



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

Final Report

Prepared for the Canada Revenue Agency

Prepared by Sage Research Corporation

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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*

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## 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.

A handwritten signature in blue ink that reads "Rick Robson". The signature is written in a cursive, flowing style.

Rick Robson  
Vice-President  
Sage Research Corporation

## Detailed Findings

### Level of experience calling the CRA

To qualify for the research, a person had to have called the CRA at least once in the past year. As it turned out, 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. The number of calls ranged from two to six, with the most common being three to five calls. All but a few spoke to an agent.
- TI participants: All had called the CRA many times. It ranged from several participants who called about once a month on average – albeit more during the personal tax filing season, to one who said, “too many to count”. Most on average called multiple times per month, and some called at least weekly on average. All had spoken to agents.

In recruiting, there was a soft target to try to include a few participants in each group who called the CRA in the past year but never spoke to an agent – that is, they used only the automated system. It turned out this was very difficult, and it was not possible to reach this target. In this regard:

- This is consistent with the results from 2018 CRA survey, *Canada Revenue Agency Call Centre Service Expectations*, which found that most Canadians (67%) are very or somewhat unlikely to use the CRA’s automated phone service instead of speaking to an agent.
- In this research project, participants were asked if they got at least some of the information they were looking for from the automated system, and none did. Further, none had suggestions for other types of information that should be available from the automated system. This highlights the overall importance of being able to interact with an agent when people contact the CRA.

### Role of CRA online sites

#### Use of CRA online sites

The CRA provides considerable information online, including general tax information and personal or business-specific information on the secure online portals - *My Account* (MyA), *My Account for Business* (MyBA), and *Represent a Client* (RAC). Getting information from these online sites can be an alternative to calling the CRA. Awareness and use of these online resources was high among the GP and SME participants. Further, they usually called the CRA after first trying to find some relevant information online:

- GP participants: Most had gone on the general CRA website at some point in the past year, and most had accessed MyA at some point in the past year. Before calling the CRA, most had looked online for information pertinent to their question(s).

- SME participants: Most had gone on the general CRA website at some point in the past year, and a large majority had accessed MyBA. Before calling the CRA, a large majority had looked for pertinent information on a CRA online site.

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. Other reasons each mentioned by one or two participants included: was not authorized to access the relevant secure portal; received a letter from the CRA with a phone number if they had questions; had a question that was very time-sensitive and knew the information would not yet be available on the relevant secure portal; prefer talking to a person; simply did not think to first look for the information online.

With regard to GP and SME participants who did first go online, it should be noted that one cannot fully assess if they might have been able to find information relevant to their call because for privacy reasons participants were not asked the specific details of their reason(s) for calling the CRA. With that in mind, there were three main types of reasons participants gave for proceeding to call the CRA after first looking online:

- *The website provides general information but the participant was looking for information specific to their needs or circumstances.* This was the most common reason given for proceeding to call the CRA.
- *Could not find sufficient or relevant information on the website.* This reason overlaps with the previous one, but the emphasis here was more on difficulty in searching for information on the CRA website. That is, the participants looked for information on the CRA website, but could not find what they were looking for because the search process did not seem to get them to the information they wanted.
- *Wanted to be sure they understood the information.* Participants said they found relevant information but wanted to talk to an agent to make sure they understood it correctly, and possibly to be able to ask follow-up questions. The information found online might seem to be clear but they want to confirm their understanding, or the information online might be hard to understand and they need to talk it through with an agent.

A special case in which some GP participants called the CRA after going to the CRA website was participants who normally log into MyA using a password (i.e., not a sign-in partner), but who had lost their log-in credentials. They could not figure out from the CRA website how to reinstate access, and so said they had to call an agent. Several suggested there should be a way to reinstate access without having to talk to an agent. Note that in fact it is possible to reinstate access online, however it does require knowing some elements of the original registration, such as the CRA User ID, or answers to the security questions associated with the registration, or line items on the most recent tax return.

## Participant Suggestions for CRA Online Sites

Participants were asked if they had any suggestions for changes to CRA online sites to help reduce the need to call the CRA. Suggestions discussed below included:

- Make it easier to find information
- Provide acknowledgement and status updates for submitted requests
- Permit requests for certain actions from within a secure portal
- Revise the process for authorizing a representative

Also, participants were asked if the CRA should offer some sort of help with using its online sites. There was not a lot of spontaneous response to this question, but some participants made a general suggestion that it could be helpful for some users to have video explanations of certain topics or of how to do certain things on the sites. For example, one TI suggested a tutorial on how to set up access to a secure portal. That said, some other participants commented that they did not like spending time watching a video, so this format does not appeal to everyone.

### Make it easier to find information

Inability to find relevant or sufficient information pertinent to a question was one of the main reasons given for calling the CRA. Consistent with this, a common type of participant suggestion was to make it easier to find information on CRA online sites. Suggestions included providing a chatbot, providing frequently asked questions (FAQs), and providing a search function within the secure portals.

**Chatbot:** Some participants spontaneously suggested providing an AI chatbot. Participant perceptions of, and opinions about, chat and chatbots is discussed in the later section, *Other channels for contacting the CRA*. Briefly, some felt a chatbot would be a more efficient and perhaps an effective way to find relevant content on CRA online sites.

**Frequently Asked Questions (FAQs):** Some participants, particularly GP and SME participants, suggested having FAQs on the CRA website. If a person sees their question in a list of FAQs, this provides a direct link to the relevant information, without the need to construct search terms or click a series of links and potentially visit multiple web pages before finding relevant information – or not finding all the relevant information. This approach also means the information is structured to be an answer to a question, as opposed to a more general style of wording, which can make it easier for a person to quickly recognize the answer to their question.

A few participants specifically suggested a “layered” structure to the FAQs, with a top level of topic areas, and then FAQ lists under these top-level topics. One participant suggested it could be helpful to have layers of FAQs – that is, the answer to a higher-level FAQ could include a list of FAQs that are common follow-up questions.

Note that the CRA website already does make use of topic links and it uses FAQs on some web pages. The general point here is that FAQs are perceived to be a user-friendly and efficient way to find information, particularly given the large amount of information on the CRA website.

**Provide a search function within the secure portals:** A few GP participants suggested adding a search box to the secure portals. Their point was that a typical person probably only accesses MyA one or a few times a year, and therefore is not an expert in knowing all of the types of information that are available in MyA. If a user is coming to MyA looking for information not visible on the MyA home page, they suggested a search box would provide an easy and quick way to find the information. While this suggestion was made by a few GP participants, it might also be of value for business owners who are infrequent users of MyBA. Note that these secure portals do not currently have a search box.

### **Provide acknowledgement and status updates for submitted requests**

Quite a few TIs (and one SME participant) suggested that in the relevant secure portal, the CRA should send acknowledgments and status updates for submitted requests. They said one of their reasons for calling the CRA is to find out whether a request was received or to find out the status of a request when a long time has elapsed without any response from the CRA. Note that the CRA does have a Progress Tracker that “provides individuals, businesses, and their representatives with status updates on their files and enquiries submitted to the CRA, as well as target completion dates.” It appears however that there are types of files or enquiries submitted that are not within the scope of the Progress Tracker (participants did not give detail on the specific nature of these files or enquiries), and which trigger phone calls to the CRA.

### **Permit request of certain actions from within a secure portal**

Several TIs suggested making it possible to request certain actions within a secure portal that currently require calling an agent. The examples most frequently given were related to payments made to a personal tax account which were allocated to an instalment account rather than for their intended purpose, or payments that required being transferred between a personal tax account and a business account. Neither of these types of transfers can currently be requested within CRA’s secure portals. These types of transfers currently require talking to an agent, but they said it should be possible to request this online without talking to an agent. One TI suggested that after receiving a request for information from the CRA, that one be able to make a request for a deadline extension from within the portal rather than having to call. They said in their experience the CRA always grants an extension when they call.

### **Revise the process for authorizing a representative**

Several TIs commented that there has been a recent change to the process for a client to authorize a representative that can make that process a bit more difficult. The main part of this issue is the general difficulty a TI can have guiding a client through the process of setting up and using a secure portal to authorize a representative – and that is outside the scope of this research. However, evidently, one step in the process is a phone call from the CRA to the business owner to verify the

authorization request, and if the phone call is missed, the authorization process has to be restarted. The suggestion was to replace the phone call with some sort of email-based authorization.

## Interest in Other Channels for Contacting the CRA

Participants were asked if there was another channel for contacting the CRA they would like to be able to use aside from calling to talk on the phone with an agent. There was quite a bit of interest in two other channels: chat – including both a chatbot and chat with an agent, and email.

### 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. Currently it is offered only on the CRA home page and certain other pages (13 web pages in total), and is at the bottom of the screen. It is not offered in the secure portals.

Because a chatbot is computer-based, basic advantages of the technology relative to calling an agent include no wait time to interact with a chatbot, and availability at all hours. The following lists perceived benefits of using a chatbot on the CRA website.

- *Efficient form of search and presentation of information:* Some participants spontaneously suggested having a chatbot on the CRA website in order to make it easier to search the site, and in the discussion of the role a chatbot might play, quite a few participants said a chatbot would help with more quickly finding relevant information on the site. Some noted that a chatbot can provide links to relevant pages on the website. Quite a few, though, noted that if artificial intelligence (AI) is powering a chatbot, it can provide the information or answers directly, and in this way present relevant information more efficiently.

A few participants suggested that in some cases an AI-powered chatbot could be better than an agent – or at least a front-line agent – in providing information, because agents cannot know everything, whereas a chatbot can access all the information on the CRA website.

- *Can connect you with a relevant agent:* Quite a few participants, across all three target groups, suggested this could be a benefit of using a chatbot. The idea is that the chatbot would be able to determine that it cannot fully answer the user’s question(s), and based on its analysis of what information the user needs, connect the user to an agent with the



relevant knowledge. Participants referred to two ways in which the connection to an agent might be made: by routing the user to live chat with an agent, or by offering to arrange a call-back by an agent.

- *Chat provides a written record of the CRA's response.* Some participants said they would save the chat, both for future reference and even more importantly as official documentation of the CRA's response to their query in the event they need to justify their related actions at some later point in time. That is, they consider the information or answer provided by the chatbot to be an "official" response from the CRA. This raises a question of how the chat record could be saved in a manner that the CRA would accept as being an official response – a question not addressed by any participants. Although, on a perhaps related note, one participant suggested the chatbot record should be retained inside a secure portal, for privacy reasons.

The main perceived limitation of a chatbot – among all target groups and particularly TIs– 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. Some also commented that the information provided by the chatbot will essentially duplicate what is already on the CRA website, and as such there would be no added value to a user who does look at the information available on the website.

### ***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, but none of the participants appeared to be aware of this service, and it is not offered on the CRA home page. It appears on the *Contact the Canada Revenue Agency* page as one of the links under the heading, *Special circumstances*, and as a link under some of the telephone numbers. The service provides non-account specific information.

A later section of this report, *Agent Interaction*, describes ways in which agents help with providing an effective response to callers. Some of these apply to chat with an agent – in particular, relative to a chatbot, an agent may be able to more effectively interact with the user to understand what the user wants, to ensure the user understands the response, and to customize the information to the user's specific circumstances.

Note that when participants talked about online chat with an agent, they assumed this was equivalent to talking with an agent on the phone, which in particular means it could include account-specific questions and requests. As mentioned above, the current online chat with an agent only provides non-account specific information. In this context, a few participants asked how validation of the user would be carried out. A few participants specifically suggested that chat with an agent be available within a secure portal, both for purposes of validation and privacy/security.

Beyond the basic advantages that come with interacting with an agent, the key perceived potential benefits of online chat with an agent were little or no wait time to chat with an agent, and having a written record of the CRA's response.

- *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 (the moderator neither confirmed nor contradicted this assumption). Given that hold time was a major driver of dissatisfaction, this was a significant perceived benefit of online chat with an agent. Several participants assumed there would be at least some wait time, but felt being on hold for chat would make it easier to do other things in the meantime compared to being on hold on the phone. One participant suggested that the chat interface should state an expected wait time for an agent to come online.
- *Written record of the CRA response:* As with interaction with a chatbot, a significant perceived benefit of online chat with an agent is getting a written response from the CRA. This is useful both for future reference, and as justification for any actions taken should the CRA require justification at some future time. In this context, several participants suggested the agent email the chat to the user. The perceived benefits of this were that it serves as a way to save the chat, and it is official documentation of the CRA's 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, so there would be no benefit to first chatting with an agent.

