# Customer Experience Map: Completing a tax return for the first time using the online channel (current state)

NB: This map is based on the data of a single customer.. No knowledge of how the Tax Office operates is included in this map because this map is just a component of one service designer's go at a 'case study' comprising 'research' into 'map' into 'touchpoint re-design' ; )

This map is a representation of the current experience of a customer completing a tax return in Australia using the 'online' facility. e-tax The journey itself begins at the point of realisation that some action may need to be taken. It ends at the point of confirmation (refund made, bill payment actioned). This map is not about the e-tax experience itself, this map is captures the beginning, middle and end as they engage a service to achieve their goal, showing the range of tangible and quantitative interactions, triggers and touchpoints, as well as the intangible and qualitative motivations, frustrations and meanings.

## Experience Trigger

- End of the Financial Year
- Change in income circumstances

## Customer Type

*Regulatory & Technology Savvy*

### Circumstances
- New to the country, and therefore new to the country's tax and financial systems.
- Simple tax profile - just earnings
- Some return filing experience.

### Biggest Pain
Not being clear about what to do, how to do it, how long it will take, and what the implications of making a mistake are.

### Expectations
It won't be easy, but clear assumptions that the technology will be intuitive and aid in efficient process resolution.

### Other Potentially Similar Customer Types
- New to earning income.
- New to doing something in the regulatory environment.

## Map Key

### Service Elements
- **P¹** Point of Pain *(doesn't work)*
- **D¹** Point of Delight *(works well)*
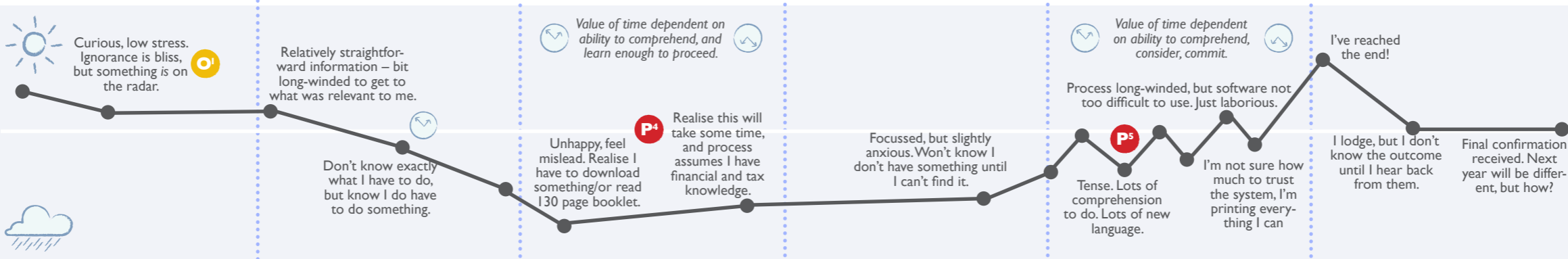- **O¹** Opportunity

### Touchpoint Type
- **Tᴱ** Educate *(to learn)*
- **Tᴵ** Interact *(person2person)*
- **Tᵀ** Transact *(progress process)*
- **Tᶜ** Confirm *(process reassurance)*

### Time
- Time Spent *(positive)*
- Time Taken *(negative)*

desonance

Mel Edwards : November 2011

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## Activity/Interactions

### REALISE
*"I might need to do something"*

Information and stimuli from disparate sources occurs: **P¹**

June 30

"My Employer has given me a PAYG record – I guess I may need to do something..." **Tᵀ** *Employer* **O¹**

"I'm starting to see 'Tax Packs' outside newsagents on my way to work. I wonder what that's about?" *Environment*

"My sister-in-law is getting a refund of $2k!"

"I'm hoping to get enough to buy a new phone!"

*Colleagues & Friends*

### DETERMINE
*"I need to check out whether I have do something"*

"I need to get some facts about what I personally need to do"

**Locate** the relevant generic information **P²**

**Comprehend** meaning for my specific situation

**Transition point:** From seeking information to committed action for resolution

"I don't need to do anything... this year"

"OK, I need to do a Tax Return, but I can do it in a bunch of ways. Tax makes me uncomfortable so I want to proceed in the way closest to how I deal with other financial things - like online banking" **O²**

### CHOOSE
*"I need to work out how I'll do this"*

"Which one do I **want** to do? Which one **can** I do?" **P²**

Make appropriate choices for:
1. **Eligibility** – repeated form of "do I need to do this?"
2. **Means** – What channel? How much time? How easy? How hard? Where can I do this?
3. **Preparedness/Readiness** – What do I need? Do I have it?

*For each choice*

**Locate** the relevant generic information **O²**

**Comprehend** meaning for my specific situation

**Consider** my preferences

**Commit** to preferred option

**Learn** enough detail to proceed **P³**

### PREPARE
*"I have everything I need to complete this"*

**Locate** the relevant information and materials (based on my choice)
- paperwork - PAYG, bank account details
  - computer
  - printer
  - passwords
- e-tax software downloaded

**Ensure** conditions are appropriate for the task
- physical space
- time available
- internet connection
- printer available, or ability to screen-print and save

"Dammit - I'm missing/don't have X!" **P⁴**

"I'm ready to do this thing!"

