UNCLASSIFIED

Canada Revenue Agency | Agence du revenu du Canada

2023-2024 Contact Centre Focus Groups

Client Service Priorities When Contacting the CRA

Executive Summary

Prepared for the Canada Revenue Agency

Prepared by Sage Research Corporation
PSPC Contract Number: CW2342992
Contract value: $87,976.15
Award date: December 21, 2023
Delivery date: March 2024

Registration number: POR 109-23

For more information, please contact: cra-arc.media@cra-arc.gc.ca

Ce rapport est aussi disponible en français.

Canada

UNCLASSIFIED

2023-2024 Contact Centre Focus Groups
Client Service Priorities When Contacting the CRA

Executive Summary

Prepared for Canada Revenue Agency

Supplier Name: Sage Research Corporation
March 2024

The Canada Revenue Agency (CRA) commissioned Sage Research Corporation to conduct a qualitative public opinion research study on various aspects of service expectations from the CRA's Contact Centre. Nine two-hour online focus groups were conducted between February 13 and 28, 2024. There were three target groups – general public, small and medium enterprises and tax intermediaries. Three groups were conducted with each target group, with one session each in the West, the East and in Quebec. For all focus groups, the qualified participant was an individual who contacted the CRA by telephone in the past 12 months and was less than completely satisfied with the call.

Cette publication est aussi disponible en français sous le titre*: Groupes de discussion des centres de contact de 2023-2024*

101 Colonel By Drive
Ottawa, Ontario K1A 0K2
Canada

Catalogue Number: Rv4-202/2024E-PDF
International Standard Book Number (ISBN): 978-0-660-71930-6

Related publications (registration number: POR 109-23):
Catalogue Number: Rv4-202/2024F-PDF(Final Report, French)
ISBN: 978-0-660-71931-3

Executive Summary

The Canada Revenue Agency (CRA) has conducted a number of studies on the public's expectations and experiences with its Contact Centre. Based on the results of the research, service standards and internal policies and procedures were put in place to improve phone queue wait times, to advise callers in queue and on the CRA Contact Us website of anticipated wait times. A call-back feature during peak call volume periods was implemented, as well as an optional Personal Identification Number (PIN) to expedite the identity confirmation process.

The primary purpose of this research was to gain further understanding of why clients may find their experience calling the CRA unsatisfactory. The goal was to understand what the main drivers for client satisfaction are and how they can be translated into actionable insights. A secondary purpose was to explore usage and impressions of other modes of contacting the CRA and how these alternative channels might complement telephone service to enhance the overall client service experience.

1. Research Purpose and Objectives

The objectives of this research Included:

- Better understand the experience of Canadians in regards to contacting the CRA by telephone.
- Gather insight into their unique attitudes and barriers/challenges in relation to contacting the CRA by telephone.
- Gauge clients' level of satisfaction with contacting the CRA by telephone.
- Identify gaps and opportunities for the CRA to better serve these audiences and help ensure they receive the best service possible by telephone.
- Explore overall usage and impressions of different services/channels, and preferences for preferred channel for selected types of services (basic information, clarification of information sent by the CRA, personal/client tax matter).

2. Methodology

Nine two-hour online focus groups were conducted between February 13 and 28, 2024. There were three target groups – general public (GP), small and medium enterprises (SMEs – businesses with less than 100 employees) and tax intermediaries (TIs – professionals who work with individual and/or small business clients). Three groups were conducted with each target group, with one session each in the West, the East and in Quebec. For all focus groups, the qualified participant was an individual who contacted the CRA by telephone in the past 12 months and was less than completely satisfied with the call.

There were six to ten participants in each group, for a total of 76 participants. Participants were paid an honorarium as follows: General Public $150; SMEs $200; TIs $250.

3. Limitations and Use of the Findings

This research was qualitative in nature, not quantitative. As such, the results provide an indication of participants' views about the topics explored but cannot be statistically generalized to represent the full population. Qualitative research does, however, produce a richness and depth of response not readily available through other methods of research. It is the insight and direction provided by qualitative research that makes it an appropriate tool for exploring participants' experiences with and opinions about the CRA's Contact Centre.

The results of this research will be used to inform enhancements to CRA's current service channels. It will help to determine which aspects of a call to the CRA are most important to callers and allow the Contact Centre Services Directorate (CCSD) to make changes to the client experience which best align with callers' priorities.

