

SME Survey 2017

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Statistics & Economic Research Branch

SME Survey 2017

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Revenue thanks all those who gave their time and effort in responding to the survey, without whom, the survey and this report would not be possible. Your responses and feedback are of great value in assisting Revenue to provide the best possible service.

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SME 2017

Small & Medium Enterprises Survey



Approx. 10,000 SMEs invited to take part in the survey making it the largest SME survey to date



Fourth SME survey conducted since 2006 but first to be conducted entirely electronically

Over 2,000 Respondents ~ 20% Response Rate



95% Satisfaction with Revenue Customer Service

31% are 'very satisfied' with Customer Service

84% of SMEs who used the Redesigned Website found it easy to use

Phone and ROS the most preferred methods of contacting Revenue



52%
Spend an hour or less per week on Revenue related matters



Personalised v Standard Email

Personalising invitation emails strongly increased the level of responses

FACTORS THAT INFLUENCE COMPLIANCE

- 1** Belief that you should do the right thing
- 2** Because it is the law
- 3** Concern at having to pay interest charges for late payment of tax
- 4** Presumption of Honesty



Executive Summary

Revenue's fourth survey of Small and Medium sized Enterprises ("SMEs") was conducted in September and October 2017.¹ The objective of the survey is to help Revenue improve the quality of the service provided to support timely voluntary compliance.

Over 10,000 SMEs were invited to participate. For the first time, the survey was conducted entirely electronically, presenting an opportunity to trial behavioural insights to improve response rates. Over 2,000 respondents completed the survey, a response rate of 20 per cent, providing a robust basis for reporting and extrapolating results.

Customer service and ease of paying taxes

- ❑ Overall satisfaction rates remain high, with 95 per cent reporting that they are either 'somewhat satisfied', 'satisfied' or 'very satisfied'.
- ❑ The percentage of respondents who are 'very satisfied' increases to 31 per cent (from 28 per cent in 2013, 29 per cent in 2008 and 24 per cent in 2006).
- ❑ Phone and Revenue Online Service ("ROS") are the preferred methods of contact.
- ❑ 84 per cent of SMEs using the new and redesigned Revenue website report that it is easy to use and 87 per cent state they found what they searched for.
- ❑ More than half of respondents spend less than one hour per week on record keeping related to Revenue matters, up from 39 per cent in 2013.

Factors that influence voluntary compliance:

- ❑ The two highest ranking factors influencing voluntary compliance are related to civic responsibility: 'belief that you should do the right thing' (+8 per cent since 2013) and 'because it is the law' (+5 per cent since 2013);
- ❑ The third most influential factor relates to the consequences of non-compliance (concern at having to pay interest charges for late payment of tax).

Behavioural insights to improve response rates:

- ❑ Personalisation of invitation emails is found to strongly increase levels of response.

Understanding the attitudes and opinions of SMEs helps Revenue to understand compliance behaviour and improve the services provided to SMEs in Ireland. These survey results assist Revenue in designing and implementing a programme of service to support compliance that is both efficient to administer and as easy as possible for businesses to comply with their obligations.

¹ Previous SME surveys were conducted in 2006, 2008 and 2013.

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1 Introduction and Survey Methodology

This report presents the results from Revenue’s survey of Small and Medium sized Enterprises (“SMEs”) conducted between September and October 2017. This survey is the fourth and largest SME survey to be carried out by Revenue and the first SME survey to be conducted entirely online.²

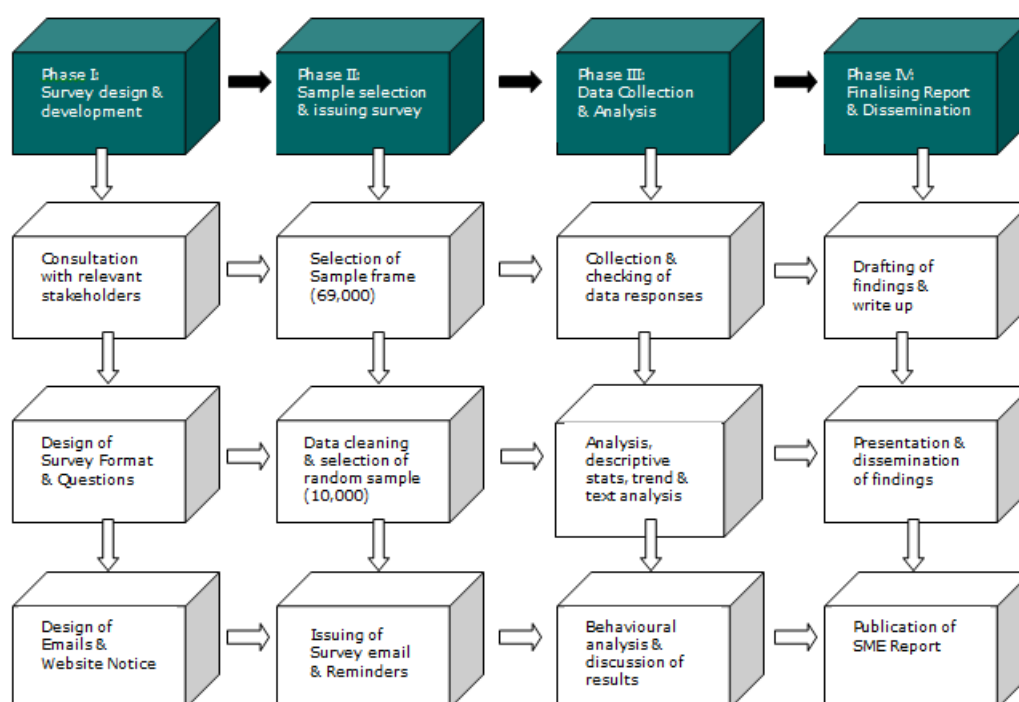
1.1 Objectives

The survey is conducted to gather and quantify information on a number of issues relating to SMEs. The topics covered include customer service, factors that influence compliance, information sources and business demographics.

1.2 Methodology

A detailed methodological approach is undertaken to ensure rigorous analysis and representative results.

Figure 1: Survey Methodology



Source: Revenue analysis.

² Reports documenting previous SME surveys (2006, 2008 and 2013) as well as other Revenue customer surveys are available at: <https://www.revenue.ie/en/corporate/information-about-revenue/research/surveys/index.aspx>. Comparisons are made throughout this report to previous surveys where appropriate, however due to changes in survey design, this is not possible for all questions.

To ensure the opinions and views expressed in the survey are representative of the SME taxpayer population, a sampling frame and a random sample for the survey is obtained. The objectives of the sampling selection include maximising response rates, ensuring representativeness of the total SME population (all VAT traders) and maintaining consistency with previous surveys.

Compared with the previous Revenue SME survey in 2013, the current survey has two important sampling differences. First, the current survey is conducted online. Therefore, only those SMEs with email addresses on Revenue records are sampled. Second, the sample includes four cohorts of SMEs: small, medium, employer and farmer.³ The first two size cohorts do not differ from the previous survey but the employer and farmer categories are new (some employers and farmers were included in previous survey samples but the samples did not feature these as specific cohorts).

Before a random sample could be selected, a sampling frame is identified. The overall population is the 226,000 taxpayers registered for VAT, following a number of exclusions (e.g., dropping larger cases), a 69,000 SME sampling frame is identified and a random sample of 10,200 drawn from this. Various other cleaning steps are also undertaken. Table 1 compares the four SME cohorts for the sampling frame and the sample itself. The similarity between the two suggests the sample is a good representation of the population.

Table 1: Sample Frame and Sample

	Sampling Frame (69,341)	Sample (10,200)
Total	100%	100%
<i>Of which:</i>		
Small	54.7%	54.9%
Medium	45.3%	46.1%
Employer	57.1%	57.5%
Farmer	4.8%	4.8%

Source: Revenue analysis. Note: Size based on Revenue's VAT case size classification.

The survey issued on 4 September 2017 with a deadline of 15 October 2017. It issued via email to the sample selected, inviting them to participate in the survey. The invitation notified the SMEs of the purpose of the survey, the expected time requirement to complete the survey and contained a randomised link that, when clicked, opened up the survey online. Appendix 1 shows the questionnaire in full.

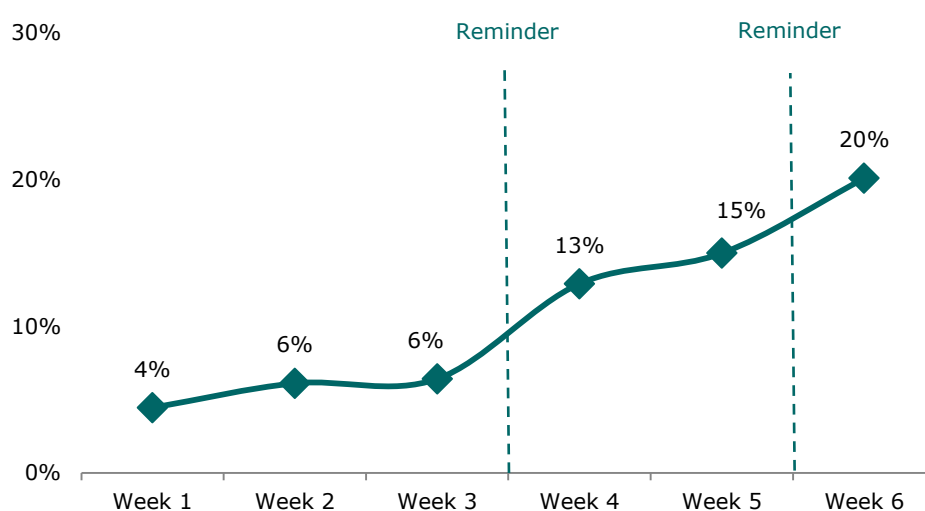
³ For the purposes of comparability across SME cohorts, this survey samples VAT registered farmers only (about 10% of farmers are VAT registered) so results are therefore not representative of farmers as a whole.

As this is the first SME survey to be conducted entirely online and with the largest SME sample to date, it allowed Revenue to trial a number of behavioural insights to test the impact of elements of personalisation and authority on survey response rates. This is discussed in greater detail in Section 7.

1.3 Response Rate

From the 10,200 invitations issued on 4 September 2017, 9,500 emails delivered successfully and 2,007 SMEs took part in the survey. Two reminder emails issued during the survey period: the first on 25 September and then on 9 October. At each reminder issue there is an increase in the response rate. The overall response rate is 20 per cent, providing a robust basis from which to extrapolate results for the SME population.

