Introduction

The Client Communication Preferences engagement aims to develop a service that allows users to set their preferred delivery method for correspondence and communication from the ATO.

The engagement is initially focused on the services for tax and BAS agents, and software developers to adopt the services in their software products. However, the solution must also be extensible to service future clients including business and individual tax payers.

Providing users the ability to set their communication preferences has been a long standing issue for the ATO. As a result, an essential element of this project was to truly understand what users want from a preference experience; what is important to them and what are the issues and irritants with existing services.

We began this engagement by reviewing previous research carried out by the ATO with these user groups in focus. The insights from this secondary research were collated and helped build a greater understanding of the tax agent, BAS agent and software developers experiences. The insights also helped define common themes and frame questions for additional contextual interviews.

15 participants were interviewed across 2 weeks, with a further 7 participants interviewed from the business and individual segment to understand the client side of the agent experiences.

Secondary research findings >>

Immersive interview findings >>

Related research findings >>

Secondary research findings

Tax and BAS agents

Jobs and Goals
- "I am the first point of call for my clients"
- Provide a good service to their clients – I do more than just tax!
- Establish and operate an efficient and effective business model
- Paperless office
- Manage their clients affairs efficiently
- Minimal interactions with the ATO
- Agents filter the information they receive from the ATO to their clients

Pain points
- "The CCL is something else I have to use now because myGov sends things directly to my clients instead of me first"
- Tax agents are asking clients to sign disclaimers if they have a MyGov account, so that must advise the agent
- Not everything I get from the ATO is relevant to me and there are some things I don't want
- Double handling of ATO correspondence (MyGov communications)
- MyGov inbox undermines the professional relationship with their clients
- Clients aren't aware that assessments are going to their myGov inboxes instead of their agent
- Don't have time to read through irrelevant emails
- Opting out of SMS is difficult
- Some agents are advises clients to disconnect their myGov account from the ATO because they can't access the correspondence/communications sent to them about their tax affairs
- Receipt of the paper BAS is the trigger for some clients and BAS agents, and preferred channel. If an adjustment is made and lodged electronically, the preference is automatically updated to digital, but not all users are informed.

Opportunities
- Agents want the ability to choose what correspondence can go straight to their clients and what needs to come to them first
- Timely and personalised communications, tailored to the role of the immediate recipient

Key insight themes

CONTROL	VISIBILITY	RELEVANCE	CHOICE
• In providing service to their clients, agents want to control what their clients can and can't do, to protect the strategies they have put in place for them	• Agents don't have a way to see what preferences their clients have set (and sometimes their clients don't remember either) • "I feel undermined because the ATO is bypassing me and communicating with my client directly"	• "Not everything I receive from the ATO is relevant to me and there are some things I don't want" • Agents act as a communications filter for their client	• Agents have diverse operating and business models and as result use a variety of communication channels and appreciate choice to select the channel that suits them and their practice

Secondary research findings

Clients (Individuals and Businesses)

Jobs and Goals
- "I want to do the right thing"
- Meet my obligations with the least amount of effort/interactions
- Get my agent to make sense of things for me
- Users don't want the ATO to contact them (unless they really have to)
- Tax is not part of their day-to-day routine, not in the forefront of their mind

Pain points
- "I don't want to receive lots of communication from the ATO, that's why I have an agent"
- Opting out of SMS communication is difficult
- Clients weren't aware that connecting their MyGov account to the ATO would default communications and correspondence to come directly to them, and that their agent can't see this
- Clients don't understand the communications they receive from the ATO and rely on agents to interpret and explain for them

Opportunities
- Users expect the services that they use to know them, and can be tailored based on their known circumstances
- Clients expect their agent to be kept in the loop of their dealings/interactions with the ATO
- When establishing an authorised representative, business clients wanted choice in how that invite was sent
- Clients prefer to interact digitally

Key insight themes

CONTROL	VISIBILITY	RELEVANCE	CHOICE
• Clients have an authorised representative to manage their affairs on their behalf	• Clients want visibility of who has done what in regards to their account/affairs • Clients expect their agent to be kept in the loop of their dealings/interactions with the ATO	• Users expect the services that they use to 'know' them, and can be tailored based on their known circumstances	• Clients want to choose how they interact with the ATO • Clients want notifications for things they need to act on, eg reminders, but want to choose where/how the notification are sent

Secondary research findings

Software Developers

Jobs and Goals
- "Be a market leader in providing the best software solutions to my clients"
- Understand my clients business models and process
- Sell software products and be commercially competitive
- Provide effective solutions that connect clients with government services

