentiality: reassure all responses are anonymous and that information about individuals will not be passed on to anyone • Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: all opinions valid • Introduce observer where relevant; explain they have signed a confidentiality form • Length: approx. 90 minutes • Get permission to digitally record – transcribe for quotes, no detailed attribution • Any questions before we begin
10 mins	<p><u>2. Warm up</u></p> <ul style="list-style-type: none"> • Explore personal details: name, tell us a bit about themselves - what they do for a living or what kind of business they are in • How long they have been undertaking a self assessment; whether file online or paper • Explore recall of any HMRC letter communications; what received; what they do when receiving the letter <ul style="list-style-type: none"> ▪ Whether read in full; skim read and return to it later; file it, other
15 mins	<p><u>3. Initial response to letter</u></p> <p><i>Moderator to present the example copy of letter and to hand out to participants. Do not give a description of what the letter is. Ask participants to look over the letter very briefly as they might if it came through in the post and explore issues below.</i></p> <ul style="list-style-type: none"> • Explore spontaneous reactions to the letter

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<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> ○ Explore initial impressions of the letter; what came to mind when they first looked at the letter; reasons for this ○ How did the letter make them feel ○ Anything that stood out in the letter – provide examples ● Explore understanding of what the letter is telling them – what are the key messages; describe in own words ● Explore initial views of the letter – what like/dislike; reasons for this <ul style="list-style-type: none"> ○ Any problems; anything that seems unclear ● What elements are you interested in; what information would you be looking for; reasons for this ● What would you do with this letter if you received it; would you read all of it; reasons for this ● What do you think about the design of the letter overall; the look and feel; reasons for this
35 mins	<p><u>4. Exploring responses to the letter</u></p> <p><i>Moderator to ask participants to read through the letter in detail beginning to end. Then organise participants into break-out groups of 2 or 3 to briefly discuss the letter. This is just to encourage them to look in more detail and discuss their thoughts. As they go through the letter ask participants to think about the following:</i></p> <p><i>(Handout: provide the bullet points to participants as guide and so they can make notes)</i></p> <ol style="list-style-type: none"> 1. What are the key messages 2. Clarity of information – notes/ease of moving between pages 3. Clarity of language/phrasing 4. Purpose of letter 5. What they are being asked to do 6. What they would do next <ul style="list-style-type: none"> ● Bring the group back together to discuss issues in more detail section by section:

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<i>Timings</i>	<i>Key Questions</i>
	<p style="text-align: center;"><u>GROUP ON EMPLOYMENT EXPENSES (EE)</u></p> <p><u>Section A – Checking your claim for employment expenses</u></p> <ul style="list-style-type: none"> • Explore initial response/reaction to Section A (the first part of the letter) <ul style="list-style-type: none"> ○ What stands out; reasons for this • Explore understanding of the key message; what is this section telling you; describe the key messages/purpose in own words <ul style="list-style-type: none"> ○ Probe: why have you received it • Explore clarity of the information – how easy is it understand the information in this section, any problems; reasons for this • How useful is the information in this section; is this information you want/need to know <ul style="list-style-type: none"> ○ Anything that is not clear; reasons for this • Explore impact of information provided on why people claim incorrect amounts; how helpful was this • Briefly explore views on look and feel of the section – probe: layout, language, font size, design, ordering, usability, other • Anything else that could be improved; suggestions for this – if one thing they could change what would it be <p><u>Section B – Three key areas to help you check your claim</u> (NB: if require, give participants time to re-read section B in detail before discussion)</p> <ul style="list-style-type: none"> • Explore initial response/reaction to the three key areas- <ul style="list-style-type: none"> ○ Explore whether they would consider/refer to this; reasons for this • How clear is the information – probe: expense <ul style="list-style-type: none"> ○ Explore clarity of meaning and language; any problems; reasons for this ○ Anything that would make them easier to use/refer to <p><u>Explore each area in more detail:</u></p> <ul style="list-style-type: none"> • Explore ‘1. Tax relief on expenses are generally allowed if the expense is’ <ul style="list-style-type: none"> ○ What do they understand this to mean ○ Overall clarity; reasons for this