Figure 2: Survey Response Rate

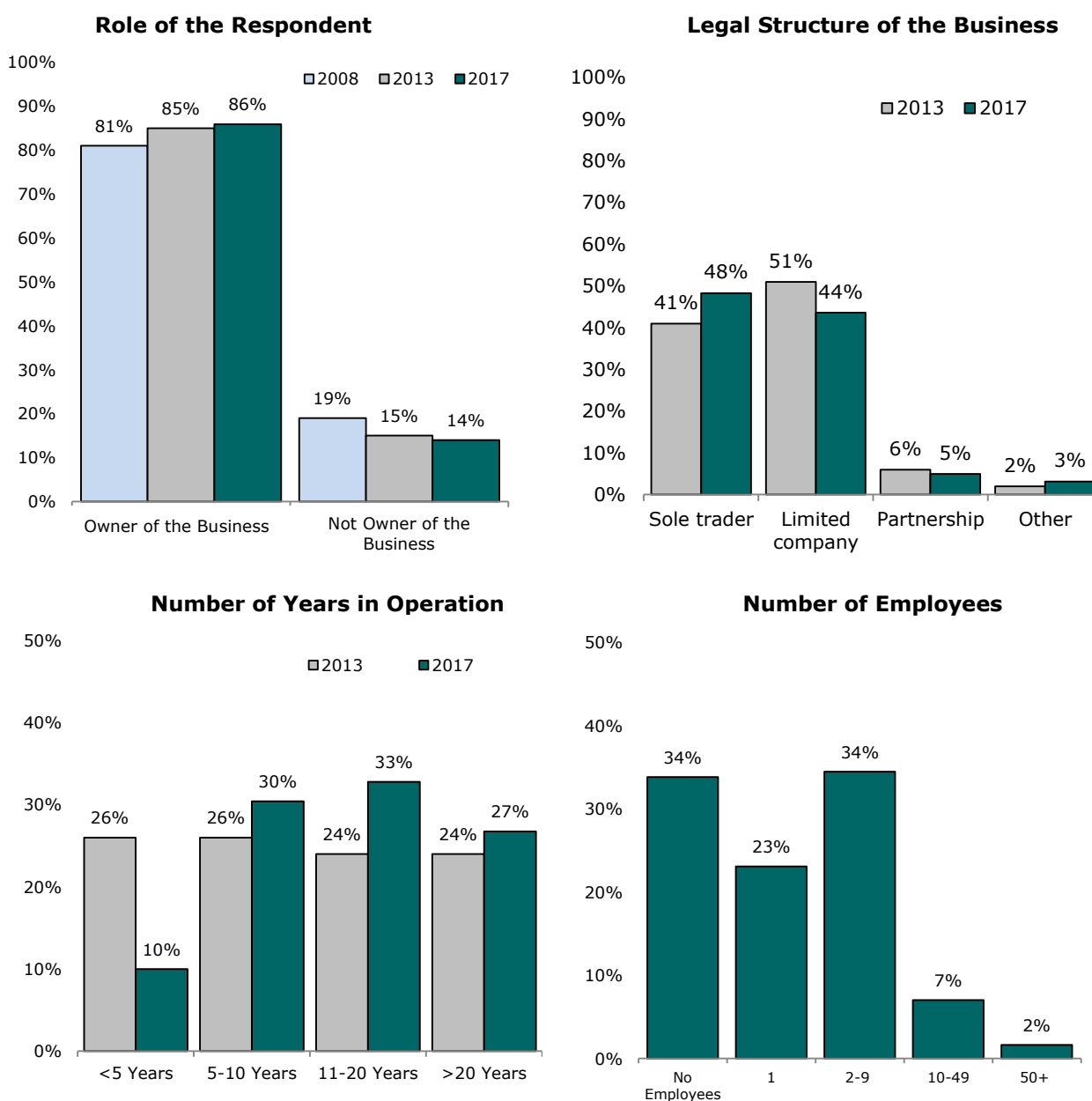


Source: Revenue analysis.

2 Profile of SME Respondents

Businesses responding in this survey are closely representative of the SME population. Figure 3 shows the breakdown by a number of measures based on questions in the survey. In terms of the legal structure of SMEs in the sample, 48 per cent are sole traders and 44 per cent limited companies. A key objective of the survey is to measure the responses and views of business owners themselves and 86 per cent of the responses for this survey are from the business owner.

Figure 3: Business Demographics



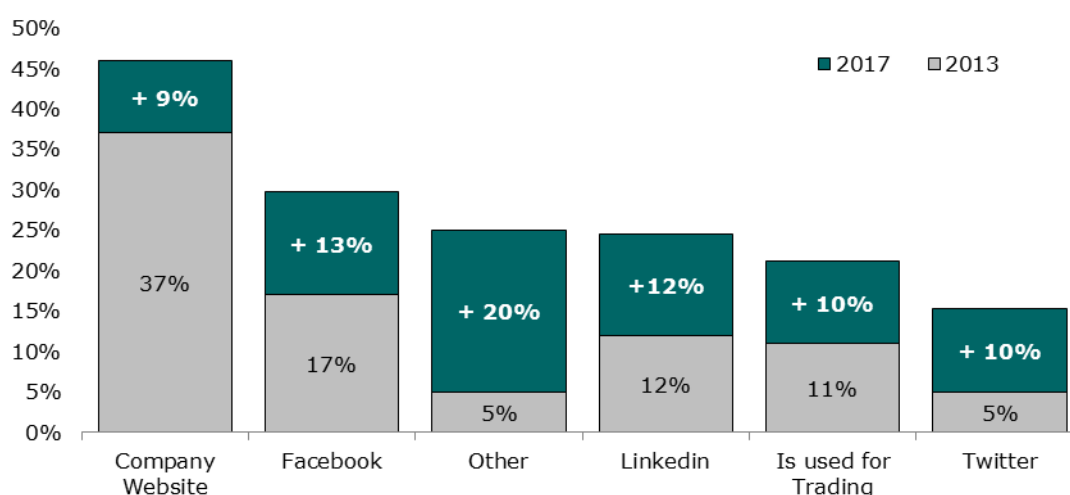
Source: Revenue analysis. Note: "No Employees" refers to sole traders and partnerships.

The survey provides an opportunity to gauge SMEs online presence and whether payroll software is used or outsourced.

About 46 per cent of respondents report operating a company website (an increase of 9 per cent compared to the SME 2013 survey) and 21 per cent indicate the website is used for trading (an increase of 10 per cent compared to 2013).

Overall results indicate a greater online presence by SMEs with all categories seeing an increase on 2013 results. The largest increases are observed in 'Other' (+20 per cent) and Facebook. Respondents that select 'Other' are asked to specify. Responses include Google+, YouTube, Instagram, Pinterest and Snapchat.

Figure 4: Online Presence

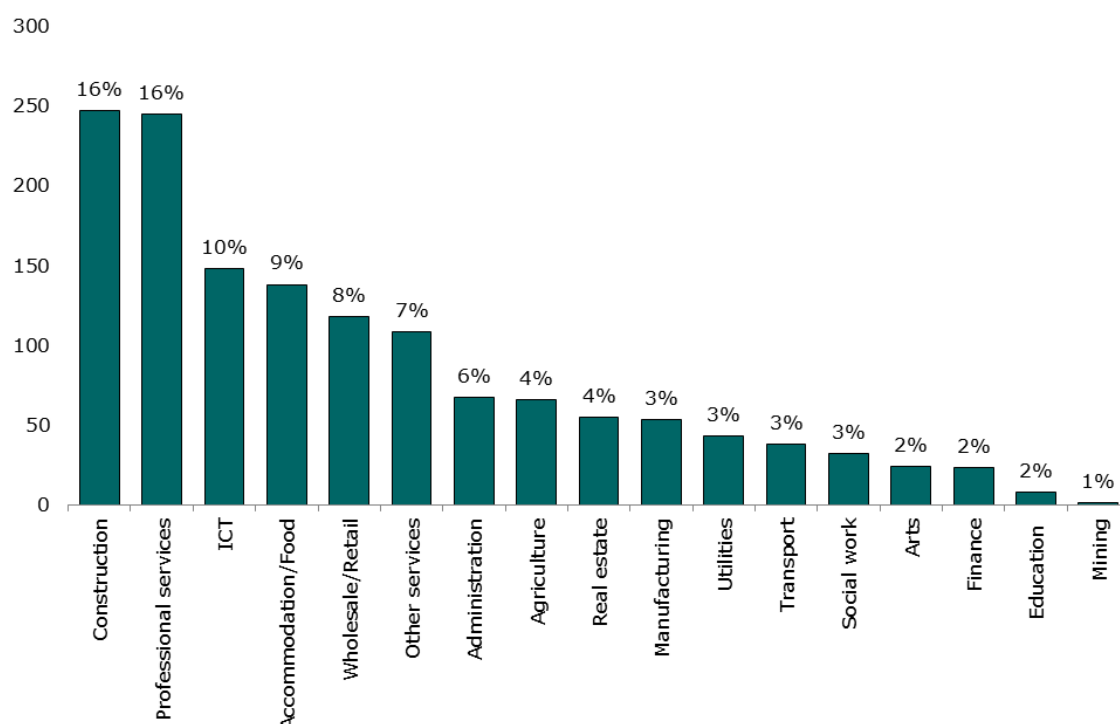


Source: Revenue analysis.

Approximately 41 per cent of SMEs indicate they use payroll software and 20 per cent indicate the function is outsourced.

The greatest shares of SMEs indicate they are associated with the industry sectors of construction and professional, scientific & technical services. These two sectors account for 32 per cent of responses, followed by information & communication and accommodation & food service activities.

Figure 5: Industry Breakdown



Source: Revenue analysis. Note: 6% are classified as 'Other'.