**Transition point:** From information seeking to transaction

### ENACT
*"I'll complete this now"*

Begin entering data as directed **D¹**

**Comprehend** ("I think this is what the information is saying") **P⁴**

**Consider** ("Does it apply to me?")

**Commit** ("I know there are legal implications to this decision")

*Repeat as appropriate*

"Dammit - I'm missing/don't have/ don't understand X!"

May step outside of process for help/ information/advice from trusted sources

### COMPLETE
*"I've done it...haven't I?"* **D²** **P⁴**

Result: Refund or Bill to Pay

'Lodge Return' as final step in filing process... **Tᶜ**

Unfortunately, process loops and have to shut down to exit the software.

Wait, share experience and hear experiences of others. *Helpful experiences, in hindsight.*

"I run a virtual machine on my Mac with win7 just so I can download their "return." I make sure I print everything...."

"I just do the short return over the phone - it's so easy."

"The tax bill was huge so we went to an accountant - he picked up stuff we never would've known about"

Refund received

Payment arranged

"Until next year...."

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## Emotion/Intensity

Curious, low stress. Ignorance is bliss, but something *is* on the radar. **O¹**

Relatively straightforward information – bit long-winded to get to what was relevant to me.

Don't know exactly what I have to do, but know I do have to do something.

*Value of time dependent on ability to comprehend, and learn enough to proceed.*

Unhappy, feel mislead. Realise I have to download something/or read 130 page booklet. **P⁴**

Realise this will take some time, and process assumes I have financial and tax knowledge.

Focussed, but slightly anxious. Won't know I don't have something until I can't find it.

*Value of time dependent on ability to comprehend, consider, commit.*

Process long-winded, but software not too difficult to use. Just laborious.

Tense. Lots of comprehension to do. Lots of new language. **P⁵**

I'm not sure how much to trust the system, I'm printing everything I can

I've reached the end!

I lodge, but I don't know the outcome until I hear back from them.

Final confirmation received. Next year will be different, but how?

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## Touchpoints

### REALISE
- google.com to search 'part-year resident', 'do I have to file a tax return' **Tᴱ**
- ato.gov.au
- aussiemove.com 'Tax in Australia'

- PAYG earnings summary **Tᵀ**

- Employer provides payslip, PAYG summary **Tᴵ**
- Colleagues, friends to ask what to do

### DETERMINE
- google.com to search 'do I have to file a tax return'
- ato.gov.au: 'Do You Need to File a Tax Return' section **Tᴱ**

- Employer to ask what to do **Tᴱ**
- Colleagues to ask what to do

### CHOOSE
- ato.com.au:
  - e-tax essentials
  - e-tax Demo **Tᴱ**
  - Tax Pack (PDF)

### PREPARE
- Online banking - account details, tax information
- Superannuation online account details

- Tax File Number (TFN) records **Tᵀ**
- PAYG earnings summary
- Payslips (just in case)
- Tax Pack booklet

- Newsagent (for Tax Pack)
- Helpdesk for forgotten passwords to infrequently accessed accounts (e.g. superannuation) **Tᵀ**

### ENACT
- e-tax software **Tᵀ**
  - Password for e-tax
  - eTax help screen
  - PC
  - Printer

- Printed records - e-tax password, copies of complete records

- Employer for guidance on process
- Colleague for guidance from previous process experience

### COMPLETE
- e-tax assessment screen **Tᶜ**
- Online banking account statement

- Notice of Assessment from ATO **Tᶜ**

- Colleague, friends reflecting on previous return filing experience

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## OPPORTUNITIES TO IMPROVE/ENHANCE SERVICE

**O¹** 'Realise' is not a decision-making phase; it's an awareness phase. It can last for months, and there is opportunity to turn 'realisation' into action, e.g.
- PAYG notices could publish deadlines for returns in the 'Notice to Payee' section.
- Provide key customer-type search terms, not just a generic address.
- Highlight lodge date on the Tax Pack outside newsagents, etc.

**O²** 'Determine' phase could provide a simpler means for customer to choose how to proceed based on circumstance, not on the lodging means, e.g.
- Prefer to manage the information? → e-tax
- Simple tax profile? → telephone
- Complex affairs? → Tax agent

These could be based on understanding of the types of customers (not types of returns or return vehicles).

## POINTS OF PAIN AND POSSIBLE MITIGATION

**P¹** The deadline for filing a return needs to be more prominent. The tax year is highlighted, but no action is required at 30 June, 31 October is the date that should drive action. Leverage **O¹**

**P²** Inaccessibility of information (physically, and in comprehension) and inability to turn information into meaningful action. The circuitous route to information does not build confidence in the process as very little consistently directs the customer to action; this can feel like a waste of time. Use of the Comprehend > Consider > Commit framework may help if Comprehend language is simple and customer-type specific, and Consider language is action-specific.

**P³** Too much choice and detail in buried options can be missed and only realised at transaction stages, e.g. choose e-tax, only to discover can't do it with system set-up. Not enough direction provided (narrowing of choice for good) e.g. if customer has 'Never done this before' a 'Return Returner', or 'Done it before, but now I'm more complex' they all go through the same process for choosing. Leverage **O²**

**P⁴** Customer has too few cues as to where they are when moving through both educational and transactional activity. This isn't helped by little differentiation of screen layout (colour, labels).

## POINTS OF DELIGHT

**D¹** Great to finally get started after wading through information. Leverage **O²**

**D²** Great to finish. Consider how to leverage the end with positive set-up for next year.