Pain points
- Don't feel treated as an equal partner with the ATO
- Not consulted early enough to help implement new services in software products
- Software priorities aren't the same as ATO priorities
- Too many change requests
- Only implement mandatory changes, only add more if clients ask/demand for it
- ATO is out of touch with commercial realities
- Software developers expect to interact and communicate digitally

Opportunities
- Early and accurate information about changes
- Be transparent and upfront
- Provide access to all the information and services available through the Portal so software developers can build services that allow agents to perform all their activities in a single place
- Consult and engage software developers early
- Information and communication should be tailored to my role and situation

Secondary research sources

- Working With Our Partners - 2015
  - Research package
  - Trends package
- Reinventing the ATO - 2014
  - Blueprint
  - Community Insights
- Partner Space -2015
  - Research package
  - Trends package
- Co-design reports
  - CCL usability testing 2015
  - Relationship and authorisation manager for individuals 2015
  - ATO Online AS and homepage 2015
  - ATO Online (July release 2015)
- DTO co-design reports 2014
  - eGov Digital Services – Business
  - eGov Digital Services – Individuals
  - eGov Digital Services - Charities, large business, tax agents

Immersive interview findings

Using the insights gathered from the secondary research, the project team also conducted an immersive research activity. This activity allowed the team to further understand the user needs and expectations for a preference experience, as well as validate early concepts the team developed following the secondary research phase. The team interviewed 15 participants across South Australia, New South Wales and Queensland.
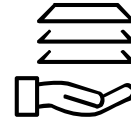
The findings from these interviews were grouped and like-concepts themes to highlight key pain points. These pain points were prioritised based on volume, referencing the amount of pain points registered.

The top three identified pain points were:

1) Tell agents first
2) Provide end-to-end digital interactions
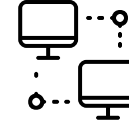3) Don't bombard us with alerts!

These priorities helped guide the project team to understand and develop a transitional experience roadmap, outlining how the preference experience would develop over time while addressing the registered pain points and irritants progressively.

Over two weeks we spoke to

12
TAX/BAS AGENTS

3
SOFTWARE COMPANIES

7
BUSINESS OWNERS

across 4 Australian states,

NSW QLD VIC SA

learning about their experiences

13
ON-SITE INTERVIEWS

4
PHONE INTERVIEWS

Immersive interview findings

Additionally, the project team tested initial service principles to enable a preference experience.

These principles were derived from the key themes uncovered in the secondary research phase. These themes included:

CONTROL   VISIBILITY   RELEVANCE   CHOICE

These principles were included as part of the immersive interview questioning was included to validate whether the organisational view of what a preference experience could be would meet the needs and expectations of the user groups in focus.

Client Communication Preferences Service Principles:

- *All clients, tax professionals and authorised representatives will be able to:*
  - *Manage their own communication preferences*
  - *Determine their preferred channel*
  - *Have total visibility via digital channels if they choose*

- *Where a tax professional has been appointed, they will be the recipient of communications unless they choose otherwise.*

- *A client choosing to use a digital mailbox will not change how we deal with their authorised representative*

- *Communications will be tailored to suit the role of the recipient*

- *The ATO will communicate with the client directly where required to by legislation, but also adhere to negotiated protocols in our communications*

- *We will record communication preferences and addresses through natural interactions, and use this information to communicate with you or your representative*

- *You will be able to opt in to communications but notifications and alerts will only occur through digital channels.*

Immersive interview findings

Tax and BAS agents

	"Tell agents first"	**"We want to interact digitally"**	**"Don't bombard us with alerts!"**
Pain points	• MyGov was a nightmare for us! • I know in some instances the ATO may need to contact my client directly, but that should be the exception • Agents should be the first port of call for their clients, not MyGov – Don't take away my control • MyGov caused agents to lose sight of what communication sent to their clients, so they couldn't provide proactive service • CCL isn't 100% reliable, and isn't much help is agent can't see all the correspondence • Clients don't want to deal with the ATO, that's why they have agents, to be their filter • Agents might update client details or preferences, but sometimes this keeps the BAS agent out of the loop • The primary authorised representative isn't always the one who receives the correspondence	• Agent have to manually scan/copy correspondence to forward to their clients • Clients expect to interact digitally, sending scanned PDFs is not a good digital experience • Currently agents forward an NOA via paper, would love to be able to forward digitally • Manual processes for scanning/copying to get correspondence into practice software to manage communication with clients • No ability to track progress or outcome of interactions with ATO • Small practices can't afford practice management software, but need a way to better manage clients, especially the correspondence they receive from the ATO on their behalf • Clients and agents want to interact digitally, but can't because of security policy	• There's been an increase in irrelevant correspondence being sent out to clients and/or their agents • CCL isn't 100% reliable • Alerts are just information overload! • ATO doesn't need to tell the client they've sent something to us (agent), we will tell the client.
Opportunities	• Would like visibility of other agents client has worked with • Set a communication preference as a default for clients, and can change/update as required • A preference matrix would be too confusing and I wouldn't use it • Practice managers	• One practice, one system, one process – streamlined • Would like visibility of interactions client has had with ATO, to help inform the service and advice they can provide • Would like to get the NoA digitally - Clients get the refund before the NoA is delivered • Clients and agents only want to go to one place • Would be great if correspondence went straight to their software	• Would like the ability to 'see' what correspondence has been sent to the client digitally • Don't want an overload of information, want to choose what and how I receive • Want control of timing/frequency of alert based information