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<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> ○ Explore understanding of each bullet point; ask participants to walk through this in own words; what is this telling them ○ Any problems; areas of confusion; reasons for this ○ Explore order they read letter - whether refer to key areas or look at checking claim reason (Section A) first ○ Whether they would use this information <ul style="list-style-type: none"> ● Explore ‘2. Rules for travelling’ <ul style="list-style-type: none"> ○ What do they understand this to mean ○ Overall clarity; reasons for this ○ Any problems; areas of confusion; reasons for this ○ Whether they would use this information <ul style="list-style-type: none"> ● Explore ‘3. Rules for a temporary workplace’ <ul style="list-style-type: none"> ○ What do they understand this to mean ○ Overall clarity; reasons for this ○ Explore understanding of ‘statutory tests’ and the examples ○ Does it require them to do anything; reasons for this ○ Any problems; areas of confusion; reasons for this ○ Whether they would use this information <ul style="list-style-type: none"> ● How useful is this information; are these ‘rules’ you want/need to know; whether addressed any queries <ul style="list-style-type: none"> ○ Any information missing – ask for examples ○ Whether they would look for additional information; where <ul style="list-style-type: none"> ▪ probe on online (where would they go/ expect to find), telephone, other ● What do they think they need to do in response to receiving this letter; what actions would they need to take next – probe: check details are correct; contact HMRC; other – reasons for this <p><u>Section C – What you need to do now, etc.</u></p> <ul style="list-style-type: none"> ● Explore initial response/reaction to Section C <ul style="list-style-type: none"> ○ What stands out; reasons for this ● Explore understanding of the message; what is this section telling you; describe the key messages in own words <ul style="list-style-type: none"> ○ Probe: <ul style="list-style-type: none"> ▪ what do they need to do now – reasons for this; where can they seek help or find out more information ▪ what is the impact of NOT doing the required

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> ○ Explore clarity of the information – how easy is it to understand the information in this section, any problems; reasons for this ● How useful is the information in this section; is this information you want/need to know <ul style="list-style-type: none"> ○ Anything that is not clear; reasons for this ● Explore views on tone and feel of the section – probe: layout, language, font size, design, ordering, usability, other ● Anything else that could be improved; suggestions for this
	<p style="text-align: center;"><u>PROVISIONAL FIGURES (PF)</u></p> <p><u>Section A – Estimated and provisional figures – what you need to know/ What you need to do</u></p> <ul style="list-style-type: none"> ● Explore initial response/reaction to Section A <ul style="list-style-type: none"> ○ What stands out; reasons for this ● How clear is the information – probe: provisional figure, estimated figure <ul style="list-style-type: none"> ○ Explore clarity of meaning and language; any problems; reasons for this ○ Anything that would make them easier to use/refer to ● Explore ‘What you need to know’ <ul style="list-style-type: none"> ○ What do they understand this to mean ○ Overall clarity; reasons for this ○ Explore understanding of estimated and provisional figures; ask participants to walk through this in own words; what is this telling them ○ Any problems; areas of confusion; reasons for this ● Explore ‘What you need to do <ul style="list-style-type: none"> ○ What do they understand this to mean ○ Overall clarity; reasons for this ○ Explore understanding of each bullet point; ask participants to walk through this in own words; what is this telling them ○ Any problems; areas of confusion; reasons for this ○ Explore order they read letter - whether refer to key areas or look at checking claim reason (Section A) first