## Email

There was quite a bit of interest in having the option of using email for interacting with the CRA. Similar to chat with an agent, participants assumed this could include account-specific information, and in this context some participants specifically stipulated that the email option should be located within a secure portal.

A perceived significant advantage of email is that it avoids having to wait on hold to talk to an agent on the phone. As well, some noted that an emailed request will be routed to the appropriate area with the relevant knowledge, thereby avoiding a situation when calling where the front-line agent is not able to handle the request. One participant commented that compared to chat with an agent, email would be good for more complex requests that require a lot of writing.

Many participants noted that the use case for email would be for matters that are less time-sensitive. This is because they assumed there would be a lag between sending an email and receiving a response. Further, some noted that depending on the situation, there might need to be some back and forth exchanges of emails to resolve the matter, which would further increase the time required. Some participants commented that usually when they call the CRA it is an urgent

matter, so for them email could be a good option sometimes, but not for the majority of times they need to contact the CRA.

When participants were asked what kind of response time to an email would be acceptable, the typical answer ranged between 1-2 days and 3 days. With regard to response time:

- Several suggested that the CRA should always immediately acknowledge receipt of an email and give an estimated response time.
- One participant suggested that in addition to acknowledging receipt, the CRA should send updates as to when a response will be provided.
- One participant suggested that when sending the email request they should be able to specify the level of urgency.

As with chat with an agent, an important perceived benefit of email with an agent is that it provides a written record of the CRA's response, which is useful both for future reference and as justification for any actions taken should it be required by the CRA at some point in the future.

With email, there can sometimes be multiple back-and-forth exchanges required to resolve a matter. This could be both a positive and a negative. Some participants liked the option to clarify and resolve matters, and the email thread provides a complete record of the exchanges. Some other participants felt that a back-and-forth exchange of emails would be too slow overall and preferred talking to an agent.

## Placing a Call

The following aspects of placing a call to the CRA were discussed:

- Finding the number to call
- Contact Centre hours of operation
- Awareness of wait times to talk to an agent
- Navigating the automated phone system
- Touch-activated versus voice-activated system
- Time on hold waiting to talk to an agent
- Call-backs as an alternative to waiting on hold
- Caller validation
- Dropped calls

In several of these areas, there were no major issues:

- *Finding the number to call:* Most participants said they did not have a problem finding the number to call. A small number said they were not sure they found the right number because when they called they ended up being transferred to another agent, and this made them wonder if they had called the right number. A few TIs suggested there be a phone number geared to TIs that would bypass the front-line agents that would be used for more complex questions that front-line agents probably would not be able to address. Note that

the CRA does in fact have a dedicated telephone service for TIs to help small and medium income tax service providers find the information they need to interpret the provisions of the Income Tax Act, but only one participant mentioned being registered for this service.

One participant essentially suggested that contact information for a relevant agent – which could be a phone number or an opportunity to chat with an agent – be placed on various content pages within the CRA website – i.e., on pages where it is likely that people might have further questions. This would avoid possibly calling and then having to be transferred to another agent.

- *Contact Centre hours of operation:* A small number of participants suggested the Contact Centre should be open more hours in the evenings and on weekends. However, they usually had an inaccurate understanding of what the hours actually are – for example, thinking that the hours were only Eastern time – which would disadvantage people in the West, or believing that there were no weekend hours.
- *Navigating the automated phone system:* Almost all participants said they had no issues navigating the automated system. Note that participants were asked about interest in using a voice-activated system instead of the current touch-activated system, and this is discussed below. Briefly, the majority preferred using the current touch-activated system, and if voice-activated were to be offered it would be as an option in addition to the touch-activated system, not as a replacement for it.

## **Touch-activated versus voice-activated system**

Participants were read a description of a voice-activated automated system, and asked their preference between this sort of system versus the current touch-activated system.

For reference, the description was:

The CRA telephone system is touch-activated, meaning you push buttons on your phone to select a menu option. A different approach would be a voice-activated system, in which you would be asked to say what you're looking for and the automated system would try to provide you the information or connect you to the relevant resource. For example, the system might ask something like "What are you calling us about today?", and you might say "Taxes". And then the system might say something like, "Ok, you said taxes. What about your taxes are you calling us about today?" You might then say "my outstanding balance". The system might then say, "Ok, you said your outstanding balance". And the interaction would continue until you get what you're looking for.

The majority of participants in all target groups preferred using the current touch-activated system. And, as noted above, almost all had said they had no issues this system when calling the CRA, and so did not perceive it as needing fixing. 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, and 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 get the caller to the appropriate agent or information more quickly.

Among those not supportive of a voice-activated system, one reason – as noted above – was that they were satisfied with the existing touch-activated system. Beyond this, there were two main concerns about a voice-activated system:

- *The voice-recognition system may not always accurately recognize words.* Some participants were concerned the system would not perform well for people who speak with an accent – which is an issue because of the large immigrant population in Canada. As well, some – who felt they did not have a noticeable accent – said they had nonetheless experienced problems with voice-recognition systems in the past. The participants’ point was that when the voice-recognition is inaccurate, it can lead to a lengthy and frustrating experience.
- *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.* Some participants said a voice-activated system could be frustrating for callers who are not sure how to describe what they want, or if it is a complicated matter and the caller does not know how to describe it in simple terms. This could lead to a lengthy and frustrating interaction.

One participant commented that one might not want to use a voice-activated system in a public setting where one could be overheard. This is interesting because in the discussions it was not uncommon for participants to mention calling, for example, during a break at work- potentially a public setting.

## **Awareness of wait times to talk to an agent**

*Awareness of a wait time announcement on the phone when on hold:* The majority of GP and SME participants said they heard an announcement of the wait time while waiting on hold to talk to an agent, while some said they did not recall such an announcement. It should be emphasized that the proportion recalling a wait time announcement is very likely a significant underestimate, because participants were trying to remember something that may have happened up to a year ago. Notably, among the TI participants – who call the CRA often – almost all said they heard a wait time announcement. The wait time announcement is important because it enables the caller to decide whether to stay on hold.

*Awareness of wait times on the CRA website:* On the *Contact the Canada Revenue Agency* web page, estimated wait times are shown for some of the telephone numbers. Across all three target groups, very few participants were aware that wait times are shown on the CRA website. When told this information is available, most said this would be useful information because it would help them to decide whether to call at that moment, unless the matter was urgent. Note that the wait time on the website appears right under the main phone number, so it is not obvious why many were unaware of it.

A few participants who had noticed the wait time on the website commented that in their experience the wait time shown on the web underestimated their actual wait time.

## Time on hold waiting to talk to an agent

Lengthy times waiting on hold to speak with an agent were a major driver of dissatisfaction when calling the CRA. When participants talked about their experience of being on hold, it was common to hear of 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. Some participants said the single most important thing the CRA needs to do is to reduce on-hold wait times. It should be kept in mind, however, that the sample for this research was people who were less than fully satisfied with their experience calling the CRA, so it very likely over-represents callers who experienced lengthy hold times.

A minority of participants said they had experienced what they considered a “reasonable” length of time on hold, typically mentioning a hold time of 10 to 20 minutes. Participants were also asked in general what they considered a reasonable hold time when calling the CRA. The majority 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.

Some noted that they expected wait time would be longer during the personal tax filing season – albeit they would still want it to be under an hour. However, some also commented that while they expected a longer wait time during this season, they felt that the CRA should anticipate greater demand during this season and staff up accordingly so that wait times continue to be within the “reasonable” range.

Some participants that had waited on hold, across all three target groups, mentioned that they were unhappy with always hearing the same music – and had come to dislike the music. It was suggested the CRA change the music. Some participants mentioned that they had experienced other phone systems that offered callers the option to choose the type of music that they would hear while on hold and felt this was an option that the CRA should consider.

Some issues with hold time mentioned by one or a few participants:

- A few participants: They had experienced multi-hour hold times when calling, and commented that when calling later in the day there is a risk of being on hold for a lengthy period but then being cut off before ever talking to an agent when the Contact Centre closes at 8:00 pm.
- One participant: The participant said they had experienced what they thought might be a Contact Centre policy of disconnecting calls on hold for three hours. They were not sure if this is still a policy, but if it is, said the policy should be discontinued.

**Waiting on hold while an agent is doing research:** One particular type of hold that came up in the discussions is when an agent puts a caller on hold in order to do some research. One SME participant spontaneously mentioned this and complained that the agent was checking back too often to reassure them that the agent was still there and doing research – this will be referred to here as a “reassurance check.” The participant said the agent should instead only return once they

have the information. Attitudes towards reassurance checks were explored in some of the other focus groups, and the majority favoured getting occasional reassurance checks.

Some participants suggested a variation on the “don’t check back until you’re done” point of view. These participants suggested that the total amount of time should be capped, and if that time passes without an answer, the agent should come back on and offer the option of a call-back. The suggested cap on wait time ranged from five to 15 minutes, with most of the suggestions being in the five to 10 minute range. A further suggested variation on this approach was that the agent should state an estimated time to do the research, and then do a reassurance check when that estimated time has elapsed.

The majority of participants liked getting occasional reassurance checks in order to be sure that the call had not been dropped. There was no strong consensus on how often the checks should be made, and suggestions ranged from every one minute to every 10 minutes. Most of the suggested intervals were in the every five to 10 minute range.

### **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 types of call-back options were highly popular in all three target groups as ways of avoiding spending time on hold waiting for an agent. Several further commented that they would much rather spend time waiting for a call-back rather than staying on hold on the phone. Even before these options were specifically brought up in the group for discussion, some participants had spontaneously suggested the call-back option on the phone, and several had suggested scheduling a call-back on the website. Note also that in the discussion of chatbots and chat with an agent, some suggested adding a call-back option to these services in the event the chat cannot fully resolve the caller’s question(s).

The following are participant suggestions and comments pertinent to both call-back options:

- *Allow the user to give information on the purpose of the call.* For each call-back option this was suggested by some participants. The value is that it can ensure the call-back comes from an agent with the relevant expertise, and reduce the likelihood of spending time being transferred to a different agent after spending time talking with the agent who calls initially.
- *Ability to have some control over the timing of the call-back.* Some participants noted that the system provides an estimate of the wait time for a call-back. This is good because it allows a person to be by the phone when the call comes. More generally, some participants suggested it would be good if one could select a time range for the call-back, as this would help with organizing their time and ensuring their availability when the call-back is made.
- *How the system handles it when a person does not answer the call-back.* From a few participant comments on their experience using the telephone call-back, it appears that the system does not leave a message, and does attempt one more call-back (note that the system in fact calls back 15 minutes after the first attempt). Several participants suggested it

is important that the system does at least one or two call-backs in the event of no answer. One participant suggested the system leave a voicemail on the first call saying when it will try to call again. One participant suggested the system send a text message “10 minutes” before the call-back so the person can get to the phone, and further suggested that this text message allow responding with a request to delay the subsequent call-back by, for example, up to “30 minutes” in case extra time is needed to get to the phone.

### **Call-back option on the phone**

Some participants, albeit less than half, 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, and why even some of those who did receive it said they did not receive it every time they called.

One issue discussed in some of the focus groups spanning all three target groups was whether during a period on hold, the call-back option should be offered more than once. This issue was raised by the moderator because it appears the call-back option currently is offered only once, at the beginning of the hold period. Most participants said it should be offered more than once, so that a person can better organize their time – for example, if something comes up while on hold that they need to go deal with. There was a range of different suggestions for how to implement this:

- Some gave interval estimates, although these ranged quite a bit, including: 3 minutes, 5 minutes, 10 minutes, 15-20 minutes. The single most common suggestion was 5 minutes.
- One participant suggested giving the call-back option again at the point in time when the actual hold time exceeds the estimated hold time given to the caller at the beginning of the hold period.
- Some suggested that the caller be told at the beginning of the hold period what button to press to get a call-back at any point during the hold period.

### **Call-back option on the CRA website**

As mentioned previously, 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 Contact Centre. 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. Given that interest in using call-backs is based on avoiding time on hold, it seems likely that the extent to which this call-back option would replace proactive calls will depend on the time frame of the call-backs: if the time frame for a call-back is perceived to be competitive with actual hold times, then it is quite possible that a significant volume of calls would shift to being scheduled calls on the CRA website.



