

# Chatbots research: Revenues and benefits show and tell

29 March 2019

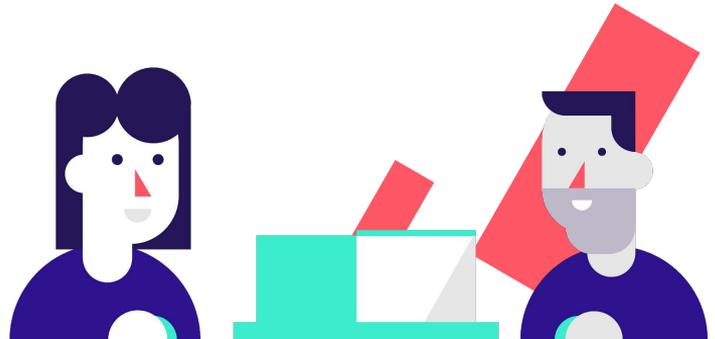
[Link to video of show and tell](#)

## Key findings

# Users

Here's a summary of our key findings from the 7 users interviewed

- All users started journeys at a point of anxiety and disadvantage due to life circumstances or frustration due to errors made by the council.
- Reassurance and control is a key need of user's overall experience due to the high risk and potential negative impact on life if issues are not resolved.
- Users are more likely to call rather than self serve online. For the ones that do try to self serve online, their online experience is so bad that they call - as its quicker and easier to resolve their query or issue.
- Trust issues were also prevalent - this is due to the financial nature of the service and the potential for real impact on people's lives.
- These experiences can be cyclical as users need to periodically ask for support or give supporting evidence. It can also move from 'slow' to 'urgent' as users are expected to react quickly.

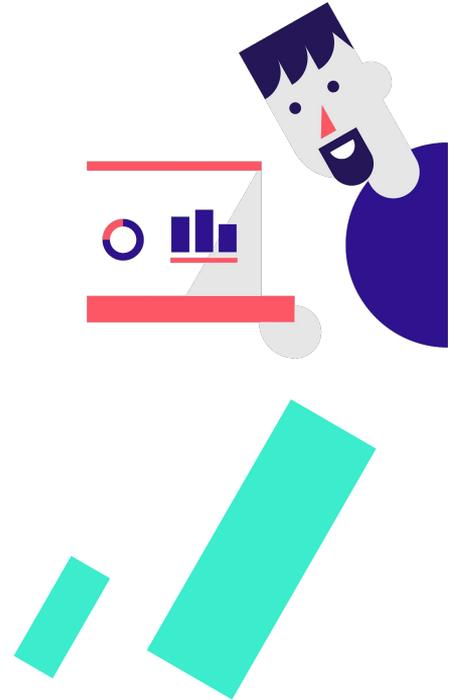


## Key findings

# Experience maps

We created two experience maps to reflect the two main journeys from speaking with seven users.

- 5 x Council Tax and Benefits - Billing & Enquiries
- 2 x Applying or Switching Housing Benefits