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> • How useful is the information in this section; is this information you want/need to know <ul style="list-style-type: none"> ○ Anything that is not clear; reasons for this • Explore views on look and feel of the section – probe: layout, language, font size, design, ordering, usability, other • Anything else that could be improved; suggestions for this – if one thing they could change what would it be <p><u>Section B – What happens next/ Guidance on how to update your return</u></p> <ul style="list-style-type: none"> • Explore initial response/reaction to Section B <ul style="list-style-type: none"> ○ What stands out; reasons for this • Explore understanding of the message; what is this section telling you; describe the key messages in own words <ul style="list-style-type: none"> ○ Probe: <ul style="list-style-type: none"> ▪ what do they need to do – reasons for this; ▪ where can they seek help or find out more information; ▪ are they aware of deadline; what is the impact/consequence of NOT doing the required ○ Explore clarity of the information – how easy is it understand the information in this section, any problems; reasons for this • How useful is the information in this section; is this information you want/need to know <ul style="list-style-type: none"> ○ Anything that is not clear; reasons for this • Explore views on tone and feel of the section – probe: layout, language, font size, design, ordering, usability, other <p>Anything else that could be improved; suggestions for this</p>
15 mins	<p><u>5. Reflection and behavioural impact</u></p> <p><i>Moderator to ask participants how exposure to letter impacted on their understanding and behaviour. Explore spontaneous ideas of action.</i></p> <ul style="list-style-type: none"> • Explore how discussion and information seen in letter has changed understanding of initial response/reaction

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> • What has key learning been; what information stands out; what shifted understanding – provide examples <ul style="list-style-type: none"> ○ how confident are they in correcting the figures (where applicable); what problems/difficulties they think might encounter • Spontaneously consider what would they do next • Probe: <ul style="list-style-type: none"> ○ Seek further information – what would they want to know, from where ○ Any information they would want from HMRC – format/channel of the information – preference in phone call/email/letter • Explore whether the information they have received would impact on their actions/behaviour – probe: consequence, penalty, benefits/positives of acting on the letter <ul style="list-style-type: none"> ○ Do they need to act on the letter; what would they need to do – provide examples ○ Do they intend to act on the letter; reasons for this ○ What would make it easier to act on the letter - provide examples
10 mins	<p><u>6. Summary of views on letter overall</u></p> <ul style="list-style-type: none"> • What works well/what works less well • What are the key things to improve – what would they change if they could change one/two things; reasons for this • What would be ‘nice’ to change now or in future
10 mins	<p><u>7. Optional Second letter exploration (if time allows, for Group PF only)</u></p> <p><i>Moderator to present the example copy of Employment Expenses letter and to hand out to participants. Do not give a description of what the form is. Ask participants to look over the letter very briefly and explore issues below.</i></p> <ul style="list-style-type: none"> • Explore spontaneous reactions <ul style="list-style-type: none"> ○ Explore initial impressions of the letter; what came to mind when first look at the letter; reasons for this; how did the letter make you feel ○ Anything that stood out in the letter – provide examples • Explore understanding of what the letter is telling you – what are the key messages; describe in own words • Explore initial views of the letter – what like/dislike; reasons for this <ul style="list-style-type: none"> ○ Any problems; anything that seems unclear

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> • What elements are you interested in; what information you would be looking for; reasons for this • What would you do with this letter if you received it; would you read all of it; reasons for this • What do you think about the design of the letter overall; the look and feel; reasons for this
	CLOSE – THANK AND HAND OUT INCENTIVES

II. Group 3: Bank interest letter, with alternative text extracts

Structure of the discussion

Notes	Guide Sections	Guide Timings
1. Introductions and background	This section of the discussion sets the scene, reassures participants about the discussion and explains confidentiality.	2 mins
2. Warm up	This section will focus on their self assessment history and experience in dealing with HMRC – this provides a warm up to further discussion	10 mins
3. Initial response	First unprompted reactions to the letter	5 mins
4. Exploring customer responses to specific paragraphs of the letter	This section will focus on responses to specific paragraphs of the letter, comparing the variants. It will consider clarity of understanding, response to call to action and all relevant behavioural impact.	65 mins
5. Summary	This section aims to draw the discussion to a close – summarising key elements of the discussion	8 mins