A few participants suggested that if the call-back request is made from inside a secure portal, this could reduce validation requirements when talking to the agent, as the person would have had the necessary credentials to log in to the secure portal. If this is the case, it would help streamline the time spent with the agent.

## Caller Validation

Participants were asked whether they had any problems or suggestions with respect to the validation process agents use to verify the identity of a caller.

The majority of participants in all target groups said they did not have any problems or suggestions. Of those who did have a problem or complaint, these were:

- Some GP and SME participants said they did not have the needed forms at hand to be able to answer some of the validation questions. This was particularly frustrating if they had spent a long time on hold waiting to talk to an agent.
- Some participants were transferred to another agent and had to go through the validation process again with the second agent. They questioned why this was necessary and suggested the CRA do something to make this unnecessary.

The following suggestions were each made by some participants:

- Incorporate biometric verification into the process in order to simplify what is required of a caller. Several specifically suggested using voice-recognition for this purpose. For example, one participant said their financial institution uses voice recognition, so that when they call, all they have to do is talk and that is sufficient to verify their identity.
- Send a one-time code to the caller that the caller then provides back to the agent.

The following suggestions were each made by one participant:

- Have an app that authenticates the caller before they place the call. The participant gave as an example a mobile app from their financial institution that uses biometric input to verify their identity.
- On a CRA chatbot inside a secure portal, have the chatbot administer the validation questions before the person contacts an agent. Note that this might be feasible for a subsequent chat with an agent, although it is harder to see how it would work for calling on the phone.

## Dropped Calls

A call can potentially be dropped at several points: while on hold first waiting to talk to an agent, while talking with an agent, while on hold waiting for an agent to do some research, and while being transferred to another agent. Some participants reported experiencing a dropped call, with most of the complaints coming from TIs. The TI participants had called the CRA much more often than the GP and SME participants, which probably explains why they were more likely to report having experienced dropped calls.

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. The issue is whether the CRA can detect whether or not a specific caller has been dropped while the caller is on hold during a transfer. If it is detectable, it could be feasible for the CRA to make a call-back.

Participants experiencing dropped calls 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. A few participants said they proactively give their phone number to the agent for this purpose. An immediate call-back by an agent familiar with what the person was calling about is good both for providing timely service and also for ensuring the caller does not need to re-explain everything they had already told the agent.

Regarding the possibility of a call being dropped during a transfer to another agent, some participants suggested the first agent stay on the line until the connection is made with the next agent. In this way, the first agent would know if a call was dropped during the transfer, and if so, could arrange a call-back.

## Agent Interaction

This section discusses various dimensions of callers' interactions with agents that affect caller satisfaction. An important point is that across all three target groups, participants – most of whom had called the CRA Contact Centre more than once – 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 better information or to get an agent who is better to deal with in terms of their manner towards the caller. This suggests that one aspect of reducing repeat calls is ensuring consistent technical expertise and soft skills across agents.

Another important point to emphasize associated with variability across agents, is that 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 in response to their query. From the caller 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. As one participant put it, they felt “powerless” to push back. As well, the agent may have come across as very confident in their response. In another part of the discussion sessions about the perceived helpfulness of agents, 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. This type of interaction between an agent and a caller might make the caller feel more comfortable about expressing any doubts about the information received. The TI participants generally appeared more willing to challenge an agent or request a transfer, but several said sometimes when they have doubts – or simply do not like the answer and want a better answer for a client – they will call again.
- *The caller discovered the information was incorrect or incomplete after the call.* In these cases, the participant did not know the information they received was incorrect or incomplete until subsequently trying to act on the information received. The result was they had to call again.

In the case of TIs, they often have to call about more complex matters that can require a more senior agent. In this context, many of the TI participants complained about “front line” agents not being very knowledgeable. Several said it was their impression that in the last few years, front line agents tend to be less knowledgeable than in the past. These participants felt that front line agents' current level of training only prepared them to serve as screeners to redirect calls to the appropriate senior agent, rather than equipping them to effectively resolve callers' specific questions. They felt front line agents also lacked the experience to apply general information to specific situations. Some participants in all target groups suggested there should be better training of front line agents. That said, this perceived lower level of expertise was not necessarily viewed as a problem, but could become a problem if their call was not expeditiously transferred to a more senior agent.

### **Transfer to another agent**

Participants in all target groups – and particularly the TI target group – had experienced being transferred to another agent in order to get an answer to their query. Most perceived this as a good thing, because they got the information they were looking for. Most felt that 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. Most of the issues with perceived quality of information involved front line agents.

The main factors affecting satisfaction with being transferred were:

- How quickly the decision to transfer is made
- Hold time while waiting for the next agent
- Information available to the next agent

**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. Particularly when the caller has been on hold for a long time to speak with the front line agent, it can be frustrating to not be quickly transferred when that is necessary to address a request. A few participants suggested agents should be trained on how to quickly assess whether they should transfer a call. One SME participant said they will sometimes deliberately ask a “trick” question that they are sure the front line agent will not be able to answer, in order to prod them into quickly transferring 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. So, satisfaction with being transferred will in part be affected by the wait time on hold to get to the next agent.

**Information available to the next agent:** Some participants expressed frustration over having to re-explain everything to the next agent (and, as noted earlier, some were also frustrated at having to go through the validation process again). 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**

Satisfaction with a call to the Contact Centre depends not only on things like time on hold and whether an agent provided what the caller perceives to be accurate information, but also on the manner of the agent’s interaction with the caller. A basic perceived requirement is that agents be polite and respectful. Other aspects of manner of interaction covered here include:

- Actively listen/Actively helpful
- Patient
- Empathetic
- Manner of speaking

On all of these dimensions there were participants reporting positive experiences in their interactions with Contact Centre agents, and participants reporting less than positive experiences.

### **Actively listen/Actively helpful**

These two aspects of interaction overlap, so are summarized together. An interaction lacking these characteristics would be as follows: the agent asks what the caller is calling about; the caller states their question or request; the agent assumes they correctly understand what the caller wants; the agent gives a response based on that assumption; the agent ends the call.

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. Active listening is a component of being perceived as actively helpful. 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.

Some specific suggestions each mentioned by one or several participants included:

- After providing information, ask the caller whether they feel their reason for calling has been addressed.
- If the agent is not able to fully address a caller's query, provide next steps to try to ensure the caller's query is satisfactorily addressed. For example, this could mean transferring the call to a more knowledgeable agent, or arranging a call-back.
- Adapt the language and terminology used to the caller's level of understanding.
- At the end of the call, the agent could ask if they can help with anything else.

### **Patient**

Part of actively listening and being actively helpful is patience – i.e., taking the time to listen, to ask questions and to provide help. It can mean repeating something to make sure the caller understands it. If there is relevant information on the web, it can mean reviewing that web page together with the caller rather than only sending them a link. If the call is about completing a form, it can mean staying on the line while the person tries to fill in the form. 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. Empathy contributes to the perception that the agent is actively listening and actively helping.

### **Manner of speaking**

Two issues were mentioned pertaining to an agent's manner of speaking:

- *Agent accent:* Some participants said they had a hard time understanding an agent because of the agent's accent. This led to a lot of repetition on the call, and in some cases the agent was perceived as being impatient when the caller asked them to repeat themselves.
- *Agent talks too quickly:* A few participants said they had been on a call where the agent spoke too quickly, and as a result they had to ask the agent to repeat things.

## Appendix A – Methodology

### Number and Location of Qualitative Sessions

Nine two-hour online focus groups using Zoom were conducted between February 13 and 28, 2024, with three groups conducted among the following three target groups:

- General public (GP)
- Small and medium enterprises (SMEs)
- Tax intermediaries (TIs)

For each target group, two sessions were conducted in English (one in the West and one in the East) and one session, conducted in French, in Quebec. There were 10 participants in each of the three GP groups, 7-9 participants in the three SMEs groups, and 6-8 participants in each of the three TIs sessions. Out of the total of 84 recruits, 76 people participated in these sessions.

	TOTAL	English East			English West			QC
		Man	On	Atlantic	Sask	Alta	BC	
<b>Number of participants</b>	#	#	#	#	#	#	#	#
<b>General Public</b>	30	2	6	2	1	5	4	10
<b>SMEs</b>	25	1	6	2	1	3	3	9
<b>TIs</b>	21	1	5	2	0	3	4	6
<b>Total</b>	<b>76</b>	<b>4</b>	<b>17</b>	<b>6</b>	<b>2</b>	<b>11</b>	<b>11</b>	<b>25</b>

The screener included questions on language of preference. If a qualified recruit lived in an official language minority community (OLMC), that is English speaking in Quebec, or French speaking outside Quebec, they were to be invited to participate in one of the groups being conducted in their preferred language. No such individuals were identified.

The research design took into account the accessibility needs of persons with disabilities. The screener included a question identifying potential participants who are qualified but have a disability that may pose an impediment to participate in the research. Accordingly, the design included a contingency for conducting up to three online one-hour individual interviews with individuals identified in the normal course of recruiting who are qualified but who use adaptive technology to access the internet and who as a result may be better served using a one-on-one methodology adapted to their circumstances. No such individuals were identified, and therefore no individual interviews were conducted.

### Recruiting and Sample Sources

Synchro Research recruited for all English-language sessions. INOWE Canada Marketing recruited for all of the French-language sessions. Administration of the screening questionnaire was by telephone.

The sample source was Synchro's and INOWE's opt-in databases of people who have indicated an interest and willingness to be contacted for possible inclusion in a research study.

### Participant Honoraria

The honorarium for participants was:

General Public \$150

SMEs \$200

TIs \$250

### Qualified Participants

For all focus groups, qualifications included:

- Contacted the CRA by telephone in the past 12 months
- Talked to an agent and was less than completely satisfied with the call **or** did not talk to an agent. Note: Among people who attempted to contact the CRA by phone, almost all talked to an agent. There had been a soft target to try to include a few participants in each group who called the CRA in the past year but never spoke to an agent – that is, they used only the automated system. It turned out this was very difficult, and it was not possible to reach this target.
- Able to participate in an online session
- Had not participated in a qualitative session in the past six months, and had not attended five or more qualitative sessions in the past five years
- Agreed to observation and recording of the session

### General Public Qualifications

The following occupational exclusions applied: marketing research, advertising public relations, the media, any level of government, accounting/bookkeeping, financial planning/advising, tax preparation.

### SME Qualifications

The following occupational exclusions applied: marketing research, advertising public relations, the media, any level of government, financial planning/advising, tax preparation.

The following were additional qualification requirements for qualification for SMEs:

- Company or organization has 1-99 employees at all locations
- Participants has some responsibility for tax, or bookkeeping or payroll related matters

The following is information about the profile of participants:

Size of participant's firm in terms of number of employees	Number of participants
1	1
2 to 4	8
5 to 19	9
20-99	7
<b>Total</b>	<b>25</b>

**TI Qualifications:**

The following were additional requirements for qualification for TIs:

- Works for a company that provides tax, payroll or GST/HST related advice or services directly to either business clients with less than 100 employees or to individual taxpayer clients
- Works at a small/medium sized firm (defined as 1 to 99 employees)

The following is information about the profile of participants:

- Type of clients: All participants (21) had business clients, and most (20) had individual clients
- Size of participant's firm in terms of number of employees:

<b>Size of participant's firm in terms of number of employees</b>	<b>Number of participants</b>
1	3
2 to 4	5
5 to 19	7
20-99	6
<b>Total</b>	<b>21</b>



## Appendix B – Screener

### CRA Contact Centre Focus Groups -- Screener --

Hello/Bonjour, I'm \_\_\_\_\_ of Synchro Research, a public opinion and marketing research company. First off, let me assure you that we are not trying to sell you anything. We are organizing a focus group research project on behalf of the Government of Canada, and specifically for the Canada Revenue Agency. From here on, I'm going to refer to the Canada Revenue Agency as the CRA. The purpose of the research is to get feedback on people's experiences when they try to call the CRA.

Would you prefer that I continue in English or in French? Préférez-vous continuer en français ou en anglais? **[If prefers French, either switch to the French screener and continue, or say the following and then hang up and arrange French-language call-back]** Nous vous rappellerons pour mener cette entrevue de recherche en français. Merci. Au revoir.

We are looking for different types of people to include in this research project.

Do you work for a company that provides tax, payroll or GST/HST related advice or services directly to either business clients or to individual taxpayer clients?

- |     |   |                                       |
|-----|---|---------------------------------------|
| Yes | 1 | <b>Go to Tax Intermediary Section</b> |
| No  | 2 | <b>Continue</b>                       |

Do you work in a company or organization?