	Push: Event	Search	Contact	Resolve	Confirm
User Needs	<p>I want to adapt to recent changes in my life</p> <p>So I can make ends meet and make things better</p>	<p>I want to search for advice and contact details</p> <p>So I can get in touch with someone who can help me</p>	<p>I want to contact the Council</p> <p>So I can ask for help / enquire about service / complain about a mistake</p>	<p>I want to contact the Council</p> <p>So I can follow due process to complete my task</p>	<p>I want to receive confirmation of task completion</p> <p>So I can have peace of mind</p>
Actions + Tasks	<ul style="list-style-type: none"> <li>Seek social advice</li> <li>Read council letter</li> <li>React to letters immediately</li> </ul>	<ul style="list-style-type: none"> <li>Google specific service (eg: single occupancy council tax)</li> <li>Google council contact</li> </ul>	<ul style="list-style-type: none"> <li>Call / email Council</li> <li>Enquire / request a service</li> <li>Complain / resolve issue</li> </ul>	<ul style="list-style-type: none"> <li>Contact council with relevant information / evidence</li> <li>Set up payments were relevant</li> <li>Keep logs / receipts</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation by email / post</li> <li>Call Council and Partners to check issue has been resolved - nothing outstanding</li> </ul>
Channels + Devices	<p>IN PERSON LETTER CALL</p>	<p>LAPTOP MOBILE GOOGLE WEBSITE</p>	<p>LAPTOP MOBILE EMAIL CALL CENTRE</p>	<p>MOBILE LAPTOP FORMS CALL CENTRE EMAIL IN PERSON</p>	<p>LAPTOP MOBILE LETTER EMAIL COUNCIL + PARTNERS</p>
Emotional	<p>"Every year they don't carry over my credit!"</p> <p>"I'm on the wrong tax band - again!"</p>	<p>"I wanted to know what my rights were before getting in touch"</p>	<p>"I need to chase it up to avoid other mistakes"</p> <p>"I need help. What do I have to do?"</p>	<p>"The forms are just too complicated! Its like they don't want us to understand it"</p>	<p>"Receipts give me peace of mind. I need to have reassurance, it covers everybody's back"</p>
Pain Points	<ul style="list-style-type: none"> <li>Panic - I have to do something about this</li> <li>Frustration with mistakes</li> <li>Confusing bills - potential to get taken advantage of</li> </ul>	<ul style="list-style-type: none"> <li>Don't understand what services are available</li> <li>New to this - don't know where to start</li> </ul>	<ul style="list-style-type: none"> <li>Having to mediate between council and partners (HA)</li> <li>Having to call to correct a mistake - unnecessary stress</li> <li>Unable to find a direct number</li> </ul>	<ul style="list-style-type: none"> <li>Forms are difficult and complex - have to trust that council is giving correct information</li> </ul>	<ul style="list-style-type: none"> <li>Having to mediate between council and partners (HA)</li> <li>Waiting to get formal confirmation of resolution</li> </ul>
Compelling forces	<ul style="list-style-type: none"> <li>Push: sudden changes in personal circumstances</li> <li>Push: letter from Council</li> <li>Anxiety: fear of implications</li> </ul>	<ul style="list-style-type: none"> <li>Habit: Googling for information</li> <li>Anxiety: fear of issue being unresolved</li> <li>Pull: appeal of getting help</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: fear of issue being unresolved</li> <li>Push / pull: only one place to turn to</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: don't trust council to get it right</li> <li>Push: have to trust council and move forward</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: fear of future mistakes and extra effort required to resolve issue</li> <li>Anxiety: need for formal communications</li> </ul>