4. Key Findings

4.1 Level of Experience Calling the CRA

It was common for participants to have called the CRA more than once in the past year.

- GP and SME participants: A large majority had called the CRA more than once in the past year, typically between three and five times. All but a few spoke to an agent.
- TI participants: Most on average called multiple times per month, and some called at least weekly. All had spoken to agents.

4.2 Role of CRA Online Sites

Use of CRA online sites: Awareness and use of CRA online resources, including the CRA website and secure portals, was high among the GP and SME participants. Further, they usually called the CRA after first trying to find some relevant information online. The TI participants, as tax professionals, already know a lot about the subject, are familiar with the CRA's online sites, and used these sites as needed and as appropriate.

Among the small number of GP/SME participants who did not first look online, the most common reason was they thought it would be faster to talk to an agent rather than to search for the information online, as they thought the latter could be time-consuming or difficult.

Among participants who first consulted a CRA online site, there were three main types of reasons for proceeding to call the CRA:

- The website provides general information but the participant was looking for information specific to their needs or circumstances.
- They could not find sufficient or relevant information on the website.
- They believe they found information they needed but wanted to be sure they correctly understood it.

Participant suggestions for CRA online sites:

- *Make it easier to find information.* The most common suggestions were:
  - — Provide a chatbot (see *Other channels for contacting the CRA* below).

— Provide lists of frequently asked questions (FAQs). Note that the CRA website already does make use of topic links and it uses FAQs on some web pages. The general point is that FAQs are perceived to be a user-friendly and efficient way to find information.

- *Provide acknowledgement and status updates for submitted requests.* Quite a few TIs call the CRA to find out whether a request was received or to find out its status when a long time has elapsed without any response. They suggested that in the relevant secure portal, the CRA should send acknowledgments and status updates.
- *Permit requests for certain actions from within a secure portal.* Several TIs suggested making it possible to request certain actions within a secure portal that currently requires calling an agent. The specific example given was correcting allocation of funds to the wrong account.

4.3 Interest in Other Channels for Contacting the CRA

Chat: Participants were asked about two types of chat: chat with a chatbot, and chat with an agent. There was interest in both, although they were perceived to serve different roles.

- **Chatbot***:* Quite a few participants – particularly GP and SME participants – felt a chatbot could be helpful in some circumstances, although some were skeptical it would be of much use. Note that the CRA website does have a chatbot, "Chat with Charlie." However, almost none of the participants mentioned noticing or using this chatbot. So, it appears that more could be done to increase the visibility of this chatbot. Basic advantages of a chatbot relative to calling an agent include no wait time to interact with a chatbot, and availability at all hours. Additional perceived benefits included:

  — It is an efficient form of search for and presentation of information.

  — It can connect the user with a relevant agent based on its analysis of what information the user needs. Participants referred to two ways in which the connection to an agent might be made: live chat with an agent, or the chatbot offers to arrange a call-back by an agent.

  — Chat provides a written record of the CRA's response, which can be used both for future reference and as official documentation of the CRA's response to a query in the event the user needs to justify their related actions at some later point in time.

  The main perceived limitation of a chatbot is the belief that the information it can provide will be general in nature, and that it will not be able to answer the more specific questions that users may often have. This was perceived to substantially limit the types of queries for which it is useful.

- **Chat with an agent:** Some participants said they would like to have the option to chat with an agent. Note that the CRA does offer online chat with an agent for non-account specific information, but none of the participants appeared to be aware of this service. Participants assumed chat with an agent could include account-specific questions and requests. Beyond the basic advantages that come with interacting with an agent, the key perceived potential benefits of online chat with an agent were:

  — There would be little or no wait time to chat with an agent. Participants tended to assume that wait time to chat with an agent online would be much shorter than wait time to talk to an agent on the phone.

— There would be a written record of the CRA response.

Reasons participants gave for not using chat with an agent included:

— If the wait time to chat online with an agent is similar to the wait time to talk to an agent over the phone, the perceived value of chat is reduced.

— Some said that in general they prefer speaking with a person over communicating through text chat. A few said they might find it more difficult to clearly communicate via text compared to talking with an agent.