- |     |   |                         |
|-----|---|-------------------------|
| Yes | 1 | <b>Continue</b>         |
| No  | 2 | <b>Go to GP Section</b> |

Does your work there include some responsibility for tax, bookkeeping or payroll related matters?

- |     |   |                          |
|-----|---|--------------------------|
| Yes | 1 | <b>Go to SME Section</b> |
| No  | 2 | <b>Go to GP Section</b>  |

#### Tax Intermediary Section

Do you personally work with business clients or individual taxpayer clients on tax, payroll or GST/HST related matters?

- |     |   |  |
|-----|---|--|
| Yes | 1 | <b>Go to Q.T1</b>  |
| No  | 2 | <b>May I please speak with an individual in your company who works directly with either businesses or individuals?</b> |

**When connected, repeat introduction and ask the preferred language question:**

- T1) Let me tell you a little bit more about this project to see if you would be interested in possibly taking part in this study.

An individual like yourself would join several others in a two-hour online focus group video discussion and give ideas and opinions. People who are invited and take part in the discussion will receive a cash payment as thanks for their time.

Your participation is voluntary and confidential. All information collected, used and/or disclosed will be used for research purposes only and administered per the requirements of the *Privacy Act*. Neither the names of participants nor the companies they work for will be provided to the government. Your decision to take part will not affect any dealings you may have with the Government of Canada and the Canada Revenue Agency.

I need to ask you some questions to ensure we have a good mix of people. This will take about 5 minutes.

May I continue?

Yes	1	
No	2	<b>Thank and end the interview</b>

**Note to recruiter: When terminating a call because of their profile say: *Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate at this time.***

- T2) What is your position in the company?

---

**If an administrative assistant/secretary, ask to speak with someone who provides tax, payroll or GST/HST advice or services directly to business clients or individual taxpayer clients**

- T3) **Record sex based on observation**

Female	1
Male	2

- T4a) In what province or territory is your office located? **(Do not read)**

<b>English West</b>	B.C.	1	<b>Quotas: At least 2 BC, 2 Alberta, 1 Saskatchewan</b>
	Alberta	2	
	Saskatchewan	3	
	Yukon	4	
	Northwest Territories	5	
<b>English East</b>	Manitoba	6	<b>Quotas: At least 1 Manitoba, 3 Ontario, 1 Atlantic</b>
	Ontario	7	
	Nunavut	8	

	Nova Scotia	9	
	New Brunswick	10	
	Prince Edward Island	11	
	Newfoundland & Labrador	12	
<b>Quebec region</b>	Quebec	13	

T4b) **[Determination of whether or not belongs to an OLMC (Official Language Minority Community)]**

**[If in Quebec : If preferred to continue in English, qualifies as English OLMC]**

**[If outside Quebec: If preferred to continue in French, qualifies as French OLMC]**

T5) About how many employees does your business have including yourself and any full-time or permanent part-time employees? **(Do not read)**

1 (sole practitioner)	1	<b>Maximum of 2 per group</b>
2 –4 employees	2	<b>Recruit mix</b>
5 – 19 employees	3	
20 – 49 employees	4	
50 – 99 employees	5	
100 or more employees	9	<b>Thank and end interview</b>

T6a) Do you provide advice or services to any small business clients?

Yes	1
No	2

T6b) Do you provide advice or services any individual taxpayer clients?

Yes	1
No	2

**If “no” to BOTH Q.T6a & Q.T6b, thank and end interview**

**Monitor quotas: In each group, at least 2 who represent business clients, and at least 2 who represent individual clients. If a person represents both types, they count towards both quotas.**

T7) **[If “yes to Q.T6a, ask:]** Thinking of your business clients, do you have any business clients with ... **(Read list)**

	<b>Yes</b>	<b>No</b>
Less than 100 employees	1	2
100 or more employees	1	2

**If “no” to BOTH “Less than 100 employees” and Q.T6b, thank and end interview**

T8a) As I mentioned earlier, the purpose of the research is to get feedback on people’s experiences when they try to call the CRA. Have you tried to call the CRA on a client-related matter for any reason in the **past year**?

Yes	1	<b>Go to Q.T9</b>
No	2	<b>Ask Q.T8b</b>

T8b) Have you tried to call the CRA on a client-related matter for any reason in the **past two years**?

Yes	1	<b>Thank and end the interview, but keep contact information on file in case qualification needs to be extended to “past 2 years”</b>
No	2	<b>Thank and end interview</b>

T9) Thinking about the times when you tried to call the CRA in the **past year**, did you talk with an agent on any of those calls?

Yes	1	<b>Monitor soft quotas: 1-2 who did <u>not</u> speak to an agent on any calls to the CRA in the past year</b>
No	2	

**If “yes” to BOTH Q.T8a AND Q.T9, then ask Q.T10a (talked to an agent)**

**If “yes” to Q. T8a AND “no” to Q.T9, then go to Q. T11a (did not talk to an agent)**

T10a) **[If “yes” to BOTH Q.T8a AND Q.T9]** I’d like to ask you some questions about what your experience was like when you talked to a CRA agent on the phone in the past year. If you talked to a CRA agent more than once in the past year, please answer based on your total experiences talking to an agent.

Please tell me whether you agree or disagree with the following statements in regards to your experience talking to a CRA agent in the past year, using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please say ‘Not applicable’ if a statement does not apply to your experience.

Item		Completely disagree										Completely Agree	NA/DK
1	The CRA representative was professional	1	2	3	4	5	6	7	8	9	10	99	
2	The CRA representative was courteous	1	2	3	4	5	6	7	8	9	10	99	
3	The information I received was accurate	1	2	3	4	5	6	7	8	9	10	99	
4	The information I received was complete	1	2	3	4	5	6	7	8	9	10	99	

5	The CRA representative took time to understand my situation	1	2	3	4	5	6	7	8	9	10	99
6	The information I received was easy to understand	1	2	3	4	5	6	7	8	9	10	99
7	The CRA's service was easy to access	1	2	3	4	5	6	7	8	9	10	99
8	The CRA's service was timely	1	2	3	4	5	6	7	8	9	10	99

If any of items 1 to 6 at Q.T10a is rated 7 or lower, qualifies as “less than completely satisfied”; GO TO COMMON CORE SECTION ON PAGE 18

If only items 7 or 8 rated 7 or lower, ask Q.T10b

If no item at Q.T10a is rated 7 or lower, ask Q.T10b

T10b) Was there any aspect of trying to call the CRA with which you were less than completely satisfied?

Yes	1	Continue
No	2	Thank and end the interview

With what aspect of calling the CRA were you less than completely satisfied?

**Qualifies as “less than completely satisfied”**

**Maximum of 1 per group who only mention waiting time before an agent answers**

**GO TO COMMON CORE SECTION ON PAGE Error! Bookmark not defined.**

T11a) [If “yes” to Q.T8a AND “no” to Q.T9] I’d like to ask you some questions about what your experience was like when you tried to call the CRA in the past year. If you tried to call the CRA more than once in the past year, please answer based on your total experiences trying to call the CRA in the past year.

Please me whether you agree or disagree with the following statements in regards to your experience when trying to call the CRA in the past year, using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please say ‘Not applicable’ if a statement does not apply to your experience.

Item		Completely disagree										Completely Agree	NA/DK
3	The information I received was accurate	1	2	3	4	5	6	7	8	9	10	99	
4	The information I received was complete	1	2	3	4	5	6	7	8	9	10	99	
6	The information I received was easy to understand	1	2	3	4	5	6	7	8	9	10	99	

7	The CRA's service was easy to access	1	2	3	4	5	6	7	8	9	10	99
8	The CRA's service was timely	1	2	3	4	5	6	7	8	9	10	99

If any of items 3 to 6 at Q.T11a is rated 7 or lower, qualifies as “less than completely satisfied”;

**GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

If only items 7 or 8 rated 7 or lower, ask Q.T11b

If no item at Q.T11a is rated 7 or lower, ask Q.T11b

T11b) Was there any aspect of trying to call the CRA with which you were less than completely satisfied?

Yes	1	<b>Continue</b>
No	2	<b>Classify as “satisfied”</b> <b>GO TO COMMON CORE SECTION ON PAGE</b> Error! Bookmark not defined.

With what aspect of calling the CRA were you less than completely satisfied?

---

**Qualifies as “less than completely satisfied”**

**Maximum of 1 per group who only mention waiting time before an agent answers**

**GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

## SME Section

S1) Let me tell you a little bit more about this project to see if you would be interested in possibly talking part in this study.

An individual like yourself would join several others in a two-hour online focus group video discussion and give ideas and opinions. People who are invited and take part in the discussion will receive a cash payment as thanks for their time.

Your participation is voluntary and confidential. All information collected, used and/or disclosed will be used for research purposes only and administered per the requirements of the *Privacy Act*. Neither the names of participants nor the companies or organizations they work for will be provided to the government. Your decision to take part will not affect any dealings you may have with the Government of Canada and the Canada Revenue Agency.

I need to ask you some questions to ensure we have a good mix of people. This will take about 5 minutes.

May I continue?

Yes	1	
No	2	<b>Thank and end the interview</b>

**Note to recruiter: When terminating a call because of their profile say: *Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate at this time.***

S2) What is your position in the organization?

---

**Acceptable types of job titles include:**

- President/CEO/Owner
- Chief Financial Officer/Comptroller
- Accountant
- Payroll Manager/Officer
- Manager
- Bookkeeper
- Financial Officer

**If not an acceptable type of job title, ask to speak with a senior person in the organization responsible for tax, bookkeeping or payroll related matters. When connected, repeat introduction and ask the preferred language question.**

S3) Record sex based on observation

Female	1
Male	2

S4) Do you, or does anyone in your household, work for ... ? (Read list)

	<u>No</u>	<u>Yes</u>
A marketing research firm	( )	( )
A magazine or newspaper	( )	( )
The federal government	( )	( )
The provincial or local government	( )	( )
An accounting or bookkeeping company	( )	( )
A company that does tax returns for other people or businesses	( )	( )
A law firm that specializes in tax	( )	( )
A firm providing financial planning services	( )	( )
A radio or television station	( )	( )
An advertising agency	( )	( )
A public relations company	( )	( )

**If “yes” to any, thank and end the interview**

S5a) In what province or territory is your office located? (Do not read)

<b>English West</b>	B.C.	1	<b>Quotas: At least 3 BC, 3 Alberta, 1 Saskatchewan</b>
	Alberta	2	
	Saskatchewan	3	
	Yukon	4	

	Northwest Territories	5	
<b>English East</b>	Manitoba	6	<b>Quotas: At least 1 Manitoba, 4 Ontario, 2 Atlantic</b>
	Ontario	7	
	Nunavut	8	
	Nova Scotia	9	
	New Brunswick	10	
	Prince Edward Island	11	
	Newfoundland & Labrador	12	
<b>Quebec region</b>	Quebec	13	

S5b) **[Determination of whether or not belongs to an OLMC (Official Language Minority Community)]**

**[If in Quebec : If preferred to continue in English, qualifies as English OLMC]**

**[If outside Quebec: If preferred to continue in French, qualifies as French OLMC]**

S6) About how many employees does your organization have including yourself and any full-time or permanent part-time employees? **(Do not read)**

1 (sole practitioner)	1	<b>Maximum of 2 per group</b>
2 –4 employees	2	<b>Recruit a mix</b>
5 – 19 employees	3	
20 – 49 employees	4	
50 – 99 employees	5	
100 or more employees	9	<b>Thank and end interview</b>

**NOTE: There is no Question S7**

S8a) As I mentioned earlier, the purpose of the research is to get feedback on people’s experiences when they try to call the CRA. Have you tried to call the CRA on behalf of your organization for any reason in the **past year**?

Yes	1	<b>Go to Q.S9</b>
No	2	<b>Ask Q.S8b</b>

S8b) Have you tried to call the CRA on behalf of your organization for any reason in the **past two years**?

Yes	1	<b>Thank and end the interview, but keep contact information on file in case qualification needs to be extended to “past 2 years”</b>
No	2	<b>Thank and end interview</b>



S9) Thinking about the times when you tried to call the CRA in the **past year**, did you talk with an agent on any of those calls?