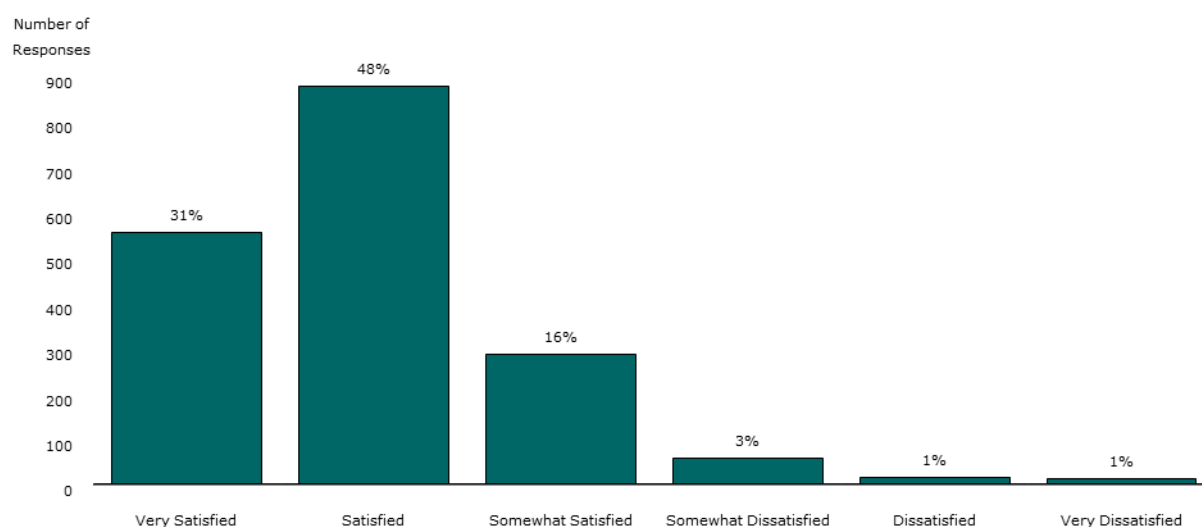
3 Overall Satisfaction and Experience

This section and those that follow report on the responses to the survey questions grouped under a number of headings, starting with customer satisfaction and then communication channels.

3.1 Overall Satisfaction

Satisfaction with Revenue customer service is high with 95 per cent reporting that they are 'somewhat satisfied', 'satisfied' or 'very satisfied'. Those 'very satisfied' increases from 28 per cent in 2013 to 31 per cent in 2017. Those responding 'dissatisfied' or 'very dissatisfied' is low at 2 per cent, a further 3 per cent are 'somewhat dissatisfied'. In the most recent Civil Service Business Customer Survey in 2016, 82 per cent of respondents are satisfied with the service they receive during their last interaction (these interactions cross all Civil Service departments or offices but Revenue accounts for a reported 76 per cent of contacts).⁴

Figure 6: Satisfaction with Revenue Customer Service

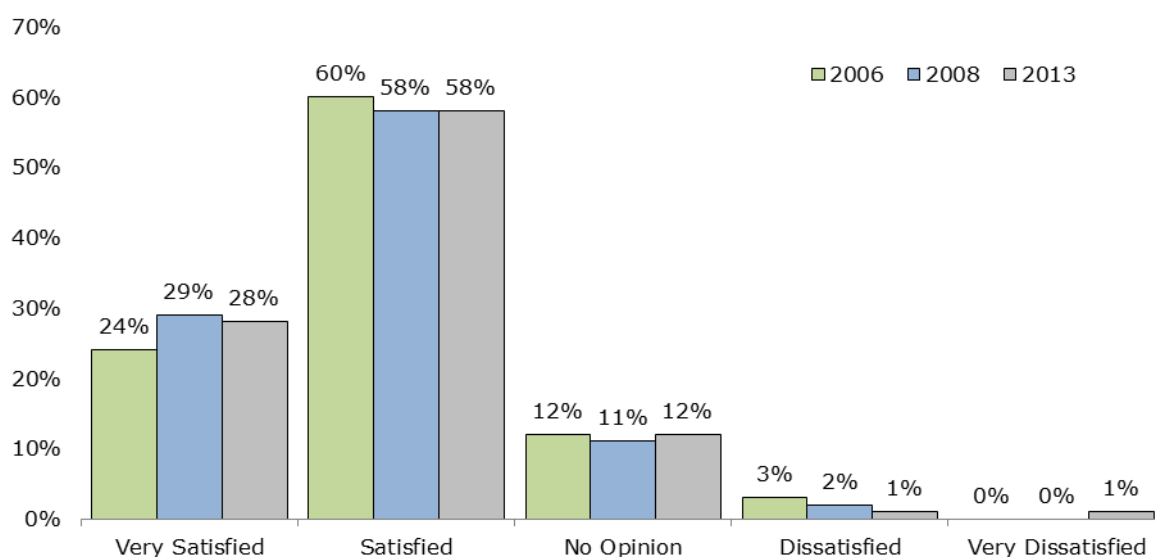


Source: Revenue analysis.

The 2017 survey introduced a change in options for rating satisfaction level with Revenue customer service by replacing the 'No Opinion' option of previous surveys with two new options, 'Somewhat Satisfied' and 'Somewhat Dissatisfied'. Figure 7 displays the satisfaction with Revenue customer service since 2006. It shows that overall customer satisfaction among SMEs is strong and dissatisfaction consistently low.

⁴ More details of the Civil Service Survey are available at <http://www.per.gov.ie/en/civil-service-business-customer-survey-2016/>.

Figure 7: Satisfaction with Revenue Customer Service – Previous Surveys



Source: Revenue analysis of survey responses.

3.2 Dissatisfaction and Improvements

Asked if they had seen any improvements in Revenue customer service over the last 12 months, 47 per cent state that they had experienced an improvement compared to 53 per cent who had not. This result is similar to that found in Revenue’s Survey of Agents 2016, where 50 per cent reported seeing an improvement.

Respondents are offered a number of comment (or free text) boxes throughout the survey. A lot of responses cited positive aspects of Revenue’s customer service. The most commonly cited of these relate to Revenue Online Service (“ROS”), Revenue efficiency and staff abilities including knowledge and willingness to help. Samples of positive comments received are discussed in later sections of this report.

Some of the feedback relating to customer service issues highlights dissatisfaction such as delays in getting through on the phone; difficulties finding the right Revenue area or staff member to deal with their query and delays in getting replies to correspondence including from MyEnquiries. Other dissatisfaction issues related to the delays in getting refunds, the tone of some correspondence from Revenue and website changes which did not seem to be user friendly. The box below provides a sample of dissatisfied comments.

'No one answers the phone... under staffed reception and staff are not properly trained to field general questions which results in being transferred'.

'I am due credit back for vat returns, outstanding for 6 months.'

'I called Revenue and I was given an email address employershelp@revenue.ie which I emailed on 3 occasions, no reply I then phoned the 1890 (charges apply) employers help and was told this email address was not in use for the past 18months. All queries through myenquires however this takes at least 21 days to get a reply.'

'I did not get responses to myenquires or even a notification that myqueries had been received'.

'It just takes TOO LONG to get a response. Online there should be a 'chat' facility for quick fire questions that need answering. Phone number should be a standard landline number that doesn't cost money to ring from mobile (which most people/businesses have nowadays as opposed to landlines)'

SMEs are also afforded the opportunity to provide feedback and suggestions throughout the survey. Figure 8 provides a summary of the most common suggestions. The detail in the responses will be considered by Revenue for further action, it is worth noting also that some suggestions are already implemented (e.g., introduction of a Revenue app).

Figure 8: Suggestions for Improvement



Source: Revenue analysis. Note: Not an exhaustive list.

4 Channels of Communication

The survey asks a number of questions regarding channels of communication between SMEs and Revenue. Questions on usage, satisfaction levels and preference for each channel are asked in addition to questions on issues that required more than one contact.

4.1 Preferred Method of Contact

SMEs are asked to rate their preferred contact methods regardless of whether they use them or not. Ratings are assigned with 1 being the most preferred and 7 being the least preferred. Phone, ROS and Call in Person receive the most responses with Website receiving the least amount of responses. With regards to method of contacting Revenue, Phone and ROS are the most preferred options. The Revenue website receives the lowest rating for 'most preferred' at 5 per cent but is also the lowest for 'least preferred'.

Table 2: Preferred Method of Contact

Order	Phone *1,338	ROS *1,269	MyEnquiries *1,008	Website *1,004	Letter/Fax *1,015	Email *1,196	Call in Person *1,230
Most Preferred (1)	41%	40%	8%	5%	7%	15%	13%
2	15%	21%	10%	16%	9%	15%	6%
3	9%	11%	17%	24%	7%	20%	5%
4	7%	7%	27%	24%	9%	17%	6%
5	9%	6%	21%	17%	13%	19%	5%
6	7%	5%	10%	11%	38%	8%	11%
Least Preferred (7)	11%	10%	7%	4%	17%	7%	54%
Total	100%	100%	100%	100%	100%	100%	100%

Source: Revenue analysis. Note: * Number of responses to each option.

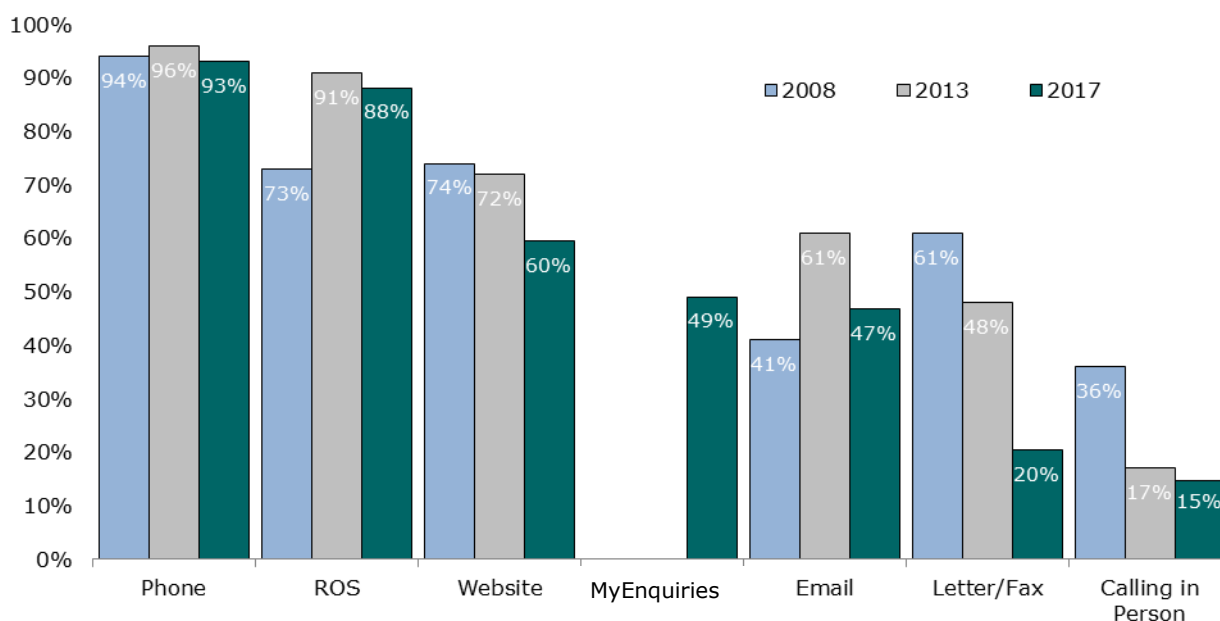
4.2 Recent Contacts and Usage of Contact Methods

Respondents are asked if they had contacted Revenue in the past 12 months, 59 per cent indicate they had. This is an increase of 4 per cent on the SME 2013 level.