— A TI participant commented that if the chat agents are "junior" and cannot adequately address the person's question or request, then the person will end up having to call anyway.

Email: There was quite a bit of interest in having the option of using email for interacting with the CRA. Participants assumed this could include account-specific information, and in this context some specifically stipulated that the email option should be located within a secure portal. Perceived advantages included:

- It avoids having to wait on hold to talk to an agent on the phone.
- An emailed request will be routed to the appropriate area with the relevant knowledge.
- It provides a written record of the CRA's response.

Many participants noted that the use case for email would be for matters that are less time-sensitive, because they assumed there would be a lag between sending an email and receiving a response. Participant suggestions for what would be an acceptable response time mostly ranged between 1-2 days and 3 days.

4.4 Placing a Call

There were no major issues with regard to finding the number to call, Contact Centre hours of operation, or navigating the automated phone system. The following are other aspects of placing a call that were discussed.

- **Touch-activated versus voice-activated system.** Participants were read a description of a voice-activated automated system, and asked their preference relative to the current touch-activated system. The majority of participants in all target groups preferred using the current touch-activated system. Of the minority open to using a voice-activated system, they often said this could be an option in addition to the touch-activated system, but not a replacement for that system.

  Among those interested in a voice-activated system, the majority perceived it as potentially being a more efficient way to navigate the automated system. Essentially this could bypass having to listen to and respond to a series of menus, and could get the caller to the appropriate agent or information more quickly.

  Among those not supportive of a voice-activated system, reasons included:

  — They are satisfied with the existing touch-activated system.

  — The voice-recognition system may not always accurately recognize words, such as speech by people with an accent.

  - A voice-recognition system could be less efficient than a touch-activated system if the caller does not use the appropriate words or phrases to describe what they want.

- **Awareness of wait time to talk to an agent:** Across all three target groups, participants were usually aware of the wait time announcement while on hold waiting to talk to an agent. However, very few participants were aware that wait times are shown on the CRA website. When told this information is available, most said it would be useful because it would help them decide whether to call at that moment.

- **Time on hold waiting to talk to an agent:** Lengthy times waiting on hold were a major driver of dissatisfaction when calling the CRA. It was common for participants to mention wait times of one to four hours. Not only is the wait time itself annoying, but it can also amplify dissatisfaction if a subsequent part of the call does not go well – e.g., the front-line agent does not handle the call well, or the call is dropped and one must call back. The majority of participants suggested a wait time of up to between 20 and 30 minutes would be reasonable. Some suggested 10 to 15 minutes, and a small number considered up to an hour to be reasonable.

- **Call-backs as an alternative to waiting on hold:** Two types of call-back options were discussed: a call-back option offered on the phone while the caller is on hold, and scheduling a call-back on the CRA website. Both were highly popular in all three target groups as ways of avoiding spending time on hold. Participant suggestions pertinent to both call-back options included:
  - Allow the user to give information on the purpose of the call so that the call-back comes from an agent with the relevant expertise.
  - Provide some ability to have control over the timing of the call-back, so that the user can organize their time and be sure to be available.
  - Call more than once in the event of no answer.

  Call-back option on the phone: Some participants had been offered a call-back option while on hold with the CRA Contact Centre. All who used this call-back option said it worked very well. Note that the CRA has already implemented a call-back option on the phone, however it is only offered during peak call volume periods. This explains why not everyone received a call-back option offer. When it is offered, it is offered once shortly after the client enters the agent queue. When this came up in some of the focus groups, most participants said it should be offered more than once, so that a person can better organize their time.

  Call-back option on the CRA website: This was a very popular option in all three target groups. In one focus group (a TI group) the moderator asked to what extent use of this option would replace proactively calling the CRA. Notably, a few TI participants said it could replace up to “75%-80%” of their proactive calls. If that is a more general consequence for other callers, that would result in a significant change in the way in which the Contact Centre manages phone calls.

- **Caller validation:** The majority of participants in all target groups said they did not have any problems or suggestions with respect to the caller validation process. The following suggestions were each made by some participants:

  — Incorporate biometric verification such as voice recognition into the process in order to simplify what is required of a caller.
  — Send a one-time code to the caller that the caller then provides back to the agent.