	Push: Event	Contact	Coordinate	Resolve	Unresolved
User Needs	<p>I want to adapt to recent changes in my life</p> <p>So I can make ends meet and make things better</p>	<p>I want to contact the Council</p> <p>So I can arrange / change my housing benefits</p>	<p>I want to contact the Council</p> <p>So I can follow due process to complete my task</p>	<p>I want to contact the Council</p> <p>So I can ensure my issue / request is being resolved</p>	<p>I want to contact the Council</p> <p>So I can ensure my issue / request will be resolved</p>
Actions + Tasks	<ul style="list-style-type: none"> <li>Seek social advice</li> <li>Search for information online</li> </ul>	<ul style="list-style-type: none"> <li>Call the council to understand and kick start process</li> </ul>	<ul style="list-style-type: none"> <li>Contacting council and housing association - joining waiting lists</li> <li>Providing documentation and in person home assessments</li> </ul>	<ul style="list-style-type: none"> <li>Contacting council and housing association - trying to finalise process</li> </ul>	<ul style="list-style-type: none"> <li>Continue to contact council and housing association - trying to resolve and finalise process</li> </ul>
Channels + Devices	<p>IN PERSON   LAPTOP   WEBSITE</p>	<p>MOBILE   CALL CENTRE</p>	<p>MOBILE   LAPTOP   FORMS   CALL CENTRE   EMAIL   IN PERSON</p>	<p>MOBILE   CALL CENTRE</p>	<p>MOBILE   LAPTOP   FORMS   CALL CENTRE   EMAIL   IN PERSON</p>
Emotional	<p>"I wasn't impressed. This was all new to me. I needed to find information so I could know what to do"</p>	<p>"Nobody would put me on a list cause I lived in Spain! I couldn't get back home."</p>	<p>"I was number 16 - it could take forever. Couldn't wait anymore."</p>	<p>"After a year of waiting I was told I needed an £800 deposit - I had no clue! I was really angry"</p>	<p>"I got a bit arsy so I let it go for a bit. Trying to find alternative solutions now."</p>
Pain Points	<ul style="list-style-type: none"> <li>New to system and information</li> <li>Complex information is hard to find and digest</li> <li>Need for reassurance and hand holding</li> </ul>	<ul style="list-style-type: none"> <li>Unable to reach team in the afternoon</li> <li>Unable to get help needed</li> <li>Not knowing how long until problems will be resolved</li> </ul>	<ul style="list-style-type: none"> <li>Confusion over housing waiting list categories</li> <li>Not knowing how long the wait will be &gt; impacts on life and financial decisions</li> </ul>	<ul style="list-style-type: none"> <li>Anger over critical information not communicated &gt; and negative impact on life</li> <li>Council not able to help or advise on alternatives</li> </ul>	<ul style="list-style-type: none"> <li>Frustration at unresolved issue</li> <li>Frustration at lack of hand holding and alternative support</li> </ul>
Compelling forces	<ul style="list-style-type: none"> <li>Anxiety: stress due to contextual hardship</li> <li>Anxiety: fear of not getting the help they need from only source of help available</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: stress due to contextual hardship</li> <li>Anxiety: not being able to self help &amp; not knowing when problems will be resolved</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: not knowing when problems will be resolved</li> <li>Push: having to react quickly at the drop of a hat</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: not knowing when problems will be resolved</li> <li>Anxiety: fear of not getting the help they need from only source of help available</li> </ul>	<ul style="list-style-type: none"> <li>Anxiety: stress due to contextual hardship</li> <li>Anxiety: not being able to self help &amp; not knowing when problems will be resolved</li> </ul>

## User interview quotes

**“I like doing things myself, but I needed help.** I needed someone to explain things to me - it was quicker than me taking forever to figure things out myself”

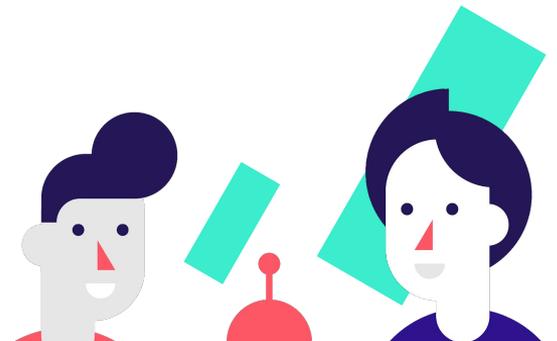
"If it's got to this point **I need to take control** and make sure I don't get another surprise!"

## Key findings

# Stakeholders

Summary of our key findings from the stakeholders interviewed:

- The majority of Revs and Bens calls require follow up (via phone, email, or in person). This contrasts with Waste where most issues are resolved in a single user contact.
- Ability to self-serve is limited as not all councils have a full range of Revs & Bens tasks available online (e.g. Change of Circumstances, View Council Tax Balance, etc)
- Conversations are highly sensitive, emotional, and nearly every case is unique
- A lot of user journeys involve referral to 3rd-party services, including Citizens' Advice Bureau, Step Change, Healthy Minds, etc
- These are emotional, complex journeys, with users exhibiting a preference for human conversation. The risk for chatbot confusion is high.