Yes	1	<b>Monitor soft quotas: 2-3 who did <u>not</u> speak to an agent on any calls to the CRA in the past year</b>
No	2	

If “yes” to BOTH Q.S8a AND Q.S9, then ask Q.S10a (talked to an agent)

If “yes” to Q. S8a AND “no” to Q.S9, then go to Q. S11a (did not talk to an agent)

S10a) [If “yes” to BOTH Q.S8a AND Q.S9] I’d like to ask you some questions about what your experience was like when you talked to a CRA agent on the phone in the past year. If you talked to a CRA agent more than once in the past year, please answer based on your total experiences talking to an agent.

Please tell me whether you agree or disagree with the following statements in regards to your experience talking to a CRA agent in the past year, using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please say ‘Not applicable’ if a statement does not apply to your experience.

Item		Completely disagree										Completely Agree	NA/DK
1	The CRA representative was professional	1	2	3	4	5	6	7	8	9	10	99	
2	The CRA representative was courteous	1	2	3	4	5	6	7	8	9	10	99	
3	The information I received was accurate	1	2	3	4	5	6	7	8	9	10	99	
4	The information I received was complete	1	2	3	4	5	6	7	8	9	10	99	
5	The CRA representative took time to understand my situation	1	2	3	4	5	6	7	8	9	10	99	
6	The information I received was easy to understand	1	2	3	4	5	6	7	8	9	10	99	
7	The CRA’s service was easy to access	1	2	3	4	5	6	7	8	9	10	99	
8	The CRA’s service was timely	1	2	3	4	5	6	7	8	9	10	99	

If any of items 1 to 6 at Q.S10a is rated 7 or lower, qualifies as “less than completely satisfied”; GO TO COMMON CORE SECTION ON PAGE Error! Bookmark not defined.

If only items 7 or 8 rated 7 or lower, ask Q.S10b

If no item at Q.S10a is rated 7 or lower, ask Q.S10b

S10b) Was there any aspect of trying to call the CRA with which you were less than completely satisfied?

Yes	1	Continue
No	2	Thank and end the interview

With what aspect of calling the CRA were you less than completely satisfied?

**Qualifies as “less than completely satisfied”**

**Maximum of 1 per group who only mention waiting time before an agent answers**

**GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

S11a) **[If “yes” to Q. S8a AND “no” to Q.S9]** I’d like to ask you some questions about what your experience was like when you tried to call the CRA in the past year. If you tried to call the CRA more than once in the past year, please answer based on your total experiences trying to call the CRA in the past year.

Please tell me whether you agree or disagree with the following statements in regards to your experience when trying to call the CRA in the past year, using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please say ‘Not applicable’ if a statement does not apply to your experience.

Item		Completely disagree										Completely Agree	NA/DK
3	The information I received was accurate	1	2	3	4	5	6	7	8	9	10	99	
4	The information I received was complete	1	2	3	4	5	6	7	8	9	10	99	
6	The information I received was easy to understand	1	2	3	4	5	6	7	8	9	10	99	
7	The CRA’s service was easy to access	1	2	3	4	5	6	7	8	9	10	99	
8	The CRA’s service was timely	1	2	3	4	5	6	7	8	9	10	99	

**If any of items 3 to 6 at Q.S11a is rated 7 or lower, qualifies as “less than completely satisfied”;**

**GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

**If only items 7 or 8 rated 7 or lower, ask Q.S11b**

**If no item at Q.T10a is rated 7 or lower, ask Q.S11b**

S11b) Was there any aspect of trying to call the CRA with which you were less than completely satisfied?

Yes	1	Continue
No	2	Classify as “satisfied”; GO TO COMMON CORE SECTION ON PAGE Error! Bookmark not defined.

With what aspect of calling the CRA were you less than completely satisfied?

---

**Qualifies as “less than completely satisfied”**

**Maximum of 1 per group who only mention waiting time before an agent answers**

**GO TO COMMON CORE SECTION ON PAGE Error! Bookmark not defined.**

## GP Section

- G1) Let me tell you a little bit more about this project to see if you would be interested in possibly talking part in this study.

An individual like yourself would join several others in a two-hour online focus group video discussion and give ideas and opinions. People who are invited and take part in the discussion will receive a cash payment as thanks for their time.

Your participation is voluntary and confidential. All information collected, used and/or disclosed will be used for research purposes only and administered per the requirements of the *Privacy Act*. The names of participants will not be provided to the government. Your decision to take part will not affect any dealings you may have with the Government of Canada and the Canada Revenue Agency.

I need to ask you some questions to ensure we have a good mix of people. This will take about 5 minutes.

May I continue?

Yes	1	
No	2	Thank and end the interview

**Note to recruiter: When terminating a call because of their profile say: *Thank you for your cooperation. We already have enough participants who have a similar profile to yours, so we are unable to invite you to participate at this time.***

**NOTE: There is no Question G2**

- G3) **Record sex based on observation**

Female	1
Male	2

- G4) Do you, or does anyone in your household, work for ... ? **(Read list)**

	<b>No</b>	<b>Yes</b>
A marketing research firm	( )	( )

A magazine or newspaper	( )	( )	<b>If “yes” to any, thank and end the interview</b>
The federal government	( )	( )	
The provincial or local government	( )	( )	
An accounting or bookkeeping company	( )	( )	
A company that does tax returns for other people or businesses	( )	( )	
A law firm that specializes in tax	( )	( )	
A firm providing financial planning services	( )	( )	
A radio or television station	( )	( )	
An advertising agency	( )	( )	
A public relations company	( )	( )	

G5a) In what province or territory do you live? **(Do not read)**

<b>English West</b>	B.C.	1	<b>Quotas: At least 3 BC, 3 Alberta, 1 Saskatchewan</b>
	Alberta	2	
	Saskatchewan	3	
	Yukon	4	
	Northwest Territories	5	
<b>English East</b>	Manitoba	6	<b>Quotas: At least 1 Manitoba, 4 Ontario, 2 Atlantic</b>
	Ontario	7	
	Nunavut	8	
	Nova Scotia	9	
	New Brunswick	10	
	Prince Edward Island	11	
	Newfoundland & Labrador	12	
<b>Quebec region</b>	Quebec	13	

G5b) **[Determination of whether or not belongs to an OLMC (Official Language Minority Community)]**

**[If in Quebec : If preferred to continue in English, qualifies as English OLMC]**

**[If outside Quebec: If preferred to continue in French, qualifies as French OLMC]**

**NOTE: There is no Question G6 or G7**

G8a) As I mentioned earlier, the purpose of the research is to get feedback on people’s experiences when they try to call the CRA. Have you tried to call the CRA for any reason in the **past year**?

Yes	1	<b>Go to Q.G9</b>
No	2	<b>Ask Q.G8b</b>

G8b) Have you tried to call the CRA for any reason in the **past two years**?

Yes	1	<b>Thank and end the interview, but keep contact information on file in case qualification needs to be extended to “past 2 years”</b>
No	2	<b>Thank and end interview</b>

G9) Thinking about the times when you tried to call the CRA in the **past year**, did you talk with an agent on any of those calls?

Yes	1	<b>Monitor soft quotas: 2-3 who did <u>not</u> speak to an agent on any calls to the CRA in the past year</b>
No	2	

If “yes” to BOTH Q.G8a AND QG.9, then ask Q.G10a (talked to an agent)

If “yes” to Q. G8a AND “no” to Q.G9, then go to Q. G11a (did not talk to an agent)

G10a) [If “yes” to BOTH Q.G8a AND Q.G9] I’d like to ask you some questions about what your experience was like when you talked to a CRA agent on the phone in the past year. If you talked to a CRA agent more than once in the past year, please answer based on your total experiences talking to an agent.

Please tell me whether you agree or disagree with the following statements in regards to your experience talking to a CRA agent in the past year, using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please say ‘Not applicable’ if a statement does not apply to your experience.

Item		Completely disagree										Completely Agree	NA/DK
1	The CRA representative was professional	1	2	3	4	5	6	7	8	9	10	99	
2	The CRA representative was courteous	1	2	3	4	5	6	7	8	9	10	99	
3	The information I received was accurate	1	2	3	4	5	6	7	8	9	10	99	
4	The information I received was complete	1	2	3	4	5	6	7	8	9	10	99	
5	The CRA representative took time to understand my situation	1	2	3	4	5	6	7	8	9	10	99	
6	The information I received was easy to understand	1	2	3	4	5	6	7	8	9	10	99	
7	The CRA’s service was easy to access	1	2	3	4	5	6	7	8	9	10	99	

8	The CRA's service was timely	1	2	3	4	5	6	7	8	9	10	99
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If any of items 1 to 6 at Q.G10a is rated 7 or lower, qualifies as “less than completely satisfied”; **GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

If only items 7 or 8 rated 7 or lower, ask Q.G10b

If no item at Q.G10a is rated 7 or lower, ask Q.G10b

G10b) Was there any aspect of trying to call the CRA with which you were less than completely satisfied?

Yes	1	<b>Continue</b>
No	2	<b>Thank and end the interview</b>

With what aspect of calling the CRA were you less than completely satisfied?

---

**Qualifies as “less than completely satisfied”**

**Maximum of 1 per group who only mention waiting time before an agent answers**

**GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

G11a) [If “yes” to Q.G8a AND “no” to Q.G9] I’d like to ask you some questions about what your experience was like when you tried to call the CRA in the past year. If you tried to call the CRA more than once in the past year, please answer based on your total experiences trying to call the CRA in the past year.

Please me whether you agree or disagree with the following statements in regards to your experience when trying to call the CRA in the past year, using a scale from 1 to 10, where 1 means “completely disagree” and 10 means “completely agree.” Please say ‘Not applicable’ if a statement does not apply to your experience.

Item		Completely disagree										Completely Agree	NA/DK
3	The information I received was accurate	1	2	3	4	5	6	7	8	9	10	99	
4	The information I received was complete	1	2	3	4	5	6	7	8	9	10	99	
6	The information I received was easy to understand	1	2	3	4	5	6	7	8	9	10	99	
7	The CRA's service was easy to access	1	2	3	4	5	6	7	8	9	10	99	
8	The CRA's service was timely	1	2	3	4	5	6	7	8	9	10	99	

If any of items 3 to 6 at Q.G11a is rated 7 or lower, qualifies as “less than completely satisfied”; **GO TO COMMON CORE SECTION ON PAGE** Error! Bookmark not defined.

If only items 7 or 8 rated 7 or lower, ask Q.G11b

If no item at Q.G10a is rated 7 or lower, ask Q.G11b

G11b) Was there any aspect of trying to call the CRA with which you were less than completely satisfied?

Yes	1	Continue
No	2	Classify as “satisfied”; GO TO COMMON CORE SECTION ON PAGE Error! Bookmark not defined.

With what aspect of calling the CRA were you less than completely satisfied?

---

**Qualifies as “less than completely satisfied”**

**Maximum of 1 per group who only mention waiting time before an agent answers**

**GO TO COMMON CORE SECTION ON PAGE Error! Bookmark not defined.**

### Common Core (ask everyone)

I have several more questions to ask you and some information to give you about this study to see if you would like to participate.

C1a) Do you consider yourself a person with disability and/or have accessibility needs?

- Yes            1    **Ask Q.C1b**
- No             2    **Go to Q.C2a**

C1bb) Which type of disability do you have? (**Do not read list; Select all that apply; If seeing or hearing mentioned then ask Q.C2a even if other types are selected**)

Seeing	1	<b>Ask Q.C2a</b>
Hearing	2	
Mobility	3	<b>Go to Q.C3</b>
Flexibility	4	
Dexterity	5	
Pain-related	6	
Learning	7	
Developmental	8	
Mental health-related	9	
Memory	10	
Other	11	

C2a) As I mentioned earlier, the research involves participating in an online group video call. We are also doing separate sessions with people who need to use a sign language interpreter, or

who are functionally blind and unable to see other participants on a video call. Do either of these circumstances apply to you?

Yes	1	<b>Ask Q.C2b</b>
No	2	<b>Go to Q.C3</b>

C2b) Which one applies to you, that is, needing to use a sign language interpreter, or being functionally blind?

Need to use sign language interpreter	1
Functionally blind	2

C2c) Thank you. We have not started recruiting yet for these sessions. When we do start the recruiting, would you like us to contact you to see if you would be interested in participating in a session?

Yes	1	<b>Record contact information</b>
No	2	<b>Thank and end interview</b>

C3) The discussion session for this project will be conducted online using a webcam, and it will require the use of a laptop, desktop computer or computer tablet connected to high speed internet. Note that you cannot use a smartphone to participate in the online session.

a) Do you have access to reliable high speed internet that you can use for the online discussion session?