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
2 mins	<p><u>1. Introduction</u></p> <ul style="list-style-type: none"> • Thank participant for taking part; introduce self, Ipsos MORI • Explain purpose of discussion: to understand your views on letters developed by HMRC, so that they can be designed in a way that best meets your needs • Confidentiality: reassure all responses are anonymous and that information about individuals will not be passed on to anyone • Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: all opinions valid • Introduce observer where relevant; explain they have signed a confidentiality form • Length: approx. 90 minutes • Get permission to digitally record – transcribe for quotes, no detailed attribution • Any questions before we begin
11 mins	<p><u>2. Warm up – Introducing HMRC and Self Assessment</u></p> <ul style="list-style-type: none"> • Explore personal details: name, tell us a bit about themselves - what they do for a living or what kind of business they are in • How long they have been undertaking a self assessment; whether file online or paper • Explore recall of any HMRC letter communications, outline most recent contact; what received; what they do when receiving the letter normally <ul style="list-style-type: none"> ▪ Whether read in full; skim read and return to it later; file it, other ▪ Brainstorm what they know about HMRC Enquiry letters
5 mins	<p><u>3. Initial response to letter</u></p> <p><i>Moderator to present the example copy of letter (Letter 1) and to hand out to participants.</i></p> <p><i>Moderator to explain that the letter is specifically for SA customers who have or had <u>income from UK banks, i.e. bank interest, and are going through a Compliance check</u> (and so they may not receive one like this, but the purpose</i></p>

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<p><i>is to see whether the messages are clear and if customers would be encouraged to act on the letter).</i></p> <p><i>Moderator to ask participants to look over the letter very briefly and explore issues below – please note: this is just to provide them with a sense of what the letter might look like – please stress the content is likely to change and it is the content of the letter we wish to discuss with them as part of the group.</i></p> <ul style="list-style-type: none"> • Explore spontaneous reactions to the letter <ul style="list-style-type: none"> ○ Explore initial impressions of the letter; what came to mind when they first looked at the letter; reasons for this ○ How did the letter make they feel ○ Anything that stood out in the letter – provide examples • Explore what would they do initially with this letter if it came through the post <ul style="list-style-type: none"> ○ Would they read all of it ○ Reasons for why would/ wouldn't read it all ○ Whether they would act on it; reasons for this
55 mins	<p><u>4. Exploring responses to specific paragraphs on the letter</u></p> <p><i><u>Section aim: To brainstorm and explore alternative texts of the letter, reflecting participants' preferences. Explain to respondents that their views are important in helping to design the letter overall. We want to understand if the key messages are understood and customers are encouraged to act.</u></i></p> <p><i>Moderator: in this section, participants will be organised into break-out groups of 2 or 3 to read and briefly discuss specific sections of the letter.</i></p> <p><i>Moderator: give participants the relevant alternative texts. Ask them to think about the following while reading (Handout: provide the bullet points to participants as guide and so they can make notes).</i></p> <p>7. What are the key messages in the text 8. What would they do after reading this 9. Whether this changes for different extracts 10. Any further information you need</p> <p><i>Please note: we will take each section at a time: break out to read/discuss and then come back together to discuss in full and then repeat for each section. Each break out should take roughly 5 minutes.</i></p>

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<p>LETTER 1</p> <p><i>Moderator to instruct the participants to discuss Why I am checking your return and its alternative on the handout (P.1). Then bring them back and explore the following-</i></p> <p><u>A. Why I am checking your return (section on the first page)</u></p> <p>Text 1:</p> <ul style="list-style-type: none"> • Explore initial response/reaction to this paragraph <ul style="list-style-type: none"> ○ What stands out – words/phrases; reasons for this ○ How does this make them feel; reasons for this ○ Views on tone – how important/urgent/serious do they think this is • Explore understanding of the key message <ul style="list-style-type: none"> ○ Probe: why has the customer received this letter ○ What do you need to do – probe: provide your income from your employment; your net taxed bank interest; other <ul style="list-style-type: none"> ▪ Any problems ○ What do they think other people would do if they read this; reasons for this <p>What would you do as a result of seeing this – outline actions; any concerns/problems</p> <ul style="list-style-type: none"> • Any other information needed <p><u>Compare to text 2:</u></p> <p>Explore the different extracts:</p> <ul style="list-style-type: none"> • How the two extracts compare overall; reasons for this • Explore how text 2 makes them feel (compared to text 1); reasons for this • Views on tone – how important/urgent/serious do they think this is (compared to text 1) • Whether ‘what they would do next’ would change; reasons for this <ul style="list-style-type: none"> ○ Explore anything that would stop them acting ○ Any suggestions for changes in wording that would make them more likely to act in the desired way ○ What do they think other people would do if they read this; reasons for this • Any additional information that should be included in this section; anything missing; anything still need to know/don’t understand