The survey further asks SMEs if, within the past 12 months, they had any query that required more than one contact with Revenue to resolve the matter. About 40 per cent indicate that they required more than one contact.

SMEs are asked to quantify the number of times they contacted Revenue via the specific methods of contact during the past 12 months. Figure 9 shows the overall use by contact method (including comparison to previous SME surveys) while Table 3 provides a more detailed breakdown of usage per contact method.

Figure 9: Method of Contact Usage



Source: Revenue analysis.

Table 3: Detailed Breakdown of Contact Usage

Number of Times Used in last 12 Months	Phone (1048*)	ROS (988*)	Letter/Fax (777*)	Email (824*)	Calling in Person (782*)	Website (814*)	MyEnquiries (807*)
2017							
Never	7%	12%	80%	53%	85%	40%	51%
Once	27%	15%	8%	16%	8%	11%	16%
2 to 3	44%	24%	7%	19%	3%	19%	18%
4 to 6	12%	12%	2%	5%	1%	7%	7%
More than 6	11%	37%	3%	6%	2%	22%	9%
Total	93%	88%	20%	47%	15%	60%	49%
2013							
Never	4%	9%	52%	39%	83%	28%	n/a
Once	21%	7%	22%	20%	9%	8%	n/a
2 to 3 times	50%	19%	16%	28%	6%	24%	n/a
4 to 6 times	13%	12%	4%	4%	0%	10%	n/a
More than 6	13%	52%	6%	8%	1%	30%	n/a
Total	96%	91%	48%	61%	17%	72%	n/a
2008							
Never	6%	27%	39%	59%	64%	26%	n/a
Once	23%	10%	21%	14%	22%	10%	n/a
2 to 3 times	45%	21%	25%	21%	11%	28%	n/a
4 to 6 times	14%	10%	7%	3%	2%	10%	n/a
More than 6	12%	32%	8%	4%	1%	25%	n/a
Total	94%	73%	61%	41%	36%	74%	n/a

Source: Revenue analysis. Note: * Number of responses to each option.

The frequency of Phone contact remains high with 93 per cent of those responding using this method of communication (slightly down from 96 per cent in 2013). The use of ROS, while still high, has fallen slightly from 91 per cent to 88 per cent but up from 73 per cent in the 2008 SME survey.

As shown in Table 3, respondents who contacted Revenue in the past year by Phone are most likely to do so 2 to 3 times (44 per cent) per year. This is a slight decrease when compared to 2013. Those who contact Revenue via ROS or the Revenue website are most likely to do so more than 6 times over the year. Respondents who contact Revenue over the past year are least likely to do so by Calling in Person (85 per cent) or by Letter/Fax. MyEnquiries offers SME 2017 participants a new contact method to review. Those opting for this method of contact are most likely to use it 2 to 3 times over the year.

4.3 Satisfaction with Service from Contacts

SMEs contacting Revenue during the past 12 months are asked to rate their level of satisfaction with the service received. Table 4 set outs an overview of those satisfied and dissatisfied, per method of contact, since SME 2006 whereas Table 5 sets out a more detailed breakdown of 2017 results.

The results show that satisfaction is high across all categories of contact. By grouping those that report satisfaction (either 'Very Satisfied', 'Somewhat Satisfied' or 'Satisfied'), the responses suggest that the highest levels of satisfaction are observed in the use of ROS (92 per cent) followed by Letter/Fax, then Phone, Email and Revenue website. MyEnquiries returns the lowest level of satisfaction but still reasonably high at 78 per cent. The highest recorded levels of dissatisfaction are observed with MyEnquiries (22 per cent) followed by Calling in Person (15 per cent).

Table 5 details the satisfaction rating per method of contact with Revenue for SME 2017. With regard to those selecting 'Very Satisfied', the Website and MyEnquiries rank lowest at 25 per cent and 24 per cent respectively. ROS ranks highest in the 'Satisfied' option and lowest, along with Website, in the 'Dissatisfied' option. The results show that there is general high positive satisfaction with services received across all categories.

Table 4: Satisfaction with Service by Contact Method

Contact Channel	% Satisfied				% Dissatisfied			
	SME 2017	SME 2013	SME 2008	SME 2006	SME 2017	SME 2013	SME 2008	SME 2006
Phone	88%	81%	84%	85%	12%	15%	13%	10%
ROS	92%	88%	95%	n/a	8%	7%	3%	n/a
Website	88%	84%	84%	89%	12%	7%	3%	4%
E-mail	88%	82%	71%	80%	12%	9%	15%	6%
Letter/Fax	89%	78%	73%	80%	11%	6%	11%	8%
Call in Person	85%	86%	89%	85%	15%	9%	7%	8%
MyEnquiries	78%	n/a	n/a	n/a	22%	n/a	n/a	n/a

Source: Revenue analysis.

Table 5: Satisfaction with Service by Contact Method – Detailed 2017

Satisfaction Level	Phone (963*)	ROS (855*)	Website (518*)	MyEnquiries (449*)	Email (195*)	Letter/ Fax (195*)	Calling in Person (140*)
Very Satisfied	39%	34%	25%	24%	29%	30%	41%
Satisfied	35%	45%	46%	37%	43%	44%	33%
Somewhat Satisfied	14%	13%	17%	17%	16%	15%	11%
Somewhat Dissatisfied	4%	4%	7%	10%	4%	3%	6%
Dissatisfied	4%	2%	3%	6%	4%	5%	5%
Very Dissatisfied	4%	2%	2%	6%	4%	3%	4%
Total	100%	100%	100%	100%	100%	100%	100%

Source: Revenue analysis. Note: * Number of responses to each option.

5 Taxpayer Burden

Revenue supports the SME sector by making it as easy as possible for sole traders, partnerships and businesses alike to be compliant without incurring significant costs. Efforts by Revenue include simplifying procedures, providing online facilities for easier filing as well as regular updates to services provided. The survey examines the effort and burden on SMEs of meeting their compliance obligations.

5.1 Record Keeping

When asked who maintains the records required for Revenue purposes, responses indicate that SME largely rely upon themselves and accountants for record keeping. 'Yourself' and 'Accountant' are the most selected options followed by 'Spouse/Partner' and 'Employee'. Compared to the 2013 SME survey, reliance on accountants drops from 61 per cent to 55 per cent whereas maintaining the records themselves increases from 49 per cent to 63 per cent. The use of an agent to maintain records relating to Revenue matters increases but remains quite low at 7 per cent.

Table 6: Who Maintains Records

	SME 2017	SME 2013
Accountant	55%	61%
Yourself	63%	49%
Employee	10%	15%
Spouse/Partner	15%	15%
Agent	4%	7%
Other	3%	3%

Source: Revenue analysis. Note: Multiple responses are possible; answers are not mutually exclusive so proportions do not sum to 100%.

For those that select 'Yourself', 'Employee' or 'Spouse/Partner', the survey asks how many hours per week are spent on record keeping requirements relating to Revenue matters. Approximately 82 per cent indicate it takes less than 2 hours per week to maintain the records. The majority (52 per cent) indicate they spend less than an hour on maintaining records for Revenue matters while 5 per cent spend more than 4 hours.

Most noticeable is the rise in the proportion spending less than an hour per week (52 per cent), up from 39 per cent in 2013. When compared to previous SME surveys those spending less than an hour on Revenue related matters is at its highest rate since 2008. The box below highlights some further positive comments provided by respondents.

Table 7: Time Maintaining Records

Time on Revenue Matters	2006	2008	2013	2017
1 hour or less	43%	44%	39%	52%
1 to 2 hours	34%	33%	35%	30%
2 to 3 hours	10%	11%	8%	9%
3 to 4 hours	6%	6%	8%	4%
More than 4 hours	7%	6%	10%	5%

Source: Revenue analysis.

'The process is very efficient.'

'It is all quite straight forward.'

'I have always found the revenue response to be efficient, helpful and friendly.'

'Your site has easy to follow straight forward steps'

'I find ROS easy to use and a great way to do business. Very efficient.'

'I find the service helpful and efficient.'

5.2 Burdensome Issues

The survey afforded SMEs the chance to highlight issues they found burdensome when dealing with Revenue related matters. An analysis of the text responses found that a high proportion had no burdensome issues with Revenue while a small portion in fact indicated satisfaction with Revenue services such as ROS, the phone lines and Revenue processes being 'straightforward'. The box below shows some comments from satisfied respondents.

'To date Revenue has afforded this citizen a professional service'.

'I've always found staff at Revenue to be more than efficient, often very amiable, they could teach other parts of the public service a few things about customer service.'

'Overall I find dealing with Revenue very easy. Anyone I have dealt with, which is quite the number of staff, have all been very helpful. Online services are excellent'.

'I find ROS simple and easy to use'.

'I find the telephone help line for ROS related queries very efficient and most helpful'

Notwithstanding the positive responses, the survey identifies issues in a number of areas. Of those that indicate burdensome issues, ROS, VAT and customer service are the most commonly featured.

- ❑ Administration of taxes and returns: SMEs highlight common issues across various taxes such as VAT, Form 11, PAYE and Income Tax. One issue re-occurring is the requirement to maintain records being very time consuming. Another regular issue focused on Returns, various non applicable sections (Form 11), complexity and deadlines associated with them.
- ❑ Customer service: Similar to the SME survey of 2013, respondents indicate issues in relation to Revenue's phone service. These include long waiting times on the phone and difficulties being able to contact the correct area to answer a query. MyEnquiries features with long delays in response times from Revenue being cited.
- ❑ Satisfaction with ROS: Responses indicate the ROS log-in procedure is overly burdensome while others highlight the certificate restriction. Another issue raised related to ROS notifications not containing a form of identifier or description resulting in having to log-in and view the email to know what it is in relation to.

'Trying to make contact by telephone – staff want everything done online'

'Asking questions per email (myenquires). Response can take weeks'.

'Trying to phone Revenue. Very frustrating'.