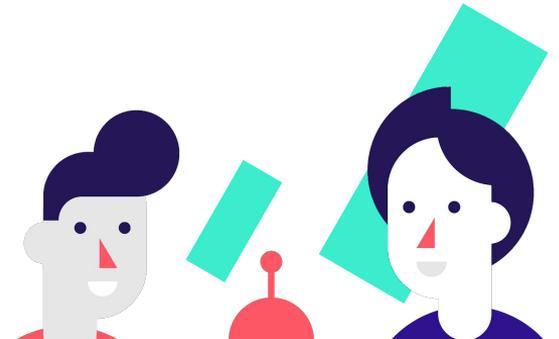


## Key findings

# Data Challenges

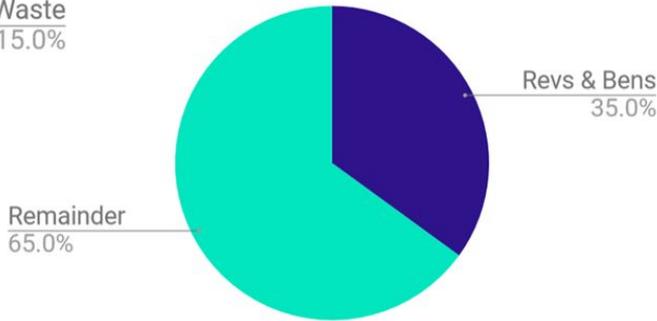
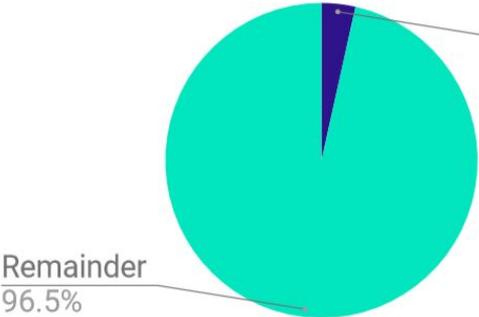
### Observations based on a review of councils' data

- Several councils have dedicated contact numbers both for Council Tax and Benefits, as well as for the main switchboard. In no case was data available that aggregated calls across all these lines, making it hard to assess real call volumes.
- Where call data was shared, it was for the front-line call centre alone. We know that the majority of contacts are redirected to back-office teams, so the cost of provisioning Revenues and Benefits services by telephone is likely to be significantly higher than represented here.
- No Google Analytics event tracking or site search enabled on any of the council sites
- No data concerning drop-in or at-home services, though we know these are significant channels.
- No data for costs of processing physical mail, though we know this is also a main contact method.