Yes	1	
No	2	<b>Thank and end interview</b>

b) Do you have access to a laptop, desktop computer or computer tablet to take part in the online discussion session?

Yes, laptop or desktop	1	<b>Go to Q.C3d</b>
Yes, computer tablet	2	<b>Ask Q.C3c</b>
No	3	<b>Thank and end interview</b>

c) What is the screen size of the computer tablet you will be using to take part in the online discussion session?

Up to 4 inches/small	1	<b>Thank and end interview</b>
5 to 9 inches/medium	2	
At least 10 inches or more/large	3	

d) You will need to be in a place that is quiet and free of distractions for the duration of the online session. Would you be able to participate in this type of location?

Yes	1	
No	2	<b>Thank and end interview</b>



**Instructions for Q.C3a-d “Thank and end interview”:** Based on your answers, we are unable to invite you to take part in an online discussion session, as you do not meet the technical requirements. Thank you for your interest in this research.

- C4a) Have you ever participated in an in-depth research interview or a focus group involving a small group of people where people were asked to discuss different topics?

Yes	1	
No	2	<b>Go to Q.C5</b>

- C4b) And when was the last time you attended an interview or discussion group?

6 months ago or less	1	<b>Thank and end interview</b>
<b>OR</b> more than 6 months ago	2	

- C4c) In the past 5 years, how many in-depth research interviews or discussion groups have you attended? Would you say less than 5 in total, or would you say 5 or more?

Less than 5	1	
5 or more	2	<b>Thank and end interview</b>

- C5) Thank you. Let me tell you some more about this study to see if you would like to take part.

- a) There may be some people from the Canada Revenue Agency who have been involved in this project observing the session. However, they will not take part in the discussion in any way, and they will not be given your full name. Is this acceptable to you?

Yes	1	
No	2	<b>Thank and end interview</b>

- b) The session will be audio and video recorded. These recordings are used to help with analyzing the findings and writing the report. Your name will not appear in the research report, and the recording will not be given to the Government of Canada. Is this acceptable to you?

Yes	1	
No	2	<b>Thank and end interview</b>

**If TI, Go to TI Invitation**

**If SME, Go to SME Invitation**

**If GP, Go to GP Invitation**

## TI Invitation

**If in Quebec and qualifies as English OLMC, offer English session**

**If outside Quebec and qualifies as French OLMC, offer French session**

The session will be held on **[insert date]**, at **[insert participant's local time]**. Would you be available to attend?

Yes	1	
No	2	<b>Thank and end interview</b>

Thank you. We would like to invite you to participate in one of our online group discussions. The session will last two hours, and after you have completed the session you will be paid **\$250** to thank you for your participation.

For the group discussion we will be using Zoom which is an online platform that allows the moderator and the participants to discuss and share their opinions in real time. A few days before the session we will send you a link to the Zoom meeting.

The person leading the discussion will be an employee of Sage Research, which is a public opinion research company.

Would you be willing to attend?

Yes	1	
No	2	<b>Thank and end interview</b>

<b>Group Type</b>	<b>Date</b>	<b>Group Time</b>	<b>Local Start Time</b>
TIs: <b>Sask/Alta/BC/Yukon</b>	Wednesday, February 21	8:00-10:00 pm	Sask: 7:00 pm Alta: 6:00 pm BC/Yukon: 5:00 pm
TIs: <b>Man/ON/East</b>	Thursday, February 22	6:00-8:00 pm	Man: 5:00 pm ON: 6:00 pm NS/NB/PEI: 7:00 pm NFLD: 7:30 pm
TIs: <b>Quebec</b>	Wednesday, February 28	5:30-7:30 pm	Quebec: 5:30 pm

As I mentioned, you will be paid **\$250** after you have finished participating. We can send this to you by Interac e-transfer or by cheque, whichever you prefer. Would you prefer to receive payment by Interac e-transfer or by cheque?

Interac e-transfer	1
Cheque	2

## GO TO PAYMENT DETAILS

### SME Invitation

**If in Quebec and qualifies as English OLMC, offer English session**

**If outside Quebec and qualifies as French OLMC, offer French session**

The session will be held on **[insert date]**, at **[insert participant's local time]**. Would you be available to attend?

Yes	1	
No	2	<b>Thank and end interview</b>

Thank you. We would like to invite you to participate in one of our online group discussions. The session will last two hours, and after you have completed the session you will be paid **\$200** to thank you for your participation.

For the group discussion we will be using Zoom which is an online platform that allows the moderator and the participants to discuss and share their opinions in real time. A few days before the session we will send you a link to the Zoom meeting.

The person leading the discussion will be an employee of Sage Research, which is a public opinion research company.

Would you be willing to attend?

Yes	1	
No	2	<b>Thank and end interview</b>

<b>Group Type</b>	<b>Date</b>	<b>Group Time</b>	<b>Local Start Time</b>
SMEs: <b>Sask/Alta/BC/Yukon</b>	Thursday, February 15	8:00-10:00 pm	Sask: 7:00 pm Alta: 6:00 pm BC/Yukon: 5:00 pm
SMEs: <b>Man/ON/East</b>	Tuesday, February 20	6:00-8:00 pm	Man: 5:00 pm ON: 6:00 pm NS/NB/PEI: 7:00 pm NFLD: 7:30 pm
SMEs: <b>Quebec</b>	Tuesday, February 27	5:30-7:30 pm	Quebec: 5:30 pm

As I mentioned, you will be paid **\$200** after you have finished participating. We can send this to you by Interac e-transfer or by cheque, whichever you prefer. Would you prefer to receive payment by Interac e-transfer or by cheque?

Interac e-transfer	1
Cheque	2

## GO TO PAYMENT DETAILS

### GP Invitation

**If in Quebec and qualifies as English OLMC, offer English session**

**If outside Quebec and qualifies as French OLMC, offer French session**

The session will be held on **[insert date]**, at **[insert participant's local time]**. Would you be available to attend?

Yes	1	
No	2	<b>Thank and end interview</b>

Thank you. We would like to invite you to participate in one of our online group discussions. The session will last two hours, and after you have completed the session you will be paid **\$150** to thank you for your participation.

For the group discussion we will be using Zoom which is an online platform that allows the moderator and the participants to discuss and share their opinions in real time. A few days before the session we will send you a link to the Zoom meeting.

The person leading the discussion will be an employee of Sage Research, which is a public opinion research company.

Would you be willing to attend?

Yes	1	
No	2	<b>Thank and end interview</b>

<b>Group Type</b>	<b>Date</b>	<b>Group Time</b>	<b>Local Start Time</b>
GP: <b>Man/ON/East</b>	Tuesday, February 13	6:00-8:00 pm	Man: 5:00 pm ON: 6:00 pm NS/NB/PEI: 7:00 pm NFLD: 7:30 pm
GP: <b>Sask/Alta/BC/Yukon</b>	Wednesday, February 14	8:00-10:00 pm	Sask: 7:00 pm Alta: 6:00 pm BC/Yukon: 5:00 pm
GP: <b>Quebec</b>	Tuesday, February 27	8:00-10:00 pm	Quebec: 8:00 pm

As I mentioned, you will be paid **\$175** after you have finished participating. We can send this to you by Interac e-transfer or by cheque, whichever you prefer. Would you prefer to receive payment by Interac e-transfer or by cheque?

Interac e-transfer	1
Cheque	2

## GO TO PAYMENT DETAILS

### Payment details

Refer to preferred payment method

**If prefer Interac e-transfer**

What email address would you like the Interac e-transfer sent after you have finished participating in the session?

\_\_\_\_\_

And please confirm the spelling of your name: \_\_\_\_\_

**If prefer cheque**

What mailing address should we use to send you the cheque after you have finished participating in the session?

Street: \_\_\_\_\_

City: \_\_\_\_\_

Province: \_\_\_\_\_

Postal code: \_\_\_\_\_

And please confirm the spelling of your name as it should appear on the cheque

\_\_\_\_\_

**Closing**

Someone from our office will be calling you back to confirm these arrangements. May I please have your contact information where we can reach you during the evening and during the day?

**Name:** \_\_\_\_\_

**Evening phone:** \_\_\_\_\_ **Day time phone:** \_\_\_\_\_

**Email address:** \_\_\_\_\_

**Thank you very much!**

**Recruited by:** \_\_\_\_\_

**Confirmed by:** \_\_\_\_\_

**Note to recruiter: Should a participant require validation that this is a legitimate research project, they can verify the project in two ways:**

- To verify this is a legitimate Government of Canada project, you can search online using the terms "CRA public opinion research" (French: ARC Recherche sur l'opinion publique) or go to [www.canada.ca/por-cra](http://www.canada.ca/por-cra) (French: [www.canada.ca/arc-por](http://www.canada.ca/arc-por)). The name of the project is **CRA Contact Centre Focus Groups**.
- To verify this is a legitimate Government of Canada project, you can search online using the terms "CRIC Research Verification Service" (French: Service de vérification des recherches du CRIC). At this website, you would enter the number for this study, which is **20240111-SA580**.

## Appendix C – Discussion Guides

### Contact Centre Focus Groups: Tax Intermediaries

#### 1) Introduction (10 minutes)

- a) **Introduce self** (Rick Robson of Sage Research, an independent market research company). This is a research project we're doing on behalf of the Government of Canada, and specifically for the Canada Revenue Agency (CRA).

This research project is about people's experiences when they try to call the CRA.

One thing that all of you have in common is that you work at a company that provides tax, payroll or GST/HST related advice or services directly to either business clients or to individual taxpayer clients. Another thing you all have in common is that you've called the CRA, or at least tried to call the CRA. What we'll be talking about is your experiences making those calls to the CRA in your role as someone who provides advice or services to business clients or to individual taxpayer clients.

The purpose of this project is to find out what, if any, problems or frustrations you may have experienced when calling the CRA on behalf of your clients or on behalf of your company, and also to explore any suggestions you might have for how the CRA can improve your experience when calling them and getting information from the CRA.

The results of the research will be used to help improve the experience of people such as yourself when calling the CRA.

One important thing to note: I will not ask you for the specific details of why you called the CRA – that's between you and the CRA. It can be helpful if you can give me a general idea of why you called. For example, was it about income tax, or some other tax matter? Was it about general information or something specific to a client? But, as I said, I won't ask for the specific details.

#### b) **Review group discussion procedures:**

- Role of moderator
- Role of participants: there are no right or wrong answers; just want everyone to participate and offer your own views; not here to get a consensus but it is of great value to the research to know each of your candid views
- Confidentiality: Participation is voluntary. Neither your name nor the name of your business will appear in the report; the final report will be available through Library and Archives Canada
- Recording: The session is being recorded. The recording is for my use only to help in preparing the report on this research, and will not be provided to the CRA
- Presence of observers from the CRA online: They are not given your full name nor the name of your business; they are here to observe the moderator and to increase their general understanding of the topics we are discussing tonight
- Discussion to last 2 hours

#### c) **Any questions?**

- d) **Participant self-introductions:** First name only, and the sorts of clients you work with as a tax professional: mainly business clients, individual clients or both; if business, any particular focus in terms of size or type of business

## 2) Overview of calling – number & whether talked to an agent (5 minutes)

- a) In the past year (or two years), about how many times did you try to call the CRA? By try I mean you dialed, but you may or may not have ended up talking to an agent. Did you try once, or more than once? And if more than once, roughly how many times? And, of the times you tried to call, about how many times did you end up talking to an agent? Maybe you never talked to an agent, or maybe you did.

## 3) Context for calling – role of CRA website/secure portals (20 minutes)

- a) The CRA provides tax-related information online. It provides general information on the CRA website. It also has what it calls ‘secure online portals’. This includes the secure online portal called *Represent a Client*, as well as the secure portals called *My Account* and *My Business Account*. These secure portals let individuals, businesses, and their authorized representatives review and manage their own tax information.

These online sites are another way of getting information. Can I see a show of hands:

- How many of you have used the general CRA website in the past year to get information?
- How many have used *Represent a Client* in the past year?
- How many have used *My Business Account* in the past year?

- b) Browsing through the CRA website or *the secure portals* for information can sometimes be an alternative to calling the CRA. When you think about your experience trying to call the CRA, what role, if any, did the CRA website or the *secure portals* play? Did you first try to find the answer to your question(s) using the CRA website, and what led you to call the CRA instead of getting the information online?