- **Dropped calls:** Some participants reported experiencing a dropped call. It appears that when a call was dropped, it was most likely to happen while talking with an agent, or when a call was being transferred to another agent. With regard to the latter, it was not entirely clear when the call was dropped: some said it was while they were still talking with the first agent, while others said it happened while they were on hold waiting for the next agent. This distinction can be important because it could affect the CRA's ability to detect that a call has been dropped. When a dropped call can be detected, it could be feasible for the CRA to make a call-back.

  Participants suggested that as soon as a caller starts talking with an agent, the agent should get the caller's phone number. If the call is dropped, the agent should then call the person back right away.

4.5 Agent Interaction

Some general points about participants' interactions with Contact Centre agents:

- Across all three target groups, participants mentioned experiencing variability in their satisfaction with agents. One general consequence of this variability is that it sometimes led to a person calling again – whether to get more accurate information or to get an agent who is better to deal with in terms of their manner towards the caller. This suggests that one way of reducing repeat calls is ensuring consistent technical expertise and soft skills across agents.
- On all of the dimensions discussed in this section, there were reports of positive interactions with agents – agents who were knowledgeable, gave accurate and complete information, were actively helpful, and were easy to deal with. The focus of this research was on drivers of dissatisfaction, and the sample for the research was callers who were less than fully satisfied with calling the CRA Contact Centre. As a result, this section's focus is more on negative experiences than positive ones, but the fact that there were positive experiences on all dimensions should also be kept in mind.

Providing information: In every target group, some participants reported receiving what they perceived to be inaccurate or incomplete information. From the caller's perspective, this happened in two ways – but in both cases the consequence was that the person called again to try to get more reliable information:

- The caller had doubts about the information they were being given. Some GP and SME participants appeared reluctant in this situation to really challenge the agent – e.g., to express their doubts or to request a transfer to a more knowledgeable agent. Several participants made a suggestion that could help deal with this situation – namely, they suggested that agents routinely proactively check with the caller that they feel their reason for calling has been adequately and appropriately addressed.
- The caller discovered the information was incorrect or incomplete after the call.

Transfer to another agent: Most participants felt that a transfer to a more knowledgeable agent is a reasonable solution when a front line agent is not able to handle the caller's request. Satisfaction with the knowledge level of these second level agents was high. The main factors affecting satisfaction with being transferred were:

- *How quickly the decision to transfer is made:* The most common complaint about being transferred was that the decision to transfer the call was not made quickly enough – or the front line agent would not transfer the call at all. Participants said it is important that agents be able to quickly realize when they are not equipped or able to handle a request and be willing to transfer the call to a more knowledgeable agent.
- *Hold time while waiting for the next agent:* Some participants commented that their openness to a front line agent not being able to address their request and instead transferring them to another agent depended on the hold time to speak to the second agent. If they have spent a long time on hold waiting for the first agent, they do not want to spend even more time waiting for the second agent.
- *Information available to the next agent:* Some participants expressed frustration over having to re-explain everything to the next agent. They suggested that the first agent should take notes and send the next agent the notes as part of the transfer, or alternatively stay on the line and verbally brief the next agent.

Manner of interaction with the caller: A basic perceived requirement was that agents be polite and respectful. Other desired characteristics included:

- *Actively listen/Actively helpful:* Active listening means that after the caller has stated what they are calling about, the agent asks follow-up questions to ensure and confirm they understand what the caller wants. Being actively helpful also means coming across as wanting to help and could also include anticipating and providing information the caller did not specifically ask for but that might be helpful given their reason for calling.
- *Patient:* This means the agent takes the time to listen, to ask questions and to provide help. If an agent comes across as impatient, it can make a caller feel that the agent cares more about getting them off the phone than about helping them, or that the agent is condescending, making them feel that they are "stupid".
- *Empathetic:* Empathy means the agent acknowledges how the caller may be feeling. The caller may be stressed because of the reason they are calling, or they may feel frustrated or annoyed because of the amount of time they have been on hold.

5. Contract Value

Contract value: $87,976.15 including HST

6. Political Neutrality Certification

I hereby certify as a representative of Sage Research Corporation that the final deliverables fully comply with the Government of Canada political neutrality requirements outlined in the Communications Policy of the Government of Canada and Procedures for Planning and Contracting

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

Rick Robson
Vice-President
Sage Research Corporation