Immersive interview findings

Clients (Business, Individuals)

	"Tell agents first"	**"We want to interact digitally"**	**"Don't bombard us with alerts!"**
Pain points	• I have an agent for a reason, they should be controlling and managing everything for me • I only want info that relevant to me (and/or my business) • I want to see everything, even if it's for my agent/my agent is the main recipient • I want to receive communication that's relevant to me, but also want things to go to my agent • I want the ability to choose to receive communication even if I already have an agent • Client address isn't always updated, even though the account/role is	• MyGov is just another account and password. Just send [communications] to me directly by email. • I want to know what my agent is responsible for, and when they have or haven't actioned something • To use digital channels I need to be confident it will be easy and simple to use • I want to choose how I send information to the ATO • I want to interact with the ATO securely via messages within the portal • Just let me know about the things I have to do • I already have an inbox, send my information there • I want to interact digitally, but don't know what services are available/are digital	• I only want info that relevant to me (and/or my business)
Opportunities	• As a client, I want to be able to authorise an agent before they add themselves to my account and receive all my correspondence • I control my business affairs and have an accountant to do a job. They need to have visibility of what they need to know and do, but I want to be the primary contact (unless I choose otherwise)	• If I have a choice I will always pick the quickest and easiest way to get information • I want to choose what channel I get reminders from	• I want to choose how frequently the ATO sends me communication • I want to subscribe to marketing/edu communication to find out what's changed, what's new that's relevant to my business • I like the ability to set up multiple authorised contacts to receive alerts

Immersive interview findings

Software developers

	"Tell agents first"	**"We want to interact digitally"**	**"Don't bombard us with alerts!"**
Pain points	• Our software clients want to be to be able to see and have control over all communication, where it goes etc • ATO should focus on the APIs (not the look and feel) and making sure it is bullet proof and can be utilised by developers and third parties	• Software developers are very much in favour of the digital channel being a priority. • Be clear with us about what the ATO is offering wholesale, not just retail options. • Biggest piece of feedback they are getting from clients is to help them manage their lodgment program, eg knowing due dates based on extensions • Allow software developers to pick and choose what services and enhancements they expose to their agents	• Currently, we can't offer ATO alerts as a complete service to our clients
Opportunities	• Software developers are building their own portals for their users and the users clients, by sending direct to the Agent, it provides a digital channel for them to make available for their clients	• Software developers are very much in favour of the digital channel being a priority • Clients should be able to interact with everything through their natural systems	• Software developers would like to be able to utilise a link (API) from the ATO to the alerts. • APIs will support utilising all alerts, third party etc. to support the ecosystem • Pushing alerts through external software is clearly the best way for the agents to be notified • The alert through API will support their internal management, eg an agent may be able to set preference to determine when they want a heads up, can define that and keep within their software.

Related findings

Over the course of the project, we also uncovered insights relevant to other programs of work, highlighting key links and dependencies with Client Communication Preferences.

Digital Business Account (DBA)
- I don't want another digital mailbox to access information, I already have too many, eg myGov, banking inbox etc.
- Not sure I would want to split my comms between different inboxes (myGov vs DBA). How would I decide what is about business and what is about me?

Relationship Authorisation Manager (RAM)
- As a client, I want to be able to authorise an agent before they add themselves to my account and receive all my correspondence
- I control my business affairs and have an accountant to do a job. They need to have visibility of what they need to know and do, but I want to be the primary contact (unless I choose otherwise)

'Show me how'
- Not all agents were aware of the services available to them to interact digitally, via the portal or software services
- Agents/clients didn't know where to look to find out about new services or updates to services they can access.