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<p><i>Moderator to instruct the participants to read and briefly discuss What happens next and its alternative on the handout (P.2). Then bring them back and explore the following-</i></p> <p><u>B. What happens next</u></p> <p>Text 1:</p> <ul style="list-style-type: none"> • Explore initial response/reaction to this paragraph <ul style="list-style-type: none"> ○ What stands out – words/phrases; reasons for this ○ How does this make them feel; reasons for this ○ Views on tone – how important/urgent/serious do they think this is • Explore understanding of the key message <ul style="list-style-type: none"> ○ What do they think they need to do next – probe: provide information; contact HMRC by phone; other <ul style="list-style-type: none"> ▪ Any problems with this; anything stopping them • What would you do as a result of seeing this – outline actions – probe: call HMRC; other <ul style="list-style-type: none"> ○ How quickly would they act; reasons for this; what would the benefits of acting quickly be; would this encourage them to act ○ What do they think other people would do if they read this; reasons for this ○ Any barriers to acting; reasons for this • Any other information needed <p><u>Compare to text 2:</u> Draw attention to the following after spontaneous review: <u>8 out of 10 people find that if they phone us, this speeds up the check and we can answer any questions they may have.</u></p> <p>Explore:</p> <ul style="list-style-type: none"> • How the two extracts compare overall; reasons for this • Explore how text 2 makes them feel (compared to text 1); reasons for this • Whether ‘what they would do next’ would change; reasons for this <ul style="list-style-type: none"> ○ Explore anything that encourages them to call HMRC/act sooner – probe: views on ‘8 out of 10 people...’ ○ Explore anything that would stop them acting/act as barrier ○ Any suggestions for changes in wording that would make them more likely to act in the desired way ○ What do they think other people would do if they read this; reasons for this

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<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> • Any additional information that should be included in this section; anything missing; anything that would encourage them/others to call HMRC <p><u>Moderator asks participants to move back into groups to read next extract</u></p>
	<p><u>C. What I need from you</u> (second page of the letter, P.3-4 on the handout)</p> <p>Text 1:</p> <ul style="list-style-type: none"> • Explore initial response/reaction to this text <ul style="list-style-type: none"> ○ What stands out – words/phrases; reasons for this ○ How does this make them feel; reasons for this ○ Briefly how easy is it for them to understand what they need to do – provide examples • Explore understanding of the key message <ul style="list-style-type: none"> ○ What do you need to do – probe: look at discrepancy; provide documents to help resolve matter; document to show how figures were calculated; other <ul style="list-style-type: none"> ▪ How this makes them feel • What would you do as a result of seeing this – outline actions <ul style="list-style-type: none"> ○ How easy would it be to act on this; any concerns or problems; any barriers to acting – provide examples ○ How quickly they would act on this; reasons for this ○ What do they think other people would do; reasons for this • Briefly explore views on look and feel of the section – probe: layout, language, font size, design, ordering, usability, other <ul style="list-style-type: none"> ○ Explore how far this impacts on acting on this <p><u>Compare to text 2:</u></p> <p>Explore:</p> <ul style="list-style-type: none"> • How the two extracts compare overall; reasons for this • Explore how text 2 makes them feel (compared to text 1); reasons for this • Whether ‘what they would do next’ would change; reasons for this <ul style="list-style-type: none"> ○ Explore anything that encourages them to undertake actions sooner – probe: layout, information, tone, other ○ Explore anything that would stop them acting/act as barrier ○ Any suggestions for changes in wording that would make them more likely to act in the desired way