'The implied threat in all communications. I pay my taxes'.

'Emails from ROS should clearly state what the email is about rather than just access your account to view mail'.

'ROS certificate only on one PC, should be more cloud based, accessible from anywhere'.

'Logging in!!! Frequent changes by Revenue and struggle to find out how to deal with them makes this by far the worst aspect of an otherwise excellent website'.

'VAT Returns – a lot of records and calculations'.

'The end of year VAT summary seems unnecessarily complicated'.

'The very poor layout of the online Form 11. It lacks informative controls, and some of the data has to be manually entered twice.'

6 Compliance Issues

Revenue invests significantly in maintaining and improving service delivery. Striving to maintain a fair and efficient tax administration service is the core of Revenue's business. Revenue's self assessment system also relies significantly on the presumption of honesty of taxpayers and confidence among taxpayers in the service Revenue provides.

Understanding the factors that influence engagement and compliance among taxpayers is central to this. The survey asks questions on a number of topics from factors influencing compliance, difficulties in paying taxes and awareness of various Revenue initiatives.

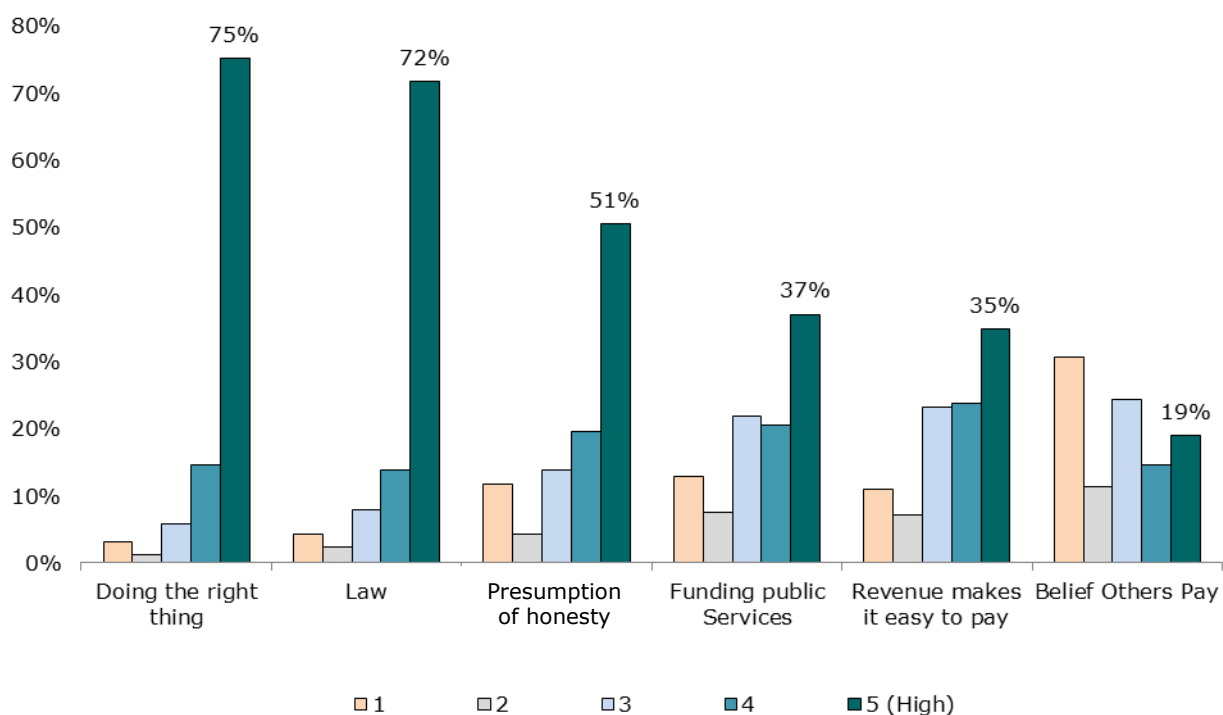
6.1 Factors that Influence Compliance

SMEs are asked to rate the influence of a series of factors on whether they pay their correct taxes and duties honestly and on time. Similar to the SME survey 2013, and for analysis purposes, the factors are split into two groups, (a) Civic Responsibility (Figure 10) and (b) Concern of Revenue Sanctions (Figure 11).

The results show that factors affecting civic responsibility play an important role in influencing compliance. The two most important factors include 'Because it is the law' (72 per cent) and 'Doing the right thing' (75 per cent). This is followed by the 'Presumption of honesty' (51 per cent) and 'Funding public service' (37 per cent).

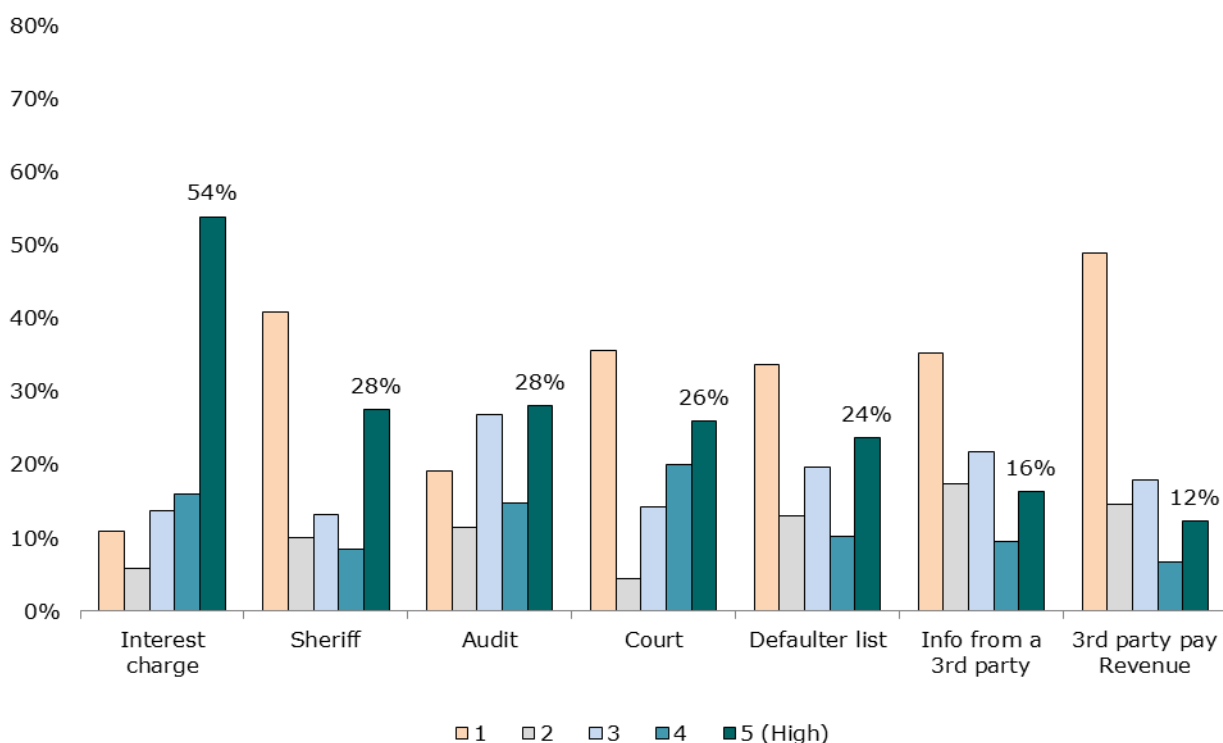
For factors related to Revenue sanctions, such as 'Concern over interest charges' at 54 per cent, are high, followed by 'Audit' and 'Concern at goods being seized by the Revenue Sheriff'. 'Concern Revenue will obtain a Court Judgement' and being published on Revenue's Quarterly List of Defaulters rate a 5 amongst 26 per cent and 24 per cent of respondents respectively. 'Concern that a Third Party, owing money to you, would be ordered to pay that money to Revenue' rates the lowest with only 12 per cent reporting a high (5).

Figure 10: Degree of Influence by Compliance Factor (Civil Responsibility)



Source: Revenue analysis.

Figure 11: Degree of Influence by Compliance Factor (Concern of Sanctions)



Source: Revenue analysis.

Table 8 illustrates the trend in changes in factors influencing compliance. The largest changes observed are 'Personal belief that you should do the right thing', which is up 8 per cent since 2013, and 'Because it is the law' up 5 per cent since 2013. These contrast to 2013, when the largest increase in influence is 'Concern at interest charges' and 'Because it is the law'. Overall the factor 'Personal belief that you should do the right thing' remains the most important factor influencing compliance since 2008.

Table 8: Change in Factors Influencing Compliance

Factor	2008	2013	2017	Change (since 2013)
Personal belief that you should do the 'right thing'	68%	67%	75%	8%
Because it is the law	61%	67%	72%	5%
Fact that Revenue presumes you are honest	49%	47%	51%	4%
Belief that other taxpayers are paying honestly	16%	16%	19%	3%
Concern a third party, owing to you, will pay Revenue	12%	10%	12%	2%
Concern at being audited	23%	28%	28%	0%
Concern at having goods seized by Sheriff	27%	28%	28%	0%
Concern you will be published on Revenue's Defaulters list	24%	25%	24%	-1%
Concern Revenue will take a court judgement against you	27%	28%	26%	-2%
Concern at interest charges	51%	59%	54%	-5%