Key findings

# Share of Call Centre Volumes



Key findings

## Call centre ability to handle

43%

Planning

99%

Waste &  
Recycling

<5%

Revs & Bens

Key findings

## Call Volumes x Resolution Rate

£19.3k

Planning

£272.2k

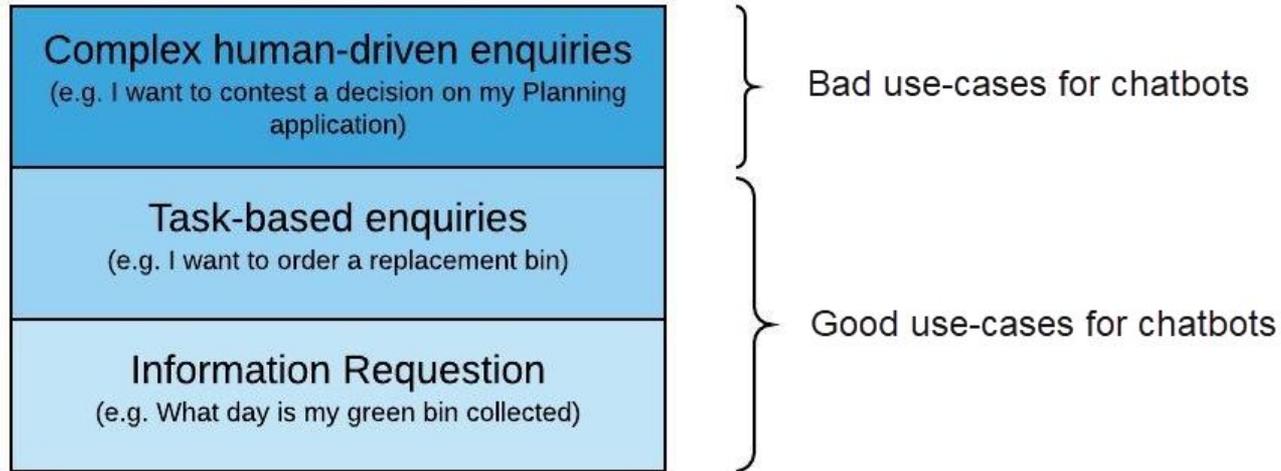
Waste &  
Recycling

£14.1k

Revs & Bens

## Key findings

# Use Cases for Chatbots



## Key findings

# Reasons for Contact

Reason	Volume	Type / URL
Council Tax Queries	31.1%	Info (Human)
Council Tax payments & refunds	17.9%	Task
Benefits Queries	13.9%	Human
Benefits Changes	9.9%	Task (Human)
Council Tax Moves	7.5%	Human
Benefits - chasing Progress	7.2%	Human
Council Tax Recovery Action	4.7%	Human
Council Tax Discounts	4.7%	Human
Apply for CT or H Benefit	2.85%	Task (Human)
Other Back Office	4.4%	Human

## Key findings

# Revenues AND Benefits?

- 'Revenues and Benefits' covers a vast range of council services - is it right to bundle them together for considering chatbots / AI?
- Services provisioned under this label are handled by a number of different teams within the councils (Revenues Team, Benefits Team, Recovery Team, Financial Independence, etc)
- Frequently, customer data is handled via a different system or CRM depending on the particular service.
- Therefore, when considering the suitability of a chatbot or AI, does it even make sense to consider Revenues and Benefits as one area?

## Key findings

# Summary Observations

- Demographic differences between councils make a big difference to types of common service requests:
  - Redditch has a young population, lots of movement, lots of changes of address
  - Bromsgrove is rural, lots of people in the benefits system, many caravans / mobile homes
    - While the 2 councils have similar levels of support, types of request differ greatly.
- Overall, very few web sessions over 12 months:
  - Council tax unique page views average: 27,285
  - Benefits unique page views average: 2,256
  - (Waste unique page views average: 101,463
- Despite high call volumes, the nature of these calls tends to be complex, emotional, and requiring further follow-up
- Potential use-cases for chatbots or AI: triaging, payments, reassurance / updates

### Stakeholder quote

“There’s so much complexity within Benefits. It’s important not to make generalisations because every case is different. We have to make sure we give the correct advice, that they understand it, and that it’s clear.”

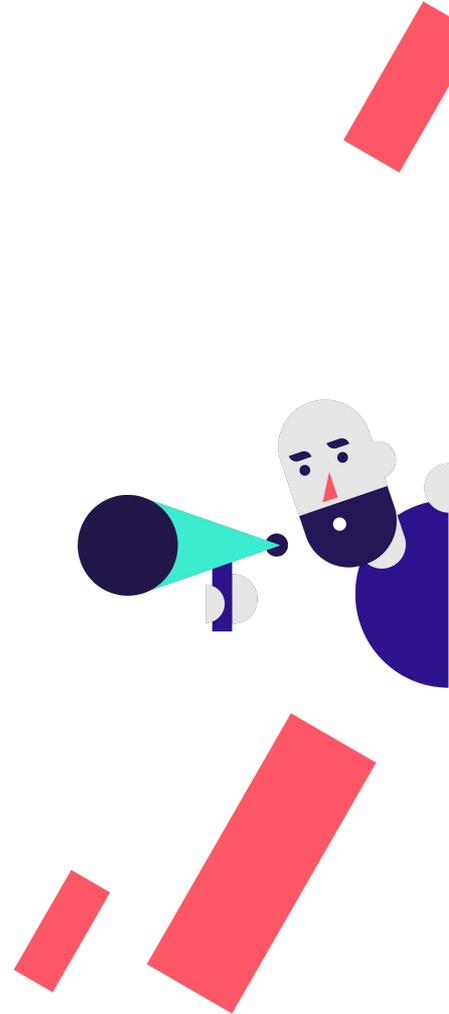


Key findings

# Councils

Here's a summary of the councils' experience this past week

- What were your key findings?
- Lessons learned
- What you're still not sure about



What's next?

# Open floor

- **What's next?** Highways: Torchbox at Surrey CC
- **Any questions?**

**Torchbox**

A stylized red flame icon is positioned above the letter 'x' in the word 'Torchbox'. The flame has three distinct upward-pointing tongues, with the central one being the tallest and most prominent. The color is a vibrant, slightly orange-red.