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<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> ○ What do they think other people would do if they read this; reasons for this ● Any additional information that should be included in this section; anything missing; anything that would encourage them/others to act
10 min	<p>LETTER 2 – introduction to the letter</p> <p><u>Moderator to hand out bank interest example letter 2 and ask participant to read the first paragraph thoroughly. Also read its alternative on P.5 on the handout. Please make it clear that this text might also be used for other letters.</u></p> <p>Text 1:</p> <ul style="list-style-type: none"> ● Explore initial response/reaction to this paragraph <ul style="list-style-type: none"> ○ How does this make them feel; reasons for this ○ What stands out – words/phrases; reasons for this ○ Views on tone – how important/urgent/serious do they think this is ● Explore understanding of the key message <ul style="list-style-type: none"> ○ Probe: why has the customer received this letter; why have they been contacted ○ What would you do as a result of seeing this – outline actions <ul style="list-style-type: none"> ▪ How seriously would you take this ○ Any concerns/problems ● Any other information needed at this point; what want to know <p><u>Compare to text 2:</u></p> <p>Explore:</p> <ul style="list-style-type: none"> ● How the two extracts compare overall; reasons for this ● Explore how text 2 makes them feel (compared to text 1); reasons for this ● Views on tone – how important/urgent/serious do they think this is (compared to text 1) ● Explore views on layout (compared to text 1) ● Explore clarity of messages – probe: how/why HMRC has come to this view; what information they have; what the discrepancy is; other (how this compares to text 1) ● How they would respond to this; what they would do next (compared to text 1) <ul style="list-style-type: none"> ○ What do they think other people would do/feel if they read this; reasons for this

Letter Testing with HMRC Self-Assessment Customers

<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> Any additional information that should be included in this section; anything missing; anything still need to know/don't understand <ul style="list-style-type: none"> Any suggestions for changes in wording that would make them more likely to act in the desired way
8 mins	<p><u>Summary – recapping on key behavioural impacts</u></p> <p><i>Moderator to gain a summary on key elements and to draw together discussions and understanding of reported behaviour.</i></p> <ul style="list-style-type: none"> Explore how they would feel if they received this type of letter Explore how they would act if they received this type of letter – probe: contact HMRC, gather additional information required; other Explore what aspects of letters made them more likely to act; what encouraged them to act sooner; reasons for this Explore any suggestions for making the customer: <ul style="list-style-type: none"> More likely to read/act Respond more quickly Explore thoughts on overall tone of the letters; is the tone fair given that there might be discrepancies with the third party data they receive Any additional information that should be included Any advice they would give to HMRC
	CLOSE – THANK AND HAND OUT INCENTIVES

III. Group 4: Student loan repayments letter, with alternative text extracts**Structure of the discussion**

Notes	Guide Sections	Guide Timings
1. Introductions and background	This section of the discussion sets the scene, reassures participants about the discussion and explains confidentiality.	2 mins
2. Warm up	This section will focus on their self assessment history and experience in dealing with HMRC – this provides a warm up to further discussion	10 mins
3. Initial response	First unprompted reactions to the letter	10 mins

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4. Response to the letter (behaviour insight)	This section is to understand how exposure to letter impacted on understanding, and what impact this will have on behaviour.	20 mins
5. Exploring customer responses to specific paragraphs of the letter	This section will focus on responses to specific paragraphs of the letter, comparing the variants. It will consider clarity of understanding, response to call to action.	40 mins
6. Summary	This section is to summarise key elements and to draw together discussions and understanding of reported behaviour.	8 mins

<i>Timings</i>	<i>Key Questions</i>
2 mins	<p><u>1. Introduction</u></p> <ul style="list-style-type: none"> • Thank participant for taking part; introduce self, Ipsos MORI • Explain purpose of discussion: to understand your views on letters developed by HMRC, so that they can be designed in a way that best meets your needs • Confidentiality: reassure all responses are anonymous and that information about individuals will not be passed on to anyone • Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: all opinions valid • Introduce observer where relevant; explain they have signed a confidentiality form • Length: approx. 90 minutes • Get permission to digitally record – transcribe for quotes, no detailed attribution • Any questions before we begin
12 mins	<p><u>2. Warm up – Introducing HMRC and Self Assessment</u></p> <ul style="list-style-type: none"> • Explore personal details: name, tell us a bit about themselves - what they do for a living or what kind of business they are in