**Probe:** Type/nature of information (e.g. basic information, client tax matter, a dispute with the CRA, clarification of information sent by the CRA)

- c) Do you have any suggestions for changes to either the CRA website or to the *secure portals* that could help reduce the need to call the CRA?

**Probe:** Do you think the CRA should offer some sort of help on how to use its online sites, or do you think that’s not really necessary? If yes, what sort of help? Do have any suggestion for how to offer that help? (e.g. how-to instructions on the website – text or video; online chat)

- d) You ended up calling the CRA. Is there another method of contact that the CRA does not currently offer that you would like to be able to use?

## 4) Experience of placing a call to the CRA (25 minutes)

- a) I'd like to ask you what your experience was like placing a call to the CRA. This includes finding the right phone number for the CRA, navigating the automated menus, and possibly being on hold. We'll talk later about the experience of talking to an agent.

What was your experience like placing a call to the CRA. Did you have any problems or frustrations? Do you have any suggestions for what the CRA could do to make that experience better?

**Probes:**

- Ease of finding the correct 1-800 phone number
- Ease of navigating the automated phone system (menu options easy to understand; menu options easy to hear; reaching the correct information/agent)
- The CRA telephone system is touch-activated, meaning you push buttons on your phone to select a menu option. A different approach would be a voice-activated system, in which you would be asked to say what you're looking for and the automated system would try to provide you the information or connect you to the relevant resource. For example, the system might ask something like "What are you calling us about today?", and you might say "Taxes". And then the system might say something like, "Ok, you said taxes. What about your taxes are you calling us about today?" You might then say "my outstanding balance". The system might then say, "Ok, you said your outstanding balance". And the interaction would continue until you get what you're looking for. So that's just an example of how a voice-activated system might work.

Overall, which approach would you prefer – touch-activated, or voice-activated?

- You may have personal experience calling companies of one sort or another to speak to one of their customer service agents. For example, you might have called to speak to a customer service agent at a bank, a phone company, an internet provider or retail company. In your experience, is there something another company does that you think the CRA should do? That is, is there anything other companies do that makes it easier or faster to reach an agent or get the answer you are looking for that maybe the CRA should do?

- b) Can I see a show of hands: How many were put on hold waiting to speak to an agent?

How many of you think the amount of time you were on hold waiting for agent was reasonable given when you called? About how long was it?

How many of you feel you were put on hold for longer than you thought was reasonable? About how long was it?

How much time do you feel it is reasonable to have to wait on hold when you call to speak to an agent? Does the amount of time you feel is reasonable change depending on the time of year – for example, during business or personal tax filing seasons versus other times?

**Probes:** The CRA provides information on wait times on its *Contact Us* web page and the automated phone system gives information on wait times.

- How many of you noticed this information about wait time? Where (*Contact Us*, phone system)?



- If yes: What was your reaction? Was it useful, or not really?

What do you think of the idea of the CRA offering a callback service for people who don't want to wait on hold? How would you like this callback service to work?

**Probes:** Ability to specify a date and time, time range

Arrange the callback while on the phone? On an online booking tool – meaning you would hang up and go to a website to book a callback time?

## 5) Received information from the automated system (10 minutes)

Can I see a show of hands: Those of you that used the automated system, how many of you received at least some of the information you were looking for from the automated system without talking to an agent?

**If yes, ask:** Was the information clear and what you were looking for, or not really? If not, what was the issue? Do you have any suggestions?

**Ask everyone:** Is there a type of information that you think should be available using only the automated system that is currently not available?

## 6) Experience talking to an agent (45 minutes)

For those of you who talked to an agent when you called the CRA, I'd like to ask you about what your experience was like talking to an agent. I'm interested both in any positive impressions you may have had, as well as any negative impressions you may have had or things you think the agent could have done better.

- Let's start with any positive impressions you had of the agent(s) and how they performed. This is important because these are things the CRA agents should keep doing. What did you like about how the CRA agent handled your call? Do you have any suggestions for how they agents could do an even better job? **(see areas to probe; ask for suggestions as appropriate)**
  - What do you feel are the most important aspects of customer service by CRA telephone agents?
- What, if any, negative impressions did you have of how the agent handled the call, or what could they have done better? **(see areas to probe; ask for suggestions as appropriate)**

### **Areas to probe for (a) and (b):**

- Agent capability and professionalism: Was the agent capable of doing their job well?
- As you know, if a tax professional is calling about client information or their own business, the CRA agent needs to validate your identity before accessing the account. Do you have any comments or suggestions about the validation process (e.g. appropriate; too lengthy; didn't have required information at hand; suggestion for other ways of validating identity that would provide a sufficient level of security)
- Agent understood what you wanted to know
- Agent proactively helpful: Was the agent actively helpful in terms of asking you good questions and identifying what information you needed?

- Agent was knowledgeable/provided accurate information
- Did you get the information you were looking for? If no, what did you feel you needed that the agent did not provide or was not able to provide? How did you handle this situation (e.g. tell the agent you were confused/unsure; call to speak to another agent). How did the agent handle this situation?
  - Did the agent send you a website link with relevant information?
- Was the agent easy to understand? Was the information provided by the agent easy to understand? If no, do you feel the confusion was due to the complexity of the topic or from the way in which the agent explained their answer? How did you handle this situation? How did the agent handle this situation?
  - If the original information came from another source, was the telephone agent able to explain in a way that was easier to understand?
- Were you passed on to another agent in order to get the information you were looking for? If yes:
  - How do you feel about being passed on another agent? Why do you think you were passed on to another agent? Is this reasonable, or do you feel that contact centre agents should be able to resolve all issues without further action or referrals?
  - Do you feel it's reasonable for the first agent to refer your call to a specialist for more complex topics?

**The following questions may be addressed in parts (a) or (b) above depending on the what participants say**

- c) Has anyone had issues with information that you received from CRA being inconsistent, incomplete, or inaccurate? If yes:

What happened/how did this occur?

- Where did the problem lie – agent, across different agents, website, other
- What did you do? How did you deal with this?
- If the information came from another source such as the CRA website, was the telephone agent you spoke with able to resolve your concerns?

Did this experience affect your trust or confidence in the service the CRA provides?

Do you have any suggestions for what the CRA could do to address any concerns about the accuracy, completeness or consistency of the information it provides? (e.g. additional agent training, call transcripts, website links to relevant information)

- d) Have you had a situation in which you needed to call the CRA more than once for the same question/issue? If yes:

What led to this? (e.g. received an unclear or incomplete answer; not confident in what you were told; told by the agent to call back – if so, what was the reason?)

Do you have any suggestions for how this situation could have been better addressed by the CRA?

## 7) Wrap-up (5 minutes)

We're just about finished. Is there anything else related to what we've discussed that you want to mention before we wrap up?

The final report for this project will be available to the public and will be posted on the Library and Archives Canada website.

Thank you for coming today and giving us your opinions.

## Contact Centre Focus Groups: SMEs

### 1) Introduction (10 minutes)

- a) **Introduce self** (Rick Robson of Sage Research, an independent market research company). This is a research project we're doing on behalf of the Government of Canada, and specifically for the Canada Revenue Agency (CRA).

This research project is about people's experiences when they try to call the CRA.

One thing that all of you have in common is that you are associated with a business or organization, and I'm talking with you in your role as someone who works in that business or organization. Another thing you all have in common is that you've called the CRA, or at least tried to call the CRA. What we'll be talking about is your experiences making those calls to the CRA on behalf of your business or organization (hereafter, refer only to "business", to simplify language).

The purpose of this project is to find out from business callers such as yourself what, if any, problems or frustrations you may have experienced when calling the CRA, and also to explore any suggestions you might have for how the CRA can improve your experience when calling them and getting information from the CRA.

The results of the research will be used to help improve the experience of businesses when calling the CRA on a business-related matter.

One important thing to note: I will not ask you for the specific details of why you called the CRA – that's between you and the CRA. It can be helpful if you can give me a general idea of why you called. For example, was it about business income tax, or some other tax matter? Was it about general information or something specific to your business situation? But, as I said, I won't ask for the specific details.

### b) **Review group discussion procedures:**

- Role of moderator
- Role of participants: there are no right or wrong answers; just want everyone to participate and offer your own views; not here to get a consensus but it is of great value to the research to know each of your candid views
- Confidentiality: Participation is voluntary. Neither your name nor the name of your business will appear in the report; the final report will be available through Library and Archives Canada
- Recording: The session is being recorded. The recording is for my use only to help in preparing the report on this research, and will not be provided to the CRA

- Presence of observers from the CRA online: They are not given your full name nor the name of your business; they are here to observe the moderator and to increase their general understanding of the topics we are discussing tonight
- Discussion to last 2 hours

c) **Any questions?**

- d) **Participant self-introductions:** First name only, and the nature of your business or organization; do not say the name of the business

**2) Overview of calling – number & whether talked to an agent (5 minutes)**

- a) In the past year (or two years), about how many times did you try to call the CRA on behalf of your business? By try I mean you dialed, but you may or may not have ended up talking to an agent. Did you try once, or more than once? And if more than once, roughly how many times? And, of the times you tried to call, about how many times did you end up talking to an agent? Maybe you never talked to an agent, or maybe you did.

**3) Context for calling – role of CRA website/secure portals (20 minutes)**

- a) The CRA provides tax-related information online. It provides general information for businesses on the CRA website. It also has what it calls ‘secure online portals’. This includes the secure online portals called *My Business Account* and *Represent a Client*, which let a business or their authorized representative review and manage its own tax information.

These online sites are another way of getting information. Can I see a show of hands:

- How many of you have used the general CRA website in the past year to get information?
  - How many have personally used *My Business Account* or *Represent a Client* in the past year?
- b) Browsing through the CRA website or one of the secure online portals for information can sometimes be an alternative to calling the CRA. When you think about your experience trying to call the CRA, what role, if any, did the CRA website or one of the secure online portals play? Did you first try to find the answer to your question(s) using the CRA website, and what led you to call the CRA instead of getting the information online?

**Probe:** Type/nature of information (e.g. basic information, tax matter specific to your business, a dispute with the CRA, clarification of information sent by the CRA)

- c) Do you have any suggestions for changes to the CRA website or to the *My Business Account* or *Represent a Client* sites that could help reduce the need to call the CRA?

**Probe:** Do you think the CRA should offer some sort of help on how to use its online sites, or do you think that’s not really necessary? If yes, what sort of help? Do have any suggestion for how to offer that help? (e.g. how-to instructions on the website – text or video; online chat)

- d) You ended up calling the CRA. Is there another method of contact that the CRA does not currently offer that you would like to be able to use?

#### 4) Experience of placing a call to the CRA (25 minutes)

- a) I'd like to ask you what your experience was like placing a call to the CRA. This includes finding the right phone number for the CRA, navigating the automated menus, and possibly being on hold. We'll talk later about the experience of talking to an agent.

What was your experience like placing a call to the CRA. Did you have any problems or frustrations? Do you have any suggestions for what the CRA could do to make that experience better?

**Probes:**

- Ease of finding the correct 1-800 phone number
- Ease of navigating the automated phone system (menu options easy to understand; menu options easy to hear; reaching the correct information/agent)
- The CRA telephone system is touch-activated, meaning you push buttons on your phone to select a menu option. A different approach would be a voice-activated system, in which you would be asked to say what you're looking for and the automated system would try to provide you the information or connect you to the relevant resource. For example, the system might ask something like "What are you calling us about today?", and you might say "Taxes". And then the system might say something like, "Ok, you said taxes. What about your taxes are you calling us about today?" You might then say "my outstanding balance". The system might then say, "Ok, you said your outstanding balance". And the interaction would continue until you get what you're looking for. So that's just an example of how a voice-activated system might work.

Overall, which approach would you prefer – touch-activated, or voice-activated?

- You may have personal experience calling companies of one sort or another to speak to one of their customer service agents. For example, you might have called to speak to a customer service agent at a bank, a phone company, an internet provider or retail company. In your experience, is there something another company does that you think the CRA should do? That is, is there anything other companies do that makes it easier or faster to reach an agent or get the answer you are looking for that maybe the CRA should do?

- b) Can I see a show of hands: How many were put on hold waiting to speak to an agent?

How many of you think the amount of time you were on hold waiting for agent was reasonable given when you called? About how long was it?

How many of you feel you were put on hold for longer than you thought was reasonable? About how long was it?