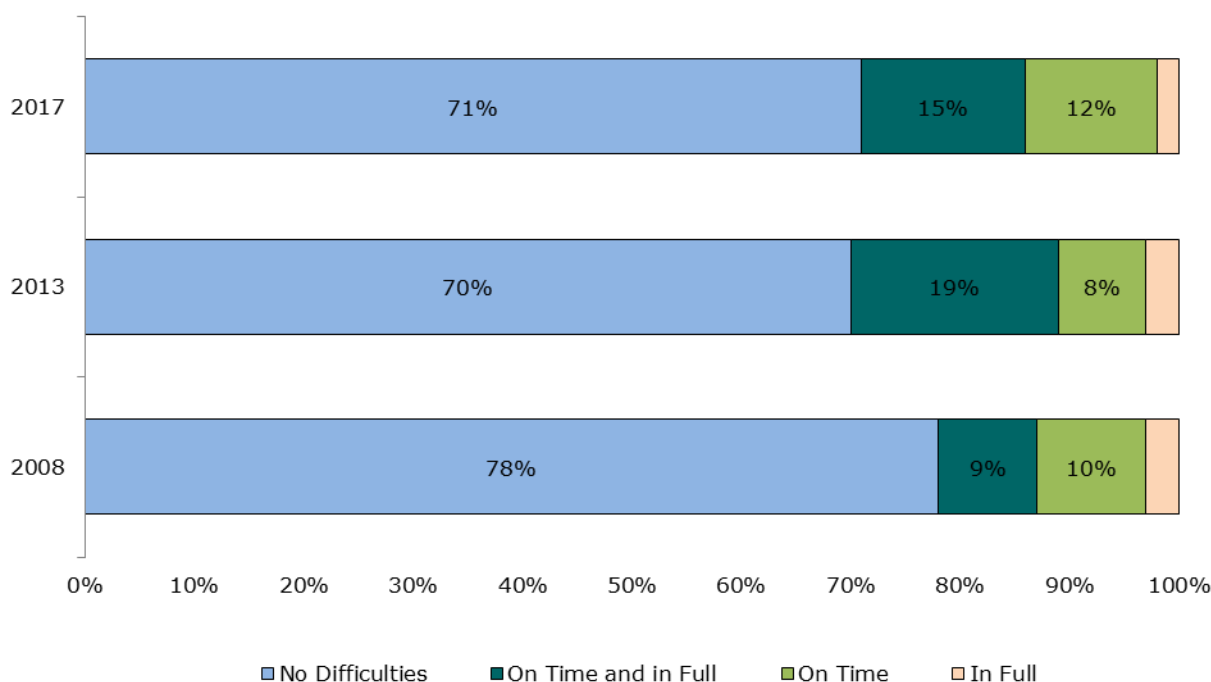
Source: Revenue analysis.

6.2 Difficulties Paying Taxes

SMEs are asked did they encounter over the last 12 months any difficulty paying taxes on time and/or difficulty paying taxes in full. Of the responses, 29 per cent report yes to either having difficulty paying taxes on time or in full or a combination of both. As shown in Figure 12, in comparison to 2013, there is little difference in the proportions experiencing no difficulties (70 per cent) but this is down from 2008 (78 per cent).

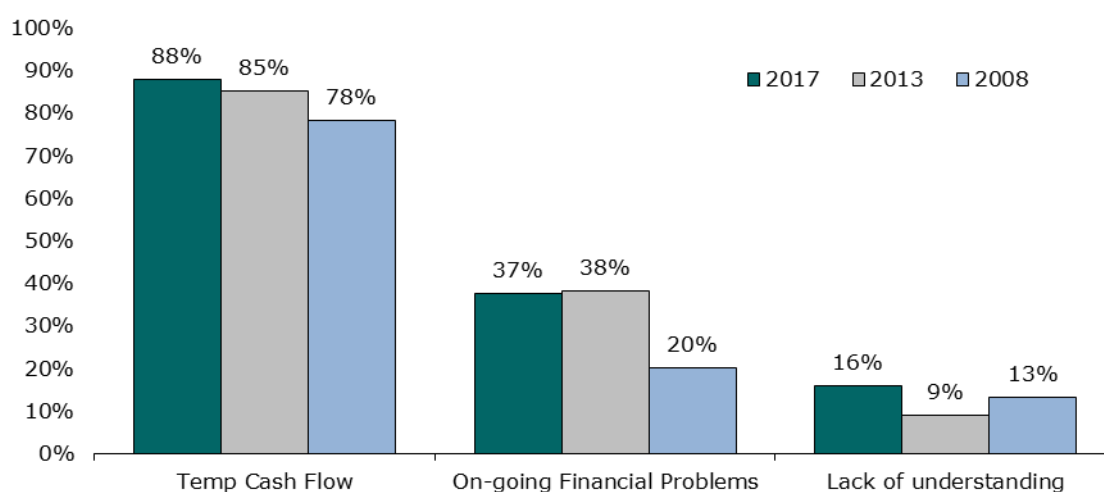
Figure 13 illustrates the reasons provided for those experiencing difficulty in paying taxes. Temporary cash flow is cited as the leading reason (88 per cent), 37 per cent of respondents indicate that on-going financial problems are the reason they experienced difficulty in paying their taxes, while only 16 per cent report a lack of understanding.

Figure 12: Difficulty Paying Taxes



Source: Revenue analysis.

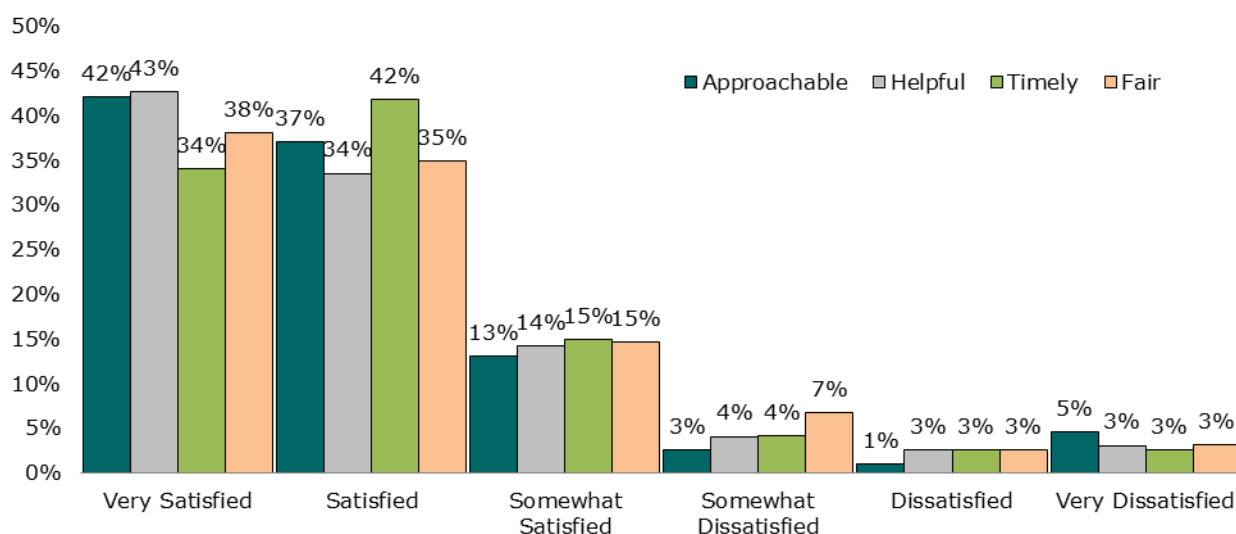
Figure 13: Reasons for Difficulty Paying Taxes



Source: Revenue analysis.

For those who encounter difficulty in paying taxes, 56 per cent of respondents state they contacted Revenue about it. When asked to rate Revenue’s response, the results are broadly positive (Figure 14): 79 per cent of respondents are either ‘satisfied’ or ‘very satisfied’ with service being approachable, while 77 per cent are ‘satisfied’ or ‘very satisfied’ with the service being helpful and 76 per cent with the service being timely. Lower satisfaction is indicated for the category of fairness.

Figure 14: Revenue's Response to Contact Regarding Difficulties Paying



Source: Revenue analysis.

6.3 Shadow Economy Activity

Shadow economy activity refers, not exclusively, to the understating or non-reporting of taxable income, such as sales or payments received for services or paying employees off record. SMEs are asked for their experience and views relating to shadow economy activity. As with all other survey questions, respondents are assured that their responses are treated in confidence.

When asked if they had personally seen evidence of an increase in shadow economy activity, only 7 per cent indicate 'Yes' to having seen an increase. Compared to the 2013 survey, a 10 per cent reduction is observed in this category.

A follow on question relates to those who answered 'Yes' to having seen an increase, where SMEs are asked if they have been impacted by shadow economy activity: 71 per cent (of the 7 per cent indicating 'Yes' to having seen an increase) say they have been, an increase of 6 per cent since the 2013 survey.

SMEs are asked to detail the perceived impact the shadow economy has had on their business and respondents report impacts on their ability to function and compete. The main reason highlighted is non-compliant individuals and businesses offering goods and services at much cheaper rates due to the fact they do not incur the same overheads (e.g., VAT, Income Tax, insurance). Respondents highlight a number of impacts such as:

- Under-pricing by cash only operators reducing their ability to attract customers or win contracts;
- Loss of income due to diminished sales;

- ❑ Having to reduce prices to compete;
- ❑ Loss of work from customers looking for cash options because they can get the products or services cheaper (e.g., VAT free) elsewhere;
- ❑ Potential staff looking for cash in hand.

Asked if they would anonymously report instances of shadow activity to Revenue, the results show a decrease when compared to the SME 2013 survey: 53 per cent indicate they would report shadow economy activity compared to 72 per cent in 2013. The share that would not report activity rises from 15 per cent in 2013 to 29 per cent in 2017.

6.4 Awareness

This survey provides an opportunity to gauge the awareness of recent and future Revenue changes pertaining to Pay & File deadlines, the Revenue website, PAYE Modernisation and online help guides.

For reminders to Pay & File, the most important is direct contact from Revenue (34 per cent) followed by accountant/agent (29 per cent). Radio advertisements (10 per cent) are more than twice as noted than television (4 per cent). The Revenue website is cited by 10 per cent of respondents.

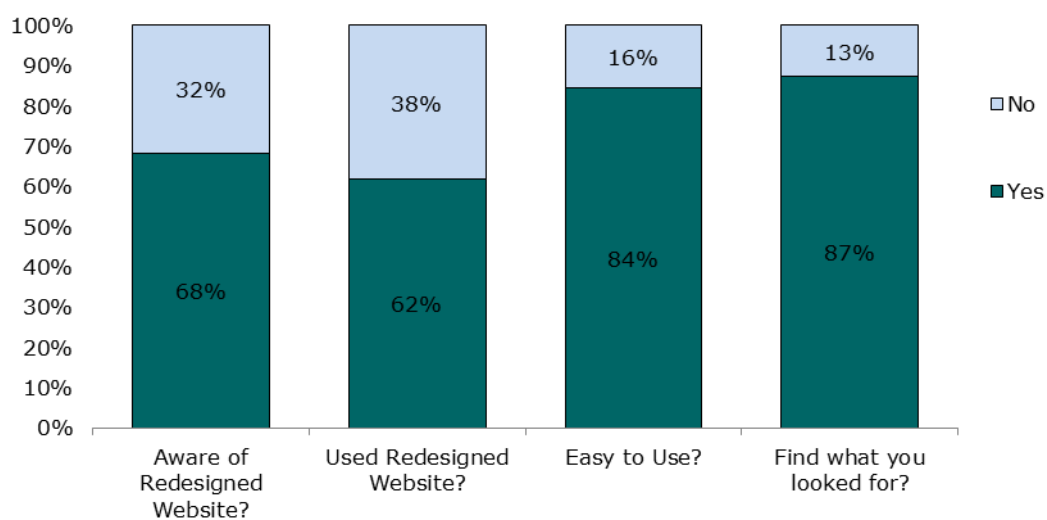
When asked if they are aware of proposed changes from 2019 to modernise the PAYE system (known as "PAYE Modernisation"), 82 per cent reply 'No'.⁵

Asked about awareness of Revenue's online help guides and videos, 54 per cent indicate they are aware of them. In a follow up question, 84 per cent state they find them helpful.