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<i>Timings</i>	<i>Key Questions</i>
	<ul style="list-style-type: none"> • How long they have been undertaking a self assessment; whether file online or paper • Explore recall of any HMRC letter communications, outline most recent contact; what received; what they do when receiving the letter normally <ul style="list-style-type: none"> ▪ Whether read in full; skim read and return to it later; file it, other ▪ Ask participants what they know about HMRC Enquiry letters
10 mins	<p><u>3. Initial response to letter</u></p> <p><i>Moderator to present the example copy of letter and to hand out to participants.</i></p> <p><i>Moderator to explain that the letter is specifically for SA customers who are or were making <u>Student Loan Repayments and going through a Compliance check</u>. (and so they may not receive one like this, but the purpose is to see whether the letter itself makes sense and whether customers would be encouraged to act on the letter).</i></p> <p><i>Ask participants to look over the letter very briefly as they might if it came through in the post and explore issues below.</i></p> <ul style="list-style-type: none"> • Explore spontaneous reactions to the letter <ul style="list-style-type: none"> ○ Explore initial impressions of the letter; what came to mind when they first looked at the letter; reasons for this ○ How did the letter make them feel ○ What they think they have been asked to do; any confusion ○ Anything that stood out in the letter – provide examples • What would they do with this letter if they received it <ul style="list-style-type: none"> ○ Would they read all of it <ul style="list-style-type: none"> ▪ Reasons for why would/ wouldn't read it all • How would they act on the letter – gain spontaneous/initial thoughts (explored in more detail below)

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20 mins	<p><u>4. Response to the letter – emotional and behavioural response</u></p> <p><i>Moderator to provide brief overview of how HMRC would like to reduce time it takes customers to respond to their Enquiry letters, as well as improving the experience of the process for both customers and HMRC, so their opinions on whether the letter is fit for purpose and if they will take appropriate action after are valuable.</i></p> <p><i>Then organise participants into break-out groups of 2 or 3 to read and briefly discuss the letter. This is just to encourage them to look in more detail and discuss their thoughts. Please ask them to focus on general responses to the letter, rather than at detailed sections at this point. Ask respondents to think about:</i></p> <ol style="list-style-type: none"> 1. What are the key messages in the text 2. What do they need to do 3. What would they do after reading this 4. Any further information needed <p>As a group consider:</p> <ul style="list-style-type: none"> • Explore initial response/reaction to the letter <ul style="list-style-type: none"> ○ What stands out – words/phrases/paragraphs; reasons for this ○ How does this make them feel; reasons for this ○ Views on tone – how important/urgent/serious do they think this is • Explore understanding of the key message <ul style="list-style-type: none"> ○ Probe: why has the customer received this letter ○ What does they customer need to do next – probe: provide more information, call HMRC, other <ul style="list-style-type: none"> ▪ Any problems/barriers to this ▪ Anything that encourages this in the letter/makes it easier to do • What would you do as a result of seeing this letter – outline actions; any concerns/problems <ul style="list-style-type: none"> ○ How quickly would you do this; reasons for this ○ What do you think other people would do as a result of seeing this letter; how quickly; reasons for this • Any other information needed to help provide information; contact HMRC
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Letter Testing with HMRC Self-Assessment Customers

