

Project

2019 IRS Online Account Payments Survey

Objectives

- 1) Discover the terms taxpayers most commonly use in a variety of payment scenarios. By using these plain language terms consistently on IRS.gov, we will make it easier for taxpayers find and understand content on related topics.

Reason for inclusion:

We currently have one heading on the Payment Options page for making a payment today called "Pay Now". This label resonates with taxpayers who are paying their balance off right away. However we have observed in recent rounds of OLA testing that participants do not always see an immediate connection between "Pay Now" and partial or future-dated payments.

- 2) Gauge their understanding of the short-term payment plan based on a description we have them read

Reason for inclusion:

In the RAAS Payments testing conducted in early 2019, participants appeared to misunderstand how the short-term payment plan option works.

- 3) Gauge taxpayers' willingness to store their bank account or debit/credit card information for the convenience of future payments, and identify barriers to opting in.

Reason for inclusion:

In the RAAS Payments testing conducted in early 2019, some participants expressed reluctance to save their account information in order to make future payments more convenient. The questions in this section would gauge the appetite for this feature with a larger sample size, and quantify which specific concerns are the most prevalent.

Target Audience/Qualification Criteria

Individual taxpayers who are either currently considering online options for paying their taxes, or who have made online tax payments within the last 3 years.

Survey Delivery

The questionnaire will be built in Survey Monkey using Mediabarn's account.

Proposed IRS.gov pages:

<https://www.irs.gov/payments/online-payment-agreement-application>

<https://www.irs.gov/payments>

In addition, Mediabarn will recruit from applicable customer lists and social media sources.

Participant Compensation

None for IRS.gov respondents

Customer list/social media respondents will have a chance to win 1 of 5 \$100 gift certificates

Project Stakeholders

Tonya Jones, Product Development Specialist, IRS OLS

Jill MacNeice, UXD, IRS OLS

Stephen Chovanec, UXD, IRS OLS

Research

Cathy Olivieri-Moss, Senior UX Researcher, Mediabarn

Screener questions (for non-IRS.gov participants)

S1) Have you made an online tax payment through the IRS website within the last 3 years?

Yes/No

S2) Are you considering making online tax payments through the IRS website?

Yes/No

[If Response to both is 'No', skip to the end and thank the respondent for his/her interest.]

Questionnaire

[WELCOME MESSAGE]

Help us improve the IRS.gov online experience! This survey should take between 5 and 10 minutes of your time.

[SECTION 1: GENERAL PAYMENTS QUESTIONS]

For this first set of questions, imagine yourself in the scenario outlined, then choose the phrase that comes closest to describing the action you would take online today.

[Present Q1-3 in random order and randomize multiple choice responses]

Q1) You owe the IRS \$180 and currently have the funds to pay all of it.

Multiple Choice:

- Pay Now
- Make a Payment
- Pay in Full
- Full Pay
- Pay Off Your Balance

Q2) You owe the IRS \$1600 and currently have \$200 available for a payment.

Multiple Choice:

- Pay Now
- Make a Payment
- None of the above

Q2.1 [If 'none of the above' selected]:

What words would better describe the scenario above? (freeform textbox)

Q3) You owe the IRS \$1265 and will have the funds to pay all of it after you get paid in 3 weeks.

Multiple Choice:

- Pay Now
- Make a Payment
- Full Pay
- None of the above

Q3.1 [If 'none of the above' selected]:

What words would better describe the scenario above? (freeform textbox)

[SECTION 2: PAYMENT PLAN QUESTIONS]

Thanks for your responses so far.

Next, imagine you've received a balance due notice in the mail from the IRS and have gone to the IRS website to review your payment options. One of the options has the following description:

Payment Option A allows you the flexibility to pay the full balance at your convenience in up to 120 days (about 4 months). You must apply for this option, however there is no setup fee, and monthly payments are not required. Penalties and interest continue to accumulate until the balance is paid in full.

Please take a few moments to review the description, then choose the best answer to the questions based on what you've read.

[Present Q4-6 in random order]

Q4) With this option, I am required to make more than one payment.

True/False

Q5) With this option, interest and penalties would continue to accumulate until the balance is paid off.

True/False

Q6) With this option, I could pay off the balance early (before 120 days) if I were ready to do so.

True/False

Q7) Based on the description, the best name I can think of for this option is:

Multiple Choice:

- Payment agreement
- Payment plan
- Pay later
- Pay within 120 days
- Other (freeform textbox)

Q8) Let's say you are comparing Payment Option A to another one called Payment Option B that requires monthly payments and allows up to 72 months to pay the balance. What name would you give Payment Option A?

Multiple Choice:

- Payment agreement
- Payment plan
- Pay later
- Pay within 120 days
- Other (freeform textbox)

Freeform text box for additional comments.

Let's say you have two choices when setting up a new monthly payment plan:

- One where you set up the payments through your bank account, and your bank transmits the funds to the IRS each month.
- One where you set up your payments through the IRS, and the payments are automatically deducted from your bank account each month.

[Present Q9 or Q10 (not both) in random order]

Q9) What would you call the plan where you set up the payments through your bank?

Multiple choice:

- Payment plan
- Regular payment plan
- Manual monthly payment plan
- Other (freeform textbox)

Q10) What would you call the plan where you set up your payments through the IRS?

Multiple choice:

- Automatic payment plan
- Direct-debit payment plan
- Automatic deduction plan
- Other (freeform textbox)

[SECTION 3: SAVING BANK ACCOUNT OR DEBIT/CREDIT CARD INFORMATION]

Thanks again for your responses so far. You are almost finished.

Q11) If you knew you would be making multiple payments to the IRS over time, how comfortable would you be storing your bank account or debit/credit card information on a secure portion of the site to make future payments quicker and easier?

Scale of 1-5 (if response is 1 or 2, go to Q9.1)

- 1 = Extremely uncomfortable
- 2 = Somewhat uncomfortable
- 3 = Neither uncomfortable nor comfortable
- 4 = Somewhat comfortable
- 5 = Extremely comfortable

Q11.1 What is your primary concern about storing your bank account or credit card information for future use?

[Randomize multiple choice responses]

Multiple Choice:

- I use multiple accounts for making payments
- The IRS might withdraw funds without my authorization
- The IRS database could be hacked
- My identity could be stolen
- I do not want the IRS to have this information
- I plan to pay using another method (such as mailing a check) now and/or in the future
- Other (please describe)

[THANK YOU PAGE]

Your survey response has been submitted. Thank you again for participating!