The survey asks about Revenue's redesigned website and their experience using it. For awareness, 68 per cent indicating they are aware of the new website and 62 per cent state they had used it. Of those using the new website, 84 per cent find it easy to use and 87 per cent state they found what they searched for.

⁵ It is important to note that this survey issued early during the PAYE Modernisation planning phase, it would be expected that higher shares would report awareness were it repeated more recently.

Figure 15: Experience with Redesigned Revenue Website



Source: Revenue analysis.

To increase awareness, on completion of the survey all respondents are presented with an informational page containing brief descriptions and links to the relevant webpage in relation to the redesigned website, PAYE Modernisation, reporting shadow economy activity and help guides/videos.

7 Using Behavioural Insights to Increase Response Rates

As proven by research previously undertaken in Revenue and elsewhere, the design of the cover letter or email issued with a survey impacts on response rates. Conducting the survey online offers a unique opportunity to test insights from behavioural research on a large sample frame. The trials selected test the impact of different levels of personalisation and authority and their effect on survey response rates.

In order to effectively analyse the trial, the sample frame is split into groups. Each group is randomly assigned to receive a covering email, containing an invitation to participate in the survey, using either a standard (the control) or personalised invitation (the treatment groups). As shown in Appendix 2, the differences between email types is small to ensure an equal and fair treatment for all SMEs invited to complete the survey.

7.1 Treatment Groups

As noted in Section 1, the survey sample contains about 10,200 SMEs. Of these, 5,094 are not suitable for the personalisation experiment (e.g., many are partnerships or limited companies so there is no name on their Revenue record). This group is used as an approximate but imprecise control group. From the remaining half (5,106 cases), 5 comparison groups of (approximately) 1,000 are created (Table 9).

Table 9: Treatment Groups

	Number of SMEs
Survey Random Sample	10,200
No Personal Salutation (Control Group 1)	5,094
Personal Salutation	5,106
<i>Of which:</i>	
(1) Personal Salutation	~1,000
(2) Personal Salutation + Subject Line	~1,000
(3) Personal Salutation + Subject Line + Digital Signature	~1,000
(4) Personal Salutation + Subject Line + Digital Signature + Authoritative Sign-Off	~1,000
(5) Control Group 2	~1,000

Source: Revenue analysis.

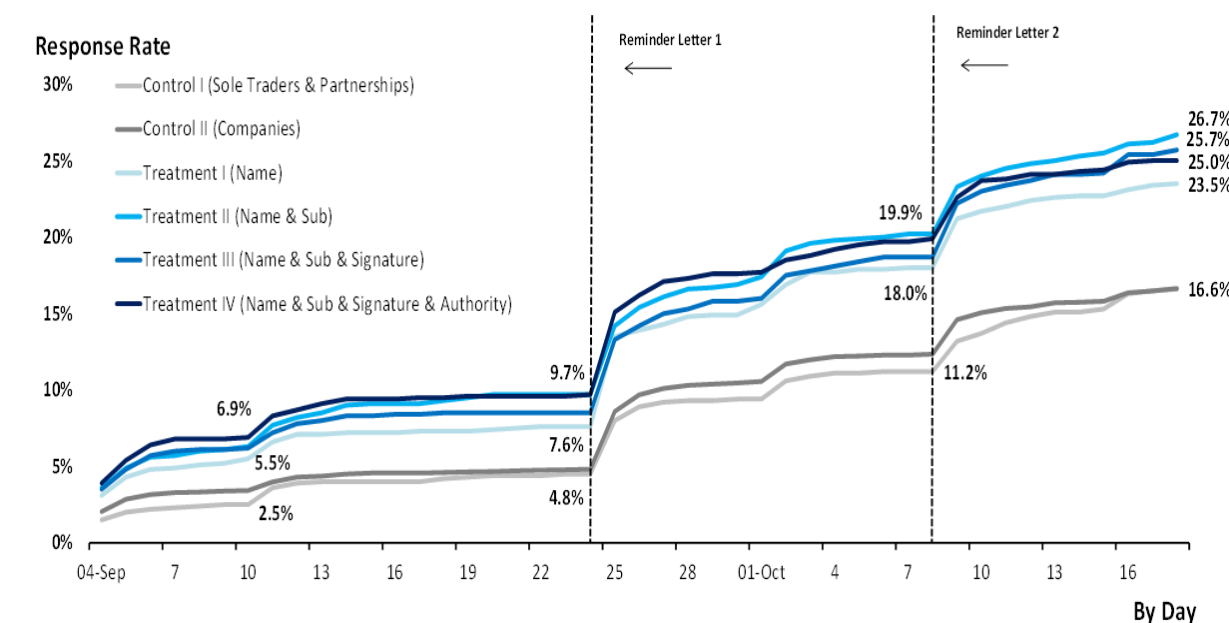
Elements of personalisation and authority are applied with each stacking onto the previous. The first tests response rate changes as a result of including a personal salutation (e.g., Dear John) in the invitation email. Next, a personal salutation combined with the SME's full name (e.g., Mr John Doe) included in the subject line of the email (rather than just within the message itself). The impact of a digital signature is tested,

from the Revenue official who is issuing the invitation, combined with the previous two. Finally, the inclusion of a potentially more authoritative and official sign-off combined with the previous three.

7.2 Findings

The main focus is to test the impact on SMEs response rates. The findings (Figure 16) indicate that personalisation and authority do have a positive impact on response rates. The two control groups receive a non-personal standard email inviting them to participate in the survey. Both return a 16.6 per cent response rate. All of the treatment groups return higher percentage response rates, ranging from 23.5 per cent to 26.7 per cent. However, there are relatively smaller differences in impact between the treatment group outcomes, some of which are not statistically significant. Overall the most effective is the combined personalisation of both the email subject line and the salutation within the email. The other elements tested do not appear to significantly impact the outcome.

Figure 16: Survey Response Rate per Treatment Group



Source: Revenue analysis.

8 Conclusion

This survey provides a representative and robust analysis of the views and opinions of SMEs operating in Ireland. Revenue operates in an ever changing environment and the findings in this survey are used to improve upon and maintain a cost effective and efficient system of tax administration. Taken together with previous SME surveys, other taxpayer surveys including the PAYE Survey (2015) and Survey of Agents (2016) as well as the Civil Service Business Customer Survey (2016), the results of this survey are consistent with Revenue's aim to meet taxpayers' expectations in service requirements, while continuing to provide the most effective methods to support voluntary compliance and striving to enhance the service provided.

The results indicate that there is a high level of satisfaction with Revenue among SMEs. While satisfaction levels remain strong among the majority of SMEs, Revenue aims to incorporate the suggestions of customers. Nearly half of SMEs experienced improvements over the past 12 months, similar to the findings obtained in the 2016 Survey of Agents. Among the main findings in this report is that the administrative burden placed on SMEs since 2013 appears to have reduced somewhat and fewer rely on additional help in meeting their tax obligations.

The survey findings support Revenue's Customer Engagement Strategy and suggest that the approach is working and being welcomed by SME taxpayers. The recent redesign of the Revenue website is being received positively amongst SMEs with over 84 per cent reporting the new website as being easy to use. For MyEnquiries, the newest contact channel offered by Revenue, notwithstanding some concerns around service, the level of satisfaction is still high at 78 per cent.

Further scope remains however to increase awareness among SMEs and taxpayers regarding the existing online services Revenue provides to SMEs such as online help manuals, guides and videos.

Revenue will analyse the survey responses in more detail, in particular suggestions for improvements made through survey questions and free text comment boxes, to ensure any feedback is considered and actioned as thoroughly as possible.

Appendix 1 – SME 2017 Survey Questionnaire

REVENUE SME SURVEY 2017

The survey takes about 10 minutes to complete and contains 24 questions.

The information you provide in response to this survey will help us to review and improve our service to business customers. Your individual responses will be treated in strictest confidence and will not be made known to your local Revenue Office. This survey only relates to your business dealings with Revenue rather than any interactions you may have with Revenue in relation to your own personal tax affairs.

Thank you for taking the time to complete this survey.

Part 1: Customer Service

The first part of the survey relates to customer service and channels of communication.

Q1

In your business, who maintains the records required for Revenue purposes? Please tick as many as are applicable.

- | | |
|---|--|
| <input type="checkbox"/> Yourself | <input type="checkbox"/> Accountant |
| <input type="checkbox"/> Spouse/Partner | <input type="checkbox"/> Agent |
| <input type="checkbox"/> Employee | <input type="checkbox"/> Other, please specify
<input style="width: 100px; height: 20px;" type="text"/> |

If you, your spouse/partner or an employee maintain the records, please estimate how many hours per week it takes to deal with Revenue related matters? Please tick the appropriate box.

- 1 Hour or less
- 1 to 2 hours
- 2 to 3 hours
- 3 to 4 hours
- More than 4 hours

Q2

When dealing with Revenue related matters, which aspect do you find most burdensome and why?

◀
▶

Q3

Did you contact Revenue in the last 12 months?

- Yes
- No

If you contacted Revenue in the last 12 months, how many times did you use the following methods of contact? Please tick the appropriate box.

	Never	Once	2 to 3	4 to 6	More than 6
Telephone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Revenue On-line Service (ROS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
www.revenue.ie	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Never	Once	2 to 3	4 to 6	More than 6
MyEnquiries online service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letter/Fax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Calling in person to a Revenue Public Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you contacted Revenue in the last 12 months, how would you rate your satisfaction with the service you received? Please tick the appropriate box.

	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied	Didn't use method
Telephone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Revenue On-line Service (ROS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
www.revenue.ie	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MyEnquiries online service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letter/Fax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Calling in person to a Revenue Public Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If you indicated dissatisfaction with the service you received when you contacted Revenue, please tell us the reason(s) for your dissatisfaction.