40 mins	<p>5. Exploring responses to specific paragraphs on the letter</p> <p><u>Section aim: To brainstorm and explore alternative texts of the letter, reflecting participants' preferences. Please note: these are in relation to the student loan letter, but might also apply to different letters.</u></p> <p><i>Moderator to ask participants to read the “What happens next” section on the first page thoroughly and discuss with neighbours very briefly to familiarise themselves</i></p> <p>Text 1:</p> <ul style="list-style-type: none"> • Explore initial response/reaction to this paragraph <ul style="list-style-type: none"> ○ What stands out – words/phrases; reasons for this ○ How does this make them feel; reasons for this ○ Views on tone – how important/urgent/serious do they think this is • Explore understanding of the key message <ul style="list-style-type: none"> ○ What do they think they need to do next – probe: provide information; contact HMRC by phone; other <ul style="list-style-type: none"> ▪ Any problems with this; anything stopping them • What would you do as a result of seeing this – outline actions – probe: call HMRC; other <ul style="list-style-type: none"> ○ How quickly would they act; reasons for this; what would the benefits of acting quickly be; would this encourage them to act ○ What do they think other people would do if they read this; reasons for this ○ Any barriers to acting; reasons for this • Any other information needed <p><i>Moderator then hand out a supporting doc with alternative text on, draw participants' attention to the additional line – (first paragraph, second row) 8 out of 10 people find that if they phone us, this speeds up the check and we can answer any questions they may have.</i></p> <p>Explore:</p> <ul style="list-style-type: none"> • How the two extracts compare overall; reasons for this • Explore how text 2 makes them feel (compared to text 1); reasons for this • Whether 'what they would do next' would change; reasons for this <ul style="list-style-type: none"> ○ Explore anything that encourages them to call HMRC/act sooner – probe: views on '8 out of 10 people...' ○ Explore anything that would stop them acting/act as barrier ○ What do they think other people would do if they read this; reasons for this
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- Any additional information that should be included in this section; anything missing; anything that would encourage them/others to call HMRC

*Moderator to ask participants to turn page and read the **“Completing my check”** section thoroughly and discuss with neighbours very briefly to familiarise themselves.*

- Explore **initial response**/reaction to this text
 - What stands out – words/phrases; reasons for this
 - How does this make them feel; reasons for this
 - Views on tone
- Explore understanding of the **key message**
 - What will happen next – **probe**: HMRC will make checks; HMRC will get back to them; other
 - How this makes them feel
 - What could happen as a result – **probe**: pay interest; penalty; other
 - How this makes them feel
 - Explore responses/feelings on the **‘penalty’**; **impact of this**
 - Whether makes the message any clearer; reasons for this
 - Whether would be interpreted as a sign of urgent action/special attention required; reasons for this
- **What would you do** as a result of seeing this – outline actions – **probe**: contact HMRC; want to help HMRC; look for additional information on factsheet; seek advice; other
 - Anything that would encourage them to act
 - Anything that would act as a barrier to acting
 - Any suggestions for changes in wording that would make them more likely to act in the desired way
- **What do they think others would do**; reasons for this

Moderator then ask participants to look at the alternative text:

Explore

- How the two extracts compare overall; reasons for this
- Explore how text 2 makes them feel (compared to text 1); reasons for this
- Views on tone – (compared to text 1); impact of this
- Whether ‘what they would do next’ would change; reasons for this
 - Explore anything that encourages them to undertake actions sooner – **probe**: layout, information (**probe**: might receive tax back; minimise interest; reduce penalty), tone, other

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	<ul style="list-style-type: none"> ○ Explore anything that would stop them acting/act as barrier ○ Any suggestions for changes in wording that would make them more likely to act in the desired way ○ What do they think other people would do if they read this; reasons for this ● Any additional information that should be included in this section; anything missing; anything that would encourage them/others to act
8 mins	<p><u>Summary</u></p> <p><i>Moderator to gain a summary on key elements and to draw together discussions and understanding of reported behaviour.</i></p> <ul style="list-style-type: none"> ● Explore how they would feel if they received this letter ● Explore how they would act if they received this letter – probe: contact HMRC, gather additional information required; other ● Explore what aspects of letters made them more likely to act; what encouraged them to act sooner; reasons for this ● Explore any suggestions for making the customer: <ul style="list-style-type: none"> ○ More likely to read/act ○ Respond more quickly ○ Understand more fully ● Explore thoughts on overall tone of the letters; is the tone fair given that there might be discrepancies with the third party data they receive ● Any additional information that should be included ● Any advice they would give to HMRC
	CLOSE – THANK AND HAND OUT INCENTIVES