How much time do you feel it is reasonable to have to wait on hold when you call to speak to an agent? Does the amount of time you feel is reasonable change depending on the time of year – for example, during payroll or tax filing seasons versus other times?

- Probes:** The CRA provides information on wait times on its *Contact Us* web page and the automated phone system gives information on wait times.

- How many of you noticed this information about wait time? Where (*Contact Us*, phone system)?
- If yes: What was your reaction? Was it useful, or not really?

What do you think of the idea of the CRA offering a callback service for people who don't want to wait on hold? How would you like this callback service to work?

**Probes:** Ability to specify a date and time, time range

Arrange the callback while on the phone? On an online booking tool – meaning you would hang up and go to a website to book a callback time?

### 5) Received information from the automated system (10 minutes)

Can I see a show of hands: Those of you that used the automated system, how many of you received at least some of the information you were looking for from the automated system without talking to an agent?

**If yes, ask:** Was the information clear and what you were looking for, or not really? If not, what was the issue? Do you have any suggestions?

**Ask everyone:** Is there a type of information that you think should be available using only the automated system that is currently not available?

### 6) Experience talking to an agent (45 minutes)

For those of you who talked to an agent when you called the CRA, I'd like to ask you about what your experience was like talking to an agent. I'm interested both in any positive impressions you may have had, as well as any negative impressions you may have had or things you think the agent could have done better.

- Let's start with any positive impressions you had of the agent(s) and how they performed. This is important because these are things the CRA agents should keep doing. What did you like about how the CRA agent handled your call? Do you have any suggestions for how they agents could do an even better job? (**see areas to probe; ask for suggestions as appropriate**)
  - What do you feel are the most important aspects of customer service by CRA telephone agents?
- What, if any, negative impressions did you have of how the agent handled the call, or what could they have done better? (**see areas to probe; ask for suggestions as appropriate**)

**Areas to probe for (a) and (b):**

- Agent capability and professionalism: Was the agent capable of doing their job well?
- If a person is calling about information specific to their or their employer's business, the CRA agent needs to validate the identity of the caller and their company before accessing their account. Has anyone experienced this? If yes: Do you have any comments or suggestions about the validation process (e.g. appropriate; too lengthy; didn't have required information at hand; suggestion for other ways of validating identity that would provide a sufficient level of security)

- Agent understood what you wanted to know
- Agent proactively helpful: Was the agent actively helpful in terms of asking you good questions and identifying what information you needed?
- Agent was knowledgeable/provided accurate information
- Did you get the information you were looking for? If no, what did you feel you needed that the agent did not provide or was not able to provide? How did you handle this situation (e.g. tell the agent you were confused/unsure; call to speak to another agent). How did the agent handle this situation?
  - Did the agent send you a website link with relevant information?
- Was the agent easy to understand? Was the information provided by the agent easy to understand? If no, do you feel the confusion was due to the complexity of the topic or from the way in which the agent explained their answer? How did you handle this situation? How did the agent handle this situation?
  - If the original information came from another source, was the telephone agent able to explain in a way that was easier to understand?
- Were you passed on to another agent in order to get the information you were looking for? If yes:
  - How do you feel about being passed on another agent? Why do you think you were passed on to another agent? Is this reasonable, or do you feel that contact centre agents should be able to resolve all issues without further action or referrals?
  - Do you feel it's reasonable for the first agent to refer your call to a specialist for more complex topics?

**The following questions may be addressed in parts (a) or (b) above depending on the what participants say**

- c) Has anyone had issues with information that you received from CRA being inconsistent, incomplete, or inaccurate? If yes:
- What happened/how did this occur?
- Where did the problem lie – agent, across different agents, website, other
  - What did you do? How did you deal with this?
  - If the information came from another source such as the CRA website, was the telephone agent you spoke with able to resolve your concerns?
- Did this experience affect your trust or confidence in the service the CRA provides?
- Do you have any suggestions for what the CRA could do to address any concerns about the accuracy, completeness or consistency of the information it provides? (e.g. additional agent training, call transcripts, website links to relevant information)
- d) Have you had a situation in which you needed to call the CRA more than once for the same question/issue? If yes:
- What led to this? (e.g. received an unclear or incomplete answer; not confident in what you were told; told by the agent to call back – if so, what was the reason?)

Do you have any suggestions for how this situation could have been better addressed by the CRA?

## 7) Wrap-up (5 minutes)

We're just about finished. Is there anything else related to what we've discussed that you want to mention before we wrap up?

The final report for this project will be available to the public and will be posted on the Library and Archives Canada website.

Thank you for coming today and giving us your opinions.

# Contact Centre Focus Groups: GP

## 1) Introduction (10 minutes)

- a) **Introduce self** (Rick Robson of Sage Research, an independent market research company). This is a research project we're doing on behalf of the Government of Canada, and specifically for the Canada Revenue Agency (CRA).

This research project is about people's experiences when they try to call the CRA.

One thing you all have in common is that you've called the CRA, or at least tried to call the CRA. What we'll be talking about is your experiences making those calls to the CRA.

The purpose of this project is to find out what, if any, problems or frustrations you may have experienced when calling the CRA, and also to explore any suggestions you might have for how the CRA can improve your experience when calling them and getting information from the CRA.

The results of the research will be used to help improve the experience of people calling the CRA.

One important thing to note: I will not ask you for the specific details of why you called the CRA – that's between you and the CRA. It can be helpful if you can give me a general idea of why you called. For example, was it about income tax, or some other tax matter? Was it about general information or something specific to your situation? But, as I said, I won't ask for the specific details.

- b) **Review group discussion procedures:**

- Role of moderator
- Role of participants: there are no right or wrong answers; just want everyone to participate and offer your own views; not here to get a consensus but it is of great value to the research to know each of your candid views
- Confidentiality: Participation is voluntary. Your name will not appear in the report; the final report will be available through Library and Archives Canada
- Recording: The session is being recorded. The recording is for my use only to help in preparing the report on this research, and will not be provided to the CRA



- Presence of observers from the CRA online: They are not given your full name; they are here to observe the moderator and to increase their general understanding of the topics we are discussing tonight
- Discussion to last 2 hours

c) **Any questions?**

d) **Participant self-introductions:** First name only

## 2) Overview of calling – number & whether talked to an agent (5 minutes)

- a) In the past year (or two years), about how many times did you try to call the CRA? By try I mean you dialed, but you may or may not have ended up talking to an agent. Did you try once, or more than once? And if more than once, roughly how many times? And, of the times you tried to call, about how many times did you end up talking to an agent? Maybe you never talked to an agent, or maybe you did.

## 3) Context for calling – role of CRA website/secure portals (20 minutes)

- a) The CRA provides tax-related information online. It provides general information on the CRA website. It also has what it calls ‘secure online portals’. This includes the secure online portal called *My Account*, which lets a person review and manage their own tax information.

These online sites are another way of getting information. Can I see a show of hands:

- How many of you have used the general CRA website in the past year to get information?
- How many have used *My Account* in the past year?

- b) Browsing through the CRA website or *My Account* for information can sometimes be an alternative to calling the CRA. When you think about your experience trying to call the CRA, what role, if any, did the CRA website or the *My Account* site play? Did you first try to find the answer to your question(s) using the CRA website, and what led you to call the CRA instead of getting the information online?

**Probe:** Type/nature of information (e.g. basic information, personal tax matter, a dispute with the CRA, clarification of information sent by the CRA)

- c) Do you have any suggestions for changes to either the CRA website or to the *My Account* site that could help reduce the need to call the CRA?

**Probe:** Do you think the CRA should offer some sort of help on how to use its online sites, or do you think that’s not really necessary? If yes, what sort of help? Do have any suggestion for how to offer that help? (e.g. how-to instructions on the website – text or video; online chat)

- d) You ended up calling the CRA. Is there another method of contact that the CRA does not currently offer that you would like to be able to use?

## 4) Experience of placing a call to the CRA (25 minutes)

- a) I'd like to ask you what your experience was like placing a call to the CRA. This includes finding the right phone number for the CRA, navigating the automated menus, and possibly being on hold. We'll talk later about the experience of talking to an agent.

What was your experience like placing a call to the CRA. Did you have any problems or frustrations? Do you have any suggestions for what the CRA could do to make that experience better?

**Probes:**

- Ease of finding the correct 1-800 phone number
- Ease of navigating the automated phone system (menu options easy to understand; menu options easy to hear; reaching the correct information/agent)
- The CRA telephone system is touch-activated, meaning you push buttons on your phone to select a menu option. A different approach would be a voice-activated system, in which you would be asked to say what you're looking for and the automated system would try to provide you the information or connect you to the relevant resource. For example, the system might ask something like "What are you calling us about today?", and you might say "Taxes". And then the system might say something like, "Ok, you said taxes. What about your taxes are you calling us about today?" You might then say "my outstanding balance". The system might then say, "Ok, you said your outstanding balance". And the interaction would continue until you get what you're looking for. So that's just an example of how a voice-activated system might work.

Overall, which approach would you prefer – touch-activated, or voice-activated?

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- b) Can I see a show of hands: How many were put on hold waiting to speak to an agent?

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**Probes:** The CRA provides information on wait times on its *Contact Us* web page and the automated phone system gives information on wait times.

- How many of you noticed this information about wait time? Where (*Contact Us*, phone system)?

- If yes: What was your reaction? Was it useful, or not really?

What do you think of the idea of the CRA offering a callback service for people who don't want to wait on hold? How would you like this callback service to work?

**Probes:** Ability to specify a date and time, time range

Arrange the callback while on the phone? On an online booking tool – meaning you would hang up and go to a website to book a callback time?

## 5) Received information from the automated system (10 minutes)

Can I see a show of hands: Those of you that used the automated system, how many of you received at least some of the information you were looking for from the automated system without talking to an agent?

**If yes, ask:** Was the information clear and what you were looking for, or not really? If not, what was the issue? Do you have any suggestions?

**Ask everyone:** Is there a type of information that you think should be available using only the automated system that is currently not available?

## 6) Experience talking to an agent (45 minutes)

For those of you who talked to an agent when you called the CRA, I'd like to ask you about what your experience was like talking to an agent. I'm interested both in any positive impressions you may have had, as well as any negative impressions you may have had or things you think the agent could have done better.

- Let's start with any positive impressions you had of the agent(s) and how they performed. This is important because these are things the CRA agents should keep doing. What did you like about how the CRA agent handled your call? Do you have any suggestions for how they agents could do an even better job? **(see areas to probe; ask for suggestions as appropriate)**
  - What do you feel are the most important aspects of customer service by CRA telephone agents?
- What, if any, negative impressions did you have of how the agent handled the call, or what could they have done better? **(see areas to probe; ask for suggestions as appropriate)**

### **Areas to probe for (a) and (b):**

- Agent capability and professionalism: Was the agent capable of doing their job well?
- If a person is calling about personal information, the CRA agent needs to validate the identity of the person before accessing their account. Has anyone experienced this? If yes: Do you have any comments or suggestions about the validation process (e.g. appropriate; too lengthy; didn't have required information at hand; suggestion for other ways of validating identity that would provide a sufficient level of security)
- Agent understood what you wanted to know
- Agent proactively helpful: Was the agent actively helpful in terms of asking you good questions and identifying what information you needed?

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  - How do you feel about being passed on another agent? Why do you think you were passed on to another agent? Is this reasonable, or do you feel that contact centre agents should be able to resolve all issues without further action or referrals?
  - Do you feel it's reasonable for the first agent to refer your call to a specialist for more complex topics?

**The following questions may be addressed in parts (a) or (b) above depending on the what participants say**

- c) Has anyone had issues with information that you received from CRA being inconsistent, incomplete, or inaccurate? If yes:

What happened/how did this occur?

- Where did the problem lie – agent, across different agents, website, other
- What did you do? How did you deal with this?
- If the information came from another source such as the CRA website, was the telephone agent you spoke with able to resolve your concerns?

Did this experience affect your trust or confidence in the service the CRA provides?

Do you have any suggestions for what the CRA could do to address any concerns about the accuracy, completeness or consistency of the information it provides? (e.g. additional agent training, call transcripts, website links to relevant information)

- d) Have you had a situation in which you needed to call the CRA more than once for the same question/issue? If yes:

What led to this? (e.g. received an unclear or incomplete answer; not confident in what you were told; told by the agent to call back – if so, what was the reason?)

Do you have any suggestions for how this situation could have been better addressed by the CRA?

## 7) Wrap-up (5 minutes)

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