Over the last 12 months, did you have any queries to resolve that required more than one contact with Revenue? Please tick the appropriate box.

- Yes
- No

What did the query relate to? How was it resolved?

Q4

Regardless of whether you contacted Revenue, on a scale of 1 to 7, where 1 is most preferred and 7 is least preferred, please rank your preference on the following methods of contact.

	1	2	3	4	5	6	7
Telephone	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Revenue On-line Service (ROS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
www.revenue.ie	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
MyEnquiries online service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	1	2	3	4	5	6	7
Email	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Letter/Fax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Calling in person to a Revenue Public Office	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q5

Are you aware that Revenue in June 2017 launched a redesigned version of our website, www.revenue.ie? Please tick the appropriate box.

- Yes
- No

Q6

Have you used or browsed Revenue’s website since June 2017? Please tick the appropriate box.

- Yes
- No

Do you find the new website easy to use? Please tick the appropriate box.

- Yes
- No

Did you find what you were looking for on the website? Please tick the appropriate box.

- Yes
- No

Q7

In general, how would you rate your overall satisfaction with the customer service you receive from Revenue? Please tick the appropriate box.

- Very Satisfied
- Satisfied
- Somewhat Satisfied
- Somewhat Dissatisfied
- Dissatisfied
- Very Dissatisfied

Q8

Have you experienced an improvement in the past 12 months? Please tick the appropriate box.

- Yes
- No

Q9

If you would like to add a comment on any aspect of this section, please do so here.

⏪
⏩

Part 2: Factors That Influence Compliance

The second part of the survey relates to factors that influence compliance. The information you provide will help to inform Revenue’s understanding of the issues that influence taxpayer behaviour in relation to compliance.

Q10

On a scale of 1 to 5, where 1 is low influence and 5 is high influence, how would you rate the influence of each of the following factors on whether you pay your correct taxes and duties honestly and on time? Please tick the appropriate rating in each case.

	Low influence 1	2	3	4	High influence 5
Concern at having to pay interest charges for late payment of tax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Because it is the law	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concern at having goods seized by the Revenue Sheriff for failure to pay tax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Belief that other taxpayers are declaring and paying honestly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concern that a third party (e.g. a bank), owing money to you, will be ordered to pay that money over to Revenue	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The fact that Revenue presumes that you have been honest in your dealings with them	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concern that Revenue will obtain a court judgment against you for failure to pay tax and publish details of that judgment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Your personal belief that you should do the 'right thing'	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concern that you will be audited by Revenue	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Concern that your name will be published on Revenue's Quarterly List of Defaulters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Knowing that Revenue has the power to receive certain information about you from 3rd parties (e.g., payments, rental income, interest, dividends)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Because Revenue makes it easy to pay taxes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Because tax payments are used to fund public services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q11

Over the last 12 months did you encounter the following?

	Yes	No
Difficulty in paying your taxes on time?	<input type="radio"/>	<input type="radio"/>
Difficulty in paying your taxes in full?	<input type="radio"/>	<input type="radio"/>

If you answered 'Yes' in question 11, did the difficulty/difficulties arise because of:

	Yes	No
Temporary cash-flow problems	<input type="radio"/>	<input type="radio"/>
Ongoing financial problems	<input type="radio"/>	<input type="radio"/>

	Yes	No
Lack of awareness/understanding of payment obligations	<input type="radio"/>	<input type="radio"/>

If other, please specify:

If you answered 'Yes' in question 11 , did you contact Revenue to seek advice about your options?

- Yes
- No

Please rate Revenue's response below. Please tick the appropriate boxes.

	Very Satisfied	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Very Dissatisfied
Approachable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Helpful	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Timely	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fair	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please tell us why you did not contact Revenue to seek advice about your options.

Part 3: Shadow Economy Activity

Shadow economy activity includes understating or non-reporting of any taxable income, such as sales or payments received for services or paying employees off the record. You can anonymously report an incident of shadow economy activity to Revenue.

Q12

Have you personally seen evidence of an increase in shadow economy activity in your business sector in the last 12 months? Please tick the appropriate box.

- Yes
- No

Has this had an impact on your business? Please tick the appropriate box.

- Yes
- No

What has been the impact?

**Q13**

Would you anonymously report specific instances of shadow economy activity to Revenue? Please tick the appropriate box.

- Yes
- No

Part 4. Information Sources

This part of the survey relates to information sources and awareness of certain taxation issues.

Q14

We would like to know how you are reminded to Pay and File your annual income tax return. (Form 11 or CT1). Please tick as many as are applicable.

- Direct contact from Revenue
- Accountant / agent
- Employee
- Business calendar
- Radio advertisements
- Television advertisements
- Online advertisements
- Twitter messages
- Newspaper articles
- www.revenue.ie
- Other

Q15

Are you aware that Revenue has published online help guides / videos on a number of topics? Please tick the appropriate box.

- Yes
- No

Did you find them helpful? Please tick the appropriate box.

- Yes
- No

Q16

Are you aware of the proposed changes from 2019 to modernise the PAYE system (known as "PAYE Modernisation")?

- Yes
- No

Part 5. Business Demographics

This part of the survey relates to business demographics.

Q17

Please indicate if you are the owner of the business:

- Yes
- No

Please state your position/role in the business:

Q18

Please tick your appropriate type of business.

- Limited company
- Partnership
- Sole trader
- Other

Q19

What business sector do you operate in?

Q20

Does your business have the following? Please tick the appropriate box.

	Yes	No
a. Website	<input type="radio"/>	<input type="radio"/>
If 'Yes', is it used for trading?	<input type="radio"/>	<input type="radio"/>
b. Facebook account	<input type="radio"/>	<input type="radio"/>
c. Twitter account	<input type="radio"/>	<input type="radio"/>
d. LinkedIn account	<input type="radio"/>	<input type="radio"/>

If other, please specify:

Q21

How many years has the business been in operation?



Q22

How many employees does the business employ?



Q23

If the business has employees, do you currently use payroll software?

- Yes
- No

Does the business outsource the process?

- Yes
- No

Part 6. Concluding Comments

Q24

If you would like to add a comment or suggest service improvements, please do so here:



Please provide your email in the box below. This will be used to inform you when the summary report on the survey is published. Your responses to all questions in the survey will be treated confidentially, will not be made known to your local Revenue office and will only be used for research purposes.

Information presented to participants upon completion of the Survey

During the survey, we asked questions on the Revenue website, PAYE modernisation, help guides and the shadow economy. Listed below you will find useful information on these topics including a link to the relevant section on Revenue's website.

Revenue launched a redesigned website in June 2017. Some key features of the redesign are that information is clearer and easier to find, less technical, contains more examples and a layout that can be viewed properly on any device. You can visit the website [here](#). Revenue welcomes all feedback on the websites design and functionality. The feedback option can be found at the bottom of the Revenue homepage.

Revenue has published a number of online help guides and videos with a view to assisting taxpayers and businesses with their Revenue affairs. Some of these may be of assistance to you and/or your staff. You can view these [here](#) and [here](#).

PAYE Modernisation is intended to lead to a fundamental redesign and modernisation of the PAYE system. The aim is to help employees manage their tax affairs better, reduce contact between employers and Revenue and to reduce administration costs. Further details are [here](#).

While the majority of people and businesses pay the right amount of tax and duty there are those that attempt to evade their legal obligations. If you would like to report shadow economy activity, this can be done anonymously. Details on how to report are found [here](#).

Thank you for taking part in this survey

Appendix 2 – Invitation Emails

Control – No element of Personalisation Applied

Customer Survey: Invitation to provide feedback to Revenue

September 2017

Dear Customer,

Revenue is conducting an online survey of small to medium sized businesses, to help us improve the quality of the service we provide to you.

We would like to hear your views, and I am therefore inviting you to complete our online survey at [link]. The survey should take 10 minutes to complete.

- Your responses will be treated in strict confidence and will be used for research purposes only.
- The survey does not ask for financial or personal information. Revenue will never ask for such information in emails or surveys.
- The survey is operated by Revenue through Qualtrics survey software. Responses will not be owned, visible to or used by Qualtrics or any other third party.
- A report on the overall survey results will be published on revenue.ie.

A notice confirming the veracity of this survey is posted on the News Section of revenue.ie. If you would like to clarify any aspect of the survey, please contact me at surveys@revenue.ie.

I hope you will take the time to complete this short survey before 15 October 2017 and thank you in advance for taking this opportunity to provide Revenue with your feedback.

Yours sincerely,

Keith Walsh
Principal Officer
Revenue Commissioners

Treatment 1 – Personal Salutation

Customer Survey: Invitation to provide feedback to Revenue

September 2017

Dear John,

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Yours sincerely,

Keith Walsh
Principal Officer
Revenue Commissioners

Treatment 2 – Personal Salutation + Subject Line

Customer Survey: To Mr. John Doe - Invitation to provide feedback to Revenue

September 2017

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Yours sincerely,

Keith Walsh
Principal Officer
Revenue Commissioners

Treatment 3 – Personal Salutation + Subject Line + Digital Signature

Customer Survey: To Mr. John Doe - Invitation to provide feedback to Revenue

September 2017

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Yours sincerely,

Keith Walsh

Keith Walsh
Principal Officer
Revenue Commissioners

Treatment 4 – Personal Salutation + Subject Line + Digital Signature + Authority

Customer Survey: To Mr. John Doe - Invitation to provide feedback to Revenue

September 2017

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I hope you will take the time to complete this short survey before 15 October 2017 and thank you in advance for taking this opportunity to provide Revenue with your feedback.

Yours sincerely,

Keith Walsh

Dr. Keith Walsh
Head of Statistics and Economic Research Branch
Revenue Commissioners

The notice posted on the Revenue website confirming the veracity of the SME 2017 survey.

Customer Survey

Revenue's Statistics and Economic Research Branch is conducting a survey of small to medium sized businesses. The purpose of our survey is to let us know business views and help us to improve the quality of service we provide.

If your business has been selected for the survey, you will receive an email inviting you to complete our short online survey before 15 October 2017.

**Our survey does not ask for financial or personal information.
Revenue will never ask for such information in emails or surveys.**

The survey is operated through Qualtrics survey software. All responses will be treated as confidential and will not be owned, visible to or used by Qualtrics or any other third party.

It is Revenue policy not to issue emails with website links included. However, an exception has been made for this survey, for the strict purpose of inviting customer feedback to help us to improve the quality of service we provide.

If you have any concerns in relation to the survey please contact surveys@revenue.ie.